

Effectiveness of social cash transfers on asset accumulation and protection in Turkana County, Kenya, a case study of Hunger Safety Net Programme (HSNP)

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ABSTRACT

Social cash transfers have gained prominence and have been implemented across various regions in Kenya as effective tools for alleviating poverty. Evaluations of their impacts reveal that beyond bolstering food security, social cash transfers yield diverse benefits that extend beyond the individual recipient to encompass their entire family network. Cash transfer programmes, such as the HSNP, have been implemented in Turkana County since as far back as 2009. These transfers have been anticipated to yield favourable results in tackling extreme poverty. Yet, there remains uncertainty regarding the amount of money saved after covering essential expenses, which could be utilized for investing in assets. The main aim of the research was to determine how effective the HSNP is in helping people build and safeguard their assets. To achieve this, the research focused on the below specific objectives: To establish the effectiveness of the targeting process of the beneficiaries in the HSNP on asset accumulation and protection; To establish whether the payment frequency of HSNP affects the accumulation of assets and protection and; to determine the effectiveness of the management of the HSNP on asset accumulation and protection. The research holds significant academic, policy, and practical implications. The results of this research were expected to inform the design and execution of future cash transfer programs. Data collection was carried out using various qualitative approaches. Main informant interviews were held with program implementers, local leaders, and community members to gather their insights and experiences with the HSNP. Group discussions were conducted with programme beneficiaries to explore their views on how the HSNP has influenced asset building and safeguarding. The results showed that the HSNP's targeting approach contributed positively to asset accumulation and protection. However, they also highlighted that the irregular timing of cash disbursements impacted beneficiaries' ability to acquire and secure more assets, due to occasional government delays in releasing funds. The study also found that proper administration of the HSNP plays an important role in supporting asset growth and safeguarding. The study recommends further research to explore areas such as enhancing transparency and resolving technological issues that hinder the effective delivery of the programme.

Keywords: Social cash Transfers, Asset accumulation, protection of assets, Hunger Safety Net Program and

DOI: 10.7176/IKM/15-2-05

Publication date: July 31st 2025

1.0 Introduction

Social Cash transfers (CTs) are identified as effective tools for eradicating poverty, moreso in regions with high rates of poverty and food insecurity. These programs offer financial assistance to vulnerable groups, helping them cover essential needs and giving them the chance to invest in resources that could boost their economic well-being over time.

Turkana County uniquely has high vulnerability, and the fact that there is a long-standing programme implementation, these coupled with environmental and socioeconomic conditions make it an ideal place for studying the effectiveness of HSNP. The knowledge gained will have important lessons for academia, policy-making, and practical applications, providing insights into social protection initiatives in similar circumstances.

Many developing nations encounter similar challenges, and social protection programs offering anti-poverty payments have become a promising solution. Supporters argue that having a steady and reliable income can reduce dependence on emergency food assistance and enable vulnerable populations to better cope with ongoing risks. Countless countries have introduced transfer programs aimed at targeting beneficiaries specifically, identifying individuals in poverty and restricting transfers to those individuals (Hanna and Olken, 2018).

Ayala and Lawson (2023) say that giving money directly to poor families helps lower poverty and makes sure they have enough food. In the same way, a study of the first part of the HSNP program shows it helped people in northern Kenya by reducing poverty and improving their access to food.

Since 2009, the HSNP program has been working in Turkana County to help very poor families. It gives them money regularly to help with their daily needs. Studies show that this money helps families have enough food and meet other urgent needs. But, we don't know much about how this money helps families save and protect things they own over a long time. This study wants to learn more about how the HSNP helps families keep and grow their belongings in the future.

Maione (2020) explains that HSNP works hard to help people who do not have enough food, are poor, or have weak ways to live, especially in places where drought happens often.

Ferraro and Simorangkir (2020) say that there is clear proof showing that giving money to poor families, called conditional cash transfers (CCTs), helps them live better lives. These payments usually go to families with low income. Because of this, people can buy more things they need, and in some countries, this has helped lower poverty a lot.

Neves and others (2021) looked at many studies from 2003 to 2020 about Brazil's Bolsa Família initiative. They found that this program helps lower the number of children who die and makes it easier for people to get basic health care. It also helps families get more food, especially fresh fruits and vegetables. Because of the program, more children go to school and fewer leave school early. The study showed that families in the program did not get much better in their nutrition, and it was not clear if poverty was stopping from passing down to the next generation. Even with these problems, the Brazilian Cash Transfer Program is still a very important plan that helps reduce unfairness in many areas. This means it is important to keep supporting the program and add other helpful actions to make it work better.

1.1 Statement of the Problem

Cash transfer programs give money regularly to the poorest and most needy people. These programs help by lowering poverty, giving people more control over their money, and making sure they have enough food. When people get this money, they can pay for basic needs and buy things that help them earn more in the future. This helps them become stronger and better prepared for hard times. But, we do not know enough about how well these programs help people save and protect their belongings, especially in projects like Kenya's Hunger Safety Net Programme (HSNP).

Turkana County started the Hunger Safety Net Programme (HSNP) in 2009 to help poor people and keep their belongings safe. Even though the program has been running for more than ten years, it has not reached all its goals. Many people in Turkana are still very poor, with about 79.9% of the population struggling to meet basic needs. While many studies have looked at how giving money helps with things like school, health, and food, there is not much information about how well it helps people in Turkana save and protect their belongings. This study wants to find out how the Hunger Safety Net Programme helps people in Turkana County to build their belongings and protect their ways of living.

1.2 Main Research Question

Does the Hunger Safety Net Programme support poor families in Turkana County in creating and protecting their valuable resources?

1.3 Specific Research Questions

- i. Why is the targeting process of the HSNP effective in facilitating asset accumulation and protection in Turkana County, Kenya?
- ii. How does the payment frequency of the HSNP affect asset accumulation and protection in Turkana County, Kenya?

2.0 Literature Review

The effective targeting of recipients has been acknowledged as a critical determinant in program success. According to a study conducted by Oxford Policy Management (2014), the HSNP's targeting approach, which combines spatial targeting, community-based targeting, and proxy means testing, was effective in identifying Turkana County's most needy households. The study also discovered that the program's targeting strategy has improved over time, with fewer inclusion and exclusion errors. Another study by the International Food Policy Research Institute (IFPRI) (2016) discovered that the HSNP's targeting technique was effective in reaching the poorest households, but that some households were excluded or faced difficulties to participation.

Valli (2019) studied how social help, called PSNP, was given to people in villages in Ethiopia. The study showed that help was given by looking at clear signs of poverty and the size or makeup of families. Even though Valli explained how they chose who got help based on poverty and family details, more research is needed to see if this way of giving help works well over a longer time and in different places. The study looked at what changed from 2004 to 2009, but it did not check how these changes might affect the well-being of families or how strong the community stays in the future.

According to Okoth (2021), problems limiting the effectiveness of Kenyan social safety systems include gaps in their coverage which can be linked to the low targeting styles and designs, particularly in reaching the most vulnerable regions, such as the ASAL region. He also revealed that the amount offered through these programs is insufficient and unreliable. It's recommended to expand social protection programs using precise targeting methods and to invest sustainably in social protection funds, ensuring they become more dependable and effective in fighting poverty.

Ombogo and Owuor (2018) did a study in Turkana West Sub County, Kenya. They wanted to see how giving money to people helps them get out of poverty by buying and keeping things that have value. The study found that even though people did not spend much on things that make money or things that don't make money, the money they got still helped lower poverty. The study also showed that having more things did not always help reduce poverty in that area. The researchers said that only a few families tried hard to save or keep valuable things because of the money they received.

In 2021, Sabates-Wheeler and others did a study about a program in Ethiopia called the Productive Safety Net Programme. They looked at what happened after 10 years. They found that the program helped people stay alive, stopped them from selling things in a hurry, and gave services to the community. But the program did not help families get richer or have more animals. In another study that same year, Borga and D'ambrosio looked at three big social help programs in Ethiopia, India, and Peru. They used information from a project called Young Lives. They studied poverty in many ways and watched how it changed over time for people in families that joined the programs. They saw that from 2006 to 2016, poverty got less bad and less common in all three countries. People in the programs had bigger improvements than those who did not join. The study also found good results in the short term, like families getting more things, owning more animals, and having better living conditions. These good changes stayed for a longer time in all three countries.

Ulrichs and others (2019) showed that giving money or help to people and families makes it easier for them to handle problems caused by bad weather and climate changes. This help works well because countries have systems to support people, even though these systems were not made just for climate problems. These social help programs can also help disaster teams do their jobs better by giving more support when needed or by working with early warning plans. It is not yet clear exactly how much these programs help people get stronger and ready for future climate problems. The study says it is very important to have strong government systems to help people stay safe from climate dangers. This is more than just giving social help.

3.0 Methodology

This section describes the research design, population and sample size, research instruments, validity, reliability and data analysis procedures.

3.1 Research Design

The researcher used cross-sectional survey method in collecting information from a specific a group of people at one specific time without changing anything. They simply recorded what they saw in the group. This idea is explained by Kendra Cherry in 2019.

To get more detailed information, the study also used different ways to gather and understand data. These included talking to important people through Key Informant Interviews, visiting homes to ask questions, and holding group discussions called Focus Group Discussions. These methods helped the researchers learn how well social cash transfers help people get and keep their belongings. The questionnaire employed the use of the Likert scale. This scale is popular in social science because it is easy to use for finding out what people think or feel. The scale gives people some statements and asks them to say how much they agree or disagree. Usually, there are five choices, from “strongly disagree” to “strongly agree.”

The Likert scale is preferred because it is simple and quick. It helps collect answers from many people fast, without needing long or difficult surveys. However, the Likert scale has both good and bad points. On the good side, it is easy to understand and use, and it helps gather a lot of information quickly. On the downside, it can make people’s feelings seem too simple. Real opinions can be complicated, but the scale only offers a few choices. This can miss some important details, especially when people have mixed or unsure thoughts.

3.2 Population and Sample

This study used Household surveys in selecting a sample size of 395 respondents from the 39,918 beneficiaries of the Hunger Safety Net Program spread across the seven Sub-Counties of Turkana County namely Kibish, Turkana North, Turkana East, Turkana West, Turkana Central, Turkana South and Loima.

3.3 Research Instruments

The study employed participatory data collection techniques such as household in-depth interviews, observations, Focused group discussions and key informant interviews

3.4 Validity and Reliability

According to Maldavsky (2013), validity assesses whether the research accurately measures its intended objectives or the truthfulness of its findings. In this study, the following validity assessment was implemented.: Internal validity Eller, Gerber, and Robinson (2013) describe internal validity as the degree to which a research design can effectively address and eliminate alternative explanations regarding cause and effect that may compete with the experimental treatment as the primary explanation for an observed outcome. In this study, the measuring tool underwent several quality assurance tests, including scrutiny by the research supervisor and pretesting of interview questions with subsequent amendments before implementation. Construct validity involves evaluating whether a measurement tool accurately represents the intended constructs of a study. In this research, the interview tools exclusively incorporated pertinent questions designed to gauge the efficacy of social cash transfers in facilitating asset accumulation and protection within Turkana County.

Eller, Gerber, and Robinson (2013) define reliability as the extent to which an instrument consistently produces the same value when measuring the same object. It encompasses stability, consistency, and precision within the measurement procedure, aiming to minimize sources of "error variance" as much as possible. To ensure reliability, the questionnaire underwent pretesting before actual administration, and all entered data underwent double-checking. Additionally, the quality of the data was verified by entering approximately 10 per cent of the questionnaires and double-entering them to compare and identify any critical areas requiring rechecking

4.0 Data Analysis

Data was collected, checked on day to day basis for any errors, cleaned and entered in SPSS (statistical software). Data was analysed in two parts for each research objective. The first part involved computing

descriptive statistics to provide an overview of the data, without making any statements about relationships between variables. These statistics were crucial in preparing for inferential statistical analyses, as they informed the researcher about the characteristics of the data and often indicated the need for specific variations of statistical tests. The descriptive statistics include frequency and percentile. In the second part, inferential statistics were used, including multiple regression and Pearson's Chi-Square, to explore the relationships between variables (EMSTAC, 2018).

The qualitative data was analysed using the content analysis method. This involved categorizing, and quantifying specific words, themes, or concepts found within the collected texts. The process focused on identifying patterns, frequencies, and relationships among the variables under study. This approach was employed to evaluate the effectiveness of the cash transfer (HSNP) program in achieving its intended goals, as well as to explore its broader impact on poverty reduction.

4.1 Demographic Information of the Respondents

Demographic details were gathered from the participants to provide a comprehensive understanding of their backgrounds. These details included gender, educational attainment, age, marital status, duration of residence within the County, household size over the previous three months, number of children under five years old, and the primary livelihood strategies of the household. The following sections will present and analyze this collected information in detail.

Table 4.1: *Demographic Information of the Household Respondents*

Demographic Information	Frequency	Percentage (%)
Gender		
Male	195	49.2
Female	201	50.8
Education Level		
Primary	46	11.6
Secondary	10	2.5
Tertiary	23	5.8
None	317	80.1
Age		
18 - 24 years	9	2.3
25 - 31 years	86	21.7
32 - 38 years	123	31.1
39- 45 years	86	21.7
Over 45 years	92	23.2

The outcome as shown in Table 4.1 indicate that the majority of respondents were female, representing 50.8% (n=201) of the sample, while 49.2% (n=195) were male. This distribution differs from the 2019 national census, which reported a higher proportion of males in the county. The difference can be due to the fact that most respondents available for data collection were female.

One ducation level, the findings reveal that majority of respondents (80.1%, n=317) had not received any formal education. Only 11.6% (n=46) had completed primary education, 2.5% (n=10) had completed secondary education, and 5.8% (n=23) had attained tertiary education. These results suggest that illiteracy remains a significant challenge in Turkana County, partly due to cultural practices such as early marriage and the difficulties associated with poverty.

The age distribution of respondents shows that the highest proportion (31.1%, n=123) were between 32 and 38 years old, followed by 21.7% (n=86) between 25 and 31 years old, and another 21.7% (n=86) between 39 and 45 years old. Additionally, 23.2% (n=92) of respondents were over 45 years old, while only 2.3% (n=9) were between 18 and 24 years old. These findings suggest that a substantial number of respondents were young and could potentially benefit from the hunger safety net program to improve their economic prospects.

4.2. Findings on the targeting process of HSNP and Asset Accumulation and protection in Turkana County

The first research objective was to determine the targeting process of HSNP and Asset Accumulation and Protection in Turkana County. This information can be found in Table 4.3.

Table 4.2.1: *Regular Transfers of HSNP Cash to Beneficiaries*

HSNP targets poor and food-insecure households

	Frequency	Per cent
Strongly Disagree	27	6.8
Disagree	39	9.8
Undecided	27	6.8
Agree	268	67.7
Strongly Agree	35	8.8
Total	396	100.0

Table 4.2.1 above shows that the majority of the respondents (N=268, 67.7%) agree that the HSNP provides regular grants to households facing extreme poverty and food insecurity. However, a small percentage of the respondents (N=27, 6.8%) strongly disagree. This could be due to the socioeconomic status of the beneficiaries, many of whom are poor.

Table 4.2.2: *HSNP used Household economic analysis as the Targeting methodology*

	Frequency	Per cent
Strongly Disagree	9	2.3
Disagree	45	11.4
Agree	315	79.5
Strongly Agree	27	6.8
Total	396	100.0

According to Table 4.2.2, the majority of respondents (n=315, 79.5%) agreed that HEA (Household Economic Analysis) was used to rank households based on their wealth level. However, a very small percentage of respondents (n=9, 2.3%) strongly disagreed with this notion. This discrepancy may be due to the exclusion of wealthy individuals from the program, while those who had little or no wealth benefited from it.

Table 4.2.3 HSNP uses community-based targeting

	Frequency	Per cent
Strongly Disagree	9	2.3
Disagree	9	2.3
Undecided	39	9.8
Agree	267	67.4
Strongly Agree	72	18.2
Total	396	100.0

Table 4.2.3 shows that a majority of respondents (n=267, 67.4%) agree that the HSNP uses community-based targeting to identify beneficiaries. However, a small number of respondents (n=9, 2.3%) strongly disagree with this approach. This discrepancy may be due to certain eligible beneficiaries being included in the program, which in turn prevents the most vulnerable group from being enrolled. Based on the fact that all percentages are greater than 50%, we can confidently conclude that the respondents as a whole agree with the beneficiary targeting process in the Hunger Safety Net Programme.

4.3 Findings on the HSNP Cash Transfers and Asset Accumulation and Protection in Turkana County

The second research objective aimed to determine if the cash transfers provided by the Hunger Safety Net Programme led to asset accumulation and protection in Turkana County. This was achieved by examining whether the cash transfer amount received by beneficiaries was sufficient, whether cash transfers contributed to diversification into micro-enterprises, and whether cash transfers facilitated asset accumulation and protection.

Table 4.2.4: Cash transfers help beneficiaries to create more assets

	Frequency	Per cent
Strongly Disagree	36	9.1
Disagree	90	22.7
Undecided	52	13.1
Agree	209	52.8
Strongly Agree	9	2.3
Total	396	100.0

According to Table 4.2.4, the majority of respondents (n=209, 52.8%) disagreed strongly that HSNP cash transfers assist beneficiaries in generating more assets. On the other hand, a smaller percentage of respondents

(n=36, 9.1%) hold this view. The reason for this difference in opinion is that cash transfers offer beneficiaries immediate capital, which they can use to invest in income-generating activities like starting or expanding a small business or purchasing tools and equipment. This initial injection of capital has the potential to lead to the creation of assets over time.

Table 4.2.5: HSNP cash transfer is little to promote asset accumulation and protection

		Frequency	Per cent
	Strongly Disagree	9	2.3
	Disagree	9	2.3
	Undecided	83	21.0
	Agree	175	44.2
	Strongly Agree	120	30.3
	Total	396	100.0

Table 4.2.5 shows that the majority of respondents (n=175, 44.2%) agree that the cash transfer does not do much to promote asset accumulation and protection. On the other hand, a small percentage of respondents (n=9, 2.3%) strongly disagree with this notion. It is worth noting that even though the cash transfer from HSNP may appear to be relatively small, it can still make a significant contribution to asset accumulation and protection, especially for low-income households.

4.2.6. HSNP Cash transfers increase diversification into microenterprises

		Frequency	Per cent
	Strongly Disagree	27	6.8
	Disagree	70	17.7
	Undecided	106	26.8
	Agree	157	39.6
	Strongly Agree	36	9.1
	Total	396	100.0

Table 4.2.6 shows that a majority of respondents (n=157, 39.6%) agree that cash transfers increase diversification into non-farm micro-enterprises. However, there are some respondents (n=27, 6.8%) who strongly disagree that cash transfers increase diversification into non-food enterprises. When individuals have access to cash, they can explore new business opportunities, such as retailing, which in turn increases their sources of income. This reduced reliance on government cash transfers helps to alleviate poverty levels in the community.

4.2.7 HSNP reduces distress and promotes livestock accumulation

	Frequency	Per cent
Strongly Disagree	27	6.8
Disagree	82	20.7
Undecided	66	16.7
Agree	204	51.5
Strongly Agree	17	4.3
Total	396	100.0

Table 4.2.7 reveals that a majority of the respondents (n=204, 51.1%) agree that cash transfers reduce distress among beneficiaries and promote asset building and livestock accumulation. However, a small percentage (n=27, 6.8%) of respondents strongly disagree with this notion. Cash transfers have the potential to alleviate distress among beneficiaries by providing a steady income to meet daily basic needs. When beneficiaries have access to cash, they can make decisions on what purchases to prioritize. For instance, they can use the cash to purchase livestock that can be sold later, thereby acquiring other assets. Based on these findings, we can conclude that cash transfers can be utilized to accumulate and protect assets. The majority of respondents agree that cash transfers provided under the Hunger Safety Net Programme in Turkana County have resulted in asset accumulation and protection. These transfers have enabled beneficiaries to create more assets or improve the productivity of existing ones, which helps them cope with shocks such as drought, animal diseases, or other economic threats. Additionally, cash transfers have led to the diversification of non-farm enterprises, reduced distress among beneficiaries, and promoted asset building and livestock accumulation.

5.0 Summary and Discussion of Findings

The findings of the first objective show that a majority 67.7% of respondents agree that, the HSNP effectively targets poor and food-insecure households, providing regular cash grants that help reduce poverty and improve food security. However, small percentages (6.8%) strongly disagree, due to barriers in accessing the program's benefits.

Regarding the targeting methodology, 67.4% of participants concur that the HSNP employs a community-based targeting method, which is more accepted by the community. From interviews conducted during the key informants and focus group discussions It came out clearly that community members and community leaders are helpful in the identification of beneficiaries. Even though this methodology of targeting is effective, issues such as political interference and favoritism have emerged as things that require corrective measure. The community-based targeting strategy is recognized by most of the respondents for because of its capacity to accurately identify households in need, notwithstanding noted challenges.

The second objective of this study was to look at how the payment frequency of cash transfers under the Hunger Safety Net Programme (HSNP) affects asset acquisition and protection in Turkana County. According to the findings, a large majority of respondents were dissatisfied with the timeliness and regularity of payments, they noted that delays hinder their ability to accumulate assets and protect against economic shocks. Although the majority of beneficiaries understand the amount they are entitled to receive, issues such as unscrupulous deductions by agents and concerns about the transparency and efficiency. The study also pointed out that while the payment system is perceived as transparent by most respondents, there are still challenges related to targeting, rights protection, and overall program management.

5.1 Conclusions

The HSNP correctly targeted the most vulnerable members of the community which included the elderly, chronically ill, widows, disabled and impoverished. They were also found to be highly illiterate with only 5.8 percent attaining tertiary education. This vulnerable group was also found to highly depend on HSNP cash transfer for food apart from the petty trade and pastoralism which non beneficiaries depended on.

The findings of this study show that, the Hunger Safety Net programme effectively targets severely poor and food-insecure households, with 67.7% of respondents acknowledging its success in reducing poverty and improving food security. The community-based targeting methodology, supported by 67.4% of respondents, is instrumental in the identification and selection of beneficiaries, with community members and their leaders playing a vital role. However, issues such as political interference and favoritism were noted, indicating a need for improvements in the targeting process.

The study also found that while 52.8% of respondents thought that Hunger Safety Net programme cash transfers are instrumental in asset accumulation, challenges such as a lack of entrepreneurial skills and market prospects limit the long-term benefit. Although some of the beneficiaries use the funds to meet immediate needs, others have used them to start small businesses or invested in livestock. However, 44.2% of respondents believed that cash transfers were insufficient for considerable asset accumulation, emphasizing the need for additional assistance to maximize the programme's impact among its beneficiaries.

6.0 Recommendations

Based on the study findings, the following recommendations are proposed:

1. The Hunger Safety Net Programme should enhance transparency and accountability in its targeting of beneficiaries, it should also work towards minimizing inclusion and exclusion of beneficiaries. Periodically evaluate the targeting criteria and provide further training to all the programme stakeholders to ensure they can make unbiased decisions when identifying beneficiaries.
2. The Hunger Safety Net programme must tackle the issue of delays in cash transfer payments to beneficiaries by enhancing the efficiency and predictability of these payments. This can be achieved by upgrading the Management Information System (MIS) to guarantee timely payments to beneficiaries. It is essential to also establish stricter controls and monitoring systems to prevent agents from making unauthorized deductions from the beneficiaries' payments.
3. To enhance the efficiency and effectiveness of the HSNP, there is need develop and a real-time data updating system within the Management Information System (MIS). Training of bank agents and stakeholders should be done regularly to strengthen accountability and transparency in payment processes, the Government should also ensure timely and predictable payment dates and finally it is important to put in place auditing mechanism to monitor programme implementation.

7.0 Recommendations for Further Studies

The following study has been proposed for further research:

Examining the role of technology (e.g., mobile money payments, digital payments) in enhancing the efficiency and transparency of cash transfers.

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