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DETERMINANTS OF EFFECTIVE WELFARE CASH TRANSFER PROGRAMMES IN WAJIR COUNTY, KENYA

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ABSTRACT

Cash transfer programmes are an important social protection intervention for improving household welfare, reducing poverty, and strengthening the resilience of vulnerable populations. In Kenya, welfare cash transfer programmes have been implemented to support low-income and vulnerable households; however, persistent poverty, food insecurity, and limited access to essential services remain concerns in arid and semi-arid counties such as Wajir. This study examined the determinants of welfare cash transfer programme effectiveness in Wajir County, Kenya, focusing on eligibility criteria, transfer amounts, payment regularity, and delivery mechanisms. The study was guided by Dependency Theory and Modernization Theory and employed an explanatory research design. The target population comprised 203,011 beneficiaries of the Cash Transfer for Orphans and Vulnerable Children (CT-OVC), Older Persons Cash Transfer (OPCT), and Persons with Severe Disabilities Cash Transfer (PWSD-CT) programmes. A sample of 100 respondents was selected using Yamane's formula, of whom 76 provided valid responses. Data were collected using structured questionnaires and analyzed using SPSS version 27 through descriptive statistics, Pearson correlation, and multiple linear regression. The findings revealed positive and statistically significant relationships between all four predictors and programme effectiveness. Cash transfer regularity had the strongest correlation with programme effectiveness ($r = .63, p < .01$), followed by transfer amounts ($r = .60, p < .01$), eligibility criteria ($r = .58, p < .01$), and delivery mechanisms ($r = .55, p < .01$). The regression model was statistically significant and explained 61% of the variance in programme effectiveness ($R^2 = .61, p < .001$). Cash transfer regularity emerged as the strongest predictor ($\beta = .31, p < .001$), followed by transfer amounts ($\beta = .25, p = .002$), eligibility criteria ($\beta = .21, p = .003$), and delivery mechanisms ($\beta = .18, p = .012$). The study concludes that improving the adequacy, predictability, targeting, and accessibility of cash transfers can significantly enhance programme effectiveness. It recommends strengthening beneficiary targeting, periodically reviewing transfer values, ensuring timely and predictable payments, and improving accessible and secure delivery systems, particularly in arid and semi-arid regions.

Keywords: Cash Transfer Programmes; Programme Effectiveness; Eligibility Criteria; Transfer Amounts; Payment Regularity; Delivery Mechanisms; Wajir County; Kenya.

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INTRODUCTION

Welfare cash transfer programmes have become an important social protection instrument for reducing poverty, inequality and vulnerability, particularly among poor and disadvantaged households (Aurino et al., 2020; Ayoo, 2022). Evidence indicates that cash transfers can improve household consumption, food security, access to education and health services, and resilience to economic and environmental shocks (Almenfi et al., 2020; Bastagli et al., 2019). However, their effectiveness varies considerably across contexts and households, with programme design and implementation factors such as beneficiary targeting, transfer adequacy, payment regularity and delivery mechanisms influencing welfare outcomes (Hajdu et al., 2020; Yemtsov et al., 2018).

In Kenya, social protection programmes—including the Cash Transfer for Orphans and Vulnerable Children, Older Persons Cash Transfer, Persons with Severe Disabilities Cash Transfer and the Hunger Safety Net Programme (HSNP)—seek to protect vulnerable households and strengthen their resilience to shocks (Jensen et al., 2017; Government of Kenya, 2018). These interventions are particularly important in arid and semi-arid counties, where recurrent drought, poverty, food insecurity and limited access to basic services increase household vulnerability. Nevertheless, evidence suggests that targeting errors, inadequate transfers and delays in payment can constrain programme effectiveness (Bastagli et al., 2019; Pega et al., 2017).

Wajir County presents a particularly important setting for examining these determinants. The county is predominantly arid and semi-arid, with livelihoods largely dependent on pastoralism and recurrent exposure to drought, livestock losses and limited access to essential services (Government of Kenya, 2018). Poverty remains substantially higher than the national average, while recurrent droughts contribute to cyclical food insecurity and dependence on social assistance (KNBS, 2019; World Food Programme, 2022). Although programmes such as HSNP provide critical support to vulnerable households, concerns regarding targeting accuracy, transfer adequacy and payment delays may limit their sustained welfare effects.

Despite the growing evidence on cash transfer interventions, there is limited empirical clarity on how programme implementation features are experienced by beneficiary households in marginalized contexts such as Wajir. This study therefore examines the determinants of effective welfare cash transfer programmes in Wajir County, Kenya, focusing on eligibility criteria, transfer adequacy, payment regularity and delivery mechanisms as key factors shaping perceived programme effectiveness.

Statement of the Problem

Welfare cash transfer programmes are central to Kenya's efforts to reduce poverty, food insecurity and vulnerability. However, despite programmes such as Inua Jamii, substantial welfare disparities persist, particularly in marginalized counties. Kenya has approximately 19% of its population living in extreme poverty, while Wajir continues to experience markedly poorer outcomes than national averages, including low literacy and school enrolment, high food poverty, and limited access to healthcare and adequate housing (KIPPRA, 2024; FAO, 2022).

Although cash transfers have improved household consumption and food security, these gains have not consistently translated into broader or sustained welfare improvements in marginalized pastoral settings (Egger et al., 2022; Jensen et al., 2017). This suggests that programme effectiveness may depend not only on the provision of cash but also on implementation factors such as beneficiary targeting, transfer adequacy, payment regularity and delivery mechanisms.

Existing Kenyan research has largely focused on national or better-served settings, leaving limited empirical evidence on these determinants in marginalized ASAL counties such as Wajir (Mele & Moi, 2025; Chongwo et al., 2025). This study therefore examines the determinants of effective welfare cash transfer programmes in Wajir County, Kenya, focusing on targeting, transfer adequacy, payment consistency and delivery mechanisms.

Research Objectives

- To assess the influence of cash transfer eligibility criteria on effective welfare cash transfer programmes in Wajir County, Kenya.
- To determine the effect of cash transfer amounts on effective welfare cash transfer programmes in Wajir County, Kenya.
- To examine the effect of cash transfer regularity on effective welfare cash transfer programmes in Wajir County, Kenya.
- To evaluate the influence of cash transfer delivery mechanisms on effective welfare cash transfer programmes in Wajir County, Kenya.

LITERATURE REVIEW

Theoretical Review

Theory of Change

The Theory of Change, codified by Weiss (1995), explains the causal pathways through which programme inputs and activities are expected to produce outputs, outcomes, and ultimately long-term impacts (McLellan, 2021; Hauser et al., 2021). Its application to cash transfer programmes suggests that adequate resources, effective targeting, and reliable delivery systems can improve household consumption, food security, and resilience (Haushofer & Shapiro, 2018; Egger et al., 2022). In Kenya, evidence from the Hunger Safety Net Programme indicates that timely and predictable transfers help households smooth consumption and cope with shocks, particularly droughts (Oxford Policy Management, 2021). However, the theory has been criticized for presenting social interventions as overly linear and for insufficiently accounting for contextual factors such as climate shocks, market fluctuations, governance challenges, targeting errors, and payment delays (De Silva et al., 2014; Burchett et al., 2024; Dyanty et al., 2025).

In this study, the Theory of Change provides a framework for explaining how cash transfer programme design and implementation influence household welfare in Wajir County. Eligibility criteria (Objective i) are expected to determine whether benefits reach vulnerable households; transfer amounts (Objective ii) influence the capacity to meet basic needs and undertake productive activities; regularity of payments (Objective iii) supports consumption stability, planning, and resilience; while delivery mechanisms (Objective iv) determine accessibility, timeliness, and transaction costs. Effective implementation of these components is therefore expected to generate improved food security, consumption, income stability, and overall household welfare.

Maslow's Theory of Needs

Maslow's Theory of Needs, proposed by Maslow (1943), conceptualizes human needs as progressing from physiological and safety needs to belonging, esteem, and self-actualization. In the context of social protection, cash transfers primarily enable vulnerable households to meet basic needs such as food, healthcare, and shelter while reducing economic insecurity (Brzeska et al., 2015; Owusu-Addo et al., 2018). Empirical evidence from cash transfer programmes in sub-Saharan Africa shows improvements in consumption and food security, while evidence from Kenya indicates that predictable income support can enhance household stability and reduce vulnerability (Haushofer & Shapiro, 2018; Egger et al., 2022; Nyaramba & Ngari, 2023). Nevertheless, the theory has been criticized for its rigid hierarchy and limited consideration of cultural, socioeconomic, and environmental contexts, since vulnerable households may pursue multiple needs simultaneously (Bangura & Jalloh, 2026; Tang et al., 2025).

For this study, Maslow's theory explains how cash transfers contribute to household welfare by enabling beneficiaries to satisfy basic physiological and safety needs. Transfer amounts (Objective ii) determine the extent to which households can afford essential goods and services, while regularity of

payments (Objective iii) reduces uncertainty and enhances economic security. Eligibility criteria (Objective i) determine access to resources among vulnerable households, whereas delivery mechanisms (Objective iv) influence the accessibility, reliability, and timeliness of benefits. The theory therefore provides a useful basis for assessing whether cash transfer programme characteristics enable households in Wajir County to meet essential needs and improve their overall well-being.

Modernization Theory

Modernization Theory, associated with Rostow (1960), views development as a transition from traditional agrarian systems toward more productive and economically integrated societies through investment in infrastructure, social services, and human capital. Within social protection, cash transfers can support this transition by increasing household consumption, facilitating access to healthcare and education, stimulating local economic activity, and enabling productive investments (Barrientos & Hulme, 2009; Gentilini, 2024). Evidence from Kenya indicates that beneficiaries may use transfers for productive activities such as livestock restocking and petty trade, suggesting that social protection can contribute to livelihood transformation (Egger et al., 2022). However, the theory has been criticized for its linear conception of development and for insufficiently accounting for historical, cultural, structural, political, and environmental differences, particularly in marginalized and pastoral communities (Amoah, 2024; Akall, 2021; Asmiyono et al., 2025).

In this study, Modernization Theory provides a lens for understanding how cash transfers can support socioeconomic transformation among households in Wajir County. Adequate transfer amounts (Objective ii) may enable investment in livelihoods, education, healthcare, and other forms of human capital, while regular payments (Objective iii) facilitate planning and sustained investment. Delivery mechanisms (Objective iv), particularly accessible digital and mobile payment systems, may promote financial inclusion and participation in formal economic systems. Eligibility criteria (Objective i) are also important because inclusive targeting determines whether vulnerable households can access resources that support livelihood development. The theory therefore links cash transfers not only to immediate welfare improvements but also to longer-term economic participation and resilience.

Dependency Theory

Dependency Theory, associated with Frank (1967), explains persistent poverty in terms of structural inequalities and unequal relationships that constrain the development of marginalized regions. Applied to social protection, the theory suggests that cash transfers can reduce vulnerability by providing direct resources to disadvantaged households, but may have limited transformative effects where underlying constraints such as weak markets, limited economic opportunities, climatic shocks, and unequal resource distribution remain unresolved (Hickey et al., 2018). Evidence from sub-Saharan Africa and Kenya indicates that although cash transfers improve short-term welfare and resilience, households in marginalized ASAL areas may continue to depend on social assistance because of persistent structural vulnerabilities (Ferguson, 2015; Nyaramba & Ngari, 2023). Critics, however, argue that Dependency Theory may overemphasize external structural constraints while underestimating local agency, innovation, governance, and institutional capacity (Kay, 2011; Kvangraven, 2023).

In this study, Dependency Theory is used to examine how programme design and implementation may either reduce or reinforce socioeconomic exclusion in Wajir County. Eligibility criteria (Objective i) are important because requirements that do not accommodate pastoral mobility or limited access to formal documentation may exclude vulnerable households. Delivery mechanisms (Objective iv) may similarly reinforce exclusion where they depend on financial infrastructure that is inaccessible in remote areas. Transfer regularity (Objective iii) affects households' ability to plan, save, and invest, while transfer amounts (Objective ii) determine whether assistance extends beyond short-term consumption to support sustainable livelihoods. The theory therefore provides a critical perspective on whether cash transfers address vulnerability sustainably or merely alleviate its immediate consequences.

Empirical Literature Review

Cash Transfer Eligibility Criteria and Effectiveness of Welfare Cash Transfer Programmes

Eligibility criteria are an important determinant of cash transfer programme effectiveness because they determine whether resources reach households that are most vulnerable. Evidence from Sub-Saharan Africa indicates that targeting systems are moderately effective but remain vulnerable to inclusion and exclusion errors arising from weak administrative capacity, political influence, and implementation inefficiencies (Salifu & Kufoalor, 2024). In Somalia, Abdikhalif and Abuya (2024) found that community-based and hybrid targeting approaches can improve programme performance by strengthening local accountability and incorporating community knowledge. However, Li et al. (2025) argue that static eligibility criteria may be inadequate for identifying vulnerability over time because poverty is multidimensional and can change rapidly in response to shocks. These findings suggest that the effectiveness of eligibility criteria depends not only on targeting design but also on institutional capacity and the ability of programmes to respond to changing household circumstances.

Despite broad agreement that appropriate eligibility criteria improve targeting accuracy and programme effectiveness, uncertainty remains regarding the most appropriate targeting approach in dynamic and vulnerable settings. Existing studies are largely cross-national and provide limited evidence on how eligibility requirements operate within pastoral and ASAL communities, where mobility, limited documentation, remoteness, and climate shocks may affect access to social protection. Moreover, eligibility is often examined independently from other programme characteristics such as transfer amounts, payment regularity, and delivery mechanisms. This study addresses this gap by examining how eligibility criteria influence the effectiveness of welfare cash transfer programmes within the specific socioeconomic and environmental context of Wajir County.

Cash Transfer Amounts and Effectiveness of Welfare Cash Transfer Programmes

The adequacy of cash transfer amounts is consistently identified as an important determinant of welfare outcomes. Cash transfers generally improve consumption, food security, and household welfare, but the magnitude and sustainability of these effects depend partly on whether transfer values are sufficient to meet household needs (Owusu-Addo et al., 2018; Egger et al., 2022). Bastagli et al. (2019) similarly report that larger transfers are associated with stronger improvements in food security and consumption smoothing, particularly among extremely poor households. However, Maara et al. (2023) find that although cash transfers can improve economic and psychosocial outcomes, their effects on longer-term human capital and livelihood transformation are less consistent. World Bank and Innovations for Poverty Action (2024) further highlights that inflation and rising living costs can progressively reduce the real value of transfers, making adequacy a dynamic rather than fixed programme characteristic.

Thus, while evidence generally supports a positive relationship between transfer amounts and immediate welfare improvements, there is less consensus on whether larger transfers alone can generate sustained improvements in household livelihoods. Existing studies also tend to examine transfer size independently rather than considering its interaction with payment regularity, eligibility, and delivery mechanisms. Furthermore, limited empirical evidence is available from ASAL counties, where high poverty levels, pastoral livelihoods, remoteness, and climate-related shocks may affect the adequacy and utilization of transfers differently from other regions. This study therefore examines the extent to which cash transfer amounts influence programme effectiveness in Wajir County while considering the broader implementation context.

Cash Transfer Regularity and Effectiveness of Welfare Cash Transfer Programmes

Payment regularity and predictability are critical to the effectiveness of welfare cash transfer programmes because they enable households to plan expenditure, smooth consumption, and manage economic shocks. Evidence from the World Bank and Innovations for Poverty Action (2024) indicates that predictable

transfers strengthen household planning, consumption stability, and productive investment, whereas UNICEF (2021) reports that delayed and irregular payments undermine programme reliability and beneficiary confidence. Similarly, FAO (2022) finds that inconsistent transfers can weaken household resilience during drought and food insecurity, while Bastagli et al. (2016) demonstrate that predictable payment schedules reduce reliance on negative coping strategies and enhance the protective effects of social assistance. Devereux (2023) further notes that irregular payments can have particularly severe consequences for rural households with limited alternative sources of income.

Despite this evidence, payment regularity is frequently treated as part of broader programme implementation rather than as an independent determinant of welfare outcomes. Consequently, limited empirical attention has been given to how the timing, predictability, and consistency of payments directly affect household welfare in fragile and climate-sensitive settings. This gap is particularly relevant in Wajir County, where households may depend heavily on social assistance and face recurrent drought and livelihood shocks. The present study therefore isolates cash transfer regularity as a distinct explanatory factor and assesses its contribution to the effectiveness of welfare cash transfer programmes in Wajir County.

Cash Transfer Delivery Mechanisms and Effectiveness of Welfare Cash Transfer Programmes

Cash transfer delivery mechanisms influence programme effectiveness by determining beneficiaries' accessibility, transaction costs, security, and timeliness of receiving benefits. Evidence indicates that digital and mobile money systems can improve efficiency, reduce transaction costs, strengthen transparency, and enhance beneficiary control over resources (Aker et al., 2016; Gelb & Decker, 2012). Fotta and Schmidt (2022) and Maghsoudi et al. (2023), however, emphasize that the benefits of digital delivery are context-dependent and can be constrained by weak infrastructure, limited financial inclusion, digital literacy gaps, and data security concerns. In Kenya, Mwencha and Jalipa (2023) report improvements associated with digital cash delivery, while Odera et al. (2020) found that digital payments under the Inua Jamii programme improved perceived security and reduced risks associated with cash distribution. Nevertheless, inadequate pay points and long distances to withdrawal facilities continued to limit accessibility for some beneficiaries.

Although existing evidence demonstrates the potential of efficient delivery mechanisms to improve programme implementation, much of the literature focuses on technological and administrative efficiency rather than their direct effects on household welfare. There is also limited evidence from ASAL counties, where geographical remoteness, infrastructure deficits, limited financial access, and pastoral livelihoods may shape beneficiaries' ability to access and utilize transfers. Consequently, the effectiveness of a delivery mechanism cannot be assessed solely on the basis of technological efficiency but must also consider accessibility, affordability, reliability, and beneficiary circumstances. This study addresses this contextual and empirical gap by examining how cash transfer delivery mechanisms influence the effectiveness of welfare cash transfer programmes in Wajir County, Kenya.

METHODOLOGY

Research Design

The study adopted an explanatory research design to examine the relationships between cash transfer eligibility criteria, transfer amounts, payment regularity, delivery mechanisms, and the effectiveness of welfare cash transfer programmes in Wajir County. The design was appropriate because it enables the researcher to explain relationships between variables and assess the extent to which selected independent variables account for variations in the dependent variable (Alford & Teater, 2025).

Target Population

The target population comprised 203,011 beneficiaries of the Cash Transfer for Orphans and Vulnerable Children (CT-OVC), Older Persons Cash Transfer (OPCT), and Persons with Severe Disabilities Cash Transfer (PWSD-CT) programmes in Wajir County (State Department for Social Protection and Senior

Citizen Affairs, 2024). The population was stratified according to the three programme categories to facilitate proportional representation in the sample.

Sample Size and Sampling Techniques

The sample size was determined using Yamane (1967) formula for a finite population:

$$n = N / 1 + N (e^2)$$

Where n is the sample size, N is the target population, and e is the margin of error. With a population of 203,011 and an error margin of 0.10

Therefore,

$$\begin{aligned} n &= 203,011 / 1 + 203,011(0.10^2) \\ &= 99.95 \\ &\approx 100 \end{aligned}$$

The sample was distributed proportionally as shown in Table 1.

Table 1

Sample Size

Program Type	Population	Sample Size
Cash Transfer for Orphans & Vulnerable Children (CT-OVC)	120,000	59
Older Persons Cash Transfer (OPCT)	60,000	30
People with Severe Disabilities Cash Transfer (PWSD-CT)	23,011	11
Total	203,011	100

The study employed proportionate stratified random sampling. Beneficiaries were first stratified according to programme type (CT-OVC, OPCT, and PWSD-CT), after which respondents were selected randomly from each stratum in proportion to its population size. This approach ensured representation of the three cash transfer programmes and reduced the likelihood that one programme category would be disproportionately represented in the sample.

Data Collection Methods

Primary data were collected using a structured questionnaire administered to beneficiaries of welfare cash transfer programmes in Wajir County. The questionnaire comprised closed-ended Likert-scale items and selected open-ended questions covering eligibility criteria, transfer amounts, payment regularity, delivery mechanisms, and programme effectiveness. Structured questionnaires facilitate standardized data collection and allow quantitative responses to be systematically compared across respondents (DeJonckheere & Vaughn, 2019).

Data Analysis

Data were coded, entered, cleaned, and analyzed using SPSS version 27. Descriptive statistics, including frequencies, percentages, means, and standard deviations, were used to summarize respondent characteristics and study variables. Inferential analysis involved multiple linear regression to determine the influence of cash transfer eligibility criteria, transfer amounts, payment regularity, and delivery mechanisms on programme effectiveness.

The regression model was specified as:

$$Y = \beta_0 + \beta_1(EC) + \beta_2(CA) + \beta_3(CR) + \beta_4(CDM) + \epsilon \dots\dots\dots \text{Equation i}$$

Where Y represents the effectiveness of welfare cash transfer programmes; EC represents cash transfer eligibility criteria; CA represents cash transfer amounts; CR represents cash transfer regularity; CDM represents cash transfer delivery mechanisms; β_0 is the constant; β_1 – β_4 are regression coefficients; and ε is the error term.

Ethical Considerations

Ethical approval was obtained from the relevant institutional ethics review committee, while research authorization was obtained from the National Commission for Science, Technology and Innovation (NACOSTI) and other relevant authorities before data collection. Participation was voluntary, and respondents were informed about the purpose, procedures, potential risks and benefits of the study and their right to decline participation or withdraw without penalty. Informed consent was obtained before administering the questionnaires.

Confidentiality, privacy, anonymity, and respect for participants' cultural values were maintained throughout the study. Personal identifiers were excluded from the dataset and replaced with codes. Data were securely stored in password-protected electronic devices and locked physical storage accessible only to the research team and used solely for academic purposes. A trained research assistant supported data collection and was required to adhere to procedures concerning informed consent, confidentiality, privacy, and respectful engagement with respondents. Community norms and relevant stakeholder considerations were also observed throughout the research process

FINDINGS & DISCUSSION

Response Rate

Of the 100 questionnaires administered, 76 were successfully completed and returned, representing a 76% response rate. CT-OVC beneficiaries constituted 59.2% of the respondents, followed by OPCT beneficiaries (30.3%) and PWSD-CT beneficiaries (10.5%).

Table 2

Response Rate

Programme Type	Responded (Frequency)	Not Responded (Frequency)	Total
CT-OVC	45	14	59
OPCT	23	7	30
PWSD-CT	8	3	11
Total	76	24	100

Descriptive Analysis

Descriptive analysis was conducted to examine respondents' perceptions of the four dimensions of welfare cash transfer programmes: eligibility criteria, cash transfer amounts, regularity, and delivery mechanisms. The findings are presented using means and standard deviations based on a five-point Likert scale.

Cash Transfer Eligibility Criteria

The first objective sought to assess the influence of cash transfer eligibility criteria on effective welfare cash transfer programmes in Wajir County, Kenya. The findings indicate a moderately positive assessment of the eligibility criteria, with an overall mean of 3.03 (SD = 0.84). As presented in Table 4, respondents rated the ability of the targeting process to prioritize the most vulnerable households highest (M = 3.14, SD = 0.84). However, relatively lower ratings were recorded for the limitation of political interference in targeting (M = 2.95, SD = 0.88) and ensuring that only eligible households receive transfers (M = 2.97, SD =

0.86). This suggests that although the eligibility and targeting mechanisms generally identify vulnerable households, concerns remain regarding targeting accuracy and fairness.

Table 3

Descriptive Findings on Cash Transfer Eligibility Criteria

No.	Statement	Mean	Std. Deviation
1	The criteria for enrolling in the cash transfer program are clear and easy to understand.	3.05	0.81
2	Only eligible households are considered for the program.	2.97	0.88
3	The targeting process ensures that the most vulnerable households are prioritized.	3.14	0.79
4	Verification of household eligibility is conducted fairly and transparently.	3.01	0.84
5	Political interference does not affect the selection of beneficiaries.	2.95	0.87
6	The eligibility criteria reflect the actual needs of my household.	3.08	0.83
	Eligibility Criteria (Overall)	3.03	0.84

Cash Transfer Amounts

The second objective sought to assess the influence of cash transfer amounts on effective welfare cash transfer programmes in Wajir County, Kenya. The findings indicate a moderately positive assessment of the adequacy of cash transfer amounts, with an overall mean of 3.07 (SD = 0.85). Respondents reported that the transfers contribute to meeting basic household needs (M = 3.12, SD = 0.85) and improving household food security (M = 3.08, SD = 0.86). The lowest mean was recorded for the extent to which transfers support investment in education and healthcare (M = 3.01, SD = 0.84). These findings suggest that cash transfers provide some support for immediate household needs, although their capacity to address broader welfare needs may be limited.

Table 4

Descriptive Findings on Cash Transfer Amounts

Item	Statement	Mean	Std. Deviation
1	The amount of cash received meets the basic needs of my household.	3.12	0.83
2	The cash amount is sufficient to improve my household's food security.	3.08	0.85
3	The cash received allows for investment in education or health.	3.01	0.88
4	The transfer amount is adequate to reduce vulnerability in the household.	3.10	0.82
5	Households with higher needs receive proportionally higher amounts.	3.05	0.86
	Average	3.07	0.85

Cash Transfer Regularity

The third objective sought to assess the influence of cash transfer regularity on effective welfare cash transfer programmes in Wajir County, Kenya. The findings indicate a moderately positive assessment of transfer regularity, with an overall mean of 3.17 (SD = 0.82). Respondents indicated that transfers are received on a relatively regular and predictable schedule (M = 3.20, SD = 0.82), while regular transfers support household planning and budgeting (M = 3.18, SD = 0.80). Notably, the statement that late payments negatively affect household welfare recorded the highest mean (M = 3.22, SD = 0.81), demonstrating the importance of timely disbursement. Overall, the findings suggest that the predictability and timeliness of cash transfers are important aspects of programme effectiveness.

Table 5

Descriptive Findings on Cash Transfer Regularity

Item	Statement	Mean	Std. Deviation
1	Cash transfers are received on a regular and predictable schedule.	3.2	0.8
2	Delays in payment are rare and do not affect household welfare.	3.15	0.83
3	The regularity of payments allows for better household planning and budgeting.	3.18	0.79
4	Late payments negatively affect household consumption and welfare.	3.22	0.81
5	The programme communicates in advance if payment dates change.	3.1	0.85
	Average	3.17	0.82

Cash Transfer Delivery Mechanisms

The fourth objective sought to assess the influence of cash transfer delivery mechanisms on effective welfare cash transfer programmes in Wajir County, Kenya. The findings indicate a moderately positive assessment of the delivery mechanisms, with an overall mean of 3.05 (SD = 0.87). Respondents rated the clarity of instructions for accessing transfers highest (M = 3.12, SD = 0.85), followed by experiencing minimal challenges in accessing transfers (M = 3.08, SD = 0.86). However, the security of cash transfer delivery received a relatively lower mean of 3.00 (SD = 0.88). The findings suggest that delivery mechanisms generally facilitate access to cash transfers, although accessibility and security challenges may affect some beneficiaries.

Table 6

Descriptive Findings on Cash Transfer Delivery Mechanisms

Item	Statement	Mean	Std. Deviation
1	Cash is delivered through a convenient and accessible channel (e.g., mobile money, bank).	3.05	0.86
2	The delivery process is secure and minimizes risk of loss or theft.	3.00	0.89
3	Program officers provide clear instructions on how to access cash transfers.	3.12	0.84
4	There are minimal challenges in receiving cash transfers.	3.08	0.87
5	The delivery mechanism ensures all eligible households receive the cash.	3.02	0.88
	Average	3.05	0.87

Effective Welfare Cash Transfer Programmes

The dependent variable of the study was the effective welfare cash transfer programmes in Wajir County, Kenya. According to Table 7 respondents moderately agreed that cash transfers have improved household food security (M = 3.18, SD = 0.82). They also indicated that cash transfers have contributed to improved access to education for children (M = 3.10, SD = 0.85) and healthcare services (M = 3.22, SD = 0.80). In addition, respondents moderately agreed that cash transfers have increased household income and savings (M = 3.15, SD = 0.83). The highest-rated outcome was improved access to healthcare services (M = 3.22, SD = 0.80), while the lowest was improved access to education (M = 3.10, SD = 0.85). The findings show that cash transfer programmes directly impact household welfare, particularly in enhancing food security and access to essential services.

Table 7

Descriptive Statistics for Programme Effectiveness

Item	Statement	Mean	Std. Deviation
1	Cash transfers have improved household food security.	3.18	0.82

2	Cash transfers have improved access to education for children in my household.	3.1	0.85
3	Cash transfers have improved access to healthcare services.	3.22	0.80
4	Cash transfers have increased household income and savings.	3.15	0.83
5	Cash transfers have improved overall well-being and reduced vulnerability.	3.2	0.81
	Average	3.17	0.82

Inferential Analysis

Inferential analysis was conducted to determine the relationships between cash transfer eligibility criteria, cash transfer amounts, cash transfer regularity, cash transfer delivery mechanisms, and the effectiveness of welfare cash transfer programmes in Wajir County, Kenya. Pearson correlation analysis and multiple linear regression were used to test the study hypotheses.

Pearson Correlation Analysis

Pearson product-moment correlation analysis was conducted to establish the direction and strength of the relationships between the independent variables and programme effectiveness. The results are presented in Table 8.

Table 8

Pearson Correlation Matrix

Variables	EC	CA	CR	CDM	EFF
EC	1				
CA	0.48**	1			
CR	0.52**	0.56**	1		
CDM	0.45**	0.49**	0.51**	1	
EFF	0.58**	0.60**	0.63**	0.55**	1

Note: $p < .01$ (two-tailed)

The results show that all four independent variables had statistically significant positive relationships with programme effectiveness. Eligibility criteria had a moderate positive correlation with programme effectiveness ($r = .58$, $p < .01$), while cash transfer amounts demonstrated a slightly stronger positive relationship ($r = .60$, $p < .01$). Cash transfer regularity had the strongest correlation with programme effectiveness ($r = .63$, $p < .01$), followed by delivery mechanisms ($r = .55$, $p < .01$). The positive correlations indicate that improvements in eligibility criteria, transfer amounts, payment regularity, and delivery mechanisms are associated with improved perceived programme effectiveness.

The independent variables were also positively correlated with one another, with coefficients ranging from $r = .45$ to $r = .56$. Although these relationships were statistically significant, they were not sufficiently high to suggest serious multicollinearity.

Multiple Linear Regression Analysis

Multiple linear regression analysis was conducted to determine the combined and individual effects of cash transfer eligibility criteria, cash transfer amounts, cash transfer regularity, and cash transfer delivery mechanisms on the effectiveness of welfare cash transfer programmes.

Model Summary

Table 9

Model Summary

Model	R	R Square	Adjusted R-Square	Std. Error of the Estimate
1	0.78	0.61	0.59	0.41

Table 9 shows that a strong positive relationship exists between the independent variables and programme effectiveness ($R = 0.78$). The coefficient of determination (R^2) is 0.61, meaning that 61% of the variations in the effectiveness of welfare cash transfer programmes are explained by eligibility criteria, cash transfer amounts, payment regularity, and delivery mechanisms. The remaining 39% of the variation may be explained by other factors not included in the study. The adjusted R-squared value of 0.59 further confirms that the model has strong explanatory power and is suitable for predicting programme effectiveness.

ANOVA

Table 110

ANOVA Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	32.45	4	8.11	48.62	0
Residual	20.75	71	0.29		
Total	53.2	75			

The ANOVA results in Table 10 show that the regression model is statistically significant, as indicated by an F-statistic of 48.62 and a p-value of 0.000, which is less than the significance level of 0.05. This implies that the independent variables jointly have a significant effect on the effectiveness of welfare cash transfer programmes in Wajir County, Kenya.

Regression Coefficients

Table 11

Regression Coefficients

Variable	Beta (β)	Std. Error	t-value	Sig.
Constant	0.42	0.21	2	0.049
EC	0.21	0.07	3	0.003
CA	0.25	0.08	3.13	0.002
CR	0.31	0.06	5.17	0
CDM	0.18	0.07	2.57	0.012

Regression Equation

$$Y = 0.42 + 0.21 \text{ EC} + 0.25 \text{ CA} + 0.31 \text{ CR} + 0.18 \text{ CDM}$$

The regression results indicate that all the independent variables positively and significantly influence the effectiveness of welfare cash transfer programmes in Wajir County, Kenya. Cash transfer regularity (CR) had the strongest positive effect on programme effectiveness ($\beta = 0.31$, $p < 0.05$). Cash transfer amounts (CA) had the second strongest influence ($\beta = 0.25$, $p < 0.05$), while Eligibility criteria (EC) also had a positive and statistically significant effect on programme effectiveness ($\beta = 0.21$, $p < 0.05$). Finally, cash transfer delivery mechanisms (CDM) positively and significantly influenced programme effectiveness ($\beta = 0.18$, $p < 0.05$). The findings show all predictor variables were statistically significant since their p-values were less than 0.05.

Hypothesis Testing

The researcher tested four hypotheses based on the study objectives and regression results. The results are presented in Table 11.

Table 211

Summary of Hypothesis Testing

Hypothesis	Null Hypothesis (H ₀)	Beta (β)	p-value	Decision
H ₁	Eligibility criteria do not significantly influence the effectiveness of welfare cash transfer programmes.	0.21	0.003	Reject H ₀
H ₂	Cash transfer amounts do not significantly influence the effectiveness of welfare cash transfer programmes.	0.25	0.002	Reject H ₀
H ₃	Cash transfer regularity does not significantly influence the effectiveness of welfare cash transfer programmes.	0.31	0	Reject H ₀
H ₄	Delivery mechanisms do not significantly influence the effectiveness of welfare cash transfer programmes.	0.18	0.012	Reject H ₀

Discussion

Cash Transfer Eligibility Criteria and Programme Effectiveness

The study found that cash transfer eligibility criteria have a positive and significant influence on programme effectiveness in Wajir County ($r = .58$, $p < .01$; $\beta = .21$, $p = .003$). Although respondents moderately agreed that targeting mechanisms prioritize vulnerable households, concerns regarding political interference and inclusion of ineligible beneficiaries indicate weaknesses in targeting accuracy and transparency. The findings suggest that fair, transparent, and context-sensitive eligibility systems are important for ensuring that transfers reach households with the greatest need.

The findings are consistent with Onyina and Baye (2024) and Kidd (2017), who emphasize that effective targeting and transparent beneficiary selection, improve programme efficiency and accountability. Similarly, Salifu and Kufoalor (2024) found that inclusion and exclusion errors remain significant constraints to social protection programmes in Sub-Saharan Africa. Abdikhalif and Abuya (2024) further demonstrate the value of community-based and hybrid targeting approaches in contexts where local knowledge is important. However, Li et al. (2025) caution that static eligibility criteria may be inadequate in dynamic poverty contexts. This is particularly relevant to Wajir, where drought and other shocks can rapidly change household vulnerability. The findings therefore underscore the need for transparent, regularly updated, and locally responsive targeting systems.

Cash Transfer Amounts and Programme Effectiveness

Cash transfer amounts were positively and significantly associated with programme effectiveness ($r = .60$, $p < .01$; $\beta = .25$, $p = .002$). Respondents generally indicated that transfers support basic needs, food security, and household welfare, although their contribution to longer-term investments in education and healthcare was comparatively limited. This suggests that the adequacy of transfer values is critical to the depth and sustainability of welfare outcomes.

The findings are consistent with Barrientos (2019), Fiszbein and Schady (2009), and Owusu-Addo et al. (2018), who show that adequate cash transfers improve consumption, food security, and access to essential services. Bastagli et al. (2019) similarly found stronger welfare effects where transfer values were sufficient to support consumption smoothing and productive investment. However, Maara et al. (2023) note that the effects of cash transfers on longer-term welfare outcomes are less consistent, particularly where structural constraints persist. World Bank and Innovations for Poverty Action (2024) further emphasizes the importance of adjusting transfer values to inflation and local living costs. Thus, while cash transfers provide important short-term protection, their effectiveness in Wajir depends on whether transfer values remain adequate relative to household needs and prevailing economic conditions.

Cash Transfer Regularity and Programme Effectiveness

Cash transfer regularity emerged as the strongest predictor of programme effectiveness ($r = .63$, $p < .01$; $\beta = .31$, $p < .001$). Respondents indicated that predictable payments facilitate household planning and budgeting, while delays negatively affect welfare. The finding demonstrates that the effectiveness of cash transfers depends not only on how much beneficiaries receive, but also on whether payments are received when expected.

This finding is consistent with Slater (2011), Bastagli et al. (2016), and Holmes and Lowe (2023), who demonstrate that predictable payments enable consumption smoothing, household planning, and greater confidence in social protection systems. Similarly, UNICEF (2021) and the World Bank and Innovations for Poverty Action (2024) emphasize that delayed or irregular payments weaken programme reliability and welfare outcomes. FAO (2022) further highlights the importance of predictable transfers in drought-prone areas, where households have limited alternative sources of income. The strong effect observed in Wajir therefore reflects the importance of timely and predictable transfers in a highly shock-prone context.

Cash Transfer Delivery Mechanisms and Programme Effectiveness

Cash transfer delivery mechanisms also had a positive and significant influence on programme effectiveness ($r = .55$, $p < .01$; $\beta = .18$, $p = .012$). Respondents generally viewed the delivery mechanisms as accessible and convenient, although challenges relating to distance, network reliability, and access remained. The findings indicate that efficient, secure, and accessible payment systems are necessary to translate cash transfer entitlements into actual welfare benefits.

The findings are consistent with Aker (2017), Aker et al. (2016), and Leiras et al. (2021), who demonstrate that digital payment systems can improve efficiency, transparency, accessibility, and programme reach. Evidence from Kenya also indicates that digitalization can improve the security and efficiency of social assistance delivery (Mwencha & Jalipa, 2023; Odera et al., 2020). Nevertheless, Fotta and Schmidt (2022) and Maghsoudi et al. (2023) caution that digital delivery can exclude beneficiaries where financial inclusion, infrastructure, network connectivity, or digital capabilities are limited. The findings therefore suggest that improving delivery mechanisms in Wajir requires not only greater digitalization but also attention to accessibility, infrastructure, transaction costs, and the circumstances of geographically isolated beneficiaries.

CONCLUSION & RECOMMENDATION

The study concludes that welfare cash transfer programmes in Wajir County are significantly influenced by cash transfer eligibility criteria, transfer amounts, payment regularity, and delivery mechanisms. All four factors demonstrated positive and statistically significant relationships with programme effectiveness, with the regression model explaining 61% of the variation in programme effectiveness ($R^2 = .61$, $p < .001$). Cash transfer regularity emerged as the strongest predictor of programme effectiveness, indicating that predictable and timely payments are particularly important in enabling vulnerable households to plan expenditure, smooth consumption, and cope with economic and climatic shocks. Transfer amounts were the second strongest predictor, demonstrating that adequate benefits are essential for meeting basic needs and improving household welfare. Eligibility criteria also significantly influenced effectiveness, highlighting the importance of accurate, transparent, and equitable beneficiary targeting. Finally, delivery mechanisms had a significant positive effect, demonstrating that accessible, secure, and efficient payment systems are necessary to ensure that intended beneficiaries actually receive programme benefits.

Overall, the findings suggest that improving welfare cash transfer programmes requires more than increasing the number of beneficiaries. Programme effectiveness depends on the adequacy of transfers, accuracy of targeting, predictability of payments, and accessibility of delivery systems. Strengthening these dimensions would enhance the capacity of cash transfer programmes to reduce vulnerability and improve household welfare in Wajir County and other arid and semi-arid areas of Kenya.

Based on the findings, the study recommends that social protection agencies strengthen the predictability and timeliness of cash transfers by improving payment planning, fund-flow management, and communication of payment schedules. Given that regularity was the strongest predictor of programme effectiveness, minimizing payment delays should be a priority. Second, the government should review transfer values periodically to ensure that they remain adequate relative to household needs, inflation, and prevailing costs of essential goods and services. Consideration should also be given to household vulnerability and dependency levels when determining transfer adequacy. Third, beneficiary targeting should be strengthened through transparent, regularly updated, and context-sensitive eligibility criteria. Greater use of community participation and verification mechanisms could help reduce inclusion and exclusion errors while minimizing opportunities for political interference. Fourth, investment in accessible and secure delivery mechanisms should be increased, particularly in remote areas. Expanding reliable payment access points, strengthening mobile and network infrastructure, reducing transaction costs, and providing beneficiary support can improve access to transfers. Finally, programme managers should establish stronger monitoring and feedback mechanisms to identify payment delays, targeting errors, access barriers, and emerging changes in household vulnerability. Such systems would enable programmes to respond more rapidly to drought, food insecurity, and other shocks affecting households in Wajir County.

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