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THE INFLUENCE OF CASH TRANSFERS INSTIGATED ASSET ACCUMULATION AND RETENTION ON POVERTY REDUCTION IN TURKANA WEST SUB-COUNTY, KENYA

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Abstract:
Poverty remains a global challenge to the development of many countries. Despite the fact that Kenya is making considerable progress in economic development, approximately 45.9% of the Country's population still survives on less than US$ 1.25 per day. Cash transfers have been proven albeit with mixed results to be effecting in poverty reduction efforts world over. This study looks at the influence of cash transfer on addressing poverty reduction. It accomplishes two broad objectives: (1) demonstrates the relative influence of cash transfers on household's productive asset accumulation for poverty reduction; and (2) it contributes to a growing body of evidence on the influence of state-sponsored cash transfer programmes in Kenya on household's poverty. It embraced a mixed methods approach embedded with an explanatory research design for concurrent triangulation. The study interviewed a total of 296 respondents through HH questionnaires, KII Tool and FGD Guide. Qualitative data was analyzed using thematic framework approach while quantitative data was analyzed using descriptive and inferential (correlations) statistics on SPSS. Results suggest that even with minimal investment in both productive and non-productive assets (M=2.47 and SD=0.99) from cash transfers, there is significant negative effect (r=0.146 and P=0.05) between asset accumulation and poverty reduction among targeted households. This implies that cash transfers correlate strongly with poverty reduction.

Keywords: cash transfers, poverty reduction

1. Introduction

Poverty remains a global challenge to the development of many countries (United Nations, 2015). It exists in both developed and developing nations but appears to be prevalent in developing ones (Alkire, Chatterjee, Conconi, Seth & Vaz, 2014). In Sub Saharan Africa alone, 41% of households live below US$ 1 a day (United Nations, 2015) – Africa was unable to achieve her millennium development goals (MDGs) targets developed in 2000 as other regions of the world achieved theirs propelling poverty to appear prominently in Sustainable Development Goals (SDGs) 2016 – 2030 agenda (United Nations, 2016). Despite the fact that Kenya is making considerable progress in economic development, access to education and healthcare, approximately 45.9% of the Country's population still survives on less than US$ 1.25 per day (Muthoni, 2016). The Kenyan Government also recognizes that such high incidence of poverty and deprivation exists and reducing its impacts is a huge challenge requiring multi-faceted approaches and support from different actors (Republic of Kenya, 2014).

Some of the solutions that have gained traction among state and non-state actors as currently implemented include investments in social assistance in the form of cash transfer programmes majorly targeted at the extremely poor and most vulnerable households in Kenya. In late 80s, cash transfer programmes (CTP) emerged in several countries to help address poverty (Naiim, Enu-Kwesi & Barima, 2017). For instance, in Latin America, CTPs are an essential component in addressing poverty related challenges for sustainability. In most cases, CTP consists of non-contributory predictable and regular money given by an entity to individuals and homes that are vulnerable (Pellerano & Barca, 2014). The money and support is aimed at addressing and eventually eliminate household poverty induced challenges. The following study looks at the influence of cash transfer programmes on addressing poverty reduction. This study utilized empirical data collected from Kenya's Hunger Safety Nets Program (HSNP) beneficiary households in Turkana West Sub-County, Kenya. It accomplishes two broad objectives: (1) demonstrates the relative influence of cash transfers on household's productive asset accumulation for poverty reduction; and (2) it contributes to a growing body of evidence on the influence of state-sponsored cash transfer programmes in Kenya on household's poverty.

The Kenya's Hunger Safety Nets Programme (HSNP) introduced as a pilot in 2007 and implemented by National Drought Management Authority (NDMA) is an unconditional cash transfer programme targeting four counties in Kenya; Marsabit, Mandera, Wajir and Turkana. Its objectives are; to reduce poverty, food insecurity and enhance accumulation of assets in addition to asset retention among targeted households. This is achieved by delivering regular and predictable cash transfers to beneficiaries based on the agreed entitlement size or amount. Cash is transferred beneficiary accounts on a biometric smartcard, which they use to collect their cash at any time from a range of pay-points. The programme employed geographical targeting in combination with three different targeting mechanisms – dependency ratio (DR), community-based targeting (CBT) and Social Protection (SP).

2. Literature Review

2.1 Social Cash Transfer Programmes

Cash Transfer Programmes are among the different types of social protection approaches that have become popular in Africa (Wanjiru, 2017). They are immediate, general and non-contributory money instalments that help the poor and vulnerable families to raise livelihoods (DFID, 2011). Cash transfers are a critical imperative and emergent chunk of social protection initiatives in most Sub-Saharan African countries (Slater, 2011). However, the primary focus of the cash transfer programmes are to lower vulnerability and poverty, improving health, education and food security among beneficiaries, existing evidence points that cash transfers have, proven potential and the promise to incentivize a broader range of development effects (International Red Cross and Red Crescent Movement, 2007). Cash transfer programme is a tool for delivering assistance and or meet needs – it is not an end to itself but rather a modality applicable for adoption in diverse sectors such livelihoods, household economic empowerment, food security and nutrition, health, shelter and education among other things (Kauffmann, 2012). The principal goal of cash transfers programmes in nearly all cases is to heighten household consumption – food, clothing, education and health.

In Brazil, Salla (2013) examined how the multidimensional facets of deprivation and poverty were integrated in the *Bolsa-Familia* model. Salla further sought to understand how the program operationalised the theoretical poverty concepts. The research used a case study design approach. One of the major findings of this study was that *Bolsa-Familia* had incrementally catalysed positive developments in the fight against poverty among local populations and subsequently reduced extreme poverty. The study further documents that since its inceptions in 2004, *Bolsa-Familia* has elevated approximately 22 million people away from (income) poverty since it increased household income levels.

2.2 Cash Transfers and Asset Accumulation

Dou (2016) investigated the rural livelihood of smallholders and the impacts of cash transfer programs using empirical analysis and agent-based modelling (ABM) and simulation of the Caboclos in Brazil. The results showed high levels of heterogeneity between the total cash transfer value received by the households and the households' level of reliance on this stipend. Results also illustrated the differences among household characteristics and their significance regarding the degree of household reliance on cash transfers.

Vincent and Cull conducted a research in 2009 on the impact of cash transfers in southern Africa countries of Zimbabwe, Mozambique, Malawi, Swaziland, Zambia and Lesotho. They conducted a meta-analysis and triangulated it with primary evidence from 20 social cash transfer programmes implemented in the period 2005 to 2008. In their study, they concluded that social livelihood programmes promoted food security in those countries. They also noted that that cash transfers have positive implications on an individual's social status, economic empowerment and self-esteem in addition to notable improvements in food security and nutritional status both for the primary and secondary cash transfer recipients at the household level. Vincent and Cull (2009) further documented strong evidence suggesting a positive relationship between cash transfers and narrowing of the poverty gap, promotion of equity and elimination of capital access barriers for targeted households further allowing them to enjoy other public goods and services including education and healthcare.

In Ghana, Fafchamps and others (2011) compared gifts-in-kind and cash transfers made to men and women. Again, they found very high returns to capital, averaging 15% per month after one year, but heterogeneous returns. Men showed high returns whether provided cash or in-kind grants while women only benefited when provided in-kind grants. A possible explanation is in-kind transfers prevented women from spending cash on immediate family needs rather than investing it. However, poorer women (those with below-median baseline profits) saw no benefit from either form of grant.

Peprah, Maabora, Afful, Mawulim and Agyemang-Duah (2017) reviewed data from about 180 Ghana's LEAP CT beneficiaries in attempt to establish whether LEAP beneficiaries had acquired other productive livelihood assets from the support they received. Their study was a descriptive mixed methods research that utilised both qualitative and quantitative methods in the conduct of the research. The concluded that there was hardly any convincing evidence to support claims of accumulation of preferable productive livelihoods assets among LEAP Programme beneficiaries rendering it difficult to expand their livelihoods options. The study further documented that this scenario was largely due to the two main factors: small transfer value per beneficiary and irregularity of payments against the agreed payment plan.

In Zambia, Matandiko (2010) looked at the value social cash transfers added to extremely poor households' livelihoods systems as a way of addressing poverty and deprivation. This study was based on the Sustainable Livelihoods approach in an attempt to understand poor households' assets accumulation and retention, utilization of cash transfers, shifting livelihood behaviours and outcomes. The study noted that rural households have a diverse asset base on which they build livelihoods systems – cash transfers formed one of the principal sources of support in the accrual of assets. Matandiko further asserted that a productive asset base is a critical driver that has the potential to alter a poor households' adoption rate of negative livelihoods coping strategies. In as much as this study documented a number of positive when it comes productive assets accumulation from cash transfers, it also emerged that in populations with elevated poverty levels, cash transfers carry with it the possibility of creating inequalities and fanning conflict founded on unbalanced (access both perceived and real) to predictable minimum levels of income as a means to productive assets accumulation.

Wairimu (2014) research explored the role of cash transfer programs in addressing poverty in Nairobi Mukuru slums. The author used anti-poverty approach as its theoretical framework. It was established that the cash transfer programmes had succeeded to a great extent to achieve their purpose. The beneficiaries used the cash they received to provide basic needs such as to pay school fees for their children, buy food for their families, and maintain their micro businesses as well as for paying rent. In addition, other programmes within the cash transfer programmes saw children that had completed primary education trained in vocational skills such driving, hairdressing and beauty and tailoring so as to provide more livelihood options for the households.

Wanjiru (2017) study sought to determine the role of cash transfer programs in promoting sustainable development goals for the urban poor woman in Nairobi. It explored the role of CTPs as a positive driver of poverty alleviation and gender equality. The study used capability approach, the theory of change and, sustainable livelihood approach for cash transfers in its theoretical framework. The study found that cash transfers if made predictable and regular for the urban poor woman in Nairobi have long- term impacts on the livelihoods of the beneficiaries. The study also revealed that cash transfer programs had a large impact on gender equality and hunger, which is a manifestation of poverty.

3. Study Design and Methods

They embraced a mixed methods approach and embedded with an explanatory research design for concurrent triangulation (Creswell, 2009; Teddlie & Fen, 2007) and to allow for the exploration of the linkage that existed between cash transfer programmes, asset accumulation and poverty reduction. The choice of the design also was an effort to establish the extent and nature of cause and effect relationship (Kumar, 2014).

The target population for the study was 13,800 households from Turkana West Sub-County seven wards; Lopur (1705), Kolobeyei (1,936), Songot (1,803), Letea (1,547), Kakuma (2,563), Lokichogio (2350) and Nanaam (1869). A sample size of 305 households was chosen to represent the whole population and calculated as described by Fishers (1998). Respondents were selected through stratified random sampling based on the population proportion of each of the seven wards of Turkana West Sub-County. An additional 23 people were targeted for the key informant tool and focus group discussion guide. The study utilized Household Questionnaires, Key Informant Interview Guides, and Focus Group Discussion Guides. Authority to conduct research was granted by the University of Nairobi and the National Commission for Science and Technology (NACOSTI). In administering the questionnaire, local contact persons were engaged to aid in interpreting the questionnaire written in English to Turkana dialect, the primary language of communication among the Turkana people. The data collection period was during early morning (before 1100 hours) and later in the afternoon (1500 to 1800 hours). The period of data collection lasted for one month. The respondents were asked to indicate how money received from HSNP was used to purchase both productive and none productive assets. This information was collected based on a five point Likert scale as follows: Never 1, Rarely 2, Sometimes 3, Often 4 and Always 5.

Data collected from the field was analyzed using qualitative and quantitative methodologies. Qualitative data was transcribed and analyzed using thematic framework approach (Henn, Wienstein & Foard, 2006) to facilitate the ease of analysis and identification of emerging themes out of which inferences could be easily made for triangulation with quantitative data. Quantitative data was analyzed using descriptive (percentages, frequencies, standard deviation and means) and inferential (correlations) statistics. Statistical Package for Social Sciences (SPSS) Version 20.0 was utilized to code, enter and conduct analysis.

4. Results and Discussion

The response rate for the HH questionnaire was 89.5% (273 out of 305) while that of the FGD and KII tools was at 66.7% (16 out of 24 people) and 87.5% (7 out of 8 participants) respectively. The study therefore interviewed a total of 296 respondents.

Table 1 summarizes the socio-demographic characteristics of respondents based on; gender, age category, highest level of education, household size (number of people), the period to which they were enrolled in HSNP programme and frequency to which they receive social cash transfer service. Just over half of the respondents were females as compared to male respondents. The high concentration of women respondents during the survey is because they were the ones who were found during the day as men were away from home the majority of the respondents we in the age category of 46 years and above while those below 25 years of age accounted for less than a tenth of the respondents. Almost three quarters of the household respondents were aged 36 years and above a fact that could be closely associated with vulnerability status.

Table 1: Socio-Demographic Characteristics

Variable	Frequency (n)	Percentage
Gender of respondents		
Male	117	42.9
Female	156	57.1
Age category respondents		
25 years and below	24	8.8
26 – 35 years	50	18.3
36 – 45yrs	91	33.3
46 years and above	108	39.6
Levels of education		
No formal education	245	89.7
Primary education	28	10.3
Household Size		
Less than 3 people	67	24.5
3 – 6 people	77	28.2
7 – 9 people	62	22.7
More than 10 people	67	24.5
Year of enrollment in HSNP		
Year 2012	166	60.8
Year 2013	107	39.2
Frequency of payments		
Every two months	216	79.1
During emergencies	57	20.9

Source: Survey Data.

The majority of respondents, 89.7% (n=245) had no formal education qualifications and with approximately only 10.3% (n=28) reporting to have at least primary school level of education, implying high illiteracy rates among household heads targeted in the study.

According to 28.2% (n=77) of respondents, their households consisted of 3 – 6 people, 24.5% (n=67) had less than 3, 24.5% (n=67) had more than 10 people and 22.7% (n=62) had 7–9 people. Considering that this is a non-indexed transfer programme, the entitlement is uniform for the same category of households but with possible varying utilization behavior based on household composition and size.

Approximately 60.8% (n=166) of households interviewed enrolled in HSNP in 2012 while 39.2% (n=107) were enrolled in the year 2013. According to most households 79.1% (n=216), the HSNP cash is received once every two months (category one) and 20.9% (n=57) said that it happens mostly during emergencies (category two). This shows that the majority of households interviewed were in the category one groups synonymous with regular cash transfers. The frequency of cash receipts among HSNP registered households is in contrast to the study findings; Agbaam's research in Ghana, which established that payments of the cash transfers were irregular, and untimely hence affecting household food security (Agbaam, 2013).

Table 2 presents a summary of their responses on asset accumulation and retention among households. Approximately 35.9% (n=98) of respondents affirmed that they sometimes purchased goats from the money received from HSNP while another

33.3% (n=91) of households interviewed said that they rarely purchased goats. The computed mean shows that majority of households rarely (M=2.58 and SD=1.10) rarely buy goats to accumulate their livestock numbers in the study area.

Table 2: Asset accumulation and retention among households

Variable	Never	Rarely	Sometimes	Often	Always	Mean	SD
Goats	44 (16.1%)	91 (33.3%)	98 (35.9%)	16 (5.9%)	24 (8.8%)	2.58	1.10
Chicken	16 (5.9%)	26 (9.5%)	180 (65.9%)	26 (9.5%)	25 (9.2%)	3.07	0.89
Cattle	51 (18.7%)	139 (50.9%)	53 (19.4%)	18 (6.6%)	12 (4.4%)	2.27	0.99
Food purchases	5 (1.8%)	13 (4.8%)	21 (7.7%)	177 (64.8%)	57 (20.9%)	3.98	0.80
Seeds	61 (22.3%)	136 (49.8%)	39 (14.3%)	22 (8.1%)	15 (5.5%)	2.25	1.06
Other agricultural inputs	43 (15.8%)	129 (47.3%)	53 (19.4%)	33 (12.1%)	15 (5.5%)	2.44	1.07
Furniture	111 (40.7%)	97 (35.5%)	27 (9.9%)	23 (8.4%)	15 (5.5%)	2.03	1.16
Shelter materials	50 (18.3%)	144 (52.7%)	43 (15.8%)	25 (9.2%)	11 (4.0%)	2.28	0.99
Land	220 (80.6%)	24 (8.8%)	18 (6.6%)	5 (1.8%)	6 (2.2%)	1.36	0.86
Composite statistics						**2.47**	**0.99**

Source: Survey Data

Results revealed that most of households 65.9% (n=180) sometimes purchased chicken with the money received from cash transfer. This implies that households occasionally (*M*=3.07 and SD=0.9) do purchase chicken to increase their livestock population at the household level. To some chicken were reared as a source of eggs or meat and for trade purposes. Households exchanged chicken with the food or other necessities required at local shopping centres.

On whether they purchased any seeds, 22.3% (n=61) did not, 49.8% (n=136) rarely did, 14.3% (n=39) sometimes bought, 8.1% (n=22) often purchased and 5.5% (n=15) always purchased. Descriptive data illustrates that majority of households in the study area rarely purchased seedlings (*M*=2.25 and SD=1.06) for agriculture purposes from the money received through cash transfers. This could be partly explained by relatively low investments in agriculture at the household level owing to the local climate, lifestyle and seasonality. With regard to purchase of cows, 18.7% (n=51) did not, 50.9% (n=139) rarely purchased, 19.4% (n=53) sometimes purchased, 6.6% (n=18) often purchased and 4.4% (n=12) always purchased cows. Considering the price tag of cows compared to chicken and goats, majority of households are not in a position to purchase them from the money received from HSNP. This information was corroborated with responses from focus group discussion where a respondent asserted that:

"The cash is helpful but inadequate; most households are not in a position to purchase livestock. What we mostly purchase goats. Cows and camels are usually expensive and few people purchase them".

Further, considering of household demands, those who were able to purchase cattle had to make savings and others took credit facilities to facilitate payments. Further, due to changes in climatic conditions, some residents suffered losses occasioned by livestock death due to drought and erratic weather in recent times. Close to half 47.4% (n=129) of respondents also reported that they rarely purchased other agricultural inputs like fertilizers to aid their farming process through. This is because majority of land is not arable and therefore very few households practice agriculture (those stationed in seasonal riverbanks).

When asked as to whether they purchased land from the HSNP cash, majority denied this 80.6% (n=220). This is because majority of land is communal and therefore there is no competition for land except around market centres. For those who happen to purchase (less than 11), they could be households which are located in urban centres of Lokichogio and Kakuma and therefore purchase plots. It was also found out that most 64.8% (n=177) of households were in a position to purchase food for their households through HSNP cash. This statement was supported by most respondents involved in the research (*M*=3.98 and SD=0.80). Therefore, most of the cash received from cash transfer programme is mainly used to purchase food for the 85.7% of the population in this study. Therefore, food is the critical asset that households invest in after receiving HSNP cash. Results further showed that majority of households 40.7% (n=111) were not in a position to purchase household furniture from the HSNP cash. This could be because household food security prioritization over assets like furniture. The second possible explanation of this phenomenon could be the issue of lifestyle choices and personal preferences. This explains why the statement was lowly ranked (*M*=2.03 and SD=1.16). Composite values show that there is minimal investment in both productive and non-productive assets (*M*=2.47 and SD=0.99) with even with regular support from cash transfers. This implies that assets accumulation activities are rarely prevalent in most households in Turkana West Sub County.

Table 3 presents the results of correlation analysis on the influence of asset accumulation on poverty reduction, a correlation analysis was computed.

Table 3: Correlation of asset accumulation and poverty reduction

		Asset accumulation	**Poverty reduction**
Asset accumulation	Pearson Correlation	1	-.146*
	Sig. (2-tailed)		.016
	N	273	273
Poverty reduction	Pearson Correlation	-.146*	1
	Sig. (2-tailed)	.016	
	N	273	273

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Survey data.

Results attest to the existence of significant negative effect (*r*=0.146 and *P*=0.05) between asset accumulation and poverty reduction among interviewed households. This implies that an increase in assets accumulation would lead to poverty reduction in the study area. Through focus group discussions and interview, some respondents had this to say:

> *"Cash transfers have facilitated some women in the area to start merry go round groups and table banking activities. This has led to economic empowerment of women in this area." (*FGD Participant, Nanaam, Turkana West Sub-County)

These results relate positively to studies conducted in Africa and Latin America that observed that households receiving cash transfers experienced positive results on poverty reduction because of improvements in households' livelihood assets that formed a means of investment [Agbaam, 2013; Muthoni, 2016; Naiim et al., 2017]. This therefore shows that assets accumulation as catalyzed by cash transfers have the potential to contribute to poverty reduction.

5. Conclusion

In summary, the study found out that even though there were minimal investments on productive and non-productive assets partly due to the entitlement value and seasonality, cash transfers correlate strongly with poverty reduction. Computed correlations statistics showed that there existed a significant negative influence of asset accumulation on poverty reduction in the study area. The study found also that not many households had made significant efforts to accumulate or retain assets because of receiving HSNP cash – there exists paucity of investments in productive and non-productive assets. To address assets accumulation and retention, the program proponents should invest in strategies that would stimulate investments in livestock and agricultural activities, value chain development and savings groups through a cash plus model for sustainability.

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