THE ROLE OF CASH TRANSFER PROGRAMS IN PROMOTING SUSTAINABLE DEVELOPMENT GOALS FOR THE URBAN POOR WOMAN IN NAIROBI.

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SUMMER 2017
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A THESIS SUBMITTED TO THE SCHOOL OF HUMANITIES AND SOCIAL
SCIENCES IN PARTIAL FULFILLMENT OF REQUIREMENT FOR A MASTERS
DEGREE IN INTERNATIONAL RELATIONS.

UNITED STATES INTERNATIONAL UNIVERSITY-AFRICA

NAIROBI, KENYA

SUMMER 2017
DECLARATION

I declare that this thesis is my original work and has not been presented to any other college, institution or university other than the United States International University-Africa.

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ABSTRACT
The main objective of the study sought to determine the role of cash transfer programs in promoting sustainable development goals for the urban poor woman in Nairobi. It focused on the role of cash transfer programs in promoting poverty alleviation and gender equality. The study used capability approach, the theory of change and, sustainable livelihood approach for cash transfers in its theoretical framework. The capability approach advocates for the promotion of people's capabilities and freedoms. Theory of change looks at the different pathways of cash transfer programs. The study found that cash transfers if made predictable and regular for the urban poor woman in Nairobi have long-term impacts on the livelihoods of the beneficiaries. The study also revealed that cash transfer programs had a large impact on gender equality and hunger, which is a manifestation of poverty. The study found that the cash transfers promoted the participation of the beneficiaries in income generating activities. Although the cash transfer program in Mukuru had a positive impact on poverty reduction, it is still difficult to determine whether or not the cash transfer program promoted intergenerational poverty reduction because of the short period of the cash transfer program ran. The cash transfers were used by the women for their daily needs. The cash transfers assisted the women to get into different investments and saving groups. The cash transfer programs empowered the women in urban informal settlements. Based on the findings of the study recommends that there is an increase of the amount given to the beneficiaries because of the changes in the cost of living in urban areas. The study also recommends for the governments and development partners commitment and funding to the cash transfer programs this will promote the long-term impact of the cash transfers. It recommends that to tackle poverty, hunger and gender inequality and achieve these goals more coverage is needed to be able to realize significant progress in the achievement of Sustainable Development Goals. The thesis recommends further research on the sustainability of cash transfer programs in promoting development goals.

Key words: cash transfers, sustainable development goals, urban poor
ACKNOWLEDGEMENTS

First, I thank God for the good health that enabled me to complete this study successfully. I acknowledge my supervisor; Ms. Joan Kimani for being readily available to guide me through all the stages of the study and my reader Dr. George Katete for his guidance through the defense process. I acknowledge all respondents who provided information for the study, particularly the women respondents from Mukuru slums who were beneficiaries of the cash transfer program, Ms. Anne Muthoni, Program Director, Mukuru Slums Development Program who organized for the women respondents to participate in the Focus Group Discussion and Ms. Grace Bruno for agreeing to participate in an in-depth interview on the different Cash transfer programs in the country. I acknowledge my friend Lilian Anyango for being my second reader and my third eye. I appreciate the support of my close friends Lilly, Grace, Nyambura, Peggy, and Wanjugu. I thank God for my late parents Mr. and Mrs. Migwi who saw me through my first stages of my educational life and the unwavering support of my siblings Ernest, Joram, Carol, and Lena. A special thank you to my mother in law Mary Nzui for your prayers and support. Lastly, I owe special gratitude to my husband Fred, and our children Jerome and Taji for their support, love, and courage to struggle through all the stages of this study.
DEDICATION

I dedicate this research project to my number one fans, my dear husband Fredrick Nzui and our children Jerome, Taji and to our soon to be addition to the Munyokis family. To my late parents Mr. and Mrs. Migwi till we meet again.
ABBREVIATIONS

CCT- Conditional Cash Transfer
CTs- Cash Transfers
CTPs – Cash Transfer Programs
FGD – Focus Group Discussion
HIV- Human Immuno-deficiency Virus
MSDP- Mukuru Slums Development Project
NSNP- National Safety Net Program
NGOs- Non-Governmental Organizations
SDGs- Sustainable Development Goals
SSA- Sub-Saharan Africa
**Definition of Key Terms and Concepts**

**Cash for Work (CFW)** - Cash payments provided on the condition of undertaking designated work. This is generally paid according to time worked (e.g. number of days, daily rate), but may also be quantified in terms of outputs (e.g. number of items produced, cubic meters dug e.t.c)

**Cash Transfer** - ECHO (2013) define cash transfer as the provision of money to individuals or households either as emergency relief intended to meet basic needs for good or non-food items or to buy assets for the recovery of livelihood.

**Cash Transfer Programming** - (CALP 2012) (CTP) - CTP refers to all programs where cash (or vouchers for goods or services) is directly provided to beneficiaries. In the context of humanitarian assistance the term is used to refer to the provision of cash or vouchers given to individuals, household or community recipients; not to governments or other state actors. CTP covers all modalities of cash-based assistance, including vouchers.

**Conditional Cash Transfer** - World Bank (2011) define conditional cash transfer as programs that transfer cash, generally to poor households, on the condition that those households make pre-specified investments in the human capital of the recipients such as education, health or nutrition.
Unconditional Cash Transfer (CALP 2012)- Unconditional transfers are provided to beneficiaries without the recipient having to do anything in return in order to receive the assistance.

Multi-Sector Cash transfer Programming (CALP)- is a coordinated approach to cash transfers whereby a range of sector needs would be addressed through CTP by one organization or a range of organizations working together, possibly using a one delivery mechanism, but otherwise managing their program in the traditional way.

Slums – A densely populated area characterized by substandard housing structures, poor sanitation and lack of basic amenities.

Social Protection (CALP 2012) - Actions carried out by the state or privately, to address risk, vulnerability and chronic poverty. Social protection refers to comprehensive systems including safety nets, social assistance, labor market policies, social insurance options (e.g. contributory pensions, health insurance), and basic social services (e.g. in education, health, and nutrition).

Sustainable Development Goals (SDGs)(UNDP 2015)- Sustainable Development Goals (SDGs), otherwise known as the Global Goals, are a universal call to action to end poverty, protect the planet and ensure that all people enjoy peace and prosperity. These 17 Goals build on the successes of the Millennium Development Goals while including new areas such as climate change, economic inequality, innovation, sustainable consumption, peace, and justice, among other priorities. The goals are interconnected – often the key to success on one will involve tackling issues more commonly associated with another.
Social Safety Nets CALP (2012)-Social Safety nets target the poor or vulnerable and consist of non-contributory transfers, such as in-kind food, cash or vouchers; they can be provided conditionally or unconditionally. They are a sub-set of broader social protection systems.

Urban Poor (UNHABITAT)- A large number of sub-populations within any given urban environment living on less than $1.25 a day. The Urban poor can also be defined as a group of ten or more adjacent households whose housing structures are visibly poor or whose houses have been laid out in a non-conventional fashion. They lack durable housing structures, lack of sufficient space, lack of access to safe water and lack of adequate sanitation.

Vulnerability- (IFRC 2013) Vulnerability in this context can be defined as the diminished capacity of an individual or group to anticipate, cope with, resist and recover from the impact of a natural or man-made hazard. The concept is relative and dynamic. The vulnerability is most often associated with poverty, but it can also arise when people are isolated, insecure and defenseless in the face of risk, shock or stress.
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CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Africa’s urban transition is proceeding rapidly, with the accumulated relative growth rate of its cities now among the highest in the world (UN-Habitat, 2014). Nairobi is ranked 8th in the population dynamics of Africa’s ten most-populous cities in 2015 and projected to move to the 7th position in 2025 with 6.1 million urban inhabitants. Nairobi, which is the second largest city in Eastern Africa accommodates more than one-third of Kenya’s total number of urban dwellers. Rapid and unplanned urbanization in this region has the potential to drive many risks. Unlike developed countries where urbanization was accompanied with industrialization which resulted in rapid and sustained economic growth, sub-Saharan African countries rapid urbanization had negligible effects on industrial growth and transformation. There was almost stagnant economic growth in the cities between 1970-1995 (Hove, Ngwerume, & Muchemwa, 2013).

How effectively the world addresses global risks, ranging from climate change to pandemics will increasingly be determined by how well cities are governed (World Economic Forum, 2014). Urbanization must be framed as an opportunity to address the world’s most pressing problems, which are perceptibly playing out in cities (The Woodrow Wilson International Centre for Scholars, 2015).

“Our struggle for sustainability will be won or lost in cities” was part of United Nations Secretary-General Ban Ki-moon’s statement to the Twenty-Fifth Session of the United
Nations Human Settlements Programme (UN-Habitat) Governing Council at its sitting in Nairobi on 17th April 2015. In ensuring that urbanization contributes effectively to the Sustainable Development Goals (2030), a number of challenges need to be addressed key among them being the increasing urban inequalities and discriminatory practices against women that must be overcome if sustainable development over the longer term is to be achieved. Women, men, girls, and boys are differentially affected by the conditions of urbanization. Women are disadvantaged compared with men in cities in terms of equal access to employment and shelter, health and education, transport, asset ownership, experiences of urban violence, and ability to exercise their rights. These disadvantages are specially marked for poor urban women residing in informal settlements (UN-Habitat, 2012). These gendered dimensions of cities require continual examination if inequalities are to be understood and addressed for equitable and sustainable development.

Poverty and vulnerability remain major challenges in Kenya. One in every two Kenyan is trapped in long term, chronic and intergenerational poverty (Kenya National Social Protection Policy 2011). In June 2011, the Kenyan government passed a National Social Protection Policy, the policy was developed to address the challenges that come with poverty and vulnerability. This policy recognizes and builds on social protection initiatives such as education, school feeding programs, fee waivers in public health facilities and cash transfers. Africa's socio-economic context, its demographic challenges as well as its place in the global system prompt a renewed urgency to introduce strategic and practical measures to address poverty, vulnerability, and risk (Taylor, 2008). Social Protection has established itself firmly on the policy agenda in most African countries through efforts by the African Union’s Social Policy Framework, endorsed by all African Heads of State in 2009, which
identified Social Protection as one key strategy to enhance inclusive growth and social development on the continent. Kenya’s National Social Security Policy defines Social protection as “…policies and actions, including legislative measures, that enhance the capacity of and opportunities for the poor and vulnerable to improve and sustain their lives, livelihoods, and welfare, that enable income-earners and their dependents to maintain a reasonable level of income through decent work, and that ensure access to affordable healthcare, social security, and social assistance.”

The Government of Kenya has five main cash transfer programs that have nationwide coverage, these cash transfer programs include the Older Persons Cash Transfer (OPCT), the Cash Transfers to Orphans and Vulnerable Children (CT-OVC), the Hunger Safety Net Program (HSNP), the Urban Food Subsidy Cash Transfer (UFS-CT), and the Persons with Severe Disability Cash Transfer (PWSD-CT). International Development actors, OXFAM and Concern Worldwide together with the government and civil society have also been key in social protection agenda specifically cash transfer programs for the poor and vulnerable. Oxfam, Care International (Kenya), and Concern Worldwide commissioned research, which indicated that there was a humanitarian crisis unfolding in the slums of Nairobi, where families were finding it increasingly difficult to meet their basic everyday needs (OXFAM 2012).

One of the targets of the Sustainable Development Goals (SDGs) is to implement nationally appropriate social protection systems and measures for all and by 2030 achieve substantial coverage of the poor and the vulnerable. Cash transfers offer opportunities to the poor and vulnerable to be able to grow economically. To analyze the impact of cash based responses on gender power relations, this study reviews cash transfer programs in urban slums of
Kenya and their role in promoting the post-2015 development agenda or SDGs. The study will look at particular goals and targets of the SDGs and analyze the role of cash transfer programs in promoting these goals and targets for the urban poor woman in Kenya.

As systems to address urban vulnerability are reimagined, there is a growing interest in the role that targeted social safety nets can play in urban areas. Social safety nets that are the focus of this project are defined as non-contributory measures designed to provide regular and predictable support to poor and vulnerable people. They are also referred to as safety nets, social assistance or social transfers and are a component of the larger social protection systems (The World Bank, 2015).

Growing urban vulnerability is increasingly becoming a key issue in the poverty reduction agenda globally. In Kenya, as in other countries in Africa, government efforts to tackle urban vulnerability have focused on rural areas in the form of poverty reduction programs. While it was hoped that by reducing poverty in rural areas, rural-urban migration would be curbed and in turn reduce poverty levels in the urban areas, this focus has indeed not yielded the desired effects. There has been a continued migration into urban areas in search of employment opportunities, a trend that is anticipated to continue given the increased frequency and intensity of drought as a result of climate change. This is likely to see farmers and pastoralists drop out of their traditional livelihoods and move into big cities and towns in search of employment (Abdulla, MacAuslan& Schofield, 2011).
1.2 Statement of the Problem

Hunger, poor nutrition, poor sanitation and, social violence can be seen as a culmination of poverty. Poverty can be seen as the main cause of financial, social, and political challenges faced by women in the urban informal settlements. Vulnerabilities of urban poor women differ from those living in the rural areas due to their dependence on a monetized economy, a high cost of food and basic services, a range of environmental and health hazards, substandard housing and tenure insecurity, and exposure to crime and violence. Compounding in addition to this they are faced with a number of social problems such as unemployment, school drop-out, illicit brewing leading to drunkenness, sexual exploitation of women and girls, child abuse, and a high prevalence of HIV and AIDS (Oxfam GB, 2009)

This study focuses on cash transfers in urban contexts targeted at women. Cash-based urban economies have a very distinctive gendered dimension, with poor women and girls often engaged in low-paid, poor-quality formal work, for example in informal work, such as paid domestic work. This, alongside large amounts of unpaid work, including cleaning, cooking, and caring for children, the sick and the elderly, means women bear the brunt of a highly unequal labor market.

Cash transfer programs are seen increasingly as a flexible, cost-effective way to support female-headed households when crises hit, providing basic services such as water, sanitation, and healthcare. More and more agencies are targeting cash transfer programs to women in households as a way to promote responsible use. The assumption is that, since women are traditionally responsible for the welfare of children (i.e. school and nutrition) and for domestic food consumption, they are more reliable in terms of using resources to increase
household welfare. However, as much as most conditional cash transfer programs around the world target women as the recipients of transfers as a means of empowering them and promoting gender equality, the mechanisms at work are poorly understood and empowerment is not well defined or measured. Data on the impact of targeting women for cash transfer programs is not conclusive in terms of whether or not they increase food security; whether or not they empower women through increased household decision-making and say over the allocation of income transfers; and whether or not cash transfer programs challenge or reinforce traditional gender roles and related inequalities.

This study presents an opportunity to test the impact of cash transfers targeted at the urban poor woman in Kenya. While women in developing countries contribute significantly to the development of urban areas they are often the last and the least to benefit from it. The barriers to women’s ability to change their lives are many, including lack of funds, no childcare support, and little knowledge of business management, aside from the threats posed by gender-based violence and insecurity in the slums.

Cash transfer programs have been deemed beneficial for human capital development. This study is important as it links the challenges of the urban poor woman in Kenya and how the cash transfer programs will promote the achievement of the Sustainable Development Goals (SDGs). Sustainable Development Goals (SDGs) are an ambitious 17 overarching goals with targets and indicators that UN member states will use to guide human development policy over for a fifteen year period (2015-2030). The first identified policy action, SDG 1.3, is to ‘implement nationally appropriate social protection systems and measures for all and by 2030 achieve substantial coverage of the poor and vulnerable’. A key vulnerable group is women
in urban areas of Africa. For these women, social protection may offer both scalability and potential.

Overall this research shall assess the impact of the cash transfer on addressing the urban poor woman vulnerabilities i.e. poverty and inequalities, whether these cash transfers will assist the women in achieving the Sustainable Development Goals (SDGs). This aim has been achieved by carrying out the following:-

1) Interviews and Focus group discussions with women who have been recipients of cash transfers and,

2) Key informant interviews with humanitarian program staff.

1.3 Objectives of the Study

Main Objective

To examine the role of the cash transfer programs on addressing the urban poor woman vulnerabilities in Nairobi.

Specific Objectives

1. To examine the role of the cash transfer programs on addressing poverty reduction for the urban poor woman in Nairobi.

2. To examine the role of cash transfer programs on addressing gender equality for the urban poor woman in Nairobi.
1.3 Research Questions

Main Question

What is the role of cash transfer programs on addressing the urban poor woman vulnerabilities in Nairobi?

Specific Questions

1. What is the role of the cash transfer programs in addressing poverty reduction for the urban poor woman in Nairobi?
2. What is the role of cash transfer programs in addressing gender equality for the urban poor woman in Nairobi?

1.4 Significance of the Study

The study adds on to research done on the effectiveness of cash based interventions carried out in different countries in Africa. The study also adds on to the already existing literature on the long-term development outcomes that cash transfer programs. The findings of the study have contributed to the academic field as it explains how cash transfer programs can promote the achievement of Sustainable Development Goals. The existing knowledge on the role of cash transfer programs on the sustainable development goals is limited as the development goals are fairly new. Therefore, it was the aim of the researcher to investigate the impacts cash transfer programs targeting urban women in promoting the Sustainable Development goals.
1.5 Assumptions of the study

The study was guided by the following assumptions

1. Cash Transfer Programs have assisted urban poor women to achieve global development goals.

2. Cash Transfer Programs have promoted gender equality, poverty reduction, and alleviated hunger.

1.6 Scope and Limitations of the Study

The study focused on the urban cash transfer by Oxfam GB in Mukuru targeting female-headed households. The study also focuses on the different cash transfer programs been implemented by the Kenya National Social Protection Secretariat.

One limitation of the study is that there is no ongoing cash transfer program targeting urban poor women, the study focuses on former cash transfer programs. Another limitation of the study is cost implications of doing a questionnaire as a research method. Using questionnaires will require mobilizing at least 2000 beneficiaries who require a token of monetary appreciation. Mukuru Slums Development Project expressed they had inadequate resources to mobilize the beneficiaries.
1.7 Organization of the Study

Chapter one includes the background of the study, statement of the problem, objectives of the study, research questions and assumptions of the study. Chapter one also includes the significance of the study and definition of key terms and concepts.

Chapter two has the history of cash transfer programs in Africa, urban challenges face by urban poor women and how these are connected to the achievement of specific SDGs goals and targets. The remaining sections of chapter two contain literature review of the study. It also covers the theoretical and conceptual frameworks of this study.

Chapter three provides the methodology used in the study. This includes the research design, target population, sample size, sampling procedures and data collection instruments. It describes how validity and reliability of the research instruments were determined. The chapter also presents the procedure of data collection, data processing, and data analysis techniques. Finally, chapter four presents the ethical considerations that were made during the study.

Chapter four discusses the key findings of the study and compares them to the objectives of the study. The Chapter presents data analysis and presentations of the findings.
Chapter five presents the summary of the findings of the study and conclusions on each objective of the study. The chapter finally presents recommendations for policy action and suggestions for further studies.

CHAPTER TWO
LITERATURE REVIEW

2.1 Introduction
This chapter includes the literature review of the research topic. The chapter provides an overview of cash transfer programs, the challenges of urbanization on female-headed households and cash transfer programs in Nairobi slums. The chapter also includes the theoretical and conceptual framework to analyze the role of the cash transfer programs in promoting the Sustainable Development Goals for the urban poor women in Nairobi.

2.2 Social Protection and Cash Transfer Programs
Social Protection is one of the targets of the Sustainable Development Goals. Social protection includes programs set up by private and public institutions used to help and protect the poor and vulnerable such as the children, women, people living with disabilities and old age persons (Harvey, Slater & Holmes, 2007). Social Protection is a human right based approach to poverty reduction that uses provision in the law, policy, and programs to protect people from the effects of chronic poverty as well as a range of risks and shocks" (Oxfam Social Protection Policy Guidelines 2010).

Social protection interventions in SSA include conditional and unconditional cash transfer programs, school feeding programs and cash for work programs. Conditional cash transfer
programs include programs that offer families money based on specific pre-conditions which may include sending them to school or taking them to health centers for medical care such as immunizations for children under five years old. Conditional cash transfers invest on human capital development such as education and health (Rawlings & Rubio, 2003). Unconditional cash transfers have no restrictions on the recipients compared to the conditional cash transfer programs.

Giving an exceptional thought about poor people and the helpless that structures the premise of social protection policies and cash transfers started out Europe. Hanlon et al (2010) noted that the ideas started in the 16th Century in England by governments tolerating aggregate duty regarding guaranteeing subsistence for all. In spite of the fact that the utilization of cash transfer programs as instruments of social protection has been noted to have begun in Europe, the CCT programs were actualized in Latin America in the 1990s to reduce poverty and make conditions for upward social portability through human capital accumulation (Teixeira, 2009). In the twentieth century, United Nations helped shape improvement of the thought of social protection by making an arrangement of sufficient ways of life a human right.

As indicated by Hanlon et al. (2010), the early presentation of measures gone for poor people Furthermore, the helpless had the advantage of making a firmer supporting for advancement in the industrialized nations by giving individuals greater security and advancing labor mobility. Pearson and Alviar followed the history of cash transfers to Europe out early years of the twentieth century. They noticed that in the early years of the twentieth century, a few
nations in Europe began supplementing the types of social protection that were by then in existence by cash transfers. As per Pearson and Alviar, additionally spread in the utilization of cash transfers to the poor as a key apparatus of the state impeded extraordinarily until in 1990s when a rush of new programs begun in a few nations in Latin America, including the Progresaprogramme in Mexico, Familias en Accion in Colombia and BolsaFamilia in Brazil. The new model of cash transfer programs out Latin America exhibited to have a superb effect regarding health, nutrition, and education for the targeted population at generally low costs, which added to expanded appropriation of cash transfers as instruments of social protection in various parts of the world.

Cash Transfer Programs are among the different types of social protection that have become popular in Africa. They are immediate, general and non-contributory money installments that help the poor and vulnerable families to raise livelihoods (DFID, 2011). Cash transfers form an imperative and growing part of social protection programming in many parts of Sub-Saharan Africa (Slater, 2011). Though the primary focus of the cash transfer programs is to reduce poverty and vulnerability improving health, education and food security among beneficiaries, evidence shows that they proven potential to contribute directly or indirectly to a wider range of development outcomes (International Red Cross and Red Crescent Movement, 2007). Cash transfer programming is a tool used to meet needs; cash should not be an end in itself. Cash can, therefore, be used within many different sectors; food security, livelihoods, nutrition, health, education, shelter (Kauffmann, 2012). The primary goal of cash transfers in almost all the cases is to enable household consumption of basic needs especially food.
In the mid-2000s countries in Sub-Saharan Africa experienced a rise of social protection programs. Social protection programs are now accepted as an efficient strategy to strengthen families’ capacity to deal with different shocks and stresses (Davis, 2009). Traditional responses to shocks like food aid, emergency aid have been seen as insufficient to cater challenges faced by the poor and vulnerable population (Garcia and Moore, 2012) for example food aid was seen to contribute to famine but did not achieve food stability. An increase in migration, urbanization and a change in traditional family structures undermined the impact of traditional safety nets like emergency food aid (Garcia and Moore, 2012). Cash transfer programs were seen as a way of increasing inclusive growth in the Sub-Saharan region. Aid agencies and government institutions use cash transfer programs as a social protection instrument for tackling poverty while at the same time building human and physical capital and strengthening vertical and horizontal equality (Slater, 2011).

Emergency food aid in Africa in the late 1990s was failing to contribute to food stability. Cash transfer programs were seen to have more positive impact on food security and stability. The catalysts for the growth of cash transfers in sub-Saharan Africa included the global economic crisis that leads to the increase in food and fuel prices. There was also a concern on persistent poverty and low human capital development that led to the increase of the cash transfer programs in Africa. Recurrent famines increased the vulnerability of the sub-Saharan Africa. Drought and famine in the region led to malnutrition among the younger children. Emergency food aid became expensive for the international community, therefore, the need for the cash transfer programs in Africa.
There was a growing interest of cash transfers in Africa in the 2000s. Most Africa countries adopted a social protection framework and implemented cash transfer programs to address poverty and vulnerability. In 2007-2008, the South African government launched a cash grant system that targeted the most vulnerable people in South Africa. These included the older persons, persons with disability, orphans, and vulnerable children. The primary focus of the program was to tackle poverty, increase human capital development and increase food security among poor households in South Africa. Similarly, in Botswana, the old age pension was launched to assist the elderly people who do not have support from their families be able to live a decent old age life. In Ethiopia, the productive safety net program provides households with cash transfers to assist in their food needs and protect them from soliciting and neglecting their assets.

The Malawi Social Cash transfer was started to address poverty, hunger, and starvation in the ultra poor households and increase human capital development. The Tanzania community-based cash transfer was launched to increase access of the poor and vulnerable to basic services, increase school attendance and health care visits for the beneficiaries. Similar to the cash transfer programs in Latin America, the overall objectives the cash transfers in Africa is to address poverty, hunger, gender equality and human capital development. As confirmed by Basset (2008), these early programs in Mexico and Brazil developed to wind up noticeably the biggest and best-known CCTs, working as focal components of their nations' social assistance and poverty reduction techniques.
In spite of the extension of social protection in Africa, national governments are frequently hesitant to finance social protection programs as these require a reallocation of assets and are frequently considered excessively costly. Conditional cash transfers have been on the rise in SSA but the coverage is still too minimal compared to the need and the number of vulnerable people in SSA.

1.3 Female-headed household challenges in Urban Informal Settlements

Nairobi, like any other SSA city, has experienced a population explosion amidst growing and urban poverty and declining livelihood opportunities. It is estimated that about 60 to 70 percent of the city's population live in informal settlements or slum-like conditions. A prosperous city according to UN-Habitat is one that fosters productivity, infrastructure development, quality of life, equity and social inclusion (UNHABITAT, 2013). This is not the case for many cities in SSA. Informal settlements residents have limited access to basic facilities such as water and sanitation or opportunities for life such as education and employment. These conditions not only have poor health outcomes but they also foster violence and social unrest in these settlements. These challenges with recent economic troubles have increasingly led both the public and private donors in Africa to examine whether social protection in general and Cash Transfer Programs, in particular, can address the challenges faced by the urban poor women in Kenya (Garcia and Moore, 2012).

There are different kinds of power that work against women empowerment in SSA cities. These include power over (domination involving threats of violence), power within (self-confidence and self-awareness), power with (sense of communion), power to (access to full
range of human abilities) and power as resistance (manipulation). Female-headed households in informal settlements face many challenges. These challenges include economic, social and individual challenges. Most of the challenges faced by women in urban informal settlements are due to global and national inflation, high unemployment, drought and discrimination against women. Women face many other barriers including early pregnancy, access to and security of education, lack of mobility and under-representation in community and government structures (Oxfam). As members of poor households, women have to play a double role as income earner and a caregiver. This means that any shock poses a threat to one or both of their roles ((Kukrety and Mohanty, 2011). Most women in urban informal settlements live hand to mouth. This means that they are not able to save hence making them very vulnerable to shocks.

Research also shows that women in slums because of their vulnerability coupled with poor social policies have an impact on the health of their infants. Extreme poverty in the slums means that the breastfeeding mother has no adequate food, therefore, harming the health of their children. The percentage of children with stunted growth in the urban informal settlements is high due to lack of food and extreme poverty. In a cash based economy, most women in the informal settlements are casual laborers, this means there are no maternity benefits. Conditional and unconditional cash transfers are therefore a means for the urban poor women to be able to acquire their daily basic needs.
1.4 Cash Transfer Programs in Promoting Gender Equality

Women in urban informal settlements of the middle and low-income countries face different challenges, key among them are unemployment and unequal access to economic opportunities. Most of the cash transfer programs in these countries pay a greater attention to women mainly because women typically spend more of their income to support their families (Slater & Holmes 2004). Women spend most their income to benefit their children by improving nutrition, health, and educational opportunities.

It is well noted that countries with extreme poverty levels have above average gender inequality. Cash Transfer programs that target women promote gender inclusion and build economic empowerment (Mbevi, 2016). Equally cash transfer programs have been able to support women join different micro-enterprise based income and generate agricultural income in both rural and urban areas of these countries.

The 17 Sustainable Development Goals aim to support the sustainable human capital development and poverty eradication. Promoting gender equality is directly linked to poverty and development issues in the developing countries. Social vulnerability, such as gender equality and social discrimination had been assumed in the developing countries for a long time. Social protection policies and programs play a major role in the promotion of gender equality and gender inclusion (Devereux, 2004). Women in the developing countries have
been under-represented in economic activities and employment opportunities. Program beneficiaries and stakeholders recognize that gender dynamics play a key role in shaping and implementing social protection program effectiveness (Holmes, 2010). Women are considered as agents of change in developing countries and should, therefore, gain equal opportunities. Promoting women through social protection to become agents of their own empowerment is vital for their economic empowerment and inclusion. Cash transfer programs offer women opportunities to empower themselves, their families and the community at large (Holmes, 2010).

Increased access of CTPs to women in the urban areas promotes gender equality in households, markets, and society. CTPs promote women’s access to markets promoting their economic development and that of the society at large. Women are able to participate in economic activities that enable them to provide for their family basic needs. Women are able to have access to credit and micro finance opportunities, therefore, promoting their economic well-being. Cash Transfers increase women labor force participation, productivity and earnings, therefore, increasing their income and expenditure, this promotes current poverty reduction and economic growth (Morrison, Sinha, Raju & Morrison, 2007).

Cash Transfer Programs promote women education and health status. CCTs promote women’s education and health status by putting conditionalities for women to be beneficiaries of the CTPs. Increased well being of the mother promotes their children’s well-being, this means that their children have access to better health, education attainment and
hence great productivity as adults, this, in the end, promotes future poverty reduction and economic growth (Morrison, Sinha, Raju & Morrison, 2007).

1.5 Cash Transfer programs in Alleviation of Poverty

Social protection policies and programs such as cash transfer programs simultaneously address poverty and inequality (Slater, R 2011). Different cash transfer programs play key as a social protection instrument for tackling poverty while building human capital and promoting equality. The primary objective of cash transfers is to enable household consumption of basic needs. Social cash transfer programs support families living below the poverty line (Slater & Holmes 2004).

In a world, with perfect markets, there can be also poverty and inequality. Large numbers of people are living in extremely low standards and in such a society public efforts will be called for to reduce inequality and poverty. Cash transfers are known for helping achieve two objectives of short-term poverty alleviation and breaking intergenerational poverty in the long run. The short -term effects on the standard measures of poverty and inequality are relatively easy to assess but it is quite difficult to determine whether long-term objectives are been met (Garcia and Moore, 2012). Short to medium term evaluations can only assess indicators that could break intergenerational cycle such high school attendance, better nutrition, and higher health service utilization.
Promoting poverty reduction in every one of its structures and measurements, including extreme poverty, is the best worldwide test and a vital prerequisite for sustainable development. The 2030 Agenda for Sustainable Development takes steps to free mankind from the oppression of poverty and to mend and secure our planet. The primary Sustainable Development Goal expects to "End poverty in every one of its structures all over the place". It's seven related targets points, among others, to annihilate outrageous poverty for all individuals all over the world, lessen at any rate significantly the extent of men, women, and children of any age living in poverty, and actualize broadly proper social insurance frameworks and measures for all, including floors, and by 2030 accomplish generous scope of poor people and the powerless. One of the targets of the sustainable development goals is to expand social protection programs and target appropriate schemes to the poor and most vulnerable populations. These include social assistance such as cash transfers, school feeding programs, and targeted food assistance. Cash transfer programs will not only help reduce poverty, which is the first goal of SDGs, but it will also promote the achievement of other SDGs. These goals include zero hunger, good health and well-being, gender quality and reduced equality.

Cash transfers are an investment and there are various pathways through which cash transfers hold the potential to eradicate poverty (Wanjohi, 2014). The biggest problem for those living under the poverty line is a lack of basic cash. Cash transfers are now seen as effective and a normal means of addressing poverty. Cash transfers represent a paradigmatic shift of poverty reduction. These cash transfers do not assume that people are poor because of stupidity and laziness. They are seen as partly satisfying the right to and an adequate standard of living.
Major cash transfers in Latin America like "BolsaFamilia" have seen the tremendous effects of cash transfers on poverty reduction. Extreme poverty in Latin America fell from 71% in 2000 to 50% in 2009. Properly targeted cash transfer programs can be expected to improve the well-being of the recipients and reduce poverty (Sadoulet, Janvry, & Davis, 2001).

There is broad and conceivably generalizable proof that cash transfers have diminished the profundity or seriousness of poverty and vulnerability in deliberately assessed cash transfer programs. The degree to which cash transfers are able to move beyond poverty mitigation to achieve poverty reduction (i.e. moving large numbers of households from below to above the poverty line) is influenced by key contextual, design and implementation features. These features include depth of poverty, duration of program, targeting method, simultaneous implementation of complementary initiatives (e.g. microfinance, agricultural extension) and functioning of other public services.

It broadly concurs that cash transfer programs do bolster household consumption thus straightforwardly enhance family welfare. However, the broader poverty reduction and development effects of cash transfer programs, particularly targeted cash transfer programs and additionally Conditional cash transfer are questioned. At the core of these open deliberations are differences about the harmony between social improvement (e.g., well-being and education) and economic development targets and about the time periods and levels over which we can anticipate that cash transfers will accomplish planned results.
Cash transfer programs have been additionally lauded for their capacity to center on poor people, for making it easier to coordinate diverse sorts of social services, (for example education, well-being, and nutrition ), and for their cost viability. ()CCT programs affect on neediness through a channel by which poor families develop their resources by methods for their interest in human capital, which assumes a crucial part in neediness lessening and quickened development in the long haul ().the cash transfer programs additionally have a short term consequences on poverty reduction, both through the prompt impact of household consumption on family unit wages and through positive impacts of the increased family spending plan.

Cash transfer programs have been viewed as a viable approach to accommodate safety nets (or all the more for the most part social assistance programs) with interests in human development profiting poor people. the essential thought behind the contingency of these programs is that the hand - over of some money to bring families out of poverty is a lacking approach to handle neediness over the long haul, especially, to bring the who and what is to come of poor families out of destitution. To maintain a strategic distance from this weakness, restrictive exchanges have been concocted to enhance human capital among poor families. Their point is to give money related and moral motivations to families with the goal that they completely use the social administrations on offer. In economic terms, their goal is to handle the absence of usage of essential open administrations, accepting that those motivations would be sufficient to raise some attention to the significance of education (or other open administrations on offer) for those families to accomplish the full acknowledgment of their potential.
Conditional Cash Transfers (CCT) programs are progressively seen and utilized as a viable apparatus for poverty reduction. Instances of achievement for these projects have been referred to in Latin American nations where they have been progressively seen as a "magic bullet for poverty reduction. However, despite, the constructive outcomes recorded through the execution of these cash transfer programs, there are motivations to be cautious over some of the more exaggerated cases made identified with CCTs. For instance, concerns have been voiced about whether their successes so far can be copied in poor nations (Molyneux, 2007). The CCTs were implemented in middle-income nations that have the institutional and authoritative capacity. Thus, regardless of whether poor states would have the capacity to take care of the expanded demand for social administrations produced by these programs is less sure. Different stresses focus on whether the stipend offered to qualifying beneficiaries is satisfactory to address their issues, and specifically whether it is adequate to secure against vulnerabilities and shocks, for example, the joblessness of the provider, sickness and natural disasters.
2.5 Conceptual Framework for Cash Transfer Programs.

(DFID Policy division, 2011).
The conceptual framework of cash transfer programs is straightforward based on the assumption that the beneficiaries can be trusted and empowered to make effective use of the cash transfers available to them to improve their living standards. Cash transfers, conditional or unconditional when predictable can assist families to get their basic needs such as food, education, and healthcare in lean periods without having to sell their assets or take debts. Cash transfers are not an alternative to improvement of basic services such as education and healthcare but are an important compliment.

The diagram explains how cash transfer assists beneficiaries to meet their basic needs, promote human capital development and in the end improve the livelihoods of beneficiaries. Cash transfers when predictable and regular allows families to meet their basic needs such as education, health, food security and nutrition and access to basic social services. Regular and predictable cash transfers assist beneficiaries to save money to avoid taking loans or debts or worse still sell their assets during shocks. Cash transfers help the beneficiaries to invest the resources given thus creating a good cushioning in times of shocks. Cash transfers promote human capital development and are supposed to assist break intergenerational cycle of poverty. With better education, healthcare, food security and nutrition there is high productivity and livelihood diversification. Cash transfers should, therefore, promote the achievement of development goals.

The diagram above explains the impacts of cash transfer programs whether conditional or unconditional. Cash transfer programs offer the beneficiaries a more predictable income in times of shocks and vulnerabilities. The cash transfers offer better food security and nutrition to the beneficiaries, better health status, better education status and better access to social
services. In this case, cash transfer can be seen as an effective way of promoting the achievement of different sustainable development goals. Access to cash transfer offer the poor and vulnerable populations to be able to achieve higher productivity and livelihood diversification. The beneficiaries are able to participate in economic activities that help their families and dependents to break the cycle of poverty. This diagram shows the overall impacts of cash transfer programs which are to alleviate poverty and increase human capital development.

Cash transfer programs give the beneficiaries the capacity for market participation and income generation. If the cash transfers are made regular and predictable they assist the beneficiaries to start profit making activities that will turn help them meet their daily basic needs such as education, health and nutrition. Higher and predictable income gives the beneficiaries an opportunity to save and avoid shock-induced debt and also to avoid selling his or her assets. Cash transfers assists in building human capital thus breaking intergenerational transmission of poverty caused by poor health and low skills. Cash transfers allow the beneficiaries have better access to social services at low costs and complemented with skills training allow the beneficiaries to create and improve their livelihoods.
2.6 Theoretical Foundation

2.6.1. Introduction

In the theoretical foundation, this research looked at capability approach by Amartya Sen and Theory of change by different scholars. Amartya Sen describes development as reducing deprivation or broadening choice (Sen1999). Deprivation represents a multidimensional view of poverty that includes hunger, lack of education, poor health and inequality.

2.6.2. Capability approach and Cash Transfer Programs.

The Capability Approach by Amartya Sen is a broad normative framework for the evaluation of individual well-being and social arrangements, the design of policies and proposals about social change in the society (Sen, 1999). This approach can be used to analyze a wide variety of aspects of people's well-being such as individual well-being, inequality, and poverty. Capability approach can be used to evaluate social cost-benefit analysis or evaluate development policies by governments and Non-Governmental Organizations. Sen's Capability approach proposes that social arrangements such as the Cash Transfer Programs should be primarily evaluated according to the extent of freedom of people have to promote or achieve functions they value. Human development is conceptually founded on the capability approach.
Human development is a process of enlarging people's choices, therefore, cash transfer programs give the recipient the choice to be able to make household decisions especially those targeted to assist women. The cash transfer programs targeting the urban poor women in Kenya should, therefore, assist in promoting long-term development goals hence promoting human development.

Amartya Sen’s Capability approach argues that welfare economics such as the CTPs should not only focus on income but focus on the real freedoms of recipients and what they achieve through CTPs. These freedoms include education, health, employment, and equality. The focus of CTPs should not what they consume or their incomes but on what they are able to achieve. In evaluating the effects of CTPs on urban poor women vulnerabilities it is important that we analyze the effects of the programs in achieving long term goals e.g. Sustainable Development Goals. Social protection mechanisms such as the CTPs should, therefore, promote economic empowerment for the urban poor woman in Nairobi hence promoting no poverty and reducing inequalities.

Development can be interpreted as a process of expanding real freedoms that people enjoy. Development requires the removal of major sources of un-freedoms, these un-freedoms maybe poverty, poor economic opportunities, systematic social deprivation and neglect of public facilities. Lack of substantive freedoms relates directly to economic poverty, hunger, lack of sufficient nutrition, lack of clothes, shelter, and lack of good health care. (Sen, 2001).

Cash transfers can be seen as a means of expanding people’s freedoms. Cash transfers if used well by beneficiaries meet the basic needs of people such as food, clothing, shelter, and access
to health care thus creating and expanding people's freedoms. Urban poor women in Kenya suffer from varieties of un-freedoms, these include lack of food, poor nutrition, little or no access to health care, unemployment and social and economic insecurity. Cash transfers if made predictable and regular will assist urban poor women to attain these freedoms. Cash transfers if used well by beneficiaries can offer investment opportunities thus expanding their freedoms.

Amartya Sen views freedoms as processes that allow freedom of actions and decisions and actual opportunities that people have given their personal and social circumstances. Cash transfers targeting women promote decision-making and the also promote opportunities available to them.

2.6.3 Theory of Change and Cash Transfer Programs.

The broad aim of cash transfer programs conditional or unconditional is to improve the human capital outcomes and promote resilience. Cash transfer programs mediate growth facilitating access to credit, provide more continuity and security, helping overcome cost restrictions which can influence the household decision. Cash transfer programs intercede development encouraging access to credit, give greater congruity and security, conquering cost limitations which can impact the family unit choice. (Browne 2013). Cash transfers are expected to have positive impacts on capital development.

There is a broad variety of theories of change for cash transfers, depending on the context and type of intervention. There is no particular consensus on the pathways of change, although most literature pulls in the same direction. Theories of change are presumed and
retrospectively applied to existing Cash Transfer Programs. The most thorough literature comes from academic bodies. Most programs do not currently justify what they have chosen this type of intervention or why and how it will work.

Most theories of change take a holistic approach and include macro-micro levels and contextual factors (Browne 2013). Most theories of Change draw on their human capital investment and product assets theory, or vulnerability/risk reduction. Some groups argue that Cash Transfer Programs can play a transformative social role as well as reducing poverty, particularly but not exclusively in fragile states where they can be used to enhance state-citizen relations and state legitimacy (Browne 2013).

Armando Barrientos has published a recent paper examining the micro levels impacts of CTs on growth (Barrientos, 2012). His theory of change is that cash transfers improve human capital and productive capacity, which leads to economic growth. He recommends that cash transfers promote development by allowing access to credit, giving more assertion and security and easing cost restrictions, which can impact family unit basic leadership.

Cash transfer programs can be said to promote change in the society in the following ways. Firstly, Cash Transfers work by reducing poverty and increasing income. As income increases, individuals spend less money on some goods and more on normal or luxury goods. Cash transfers assist families to move away from extreme poverty to afford their basic needs and eventually been able to afford other luxuries in life. Secondly, cash transfers work by reducing risk. Cash transfers work as a form of social insurance that increases the planning horizon and allows one to take calculated risks. Families can plan ahead knowing that they will have a
certain amount of money given to them at a certain time, therefore, increasing their ability to take calculated risks. Cash transfers also work by reducing income inequality, envy, and competition. Beneficiaries in cash transfer programs by having an equal ability to afford basic needs thus decreasing inequalities among community members. Finally, cash transfers work by changing social values and building communities through social interaction. Social inclusion is facilitated.

2.6.4 Sustainable Livelihood Approach

The idea of Sustainable Livelihood (SL) is an endeavor to go past the traditional definitions and ways to deal with poverty annihilation. These had been observed to be excessively limited since they concentrated just on specific perspectives or signs of poverty, for example, low income, or did not consider other imperative parts of destitution, for example, weakness and social rejection (Krantz, 2001). It is presently perceived that more consideration must be paid to the different elements and forms which either compel or upgrade destitute individuals' capacity to make a living in a financially, environmentally, and socially sustainable way. The SL idea offers a more reasonable and coordinated way to deal with poverty reduction. The sustainable livelihood thought was first presented by the Brundtland Commission on Environment and Development, and the 1992 United Nations Conference on Environment and Development extended the concept, pushing for the accomplishment of sustainable development as abroad objective for poverty reduction.

There are three bits of knowledge into poverty which support this new approach. The first is the acknowledgment that while economic growth might be important for poverty eradication,
there is not a programmed connection between the two since everything relies upon the capacities of the poor to exploit economic opportunities (Krantz, 2001). Furthermore, there is the acknowledgment that poverty — as brought about by poor people themselves — is an issue of low pay, as well as incorporates other measurements, for example, poor health care, the absence of education, limited access to social service, and so forth as well as a state of vulnerability. Thirdly, it is currently perceived that the poor themselves regularly know their circumstance and needs best and should subsequently be engaged with the plan of approaches and extend planned to better themselves (Krantz, 2001).

Cash transfers give the beneficiaries the opportunity to engage in economic activities which promote the goal of poverty reduction. CTs if made regular and predictable allow the recipients to not only meet their basic needs but in most instances encourage the recipients to save the money and engage in income generating activities. Secondly, conditional cash transfer program increases access to social services such as healthcare, education and the ability for recipients to cushion themselves in times of shocks and vulnerabilities. Lastly giving the recipients of the CTPs cash gives them an opportunity and the dignity to make household decisions. It gives them an opportunity to plan to the money given for their household needs as opposed to other humanitarian intervention like food aid.
2.7 Sustainability of Cash Transfer Programs

Sustainability can be defined as the ability to be at a certain level or rate. There have been several debates on the sustainability of cash transfer programs. Cash transfer programs in SSA countries still cover a small percentage of the number of poor people. CTPS in Kenya, Malawi, and Zambia, for example, reach only 1-4% of the poor. The targeting mechanisms of these cash transfers programs are mainly determined by donor preferences and are restrictive resulting in large exclusion errors (Oversees development Institute, 2009).

There is still low funding and commitment by National governments. Many Cash Transfer programs rely on the government national budget, even after being designed and implemented by international development partners. CTPs in Kenya rely on the funding of the national government; this means that the government funding and commitment determine whether the cash transfer programs will have successful impacts on the beneficiaries. CTPs have to be a long-term commitment and proposition by the national governments. The development partners will also be required to offer innovative and long-term development instruments.

The government can also ensure the sustainability of the CTPs by offering other programs alongside the CTPs. These may include cash for work, pensions, maternity assistance, school feeding programs and other social assistance. Cash programs if properly planned and implemented with long-term commitments by national governments and development partners
will promote sustainability of cash transfers, therefore, promoting the achievement of Sustainable Development Goals.

2.8 Relevance of the Theory

The capability approach, theories of change and development as freedom approach are significant in explaining how cash transfers should not only increase levels of income. They should also be able to increase people’s capabilities, promote human capital development and increase people’s freedoms. The theories and approaches assist in explaining the role of cash transfer programs in promoting the achievement of Sustainable Development goals.
CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction
This chapter gives information on the research methodology of the study. It describes the research design, research area, and the research population. It provides a description of sampling techniques, research instruments used, data collection procedures and the data analysis used.

The study proposed to describe cash transfer programs and to explore their role in promoting sustainable development goals for the urban poor women in Nairobi. The introductory chapter described the background of the study where the study finds its aims. The study was further explored in the previous chapters that presented the relevant literature and the gap that was identified.

3.2 Research Area
This study was done in different sites that include Mukuru Slums Development Project (MSDP) offices. MSDP works within Mukuru slums and their surrounding areas. MSDP tackles poverty in a holistic approach. The Development Project’s mission is to enhance the quality of life and empower communities in the informal settlement. MSDP worked with Oxfam Kenya on the urban cash transfer program. They were involved in the recruitment of the beneficiaries and following up with beneficiaries.
Mukuru slums are not only one of the largest but also the poorest slum in Nairobi. It has a population of 750,000 people. It is sub-divided into eight sub-villages. The sub-villages include Mukuru KwaNjenga, Mukuru Kwa Reuben, Mukuru Kayaba, LungaLunga, Sinai, Paradise, Mukuru Nyayo and Hazina Village. 3000 households represented the urban cash transfer beneficiaries.

The research also took place at the offices of the Kenya Social Protection Secretariat. The Kenya Social Protection Secretariat was launched in 2010 to steer and assist incorporation, coordination, and organization of Social Protection programs in Kenya under a national Social Protection system. It was under the guidance of the Secretariat that the Urban Food Subsidy was launched in Mombasa. The Urban Food Subsidy Program objectives were to help the urban poor households meet their basic needs and, to set up a system for Social Protection policy in the urban context. The Urban Food Subsidy Program was run in Mvita, Likoni, Changamwe, and Kisauni 10,200 households receiving 2000 KSH per month represented the Urban Food Subsidy program beneficiaries.

3.3 Ethnographical profile

Nairobi, the capital city of Kenya is a clear example of how urban areas population in Sub-Saharan Africa is increasing rapidly. Nairobi is most populous in East Africa. Although Nairobi has been an established hub for business and culture, with one of the largest stock markets in Africa, Nairobi has some of the most dense, unsanitary and insecure slums, with over 100 slums and squatter settlements within the city (NCSS, 2012).
Mukuru Slum is one of the fastest growing informal settlements in Nairobi. The population of people living in Mukuru slums is now around 750,000 living in an area of about 8.5 km². Mukuru slums like any other in Nairobi is densely populated, the living standards are extremely low, as most houses are congested with poor drainage, overflows of sewers with dump sites everywhere.

The women in Mukuru slums are faced with many challenges such as poverty, low income, prostitution, drug abuse and violence. The main economic activities in Mukuru include cereals shops, vegetable vendors, food kiosks and fish selling. Most of the women in Mukuru slums are unemployed and live with two to nine dependents. Some of the women work as house helps in the suburbs surrounding Mukuru. Young girls in Mukuru start prostitution as early as 10 years of age. The women who engage in prostitution have contracted HIV and continue to spread it. Other common diseases in Mukuru are tuberculosis, malaria, pneumonia, and typhoid.

3.4 Research Design

According to Kothari (2008), research design is a procedure of the conditions for the collection and analysis of data in a way that aims to combine relevance to the research. The study employed a case study research design. A case study research design seeks to analyze a single case in detail (Bryman, 2012). The case study also referred to as the case history, is a powerful research methodology that combines individual and (sometimes) group interviews, focus group discussions and observation (Donald & Pamela, 2011). The researcher sought to
explore the role of Urban Cash Transfer Program in promoting no poverty, and gender equality among the urban poor women in Mukuru slums. The researcher also used the case study of the urban food subsidy program to support their analysis.

3.5 Target Population

Target population refers to the entire group of individuals or objects to which researchers are interested in generalizing the conclusions. The Target population included the experts from Mukuru Slums Development Project, Oxfam Kenya, and Kenya Social Protection Secretariat. The target population also consisted of recipients of the Cash Transfer Programs in Nairobi and Mombasa. The researcher focused on female - headed households recipients making the study focused on the urban poor woman.

3.6 Sources of data

The study used both primary and secondary data. Primary data was collected using Focus Group Discussions and In-depth interviews. Secondary data was collected from documents and progress reports from Oxfam, Concern worldwide and Kenya Social protection secretariat. Secondary data also included sources from the university library such as books and academic journals. The researcher firstly obtained a research introduction letter from the Dean, School of Humanities and Social Sciences USIU.) Obtaining a research permit from National Commission for Science, Technology, and Innovation followed this. Having obtained the research permit the researcher went ahead and collected data personally. Collecting the data personally enabled the researcher to explain broadly to the respondents the reason for the study.
The In-depth interviews were firstly done so as to guide focus group discussion. The interviews were guided by an unstructured questionnaire that facilitated easy discussion between the interviewees and the researcher (see appendix). The in-depth interviews were also guided by similar unstructured questionnaires (see appendix). The researcher also recorded the in-depth interviews. The focus group discussion involved fifteen women from Mukuru slums who were recipients of the CTP. The focus group discussion was guided by questions the recipients were given to discuss freely (see appendix). The focus group discussion consisted of ten guide points. The focus group discussion was recorded for authenticity purposes and for later transcription. Before starting the FGD and in-depth interviews the researcher administered an informed consent form for the respondents to fill and sign. Data collected from the Focus group discussion was done at the offices of the MSDP offices with the presence of the researcher and the respondents to ensure privacy and open discussions. The researcher also attained permission to use recording devices for later transcription.

3.7 Sampling

The method used was simple random sampling. This gave the research population an equal chance of selection for unbiased information. The researcher used volunteers who were available to attend the focus group discussions. The sample size included the entire group of recipients to the cash transfer program which was made up of 2000 beneficiaries.

3.8 Data Analysis

The collected data was analyzed using both narrative and content analysis. Content analysis may be used to analyze written, audio or video data from experiments, observations and focus
The researcher first transcribed all the notes and recordings from the in-depth interviews and focus group discussions. The relevant themes related to the research objectives were noted and highlighted. The researcher also used different progress reports from the Urban cash transfer program.

3.9 Ethical Considerations

Informed and Voluntary Consent

Care was taken to guarantee strict recognition of moral standards, guidelines, and codes in the study as follows. As part of the recognition of moral measures in the investigation, each member in the examination was told of the points, techniques, and advantages of the examination also, his/her entitlement to reject investment in the examination or to end cooperation at any time. Further, there was no weight or prompting of any kind connected to urge a person to take an interest in the examination. The researcher kept the character of members entirely private. At the end the study, the researcher guaranteed that any data that could uncover the character of the members were destroyed. The researcher additionally evaded consideration of data uncovering the character of any member in the last report. With a specific end goal to decrease the possibility of destructive mental outcomes of the examination on respondents, things that were exceedingly intrusive, hostile and improper were stayed away from.
CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION

4.1 Introduction

This chapter discusses the findings, their interpretation and an analysis of the findings. The researcher uses triangulation whereby they use both narrative and content analysis to analyze the data collected. Triangulation refers to the use of multiple methods or data sources in qualitative research to develop a comprehensive understanding of phenomena (Patton, 1999).

Narrative analysis The research was a qualitative study and the nature of data presentation and analysis is based on themes.

In-depth interviews and focus group discussion were used and qualitative in nature. The primary data presented is a reflection of the respondents perspective of cash transfer programs and sustainable development goals (SDGs). The secondary data is drawn from progress reports, books and journals from the university library. The data is presented according to the themes that arise from discussions held during the in-depth interviews and focus group discussions.

4.2 Cash Transfer Programs are promoting the Sustainable Development Goals.

This study set out to ascertain whether cash transfer programs promote the achievement of sustainable development goals. Goal no 1 of the SDGs calls for the end to poverty in all its
forms. It also aims to warrant social protection for the poor and vulnerable, increasing access to basic services and support people in times of different shocks and vulnerabilities. SDG No 1 also aims at poverty reduction. It aims at increasing social protection programs, key among them being cash transfers programs. Goal no 2 of the Sustainable Development Goals aim isto end hunger and all forms of malnutrition. It commits to universal access to safe, nutritious and sufficient food at all times of the year.
The urban cash transfer program and the urban food subsidy program have both had huge impacts on the livelihoods of the beneficiaries. Cash Transfers assist the beneficiaries in times of shocks and vulnerabilities. The residents of informal settlements in urban areas in Kenya face different challenges because of the monetized economies in the urban informal settlements. While there are 17 different sustainable goals, these are very connected and they complement each other.

According to a study done by the World Bank in 2011, the unemployment in the urban slums of Nairob i is high and stands at seventy per cent. Women were found to be five times likely to be unemployed than men in the informal settlements. Social protection, therefore, should recognize and addresses the underlying causes of poverty and vulnerability, many of which are driven by gendered inequities at the societal level (Holmes and Jones, 2013). The Oxfam GB’s Nairobi urban cash transfer program was designed in response to the Government of Kenya's announcement in January 2009 declaring the country's food crisis a national disaster. The emergency was a slow-onset crisis triggered by significant rises in food prices due to a combination of factors including the global food price crisis, low food grain production, impact of the 2007-2008 post-election violence and reduction of cross-border inputs.
An overall positive benefit of the cash transfer program is that it had a big impact on indicators of women’s decision-making and mobility. The experience of receiving cash was an important social and individual boost for those women who received cash and handled big sums of money for the first time in their life, therefore, promoting gender equality. The cash transfers increased intra-households discussions about how to spend the money given, in contrast to traditional male dominated decision making. In some cases, the cash transfer challenged gender stereotypes in that men started to see that women were capable of looking after cash and were able to contribute to discussions on its use. Many women also appreciated that men had to request money from them, as normally it is the other way round. They felt this gave them a level of independence and authority. The cash transfers gave breathing space to women and eased the pressure to earn and feed the family, particularly in urban slums. The women welcomed cash transfer programs a means to support households in times of crisis. The regularity and predictability of the cash transfer enabled beneficiaries to strengthen their lending and borrowing strategies as they were able to repay the credit. Women were able to start or rebuild small businesses and others got their children back to school. Children were also able to return from the streets or from scavenging to eat at home.

4.3 Cash Transfer Programs and Poverty Reduction

SDG Goal no 1 stipulates that by 2030 the world needs to end poverty in all its forms everywhere. This means that eradicating poverty which is widely measured by people living on less than $ 1.25 a day. The cash transfer program ran by Oxfam at Mukuru Slums gave the recipients a flat rate of 2,000 Kenya shillings in the first phase and in the second phase the
recipients were given 10,000 Kenya shillings as capital to start their own businesses. The start-up capital was given to the beneficiaries after they had gone through a business-training course. The beneficiaries started their businesses ventures, these ventures included; food kiosks, groundnut business, grocery and cereal shops. The beneficiaries were now able to live on over $1.25 a day. The cash transfer program allowed the women to create economic opportunities for themselves and their family members.

Target 1.3 of the sustainable development goals is to implement nationally appropriate social protection systems and measures for all including floors and by 2030 achieve substantial coverage for the poor and the vulnerable. The National Safety Net Program a have implemented a number of cash transfer programs. The Urban food subsidy that was implemented by NSNP ended in 2013 but the NSNP ensured that the recipients of the urban food subsidy were absorbed into the other CTPs. The CTPs implemented by the NSNP ensure that urban poor women have equal rights to economic resources, basic services, appropriate technology and financial services e.g. micro-finances. All these are targets of goal no1 of the SDGs. The beneficiaries of the CTP in Mukuru were able to use the cash transfer to set up businesses, to join SACCOS and women saving groups this, in turn, helped them to borrow money or get loans. The women saving groups and SACCOS also allowed other women who were not beneficiaries of the CTP access loans for their business ventures or meet their families’ basic needs.

Cash Transfer Programs increase the purchasing power of the beneficiaries and when the women increase their purchasing power it means that the businesses in their community benefit as the women buy goods and services from the businesses in the community. During the FGD it was noted that the women felt that the CTP did not only benefit them but
benefitted the non-beneficiaries as the women helped their fellow neighbors who were not able to meet their daily needs. The women also created employment for other members of their community. One of the women who started a food kiosk with the business capital from the CTP employed two of her friends to work in her food kiosk. Another success story of how the CTP assisted the community is the cereals shops around Mukuru flourished, the members of the community who were beneficiaries became their regular customers and this boosted the businesses.

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

4.4 Cash Transfers and Zero Hunger

The beneficiaries of the cash transfer programs during the FGD expressed how the urban cash transfer programs helped in improving their lives. Their first and immediate need was food and nutrition. The beneficiaries were now able to afford three meals a day for their families and dependents. The monthly cash transfer assisted them in planning for their meals. The beneficiaries had monthly budgets for their household needs. The cash transfer was used
to buy grains, milk and sometimes meat for their families. This assisted in improving the nutritional value of their food.

According to a global study by United Nations, 1 out 4 children under the age of five years have stunted growth. This is because of food scarcity, famine, and hunger. The urban cash transfer program and urban food subsidy program gave the women the power to be able to offer a balanced diet for their children and dependants. This had a positive effect on the health of the family members especially those who were already malnourished. The recipients could only afford a meal a day, which was very difficult especially for the school going children, but with the CTP programs, they were able to have more meals per day. The Urban Cash transfer program also provided the beneficiaries with start-up capital for the women to start businesses. The profit made from the businesses was also used to buy food for the family members thus increasing the number of meals and nutritional value simultaneously.

According to SDGs indicators by the United Nation Statistician Division, goal no 2 seeks to address undernourishment, food security and the prevalence of stunted growth among children under five years of age (Report of the Inter-Agency and Expert Group on Sustainable Development Goal Indicators, 2017). The Urban Cash Transfer Program and the Urban Food Subsidy program had impacts on nourishment, food security for the beneficiaries this ensured healthy growth of children under five years of age. Therefore CTPs can help in promoting the specific targets of goal no 2 zero hunger. The CTPs will help promote ending hunger and all its forms. The Urban Cash Transfers gave families the opportunity to plan for their healthy meals, increase the variety of foods which in turn helps in the nourishment of families in the slums. In the African setting women plan for their family meals, therefore the
CTPs for urban poor women will go a long way in assisting the urban poor women in Nairobi to plan for their meals even in times of shocks like famine, food price hikes, inflation. The urban poor setting in Nairobi makes the poor and vulnerable very susceptible to these shocks. CTPs will go a long way in assisting them to cushion themselves from these shocks.

4.6 Cash Transfer Programs are promoting Gender Equality

Cash Transfer Programs are promoting gender equality for the urban poor women. SDG goal no 5 strives to achieve gender equality and empower women and girls. In addition one of the targets of goal no 5 is to recognize and value unpaid care and domestic work through the provision of public services, infrastructure, and social protection policies. It further strives to adopt and strengthen sound policies for gender equality and the empowerment of all women and girls at all levels. The CTPs targeting urban poor women creates opportunities to promote gender equality. By providing cash transfers the women in Mukuru were able to make household decisions. The women were to be agents of change in their families and community at large. The program provided them with opportunities to train in business. The business training gave them skills in tailoring, hairdressing and, business management. The beneficiaries in the FGD expressed that the CTPs gave them the opportunity to empower themselves. The cash transfers gave them an opportunity to grow financially and emotionally thus promoting gender equality. It also gave them a chance to improve their physical appearance and health. The women were able to afford their basic needs such as food, shelter and clothing therefore giving them a sense of empowerment.

Capability approach suggests that social policies should promote people's capabilities, according to a report by OXFAM, the urban cash transfer program in Mukuru 50% of the
households had begun, improved or revived small businesses. Female beneficiaries felt that they were more at peace at home. They were happy that they were the main beneficiaries of the cash transfer because they were the household heads as many of their spouses were already absentee fathers and husbands ((OXFAM, 2011).

The women were also grateful that they could now be part of making household decisions. As most of them were able to invest the money, they were now part of making decisions in their respective households. The beneficiaries could now invest for their families and even save for later needs. This not only gave the respect in their households they were now seen as respectable members of their communities. The women were now able to access 'male gendered' opportunities such as being able to access loans from SACCOS that they were now able to join.
CHAPTER FIVE

SUMMARY, CONCLUSION, AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of the key findings, conclusion drawn from the findings and recommendations. The conclusion and recommendations drawn were focused on addressing the objective of the study the researcher intended to explore which the role of cash transfer programs in promoting sustainable development goals of the urban poor women in Kenya. The study set out to establish the role of cash transfer programs in promoting sustainable development goals for the urban poor woman in Nairobi. The objectives of the study were;

Main Objective

To examine the role of the cash transfer programs on addressing the urban poor woman vulnerabilities in Nairobi.

Specific Objectives

1. To examine the role of the cash transfer programs on addressing poverty reduction for the urban poor woman in Nairobi.

2. To examine the role of cash transfer programs on addressing gender equality for the urban poor woman in Nairobi.
5.2 Key Findings

Focusing on the research objectives and assumptions assessed the perceived relationship and how well they compared with the findings. The study established that cash transfer programs promote the achievement of sustainable development goals. The study found that cash transfer programs assist the household in urban areas to cushion themselves from shocks and vulnerabilities. Cash transfers assist in providing livelihoods for the beneficiaries thus promoting poverty reduction. The cash transfers were used to obtain basic needs such as food, shelter, clothing, and education. The cash transfer programs, especially through the business start ups, assisted the families to live on more than $1.25 per day. Cash transfers were also used to help the beneficiaries to access basic services such as good sanitation and health services.

Cash transfer programs give the beneficiaries opportunities to be involved in income generating activities thus promoting economic development for the urban poor women. Cash transfer programs assist the women to access microfinance opportunities, these opportunities not only promote the access to basic needs but also promote in poverty reduction in the present and promote intergenerational poverty reduction in the future. Cash transfers if made regular and predictable give the women the ability to plan for their family needs.
Cash transfers targeting urban poor women empower women thus promoting gender equality among the members of the community. The beneficiaries of the cash transfer were able to start their own businesses, join women saving and investment groups and also have access to microfinance services. The business training courses such as hairdressing, beauty empowered the beneficiaries as they were able to acquire skills that helped create a livelihood. Cash transfers programs were found to increase the frequency of meals for the households and nutritional value of their meals was enhanced.

5.3 Conclusion

The study reveals that cash transfers if made predictable and regular will promote the achievement of sustainable development goals. Cash transfers give the beneficiaries the right to freedom from want and freedom from need. Cash transfer programs are an effective way of addressing poverty, hunger, gender inequality among poor women in the urban areas. Cash transfers should not be used to supplement the provision of basic services by governments and community leaders but they should be complimentary.

Urban poor women if given the cash transfers are able to plan better for the livelihoods of their families. Cash transfers are effective in addressing other social problems such as sanitation in the urban informal settlements as seen by the urban cash transfer program in Mukuru.

Studies reveal that there is still a huge number of informal jobs without sufficient social protection. Household surveys reveal that women the age of 20-50 years are more likely to live in poor households in 31 out of 37 Sub-Saharan countries with data. This means that there is a growing need for the implementation of cash transfer programs targeting women in the developing countries.
The study reveals that governments can use cash transfer programs as a means of poverty reduction and promotion of gender equality by creating improved livelihoods for the beneficiaries. The study also revealed that although the primary role of cash transfer programs is poverty reduction, the cash transfer programs also promote the achievement of several other development goals.

5.4 Recommendations

1. The study recommends that the amount of given to the beneficiaries should be increased because the cost of living has gone up in urban areas. The cost of food, rent, and other facilities has gone and continues to go up. Increasing the amount of money given to the women will help the urban poor women afford the high of cost of living in urban areas.

2. The study recommends that the cash transfers should be accompanied by other programs, for example, the beneficiaries graduate to cash for work which assists them to be more independent. Governments should ensure that basic facilities should be easily and readily accessible. The basic services should be made affordable for everyone so that the poor people do not have to spend the little they have on basic services which the government responsibility to provide to its citizens.

3. The study recommends the improvement of targeting mechanisms by, International Organizations NGOs and Government institutions implementing the cash transfer programs. The institutions that they have more stable targeting to ensure maximum coverage.
4. The study recommends that the cash transfer programs should run for longer periods, with short-term cash transfers it is difficult the long-term impact of the cash transfers. It is hard to measure the impact of the cash transfer on long-term development goals. The study further recommends that the cash transfer programs should be designed in a way that if a program ends the beneficiaries can be able to continue to afford the basic needs thus ensuring sustainability of the cash transfers. The cash transfers should also be more predictable especially the programs run by governments.

5. The study recommends that the beneficiaries of the cash transfers are given training on money management, long-term investments, and savings. This will assist the beneficiaries to build more resilience in times of shocks such as famine, inflation, and unemployment.

6. The study suggests for more coverage of the cash transfer programs. The percentage of recipients receiving the cash transfers is too minimal to have a significant impact on the community. Governments institution and Non-Government Organizations should aim at expanding the cash transfer programs cover more people, this way the impact of the cash transfers is more visible in the urban informal settlements.

7. Given the different burdens and vulnerabilities that women in urban areas face government institutions and development partners should consider multi-sector cash transfers. This should be also be combined with in-kind assistance and vouchers. The multi-sector cash transfers are designed to offer people affected by crisis a maximum degree of flexibility, dignity, and efficiency commensurate with their diverse needs.
BIBLIOGRAPHY


Holmes, R. (2010). Gender-sensitive social protection and the MDGs. Westminister: ODI.


APPENDIX ONE

FOCUS GROUP GUIDE

WELCOME AND DISCUSSIONS
- The researcher will introduce herself and her assistant for the day.
- The participants will introduce themselves.
- The researcher will explain the reason for the focus group and make the participants feel comfortable.
- The participants will sign an informed consent form from the researcher.

DISCUSSION POINTS
- What were the impacts of the cash transfer programs on their livelihoods?
- Do you think the beneficiaries were fairly selected?
- Did the cash transfer program assist you in being able to live a better?
- How so? Health, nutrition, reduced inequalities
- How has it been for the recipients since they stopped receiving the cash transfers?
- Did the cash transfer program assist other members of their community who were not part of the beneficiaries?

COMMENTS AND QUESTIONS
- The participants will give feedback, recommendations, and comments that they may have.
- The Researcher will thank the participants for their availability
APPENDIX TWO

KEY INFORMANT INTERVIEW GUIDE- KENYA SOCIAL PROTECTION SECRETARIAT

➢ What is the role of the Kenya Social Protection Secretariat?

➢ What was the motivation Kenya Social Protection Secretariat to carry out the Urban food subsidy Program?

➢ Which geographical areas did you focus on and why?

➢ What were the main goals for the Urban Food Subsidy Program?

➢ What was the duration of the program?

➢ What were the impacts of the Urban Food Subsidy Program on the livelihoods of the beneficiaries?

➢ What factors were considered in ensuring sustainability of the Urban Food Subsidy Program for the recipients?

➢ What were the expectations of the beneficiaries of the Urban Food Subsidy Program?
  o Were the above expectations met?

➢ In your opinion, do Cash Transfer Programs assist in achievement of Sustainable Development Goals
  o Goal 1 No Poverty
  o Goal 10 Reduced Inequalities
Goal 2 Zero Hunger

APPENDIX THREE

KEY INFORMANT INTERVIEW GUIDE 2 –MUKURU SLUMS DEVELOPMENT PROJECT

1. In what capacity were the Mukuru Slums Development Project involved in the Urban Cash Transfer Program?
2. How were the Urban Cash Transfer Program beneficiaries selected?
3. Which geographical areas did you focus on and why?
4. What are the key challenges faced by female-headed household beneficiaries?
5. What factors were considered in ensuring sustainability of the program?
6. Were there any challenges encountered in the implementation of the Program. If yes which ones?
7. How were the beneficiaries selected?
8. What were the impacts of the Cash Transfer Program on the livelihoods of the recipient?
9. (i) What were the expectations of the beneficiaries?
    (ii) Were these expectations met?
10. In your opinion did the Urban Cash Transfer Program achieve its goals?
11. In your opinion do Cash Transfer programs promote the achievement of long-term goals i.e Sustainable Development Goals?