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CONDITIONAL CASH TRANSFERS TO VULNERABLE WOMEN AND POVERTY ALLEVIATION IN KIBERA INFORMAL SETTLEMENTS, NAIROBI CITY COUNTY, KENYA

Authors: ¹Denis Mugalula, ²Ann Ngendo and ³Cleophas Tesha

Corresponding author: Denis Mugalula. deniemgs9@gmail.com

^{1,2&3} The Catholic University of Eastern Africa, P.O BOX 62157 00200, Nairobi, Kenya

Website: www.cuea.edu

Chief Editor

Web: www.ijfdc.org

Email: info@ijfdc.org

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Abstract: *The study aimed at investigating the effects of Conditional Cash Transfers in alleviating poverty among vulnerable women in Kibera informal settlements of Nairobi City County. The study used the descriptive design, which employed both qualitative and quantitative approaches. The study targeted the households of vulnerable women, village elders, chiefs, community health and social workers. The sample population was 132 respondents from the 250000 living with in Kibera informal settlements. Both probability and non-probability; that is, stratified random and purposive sampling techniques were used to identify the beneficiaries of the CCTs and the key informants. Data was collected through questionnaires to the CCT beneficiaries and key informant interviews. The research instruments were tested to determine their reliability and validity; then the data gathered was qualitatively and quantitatively analyzed. From the findings, CCTs are greatly effective in alleviating poverty among the vulnerable women in informal settlements. The sustainability of this anti-poverty program can be achieved by engaging with different donor agents and development partners, advocating for the program, supplementing it with skill development, and above all include it in the Kenya Government Safety Net Program.*

Key terms: *Conditional Cash Transfers, Vulnerable Women, Poverty Alleviation, Kibera Informal Settlements*

1.1 Background of the Study

While endeavoring to realize the Sustainable Development Goals (SDGs), many countries have realized the necessity of social protection for poverty alleviation. Thus, there are efforts to implement nationally appropriate, contextualized and pragmatic social protection systems in order to cover the poor and vulnerable, by 2030 (United Nations, 2015). Furthermore, the Kenya Government has also prioritized social protection under the social pillar of its vision 2030 development agenda. One of the main objectives of the Kenya National Social Protection Policy is to support individuals and households to manage shocks without being trapped in poverty, as well as strengthening their ability to move from social assistance in order to become financially self-sufficient (Ministry of Gender, Children and Social Development, 2011).

In this study, the Conditional Cash Transfers (CCTs) are also referred to as Cash Transfers (CTs). Essentially, CCTs are conditional upon beneficiary households, who adopt certain positive behaviors, such as investment in birth registrations, children's education, nutrition and health care (Fiszbein & Schady 2009). CCTs constitute "a kind of 'social contract' that requires households to take steps to improve their lives and that of their children" (Owusu et al, 2018). CCTs have two main objectives; that is, "to increase income and alleviate poverty in the short term, and to break the inter-generational cycle of poverty by increasing human capital" (Vermehren, 2003). These programs are inspired by a common assumption that income poverty has a highly damaging impact on people's health and nutrition, and that cash empowers poor people and households to make their own decisions on how to improve their livelihoods (World Bank, 2007).

Conditional Cash Transfer Programs have become one of the leading public anti-poverty approach predominant in Latin America (Tjelta, 2005). They have become a key strategy of the Latin American governments as they curb the plague of poverty. Many studies about the effects of the CCTs have been made (Bastagli et al, 2016), and it has been discovered that CCTs are greatly effective in poverty alleviation. A study on CCTs and their impact on children's lives was done by the European Union Commission, and a number of significant positive effects of the CCTs were found out (European Union, 2014). A randomized study was also done in Karamoja, Uganda to examine the effects of Cash Transfers on the cognitive development of children and it was observed that Cash Transfers cause significant increases in cognitive measures of Children: the study also identified that cash improved the diet, health, and school attendance of the children (Gilligan et al, 2015). In addition, CCTs have been identified as a social safety and protection strategy to vulnerable households in the world (European Union, 2014). These Cash Transfers have been piloted in Nairobi City County Informal settlements, such as Mukuru kwa Njenga, while targeting vulnerable women who head their house holds as the majority beneficiaries (Wanjohi, 2014).

While studying the Conditional Cash Transfers in Kibera informal settlements, the researcher considered the beneficiaries of a number of implementing agencies of these anti-poverty programs in Kibera. Notably, the conditions offered by these agencies are not so clear, explicit, distinct, rigorous and strict as in the cases of the Latin American and European models. Thus, in Kibera, Leatoto, Undugu Society of Kenya and Carolina For Kibera Non-Governmental Organizations were chosen for the study. These have a number of enrolled vulnerable women, who have benefitted from their Cash Transfer programs greatly, as regards poverty alleviation, empowerment and skill development.

1.2 Statement of the Problem

While studying Cash Transfers in Kenya, particularly in Nairobi, there has been little focus on the Conditional Cash Transfers given to vulnerable women. Different authors have put much emphasis on studying the role of the Cash Transfers in general and Cash Transfers to other vulnerable groups (Odhiambo, 2014; Wanjohi, 2014; Kinya, 2017; Wanjiru, 2017), without getting the real details of the effects of the Conditional Cash Transfers, which are particularly given to vulnerable women. In addition, the CCTs and CTs to vulnerable women are not explicitly factored in the five Kenya Government Cash Transfer programs to different vulnerable groups. The limitations of the above evaluation reports regarding the CCTs to vulnerable women are lot, thus this study sought to investigate and examine the effects of CCTs in addressing the plague of poverty among vulnerable women in Kibera informal settlements of Nairobi City County.

1.3 Research Objectives

- a) To examine the general challenges facing the vulnerable women in Kibera informal settlements.
- b) To explore the contribution of the CCTs towards poverty alleviation among vulnerable women in Kibera informal settlements.
- c) To establish the sustainability of the CCTs as an anti-poverty program to vulnerable women in Kibera informal settlements.

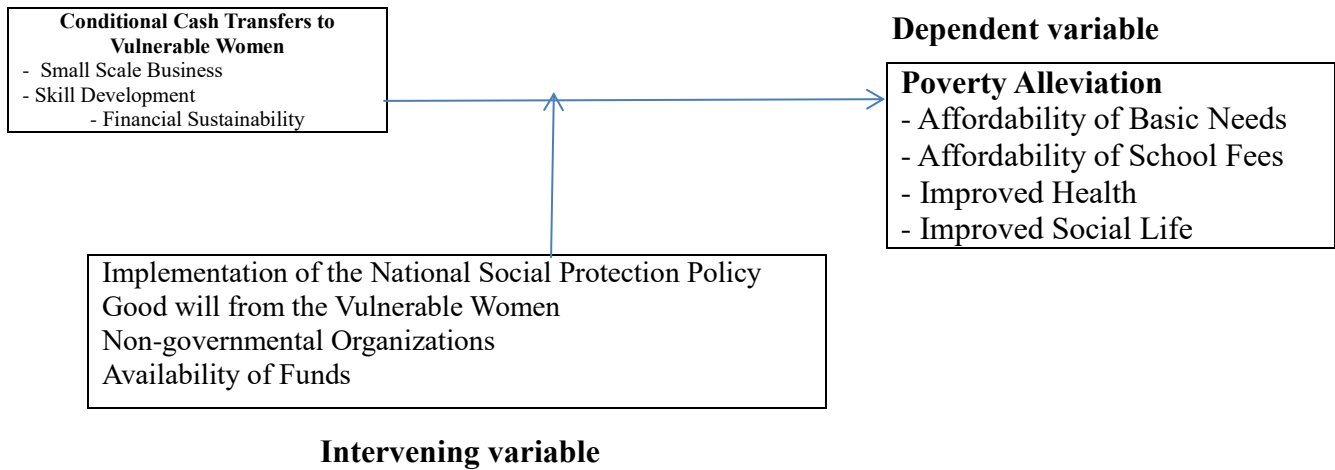
1.5 Justification of the study

According to the Kenya National Bureau of Statistics, Nairobi City County has a population of 6.4 million people (KNBS, 2009). Another KNBS report cited by the Standard Media stated that nearly half of the Kenyans are poor, equating to 45.2% (Standard Media, June 27, 2017). A few studies have been made about Cash Transfers and their role on poverty alleviation in the informal settlements of Nairobi (Odhiambo, 2014; Wanjohi, 2014; Kinya, 2017; Wanjiru, 2017)); however, such studies have had little emphasis on examining the effects of the Conditional Cash Transfers on poverty alleviation. Thus, our knowledge concerning the effects of the CCTs in Nairobi informal settlements is limited. Therefore, it is the aim of this research to investigate the effects of CCTs on poverty alleviation, and their sustainability as an anti-poverty program, with the focus on vulnerable women in Kibera informal settlements.

Nonetheless, there has been a debate on whether CTs are only effective in crisis and emergency situations, or an intervention to foster and boost sustainable development (World Bank, 2012). Hence, this research seeks to contribute to this ongoing debate by policy makers and development partners, to use lessons learnt in modeling the future of CCTs as a means of poverty alleviation and sustainable development, and as a means of result based social protection and welfare provision in Kenya and other developing countries.

1.6 Conceptual Framework

Independent variables



Source: Researcher, (2018).

Many studies show that a variable can take on different quantitative values at a given point in time. The Conditional Cash Transfers to the vulnerable women are the independent variable. The dependent variable is poverty alleviation, and our study sought to explore the relationship between these two variables, as well as the influence of the intervening variables on them. The framework presupposed that the presence of the independent variable, influenced by the intervening variables would sustainably address the poverty levels of the vulnerable women in Kibera informal settlements.

1.7 Empirical review

General Challenges Facing the Vulnerable Women in Informal Settlements

The World Bank (2007) states that international government aid to fight global poverty is often the only financial assistance that informal settlement dwellers receive. Yet, the poor women in informal settlements cannot afford to initiate programs to focus on their basic issues of health and other community services. Notably, basic economic security is essential for freedom, development, and empowerment of vulnerable women in informal settlements. Studies undertaken in Latin America measured the women economic empowerment in and it was found out that “Women, particularly those in poverty, face significant economic, social, and cultural challenges that limit their access to markets, quality jobs, entrepreneurship, and income-generation strategies” (Susana M-R & Laura, 2017).

The main problems of women dwelling in informal settlements of Nairobi are; economic, social, family, environmental, and individual based problems. Most of these problems are always connected to the social and political change. For many informal settlement families, the transition from one political system to another has meant increased economic problems and loss of paid labor (Kirera, 2012).

There is also a challenge of Infrastructural development, like the recent road construction in July

2018 that displaced around 30,000 people in Kibera Informal Settlements. This was condemned by Amnesty International, which held that the demolition of the Kibera residents' structures violated Kenya's national and international human rights obligations (Daily Nation, July 23, 2018). Many vulnerable women were thus affected by these demolitions.

Contribution of Conditional Cash Transfers towards Poverty Alleviation

Reeve (2000) observed that Cash Transfers are emerging in various nations as a lead social protection initiative addressing poverty and vulnerability. They contribute to poverty alleviation by providing an effective risk management tool, while supporting human capital development and empowering poor households to get out of poverty. For Davis (2016) Social Protection implies the policies and actions for the poor and vulnerable, which enhance their capacity to cope with poverty, and equip them to manage risks and shocks better. Such social protection strategies include transfers, which are given to households, intended to actively fulfill the human development responsibilities (basic needs, education, health, etc) and to provide labor in compliance with a work requirement (World Bank, 2014).

The UNICEF conducted a study in low and middle income countries and discovered that Cash Transfers decrease intimate partner violence (IPV), through economic security and emotional wellbeing, intra-household conflict reduction, and women's empowerment (Buller et al, 2018). A study by the European Commission discovered that CCTs in general serve to reduce actual poverty by transferring cash to the poor, and also reduce future poverty by subsidizing human capital investment (European Union, 2014). The *Bolsa Família* 'family allowance' in Brazil (Malerba, 2017) and the *Oportunidades* 'Program for the Development of Human Opportunities' in Mexico (Trond, 2005) have been examples of the world's greatest contribution and positive effects of the CCTs to human development. Thus many countries have implemented these models.

Sub-Saharan African studies have shown that CCTs are greatly effective in improving, education, household resilience, social capital, social cohesion, civic participation, and birth registration; as well as alleviating financial poverty and child labor (Owusu et al, 2018). While targeting the CCTs at the poor households, "the conditions included school attendance, use of health services, use of nutrition services, registration for health insurance, HIV/STI prevention and birth registration" (Owusu et al, 2018). CCTs have also been effective in alleviating poverty among vulnerable women in Nigeria (Akinola, 2016).

In Kenya, the preference for Cash Transfers coincide with the idea of targeted social protection, in which monetary aid is aimed at reducing risk and vulnerability of those in extreme poverty, especially those living in informal settlements and rural areas (Wanjohi, 2014). Cash Transfers have also provided economic security to women by giving them power over financial decisions and enabling them to cater for their household requirements, like rent, food, education and health. Cash transfers alleviate poverty; and they also promote equity and growth (Kirera, 2012). Furthermore, Cash Transfers have become credible, because they make a clear advance on earlier systems of poverty relief and they have achieved good results in Nairobi (Wanjiru, 2017).

Sustainability of the Conditional Cash Transfers to Vulnerable Women as an anti-poverty Program

CCTs will be sustained if there is commitment and ability of the government and the NGOs to continue with the delivery of the programs. Sustainability of the CCTs requires that their providers (NGOs & Government) have access to the resources needed for the CCTs to be financed. Essentially, sustainability will require proper advocacy of the program, the good will of the vulnerable women, NGOs and Government aid; political will, proper implementation, monitoring & evaluation, and commitment so that policy makers in the social protection sector assign the priorities required to maintain CCT programs (Cunha, De, and Jayachandran, 2011).

The World Bank has acknowledged CCTs as viable and cost-effective, thus it “supports CCTs in Latin America, Eastern Europe, the Middle-East and Far East. In 2002, the Bank’s Latin American and Caribbean Region and the Mexican government sponsored the first regional workshop on experiences with CCTs” (Vermehren, 2003). This means that CCTs by development agents can be supported by the World Bank, hence the sustainability of such anti-poverty programs.

A study by the European Union Commission discovered that the simplicity and transparency of the incentive helps the members of the target group to easily determine the consequences of their decisions (European Union, 2014). This can eventually support the sustainability of the CCTs to vulnerable women. Furthermore, there should be incentive schemes to vulnerable women, which are simple and transparent; these incentives may produce a behavioral change, if the recipients are well informed about the goals of the programs in time and help them to understand these incentives.

Sustainability can also be achieved, if cash transfers are supplemented by other programs such as cash for work, food for work, and health subsidies to meet the other basic needs of the vulnerable women (Wanjohi, 2014). The government should also encourage and further develop the current social protection policy for long-term interventions and to suit the new societal developments. The CCTs to Vulnerable women can also be included among the Kenya Government Cash Transfer Programs to ensure sustainability. Hence, they will be incorporated of into the national budget. Furthermore, increased innovative and long-term development partner tools are also required to ensure stability for funding over a long period of time.

Theoretical framework

This study was founded on the Women in Development and the Capability anti-poverty and development approaches, developed in the 1970s and 1980s.

The Women in Development Approach

This anti-poverty approach is rooted in the Women in Development (WID) approach, introduced in the 1970s by the United Nations to emphasize the need to involve women in economic development. In this approach, women are recognized and integrated in aid policies and development programs. The approach has Buvinic Mayra as its greatest proponent. She calls for a special consideration of women in development, so as to increase the effectiveness of development interventions; to foster fairness and equity of all sexes, while alleviating poverty in developing countries (Buvinic, 1993).

The Women in Development approach, is more family-centered. It was significant in explaining that the transition from poverty to better livelihoods depends on improvement to the economic status of the women's ability to provide basic needs, improve their health, and increase in social capital, as well as being part of the decision making and leadership resulting from such women's empowerment (Moore, 2012). The approach evaluated the CCTs directed towards vulnerable women and how they improved their household living standards.

The Capability Approach

Built on the ideas of professor Amartya K. Sen in the 1980s, the capability approach is a theoretical perspective within economics and development theory, which focuses on people's capabilities while measuring welfare, instead of focusing on income or utility (Tjelta, 2005). Furthermore, the approach "constitutes a normative proposition to human development, based on the notion that the goal of development should be to expand people's opportunities to enjoy a greater set of valuable activities or ways of being" (Trond, 2005).

This approach centers on the individual (Tjelta, 2005). It is a development lens, which shows that the beneficiaries of social policies can become active agents of their own development process (Tjelta, 2005). Thus, it was a relevant approach for this study, while examining the individual vulnerable women capability to freely and effectively use the CCTs. It was also relevant to examine the capacity building and empowerment of the vulnerable women related to their participation into the CCTs. This study, therefore contributed to knowledge by analyzing the above approaches in an empirical context of an anti-poverty policy implementation in Kibera. Thus, the Women in Development and capability approaches significantly explained that CCTs should not only increase levels of income; but also increase the women's capabilities; promote human capital development, and the social welfare of the beneficiaries. Moreover, these approaches demonstrated that CCTs to vulnerable women promote the realization of the UN Sustainable Development Goals.

1.8 The study findings

General Challenges Facing Vulnerable Women in Kibera Informal Settlements

Source of Income

Household income is one of the key dimensions used to measure the level of economic sustainability in a family. A woman with a reliable source of income is most likely to meet the essential needs of the family than a woman with an unstable source of income. The study evaluated the level of household income with a view of establishing how it contributes to poverty among vulnerable women as shown in figure 1 below.

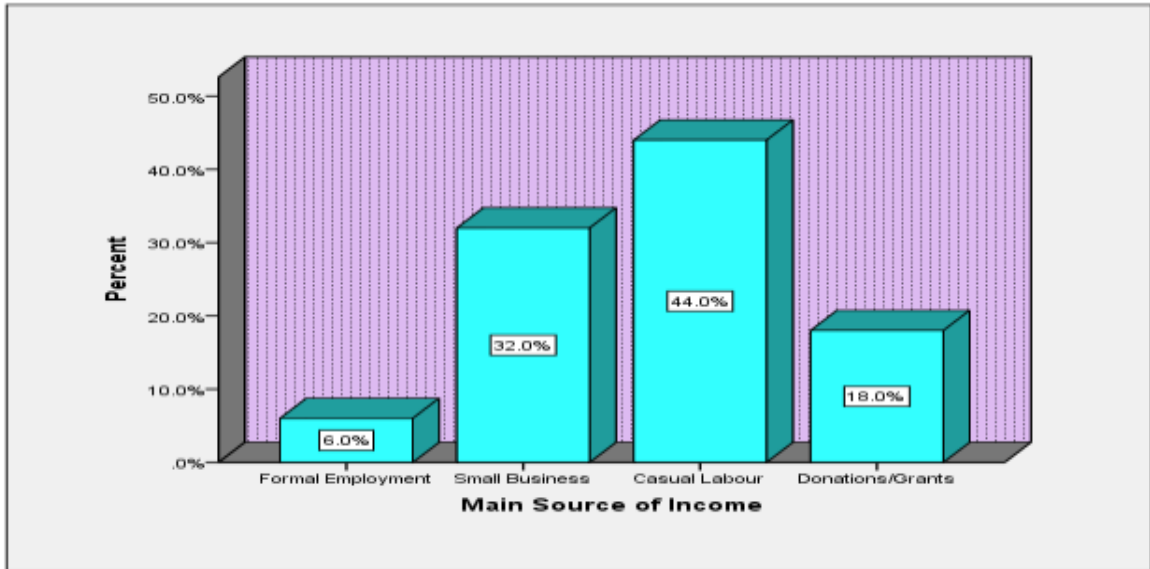


Figure 1: Source of Income

According to the findings, 44.0% of the respondents relied on casual labor, 32.0% earned a livelihood by doing small businesses, 18.0% of the respondents depended on donations and grants while 6.0% of the respondents were formerly employed. This means that more than 60.0% of the respondents had unreliable sources of income owing to the fact that they depended on casual labor (when available) and grants/donations which are often considered unsustainable. The finding is consistent with studies undertaken in Latin America, concerning women economic empowerment which found out that women, particularly those in poverty, face significant economic, social, and cultural challenges that limit their access to markets, quality jobs, entrepreneurship, and income-generation strategies” (Susana M-R & Laura, 2017).

Contribution of Conditional Cash Transfers among Vulnerable Women

Benefits of Conditional Cash Transfer Support

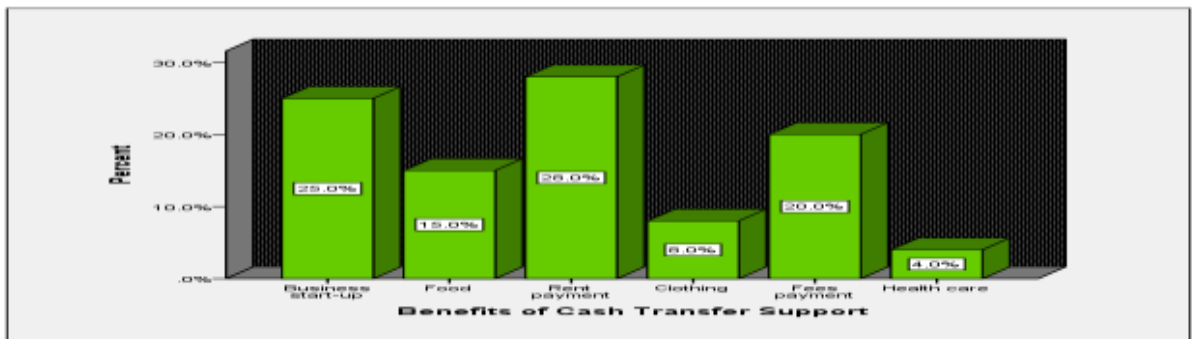


Figure 2: Benefits of the Cash Transfer Support

According to the findings, the CCTs helped the beneficiaries; to pay house rent (28.0%), to start business (25.0%), to pay school fees for their children (20%), to buy food for the family (15.0%)

as well as catering for the clothing (8.0%) and the health care needs (4.0%). The finding is consistent with Wanjohi (2014) in chapter two; who indicates that Cash Transfers have provided economic security to women by giving them power over financial decisions, and enabling them to cater for their household requirements, like rent, food, education and health.

Not different from the revelation of the studies in the literature review, this study also found out the other effects of the CCTs as; decrease in domestic violence, promotion of the emotional wellbeing, improvement in the women decision making and women’s empowerment and capacity building; which in turn break the inter-generational transmission of poverty (Edo & Marchionni, 2018). Most of the women beneficiaries of Leatoto, Undugu Society of Kenya and Carolina For Kibera (CFK) NGOs agreed that the CCTs had registered skill development, empowerment and poverty reduction.

Sustainability of the Conditional Cash Transfers to Vulnerable Women as an anti-poverty Program

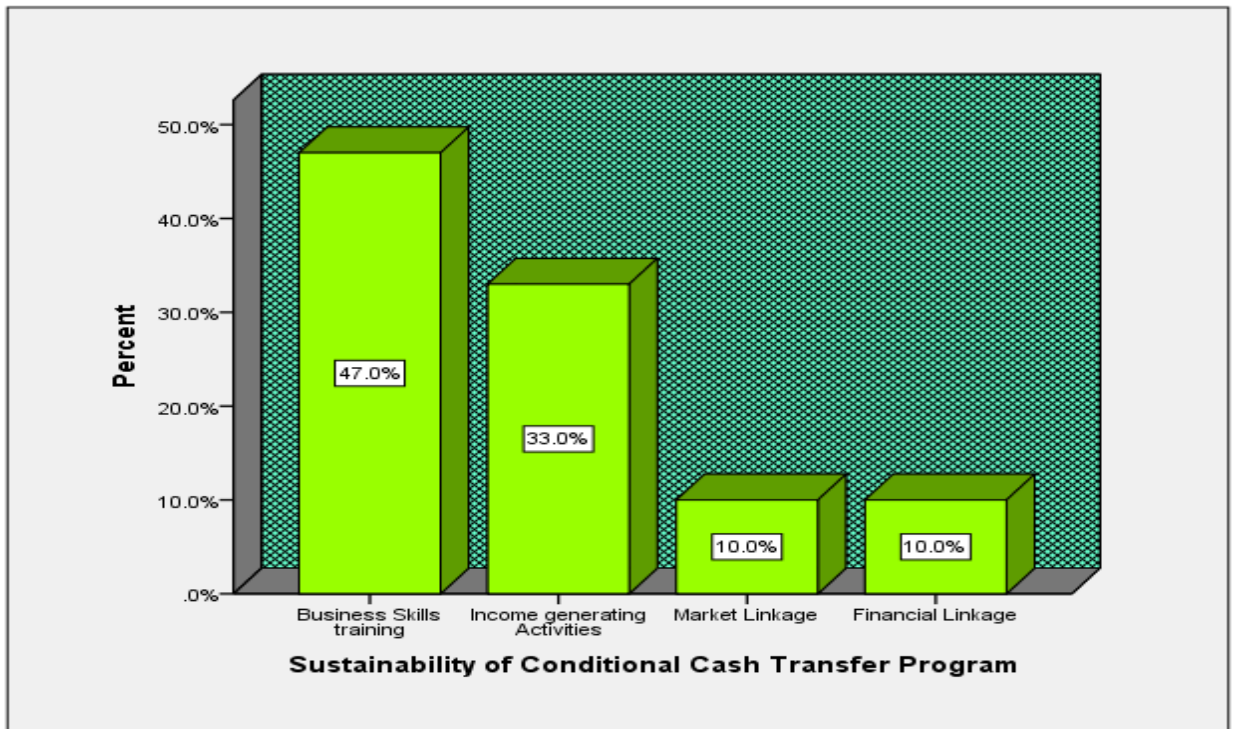


Figure 3: Sustainability of Conditional Cash Transfers to Vulnerable Women as an anti-poverty Program

The respondents suggested that in order to promote the sustainability of CCTs, the vulnerable women need to be empowered in business/entrepreneurial skills (47.0%), income generating activities (33.0%), market linkage (10.0%) as well as linkage to microfinance institutions for financial aid. Some respondents especially the government officials and the village elders; suggested that the government should encourage and further develop the current social protection policy for long-term interventions and to suit new societal and market developments. They also proposed that the CCTs to vulnerable women be included among the Kenya Government Cash

Transfer Programs to ensure sustainability.

1.9 Conclusions

The study concludes that Conditional Cash Transfers play a significant role in promoting the economic wellbeing of vulnerable women. Specifically, the study found out that Conditional Cash Transfers were vital in helping vulnerable women to meet essential needs, such as food, rent, school fees, clothing and health care services. The CCTs also started a basis for improving the livelihood of women living under extreme poverty, building their capabilities and empowering them; thus the Cash Transfer had greatly achieved its purpose.

We can notice that the findings of the study are compatible with the research assumptions and the literature review. Thus, it is evident that CCTs are greatly effective in alleviating poverty among the vulnerable women, just like in the cases of the *Bolsa Familia* in Brazil and the *oportunidades* in Mexico. The respondents also suggested that the sustainability of this anti-poverty program could be achieved by engaging with different donor agents and development partners; advocating for the program; supplementing it with skill development, and above all, include it in the Kenya Government Safety Net Program.

1.10 Recommendations

The study recommends that the Kenya Government includes the CCTs to vulnerable women model into its Safety Net Program. The study also recommends facilitating a linkage between social protection (achieved at the national level) and humanitarian assistance (achieved at the international level) efforts to promote human development. Thus, the domestic social assistance (safety net interventions) by local governments as part of the long-term systems, should work in partnership with the external humanitarian organizations. Moreover, CCTs should employ the Latin American and European models, which have stricter penalties for noncompliance of the conditions, and adequate monitoring and evaluation. The study recommends more skill development of vulnerable women, through training and encouragement of savings to build initial capital for small businesses. Moreover, the design, implementation and evaluation of the CCTs should go beyond focusing on material effects (poverty, basic needs, education, health, etc.) to also consider their effects on the social relations.

The study recommends further research as regards the sustainability and proper implementation, monitoring and evaluation of the Conditional Cash Transfers in the context of the Sub-Saharan Africa. More studies should be done to find ways of strengthening ways and the abilities to move the beneficiaries of anti-poverty programs from social assistance to become financially self-sufficient.

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