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**The Efficiency and Effectiveness of
Cash Transfers in Human Development.
A Case Study of Kenya.**



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Abstract

Cash based programs like conditional and unconditional cash transfer programs are very popular as a poverty reduction approach of the new millennium. They have been successful in a variety of contexts, yet the conditions under which these programs are effective and efficient in regards to the economical, physical and emotional well-being of the beneficiaries have rarely been discussed. Most literature as well as project evaluation concentrate of impacts concerning spending patterns or school enrollment rates. This paper attempts to examine the contribution of cash transfer to capabilities and the programs relation to intrinsic motivations. In order to find provide the missing information two case studies from Kenya will be examined. The conclusion is that both Conditional and Unconditional Cash Transfers contribute to the beneficiaries' well-being and respect intrinsic motivation. However, the both approaches do not impact the same areas

Abbreviations

FAO	Food and Agricultural Organization
HSNP	Hunger Safety Net Program
KSH	Kenyan Shilling
NGO	Non-governmental Organization
OCT-CT	Cash Transfers for Orphans and Vulnerable Children
OVC	Orphans and Vulnerable Children
WFP	World Food Programme
UN	United Nations
UNICEF	United Nations International Children's Emergency Fund
USD	US Dollar

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1. Introduction

"The best kind of help to others, whenever possible, is indirect, and consists in such modifications of the conditions of life, of the general level of subsistence, as enables them independently to help themselves."

John Dewey

Most of the international humanitarian aid is provided in-kind, which means food, medicine, household goods and other items are provided. Nevertheless, there is a world-wide trend to provide cash as alternatives or partly alternatives to the in-kind aid. Since the rise of Cash-Based Programming, results have shown that Cash-Based Programming can be very useful if organization, donors and governments use it in the right way. It can provide an easier access to food and non-food items as well as help to rebuild livelihoods and facilitate the return and reintegration process (Harvey & Bailey, 2011, p. 1). Furthermore, cash transfers normally have lower administrative costs and the recipient has more choice on how to spend the money (Cunha & De Giorgi, 2011).

Cash-based responses are not a recent invention as it is always portrayed by organizations and also the media. Clara Barton from the American Red Cross was part of organizing cash relief after the Franco-Prussian War (1870-71). She was also involved in a Cash-Bases programme after floods in Texas in 1900. In India in the late 19th century cash for work programs were used to fight famine. Poverty-affected people worked on public project and could secure an income to support their families and themselves. The British colonial administration in 1948 in Sudan handed out unconditional cash in order to support the famine-affected part of the population. These examples show that Cash-Based Programming has been used since the 18th century and are not a new programme of the millennium (Harvey & Bailey, 2011, p. 3).

Cash-Based Programs are recognized to such an extent, that UN agencies include Cash-Based Programming more and more in their programs and the World Food Programme (WFP) even established a unit in headquarters in order to provide expertise in this area. In 2010, the WFP

spent \$140m on 4.2million beneficiaries with 35 programs and United Nations International Children's Emergency Fund (UNICEF) uses the approach to help refugees and returnees (Harvey & Bailey, 2011, p. 5).

When it comes to project design and impact analysis most reports concentrate on the economic changes due to the cash transfers, like school attendance, health spending, and overall consumption. According to Amartya Sen, a philosopher and economist, commodities are only a part of having a fulfilled life (Clark, 2006).

Well-being does not only come from economic factors but also on relations with people and relations with ideas (MacAulan & Riemschneider, 2011, p. 4). This can be being integrated into society, having access to education, being able to play and laugh but also bodily health and security. Freedom contributes to achieving these capabilities.

The impact of Cash -based programs is in most of the evaluations limited to economic impacts. In order to get a broader understanding if cash transfers also influence the physical and emotional well-being of beneficiaries positively it is necessary to take a look at social relations. Well-being is linked to livelihoods and these are determined by resources and culture (MacAulan & Riemschneider, 2011, p. 4).

Problem Formulation

Based on the data available from two case studies “Cash Transfer for Orphans and Vulnerable Children” and “Hunger Safety Net Program” from Kenya the author wants to answer following research question:

How do Conditional and Unconditional Cash Transfers contribute to beneficiaries' overall well-being?

In order to be able to answer the above, the main risks and challenges in the design and implementation process have to be examined. Furthermore, the two case studies have to be analyzed in regards to their impact on specific capabilities and on the overall well-being of beneficiaries. Another question to be answered , is what role ownership and motivations have in contributing to an effective program.

2. Methodological Approach

The following part presents the different aspects of the methodology used in this paper. It consists of the author's motivation and the main focus of the project, research methods and approaches, the structure of the paper and the theories that will be used in the analysis part. Furthermore limitations concerning literature and research are addressed. In the last part key concepts used in this paper will be explained briefly.

2.1. Motivation and main focus

The author's motivation to write this paper about Cash-Based Programming is mainly rooted in the interest in general emergency and disaster response, especially in the East African Region. One reason why the author chose case studies from Kenya is that the author has spent more than 1.5 years in Kenya and is very familiar with the region.

The main focus to the research paper is to understand the necessary conditions of the environment in order for the program to be effective and efficient in terms of well-being and how this approach can contribute positively in improving lives.

This paper will focus on conditional and unconditional cash transfer and compare their efficiency and effectiveness in the case studies in an attempt to come to a more general conclusion and answer to the research question. Other monetary approaches will be mentioned and touched on but will not be examined in depth.

2.2. Research Methods and approach

The chosen topic is complex and asks for a "how" question instead of a hypothesis which would already indicate an expected outcome of the research problem. The "how" or "why" question is unbiased and gives room for a complex analysis of the research question (David & Sutton, 2004, p. 6). Based on this, the author chose a case study as a research design. A case study is an in-depth examination of a contemporary phenomenon in a real life context, containing mainly qualitative approaches but also quantitative elements (Soy, 2006, p. 11). However, the quantitative elements serve to increase the reliability of the analysis and results, i.e. statistics (Creswell & Plano Clark, 2010, p. 413). The use of mainly qualitative approaches supported by quantitative methods leads to a post-positivist approach, which limits the level of objectivity, to answer the research question (VanderStoep & Johnston, 2009, p. 171). Consequently it means

that findings in this paper cannot be completely objective as the entire research process is influenced by the author's attitude, opinions and backgrounds. Due to the very limited quantitative data on impacts on physical and emotional well-being and the difficulty to measure these well-beings this paper will focus on narrative analysis.

2.3. Structure of the paper

The research is divided into four main parts: the theoretical section, the descriptive section, the analysis and the conclusion. The descriptive part contains background information of the topic and the chosen Case studies and will provide the framework for the analysis. Both the theoretical section and the descriptive section will be used in the explanatory research (analysis) which leads to an answer to the research question stated in the introduction.

2.4. Theories used

In order to analyze the topic and answer the research question indirect approach (as suggested by Ellerman) and capability approach are used deductively, applying a general concept to a specific case. Theories provide expected patterns, which are then tested for specific cases (Babbie, 2012, p. 32). This paper contains a general overview of the theories. Parts of the theories that are necessary for the analysis are covered in greater detail.

2.4.1. The Indirect Approach

The indirect approach will be used to discuss the effectiveness of Unconditional Cash Transfer and Conditional Cash Transfer in the case studies. Particular Ellerman's approaches will be used to determine if Cash-Based Programming follows the five steps of the indirect approach and to determine if interventions are non-distortionary or not. Furthermore it will be examined in how far the chosen Cash-Based Programming leads to actions induced by intrinsic motivation or if the actions are only carried out due to external motivators. Furthermore the level of ownership will be examined.

2.4.2. Capability approach

The capability approach will be used to examine the effectiveness in regards to improving the well-being of individuals (and partly communities). Sen's approach will be used to examine functionings and capabilities. Nussbaum's list of central capability will be used to examine which ones are affected by cash transfers. It will provide information on how effective the

programs were so far in improving beneficiaries' well-being, which includes economical, physical and emotional well-being.

Furthermore Nussbaum's approach in regards to women and capabilities will be looked at to determine if the programs changed women's well-being.

2.5. Literature and limitations

The literature used for this paper consists secondary sources and data collection by using secondary sources mainly in form of print material like published books and reports; online material, official statistics, published papers, and research studies.

In order to limit the use of biased materials and sources, it is important to have a clear purpose for reviewing the literature as well as state exactly what information and data is required in order to choose the most applicable to the topic (2007:104). In this paper data mainly concerning cash-based responses, the case studies and their geographical area as well as involved actors has to be gathered. Official publications and data retrieved from international organizations are also biased to some extent; it has to be made sure that the data is confirmed through several sources.

The focus of the paper will lie on arguments for Cash-Based Programming and on the conditions, which can make a programme like this successful in terms of effectiveness and efficiency. Due to the limited scope of this paper factors like cultural and political matters, international relations, religion and national economic matters will only be dealt with marginally in relations to Cash-Based Programming and the chosen case studies. Furthermore only two Cash-Based Programming concepts will be dealt with in depth. Other concepts will only be included marginally and for the purpose of comparison and clarification. The author is aware that this might alter the outcome of the analysis to a certain extent.

2.6. Limitations to research

Kenya as the geographical location of the case studies was mainly chosen due to the availability of data. Nevertheless many reports addressing the topic were not available to the public or the data was contradictory. The unavailable information might be important to the outcome of this paper and its absence has possibly changed the conclusion to some extent.

Furthermore data available might not be necessarily accurate, e.g. beneficiaries might answer questions according to what they think the interviewer or the organization wants to hear, representatives from organizations might have to use / provide information in their reports that was approved by the organization and not necessarily reflect the true data.

Quantitative data in this paper was mainly collected from organizations that are involved in the specific case studies. Therefore the outcome of this paper might be slightly biased.

2.7. Clarification of Key Concepts

2.7.1. Unconditional Cash Transfer

The recipients receive a certain amount of money that is supposed to increase their income level. They are free to use the money according to their needs and do not need to give account of their expenditure

2.7.2. Conditional Cash Transfer

There are various levels of conditions: Either the recipient is only allowed to spend the money on certain products or for certain needs like health, in which case the recipient has to prove spending the money on the right products or services, or the recipient has to fulfill certain conditions like sending children to school or attending meetings, in which case the recipient has to prove the fulfillment of the condition.

2.7.3. Effectiveness vs. Efficiency in Relations to Cash-Based Programming

Effectiveness is about getting the right task done, completing planned activities and achieving goals. It does not mean that the task was carried out with the least effort and the process does not matter, neither does time nor duration, effectiveness focuses on the outcome of the action/method. Efficiency is about performing a task in an optimal way, for example with a minimum use of resources. This does not address if the task carried out was the right one, but the task was carried out with the least effort in a certain time and a goal was achieved. Efficiency focuses on how resources are utilized and does not state if the outcome was the intended one or not (Diffen, 2012).

In the context of CT it means that if a programme is effective that all beneficiaries received whatever resources they needed through cash transfers and the goal of the programme was

achieved. As this paper does not only look at economical effectiveness also physical and emotional well-being are taken into account meaning that if a programme is effective it will reach the intended impact on well-being general.

This does not say anything about the efficiency of the programme. If a programme is efficient it means that beneficiaries received the intended amount cash in time and with the minimal input of resources like administrative costs, but also in terms of expenses the beneficiaries have to cover in order to access the transfers.

For cash transfer programs to be successful, they have to be effective and efficient at the same time. If the programs only effective the programme is not sustainable as it might be too resource intense to keep it running. If they are only efficient, beneficiaries might not receive what they need, e.g. receiving cash if there is no food available on the market does not contribute to improving the situation in that specific moment.

3. Theories

This section explains theoretical concepts, which will be used in the analysis. It begins with the explanation of the indirect approach according to David Ellerman. The second part will provide the basics of neo-classical consumer theory.

3.1. Indirect Approach

David Ellerman suggested in his working paper “Helping People Help Themselves: Autonomy Compatible Assistance” for the World Bank in 2000 that the way how NGOs approach development aid has to be changed. According to him, the way how development aid is carried out has to be changed. The intrinsic desire of people to improve their situation should be focused on instead of aid tied to conditions, which is also called the “carrot and sticks” concept.

In his opinion development aid has not produced anticipated success due to unhelpful help. He also introduces the concept of “helpers” and “doer”. Ellerman refers to the one who try to induce change as the “helpers” (Ellerman, *Helping People Help Themselves: From the World Bank to an Alternative Philosophy of Development Assistance*, 2009, S. 25).

In the development context these are mainly donor countries, donors, international organizations and NGOs from developed countries who assume that because they are measurably better off than others, that their approach is the right one and therefore will be beneficial to the “doers”. Ellerman refers to doers as the ones that are induced with a change in behavior. Donors or NGOs assume they know better and ignore the recipients’ opinions and voices (=overriding) or someone’s effort to improve the situation is undermined (=undercutting). Overriding is also referred to as social engineering, whereas undermining can also be called charitable help, where the recipient’s situation does not significantly change and the effort to improve one’s situation is paralyzed (Krimerman, 2007).

In regards to development work, Ellerman proposed 5 steps for the indirect approach (Ellerman, 2000, pp. 9-10):

Step 1: Starting from the doer’s problem

The helper is not to consider him an expert and has to start with what the doer considers as the problem.

Step 2: Seeing the problem through the doer's eyes

The helper tries to understand the problem, challenges and difficulties from the doer's point of view. In case the helper has a different opinion, the helper is to share the information with the doer without trying to manipulate the doer's perception.

Step 3: Helping the doer pursue own-end to best solve the problem

The helper is to offer his knowledge and experience to the doer but to let the doer find the best solution to the problem. This leads to a natural ownership of the solution which will lead to more effectiveness. If the solution that the helper has in mind is the best, the doer will naturally arrive at this solution. In many cases the helper's solution is incomplete concerning local circumstances or missing other parts.

Step 4: Helping the doer to implement, test, and refine the doer's solution

The helper is only to assist with the implementation as the doer claims ownership of the solution.

Step 5: Helping the doer gain autonomy and take responsibility for the solution

The helper is to accept that the solution the doer's responsibility and help the doer to become independent in order to avoid dependency.

3.1.1. Non-distortionary Interventions

This approach only refers to the mode intervention by the helper and does not deal with the doer's preferences or choices, and does not consider choices as autonomous choices are due to intrinsic motivations (Ellerman, 2001, p. 2).

It is assumed that the doers' decision making process is based on the relationship between resources and decisions: The doer makes the optimal decisions based on the available resources. An intervention is called non-distortionary if it does not change the doers' relationship between resources and decisions. The intervention might influence the resources available but it does not change the doers' decisions on how to use them. An example would be the consumer's income-consumption curve. If a "lump-sum" tax or subsidy that does not affect particular goods but only the overall income is introduced, it will not have an effect on the income-consumption curve. This classifies as a non-distortionary intervention (ibid, p.2).

In terms of project management and the decision to carry out a project or activity, a non-distortionary intervention is one that does not alter the decision making process of the doer by changing the relationship between resources and decisions but only by changing the resources available. If aid is attached to certain conditions, then it does not classify as non-distortionary anymore (ibid, p.3).

Non-distortionary help can not only help to enable the doer to follow already existent motivations in order to improve a situation and foster development. In a pessimistic assumption the doer's motivation stems from negative consequences of not reforming. If then non-distortionary aid provided by the helper, it might reduce the doers motivation to carry out the activity as the negative consequences of not reforming are not as harsh as before or do not exist anymore. Consequently the doer decides not to carry out the activity. In certain cases when aid is tied to certain conditions and therefore distortionary, failure to fulfill the condition can be rewarded in some way. Doers might qualify for further aid and therefore there could be an incentive for failure provided that the doers are aware of the situation (ibid, p. 4).

The non-distortionary intervention is an indirect approach where motivation is not given by the helper but rather fostered as intrinsic motivation cannot be supplied by the helper. If intrinsic motivation is already existent, provided resources will enable the doer to carry out an activity; he does not need to be motivated (ibid, p. 5).

3.1.2. **Intrinsic and external Motives**

Ellerman bases his indirect approach on the assumption that action consists of motive and behavior. He argues that although behavior is the part that is noticed externally, the motives are also an important part of the action and that autonomous activity will only take based due to internal motives (Ellerman, 2009, S. 25).

It is impossible to alter or create an intrinsic motive solely by extrinsic means because a change in motive will bring about a change in behavior, even though it is possible to buy any kind of behavior. In order for a development program to be successful, both the behavior and the purposes of the people involved have to pitch in. If you try to accomplish a certain behavior via external motivators, the receiver's ethics are bought. If the intrinsic motives of the players are

not considered in the actions, the program will probably present different results compared to a case where both behavior and motives are considered in the actions.

3.1.3. McGregor's Theory X and Theory Y

He bases his argumentation on Theory X and Theory Y devised by Douglas McGregor. Theory X assumes that doers cannot be trusted to act like desired by the helpers and therefore need an externally applied structure. Desired actions can be achieved through positive and negative economic incentives (carrots and sticks). In contrast to that Theory Y is an indirect approach. Incentives should only be in the background and not the driving force behind actions taken. This should be the intrinsic motives (ibid, p.27). It assumes that individuals do want to take actions in order to meet their needs like achievement and self-respect. This shows parallels to Maslow's hierarchy of needs that states that monetary gains are less important than other non-physical factors. Nevertheless Maslow criticized that Theory Y discriminates people who do not have a high level of self-motivation (The Economist, 2013).

3.2. Capability approach

The capability approach is a framework used to for the evaluation of individual well-being, inequality and poverty and general human development. Furthermore it is used to evaluate development policies by NGOs and governments in developing countries as well as a tool for the social cost-benefit analysis. It was also used to develop the Human Development Index. Since the framework was developed by Professor Amartya Sen in 1980, it has turned into most popular alternative to standard economic frameworks for evaluation human development and well-being. The capability approach shares many characteristics with basic needs theories but in contrast to the basic needs approach it does not only consider poverty and deprivation into account but also well-being in generally (Clark, 2006, pp. 2-3).

3.2.1. Conceptual Foundations

According to Sen, well-being is not only a combination of wealth (like income, commodity command) and utility (happiness, fulfillment of desires) but can be categorized in commodity, capability, human functioning and utility (IEP, 2012).

Commodity -> Capability (to function) -> Function(ing) -> Utility (e.g. happiness)

3.2.2. Functionings and Capabilities

Sen describes *Functioning* as ‘an achievement of a person: what she or he manages to do or be. It reflects, as it were, a part of the ‘state’ of that person’. Therefore, it means how an individual uses the commodities at his or her command. This depends on various personal and social factors. He defines *Capability* as an individual’s ability and opportunity to achieve a given functionings (“beings or doings”). An important part of the definition is the “freedom to achieve”. Functionings depend very much on resources while capabilities depend on a state of mind (Clark, 2006, pp. 4-5).

3.2.3. Critique of resource-based approach

Although Sen agrees with Adam Smith on the importance of economic growth and the expansion of goods and services for human development but echoes with Aristotle that ‘wealth is evidently not the good we are seeking; for it is merely useful and for the sake of something else’ (ibid, p.2).

According to Sen it is essential to consider that different individuals and societies are not the same in their capacity to turn income and commodities into valuable achievements. A child for example has different nutritional requirements from an adult person. Commodity requirements for entertaining family and friends are very much dependent on social convention, customs or status and class. In order to evaluate the well-being of a person it is not only enough to consider the commodities but also to take a look at how well people are able to function with available goods and services (Clark, 2006, p. 3).

3.2.4. Critique of the utility approach

Sen criticizes the utility approach that focuses on happiness, pleasure and desire-fulfillment and notes that utility does not distinguish sources of pleasure and pain or different kinds of desires (Sen 1984, p. 308), i.e. utility does not treat taking pleasure in someone’s misery differently (Clark, 2006, p. 4). He emphasizes that life cannot be reduced to achieving utility. Although former is very important, intrinsic desires like rights and positive freedoms are not to be ignored as these also contribute significantly to well-being (ibid. 5). Freedoms help to ensure capabilities. For Sen the most important freedoms are: Political freedom, economic institutions, social freedom like education and health, transparenence (freedom of speech) and social security (ibid, p.10)

3.2.5. Nussbaum's 10 central capabilities

Martha Nussbaum, an American philosopher, created a list of ten capabilities based Sen's capability approach. The capability approach is based on the question what a person is currently able to do and be (Nussbaum, *Women and Human Development. The Capabilities Approach*, 2000, p. 71). She suggests that all people should be entitled to universal fundamental political entitlements and governments should be in charge of securing these. Nussbaum lists following capabilities as central (Nussbaum, 2000b, pp. 231 - 233)

1. Life: Being able to live life of normal length without dying prematurely
2. Bodily Health: Being able to have good health and reproductive health
3. Bodily Integrity: Being able to move freely from place to place, without danger of assault incl. sexual assault. Having opportunities for sexual satisfaction and choice concerning reproduction.
4. Senses, imagination, thought: Being able to use the senses, to imagine, think, and reason. Being able to use one's mind in ways protected by guarantees of freedom of expression. Being able to get education.
5. Emotions: Being able to have attachments to things and people outside ourselves
6. Practical Reason: Being able to critically reflect on one's planning
7. Affiliation: Being able to live with others and to care for them. Being able to engage in social interaction. Having the social bases of self-respect and non-humiliation.
8. Other species: Being able to live with concern for and in relation to animals, plants, and the world of nature.
9. Play: Being able to laugh, to play, to enjoy recreational activities.
10. Control over one's environment: Being able to have property and the right to seek employment. Being able to be politically involved.

According to Nussbaum, these central capabilities are not interchangeable, one capability cannot be substituted by another one, trade-offs are not possible (2000b, p. 233). For example, control over one's environment cannot be satisfied by providing a larger amount of health services for the capability bodily health.

On the other hand the capabilities are connected to each other in a complex way. For example increasing women's literacy (Senses, imagination, thought) will also affect women's capability to take control of their environment and get politically involved (ibid, p.33).

3.2.5.1. Critique by A. Sen

Sen does not agree with Nussbaum that it is necessary to define central capabilities. According to him, it is not possible to create a list of capabilities and allocate them weights due to the complex context of use, which varies from society to society. The problem is not to creating a list but theorists choosing capabilities without social discussion or public reasoning and treating them as absolute complete (2005, p. 157) .

Up to this point, there is no agreement in the field of academics or development if a list with pre-defined capabilities makes sense or not.

3.2.6. Nussbaum: Capabilities and Women

All over the world women do not have the same support for fundamental functions of a human life as men and are not treated as well as men. This is true for food security, health, being subject to violence, education, political participation. In many countries, women do not even have the same legal status as men. This greatly influences the emotional well-being of women. (Nussbaum, 2000b, pp. 219-220).

In developing countries, there is a correlation between gender inequality and the level of poverty. Poverty and gender inequality lead to a failure of the central human capabilities. This affects for example the capabilities bodily integrity and bodily health, but not only capabilities related to physical well-being but also emotional well-being.

3.2.7. Measurement of human capabilities

In contrast to economic outputs, human capabilities are much more complex in regards to measurement. Both Nussbaum and Sen agree that measuring GDP or GNP is not useful to determine the level of well-being of individuals and society as it only takes the economic part of well-being into account.

Nussbaum views the capability approach as a “counter-theory” for the approaches that only focus on material well-being. In the recent years, also economists are trying to take capabilities into account (Robeyns, 2011).

Measuring capabilities is much more complex and difficult to carry out but also provides a more holistic account of well-being. This is well recognized in the development sector. The capabilities approach has led and contributed to several indices like Human Development Index and Gender-related Development Index.

4. Background information on Cash-Based Programming

Despite being talked about like it is a new and innovative method, cash-based approaches have occurred many times in history before. One example is the British colonial administration in Sudan in 1948: People affected by famine received cash in order to provide them with assistance (Harvey & Bailey, 2011, p. 3).

Cash-based programs work in two main ways: The beneficiaries are provided with either cash or vouchers. Which one is used is mainly dependent on the context and on the access to goods and services as well as on the objective of the project and on the attached conditions (Harvey & Bailey, 2011, p. 3).

Cash transfers do not only provide assistance in meeting basic consumption costs but also help to increase people's confidence and provide them with control over their lives. Furthermore, it can change power dynamics in a community and bring people closer together. Nevertheless, problems with the implementation still occur like problems with technology or payment delays (UKAid, 2012, p. 3). In arid and semi-arid lands (ASALs), cash transfers are increasingly utilized, which is a reflection of a global trend towards the use of cash in emergencies (Harvey & Bailey, 2011).

Although it is widely accepted that cash based programs are beneficial, there are certain factors that can prevent a program from being effective and have led to their termination. One of the main challenges is the initial implementation phase, as well as changing external factors like political environment or natural disasters, problems in the program administration as well as difficulties developing the Program Management Information System (Rawlings & Rubio, August 2003, pp. 2-23). A further external factor that can have a negative effect on the program can be an unexpected financial crisis (Fizbein & Shaby, 2009, p. 125). An example for a program that failed is Social Protection Network in Nicaragua; when the program administration moved to the country's Ministry of Family, resources did not arrive in time and therefore decreased the efficiency of the program. In the end the delay lead to the termination of the program. (Moore, 2009, p. 23).

Many actors like governments, international aid agencies and national civil society organizations in the humanitarian field have included Cash-Based Programming in their emergency

approaches. A number of well-known international NGOs like Oxfam, the Red Cross and Save the Children have been amongst the first to implement cash and voucher-based responses as well as developing guidelines to ensure proper implementation of the programs (Harvey & Bailey, 2011, p. 4).

The following map from Global Savings and Social Protection Database shows countries that are implementing programs containing Cash Transfers in July 2012. Only countries with programs that reach more than 5000 beneficiaries are noted in the map and orange circles indicate an expansion or start of a program between mid-2009 and mid-2012. On average a program was started or expanded every 3 months, which shows the extent of the trend to use Cash-based Programming.



Figure 1: Cash Transfer Programmes 2012 (Development Channel Staff, 2012)

4.1. Cash-based Programming approaches

Several forms of Cash-Based Programming are currently used in various programs: Unconditional Cash Transfer, Conditional Cash Transfer, vouchers and Cash-for-work (Harvey & Bailey, 2011, p. 4)

Unconditional cash transfers	People are given money as a direct grant with no conditions or work requirements. There is no requirement to repay any money, and people are entitled to use the money however they wish.
Conditional cash transfers	The agency puts conditions on how the cash is spent, for instance stipulating that it must be used to pay for the reconstruction of the family home. Alternatively, cash might be given <i>after</i> recipients have met a condition, such as enrolling children in school or having them vaccinated. This type of conditionality is rare in humanitarian settings.
Vouchers	A voucher is a paper, token or electronic card that can be exchanged for a set quantity or value of goods, denominated either as a cash value (e.g. \$15) or as predetermined commodities or services (e.g. 5kg of maize; milling of 5kg of maize). Vouchers are redeemable with preselected vendors or at 'voucher fairs' set up by the implementing agency.
Cash for Work	Payment (in cash or vouchers) is provided as a wage for work, usually in public or community programmes.

Table 1: Types of cash and voucher approaches (Harvey & Bailey, 2011, p. 4)

4.1.1. Conditional Cash Transfer

Conditional Cash transfers have experience a huge increase of use in since the mid-1990s (Das, Do, & Oelzer, 2005, p. 57). The following map shows how fast Conditional Cash Transfer was accepted as a development tool by organizations around the world. In 1997 only three countries were known to fight poverty with Conditional Cash Transfers according to the World Bank. About a decade later, this number has multiplied by more than ten.

Conditional Cash Transfers in the World: 1997 and 2008

1997



2008

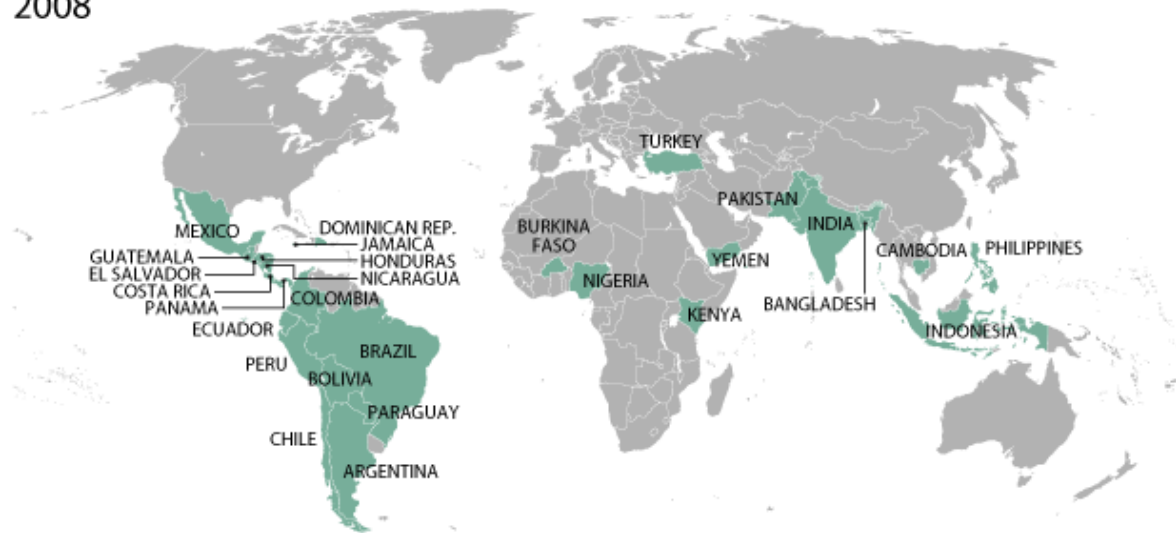


Figure 2: Conditional Cash Transfers in the World: 1997 and 2008 (World Bank, 2012)

Conditional Cash Transfers are more effective if a very specific outcome has to be achieved like increasing school attendance (Das, Do, & Oelzer, 2005, p. 58)

This type of cash transfer has the ability to induce a change in behavior: i.e. if an individual's behavior does not match the one expected, attaching conditions to the cash transfer will make the individual fulfill the conditions in order to receive the cash transfer. Das, Do and Oelzer give the

example of school enrolment and attendance in an article in The World Bank Research Observer: A mother making decisions concerning her children's education might underestimate the long-term consequences of not sending her child to school. By attaching school attendance as a condition to her receiving the cash transfer, she is very likely to change her behavior and send her child to school. This helps to secure the interests of the child (2005, p. 58).

Furthermore the existence of a condition in the program helps to reach the target groups. This is especially useful in cases where the government or the NGO do not have the opportunity to screen the target group. The condition will lead to a self-selection (ibid). An example is the Conditional Cash Transfer case study chosen for this paper (see chapter 4.2.). The target beneficiaries are families taking care of orphans and vulnerable children. As the families have to provide proof of birth registration and school attendance, only families actually caring for orphan will apply to receive the cash transfers.

4.1.2. Unconditional Cash Transfer

In many developing countries Unconditional Cash Transfers, is becoming one of the main initiatives to fight shock-induced or chronic poverty. It raises living standards of beneficiaries and provides the base for growth. It can also help beneficiaries to get a business started, or change their career (Yglesias, 2013).

In comparison to Conditional Cash Transfers, beneficiaries show a different spending pattern if there are no conditions attached to the cash transfers. (Das, Do, & Oelzer, 2005, p. 1).

4.1.3. Vouchers

A paper, token or electronic card enables the beneficiary to obtain a certain amount of a certain good, a certain value or service at preselected vendors (Harvey & Bailey, 2011, p. 4).

An example for a voucher program is Kenya is carried out by Save the Children. Households receive vouchers of USD10 per month that can be exchanged for food at many vendors in the camp. The voucher program also improved business for local vendors and stimulates the local market (Hartill, 2011).

4.1.4. Cash-for-work

Cash-for-work are based on the same concept as Conditional Cash transfers: the beneficiaries receive cash if they fulfill the given condition(s). In this case it means taking the occupation that is proposed by the program (Das, Do, & Oelzer, 2005, pp. 61-61)

It aims to provide temporary employment for non-skilled labor in public projects, mainly infrastructure to the most vulnerable adults of the population. This Cash-Based Programming has gained popularity in providing aid in areas that struggle with food security, disasters and post-conflicts. It encourages economic recovery as well gives beneficiaries greater freedom on how to rebuild their lives (MercyCorps, 2013, p. 3).

It is argued that cash for work is the only Cash-Based Programming that leaves local markets and prices unaffected and gives people the choice on how to spend the money while stimulation the local economy Nevertheless it is argued that this form of Cash-Based Programming is also very prone to corruption and might have an influence on the local culture (ibid, pp. 4-5).

An example for cash-for-work in Kenya is Oxfam's "La Nina Project" where cash-for-work is part of the activities. Together with five international organizations like VSF-Germany and ACTED and local partners the program is carried out in Wajir, Turkana, Mandera, Garissa, Isiolo, Marsabit, Baringo and West Pokot. People can earn a monthly income by de-silting dams, planting trees and making fishing nets in exchange for cash. Due to the high unemployment in these areas, the program is the only income for some families (Oxfam, 2013).

5. Case Studies

Both case studies were chosen due to their geographic location and their use of Conditional Cash Transfer and Unconditional Cash Transfer. The case studies are from Kenya as this will make them easier to compare and to analyze as they share a socio-economic base. First a short overview about the socio-economic and demographic situation in Kenya is presented, and then the two case studies are introduced.

5.1. Short overview of the socio-economic Background of Kenya

Kenya is ranked 128 out of 169 countries in the United Nations Development Program's Human Development Index and has an average per capita income of USD1573, which is higher than in most other countries in the Horn of Africa. However 42 percent of the income are controlled by 10 percent of the population which leaves 46 percent of Kenyan with less than USD1 per day (Fitzgibbon, 2012, p. 1)

Eighty percent of the land mass in Kenya is arid or semi-arid land. About one third of the population lives in this area, which is especially affected by poverty, heavily dependent on agriculture and very prone to droughts. This area also contains the poorest districts in the country: Turkana, Marsabit, Wajir and Mandera. Between 74 and 97 percent of the population lives under the absolute poverty line (ibid).

An estimated 9 million children require assistance (Overseas Development Institute, 2012a). Due to the high but steady HIV rate more and more children in Kenya are left orphaned. In 2009 there were 2.4 million orphans in the country. Out of them 500,000 were double orphans and 1.15 million lost either both or one parent to HIV. The economic situation in Kenya makes it difficult to absorb such a huge number of orphans (World Bank, 2012).

The most poverty-affected groups are OVC, widows, persons with disabilities, older persons, the landless and women in general. They cope with this situation by borrowing from friends and family, petty business, taking goods on credit and turn to institutions like the church or hospitals. Children do not attend school regularly, run away from home, get involved in petty crime or marry early, the last one only applying to girls (Overseas Development Institute, 2012b).

5.2. Conditional Cash Transfer Case study: Cash Transfer for Orphans and Vulnerable Children

The program Cash Transfer for Orphans and Vulnerable Children (OVC) provides conditional Cash Transfer to families who take care of orphaned children. This aims to keep children in their families or communities (World Bank, 2011). The program started in 2004 and is a very important aspect of the Kenya National Social Protection Policy (Overseas Development Institute, 2012b).

The enrolled families received a cash transfer of KSh1500 (approx. USD21) every month paid out every two months in order to cater for the basic needs of the orphan. The cash transfer accounts for approximately 18 percent of the beneficiary households (Food and Agriculture Organization, 2013, p. 1). The amount is the same for each household, irrespective of its size (Overseas Development Institute, 2012b). OVC are defined as household residents between the age of 0 and 17, who lost one or both parents, or who are chronically ill, or whose main caregiver is chronically ill (Carolina Population Center, 2013).

Locations where the program is implemented are selected based on poverty level and the prevalence level of OVC. Each location selects members like opinion leaders, members of local organizations, or people involved with the ministry to join the local OVC committee that works with the district's Children Officer in order to select eligible families. For a family to be enrolled in the program it has to be poor, be caring for an orphan or vulnerable child and above all be approved by the local OVC committee. After the selection, a representative family member is issued an ID card with which she or he can pick up the cash transfer at the local post office. Other methods will be tested in the future. The direct delivery of the cash to the recipients reduces administrative cost to 10 % of the budget allocated to the program. Consequently 90% of the money is allocated to needy families (World Bank, 2011).

The cash transfer was said to be unconditional at the beginning, which means they are free to spend the money on whatever they perceive to be needed. After an evaluation studies of two years in the pilot phase, the government and associated organizations decided based on the outcome of the trial that in order to make sure the program fulfills its purpose, conditions have to be added (Overseas Development Institute, 2012a; Hurrell, Ward, & Mertens, 2008, p.4). The caregiver receiving the cash on behalf of the OVC has to fulfill certain responsibilities like

making sure that the OVC receives immunizations, attends basic education regularly and making sure that the OVC acquires a birth certificate. In addition to that the caregiver has to attend programme awareness-raising sessions. If these responsibilities are not fulfilled, the family risks losing their place in the program (Overseas Development Institute, 2012b). Not all conditions are related to expenses and the beneficiaries do not have to prove that all the money they received was spend to fulfill the conditions. This portrays a special case of conditional cash transfer, a mild form of conditionality.

5.2.1. Goals and expected programme impacts

The main goal of this cash transfer program is to improve the care of OVC and to build human capital. As many beneficiaries live in remote areas with limited employment opportunities, the cash transfer is the main or one of the sources of income for the beneficiary household, which will also help them to access credit. Furthermore one of the intended impacts of the program is to stimulate the local economy and change the beneficiaries' role in social networks (Food and Agriculture Organization, 2013, p. 3).

The OVC's situation is expected to improve in terms of access to education, health, food security (incl. increase in diet diversity), and birth registrations (Word Bank, 2011). Especially concerning education the programme was expected to have an impact on the total expenditure, especially on OVC attending secondary level and living further away from schools (International Policy Centre for Inclusive Growth, 2012).

5.2.2. Main actors and Programme costs

The Program Cash Transfer for Orphans and Vulnerable Children (OVC) is implemented by the Kenyan Government (Department of Children Services, the Ministry of Children, Gender and Social Development) in partnership with UNICEF, DFID and the World Bank. UNICEF supports the program with technical assistance, assistance in fund raising and advocacy with International organizations (Word Bank, 2011). The government contribution increased from USD 800,000 to USD 9million from 2005 to 2009, which triggered the fast expansion of the program (Ikiara, 2009, p. 12).

5.2.3. Program Outcomes

By 2011 an estimated 245,000 OVC (75,000 households) were supported by the Cash transfer for OVC Project. Furthermore 40 percent of the total number of OVC living in extreme poverty was taken care of by an enrolled family (World Bank, 2011). By 2012 144,627 households were covered (Overseas Development Institute, 2012b). The quality of life for the orphans as well for the families enrolled in the project increased. The Unconditional Cash Transfer does not only benefit the orphan but also other members of the family. Furthermore more children are able to attend school due to the family receiving the funds. Another positive development is the change of how OVC are perceived; the stigma of being an OVC, which prevented many families from taking care of an orphan, has decreased. Consequently the extended family of the OVC is more likely to take care of OVC (Overseas Development Institute, 2012a).

An evaluation study examined both a sample amount of participating households and compared demographic and poverty related data from 2007 and 2011: The average participating household in 2007 consisted of 5.79 persons in contrast to 5.82 in 2011. There was a slight increase in the percentage of households has a female head: from 57 percent to 59 percent. In 2007 84 percent of the families were living in a house with mud walls, in 2011 it was 87 percent. In both years 56 percent of the participating households did not have a toilet (Handa, Halpern, Pettifor, & Thirumurthy, 2012)

The beneficiaries value the freedom to choose how to spend the money to other forms of assistance as it provided them with the opportunity to react to needs and emergencies of the OVC but also to spend it on developing livelihood activities like starting a business. The cash transfer is a main source of income for many households (Overseas Development Institute, 2012a).

5.2.3.1. Health & Birth Registration

There was a positive impact concerning birth registrations. The overall increase 2009 after 2 years of the program is estimated to be 11 percent. Most of the new registrations were for OVC aged 11 to 17. (Ward, et al., 2010, p. 85).

5.2.3.2. Food Security

In terms of food, the overall consumption increased and there was also an increase in diversity (ibid, p. 86).

5.2.3.3. Education

In 2012 there was no significant change in education for primary-age (6-12) children due to no school fees at that level. Changes at that level mainly concerned families with primary school children who were had additional expenses for uniforms or/and shoes as some schools will not allow attendance without it. However at the secondary level there was an increase of 9 percent in OVC attending school (International Policy Centre for Inclusive Growth, 2012).

5.3. Unconditional Cash Transfer Case Study: Hunger Safety Net Program

The Hunger Safety Net Program (HSNP) started in 2009 and supports about 60,000 households in Mandera, Marsabit, and Turkana and Wajir districts in Northern Kenya who deal with chronic food insecurity. Beneficiaries can access their cash amount via their SmartCard that they received at the beginning of the project. With this card they can withdraw the cash at certain shops (Oxford Policy Management, 2012, p. 1). In the first phase from 2009 to 2012 selected households received KSH 2150 (approx. USD25) every 6 weeks ((Fitzgibbon, 2012, p. 16)

The first phase was to implement the program in the mentioned areas with the aim to lower food insecurity in households, reduce the dependency on food aid, and improve nutrition. Additionally households should be enabled to increase their livestock holdings and assess. The first phase is to provide essential data for the adaption of the program for the second phase, which started in 2012 and will end in 2017 (Oxford Policy Management, 2011, p. 4)

5.3.1. Goals and expected impact

The program aims to reduce extreme poverty and there are three areas where the biggest impact is intended: increase in household consumption expenditure, increase food security and dependence on in-kind aid, and to increase the amount of owned durable goods. Other areas like health, education, stabilization of local market prices, empowerment of women and others are also expected to be effected positively (Oxford Policy Management, 2012, p. 1)

5.3.2. Main actors and Programme Costs

HSNP is carried out under the Ministry of State for the Development of Northern Kenya and other Arid Lands. The program is financially supported by the UK Department for International Development several service providers were contracted in order to carry out the project (Oxford Policy Management, 2012, p. 1)

The total annual costs for Phase II are estimated to be USD 114,979,028. This already includes the raise of the individual cash transfers for each household to KSH3500 (Fitzgibbon, 2012, pp. 16-17).

5.3.3. Project Outcome

In the period 2009 -2010 of the program that was assessed so far, the program assisted beneficiaries in coping with the situation of drought and inflation in Northern Kenya. The program proved itself to be an alternative to long-term, non-emergency food aid in order to ease difficulties in daily life of the vulnerable part of the population. (Oxford Policy Management, 2012, p. 79)

Although the program showed success in the targeted key-impact areas, the intended transformative effects do not show in the collected data. This might be due to limited resources (small amounts of cash transfer) (ibid).

5.3.3.1. Poverty

The percentage of beneficiaries' household living below the poverty line did not significantly change. This can be attributed to the drought as the percentage of control households below the poverty line increased (Oxford Policy Management, 2012, p. i). In terms of poverty and consumption the evaluation of the project concluded that it constituted on average 12 percent of the total monthly consumption expenditure of beneficiaries (mean number of adult equivalents of 4.6). For the poorest households in the evaluation sample the cash transfer represented 47 percent of their monthly food consumption. Beneficiaries spent the money on food (90 percent) but also on debt repayment (40 percent), clothing and services like school (20-25%) (Oxford Policy Management, 2012, pp. 4-5).

5.3.3.2. Food Security

The mean amount of money spend on food went up by 20 percent. The expected outcome concerning the share of food in the total consumption expenditure would be a decrease in the total share. Albeit the total share increased by 12 percent within 2009 and 2011. This can be attributed to high levels of food inflation. Dietary diversity increased, the strongest increase occurred in the poorest households, which lead to an improvement of nutrition level amongst children (Oxford Policy Management, 2012, pp. 8-9).

5.3.3.3. Asset retentions and Accumulation

A part of the evaluation households (mainly large households and fully mobile households) showed a significant increase on livestock ownership, even despite the drought. Due to the improvement in only a specific group, the general positive impact on the ownership of livestock cannot be confirmed in this case. However the cash transfers did help households to keep their animals or buy them back with the next transfer. (Oxford Policy Management, 2012, p. 10).

In terms of retaining and accumulating products not including livestock, there were no significant changes (ibid).

5.3.3.4. Secondary Impacts

In regards to health status and health spending the cash transfers had no significant impact. The same is true for education; the number of students enrolled in school did not change. Nevertheless there was a positive impact on children already attending school: They were able to attend more regularly (ibid, pp. 13-18).

There was also a positive effect on livelihoods; many beneficiaries used the cash transfers to start a small business upgrade their activities. There was no indication that beneficiaries worked less because of receiving the cash transfers (Oxford Policy Management, 2012, p. ii).

Two thirds of the beneficiaries receiving the cash transfers were women. In regards to social and economic empowering the program improved the social status of some female beneficiaries in their households and communities. In other cases it lead to tension with their spouses over the control of the additional income (Oxford Policy Management, 2012, p. iii).

HSNP contributed to reducing of child labor in mainly poorer and smaller households of the program. Nevertheless, this was only true for cases where the relative value of the cash transfer was higher (Oxford Policy Management, 2012, p. iii).

6. Analysis

The purpose of this analysis is to examine if the two programs described in the case studies are effective in reaching the intended goals in terms of improving the beneficiaries' situation not only regarding their economic situation but also in regards to their well-being in terms of capability development. Furthermore challenges and risk for this program will be taken into account.

6.1. Unconditional vs. Conditional Cash Transfer: When are conditions necessary?

There is a discussion about cash transfers needing to be conditional in order to be effective. Several studies were carried out to examine the importance of conditionality. In Mexico families were given money in order to be able to send their children to school. Some families received forms to monitor their children's attendance; some families did not have to report about the attendance level of their children. The outcome of the study was that attendance increased significantly in families with the control forms therefore making Conditional Cash Transfer more effective than Unconditional Cash Transfer in reaching the intended goals of the program (Olken, Onishi, & Wong, 2011). From this example it can be concluded that in order to reach a specific target group it is necessary to add conditions. In terms of the OVC-CT program, the conditions make sure that the cash actually benefits the orphan and prevents that it is solely used for other purposes.

The same can be said about voucher programs: They only make sense if the beneficiary is supposed to receive a specific good or service. An example for this could be voucher programme in Kenya for Health services. These vouchers are limited to a very specific service i.e. covering the costs for giving birth and cannot be traded in for anything else. The intended impact of the program is to provide health services for a safe delivery for mother and child (Kenya Voucher Program , 2013). If these women were given Unconditional Cash transfers, many of them would probably not seek medical assistance and look for alternatives. They are very likely to spend the money on other necessities.

Conditional Cash Transfer is said to be ineffective when it comes to overall poverty reduction as it excludes groups of people who might be in need for support (Kuennemann & Leonhard, 2008). Other reasons that can keep Conditional Cash Transfer having the desired impact can be poor design or poor implementation like corruption or leakage. This leads to a low participation rate

as the costs of the condition outweighs the benefit. In certain cases the impact of the program is negatively influenced by individuals changing their consumption and investment patterns for a close conditioned-on food, i.e. children reducing their food intake at home due to food provided at school (Das, Do, & Oelzer, 2005, p. 75).

Conditional Cash Transfer and Unconditional Cash Transfer can be related to McGregor's Theory X and Theory Y. If one believes in Theory X, then individuals will not act like desired without punishment or reward. When the OCV-CT program was introduced in Kenya the Cash Transfers were unconditional. It was assumed that beneficiaries' inner motivation would lead them to do what was expected by the Kenyan Government and the NGOs. Nevertheless they established control groups in order to determine if conditions are necessary in order to achieve the desired impact on for example education or birth registration. After the pilot period the group of the beneficiaries and the control group were compared

The outcome of the comparison of the control groups was that the families did not spend enough of the provided cash on the targeted aspects of the orphan's life. Consequently program was adapted to Conditional Cash Transfer including punishments and rewards. Not fulfilling the condition had serious consequences for the family and of course the orphan as they would not be part of the program anymore and would not receive any cash transfers anymore. The impact analysis after the conditions were added showed that quality of life improved for both the orphan and the family. The spending pattern changed significantly and impact on the orphans, which was the end goal, was achieved.

In regards to the HSNP one can compare it to McGregor's Theory Y: The beneficiaries are motivated to improve their situation and do not need punishments. The reason for this could be the free choice on how to spend the money. The beneficiaries are aware of what they need the most (or what they perceive to be the most needed) and act accordingly. A good example for this is the change in the labor market in areas where HSNP was introduced, which will be mentioned in the following chapter.

6.1.1. Conditional and unconditional cash transfer and the labor market

Unconditional Cash Transfer has proven to lead to more working hours among beneficiaries due to the financial possibility to improve the professional situation. Furthermore the program did not

lead to beneficiaries stop working or working less because of the additional income. Therefore there was no dependency on the cash transfers created (Oxford Policy Management, 2012, p. ii).

There was only a change in labor activities of old people, the ones who used to rely on casual labor to cover their basic needs did not have to work anymore as the cash transfer would cover these (ibid, p. ii).

There was no indication of significant impacts on the labor market in the available data in regards to the OCT-CT program. Conditional Cash transfer programs do not seem to have a significant impact on the labor market. The only exceptions are Cash-for-Work Programs, where jobs are provided through public projects, which stimulate the entire local economy.

6.2. Risk and Obstacles to cash transfer program

The OCV-CT Program faces many external risks and obstacles. Many of them were known before and considered in the program design; others only became apparent during the program.

6.2.1. Administrative Challenges and Availability of Goods and Services

In certain cases conditional cash transfers will not be beneficial to the recipients if they live in a very remote area and do not have access to i.e. school or clinics. If the cash is supposed to be used for school fees or medical care in clinics and the transport is not accounted for, the costs will outweigh the benefits. In addition, if the beneficiary is not in the physical condition to fulfill the condition the program faces an obstacle.

In case of the OVC-CT this problem arose in some remote areas. Beneficiaries had to obtain birth certificates, which was not possible in their area and therefore involved travelling. The same is true for immunizations, clinics might be far away.

The service necessary to fulfill the program conditions were not available in the regions and forced OVCs to travel long distances to secondary school. Consequently this increased the costs for the families significantly. If they costs for attending school outweigh the benefits of education as well as the cash transfer, beneficiaries will not send OVC to school and the program is not effective for them as if failed to produce the desired outcome of an increase in school attendance. The project design should have taken this into account

HSPN did not face problems concerning availability of goods and services as there were no conditions and the money was spend on what is available. It can be assumed that for example due to the increase in demand for diverse food the market adjusted.

Incompetence in regards to administration and implementation and bad design of the programme can decrease its effectiveness in terms of selecting the right target group. The project data reveals that many households whose income is above the poverty line pass the eligibility test to take part in the program and consequently take away the space form a household that is worse off and needier (Hurrell, Ward, & Merthens, 2008, pp. 29-31) .This suggests a lack of effectiveness in the selection process. Furthermore it is very important to take the state of the local market and service providers into account. If the local market cannot respond to the new demand the program loses in terms of efficiency (obtaining the goods in short time without spending extra money on it) and effectiveness (beneficiaries obtaining the right goods).

The OVC-CT targets the most vulnerable OVC households. In order to measure how well the households were selected, it is necessary to take a look at the leakage. It shows the proportion of the recipients who are not supposed to be in the selected group of households due to them not fulfilling the conditions (Hurrell, Ward, & Merthens, 2008, p. 22). The program evaluation data suggest that errors in targeting the right groups due to inappropriate recipient allocations across locations and by problems to identify the poorest OVC households for the programme. For example in Nairobi the part of the poorest OVC households that would qualify for the program is much higher than the selected group who in the end is eligible for receiving funds (ibid, pp22-28).

6.2.2. Inclusion

The Cash Transfer for OVC Project excludes a large number of needy children as the program focuses almost exclusively on orphans (Overseas Development Institute, 2012a). This excludes other vulnerable children, for example children from very poor families or families with many children.

6.2.3. Efficiency of Obtaining the Cash Transfers

In terms of efficiency the OVC program has room for improvement. The beneficiaries cannot collect the transfers in their villages. Due to this they need to travel to the next post office, which makes it very difficult for some beneficiaries as some have to travel long distances and pay for transport (Overseas Development Institute, 2012a). A part of the cash that is supposed to be used for orphan's school fees or other needs might be spent on accessing the next transfer, which makes decreases the amount at the family's disposal

On average the cost of collection the cash transfer is about 5percent of the allocated amount. However, in remote areas like Garissa, beneficiaries face huge difficulties to access the cash: on average they spend more than 19 hours making a return trip to the location where they can receive the cash transfer and they spend KSH1500, which is more than the KSH1000 they get as compensation for this process (Hurrell, Ward, & Mertens, 2008, p. v).

The HSNP found a better solution for transferring the cash: Equity Bank established pick-up point all over the project area. The beneficiaries can withdraw their cash at many little shops close to their homes, which reduces cost and time for receiving the cash.

6.2.4. Corruption

The impacts of corruption in program operations seem to be almost negligible. The data presented in the UNICEF evaluation report from 2011 suggests that only 2 percent of the OVC-CT recipients faced additional costs in the process of receiving the cash transfers for example at the post office. Some also paid other community members to collect the money for them. (Hurrell, Ward, & Merthens, 2008, p. v). For the HSNP there was no data indicating any similar problems, which indicates that the approach of establishing pick-up points is very efficient.

6.2.5. Lack of information and distrust

One of the leading factors for failures in regards to Cash-Based Programming is distrust from the targeted beneficiaries. This distrust can root in the lack of adequate information. Another source for distrust in the program can come from the association of the program with the government. If the target group distrusts the government, it will naturally lead to distrust in the program and prefers it to be carried out by community committees or NGOs (Moore, 2009, p. 40).

Concerning the OVC program this could be the reason why less than half of the beneficiaries of the OVC program believe that not following the rules will result in being expelled from the program. Most of them only learn about it if someone they know receives a penalty or if their cash transfer is reduced as a result of for not fulfilling the condition (Ward, et al., 2010, p. 38).

In the HSNP Programme less than half of the households were aware of their rights. Although they perceived the HSNP staff as very polite and respectful, they were not considered very helpful in terms of problems solving and reacting to complaints. The staff itself was not completely aware of their tasks and duties and did not get enough support from the programme headquarter. Communication between HSNP staff and beneficiaries was considered as not effective or efficient (Oxford Policy Management, 2012, pp. 49-50).

6.2.6. Cash transfers and Intrinsic Motives

6.2.6.1. HIV Stigma, Ownership and Intrinsic Motives in OVC

A big part of the Kenyan population still sees HIV as a punishment for immoral behavior. In a study ('Extent and Impact of Stigma and Discrimination on Women and Children Infected and Affected by HIV and AIDS) examining the stigma, 74 percent of the interviewed people in Western Kenya held the opinion that an HIV infection comes from morally unacceptable behavior. 70 percent of the respondents were convinced people with HIV were promiscuous. Adults as well as children living with HIV have to deal with being stigmatized. Half of the respondents of the survey would refuse to share a meal or utensils with an HIV-positive (Humanitarian News and Analysis, 2010).

Ten percent of children in Kenya are orphans, 650.000 of them due to HIV. Children living with HIV and HIV orphans face a lot of difficulties in daily life like stones being thrown at them or being taunted by teachers. Very often they are even stigmatized within their own families (Dolan, 2006).

Orphans are usually taken care of by extended family, but due to poverty and limited income the orphans are very often passed around from household to household. This increases the danger of mistreatment and stigmatizing (ibid).

Comparing the OVC-CT to the indirect approach the Kenyan Government and the International NGOs involved are naturally the helpers. The families who are taking care of the orphans are the doers as they are the ones that are induced with a change in behavior.

The change in behavior might not be very obvious in this case as the families mostly have taken care of the orphan before the start of the program. Due to the stigmatization many orphans did not have the status of a full family member and were not treated the same way as other family members. Another factor in this regard is that it is natural that biological children are given preferential treatment (Goldberg, 2009, p. 4). As many families taking care of orphans are poor, they only have limited resources; an additional family member can portray a huge burden and contributes to the orphan being passed around in the extended family. The intended change of behavior is in this case the change in how the orphans are treated in the families and to make sure their basic needs are taken care of.

The family's problems are the limited resources at their disposal and in many cases the stigma of taking care of an HIV orphan. That is the starting point for the helper, who has to try to understand especially the aspect of stigma. The helper, in this case the Kenyan Government and NGOs possess valuable knowledge about HIV that is not known to the doer.

Although Ellerman suggests that the helper should not influence the doers' perception, it is considered necessary in this case. The doer's perception is based on misinformation.

Most HIV infections are transmitted through sex. According to many churches only married couples are supposed to have sex, which leads to HIV infections coming from being promiscuous. HIV is seen considered as a punishment from god for immoral behavior (Campell, A., & Skovdal, 2011). In this case it is the helper's duty to share the information with the doer. In regards to the limited resources the helper has to try to understand what makes caring for an additional family member so difficult, especially if the orphan requires medical treatment.

Provided the doer has access to the facts about HIV, there is a chance that the doer will realize the real scope of HIV. In combination with the provision of additional resources the family will be able to take adequate care of the orphan and will not be affected by the stigma as much as before. The orphan will be accepted as an equal member of the family.

The project data at the author's disposal strongly suggests that these steps have not been carried out in regards to the problem with stigma. It was assumed that the incentive of receiving additional income was identified as the main problem. Furthermore there was no mentioning of trying to share information regarding HIV with the beneficiaries. However the program achieved a decrease in stigma related problems. Due to the cash transfers orphans are no longer a burden to the community and the family but can actually contribute to their economic well-being as it may qualify the household for the OCT-CT program.

A family that wants to take care of an orphan has to make the best decision based on the available resources and income. The cash transfers that raise the family's income level significantly does not influence the relationship between resources and decision, but the final decision due to the change in resources might be different. In short, the additional income would enable families to take care of orphans.

However this is only true in case of unconditional aid. In case of OCV-TC conditions are attached to receiving the cash transfers, therefore the program does not qualify as non-distortionary. The evaluation of the OCV-TC shows an increase for example in enrollment of orphans in schools. Without the conditions, the family is very likely to spend the money in other areas.

Most of the orphans are single orphans meaning one parent is still alive. He or she is most likely the main caregiver for the orphan. In addition, grandparents or a single grandparent are often the main caregiver for orphans. Nevertheless, there are also many orphans that are taken care of by extended family. The only rare situation is if a family that is not related to the orphan at all decided to take care of it (Hurrell, Ward, & Merthens, 2008, pp. 14-15).

The majority of caregivers are female, and more than 20% of them are over 60 years old. Most of them reported at least some kind of income activity like farming (ibid).

Looking at the intrinsic motive and the main characteristics and situations of the caregiver, it can be assumed that their intrinsic motivation is to take care of someone who is related to them by blood. For families with no intrinsic motive to take care of an orphan the cash transfer is able to change their behavior. Consequently, the behavior is bought and in case the cash transfer stops,

the fate of the orphan would be uncertain. It makes the orphan a means of additional income, which does not ensure the well-being of the orphan in the areas selected by the helper.

6.2.6.2. HSNP and the indirect approach

When looking at HSNP the five steps proposed by Ellerman do not make sense immediately as the program just provides resources but does not give any other assistance.

The HSNP program relies on the distortionary interventions; the only factor changing in the beneficiaries' lives is their level of income. This does not change the beneficiaries' decision-making process. An example for this would be a beneficiary that decides to quit his job and open a small business. The change in his income lead to a different decision, the decision making process stayed the same as he went through the same thought process as before.

According to Ellerman's approach HSNP fulfills very important criteria to be effective: the entire program is based on intrinsic motivations. The beneficiaries can decide for themselves how and if they want to improve their situation.

6.3. Building Capabilities

6.3.1. OVC-CT and Capabilities

In order to get an overview of how and if Conditional Cash Transfer influenced the well-being of beneficiaries the outcome will be tested against the list of ten central capabilities as suggested by Nussbaum:

The OVC is taken care of by a family that provides housing, food, security and health care. This gives the OVC the capability to live a life without being subject to premature death. It also contributes to the capabilities of Bodily Health and Bodily Integrity, especially if the orphan suffers from HIV. Furthermore passing the OVC around within the extended family greatly reduced the danger of mistreatment.

Due to the condition of school attendance the OVC has the opportunity to use his or her senses and think and get educated.

In many developing countries the state, due to lack of resources and various other reasons, does not provide free education therefore parents are forced to pay school fees, books and other supplies in order to cater for their children's education (Hillman, 2004). A large share of children

in developing countries is not attending school at all or not on a regular basis. Reasons for this non-attendance is that the child is not enrolled in a school program as the direct and indirect costs such as school fees and time do not outweigh the benefits of education. Children are often involved in income-generating activities or in taking care of ill family members, which makes it difficult for them to regularly attend school (Burke & Beegle, 2004, pp. 334-337).

Furthermore the child is able to get attached to people and things and have a relationship with his or her surroundings, engage in social interaction (school) and live with others.

The OVC-CT program does not directly contribute to developing all central capabilities but contributes significantly to the OVC's well-being apart from economical improvements. It has to be taken into account that not every household requires the same amount of resources for Functioning. In the case of OVC-CT some orphans are far away from schools, it costs them more than someone who lives next to a school. The program is not taking this into account.

6.3.2. HSNP and Capabilities

The HSNP has a direct impact on the central capability Bodily health and Life due to the increase in food security. Especially during the drought 2011 the programme enables them to stay relatively well-nourished. Furthermore it contributes to the capability to have control over their environment as it enables them to increase their ownership of livestock and assets. In addition to that some beneficiaries were enabled to improve their professional situation or change their profession. Of course the HSNP also contributes to the capability to think and access education.

An increase in income can also boost beneficiaries' self-confidence, which enables them to engage in more social situation and enjoy recreational activities.

6.4. Cash transfers to women and the impact on HIV

As beneficiaries are in most cases women, in OCT-CT as well as in HSNP, it is very important to examine the impact of this. Most of the caregivers in OCV-CT are women and two thirds of beneficiaries in the HSNP are female.

Women belong to one of the groups most affected by poverty in Kenya, which also explains why they are more likely to be part of a poverty-reduction program than men. The gender roles in

Kenya largely contribute to this problem. Furthermore they do not have the have the same access as man to power education training and productive economic resources like credit, land ownership and inheritance. Only 5 percent of the land in Kenya is owned by women. They are most of the time not part of the decision-making process within the family and face social exclusion. All this contributes to the high level of poverty amongst female Kenyans (The Government of Kenya, p. 3).

Cash transfers to women can have a huge impact on their capabilities. For example if they are the beneficiaries of OCT-CT program, it can change their status within the family and give them power to make decisions. However this can also contribute to tension.

In the HSNP, women who receive the cash gain the capability to improve their situation. They are less dependent on their spouse, they can acquire assets or livestock or they can invest in their education, which will lead to more independence for them.

In regards to HIV, women are much more affected by it than men. The prevalence rate among women is almost twice as high as in men. Women with HIV or widowed are even more marginalized. There are a lot more HIV orphans who have lost their mother than their father. (The Government of Kenya, p. 3).

Both Cash transfer programs are said to have a positive influence on HIV amongst girls and women. Single women who are less dependent on men to cover their basic needs are reported to have less sex partners. Female orphans who are taken care of by a family who receives cash transfers are more likely to be sexually active later than orphan girls who grow up without this family support. Orphaned girls are very likely to become prostitutes or jump into relationships in order to improve their economic situation. Both girls and women are said to have less unprotected sex if they are part of a cash transfer program (The Government of Kenya, p. 4). One reason for this could be the higher income level that allows them to buy protection.

The Cash Transfers have a big influence on female beneficiaries' life and on their HIV –related situation. When looking at the big picture, supporting these women can contribute to control the HIV rate in Kenya.

7. Conclusion

The analysis in regards to economic, physical and emotional well-being confirmed the Unconditional Cash transfer is most effective when there is only a broad specification of the target group, i.e. households that live below the poverty line. The HSNP might not have shown a very significant impact on the percentage living below the poverty line; however this is due to the severe drought. Due to the Unconditional Cash Transfers they did not experience the consequences of the drought to the same extent as they would have without the cash transfer.

For Conditional Cash Transfer in the OVC the opposite is true, the more specific the target groups are the more was contributed to the overall well-being. The intended impact to increase the enrollment of orphans in school and in order to ensure a better quality of life for the orphans it was necessary to add conditions to the program. Although not all intended impacts were achieved, the program can call itself a success. This is especially true for easing the impact of stigma of being an orphan as it even had a spill-over effect. The program keeps on expanding and growing and will soon reach the final target of taking care of half a million of OVC.

Both programs are effective and efficient. Nevertheless both of them have room for improvement. The OCT-CT can increase the effectiveness of the program by revising their way of distributing money. Post-offices are too scarce in remote areas and are too expensive to reach. In addition to that the communication of information and knowledge has to be improved; one might assume that if the consequences for not fulfilling the conditions were more severe that the impacts would be even more significant.

Both programs took the intrinsic motives into account and made sure that the beneficiaries' behavior is not bought. The OVC-CT case study has shown that appealing to the intrinsic motivation to take care of a family member is very valuable to the success of the project. In most cases the Cash Transfer only enabled them to take care of the orphans as the intrinsic motivation was already existent. Bought behavior would have portrayed a huge risk for the orphans in case of termination of the program.

When it comes to contributing to building the central capabilities, both the OCT-CT program and the HSNP had significant impacts although they had impacts on different capabilities.

The biggest impact on a central capability in the OCT-CT program was that due to a change how orphans were perceived, they were able to engage in social activities and become a member of the community.

In the HSNP program the biggest impact could be seen in the empowerment of women as power over cash provides them with the capability to change their lives positively.

Beneficiaries in both case studies prefer unconditional cash as it gives them the most choice of how to use the money. It is very understandable as there can be many unforeseen costs that require financial attention. Nevertheless, it does not always help to improve specific aspects of the beneficiaries' lives.

Although these were two very specific case studies one can generally conclude from the analysis that both conditional and unconditional cash transfers have positive impacts on the well-being of beneficiaries. This is provided that they are carefully designed and implements, taking intrinsic motivation into account. In addition to that not only economic improvement should be the intended impact. Furthermore cash programs need to be adapted for each region as its effectiveness and efficiency depends on so many various factors like cultural and social structure or geographical location. The program design and the administration also have to be able to screen the population for eligible beneficiaries.

In terms of evaluating programs in regards to effectiveness and efficiency in the future it will be necessary to develop an evaluation mechanism that includes economic factors as well as physical and emotional well-being, the state of capabilities as well as indicators concerning sustainability. Indicators that could be included are: access to education, life satisfaction, state of health, safety, social and political participation, property (in terms of durable and non-durable assets, land and livestock), access to safe drinking water, income and expenditure, financial control and choice.

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