Cash Transfers in Emergencies

*The Lost Money of Turkana*

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ABSTRACT

Today, millions of people are living in poverty and in emergency situations with lack of basic needs. This thesis will look into cash transfers in emergencies in Kenya and Kenya’s cash transfer program; Hunger Safety Net Program. Cash transfers are money transfers from organizations/donors to households that intent to provide the beneficiaries with the opportunity to purchase basic needs, in order to assist them to get out of poverty and to address Sustainable Development Goal 1; No poverty.

The aim of the thesis is to get a larger understanding of when cash transfers intervention are appropriate during emergencies and to get a view of the current image of cash transfers in Kenya. The thesis will have the following research questions;

- When it is appropriate to deliver cash transfer in emergencies?
- What is the image of Hunger Safety Net Program and cash transfers in emergencies perceived by different actors?

To be able to answer the research question in this thesis, information was gathered through semi-structured interviews and focus groups from four different actor groups; funding sources, implementing agencies, local chief in Lodwar and beneficiaries in two different location in Turkana county. The thesis provides information that cash transfers has a positive impact on the beneficiaries and the local communities. Moreover the findings from the thesis suggests that the cash transfers should be transferred in prevention stage along with other intervention steps, in line with the theoretical frameworks of sustainable livelihood and WHO conceptual framework for the role of cash transfer.

The thesis also provides findings that the image is diverse, however the findings from beneficiaries are that they do not receive their money they are entitled to. The funding source and the implementing agencies claim the opposite and praise the monitoring system that is in place. The thesis findings and conclusions are based on perceptions and therefore no physical evidence is proven, it is up to further research and organizations to investigate where the money is and who is benefitting from the program. The thesis contribution to knowledge are; the cash is appropriate to deliver in prevention stage and at the moment the cash from the Hunger Safety Net Program appears to not reach the beneficiaries, therefore the findings are highly important for knowledge to various stakeholders and for the public.

Keywords: Cash transfers in emergencies; Kenya; Hunger Safety Net Program; Money disappearing.
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# Acronyms

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>CCT</td>
<td>Conditional Cash Transfer</td>
</tr>
<tr>
<td>CSO</td>
<td>Civil Society Organisation</td>
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<tr>
<td>CT</td>
<td>Cash Transfer</td>
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<tr>
<td>CT-OVC</td>
<td>Cash Transfer for Orphans and Vulnerable Children</td>
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<tr>
<td>CTP</td>
<td>Cash Transfer Program</td>
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<tr>
<td>DFID</td>
<td>Department for International Development</td>
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<tr>
<td>GoK</td>
<td>Government of Kenya</td>
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<tr>
<td>HSNP</td>
<td>Hunger Safety Net Program</td>
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<tr>
<td>IDP</td>
<td>Internal Displaced Person</td>
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<td>INGO</td>
<td>International Non-Governmental Organization</td>
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<tr>
<td>NGO</td>
<td>Non-Governmental Organization</td>
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<td>NSNP</td>
<td>National Safety Net Program</td>
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<td>SIDA</td>
<td>Swedish International Cooperation Development Agency</td>
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<td>SLA</td>
<td>Sustainable Livelihood Approach</td>
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<td>UCT</td>
<td>Unconditional Cash Transfer</td>
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<tr>
<td>UN</td>
<td>United Nations</td>
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<tr>
<td>UNHCR</td>
<td>United Nations High Commissions for Refugees</td>
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<td>UNICEF</td>
<td>United Nations Children’s Fund</td>
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<td>WFP</td>
<td>World Food Programme</td>
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<td>WHO</td>
<td>World Health Organization</td>
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INTERVIEW ACRONYMS

FGK                      Focus group Beneficiaries Kakuma
FGL                      Focus group Beneficiaries Lodwar
INTW                     Interview
INTWDFID                 Interview Department for International Development
INTWK                    Interview Beneficiary Kakuma
INTWL                    Interview Beneficiary Lodwar
INTWLC                   Interview Lodwar Chief
INTWRC                   Interview Kenyan Red Cross Society
INTWSIDA                 Interview Swedish International Cooperation Development Agency
INTWUNICEF               Interview United Nations Children’s Fund
INTWWB                   Interview The World Bank
INTWWFP                  Interview World Food Programme

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1. INTRODUCTION

The introduction part will contain background information of the millions of people living in poverty and are affected by emergencies. One way to reduce poverty and to assist people during emergencies is through unconditional cash transfer intervention. The chapter will include information on cash transfers in emergencies with the connection to increase human capital and Kenya’s cash transfer programs.

1.1 Background

The background is divided in three parts, the first two parts, emergencies and human capital are separated to each other and in the third part they will be combined.

1.1.1 Emergencies

The world today face several challenges, one being that 10% of the world’s population lives under the poverty line of 1.90 USD and are also part of the world’s 65.4 million refugees or the 40 millions that are internally displaced (World Bank Group, 2019a; UNHCR, 2019a; UNHCR, 2019b). More than half of the world’s poor population live in Sub-Saharan Africa; it is home to more than 413 million people that are living under the poverty line (World Bank Group, 2019a). Moreover, there is also on-going emergency crises in different parts of the world, for example: war in Syria and Yemen, Rohingya crisis in Bangladesh and Myanmar, the drought in East Africa and cyclone in Mozambique (OCHA, 2019; OXFAM, 2019). There are all humanitarian crises that affect millions of people. Humanitarian crises can be of different kinds, and it is defined in three different categories; natural disaster (earthquake, drought, typhoon), technological disaster (nuclear accidents, chemical explosions) and conflict-related emergencies (civil war, international war) (Doocy & Tappis, 2017). Emergencies often lead to people leaving their country. Some of the main causes are conflicts, environmental change or membership in specific political/social group (UNHCR, 2019a; UNHCR, 2019b).

1.1.2 Human capital

There are several ways of changing the livelihood for the millions of people that live under the poverty line and/or are internally displaced. One way is to increase human capital (Todaro & Smith, 2015). According to Todaro & Smith (2015) human capital is the “productive investments embodied in human persons, including skills, abilities, ideals, health and locations, often resulting from expenditures on education, on-the-job training
programs, and medical care” (p. 383). The World Bank Group (2019b) argues on human capital that “the evidence is clear: Healthy, educated, skilled and resilient people drive economies. Smart and timely investments in nutrition, health care, quality education, jobs and skills will yield the highest returns” (first section). Human capital is imbedded in everything that is connected to a well-being. For the people that lack human capital, the increase has never been this important (Todaro & Smith, 2015). However, there are several circumstances that can create low human capital for people; one of them is they are affected by an emergency. An emergency can be assisted in three different ways, and thus it is often described in three different categories, face-to-face distribution of goods, services or cash provided to the people and relief facilitation (Doocy & Tappis, 2017). According to the sustainable livelihood approach increase of human capital is long-term development, on the other side emergencies often occur in short term perspective, however the intervene can be combined and there is way to increase the human capital in emergencies.

1.1.3 Human capital in emergencies and cash transfer

One way to reduce poverty, to assist the people in humanitarian crisis and to increase the human capital, is to implement cash transfer programs (CTPs) (Barrientos & DeJong, 2006; Fiszbein, Schady, Ferreira, Grosh, Kelleher, Olinto & Skoufias, 2009; Todaro & Smith, 2015; Doocy & Tappis, 2017). CTPs have been the most popular way of reducing poverty since the financial crisis of 2008. It has become the paradigm shift of poverty reduction (Hulme, Hanlon & Barrientos, 2012). According to CaLP (2018) “CTP is widely recognised as one of the most significant areas of innovation in humanitarian assistance, with huge potential to meet more needs, more efficiently and more effectively” (p. 3). All people have, according to the declaration of human rights, adopted by UN in 1948, a right to an adequate standard of living and cash transfer is one way to get there (Hulme, Hanlon & Barrientos, 2012; UN, 2015).

1.2 Cash transfer programs in emergencies

This section will provide information on cash transfer in emergencies, the history of cash transfer, cash transfer in Sub-Saharan Africa and unconditional cash transfer.

1.2.1 Cash transfer

Cash transfers are welfare benefits provided to the local people, which can assist them to get out of poverty (Todaro & Smith, 2015). CTPs specialize in sectors like education, health
and nutrition outcomes (Fiszbein et al, 2009). According to Creti & Jaspars (2006) cash-transfers aim are “to increase the purchasing power of disaster-affected people to enable them to meet their minimum needs for food and non-food items; or to assist in the recovery of people’s livelihoods” (p. 1). Baird, Chiwra, McIntosh & Ozler (2010) describe cash transfers two main objectives: to reduce poverty in the short term (through cash to households with minimum living expenses) and reduce poverty in the long-term (by increasing individuals human capital). Today’s CTPs are used by multilateral organizations, INGO, NGO, states and CSO (Gairdner, Mandelik & Moberg in Doocy & Tappis, 2017).

It is widely accepted, and the literature shows, that CCP has improved livelihood, health and education for children around the globe with the goal to reduce poverty through investment in human capital like education and health (Fiszbein et al. 2009; Fernald, Gertler & Neufeld, 2009; Bryan 2009; Evan, Hausladen, Kosec & Reese, 2013). Fiszbein et al (2009) describe that CCT investment in health have spillover effects to other areas and stating that “CCTs have had positive effects on households consumption and on poverty” (p.12). CTPs & CCTs are a new way of thinking and Hulme, Hanloon & Barrientos (2012) mention “instead of maintaining a huge aid industry to find ways to ‘help the poor’, it is better to give money to poor people directly so that they can find effective ways to escape poverty” (p. 1).

Cash transfer can be divided into three different types; conditional cash transfer (CCT), unconditional cash transfer (UCT) and vouchers. CCT is money transfer that is connected to a condition for the beneficiary. For example the recipient needs to pay school fees or medical checks with the money to be able to be part of the program. UCT is money transferred to the beneficiary without any conditions, the beneficiaries can spend it on what they decide is most important. Vouchers are a paper, token or e-voucher that is transferred to the beneficiary and later can be exchanged for specific goods at specific stores (CaLP, 2017).

1.2.2 History of cash transfer

Today’s CTPs started in Mexico 1997 and it became so successful that Brazil soon created their own program (Fiszbein et al, 2009). Transfer cash and other goods in the developing world started already in 1948 by the British colonial administration in Sudan. In the developed world, cash transfer became regular welfare transfers (Creti & Jaspars, 2006). The successes of the CTPs have created an interest from other countries to create similar programs of their own. Today similar programs exist in every continent of the world.
(Fiszbein et al., 2009; Garcia, Moore & World Bank, 2012; Hulme, Hanlon & Barrientos, 2012; Arriaga, 2018; Handa, Daidone, Peterman, Davis, Pereir, Palermo & Yablonski, 2018). Because of the start of CCT in Latin America the debates and literature is mostly focused there, however the UCT debate and literature is mostly focus on Africa. In an emergency response, the cash transfers are unconditional or connected to vouchers (Creti & Jaspars, 2006; Doocy & Tappis, 2017).

1.2.3 Cash transfers appropriateness
In emergency situations the needs of basic goods are high and the importance of delivering aid through cash transfers instead of physically goods have become more common (Doocy & Tappis, 2017). The beneficiary can choose what they decide is most important in their situation to be able to survive the upcoming time and make investments that can improve their living standard in the long term (Doocy & Tappis, 2017; CaLP, 2019). According to Creti & Jaspars (2006) it is important to distribute the CTP that is most adequate in that particular emergency context; conditional, unconditional or vouchers.

1.2.4 Cash transfer and emergencies in Sub-Saharan Africa
The part of the world that has most people affected by an emergency today is Sub-Saharan Africa. Kenya is the Sub-Saharan country with the longest running CTP. Weather conditions have created a limitations of food which have lead to an emergency situation in Kenya, as well as in other East African countries, this connects it to health and nutrition (Fiszbein et al., 2009; OCHA, 2019). Health is the central of well-being and is together with education the central core of increasing human development (Todaro & Smith, 2015). The core foundation to increase human capital and be able to leave poverty is based on individual’s health and in emergencies peoples basic needs are important to fulfil (Van Ommeren, Saxena & Saraceno, 2005; Todaro & Smith, 2015). The focus of this research will be on cash transfers in emergencies in Kenya, where the on-going emergency takes place with the lack of food in the northern parts.

In Kenya, a vast amount of people are internally displaced and are at the same time affected by the drought, which is connected to the current food emergency and the low health status. One of the areas that is affected the most by the on-going emergency is Turkana County. Therefore the focus will be on Turkana County with the capital Lodwar and Kakuma town. Both towns are experiencing an on-going emergency and the unconditional CTP, Hungry
Safety Net Programme (HSNP), is operating in this region to increase human capital (health and education).

1.2.5 Unconditional cash transfer

UCT is transfer of cash to households without any conditions on what they should spend the money on, with no requirements to repay the money (Doocy & Tappis, 2017; CaLP, 2017). The donors are often organizations like aid agencies or the country’s government. When the money is received it is up to the households to decide if food, education or any other area is the most important to spend the money on. The money is, on first hand, mostly used for immediate needs, for example food or medicine, and on second hand the money is used for clothes or school fees (Hulme, Hanlon & Barrientos, 2012; CaLP, 2017). According to Humle, Hanlon & Barrientos (2012), by giving money without any conditions the beneficiaries are assisted in both short and long term perspective, to help with the development of the people. Doocy & Tappis (2017) mention, “although recipients are entitled to use the money however they wish, unconditional cash transfer programmes may be designed to meet a specific need (sector-specific unconditional cash transfer programmes) or to cover a range of needs (multi-sector unconditional cash-transfer programmes)” (p. 13). To give people money without any conditions has a fourth fold positive impact. It is affordable for the donor, the recipients use the money effectively, it reduces immediate hardship and poverty effectively and it has, as mentioned, a long-term poverty reduction impact in both the economic and social sector (Humle, Hanlon & Barrientos, 2012). Research on UCT proves that both schooling and nutrition outcomes increase. UCT has therefore positive effects on the children and on the households (Baird, Ferreira, Özler & Woolcock, 2013). The main problem for those who live under the poverty line is that they lack cash for basic purchases such as food, searching for work or sending their kids to school (Hulme, Hanlon & Barrientos, 2012). According to Hulme, Hanlon & Barrientos (2012) it is not because of their lack of motivation or knowledge, it is the lack of money that put them in that position that they would be able to leave poverty.

1.3 Country context

To get a deeper understanding of Kenya, the next part will provide information on the country, the reason the researcher have chosen Kenya as a case study and Kenya’s CTPs.
1.3.1 Kenya

The Republic of Kenya is located in Eastern Africa with boarders to Tanzania, Uganda, South Sudan, Ethiopia and Somalia along with 536km long coastline to the Indian Ocean. Kenya consist of 580 367 square km with over 48 million inhabitants. With a 4.4 million population, the capital Nairobi is the largest city of the country. Kenya is divided into 47 different counties. The largest one is Marsabit in the northeast part of the country, closely followed by Turkana in the northwest. Kenya, including several other neighbouring countries, was a former British colony under the name of British East Africa and Kenya became independent in 1963. In 2010 Kenya conducted a new constitution that changed the structure of the country with new ministries and departments that effected the CTPs. Kenya is the economic, financial and transport hub in East Africa with a GDP of 163 billion USD (2017) and is ranked as a low-middle income country (CIA World Factbook, 2019).

Even though Kenya is one of the most developed countries in Sub-Saharan Africa it faces several challenges and emergencies. In 2015 36.8% of the population lived under the poverty line and basic services as education, clean water, health care etcetera are luxuries that create social cleavages between rich and poor (UNICEF, 2009; World Bank Group Data, 2019). Today's Kenya is facing the challenge of drought with links to the lack of food, together with the rest of eastern Africa. Floods are affecting some parts of the country and millions of people are starving (OXFAM, 2019). The peoples that are affected the most by the on-going emergency are the poorest and most vulnerable ones and diseases come with the flood (IDMC, 2019a).

Kenya is host to refugees and also has 159 000 internally displaced persons (IDP) because of drought, floods and conflicts in especially Turkana and Mandera. Two of the largest refugee camps in the world are located in Kenya; Dadaab Refugee Complex in the north eastern part of the country and the second largest is located in Kakuma, in Turkana County (UNHCR, 2019c; IDMC, 2019b; UNHCR, 2019d).

The reason Kenya is chosen as a case study is; it is the first country in Sub-Saharan Africa that started with CTP and has therefore the longest experience with it. Kenya has an on-going emergency in the northern part related to drought, which can connect the cash transfer topic with emergencies. Northern Kenya is also home to one of the largest refugee
camp in Africa and has a large number of IDP and the HSNP is operating in the area. It is therefore a good choice for a case study and the results from Kenya can contribute to the broader context on cash transfers in emergencies.

![Map of Kenya](image)

Figure 1. Map of Kenya (Nations Online Project, 2019)

1.3.2 Kenya's cash transfer programs

In Kenya there are several CTPs. The governmental ones are under the National Safety Net Program (NSNP). There is also NGO-led CTP, for example the Kenyan Red Cross Society. The CTP this thesis will focus on and where the respondents are enrolled in is the Hunger Safety Net Program within the NSNP. Today's version of CTPs in Kenya was established in 2013 and the different programs are Cash Transfer for Orphans and Vulnerable Children (CT-OVC), Person with Servere Disabilities Cash Transfer (PWSD-CT), Older Persons Cash Transfer (OPT) which is located under the Ministry of Labor, Social Security & Services. The Hunger Safety Net Program (HSNP) is located under the National Drought Management
Authority (Social Protection Kenya, 2019a). The CTPs, is according to the Social Protection Kenya (2019a), transferring money to over 500 000 households on a regular basis. Cash transfer in Kenya started in 2004 with the CT-OVC program, with funding by UNICEF and SIDA and today’s CTPs in Kenya is funded by the World Bank, DFID, the Government of Kenya and more.

1.3.3 Hunger Safety Net Program
The Hunger Safety Net Program is a CTP with a community-based targeting that aims to reduce poverty, extreme hunger and vulnerability in Kenya’s arid and semi-arid land in the four counties, Turkana, Marsabit, Wajir and Mandera, with the transfer of KES 5400 (approx. 53USD) every second month to 100 000 households and 60% of the households are headed by a woman (Taylor, Thome, Filipski, Merttens, Binci & Barberis, 2018; HSNP, 2018; Social Protection Kenya, 2019b; Merttens, Hurell, Marzi, Attah, Farhat, Kardan & MacAuslan, 2013). The Social Protection Kenya (2019b) describes the two core objectives of HSNP. The first objective is to ensure an effective, financially secure and well-targeted CTP that is targeting the poorest and most vulnerable households, for those who cannot afford the basic expenses of food, adequate housing and sanitation. The second objective is to invest in the human capital in the counties of Turkana, Marsabit, Mandera and Wajir (northern part of Kenya). The HSNP has been conducted in two different phases, Phase I and Phase II. Phase I started 2008 and phase II started 2013 when today’s version of CT was established within the social protection (HSNP, 2018).

HSNP has an emergency alert, which indicates when environmental emergencies have happened. An emergency payment is then transferred, which is on top of the regular payment. HSNP can expand both vertically and horizontally. Vertically it can expand for the regular beneficiaries so they receive more money than the regular 5400 KES. Horizontally it can expand from the regular 100 000 households to 300 000 households when emergencies occur, depending on the different emergency levels. The HSNP has emergency systems, that decide what households should receive the emergency payment, use satellite images and decides if the emergency is 25%, 50% or 75% level of emergency and thereafter the transfer is conducted. The number of beneficiaries is decided by an information system that already has identified the households living in emergency with an active bank account and then the emergency transfer is possible to proceed (Taylor et al, 2018). The HSNP have several system for feedback to the beneficiaries, it can be through offline/online CMS, SMS
or HSNP Helpline. This toll free helpline is also open for the beneficiary, or any individual on behalf of the beneficiary to call in for information about their household registration and the transfer (HSNP, 2019). Taylor et al (2018) mentions that DFID have funded the emergency payment with KES 2,214,027,650 (approx. 18,295,502 USD) and the European Commission has funded additional KES 638,941,500 (approx. 5,279,859 USD) until January 2018.

1.4 Structure

The thesis is structured in seven different parts; after this introduction as the first part the thesis will consist of the following parts. The second part is the literature overview where the current debate about CTPs and UCT in emergency, connected to Kenya, will take place. In the second part the research objective is also presented with the research questions, which this thesis aims to answer and to fulfil the gap presented in the literature overview. The third part is where the theoretical framework will be presented. The thesis will use the sustainable livelihood approach (SLA) together with WHO conceptual framework for the role of cash transfer. They are chosen for the ability to understand the context and to provide theoretical knowledge to the main research questions. In the fourth part the methodology will be presented, the methodology is the way the thesis have chosen to gather information to be able to answer the research questions. The thesis will use a qualitative study with semi-structured interviews and focus groups. They are chosen to give the respondent a voice and have the ability to change and get more in-depth information and discussions from the respondent. The fifth part is where the findings from the semi-structured interviews and focus groups are placed. It is placed after Doocy & Tappis (2017) actor selection with beneficiaries, the local chief, funding source and implementing agency, this will also guide the analysis. The findings will be analysed together with the theoretical frameworks, SLA & WHO conceptual framework for the role of cash transfer in the sixth part and the last and seventh part consist of the conclusions.
2. Literature overview

The literature overview will give the reader a better understanding about the current debates on cash transfers in emergencies, both the positive and negative critique. The thesis argues, based on its literature overview, that UCT in emergencies mostly have positive impacts and there is a gap to fulfill when it is appropriate to deliver cash transfers in emergencies. In the end the main research questions will be provided; When it is appropriate to deliver cash transfers in emergencies? What is the image of Hunger Safety Net Program and cash transfers in emergencies perceived by different actors?

2.1 Current debate on cash transfer programs in emergencies

2.1.2 Arguments for cash transfers

The CTPs has since the start, year 2000, adopted different strategies, however the focus on the evaluation has been on the challenges of cash delivery, the targeting and the retention by the beneficiary (Creti & Jaspars, 2006). The scholarly articles these days mostly focus on the positive impact of cash transfers in emergencies (Doocy & Tassis, 2017). Fenn, Noura, Dolan & Shoham (2015) argues that the living standard increases for families who receive cash during an emergency compared to not receive cash at all. The evaluation of cash transfer program in emergencies in Zambia 2006 could show that “the Oxfam emergency cash transfer programme can be seen as an appropriate and effective response to a potential food security crisis” (Harvey & Marongwe, 2006, p. 43). Moreover, results from several studies show a positive impact within the context of food security and lower transferring costs than food in-kind distribution or vouchers. It can also have multipliable effects on the local market (Haushofer & Shapiro, 2016; Doocy & Tassis, 2017). Poorer people also tend to spend more money on the local market and are better to increase their living standard by investment, that in the long term benefits not only the beneficiary of the CTPs (Hulme, Hanlon and Barrientos, 2012; Haushofer & Shapiro, 2016). According to Jacobsen & Fratzke (2016) “access to cash for example, increases the purchasing power of a household and may thereby allow them to protect assets, particularly productive assets that can be crucial to their means of earning a living (such as vehicle or property)” (p. 8). Jacobsen & Fratzke (2016) also mentions “extra cash may further allow households to invest or recover their livelihoods by purchasing needed goods or tools, or enabling access to training or capital” (p. 8). However, arguments have been made that give people free
money is creating initiative for the beneficiaries the need of not work. Hulme, Hanlon & Barrientos (2012) claims the opposite, as they argue that to give people money it does not make them lazy to work, rather the opposite happens. It also reduces child labour, and increase school attendance for children regardless of the type of cash transfer (Hulme, Hanlon & Barrientos, 2012). Cash transfer has increased the school enrolment in Bangladesh with 9%, in Colombia with 30% and in Mexico girls school enrolment increased with 9%. It has also a positive effect on nutrition and health, for example; reduce of illness in Mexico and increase of children’s height and decrease of stunting (Adato & Hoddinott, 2007).

The connection of the CCTs wave mentioned by Fizbein et al (2009) and Fenn et al (2015) with the development and importance of cash transfers in emergencies is shown by with this statement:

cash transfers (CT) are becoming a popular intervention of choice by agencies and non-governmental organisations as a complementary or alternative approach to food-based assistance, as part of an emergency response. There is strong evidence that CT programmes lead to an increase in household income and protect household assets from being sold, resulting in an increase in food quantity and improved dietary diversity which in turn are thought to protect children from malnutrition. (Fenn et al, p. 343).

Moreover, to distinguish to the context of Kenya and the HSNP, Merttens et al (2013) shows the positive impact of the HSNP within the correlation to CTPs around the globe. The main results up to 2012 was that it had a significant impact on increasing expenditure and reducing extreme poverty even though it was an on-going drought emergency. Taylor et al (2018) shows that the HSNP have a spill over effect to the local market, which indicates that not only the beneficiary got positive impact of the cash transfers. The evaluation from Merttens et al (2013) also showed that the beneficiaries preferred cash instead of food aid and in-kind transfers. It is also proved to be more cost-efficiency to deliver cash than food aid (Venton, Bailey & Pongracz, 2015). It is more cost-efficiency because the beneficiary could spend their cash on what they deem most important. On the other hand, cash cannot fully replace food aid, the money value is not enough (Merttens et al, 2013). Taylor et al (2018) describe their findings, in the evaluation of the HSNP that emergency payments of the HSNP benefit the poorest households.
2.1.2 Arguments against cash transfer

Honda et al. (2018) argues that a debate in the literature has been if the money from CTPs is being spent on the actual cause or not. For example; if the money is consumed in other areas instead of health and education, (e.g. alcohol, tobacco etc), if its increase fertility and if it leads to negative community-level economic impact. Seferis (2014) and Bailey & Harvey (2015) argue that CTPs could push inflation on the local market and tension can rise between people in families and in villages. According to Handa et al. (2018) there is no correlation between CTPs and more consumption of alcohol and tobacco and no impact of CTPs in increase of fertility. Haushofer & Shapiro (2016) study in western Kenya, one of the areas being Turkana, show that some money is going to consumption of tobacco and alcohol, but only little and has an insignificant role. It is also mentions that it is the economic growth that will reduce poverty with the lack of basic infrastructure as the main issue of enrolling children into school (Fiszbein et al, 2009).

It has been mentioned above that CTPs, CCTs and CTPs in emergencies contributes to poverty reduction (Barrientos & DeJong, 2006; Fiszbein et al, 2009; Doocy & Tappis, 2017). On the other hand it is also argued that CTPs results in poverty containment rather than poverty reduction (Adato & Hoddinott, 2007; Focus on The Global South, 2010; Hughes, 2015). Doocy & Tappis (2017) mention that there are no studies on UCT that report on the beneficiaries’ needs or what the beneficiaries’ suggestions are to create a better UCT and CTPs. Cash transfers are not able to solve the poverty and the reasons behind people being poor. It is not a replacement for investments in health or education, rather a complement to existing institutions (WHO, 2011). Adato & Hoddinott (2007) argue that “other complementary strategies needed, however, for people at other stages of the life” and “of course, poverty reduction also requires other approaches to promote economic development and job creation” (p. 305). Along side with previous mention articles in this part, the researcher also argues that cash transfer can only be poverty containment and it does not change the underlying causes of poverty.

More arguments against cash transfer are that it is expensive to operate. Even though countries can afford cash transfer program it is high administration cost. The start of cash transfer program costs are related to identifying beneficiaries and set up the program structure, therefore it takes times before the administration costs is low (Adato & Hoddinott, 2007).
The debate on the positive/negative impacts of cash transfers is widely debated and there are several scholarly articles that describe this. However it is important to get the information from the current debate and go beyond the focus on positive/negative impact. With the literature presented above, this thesis argues that cash transfers in emergencies have widely positive impacts. Cash transfer has positive impacts for the beneficiary and the local market, and the beneficiary prefers cash instead of in-kind aid or vouchers. The previous studies do not report on the beneficiaries needs and the long term impacts cash transfers has on the beneficiary's human capital. To contribute to further knowledge it is important to look into other areas in cash transfer. Already in 2006 Creti & Jaspar (2006) presented that more research needs to be done if cash transfers are appropriate in emergencies.

2.1.3 Appropriateness of delivering cash transfers

Bailey & Harvey (2015) mention that it is a challenge on "how people are affected by an emergency and effective way to assist them" (p. 1). Austin (2013) writes that areas for further actions are the appropriates of cash in emergency and refugee context and to take into account the different circumstances in these areas. The focus of previous literature and the conclusion that cash transfer has widely positive impact in emergencies makes it interesting to go beyond the appropriateness of cash in emergency and to look into when it is it appropriate to deliver cash in emergencies: before (prevention, protection), during (promotion) or after (transformation) the emergency occur that is in line with the WHO conceptual framework for the role of cash transfer.

With all of this in mind, according to Bailey & Harvey (2015) and Austin (2013) there is a current gap in the field about the delivering of cash transfers in emergency and refugee context. Since 2013 the debate still continued with the focus on the positive/negative impacts of cash transfers and therefore it will be this thesis aim to contribute into the existing literature in this field. The thesis will look into the different stakeholders perspectives, to listen to beneficiaries that Doocy and Tappis (2017) mention was not done in the field and follow the four different actor groups that Doocy & Tappis (2017) present are the cash transfer stakeholders. To be able to analyse information from the different actors, it is necessary to understand the current image of cash transfers in Kenya from their point of view. To be able to find the answer on the current image, the thesis needs to take under consideration several different aspects, especially the appropriateness of cash in
emergencies, the challenges, the security and the predictions from various different stakeholders. In combination with the research done in the field there is a gap when and where it is appropriate to deliver cash, before an emergency, during an emergency or after an emergency and also to give a voice to the beneficiaries.

2.1.4 Focus
The geographical choice and focus, as mentioned, is Turkana, the poorest county in Kenya, and the specific CTP is the HSNP (Merttens, 2018). Turkana is chosen because of several reasons; it host the second largest refugee camp in Kenya along with many IDP, it is one of four counties where the HSNP is operating, one of two counties that HSNP is operating that the researcher can travel to and it is an on-going emergency with the drought. The beneficiary respondents to the thesis are from Lodwar & Kakuma and are beneficiaries of the HSNP. The evidence shown from the evaluation of the program, made by the former holder of the program, OXFAM in 2013, that “HSNP is having a significant impact on increasing consumption expenditure and reducing extreme poverty in northern Kenya” (Merttens et al, 2013, p. ii). It also has an impact on food security and benefitting the poorest households (Merttens et al, 2013; Taylor et al, 2018). Taylor et al (2018) provide valuable information about the effects on emergency cash transfer in the HSNP, however they do not discuss when it is appropriate to deliver the money. It is also important to understand the current image from different stakeholders to be able to research cash transfers in emergencies. With the research questions, this thesis aims to get a better and broader understanding of when it is appropriate to deliver cash in emergency context, by focusing specifically on HSNP in Turkana.
2.2 Research objective and research questions

The literature overview has shown that there is a need of more research on when it is appropriate to deliver cash transfers in emergencies. The thesis will contribute to information about the image of HSNP by different stakeholders and also provide important information from the beneficiaries, to give them a voice about the program they are apart of. It is important to understand the image of the CTP and the emergency context to be able to link it into the first research question. Therefore the thesis will have two main research questions and several sub questions that will guide the researcher towards the answer on the main questions by providing important information.

The main research questions the thesis aims to answer on are:

1a) When is it appropriate to deliver cash transfers in emergencies?
1b) What is the image of Hunger Safety Net Program and cash transfers in emergencies perceived by different actors?

The thesis will have the following sub questions:

2a) What is the appropriateness & limitations of CT in emergency context?
2b) How can cash change the emergency situation?
2c) What are the main challenges with CT in emergencies?
2d) What are the main advantages with CT in emergencies?
3. Theoretical/Analytical Framework

The thesis will combine the larger theory Sustainable Livelihood Approach (SLA) with the World Health Organization (WHO) conceptual framework for the role of cash transfers, inspired by the work of Devereux and Sabates-Wheeler from 2004. The theoretical frameworks are chosen for their ability to achieve poverty reduction with the input of different key capitals that affects the vulnerability for the poor and combined with different steps of transferring cash.

3.1 Sustainable Livelihood Approach

The analytical framework that guides the analysis is the SLA. The SLA framework presented by Scoones (1998) is chosen for its ability to understand the livelihood around the research. SLA is not linked to any specific organization type. Different kind of stakeholders, donors, INGO and research institutions have adopted their own version of SLA (Ashley & Carney, 1999). The six key indicators in SLA are; creation of working days, poverty reduction, well-being & capabilities, livelihood adaption, vulnerability & resilience and natural resource base sustainability (Scoones, 1998). The focus will be on the second key indicator; poverty reduction, for the cash transfers linkages to reduce poverty. Ashley & Carney (1999) state “Sustainable livelihoods (SL) is a way of thinking about the objectives, scope and priorities for development, in order to enhance progress in poverty elimination” (p. 1). On poverty reduction Scoones (1998) mentions the importance of human capital.

The core principles of SLA are that it can only be achieved if it is people-centered with focus and understanding of different groups, their social environment and their ability to adapt. It also needs to be responsive and participatory; the people themselves need to be the key actor to identify and address the livelihood problems and priorities. The SLA should be adopted on multi-level, to address the poverty reduction there needs to be policies and structures on macro level that are adopted on micro-level activities. SLA also needs to be conducted in partnership between the private and public sector and stakeholders. Overall it is important that SLA is sustainable and dynamic for the future of the poverty reduction in the community (Ashley & Carney, 1999). Therefore the thesis respondents will be stakeholders on various different levels to be able to get the macro/micro level view.

SLA is a work by Robert Chambers from the 1980s and the framework is described by Scoones (1998) as
given a particular context (of policy setting, politics, history, agroecology and socio-economic conditions), what combination of livelihood resources (different type of ‘capital’) result in the ability to follow what combination of livelihood strategies (agricultural intensifications/extensifications, livelihood diversification and migration) with what outcome? (p. 3).

SLA is built on the idea that people need assistance to get a positive livelihood outcome, where one of the assets is human capital. With this the SLA shows that not only national economic growth is important for reducing poverty (Kappel, Michelle & Pederson, 2010).

According to Ashley & Carney (1999) SLA is described in five different elements, financial capital, human capital, physical capital, natural capital and social capital. The five elements are named the livelihood assets. Financial capitals are the economic resources of the individual, often provided by labor, to get access to cash and are described as the most important assets. Physical capitals are the capital of buildings, tools, public infrastructure that the people have access to and other physical resources in the community. Natural capitals are the capital of natural resources like agriculture land, water etcetera, which the community and the individual have access to. The social capitals are the capital of the individual’s social network, e.g. family, friends, and community from which the poor can receive assistance in times of emergency or in their daily livelihood. Human capitals are the capital of the individual’s capital and health (Farrington, Ramasut & Walker, 2002). The livelihood assets are affected by the vulnerability context that is based on shocks, trends and seasonality. This can be external vulnerability that influences the five elements on an individual level. The five elements can be both owned individually or by other organizations/government etc. A possible consequence of that is that the individual might not have access to all elements and therefore can be left out. The issues related to the five elements are the core assets to change a livelihood and reduce poverty (Ashley & Carney, 1999). The cash transfer influences all of these five elements. Financial capitals are the money the beneficiaries get. The human capital for the investment in education and health is correlated with the physical and social capital. The natural capitals are the investments the beneficiaries do in agriculture, however it is the element that is least affected by cash transfers because of the already existing natural capital in the livelihood area.

The next part in the SLA is the PIP. The Policies, Institutions and Processes. It is the social, economic, political and environmental factors that decide the individual’s ability to create a sustainable livelihood. It is related to both ground level and top level and it is the
accessibility to the strategies that determine the sustainable livelihood. The fourth and final part of the SLA is the *livelihood outcome*. The livelihood outcomes are described as the outcome of the assets and vulnerability context on individual level that creates an increase in capital for vulnerability and therefore creates a more sustainable livelihood. Some examples of these outcomes are more income, increased well-being, reduced vulnerability and improved food security. The livelihood outcomes affect the livelihood assets and in the long term affect the vulnerability context. In all the SLA provide a positive lifecycle approach that prevents a poverty livelihood (Ashley & Carney, 1999). However SLA is only one tool for the analysis of livelihood and reduction of poverty.

![SLA Diagram](image)

Figure 2, SLA (Ashley & Carney, 1999, p. 47).

Because of its close connection to poverty reduction the SLA will be the main theoretical framework in this thesis. It is also closely connected to the research objective and the HSNP and will guide the methodology choices. There are several different versions of the SLA. Ashley & Carney (1999) describe the DFID sustainable livelihood framework and the thesis will adopt this framework, as it is the most used version of the SLA. The reason for this is, as Ashley & Carney (1999) write, “DFID’s SL work...can be applied to any type of development activity” (p. 7). However SLA is a framework that is mostly focused on long-term aspects to reduce poverty and increase the key capitals. To get a deeper understanding of the findings,
and connect it even more to cash transfer, the thesis will also use a cash transfer framework.

3.2 WHO conceptual framework for the roles of cash transfer

WHO (2011) describes its framework, WHO conceptual framework for the role of cash transfer, that it is “based on an assumption that individuals can be trusted and empowered to make effective use of resources available to them to improve their living standards (p. 3). The WHO (2011) mentions that poverty is multidimensional, however it is low and variable income that is the central of the poverty problem. According to WHO (2011) "cash transfer help households to smooth consumption, enabling them to sustain spending on food, schooling and healthcare in lean periods, without the need to sell assets or take on debt” (p. 3). The WHO (2011) describes the framework on cash transfers and focuses on four different stages in the transfer of the cash transfer. It also shows the impact of cash transfers with different outputs with the baseline of higher and or more predictable income. This will later give the recipients of the cash transfers better food security and nutrition, health status and education, i.e. increase the human capital, that effects the livelihood that provide higher and more predictable income. Along come different extra outputs such as financial capital in savings to prevent shocks and vulnerability and also physical capital in better housing that prevents emergencies. The importance is of when the cash is delivered in different stages and therefore the WHO (2011) presents four different stages.

The pathway of cash transfers "can be conceptualized (along with other social protection instruments) in terms of prevention, protection, promotion and transformation" (WHO, 2011, p. 4). The framework describes the different objectives and key concepts in the four stages of when cash transfers can be delivered. The four stages are prevention, protection, promotion and transformation. The framework is based on assumptions that beneficiary can be trusted and empowered to make their own choices according to their need. The framework presents that income is the key, central to individuals' poverty and that money can assist households with the provision of basic and necessary needs. It is connected to build human capital in both short and long term (WHO, 2011). The cash transfer role has increased over the last decade and as mentioned above, cash transfers are complementary to education or health services provided by the government. The pathway of cash transfers “can be conceptualized (along with other social protection instruments) in terms of prevention, protection, promotion and transformation” (WHO, 2011, p. 4).
The prevention stage has the objective to "prevent shocks from causing irreversible damage to the productive capacities and human development of vulnerable households" (WHO, 2011, p. 6). The prevention stage focuses on the vulnerability and the prevention for vulnerability is in cash transfers that are transferred for prevention. The key concepts in the prevention stage are social risk management (SRM), safety nets and the way the beneficiaries manage shocks. In the second stage, the protection has the objectives of increasing the living standard to an acceptable level. It focuses on the chronic poor and therefore the cash transfers should be transferred as protection for the beneficiaries. The key concepts in this stage for the beneficiaries in cash transfers are the poverty reduction, social contract, welfare and equity. The third stage, the promotion, has the objective to "improve capabilities and opportunities for poor and vulnerable households" (WHO, 2011, p. 6). The focus of this stage is on the active economically poor and near poor, vulnerable people with the key concepts in this stage to break the poverty cycle and sustaining and building human capital. The fourth and last stage is the transformation stage. The objectives of this stage are to change the power relations for marginalized groups. In this stage the cash transfers are transferred to achieve transformation of the society, with the key concepts of empowerment, giving citizens a voice and the creation of social and political construction of vulnerability (WHO, 2011).

In the long-term, the conceptual framework from WHO is creating output that has similarities with the SLA outputs. The model is based on the two first stages of the SLA, however the difference is that the livelihood assets in human capital is dependent on higher and/or more predictable income, which bring the positive impacts of cash transfers, food security, health and education.

In summary the SLA has four different stages: it starts with the vulnerability context that the poor is depending on shocks, trends or seasonality, which affect the livelihood assets. The livelihood assets depend on human-, natural-, financial-, social- and physical capital. The focus of this thesis will mostly be on human capital. All of this influences the PIP; policy, institutions and processes that in the long term create livelihood outputs. It will all later affect the human- and financial capital where the cash transfers is an instrument to prevent, protect, promote and transform the livelihood of the beneficiaries through the WHO conceptual framework for the roles of cash transfer. The frameworks will be used together, mostly the key capitals connected to the different stages. The two different frameworks are different in some ways. It is long-term against short-term frameworks, and SLA is a general
framework and WHO is a direct framework towards cash transfers. Therefore the frameworks can contribute in different aspects in the analysis even though the frameworks have theoretical discourses.
4. Methodology

This chapter provides information on how the research was conducted and data was collected. This thesis is based on a qualitative study with semi-structured interviews and focus groups. For this thesis four different actors have been selected according to Doocy & Tappis (2017) choice of important cash transfer actors. The different actors are: funding sources, implementation agencies, the local chief in Lodwar and beneficiaries in Turkana County of HSNP. This chapter will also discuss the limitations and de-limitations.

4.1 Selection

The thesis aim is to triangulate information from four different actors, which can give a deeper understanding of the CTPs in Kenya. According to Doocy & Tappis (2017), there are typically four different kinds of actors in cash transfers: 1) The funding source, for example; multilateral organizations, national governments and donor agencies. 2) Implementing agencies, for example; INGO, NGO, national governments or private institutions. 3) Service provider as food distributors and financial institutes. 4) The recipients/beneficiary to the CTP. Therefore the collection of the data will be done within these four different actors with a change of the third actor because of limitations of access. The third actor, the service provider/food distributor is replaced with the local chief based in Lodwar, Turkana. The data will also come from secondary sources, this in order to draw conclusions. This gives the researcher an in-depth understanding to answer the research questions. The selection made of respondents was that they needed to be a part of cash transfer program in Kenya. All organizations that were contacted for interviews accepted the request and interviews were held. The organizations were also selected because they could give a broader context and the findings are suitable for the organizations around the globe. The next part will describe the different actor groups, the order of actors is changed to suit the findings and analysis part.

4.1.1 Beneficiaries

The beneficiaries were located in two towns in Turkana County, Lodwar and Kakuma. In total 13 interviews were hold with the beneficiaries and three focus groups.

Lodwar

For this thesis ten semi-structured interviews were conducted in Lodwar area and two focus groups. The interviews and the first focus group were conducted in three different
places around Lodwar and the second focus group on a fourth one. Respondents 9 & 10 were IDP. Lodwar is the capital of Turkana County with a population of 48,000 people (Commission on Revenue Allocation, 2017). Turkana and especially Lodwar, is affected by the drought, it is desert climate and has high temperatures, around 29-31 degrees, all year round (YR, 2019). In Lodwar the HSNP is operating and at the time the researcher visited Lodwar there was an on-going emergency with the drought in Turkana. Lodwar city was chosen for the ability to get access to respondents of the HSNP and it’s flight logistical ability for the research (Visit Turkanaland, 2019). Combining the on-going drought emergency, the HSNP and the access to respondents, Lodwar is the most suitable choice for the thesis.

Kakuma

The thesis conducted three semi-structured interviews and one focus group in Kakuma. The interviews were conducted on two different places and the focus group on a third location. It was conducted in Kakuma town, not the refugee camp that is located close to Kakuma town. Kakuma is Swahili for “nowhere” and is most famous for hosting the second largest refugee camp in Kenya (UNHCR, 2019d). Kakuma is located 120km from Lodwar, and is the major city in the western part of Turkana. Kakuma is also one location where the HSNP is operating. The major multi-international organizations, for example WFP and UNHCR, are mostly focused on Kakuma refugee camp and Kalobeyei integrates settlement. The infrastructure between Lodwar and Kakuma made it possible to travel by road. Alongside with the same drought as in Lodwar the thesis could get information from more than one place in Turkana County. Therefore the researcher is able to combine and compare the information from the two different locations and respondents.

4.1.2 Local chief

The interview with the Local chief took place in Napetet, Lodwar. The respondent is the chief of Lodwar and therefore his answers can only relate to the beneficiaries of Lodwar. The chief is a person that works on behalf of the GoK with their work in the community. The local chief was chosen as a respondent because of the work he do within the HSNP. The local chief works as a middleman for the emergency cash, is supposed to hold meetings with the locals about the HSNP and also collects information about beneficiaries and provides information to the HSNP.
4.1.3 Funding source
The funding source is SIDA (Swedish International Cooperation Development Agency), The World Bank and DFID (Department for International Development). The respondent was chosen because of their close relation to cash transfers in Kenya and that they previously (SIDA) and currently (DFID) present funding to the HSNP. It is important to mention that SIDA, The World Bank and DFID focus is on the implementation of the system rather as funders of the system. They are in the funding source category because of their close relations to funding cash transfers, previously and currently. SIDA and DFID are also both aid agencies. The World Bank is funder and an implementation agency of HSNP. DFID is currently funding the HSNP, however they will now give to support the Government of Kenya (GoK) with the implementation structure instead. The three respondents could give the thesis input about their image of the program and how they were working with different aspects within the cash transfers in emergencies in general and HSNP in specific.

4.1.4 Implementation agencies
The implementation agencies are organizations that implement their own CTP (Kenyan Red Cross Society) and assist the government with the NSNP (The World Bank, UNICEF and WFP). The World Bank, UNICEF and WFP do not distribute cash themselves however they are part of the implementing process The implementation agencies are chosen for two reasons: they will give an overview of the cash transfer image in Kenya and they also will provide significant information with their connection to HSNP.

4.2 Qualitative study
The thesis has an abductive research design where the combination of theory and data gathering from the field will be tested simultaneously. The research is therefore not inductive or deductive (Danemark, Ekström, Jakobsen & Karlsson, 2002). The thesis used qualitative research method. The qualitative research method was chosen for the ability to collect information from interviews and for the ability to understand the underlying dimension of the research questions. Moreover, it is also chosen to be able to approach the empirical world and to give the deviant a forum for their views (Taylor, Bogdan & DeVault, 2015). As Taylor et al. (2015) mentions in Corbin & Strauss (2015), qualitative research is to understand people from their own frames of reference and experiencing reality as they experience it. The selection has been done through strategic selection.

Transcribing
The semi-structured interviews and the focus groups were recorded and transcribed into a special document. There is recording of 17 interviews and two focus groups, there is missing recordings on interviews with the Kenyan Red Cross Society, the local chief, DFID and focus group Lodwar 1. The next step in the transcribing was to combine the information into the different parts of the findings. The interviews followed the same structure so it could be easier for the researcher to combine the different information from different organizations.

Secondary material

Secondary materials have influenced the thesis. Secondary materials are evaluations report on HSNP provided by different organizations and annual reports. It has been used for the researcher to get a deeper understanding of the HSNP.

4.3 Semi-structured interviews

The interviews were conducted in a semi-structured way where the interviewer and the respondent had a constructive conversation. A semi-structured interview has topics decided from the beginning that stays the same over the course of the different interviews. The respondent is therefore able to add anything they feel is relevant. Disadvantages with semi-structured interviews are that the respondent could leave out information that he or she doesn't think is necessary to mention. Moreover, the interviewer can (intentionally or unintentionally) affect the response so it suits the agenda of the research (Corbin & Strauss, 2015). Semi-structured interviews was chosen for the ability to connect the information to the research questions and the respondent could add information in addition to the set-up questions and themes. To be able to understand the image of cash transfers among the different actor groups this was the best choice.

4.4 Focus groups

Focus groups are interviews, however it includes more than one respondent, mostly four or more (Bryman, 2016). Focus groups and interviews are similar but with significant differences. Bryman (2016) describes three main differences between the two methods. Firstly, focus groups have a theme that is discussed in-depth. Secondly, focus groups are not carried out to be time and money savings if compared to group interviews. Thirdly, when choosing focus groups, the researcher is interested in the group view rather than the individual view (Bryman, 2016). The positive impact with focus groups is that the
researcher has the opportunity to study if the different respondents make sense of a phenomenon and get their collective view of the topics.

4.5 Limitations & Delimitations

The respondents provided all information in the thesis, which means that it is based on people’s perception. There is no physical evidence of the information that the respondents have provided to the researcher. Thenceforth the researcher has interpreted all information. The limitations and the delimitations of the research are provided in this part, where the researcher acknowledges the disadvantages with the methodology.

4.5.1 Limitations

Language

One of the limitations of the thesis is that the researcher did not speak the local language (Kiswahili) or know the social context. In order for the interviews to take place in Lodwar and Kakuma it was necessary to have an interpreter. According to SQA (2018) a possible limitation with an interpreter can be that the interviews take longer and there might be mistranslation. As the interpreter is not as familiar with the topic as the researcher is, it can have an effect on the translation. Before the first interview took place, the researcher and the interpreter discussed the topic and the questions, in order to understand the capacity of the translator. Although there were no difficulties with the interpreter from the researchers point of view, it is difficult to establish if the translator might have been influenced or given the researcher answers he wanted to hear. However, the last two interviews in Kakuma were conducted in English and the respondents gave similar answers to the questions, therefore the researcher argues that there were no difficulties with the interpreter. The interviews with the three other actor groups were all conducted in English. In order to improve the readability of quotes, minor changes were made. It has not affected the information.

Time

Another limitation is the timeframe in Lodwar and Kakuma. The researcher only spent three days on site, due to time restrictions from the guide, and therefore conducted several interviews in a short limit of time. It is possible that the researcher was negatively affected by the stress of conducting the interviews in a short time. The weather conditions of Turkana County with the heat in the end of April made it necessary that interviews and
focus groups were kept short. Initially the aim was to have more interviews in Kakuma, however, the rain made it necessary to leave earlier than planned. Suggestions to the next researcher is to go to Turkana when the weather conditions would make it possible to have longer interviews and stay longer on site. Despite the time limitations the researcher argues that the information would not be significantly different. The respondents got the time to answer all of the researchers prepared questions and also the ability in the end to speak freely about HSNP and their situation without any time pressure. The respondents were not aware of the researchers time plan. If the researcher had arrived in Lodwar when the local chief would not have been busy with the new ID card registration, or booked an interview time in advance, perhaps the information would be different and more in-depth.

If the beneficiaries provided truthful answers or if they saw the opportunity to tell another answer because of the dynamic between the researcher and the respondents is difficult for the researcher to know. After all the researcher comes to beneficiaries home, highly educated, culture differences (Sweden – Kenya) and are a student from an university when some respondents never have attended primary school and are illiterate. With this in mind the researcher may, in the eye of the respondents in Lodwar and Kakuma have represented an elite group and the beneficiaries could see the opportunity to take advantages of this and provide information that suits them and the researcher.

Local guide

The researcher was provided with a local guide in Lodwar and Kakuma. This might have had an impact on the result, as the local guide was present on several interviews (INTWL1-5, INTWL9-10 & INTWK1) and focus groups (FGL2 & FGK1). The guide was not present at all interviews or focus groups and the information provided when the guide was not present was no difference from when the guide was present. Therefore the researcher argues that the guide did not have an impact on the respondent’s answers. The limitations with time with the local chief created that there was little information provided for the researcher.

Findings

The levels of repressive on the findings are different for different actors. The beneficiaries have a high level of repressive in Lodwar and Kakuma. In the other actor groups only one person discussed the entire organisations view, therefore the view can be different from different persons. Even though the researcher argues that the main findings would be
similar regardless of person. In a broader context the findings are the view from Lodwar, Kakuma and Kenya. Therefore the findings is not repressive for the entire cash transfer field, however it is a reflection to a broader context on cash transfers in emergencies.

5.4.2 Delimitations

*Beneficiaries*

The delimitations were several. The thesis was not able to look at the emergency transfer of the HSNP because of no access to the beneficiaries, therefore the researcher talked with beneficiaries of the regular HSNP transfer. Several respondents showed the researcher their HSNP debit card alongside with their ID. They also presented information of how much money and when they were supposed to arrive before the researcher mentioned it. The respondents were aware of the structure of the HSNP. Therefore the researcher argues that the respondents were enrolled in the HSNP regular transfer and no more control was conducted. If the researcher would have had knowledge, at the time in Turkana, of the free information helpline the researcher could have done an extra control. This knowledge was something the researcher got when interviews took place later on in Nairobi. The HSNP data website, that the researcher got access to after the interviews in Lodwar and Kakuma, could not provide information that gave the researcher a solid answer if the beneficiaries were enrolled in the regular or emergency transfer. The researcher conducted interviews and focus groups with 50 respondents, both semi-structured interviews and focus groups, in two different major locations and in seven different sub-locations. Even though there are several delimitations when it comes to the beneficiaries the respondents gave similar answer without knowing each other or that the researcher was going to show up. Therefore the researcher argues that, even though the information is based on perceptions, it is truthful information provided by the respondents.

*Delimitations of non-access*

Another delimitation was the non-access to the HSNP officers, as of practical reasons the researcher was not able to interview HSNP officers. Therefore the thesis needed to find other stakeholders to the program and the thesis findings have not been discussed with the HSNP and therefore the HSNP could not give their view of the findings. The findings and the analysis could have been different with the information from HSNP. Only one beneficiary respondent did not want to participate, it was because of culture reasons. The geographical delimitations were Turkana County and the towns of Lodwar and Kakuma. As mentioned it
was the towns where it was possible to travel to because of transportation and contacts. Two of the other three counties where HSNP is operating, Mandera and Wajir are prohibit from visiting from the Swedish Ministry for Foreign Affairs and the Swedish embassy in Kenya. Another findings in the beneficiaries actor group could be found in the other three counties were HSNP have implemented cash transfer. The change of actor group from the Doocy & Tappis (2017) third actor group, service provider as food distributors and financial institutes, to the local chief in Lodwar affected the findings. It was not possible to get a meeting with the original third actor group and therefore the researcher changed it into the local chief. The researcher is aware of one short meeting with the local chief might not be representative for the entire actor group, however it was important to get the local chiefs view. Therefore the findings and analysis for the third actor group will be shorter and more compare to the other actor groups.

Academically delimitations

Academically delimitations are the analytical framework with the sustainable livelihood approach and WHO conceptual framework for the role of cash transfer. The focus is on when it is appropriate to deliver cash transfers in emergency. All the other areas of impact on local market and the impact on human capital are not part of the findings, however it is important to give the reader a view of the current field of cash transfers in the introduction and literature overview. It would be interesting for next researcher, with more financial resources and times, to do a mixed study, most of the cash transfer study that focus on impact have been quantitative.

4.6 Ethics

Bryman (2016) discusses four different ethic points for the researchers to not harm the participant. Firstly, *harm to participants*, it is important to understand that harm can come in different ways. It can be physical or loss of self-esteem. It is important to understand that the respondent and the researcher can see harm in different ways because of social structure, context, religion etc. Secondly, *the lack of informed consent* is important to understand. If the respondent didn't want to participate in my research the answers could have been misleading. The person should have the opportunity to refuse to be a respondent. Therefore people were able to leave the different focus groups if they wanted to. Thirdly, *the invasion of privacy* needs to be understood by the researcher. When the interviews will be held it is important to understand their privacy limits. The interviews with locals started
with general information about the research being anonymous and voluntary to participate. The last point is on *deception*, “deception occurs when researchers represent their work as something other than what it is” (Bryman, 2016, p. 133). In this case it was important to talk and be honest with the respondents about the research and the researcher.
5. FINDINGS

In this chapter the thesis will provide the reader the findings that were gathered through the methodology. It will be divided in the four different actor groups and in the next chapter the analysis of the findings will take place. The main findings are that the beneficiaries claim they don’t get their money, however the funders and implementation sources claim the opposite. Another finding is that the beneficiaries prefer the money before the emergency situations occur. In the findings codes will be used, the code description is found in the list of codes in the beginning of the thesis.

5.1 Beneficiaries

The respondents got several questions, divided in five different parts: the lost money, the beneficiaries image of cash transfer, when it is appropriate too of deliver money in emergencies, suggestions, and follow up questions on their claims of not receiving their money.

5.1.1 The lost money

The beneficiaries in the regular HSNP are provided with 5400 KES (approx. 53 USD) every second month and the money is transferred through the Equity Bank and their agencies (INTWSIDA, INTWWB). The beneficiaries get a debit card and withdrawn them from the closest ATM.

The main findings from the beneficiaries of the HSNP are that they have never received cash (INTWL1-3, INTWL5, INTWL10, FGL1-2 & FGK1) or received cash once or a few time but not the entire period they are entitled to (INTWL4, INTWL6-9, FGL1-2, INTWK1-3, FGK1). Of all approximated 50 respondent that participated in interviews or focus groups, only two received money every second month from HSNP (FGL2 & FGK1). A respondent said, “since I was enrolled in the program I have got nothing at all” (INTWL2). Another respondent got an HSNP card, however the respondent has never received any money (INTWL3). INTWL5 told that she has been enrolled in the program for five years and received nothing. This is not only related to the city of Lodwar, the pattern is also similar in sub-locations outside of Lodwar city and in the town of Kakuma (INTWL10, FGL2, FGK1). For example: two respondents in Kakuma stated, “we have never received any money” (FGK1). Several respondents also described that they have received money once or a few times, not every second month like the HSNP beneficiaries are entitled to. These respondents were also
located on different sites, in sub-locations in Lodwar town, in locations close to Lodwar town and in sub-locations of Kakuma town. Respondent in FGL2 said, “I've only received money once, 2500 KES”. Another respondent said “I got money for one year, then it went off and then I have never got any more money” (INTWL4).

HSNP is an UCT program and therefore the beneficiaries could spend the money on what they deem most important even though the name of the program entitle them to spend it on food. The respondent that received money has seen a large impact of the money. The money is spend on goats, school fees, food, starting a business, transportation and for shelter (INTWL4, INTWL9, FGL1-2, INTWK1-3, FGK1). The main item the respondent spent the money on was food or school fees for their children. For those that did not receive any money, they mention that it was also food, cooking items and school fees they would spend the money on (INTWL1, INTWL10, FGL1, FGK1). The amount the respondent received was also questionable, “I send my kids to school but it was not even enough” (INTWL6). All respondents in the beneficiaries actor group highlight the importance of the money (INTWL1-10, FGL1-2, INTWK1-3, FGK1). INTWL10 mentioned “I could be living a good life, send my kids to school and have a stomach full”. Other mentioned that the money is a great help for those who received it every second month and it has raised the living standard (INTWL3-5). INTWL5 say “but it doesn't work” when she talks about the cash transfer.

5.1.2 Current image of cash transfer

The second part is the image of cash transfers, both the respondents' own image and among other locals in the community. The beneficiaries' image of the program is diverse, even though some beneficiaries do not receive money they have a positive view of the HSNP (INTWL5, INTWL10, FGL2). For example INTWL9 mention “the image is good because it helps”, even though he stated earlier he has only received money (2500 KES) once. One of the respondents that received money every second month described the image as; "it is good, because when I got the money I can get kids to school and pay hospital bills“ (FGK1). However, not every respondent shares this view of the HSNP, INTWL6 mentions “initially when they came with the assistance it was good but lately I have not seen any good image of it". INTWL7 described the diverse image of the HSNP "those that are benefitting from the program have a good image, apart from them no one gets money, it helps them but for those that do not get money it doesn't help".
In relation to their own image of the HSNP the respondents got the question on the image by other locals. Mostly of the respondent gave the answer that they didn’t know about the image from other locals (INTWL1 & FGK1). They also gave the same answer as on the previous question, that it is good for those who received but not well for those are left out even though they are enrolled (INTWL2-9 & INTWK1). One thing that can affect the image of the program is the security of receiving money. For those that have received money, once or on monthly basis, got the question whatever they feel safe during the collecting of the money. All respondent that received money and got the question feel safe collecting it (INTW9, FGL2, INTWK1, FGK1), however stories were told about other beneficiaries that got robbed or abused when they were collecting their money (FGL2 & INTWK2).

5.1.3 Appropriateness of when to deliver cash in emergencies

The third part is about when it is appropriate to deliver money in emergencies. In Lodwar, only two of the respondents want to get the money during an emergency (INTW1-2), the other respondents informed that it is most appropriate too get the money before an emergency (INTWL3-10, FGL1-2, INTWK1-3). No respondent wanted to get the money after an emergency, with the reason it is to late to receive money after an emergency. In Lodwar, main reason by receiving money before an emergency was that the climate situation creates emergencies in lack of food. In Lodwar a respondent stated “I want to receive the money before an emergency, because it is always starving going on, there is always drought in Turkana” (FGL2) and “there is always drought” (INTWL4). One respondent in Kakuma shared this view; she stated that she wanted to receive money before an emergency because “there is always a problem in Turkana, at least it helps when there is need for it” (INTWK1). Another respondent claimed that it was better to receive the money before an emergency so she could send her kids to hospital when they are sick and feed them so she uses the money for preparation purposes (INTWL5). Other respondents in Lodwar mention that they can prepare their houses and stocked food before the emergency (INTWL6-7). In Kakuma, respondent INTWK2 mentioned that there is almost always an emergency situation, therefore it is better to receive money before it happens. The main image of receiving money before an emergency was summarized by INTWL9 “I would like to receive money before the emergency, because better in hand so it can help when emergency comes”. This view is also shared with respondents in FGL1 that mention, “the money should come before or during, it must be available in need”. For those that want to receive money during an emergency their main reasons are that it is when they need it the most (INTWL1-2).
As mentioned, no respondent wanted to receive money after an emergency, however two respondents from the interviews and one focus group got a question of what they thought about if they would receive money after. They mentioned it is too late to receive money after an emergency (INTWL9-10, FGL2) and INTWL2 state it “if the money would come after six months it helps no one, it is too late, then the money is ending up in someone’s shop”. INTWL10 stated that if “the money comes when it is over, tell them that it is too late, the problem is here now”.

5.1.4 Beneficiaries suggestions
In the fourth part the questions was related to the respondent own suggestions and thoughts on cash transfers in emergencies and the HSNP. The respondents that did not receive any money or only have received money for a limited period suggested that they would like to receive their money they are entitled to. However to look more in-depth of other areas for improvements of cash transfers and HSNP, the respondents want constantly flow of cash, so they knew that money come every month for their help (INTWL6-8, FGK1, INTWK1&3). In FGK1 one woman stated “it is better if the cash transfer would be flowing every month” and INTWL7 stated: “I want the money to come in the end of the month. When others get their salary we also get our assistance. Now when it comes in different months I can have money and then next month I have nothing, to come monthly”. One respondent had the suggestion of adding something else to the cash, she stated: Also that the program can bring something else except the money (INTWL5). However she didn’t give any examples of what that could be. Another respondent was talking in a similar way, however she wanted the cash flow to increase so it could be saved for her children when she will pass away (INTWL5).

5.1.5 Where are the lost money
The fifth and final parts of the interviews and the focus group are the findings that were brought by the respondents that didn’t match the other four parts. The follow up questions about the money are therefore also presented in this part. The respondents did not know where the money that they are entitle end up. They presented some theories of what they thought has happened to the money. One theory, that was mention by different respondents on different sites in both Lodwar and Kakuma, was that the respondents had a poor sponsor. They explained that every respondent has a different sponsor and therefore they did not receive any money, because their sponsor is poor or dead (FGL1-2, INTW10,
INTWL2-3). INTWL10 stated a line that is similar to all the other respondents stories: “maybe I landed on a poor sponsor, so maybe the sponsor is poor and maybe one day I will get money”. In FGL1 they had been told that their sponsor is poor and have not send any money. The explanation by other respondents was also that it depends on what kind of phase you were enrolled in, phase 1 or phase 2. Different respondents claim that people in phase one get money and phase two did not (FGL2, INTWK2-3), however when phase one beneficiaries were asked they claim the opposite (FGL1). The respondents didn’t know why some were getting money and some didn’t (INTWL9-10, INTWK2-3). One explanation of different donors to different phases was mentioned by INTWK1. Other explanations from the respondents to what has happened to the money, was about corruption or at the HQ in Nairobi (INTWL3-4, INTWL6-7, FGL2, FGK1, INTWK2). In FGK1 one respondent said, “there is no problem on the side, the problem arises from the top”. One respondent talked about the cash and stated, “it comes from above and it remains above” (INTWL3). Respondents told different stories about the cash transfer, INTWL10, who never received any money, said, “cash transfer has cost more money, to pay for transport and then to receive no money”. Another woman in FGL2 mentioned that she got the information at the agency to come back tomorrow, then she paid for fare and it becomes expensive to go back and forth. In FGL2 one woman told the story of when she got to the agency she got the information that the money is in her account, but when she later went to receive the money, she was told there is no money in the account. INTWL8 stated that it was embarrassing to try to withdraw from the ATM and not receive any money. Their situation is the same as the beneficiaries. As mentioned, most of the respondents wanted to know what has happened to their money, in FGL1 a woman asked, “What is the real problem with the money? Why don’t we get any money?”

Observation made by the researcher is that all respondent was vulnerable and had a poor livelihood, the respondent was living for the day, some (FGK1) were illiterate and for some the knowledge of upcoming floods and rain season created a desperate feeling. Most of the respondent lived in huts or shacks along side with their neighbors, trying to get food for the day.

5.2 Local chief
The local chief got several questions about the beneficiaries’ position within the HSNP, therefore the findings will be provided in one part. The Local Chief claims that all 250
beneficiaries in Lodwar of phase I, “always receives money every time”. There were also 750 people enrolled in phase II. According to the local chief there is delayed payment in HSNP phase II. The local chief claims that the headquarter in Nairobi has to send the money again and he say that “I don’t know why they don’t get their money”. The local chief claims he has done his part and when the HSNP suggests things he needs to do, he does them. The local chief gives an example of when the HSNP needed the beneficiaries to have ID cards, and how he solved it. The image of the program is currently not good in the area, there is a lack of trust towards the HSNP because of the non delivery of money. The local chief says that “Hungry Safety Net Program is where it failed” when he talks about how it was better when OXFAM had a similar program in the area before HSNP. However, the local chief can see the HSNP has highly supported the living conditions, as the beneficiaries spend the money on food and for their children’s education. The local chief also say; “I don’t know what happen to the money, perhaps the management team?” and continues that the he does the facilitation at the local level, talk to the country level and no one knows where the money are, “perhaps the people in Nairobi?” The local chief also wanted to state to the researcher that “if it (the cash from the HSNP) comes to the people, let it be for the people” (INTWLC).

5.3 Funding source
The structure of the findings in funding source actor group will be divided in four different parts. The funding source response to the lost money, their current image of cash transfers in Kenya, their answers to when it is most appropriate to deliver cash in emergencies and the effects/results and the future of cash transfers in Kenya. The funding sources are SIDA, The World Bank and DFID.

5.3.1 The lost money
DFID explained the money transfer and the system that is conducted to transfer the money to the beneficiaries, the discussion come up if the money reached the beneficiaries and INTWDFID stated, “All work is done by the ministry in the monitoring of the transfer”. DFID, along with other actors, have assisted the GoK to have a system in place. To ensure the money reach the beneficiaries one of the criteria of the program is that the beneficiaries need to have a bank account. By having this biometric signature and card withdrawal the system can ensure that the money reach the beneficiaries. DFID also mentions that the beneficiary can file a complaint, through a free hotline, to the ministry if they do not receive
money or have any other questions. When asking the DFID how they would respond to claims the beneficiaries do not receive their money. INTWDFID stated “of course they are saying they are not receiving their money”. DFID says that it can be because of different reasons, like the death of the receiver, the household moves or problem at the bank (INTWDFID).

5.3.2 Current image of cash transfers
SIDA mention that, in 2014, they were asked by the GoK to have more involvement in the technical assistance, therefore SIDA is not transferring more money to the GoK for cash transfers in Kenya (INTWSIDA). According to INTWSIDA “we haven't been taking away money, we have been approached to direct the money elsewhere to help the entire system”. The World Bank will from the next financial term stop their transferring to the CTPs and instead go to the finance treasury for budget support (INTWWB). DFID is presenting the same image, as they have been working with the monitoring, the management system and providing funds. However DFID mentioned that the GoK would soon be able to be funded by the national tax system. SIDA is more interested in the lifecycle approach; to do investment in the entire lifecycle and therefore SIDA has agreed with WFP and UNICEF to have one common program instead of supporting several different CTPs (INTWSIDA). There is also a close collaboration between the different funding and implementing agencies, INTWDFID state, “we stick to each other and all is adding value to the system”. The Kenyan Red Cross Society (INTWRC) also presents a similar image. The World Bank is now, together with the DFID, the main funding source to the four CTPs led by the GoK, including the support of 100 000 households within the HSNP. According to INTWDFID “it is a transition process, we want the government to fund 100%”.

The selection of the households was done by an NGO in 2012 and from the registry of 375 000 households, the finances allowed 100 000 households to be a part of the regular HSNP (INTWWB; INTWDFID). In the interview with SIDA it was mentioned that HSNP has been politically a fantastic service (INTWSIDA). INTWDFID mentions, “We want to see the government to take over the CT, however it is working well now”. “There is a larger reach, more people enrolled, higher stakeholder involvement, the community is more engaged and the beneficiaries get more information about the program” (INTWDFID).
5.3.3 Appropriateness of when to deliver cash in emergencies

The World Bank and SIDA talked about the importance of delivering cash in an emergency. The World Bank mentioned that today the HSNP is focused on delivering money during an emergency, however they have delivered cash as prevention purpose for the El Nino. The World Bank mentioned several times during the interview that it is important to not have “any regrets” when it comes to emergency cash transfer and “so we can assist them when it is necessary”. The funding is ready for the GoK to distribute for the beneficiaries, when the monthly data is collected about the current status of the emergency in the four counties of HSNP. They also mentioned that there is a push from the GoK to do more and better to interventions rather now than later and therefore get criticized. The World Bank also supports the GoK in building dams, water tracking, cash transfers and food distribution through WFP in prevention purpose. Therefore The World Bank suggests to do emergency cash transfer during and prevent emergencies through other interventions (INTWWB).

5.3.4 Effects/results and future of cash transfer

SIDA has now also started to look into other innovative programs for the people in Turkana, the main aim is to reduce poverty and how “SIDA can link this to cash transfer, so they can have an escape route out of poverty and break the poverty circle” (INTWSIDA). In Turkana the poverty level is the highest of the four countries and as mention in previous part: people is living under the poverty line (INTWSIDA, INTWWB). SIDA and The World Bank have made large amounts of funding available for the cash transfers in Kenya over a decade. The result of this funding is something that surprised the respondent at SIDA. According to INTWSIDA “it is surprising for me why the growth has not (point the finger up to the sky, meaning increase). It is not what we expected and we wanted to break the cycle but the poverty level is still absolutely high”. It is also mentioned the aim of the emergency cash transfer on how people in Turkana can move forward, that in case of an emergency and often the drought in Turkana the livelihood is destroyed. The investment done will assist them to not fall back into poverty and sustain themselves for some times (INTWSIDA). The respondent at SIDA also mention the difficulties in other counties were HSNP is operating, in relation to child mortality and nutrition. Nutrition is also something the respondent at The World Bank mention that their focus was on, INTWWB said, “cash transfer is a general problem, it does not relate to a nutrition outcome”. It has started programs and education within the HSNP to get the mothers to realize the importance of nutrition food for the
children. INTWWB mentions that “it is not only a problem for HSNP but also for the world and therefore it will be cash + intervention that is coming in”.

Therefore in 2017 the GoK and The World Bank started a process of selecting the households for the upcoming phase III in the four counties. The World Bank has supported the GoK with the registration, which will be completed in December 2019 (INTWWB). The World Bank mentions: “hopefully before the next financial year in June 2019 we will able to have a new registry in the four county and have new registration”.

5.4 Implementation agencies
The structure of the findings in the implementation agency actor group is in four different parts. It is important to highlight once again that these actors do not distribute cash on the ground (except Kenyan Red Cross for their own CTP), this is done by the HSNP. The actors are implementing and supporting the GoK in the National Safety Net Programs. The implementation agencies actor group are the Kenyan Red Cross Society, WFP, The World Bank and UNICEF.

5.4.1 The lost money
All of the respondents in the implementation agency actor group answered the question how certain it could be that the money reaches the beneficiaries with confidence that the system works. No implementation agency can look at the entire payments circle, INTWWB states “Today we can’t look at the balance of the beneficiaries because that is confidential information, but we will look at the aggregate, why are they not withdrawing etc”. UNICEF describes the monitoring system MIS (Management Information System) that is in place to monitor the money, “They tracking if the money reach the beneficiaries, the beneficiaries are aware that they should get money. If they don’t get it they put in a complaint through the free hot line” (INTWUNICEF). The World Bank says that everyone that is not receiving their money can call the free hot line to HSNP. This toll free hot line will bring clarity of why the money is not received or provide information about the household. It is also possible to file a complaint, or for anyone to call on a beneficiaries’ behalf (INTWWWB). There are also monitoring missions taking place every six months where the GoK and implementation agencies go to the beneficiaries to make spot checks. This is according to UNICEF not ideal to do only every six month.

According to the INTWRC, “The beneficiaries are safe and have no security issues regarding getting money, they have the best transferring system for that specific area”. The World
Bank also described the function of the monitoring and delivery of money. Apart from the system UNICEF talked about, The World Bank also mentioned that the beneficiaries can contact the local chief, assistant chief and the program officer for HSNP in that county and the local chief should have public meetings to communicate with the beneficiaries. Therefore the beneficiaries can also voice their opinion with the local chief (INTWWB). When UNICEF talked about the transferring system INTWUNICEF stated, “So that’s does not mean that there is no money disappearing, there is, but it reduce at least the risk for it”.

The beneficiaries of the program are divided in regular and emergency selection. According to The World Bank the beneficiaries know if they are supposed to receive money regularly or not, The World Bank admitted that they can’t ensure 100% clarity of this and “ultimately everyone is looking for money, especially when it is a drought or other emergency” (INTWWB).

5.4.2 Current image of cash transfer
According to INTWWFP “there is no magical solution for all the challenges Kenya has”. However, the work with cash transfers in social protection is assisting the poor and vulnerable in Kenya (INTWRC). The shift has been from in-kind transfer to cash. Both WFP and Kenyan Red Cross Society prefer cash than in-kind transfer, for example food-distribution. WFP describes that sometimes it is necessary to use food distribution to reach the people living in the remote areas. The World Bank states that cash has disadvantages in nutrition outcome. The reason behind this is, according to INTWWB, “when you give them cash it is used for your basic needs instead of giving it to nutrition needs for your children. They don’t have anything to eat anyway, it is not focused on children”. Both The World Bank and UNICEF states that there is a problem with nutrition outcome, the INTWWB states, “Because of culture, they feed the elder first and then later on feed, with the same food, the children. With food that is not very nutrition”. Therefore the creation of the intervention of “Cash +” have taken place. The “Cash +” intervention will be described later on. The WFP describes their image of cash in Kenya as progressive and embrace the cash idea and the WFP know all the benefits that comes with it. The INTWWFP continues with “one of the issues to raise is, that cash is so good to implement and brings a lot of dignity in the way and the beneficiaries who receives it. They have a choice but it is also not that easy to have it in the basket for the food or the income”. The INTWRC describes the image of their program and the overall image of cash transfers in the world, with: “Red Cross prefers cash because
it is fast and delivering and has a local effect on the market. Also that it is unconditional cash transfer and the beneficiary can use it for what they want, the use it for food or shelter mostly, don't have any problem that is used for other items”.

5.4.3 Appropriateness of when to deliver cash in emergencies

The implementation actors all agree that emergencies transfers should be done before or during an emergency (INTWWB, INTWRC, INTWWFP, INTWUNICEF). However there are more angles to the situation than just delivering cash when an emergency occurs. The Kenyan Red Cross Society and The World Bank agree that it is important to work on prevention intentions. The World Bank states it is important “to not have any regrets” several times during the interview. The INTWWB also states: “If a county is getting into a drought is very quickly becomes an emergency, it mostly doesn’t become extreme, it can take a while. Then you do the intervention as early as possible, so you don’t have any regrets. Because the media is going after you if there is something going on or someone are close to dying”. INTWWB continues with: “There is a general push within the government to do more, with larger emergencies it is better to do something now, because later on you can get criticized”. The WFP states when it comes to when it is appropriate to deliver cash in emergency

It is important to respond early. In the drought of 2011, the horn of Africa lost assets for 18 billion US Dollars. […] Everybody agrees that if we would have a system that anticipated and ensured that would respond and in was in place the deaths and the loss of livestock and other things would have been less. That’s why we are very committed to support the GoK to address and is responsive and in place (INTWWFP).

UNICEF continues with the challenges of delivering cash during an emergency. UNICEF states that the NSNP is not shock responsive. The challenge is the time it takes for the GoK to pay the beneficiaries after UNICEF has sponsored the GoK (INTWUNICEF). Last time, UNICEF describes, it took over seven months (INTWUNICEF). UNICEF, The World Bank and the Kenyan Red Cross Society describe the work of prevention by building dams for reserve water, water tracking, food distribution, building new homes, moving villages to higher ground (INTWWB, INTWRC). INTWUNICEF ends with “it is more than just cash transfer, of course ideally it should reach them as quickly as possible”
The emergency cash transfer HSNP was introduced in 2015 with an emergency scale map that every month collects information about emergency status. If there is an emergency on level 25%-75% the system provides money to the beneficiaries of HSNP emergency cash. The beneficiaries get information through the local chief, sms, through the program officer that is based in the county and sometimes radio (INTWWB). Disadvantages with the different system are that for example the beneficiaries does not have cell phone connection or is not able to read (INTWWB, INTWRC).

5.4.4 Effects/results and future of cash transfers

Challenges

UNICEF describes the main future challenges are the hand-over between the DFID and GoK, and INTWUNICEF states that “I am a little bit scared about the sustainability”. UNICEF sees more challenges for the cash transfers in Kenya and the HSNP. UNICEF states that the GoK needs to look into a shock responsive pillar in the social protection documents, as it is important according to INTWUNICEF that the GoK look into more than drought in emergency. In that way emergency responsive will also include other areas (all environmental emergencies or political) and the challenge with this is it will take a lot of resources and capacity for the GoK to implement. WFP describes a different challenge for the HSNP: the budget, and the INTWWFP states that donors might create other commitments in the future and therefor it would become a problem for the implementation agencies to continue their work with the HSNP. WFP states the importance to continue the investment in social protection in general and specifically the cash transfer, stating, "We provided technical assistance to understand the value of social protection and how it contributed significantly to the growth of our economy. It is important to invest social protection because it is not a waste". The Kenyan Red Cross Society and The World Bank agreed that the main challenges are to reach the remote areas where there is no cellphone connection and lack of basic infrastructure. Therefore these people could miss the opportunity to be part of the program or get information about the program (INTWWB, INTWRC).

Cash+ and future

The future of cash transfers in Kenya is that the GoK will be the only funding source. There is now, since the end of phase II of HSNP in March 2019, zero donor money in to the different programs (INTWUNICEF). This is important for the program to be sustainable in
the future because if the donor current politics change, the program can still continue (INTWUNICEF). WFP describes the same view of the cash being provided by the GoK and contributes with: “that’s good because it is a home solution. Kenya is no longer on external aid for the CT, the external assistance that comes to Kenya nowadays is to strengthen the overall system and architecture within the social protection is established” (INTWWFP).

UNICEF, WFP and The World Bank describe the pilot work of cash transfers in social protection, the intervention of “Cash+”. “Cash+” is described as cash+ link to a special intervention. WFP describes, “We are now looking at existing cash transfers and linking beneficiaries with other social and economic services” (INTWWFP). It can for example be cash + nutrition, cash + education, cash + labour market or assisting small business with business plans to be able for the beneficiary to sustain themselves (INTWWFP, INTWUNICEF). The World Bank describes the importance of nutritious food for the beneficiaries and this challenge is not particularly typical for Kenya but also for the world. UNICEF states that adding other areas to the cash transfers will assist the beneficiaries to easier move out from poverty and than just be handing over cash. The idea is to get more children to school, teach mothers about nutrition food, prepare beneficiaries for the labour market and/or get better healthcare. The “cash+” intervention is a joint program between the GoK and the implementation agencies of UNICEF and WFP, with the funding of SIDA and DFID (INTWUNICEF). The “cash+” will according to WFP “help them to improve their kids and take advantages of synergies, it is important to give proper assistance” (INTWWFP).

WFP ends the findings of the implementation agency actor group with this statement; “WFP has embraced the cash transfer program process and I think on the horizon I see it adopting innovate mechanism for its own initiative whatever is going to respond, including maybe in emergency, that is an internal perspective” (INTWWFP).
6. ANALYSIS

In this chapter the analysis of the findings will be presented, and it will also be structured with the different actor groups. It will contain the four different stages of the SLA, vulnerability context, livelihood assets (key capital), transforming structures & processes and livelihood outcomes. It will also connect to the WHO conceptual framework for the role of cash transfers with the four different stages, prevention, protection, promotion and transformation. The main analysis is that the image is diverse, the cash should be transferred in the prevention stage and the lack of money creates that the vulnerability in the livelihood increases and therefore there is no increase in the livelihood assets.

6.1 Beneficiaries

6.1.1 The lost money

The main findings, that the beneficiaries do not receive their money they are entitled to create vulnerability context for the beneficiary inline with the SLA. The respondents will not be able to increase their human capital, lower their vulnerability and start the SLA process because of the non-existing money. It will lead to them still being vulnerable against shocks or other external causes. In combination with the respondents’ low natural capital during emergencies makes that the respondents are not able to leave poverty with the assists from cash transfers, and get a livelihood outcome that create a sustainable livelihood. The SLA in combination with what the respondents would use their money for, education for children, food and shelter, show that without the money, there is no increase of human capital for the respondents. It is particularly clear with the statement from INTWL10 that the money could have given her a good life if she was able to invest the money in the family members’ human capital. “A good life” has a different definition for every person and therefore it is hard to argue about that, however the cash transfer would contribute to her livelihood. The WHO framework states that money is the central key for people living in poverty to be able to break the poverty cycle. Therefore the lack of receiving money for the beneficiary does not only effect the human capital, it is also effecting the financial capital and the physical capital, when the respondent are not able to feed themselves or their families. Moreover it will affect in the long term the social capital with exclusiveness from the society, because of their lack of knowledge to read, write and communicate. Therefore the analysis that the respondent does not receive their money they are entitled to is alarming for the
beneficiaries and for the HSNP. The beneficiaries are depending on the money to, not only sustain a livelihood today, but also to get the opportunity to invest in the human capital and be able to leave poverty. However cash transfers are one step to leave poverty, there are more interventions done, even though cash transfers has become successful. Moreover the non-existing cash also creates an effect in every step of the SLA, from the vulnerability context, through the different capitals, to the failure of structures and processes of the HSNP and the lack of livelihood outcome that would decrease in vulnerability for the respondents.

6.1.2 Current image of cash transfer

Even though the beneficiaries do not receive the money, the overall picture of the HSNP is good but diverse. That the program exists is on the good side of the image, the lack of money is on the opposite side. There were some respondents that have changed their image of the HSNP from good to disappointment after they had not received any money. The image among the respondents, and their perceived image of other locals of the HSNP, affects several steps of the SLA framework. It mostly effects the transformation of structures and processes, where the lack of image and trust of future and other on-going programs and initiatives from the government or NGOs can in the long term have spill-over effects. It will therefore affect the livelihood outcome for the beneficiaries and locals in more areas than the CTPs.

6.1.3 Appropriateness of when to deliver cash in emergencies

The beneficiaries of the HSNP were almost unanimous in their opinion that they wanted to receive the money before an emergency takes place in order to prevent floods, build shelters or store food. Several respondents mentioned this and the importance of being able to have a livelihood during emergency is significant for all respondents. However several respondents stated that there are always emergency situations with the drought in Turkana. This leads to the prevention stage of the WHO framework and its focus on the vulnerability context of the locals. Therefore in the views of the locals, and through the analysis from the researcher with the framework, the emergency situations can be addressed with cash transfer to create short-term effects. For the long-term effects in the communities and for the future generation more things needs to be intervened from other areas. The need of assistance in emergencies from different sides is important for the locals to sustain a livelihood and increase the natural capitals of the household. The beneficiaries were clear: the cash in emergency is important to receive in prevention, if it is received after
the emergency it is too late and the money will benefit the local market instead. The money that is received after an emergency would not be money that is aimed for the emergency, it will however assist the beneficiaries to increase the natural capital, human capital and physical capital with being able to get children to school and pay hospital bills.

Therefore it is a challenge for the implementation agencies and funding sources to know when the emergency can appear so they can transfer the money in prevention. Natural disasters with seasonal trends or environmental emergencies can be figured out in advance. However technological disasters and conflict related emergencies are more difficult to anticipate. The prevention shocks and protection of decreasing poverty is the importance for HSNP work in Turkana at the moment.

6.1.4 Beneficiaries suggestions and where the money are

For those who receive cash, the suggestion was brought up by the respondents to receive money every month instead of every second month and therefore increase the cash flow and make it easier to plan in the prevention stage of an emergency and be able to promote capabilities and opportunities in the community. The cash have reached the beneficiaries when the emergency comes. To receive money every month will decrease the vulnerability context according to the SLA and also creates stronger prevention mechanisms before an emergency. Hence the researcher agree with the respondents that monthly payments would be a better solution for the beneficiaries, as long as the same amount is transferred. Probably the transaction cost will double for the HSNP, and therefore if the amount would decrease it would have a larger negative impact on the beneficiaries than receiving money every second month. The finding that the beneficiaries have “a poor sponsor” was surprising, however it was important for the reader to get the view of the image the beneficiaries have about the program. As mentioned previously, the HSNP is funded by the GoK, DFID and The World Bank among others. To link the SLA with this information can only be seen with the glasses of perceived image and the connection to PIP, policies, institutions and processes. The strategies the top level creates for the ground level is necessary for the beneficiaries to be able to get a better livelihood outcome. Therefore the main analysis are the beneficiaries need to receive the cash before the emergency to be able to increase the different key capital, decrease the vulnerability and through the PIP the beneficiaries can create livelihood strategies and outcomes that will affect the key capitals.
The researcher argues that it is necessary to change the PIP to reach the vulnerability and livelihood assets to make a change for the beneficiaries of HSNP.

6.2 Local chief
The local chief made several statements on the cash from the HSNP. The local chiefs’ image of the program and his perception of the image from the locals in his neighbourhood were negative. The local chief is negative to the program because of the money does not reach the beneficiaries. The lack of trust combined with the beneficiaries that do not receive money has created the low policies, institutions and processes in the SLA. The local chief supports the evidence of that HSNP improves livelihood, food and education for those who receive money. This is in line with the SLA to reduce the vulnerability context and increase the human capital. The local chief states that the HSNP bring beneficiaries out of poverty and break the poverty cycle presents it. It is therefore one more respondent that provide information that is connected to the advantages of cash transfers and HSNP. The lost money is something the chief is aware of and he claims that he have done the work with HSNP correctly. If the money would be transferred, the local chief could work with prevention and protection until the community is ready for promotion and transformation.

6.3 Funding source

6.3.1 The lost money
The monitoring of the transfer with the toll-free helpline and the system of agencies that is distributing the money makes the funding agency certain that the money reaches the beneficiaries. Their claim that the money does reach the beneficiaries put into question the statements from the beneficiaries themselves. The HSNP has a monitoring system that the funding agencies can look into and therefore be certain that the money reaches the beneficiaries. The funding source are certain the money reaches the beneficiaries and therefore there were no discussion on the lost money. As analysed in the beneficiaries’ part the lost money have a large impact on the livelihood outcomes for the beneficiaries and the policy processes for the funding sources.

6.3.2 Current image of cash transfer
SIDA, The World Bank and DFID have been long-term partners with the CTPs in Kenya. The collaboration has improved during the years, with has lead to improvements of the program. In the long perspective the collaboration is creating a lower vulnerability for the
beneficiaries of the program and can transform the livelihood for the households. They have raised the human and financial capital in the livelihood assets and transformed structures, processes and assist implementation policies. The work from the aid agencies, alongside with the implementation agencies, have given the assistant for the GoK to get where the CTPs are today. The transforming of structures in SLA has created a better livelihood for the beneficiaries. Now SIDA, DFID and The World Bank have moved from being the donor to assist in the technical parts of the CTPs. The image that is presented by the three actors in the funding source actor group is that it is a well functioning CTP. According to DFID the larger reach of recipients, more people enrolled and higher stakeholder involvement shows this. To direct the money on the implementation as the funding source are currently doing show that the focus is on transforming structures and process. It will affect the levels of government, the policies and institutions. The image is differently viewed from the funding source. The organizations all agree that cash transfers has done an enormous impact, however it is still a long way to go with several improvement areas. Also the surprises of the high level of poverty after several years of HSNP in Turkana show that cash transfers alone cannot change the entire livelihood even though it is a contribution to the livelihood assets and also the livelihood strategies that is described in the SLA. The “cash+”, the new phase III with expanding enrolment and the higher focus on the lifecycle approach that will include the key livelihood assets, will contribute to a better CTPs and HSNP.

6.3.3 Appropriateness of when to deliver cash in emergencies

The World Bank discussed the importance of delivering money in the prevention or the protection stage, to be able to “not have any regrets” when an emergency arises. When the money is delivered and the prevention and protection stage is covered then the work with promotion and transformation can take place. Transferring money in the prevention or protection stage will assist prevent shocks in the vulnerability context, with the combination of WHO framework and SLA shows that the prevention and protection stage will give the ability for the beneficiaries to decrease the vulnerability and increase the livelihood. It will connect to the debate on the neo-liberal versus the structural change where the first two steps in the WHO framework works in a neo-liberal way with reducing poverty in short term but the transformation stage with empowerment and structural changes can be connected to the structural change. The suggestion from SIDA and The World Bank was to transfer money and do interventions in the prevention and protection stage of the emergency timeline. Moreover the respondents’ reaction and answer on the questions
about emergency cash can be interpreted differentially, to "not have any regrets" and "it is better to do more in prevention than later be criticized" (INTWWB). It can be discussed if the aim is to assist the people or to have clean hands.

6.4 Implementation agencies

6.4.1 The lost money
The implementation agencies describe the system of monitoring the transfer and the certainty that beneficiaries get their money. However all the implementation agencies lack information about the entire payment cycle which effect all stages of the SLA. There are several options for the beneficiaries to get into contact with HSNP officials if they do not receive money, even though the limiting resources of knowledge and infrastructure creates limitations for the beneficiaries to get in contact with HSNP officials. There is a need of changes in the structures and policies. The non-reach of the money creates that the beneficiaries do not get to the promotion stage, or create sustainable livelihood outcomes from the HSNP. INTWUNICEF said that the system prevents money from disappearing, however money is still disappearing, and the implementation agencies are aware of the lack of money to the beneficiaries. There was no information provided on how common this is. It is still alarming that money is disappearing, especially when systems are conducted to trace the transfers and the knowledge of this from several actors. The risk reducing and transfer tracking is one step of the way, however the donor’s money should reach the people that are depending on them to create sustainable livelihood outcome.

6.4.2 Current image of cash transfers
The image of the HSNP and CT in Kenya from the implementation agencies, the Kenyan Red Cross Society, UNICEF, WFP and The World Bank, is good, however as INTWWFP stated cash transfers is no magical solution to the problems in Kenya. The implementation agencies stated that the nutrition outcome are a large problem and thus affect the image of the cash transfers. Nutritious food will bring an endorsement of human capital into the livelihood assets of the SLA and therefore it is important to tackle the challenges with nutrition. The intervention of the upcoming “cash+” is one large step of the way to improving the challenges of CTPs and therefore also creating a better image of HSNP. The “cash+” can also be seen through the eyes of WHO framework where it is going to address the prevention and the protection stage for a better and more sustainable livelihood
outcomes for the beneficiaries. The current change from in-kind transfer to cash transfers is something that the implementation agencies agree is a step of the way to reduce poverty for more than only the beneficiaries, to address the problems, push the beneficiaries in the right direction of a less vulnerable livelihood depending on shocks and seasons and to get the beneficiaries to promotion and transformation for the households.

6.4.3 Appropriateness of when to deliver cash in emergencies
The implementation agencies agree with the funding source that the transfer of money should be in the prevention or the protection stage at the moment. The main reasons are that it would prevent shocks, vulnerability (prevention stage) and increase the living standard (protection stage). It would be closely connected to the promotion stage where the objectives are to activate the economically poor people. However the interventions close tides before emergency and prevention of the livelihood in emergency makes it more suitable in the prevention and protections stage of WHO framework. It is, as mentioned in the funding source analysis, also closely connected to the vulnerability context in SLA. The WFP also described the importance of responding early to the situation, however with more concern of the beneficiaries than their own organization (The World Bank). The prevention stage does not only consist of transferring cash in emergencies, it is also mentioned by the Kenyan Red Cross Society and The World Bank that it includes the building of dams, water tracking, food distribution and building new homes. It is a side-track from the cash transferring but important for the full scale of the SLA to address the poverty. Hence the combination of cash transfers and other prevention interventions would decrease the vulnerability and increase the key capital in the long-term.

6.4.4 Effects/results and future of cash transfers

Challenges

Several challenges were highlighted, such as the handover to GoK and the difficulties of reaching the remote areas of the country. The non-ability to reach the remote areas with non-existing cell phone connection creates social gaps for the households that are entitled to be beneficiaries of the HSNP. It will affect the households’ ability in all of the SLA stages.

Cash+ and future

The future for the HSNP with “Cash+” will in the researchers eyes play an important and interesting role for cash transfers in Kenya. It will add knowledge and create a more
sustainable livelihood in the long-term. It will give every household the opportunity to increase their key capitals. It will connect to more capitals than just the human capital. It will also address social, natural, physical and financial capital. However the human capital increase has close linkages to the other capitals, a healthier and more educated livelihood creates increase in the other capital areas. The researcher argues that the “Cash+” intervention has the opportunity to make a significant difference for the beneficiaries in the CTPs of Kenya. It will increase livelihood and for some, even break the poverty cycle. The “Cash+” will be connected to the promotion stage to activate the economically poor with more interventions than the cash transfers and to lead up to the transformation of the livelihood, which also can be seen as the livelihood outcome.
7. CONCLUSIONS

In this chapter the conclusions of the thesis will take place. The main conclusions are that the cash transfers needs to be done in prevention stage, the image is diverse because of the disappearing of the money and this thesis is one small fist step towards a smaller change in policies if future research and implementation will be done in line with the findings. This chapter will be divided in four different parts; the two main research questions, suggestions for future research & policies and the researchers comment.

1a) When is it appropriate to deliver cash transfers in emergencies?

Is in the prevention stage of the emergency. Several actor groups gave their insight of the advantages and disadvantages of transferring money in emergency and prevention was the most common answer and also had the largest advantages. Transferring cash before the emergency in combination with prevention interventions, as example the building of dams or in the cash transfers intervention “cash+”. The “cash+” can change the livelihood for households in Turkana and the high poverty level can decrease. Therefore the work the funding sources like SIDA and DFID have done with the combination of the implementation agencies like UNICEF, The World Bank and the WFP will in the long-term bring households out of the poverty cycle for them and also for the future generations. The researcher argues that the transfer should be done during the prevention stage of the emergency, however the household need to use the money for the upcoming emergency with a long-term perspective in mind. To cover the basic needs and adopt a strategic plan to survive during the emergency. Therefore the conclusions on transferring cash in the prevention stage are based on the four actor groups combined information and analyse. There could have been different suggestions in other counties in Kenya, however there are a significant number of respondents in all actor groups that support the transfer in the prevention stage.

1b) What is the image of Hunger Safety Net Program and cash transfers in emergencies perceived by different actors?

It is a diverse image. The funding source and the implementation agencies all describe the image of HSNP as a well functioning system with monitoring systems that work and transfer the money. The local chief acknowledges the two sides of the program, he states HSNP assists households and gives households a livelihood, however the disappearing of money shows a negative side of the HSNP. That leads to the image from the fourth actor group; the beneficiaries. The image of the program, if the program would work, as it is suppose to be, is
good. However, the lack of money the beneficiaries are entitled to creates a negative image of the HSNP. The diverse images of the beneficiaries for HSNP are already in the households and the community’s minds. It is a long walk for the program officers to change this image and their current image of HSNP can have affected the information provided by the beneficiaries. However cash transfers in emergencies have a positive image in general and definitely by implementation agencies and funding sources, even though the respondent from UNICEF mentioned the awareness of disappearing of money. The funding source actor group and implemented agencies actor group presented a good image of the program, therefore the conclusions are that the image is diverse with several positive and negative aspects.

Future research and policies

The contribution the research questions will give is the opportunity for future research to explore more and get more in-depth data, preferable a mixed study with more respondents in all four counties where HSNP is operating. The researcher will give the recommendations to future researchers to explore more during what kind of emergency and during what circumstances the most suitable interventions are. To be able in the long term create policies that would be able to change the livelihood of the beneficiaries. It will give the opportunity to funding sources and implementation agencies to work alongside with the NSNP and provide a more sustainable livelihood that is less vulnerable and with a higher human capital for tens of thousands of people that live under the poverty line in, especially Turkana, and Kenya. Obviously it is also possible to get a larger understanding of when it is most suitable to transfer cash and to be aware of the diverse image from the different actor groups, moreover it is possible that not only Kenya and HSNP have this diverse image. Nevertheless, it is a long walk to change the livelihood and the image from different stakeholders. The researcher suggests that more research needs to be done in the areas of appropriateness of delivering cash and what intervention can take place before it can come close to policies for HSNP, NSNP and implementation agencies. The thesis is just the first step and several stepping-stones, by larger actors and organizations needs before a change can occur. On the theoretical contribution the thesis has been a stepping-stone on combining the different frameworks and working alongside the theory. The thesis gives contribution to prevention and protection stages in WHO framework that in the future can be elaborated more by other researchers. The researcher also acknowledges that other frameworks could have given the analysis another angle. It would be interesting to use
another framework for the same findings, even though the result will be very similar. The researcher is certain that the results can be generalized to other CTP and contexts around the world.

*Researchers comments*

In conclusion, money that comes through tax payers wallets in several countries in both Kenya and the rest of the world, including Sweden, that have to aim to decrease the poverty in Kenya does not reach the beneficiaries of the program is alarming, and it is important for funding sources, implementation agencies and for further researchers to investigate where the money went and who is benefitting from the CTP. To proof with physical evidence where the money has ended up instead of the poor and vulnerable people living in emergencies in Turkana. It is important to acknowledge that the researcher or the beneficiaries can have made mistakes along the way that lead to this conclusion. However, if it is any substance of the information it needs to be taken under serious consideration by the different actors.

If the cash is received by the beneficiaries or not is nothing the researcher has any physical evidence on, it is based on perceptions from beneficiaries from several interviews and focus groups. For further investigation where the money went and who is telling the truth the researcher hands the task over to the funding agencies, implementation agencies and NGOs who have more resources. The thesis has contributed with information about a gap of when it is appropriate to deliver cash in emergencies, however when one door closes another door opens. The question now is when the beneficiaries get their money they are entitled to or not. However this is not the first time beneficiary claim the money did not reach them in CTPs around the world. Nevertheless it is important that the information becomes public knowledge for the different actors. The researcher will once again also highlight the importance of delivering cash in emergencies in time, before the emergency occurs. The beneficiaries can then prevent further emergency and be able to increase their livelihood.

The author of the thesis would like to finish with the line presented by the local chief in Lodwar, INTWLC, about HSNP and cash transfers; “*if it comes to the people let it be for the people*.”
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## Appendix – List of interviews

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