International Journal of Economics, Commerce and Management
United Kingdom ISSN 2348 0386 Vol. 14, Issue 11, Nov 2026

https://ijecm.co.uk/

GOVERNANCE STRUCTURES ON THE EFFICIENCY OF CASH TRANSFER PROGRAMS BY THE NATIONAL GOVERNMENT IN MUKURU KWA NJENGA, KENYA

Lesilamba Samson
MBA Candidate, Kenya
leslampasamson@gmail.com

Asaneth Lagat, PhD
Lecturer, Department of Commerce, Laikipia University, Kenya
asanethj@dmail.com

Clement Achimba, PhD
Lecturer, Department of Commerce, Laikipia University, Kenya
achimbao@yahoo.ccom

Abstract

Equitably allocating financial resources to eligible beneficiaries remains a major challenge for cash transfer programmes in informal settlements in developing countries, including Kenya. Cash transfer programmes are important social protection interventions intended to alleviate poverty, improve access to education and healthcare, enhance food security, and support vulnerable populations. However, contextual factors, including governance structures, social norms, and regulatory frameworks, may influence their effectiveness. This study examined how governance structures affect the efficiency of national government cash transfer programmes in Mukuru Kwa Njenga, Kenya. The study was anchored in agency theory and institutional theory and adopted a descriptive research design. The target population comprised 89 officials involved in implementing cash transfer programmes, including personnel from the National Social Protection Secretariat, social development specialists, financial officers, accountants, and risk management professionals. Primary data were collected using questionnaires administered

Licensed under Creative Common

through the drop-and-collect method. The data were analysed using regression analysis with robust standard errors. The results revealed a positive and statistically significant relationship between governance structures and programme efficiency (β = 1.557511, robust SE = 0.027674, t = 56.28, p < 0.001). The regression model was statistically significant (F(1, 457) = 3167.60, p < 0.001) and explained 86.69% of the variation in programme efficiency (R^2 = 0.8669). The coefficient indicated that a one-unit increase in the governance structures measure was associated with a 1.557511-unit increase in the predicted programme efficiency score. These findings underscore the importance of strengthening accountability, transparency, community participation, and oversight in the implementation of cash transfer programmes. The study provides evidence that can inform finance managers, accountants, risk management professionals, programme implementers, and government policymakers in developing governance mechanisms that enhance the efficiency of social protection interventions in informal settlements in Kenya.

Keywords: Governance Structures, Cash Transfer Programmes, Programme Efficiency, Agency Theory, Institutional Theory, Mukuru Kwa Njenga, Kenya

INTRODUCTION

The effectiveness of cash transfer programs is an essential area of research, especially in settings characterized by significant poverty and vulnerability. These initiatives, aimed at reducing poverty and enhancing quality of life, have emerged as a fundamental aspect of global social protection strategies. Nonetheless, their success frequently depends on several factors, with governance frameworks being crucial. This document explores the complex link between governance frameworks and the effectiveness of cash transfer initiatives carried out by the national government in Mukuru kwa Njenga, Kenya. Cash transfer programs have been implemented in numerous countries around the world and aim to accomplish essential human development objectives, but experiences differ. Despite the government's efforts to execute cash transfer programs (CTP) through the years, the socio-economic conditions and demographic characteristics of the population have largely persisted unchanged in numerous areas of governmental focus. This requires an analysis of crucial elements affecting the effectiveness and outcomes of cash transfer programs. Cash transfer programs, mainly used as social safety nets, are widely adopted by many countries, but they seem to be failing to adequately address poverty and vulnerabilities, especially in Low-and Middle-Income Countries (LMIC) (Safitri, Lassa, Nappoe & Sulistyo, 2022).

Licensed under Creative Common

Financial aid has primarily been utilized during the emergency in various nations. It has been implemented by governments to alleviate work and childcare responsibilities in nations such as Argentina, Armenia, Myanmar, Malta, Poland, and Iceland, where parents received childcare benefits. Moreover, financial support was given to individuals residing in regions impacted by lockdowns, including Azerbaijan, Fiji, and Malaysia. These measures were taken to address various demographic groups and offer financial assistance to individuals impacted economically and socially in several ways (Dasgupta & Robinson, 2022).

Amid the 2008 global financial crisis, many countries, including the United States, faced budget constraints, leading to potential reductions in funding for social programs like cash transfers. The U.S. government launched various cash transfer programs to tackle economic challenges, such as the Economic Impact Payments (stimulus checks) and the improved Child Tax Credit during the COVID-19 pandemic. These efforts were significantly influenced by contextual factors, including budget constraints, political debates, and concerns about inflation (Eurofound 2021).

Proponents of cash transfer initiatives recognized feminist perspectives that regarded cash transfers as similar to conventional economic structures, greatly enhancing the status of women in marginalized communities. They claim that CTs primarily seek to uphold patriarchy established in conventional gender norms to take advantage of women in the quest for development goals. They claim that cash transfer initiatives can foster an inclusive community, even though evidence from various nations shows policies and practices that undermine social inclusion goals. These relate to insufficient transparency in choosing beneficiaries for providing social assistance to impoverished families (Bourgault & O'Donnell, 2020). The expected multipliers from cash transfers helped synchronize fiscal and unconventional monetary policy. Twelve economies, mainly in East Asia, provided cash transfers to all adults or even the whole population. Taking into account the broader contexts, cash transfers were viewed as the most dependable means to boost consumer demand and economic activity. Research shows that approximately 40% of cash transfers were utilized, probably generating economic multipliers. Additionally, this indicated that future recessions would entail considerable drops in consumer demand, requiring extensive cash transfers—possibly universal or almost universal—as a probable standard approach in emergency responses through fiscal or monetary strategies (Aizer et al, 2022).

Tonea and Palacios (2022) suggest that contextual factors have played a vital role in cash transfer initiatives within the humanitarian cash to social protection framework in Ukraine during the emergency response of 2022. The research found that advancements had been achieved in incorporating cash transfers into a government social protection framework and

Licensed under Creative Common

drew on insights gained from other situations as well. The study further affirmed that integrating humanitarian cash with social protection isn't an either-or decision, as it necessitates a collaborative strategy that leverages the benefits of both humanitarian and social protection frameworks within the particular context. This collaboration can be achieved by providing technical assistance to government social protection personnel and ensuring alignment to foster synergy between social protection and humanitarian efforts. Clist, Pérouse de Montclos, and Stein (2019) argue that despite the rising prevalence of cash transfers in humanitarian contexts, there is still much to learn about their operational efficiency processes and potential for improvement. They suggest that a research plan is essential for every context, highlighting the formulation of CTPs, collaboration and coordination among stakeholders, and the impact of cash transfers on local economies and markets.

Harvey, Bailey & Rachelle (2019) noted that the existing literature on cash coordination is disjointed and frequently falls short of adequate empirical support regarding the mechanisms of cash coordination, their effectiveness, and the elements that affect their success or shortcomings. They emphasize that governance structures are crucial for the efficient implementation and oversight of cash transfer initiatives. This is crucial for establishing these important social support frameworks that aim to alleviate poverty and improve livelihoods. These frameworks encompass the policies, procedures, and systems created to ensure transparency, accountability, and effectiveness in the management of funds allocated for cash transfers. They highlight that good governance aids in guaranteeing that the criteria for choosing beneficiaries are equitable and clear, that funds are released promptly and correctly, and that the goals of the cash transfer initiatives are achieved. Additionally, governance frameworks provide a structure for assessing and analyzing to gauge the effectiveness and influence of the programs, allowing for adjustments to be made as needed to enhance outcomes.

Nigeria's Conditional Cash Transfer (CCT) program seeks to alleviate poverty by providing monetary support to families with low incomes. The program's effectiveness was closely linked to contextual factors, such as changes in oil prices impacting government income and issues concerning administrative expenses (Nwaobi, 2023). The writer also emphasizes that these obstacles have highlighted the regional factors influencing the contextual landscape of cash transfer initiatives in African nations, including changes in funding sources, budget distribution, and coordination strategies. The regional environments present both opportunities and challenges, affecting the effectiveness and influence of cash transfer programs on poverty reduction and social welfare throughout the continent. In Somalia, the cash assistance initiative focuses on women to offer them training in skills like tailoring, hairdressing, and managing a business. This program seeks to enhance women's financial and emotional strength, fostering

Licensed under Creative Common

gender equality. Somali women typically take on the role of caring for extended families and running households in challenging circumstances, resulting in greater responsibilities and pressures. As a result of these conditions, they are prioritized for the cash assistance program to aid them during emergencies and shortages, as they frequently cannot leave or flee. Their ongoing duties involve searching for water and grazing land while guaranteeing suitable living conditions (Mohamud & Mutundu, 2023).

In Malawi, the government is focusing on building human capital to address intergenerational poverty. In this initiative, government efforts focus on guaranteeing children access to education, understanding its importance in enhancing future income potential and alleviating poverty. This goal was influenced by a considerable number of school-age children not attending school, with poverty recognized as the main cause of student drop-out. To address this, the government has implemented cash transfer programs to promote school enrollment and alleviate poverty (UNICEF, 2021; World Bank, 2018). Additional findings show that the program has effectively increased school enrollment in the short term, particularly for older children who are at a higher risk of dropping out. Still, uncertainty remains about whether these short-term effects would lead to a more lasting impact on human capital development. This requires an analysis and results that compare children who receive the transfers sooner with those who obtain them later to shed light on the potential impacts of UCT on human capital development (Cirillo et al., 2021). This example from Somalia illustrates the significant impact of social norms in molding public opinions and acceptance of cash transfer programs. These guidelines encompass various social constructs and expectations that influence how individuals and communities view these initiatives. Elements such as cultural beliefs, ethical values, and historical contexts appear to impact the development of these norms. Understanding and addressing these social norms is essential for the successful implementation and sustainability of cash transfer programs.

Despite the Kenyan government having a robust legal framework designed to guarantee that policymakers provide social protection universally and inclusively, the actual situation continues to be an unattainable illusion as the state has not fulfilled this legal duty. This is clear in its funding and backing for social safety programs. Across the African continent, Kenya's financial support for social assistance programs has typically constituted 0.4% of overall GDP since 2012 (MLSP, 2020), almost 8 times less than countries like South Africa, which dedicates around 3.2% of its GDP to social protection (Beegle et al., 2018). Such variation results in diminished coverage and heightened insufficiency in sustainably financing initiatives that not only target the poor and vulnerable in society but also particularly support individuals with disabilities experiencing poverty. Legal frameworks are essential for the sustainability of social

Licensed under Creative Common

protection programs. Cash transfers are often regarded as gifts or assistance; creating legal frameworks for social protection could shift this perception. This is demonstrated in South Africa, where the rights of people with disabilities are recognized, and social protection is established as a right for citizens. The social agreement between states and their populace would be strengthened if the duty for social protection were established in legislation while promoting a wider application of social protection measures.

Kenya hosts several CTPs facilitated by the government as well as NGOs. The public entities are included in the National Safety Net Program (NSNP). For example, the Kenyan Red Cross Society also carries out NGO-led CTP. The present version of CTPs in Kenya began in 2013, and the country has several cash transfer programs, such as the Cash Transfer for Orphans and Vulnerable Children (CTOVC), the Persons with Severe Disabilities Cash Transfer (PWSD-CT), and the Older Persons Cash Transfer (OPT), which is managed by the Ministry of Labour, Social Security, and Services. The Hunger Safety Net Program (HSNP) functions under the National Drought Management Authority (Social Protection Kenya, 2019). According to Social Protection Kenya (2019), the CTPs consistently disburse funds to over 500,000 households. Cash transfers in Kenya started in 2004 through the CT-OVC initiative, backed by UNICEF and SIDA, while the existing CTPs in the country are funded by the World Bank, DFID, the Kenyan Government, and more (Ng'ong'a, 2020).

In Kenya, the 2006 national disability policy and the national social protection policy are essential in influencing the execution of cash transfer programs. These policies establish the essential framework and directives to guarantee that individuals with disabilities can obtain financial support via these programs. By integrating the principles set forth in these policies, the cash transfer programs can tackle the unique needs and challenges encountered by individuals with disabilities, thus enhancing inclusivity and social welfare. Moreover, the national disability policy from 2006 highlights the significance of empowerment and equal chances for every individual, in line with the aims of cash transfer initiatives to improve the economic status and social inclusion of at-risk groups. Likewise, the national social protection policy acts as a strategic instrument for reducing poverty and fostering social development, thereby strengthening the government's dedication to advancing a supportive and inclusive community. In general, the collaboration between these policies and the cash transfer initiatives in Kenya underscores a unified approach to promote sustainable solutions for enhancing the livelihoods and quality of life for individuals with disabilities within the nation's social protection system (Pouw, et al., 2018).

This research examined Cash Transfer Programs specifically carried out by the National Government in Mukuru kwa Njenga, rather than in other slums in Kenya, because of significant

Licensed under Creative Common

socio-political and economic factors. Mkuru Kwa Njenga slum in Nairobi stands out distinctive from other slums in Kenya due to several distinguishing factors. Firstly, the slum is characterized by a tight-knit community that fosters a strong sense of unity and resilience among its residents, setting it apart from other slums where social cohesion may be lacking. Additionally, Mkuru Kwa Njenga is recognized for its creative strategies to address issues such as access to clean water, sanitation, and education, showcasing a forward-thinking, problem-solving approach rare in other slum areas across the nation. The slum has a unique urban landscape with its narrow alleyways and makeshift structures, creating a distinct visual identity that sets it apart from the typical image of slums in Kenya. Despite significant socio-economic hardships, the residents of Mkuru Kwa Njenga exhibit a remarkable spirit of perseverance and creativity, carving out a vibrant, resilient community that defies stereotypes often associated with slum living. These defining characteristics combine to make Mkuru Kwa Njenga a standout example of resilience and resourcefulness within the complex tapestry of urban poverty in Kenya.

The success of cash transfer programs (CTPs) as a method for reducing poverty is broadly recognized, especially in developing countries such as Kenya, where a large segment of the population exists below the poverty threshold. Nonetheless, the effectiveness with which these programs are executed frequently differs, leading to questions regarding their overall influence and cost-effectiveness. In informal areas like Mukuru kwa Njenga, Nairobi, obstacles are intensified by intricate socio-economic factors, inadequate infrastructure, and, frequently, fragile governance systems. These governance frameworks, including elements such as transparency, accountability, participation, and rule of law, are essential factors in the management of resources, the selection of beneficiaries, and the efficient delivery of funds to their designated recipients. Ineffective governance can result in leaks, delays, improper allocation of resources, and ultimately, a decrease in the program's expected advantages, thus hindering initiatives to enhance livelihoods and diminish vulnerability. This study seeks to explore the complex connection between the current governance frameworks and the operational efficacy of national government-run cash transfer initiatives in the Mukuru kwa Njenga informal settlement

Statement of the Problem

Cash transfer initiatives have gained significant recognition for their essential contribution to easing short-term financial struggles and supporting underprivileged groups in achieving economic stability. By allocating funds straight to individuals facing poverty, governments can greatly diminish the negative effects of income disparity and social

Licensed under Creative Common

marginalization. Nonetheless, the study results regarding the effective interplay between environmental conditions and the implementation of cash transfer programs in different areas have been ambiguous, particularly concerning the ideal speed for reaching program goals. Various researchers have presented differing conclusions about the impacts of cash transfer programs, with some showing beneficial outcomes while others highlight negative effects that could perpetuate cycles of poverty. Moreover, most studies have primarily focused on this issue with a concentration on cash transfer recipients as the key variable. This has overlooked the important viewpoint of the providers within governmental systems. As a result, there is a gap in comprehending how governmental structures affect the efficiency and efficacy of cash transfer initiatives established by national governments. This allows for an in-depth research exploration: “What challenges accompany the impact of governmental structures on the functioning of cash transfer programs carried out by Kenya's national government, particularly in 'Mukuru Kwa Njenga', in spite of other informal settlements such as Mathare, Mukuru, and Korogocho?"

Research Objective

To demine the effect of governance structures on the efficiency of cash transfer programs by national government in Mukuru Kwa Njenga, Kenya.

Research hypotheses

H_{02}: There is no significant effect of governance structures on the efficiency of cash transfer programs by National Government in Mukuru Kwa Njenga, Kenya.

LITERATURE REVIEW

Theoretical Review

Agency Theory

The proponent of agency theory in finance in 1931 was the renowned economist Adolf Berle, who, along with Gardiner Means, introduced this groundbreaking concept that has since reshaped the understanding of corporate management and governance. The theory was applied to comprehend how the governmental frameworks are influenced by the agency connections within the initiative. The agency theory of finance, by analysing the impact of governance structures on decision-making processes, offered insights into the incentives, risks, and conflicts that emerge in these programs, illuminating how it can affect the overall effectiveness and results of government-led poverty alleviation initiatives. In Mukuru Kwa Njenga, Kenya, it is crucial for policymakers and practitioners to examine the links between government structures

Licensed under Creative Common

and financial agency dynamics to create and execute cash transfer programs that are adaptable.

Institutional Theory

The concept put forth by scholars such as DiMaggio and Powell (1983) indicates that organizations are deeply connected to a network of formal and informal rules, norms, and cultural values that shape their behaviours and operations. The Institutional Theory of finance is a framework that explores how institutions like regulations, social norms, and organizational structures affect financial decisions and behaviours in the market. This theory posits that these institutional elements influence how individuals and organizations function in the financial realm, affecting aspects ranging from investment approaches to risk management techniques.

This theory was utilized to explore the impact of governance structures on community perspectives and engagement, analysing governance structures that shape decision-making procedures and accountability mechanisms. It aimed to evaluate the governmental framework in overseeing the operation of cash transfer programs, facilitating a detailed understanding of the relevant context. The Institutional Theory offered a framework to evaluate how these external elements influence the aims and operations of cash transfer programs, highlighting possible obstacles or enablers to their efficiency and effectiveness in a particular context like Mukuru Kwa Njenga, Kenya. By exploring the intricacies of how institutional factors influence the environment in which these programs function, policymakers and stakeholders can make more knowledgeable choices and create interventions that more effectively correspond with the socio-economic conditions and dynamics of the intended community. This comprehensive method not only improves the assessment of the programs' effects but also provides guidance on customizing interventions to maximize their results within the specific contextual setting of Mukuru Kwa Njenga

Empirical Review

Governance Structures and Cash Transfer Program Efficiency

Tonea and Palacios (2022) examined different facets of technical coordination rooted in the practices during the Ukraine crisis response. The digitization of emergency cash programs, including self-registration platforms and government-led registration, offered numerous benefits in accessing regions with restricted physical reach, yet certain vulnerable populations still faced challenges in obtaining aid. The significant advancement was that the agencies effectively tested blockchain technology to detect duplicates and enhance data management. Furthermore, the targeted approach of the agencies' experiments significantly delayed the implementation.

Licensed under Creative Common

Instead, the CWG chose a status-based method where agencies implement without adhering to a unified definition of vulnerability. As a result, cash distribution failed to match the needs assessments, and the participants in this study contended that universal targeting for IDPs would be unsustainable over time.

Rudnicki et al. (2023) analysed the multi-purpose cash assistance (MPCA) through the perspectives of accountability, coordination, localization, and inclusivity. Importantly, the study revealed that overall cash management was handled by numerous stakeholders because of the intricate nature of the humanitarian response and the varied objectives of the participants. While the cash working group (CWG) manages MPCA coordination, cash assistance initiatives specific to sectors were overseen at the cluster-level and extended beyond the CWG's mandate. Thus, the presence of various modalities made the management of cash-related initiatives more complex. The CWG's function, encompassing nine task forces (like Targeting, Delivery Mechanisms, Registration and Reduplication, and Social Protection), was to harmonize approaches, improve the technical skills of its members, fine-tune practices, and support coordination with government-led social protection programs. The research found that MPCA coordination was postponed and required several months to arrange, and in addition to the disorder at the beginning of the emergency response, a high turnover of staff, especially among INGO members, further hindered the coordination process.

Muindi, Maithya, and Barasa (2022) explored the socioeconomic impacts of the Older Persons Cash Transfer (OPCT) on beneficiaries in Mulundi sub-Location, Kitui County, Kenya, using a cross-sectional mixed methods approach that included both qualitative and quantitative techniques. Their census survey of all 113 OPCT recipients revealed that female participants made up 58% of the total, with a significant portion being widowed (53%) and aged predominantly between 65 to 75 years (72%). The results showed that 79% of beneficiaries rely solely on the OPCT for financial support, as opposed to only 21% who have alternative income sources. However, many participants indicated that the financial support was inadequate to meet their essential needs, leading to 57% of them expressing dissatisfaction with the program. The research identified several challenges hindering the socioeconomic benefits of the cash transfers, such as inconsistent and insufficient funding, management issues, a lack of clear grievance procedures for beneficiaries, escalating living costs, and transparency deficits within the program. The authors recommended addressing these hurdles to enhance management and facilitate the achievement of the program's intended socioeconomic benefits.

Licensed under Creative Common

Conceptual Framework

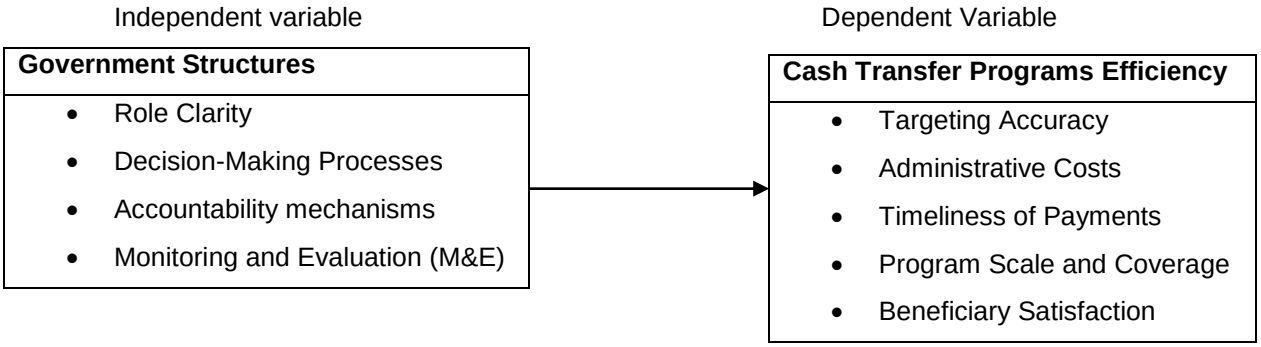


Figure 1. Conceptual Framework

METHODOLOGY

This empirical study employed both descriptive and inferential research methods to comprehensively assess the factors influencing a cash transfer program in the Mukuru Kwa Njenga slum of Nairobi, emphasizing primary data collection. Data was collected through a Likert scale questionnaire from all 89 personnel involved in the program, including social development officers, national social protection secretariat officers, finance officers, accountants, and risk assessment officers. The national social protection secretariat officers played a crucial role in coordinating and overseeing the program's elements, focusing on policy development, monitoring, and evaluation to enhance its effectiveness in combating poverty and inequality. Meanwhile, finance officers managed the program's financial aspects, ensuring transparency and accountability through effective budgeting, payments, and financial reporting.

Accountants play a vital role in maintaining comprehensive financial records, monitoring expenditures, and ensuring adherence to financial regulations and standards. Risk assessment officers focus on pinpointing potential risks and vulnerabilities during program implementation, conducting thorough risk analyses, and formulating strategies to mitigate these risks, thereby enhancing the efficiency of cash transfer initiatives. These roles collaborate to facilitate the effective execution of cash transfer programs, which are crucial for advancing social development, promoting financial inclusivity, and reducing poverty in targeted communities. The diagnostic procedures involved assessing normality, heteroscedasticity, linearity, and multicollinearity of variables to confirm their conformity to the conditions for being classified as Best Linear Unbiased Estimators (Chan et al., 2022). Additionally, a pilot study engaged 11 participants, constituting 10% of the total sample population of 73, in the nearby County of Turkana, selected for its similarities to Samburu County, to test the reliability of the data collection tools.

Licensed under Creative Common

FINDINGS

Table 1. Regression Analysis for Governance on Efficiency, vce(robust)

Variable	Coefficient	Robust Std. Err	P>t	R^2	Prob>F	F (1,457
Governance Structures	1.557511	0.027674	0.000	0.8669	0.000	3167.60
Cons	-3.25044	0.114489	0.000			

After performing the governance analysis for the effectiveness of cash transfer initiatives managed by the national government in Mukuru Kwa Njenga, Kenya, it was found that the coefficient value achieved was 1.557511, with an associated standard error of 0.0276736. Additionally, the corresponding t-value was computed at 56.28, resulting in a statistically significant P-value of 0.000. Additionally, the examination revealed a consistent value of -3.25044, accompanied by a standard error of 0.1144894. The t-value for the constant was determined to be -28.39, and a P>|t| value of 0.000 supported this finding. These findings collectively demonstrate a strong positive relationship between governance measures and the efficiency of cash transfer programs in the specified region.

The effectiveness of cash transfer programs is expected to grow by 155.75% for every unit improvement in governance quality. According to the analysis-based prediction model, the efficiency of cash transfer programs is likely to increase significantly with the implementation of better governance practices has a significant positive impact on those who depend on these social assistance programs in Mukuru Kwa Njenga, Kenya. The results were in line with Onwuchekwa et al. (2021), but not with Tonea and Palacios (2022), Rudnicki et al. (2023), and Muindi, Maithya, and Barasa (2022). The prediction model is therefore: $Y = -3.25044 + 1.557511X_1$

CONCLUSIONS

This research findings demonstrates that varying governance frameworks significantly influenced cash transfer program efficiency. The result from the regression analysis demonstrated significance with a p-value of 0.000, considerably lower than the 0.05 significance threshold. The establishment and implementation of governance mechanisms, which encompass aspects such as accountability, transparency, community participation, and oversight, are crucial factors in determining the effectiveness of cash transfer programs in delivering the anticipated benefits to beneficiaries in informal settlements like Mukuru Kwa Njenga, as supported by this persuasive statistical evidence. The results highlight the

Licensed under Creative Common

significance of strong governance structures in reducing possible inefficiencies, including leakage, funds misallocation, and disbursement delays, which can weaken the overall effectiveness of these essential social protection programs. Consequently, those in charge of policymaking and program execution should focus on bolstering governance frameworks to improve the effectiveness and, ultimately, the outcomes of cash transfer initiatives in comparable situations.

RECOMMENDATIONS

The study recommends that the National Social Protection Secretariat and other relevant government agencies strengthen accountability, transparency, and institutional oversight in the implementation of cash transfer programmes. Clear accountability structures, regular internal audits, transparent beneficiary selection procedures, and secure digital payment systems should be adopted to minimise financial leakages and ensure that resources reach eligible beneficiaries. The government should also promote community participation by involving beneficiaries, local administrators, and social development officers in beneficiary identification, programme monitoring, and evaluation. Furthermore, finance managers, accountants, and risk management professionals should enhance financial controls, expenditure tracking, fraud prevention, and regulatory compliance to improve the utilisation of allocated resources. Continuous staff training, accessible grievance-redress mechanisms, and effective digital monitoring systems should also be introduced to strengthen programme administration and responsiveness to beneficiaries' needs. Policymakers should institutionalise performance monitoring and evaluation to assess beneficiary targeting, payment timeliness, administrative costs, and complaint resolution. Finally, similar studies should be conducted in other informal settlements and counties in Kenya to establish the applicability of the findings across different contexts and inform the development of effective governance frameworks for improving the efficiency of national government cash transfer programmes.

LIMITATIONS OF THE STUDY

A significant limitation in the research study is the potential for unobserved confounding variables that could influence both governance structures and program efficiency, despite statistically significant regression findings. While the regression analysis indicates statistical significance at $P < 0.05$, this only suggests that the observed relationships are unlikely to be due to random chance. It does not inherently prove causality or account for all possible external factors that might be at play. For instance, the socio-economic characteristics of the Mukuru Kwa Njenga community, such as levels of education, existing community networks, or the

Licensed under Creative Common

presence of other development interventions, could simultaneously affect how governance structures are implemented and the overall efficiency of cash transfer programs. Without controlling for these unobserved variables, the study might attribute effects solely to governance structures when other underlying factors are contributing significantly. This limitation is particularly relevant in complex social science research where numerous interconnected factors influence outcomes, making it challenging to isolate the precise impact of a single set of variables.

SUGGESTIONS FOR FURTHER RESEARCH

Given the statistically significant findings ($p < 0.05$) regarding the effect of governance structures on the efficiency of cash transfer programs in Mukuru Kwa Njenga, Kenya, several avenues for further research emerge. Future studies could delve deeper into the specific mechanisms through which different governance structures (e.g., community-led, government-led, hybrid models) impact various dimensions of efficiency, such as targeting accuracy, administrative costs, timeliness of transfers, and accountability to beneficiaries. This could involve qualitative research methods, such as in-depth interviews with program implementers, local leaders, and beneficiaries, to understand their perceptions and experiences with different governance arrangements. Additionally, comparative studies across different informal settlements in Kenya or other developing countries facing similar challenges could provide valuable insights into context-specific factors that mediate the relationship between governance and program efficiency. Research could also explore the long-term sustainability of different governance models and their adaptability to evolving socio-economic conditions and political landscapes.

REFERENCES

Aizer, A, Hilary, H, & Adriana, L-M. (2022). Children and the US Social Safety Net: Balancing Disincentives for Adults and Benefits for Children. *Journal of Economic Perspectives* 36 (2): 149–74**.**

Berle, A. & Means, G. (1932) *The modern corporation and private property*. Commerce Clearing House, New York

Bourgault, S. & O'Donnell, M. (2020) "Women's access to cash transfers in light of COVID-19: The Case of Pakistan". CGD, Policy Note. Washington DC

Cirillo, C., Palermo, T., & Viola, F. (2021). *Non-contributory Social Protection and Adolescents in Lower- and Middle-Income Countries: A review of government programming and impacts* (Office of Research--Innocenti Working Paper 2021–07). https://www.unicef-irc.org/publications/1245-non-contributory-social-protection-and-adolescents-in-lower-and-middle-income-countries-a-review-of-government-programming.html

Clist, P., Pérouse de Montclos,, M. A., & Stein, F. (2019). The humanitarian cash paradox: massive but barely understood. *Third World Quarterly*, 40 (12), 2163-2180.

Dasgupta, S., Robinson, E.J.Z. (2022). Attributing changes in food insecurity to a changing climate. *Sci Rep* 12, 4709 (2022). https://doi.org/10.1038/s41598-022-08696

Licensed under Creative Common

DiMaggio, P.J. & Powell, W.W. (1983) The Iron Cage Revisited: Institutional Isomorphism and Collective Rationality in Organizational Fields. American Sociological Review, 48, 147-160.

Eurofound (2022), *Living and working in Europe 2021*, Publications Office of the European Union, Luxembourg

Harvey B, J.; Bailey, K & Rachelle P.E.(2019) . *A Brief Report:* Preliminar

Mohamud N.A.& Mutundu, K (2023). Strategic approach to poverty reduction among women: The use of NGO-supported cash transfer programs in Dhusamareb, Galmudug State, Somalia, *International Journal of Scientific and Research Publications,* 13 (1), 74-80.

Muindi, F., Maithya, H., & Barasa, K. (2022). Socio-Economic impacts and challenges of Old Person Cash Transfer in Mulundi Sub-Location in Kitui County, Kenya. International Journal of Current Aspects, 6(2), 57-74.

Ng'ong'a T (2021) *The influence of cash transfer programmes on socio-economic wellbeing of recipient households in Migori County, Kenya.* A project report submitted in partial fulfillment for the requirements for the degree of Master of Arts in monitoring and evaluation School of Planning and Architecture. Maseno Univeraity.

Nwaobi, Godwin, (2023). the impact of home-grown school feeding program (hgsfp) on child education and nutrition in Nigeria," *MPRA Paper 117195*, University Library of Munich, Germany.

Onwuchekwa, C., Verdonck, K., & Marchal, B. (2021. Systematic review on the impact of conditional cash transfers on child health service utilisation and child health in Sub-Saharan Africa. Frontiers in Public Health, https://doi.org/10.3389/fpubh.2021.643621

Pouw, N., Rohregger, B., Schüring, E., Alatinga, K., Kinuthia, B., & Bender, K. (2018). Social protection in Ghana and Kenya through an inclusive development lens: Complex effects and risks. Google Scholar

Rudnicki C. (2023). Multipurpose cash assistance in Ukraine How do DEC Member Agencies operate the sustainability and shock-responsiveness of multipurpose cash assistance in Ukraine? Disasters Emergency Committee. Retrieved January 21, 2025 from https://www.dec.org.uk/multipurpose-cash-assistance-in-ukraine

Tonea, D., & Palacios, V. (2022). Registration, Targeting and Deduplication: Emergency Response inside Ukraine. CaLP. Retrieved January 15, 2025 from https://www.calpnetwork.org/publication/registration-targeting-and-deduplication-emergencyresponse-inside-ukraine-thematic-paper/

UNICEF (2021) A Systematic Review of African University Student's learning in the Era of COVID-19 Pandemic: Lessons from China

Licensed under Creative Common