

The Influence of Strategic Infrastructure of Cash Transfer Programs on Performance of Selected NGOs in Isiolo County, Kenya

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Abstract

The purpose of the study was to examine the influence of strategic infrastructure of cash transfer programs on performance of selected NGOs in Isiolo County, Kenya. A cross-sectional research design was adopted in the study to collect quantitative and qualitative data from diverse respondents at one point in time. The target population was 8 international registered NGOs in Isiolo County currently offering cash transfer programs. The respondents included 8 operations managers, 25 finance officers, and 93 project coordinators, whose roles involved operations related to cash transfer programs. The sample was selected using purposive and simple random sampling, and the data was analyzed using SPSS for quantitative data and thematic analysis for qualitative interviews. The correlation coefficient value of strategic infrastructure is $r=0.486$ at $\alpha < 0.001$ at 99% significance level. An R value of .486 at a significance value of 0.001 is an indication that there was a statistically significant influence of strategic infrastructure on organizational performance. The regression results indicated that strategic infrastructure is 0.253 and a significance value of 0.003. The results are an indication that organizational performance was increased or decreased by a unit of .253 of the strategic infrastructure. The NGOs had made impressive investments towards the support of their ICT infrastructure to protect beneficiaries' data and safeguard online financial transactions to support conditional and non-conditional cash transfer programs. Nevertheless, physical infrastructure was found out to be lacking, compromising the safety hard cash that may be present for purposes of facilitating physical cash transfer to the beneficiaries. The directors of NGOs are recommended to reevaluate and improve on their capital investments to consider safety enhancements within the NGO premises. This could include acquiring safety boxes and reinforcing the cash storage rooms with steel doors. The management are also recommended to provide training to their staff on safety protocols especially when handing physical money.

Keywords: *Strategic Infrastructure, Cash Transfer Programs, Performance of selected NGOs, Isiolo County, Kenya*

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1. Introduction

The practical aspect of any project is paramount to ensuring its sustainability over a long duration of time to bring about enhanced organizational performance. NGOs seek to attain the set goals through the successful implementation of viable projects such as cash transfers [CFI, 2023]. Notably, cash transfers have been in existence for a long time among the NGOs established through sound strategic implementation strategies (Inclusive Development Policies, 2021). However, pertinent performance issues persist from a global, regional, and local point of view.

Isiolo County is located in the former Eastern Province and has various sub-counties such as Garbatulla, Isiolo, and Merti (Isiolo County Government, 2024). It covers a region of 25,700 km² and is identified as an arid and semi-arid area. The main economic activity includes pastoralism, where livestock are kept for the economic value of their meat, milk, and hides. The region experienced in the region forces the pastoralists to keep moving from one region to the other. Notably, the poverty rate in Isiolo County is at 53.9%, signifying the need for consistent aid (KIPPRA, 2023a). Therefore, relief aid is needed in terms of goods in kind and money. However, lowering the poverty rates to manageable rates has been a problem since NGOs have experienced a decline in international donors who provide the much-needed funds to facilitate the cash transfer programs.

Therefore, this has resulted in decreased thresholds of the amounts sent to needy households, contrary to their expectations. The strategic policy in place has become almost irrelevant since, with minimal financing, the management resolves to create clauses that will ensure that the NGOs survive as financing flows. Additionally, the NGOs in Isiolo County have also experienced political interference in the cash transfer program. This has been closely associated with the fact that for a needy household to be recommended, it needs to periodically part with some amount, acting as a bribe to the local area leaders (Njeru & Minja, 2020). This impunity has restricted most households that are in actual need from receiving the financial aid they require.

The strategic implementation of cash transfer programs is mainly supported through strategic infrastructure, capacity building, strategic delivery, and strategic monitoring (Boogaard, 2022; World Bank, 2020). Strategic infrastructure comprises the physical foundation and support systems necessary for organizations to achieve their long-term goals and objectives. Cash transfer programs make it possible to transfer money directly to needy households through hard cash over the counter or mobile money (Tirivayi et al., 2023). This money enables the households to have purchasing power to acquire basic needs such as food, clothing, school fees, and other necessities. Cash transfers. According to Matata et al. (2023), cash transfers are mainly offered in three categories, which include cash transfers without any conditions; a cash transfer offered with a condition that a beneficiary has to achieve, such as being registered at a specific religious group, school, or other reason; and the last category, which includes labelled cash transfers. This is the type whereby the cash issued is indicated that it is supposed to be paid as school fees, food purchases, or clothes (Tirivayi et al., 2023).

1.1 Problem Statement

The performance of NGOs is highly founded on different programs that exist to improve the livelihoods of the community members. Therefore, to ensure that NGOs are performing, the implementation of programs such as cash transfers is necessary (KIPPRA, 2024). It is thus expected that the NGOs have reliable strategic infrastructure in place that supports effortless transfer of cash, have well-trained staff who are integral in implementing the program, and

establish clear measures to monitor the progress of the program (Maffioletti et al., 2024). This may enable the NGOs to enhance their performance through sustainable programs such as cash transfers.

That notwithstanding, overreliance on international donations and the low number of local donors have negatively affected the performance of NGOs in Kenya. According to the NGO Coordination Board (2021), out of the Kshs 175.9 billion received by Kenyan NGOs, only Kshs 4 billion was from local donations in the financial year 2021/2022. The repercussions of relying on international donations from nations such as America have led to disruption of operations, particularly when funding is subsidized or stopped entirely. For example, the termination of USAID has negatively affected the performance of local NGOs, with most of the programs being ceased (ICVA, 2025). This has therefore led to inconsistent experiences in the dissemination of cash to the ever-increasing number of vulnerable households by NGOs that have the cash transfer programs in place (KIPPRA, 2023a).

1.2 Purpose of the Study

To evaluate the influence of the strategic Infrastructure of Cash Transfer Programs on the Performance of Selected NGOs in Isiolo County, Kenya.

1.3 Research Hypothesis

H01: There is no significant influence of the strategic infrastructure of cash transfer programs on the performance of selected NGOs in Isiolo County, Kenya.

2. Literature Review

2.1 Theoretical Review

Rodgers (2021) instigated the diffusion of the innovation theory. It was a theory that described how, why, and at the rate which technology in an organization was able to spread. According to Rodgers (2021), technology was able to spread mainly because of five things, which included the nature of innovation at the perspective, adopters, channels used to communicate the innovation to users, time taken for the innovation to be implemented, and the social system in place. Therefore, the implementation of innovation in an organization required adept communication through the organizational channels to various individuals who used the innovation. Rodgers (2021) noted that the adoption of innovation did not take precedence without involving its users; hence, the need for their involvement. The theory explained that the strategic infrastructure needed to ensure the successful implementation of the cash transfer program required communication with the stakeholders. This was because the sender and the receiver of the cash needed to have communicated on the best mode and strategic infrastructure needed for the transaction to be successful (European Union, 2022). On the one hand, communication was needed among the NGO staff implementing the cash transfer strategic program. The elements of communication included the hardware and software needed in ICT, the presence of vouchers, and communication platforms such as calls, text messages, social media, mainstream media, or emails, among others. Additionally, secure storage rooms were needed to be present, especially for the beneficiaries who came to collect hard cash (Mesfina & Cecchi, 2024). Therefore, all these aspects required prior communication that a certain innovation, known as a cash transfer program, required this type of strategic infrastructure to be implemented. On the other hand, similar communication needed to be done with the beneficiary to understand that they required a mobile device to access e-money and transfer possible timelines.

2.2 Empirical Review

The Food Security Cluster [FSC] (2023) examined how insecurities of food were resolved through the utilization of cash transfer practices. Anchoring the report on the fact that ten percent of the entire global population was experiencing hunger, the report noted that there was mainly an increased Cash and Voucher Assistance [CVA] supply to \$6.7 billion over 6 years. To be able to support such a huge amount of money across nations, FSC (2023) revealed that there had been increased strategic infrastructure, such as enhanced ICT systems that support satellite internet to send e-money even in remote areas of Afghanistan and end-to-end user communication platforms that are not interfered with by external parties to safeguard the transit of cash as it moves from one area to the other. That notwithstanding, the report noted that the cash support system was stalling in many nations due to money laundering, funding terrorism operations, and the negative effect of inflation on sending money. Therefore, the strategies implemented included the use of vouchers, increased strategic monitoring of distributed cash, and advocacy to various nations by NGOs to allow the movement of cash freely to support hunger crises.

Mesfina and Cecchi (2024) evaluated how the nation of Malawi was able to develop cash transfer mechanisms to improve social capital. The two main cash transfer programs considered were conditional and unconditional among 176 young women aged 13-22 years and their households. The findings noted that the presence of cash transfer elicited increased social capital and enhanced trust. Notably, conditional cash programs had more influence as compared to nonconditional ones on developing trust. This was because the strategic infrastructure developed to support conditional cash transfers was different since it required active ICT systems to verify that indeed the cash had been used for the proposed use. For example, if the money was meant to pay school fees, the NGOs called the school administration directly to verify the payment status of specific students. If it was meant to buy items, there was a need to have evidence of payment, such as using receipts. However, Mesfina and Cecchi (2024) did not include households with older participants whose needs may have been different from those considered.

Delius and Sterck (2024) performed a quasi-experiment in Kakuma refugee camp in Kenya to determine how micro-enterprises were able to perform as a result of transfers of cash. The point of focus was on how cash transfers with an approximate value of three to thirteen dollars were dispensed to four hundred thousand refugees through e-money. This cash was to be used to buy food at acknowledged and registered shops. These shops were able to increase their revenue since they sold food products at a higher price than unlicensed shops. Nevertheless, Delius and Sterck (2024) did not specify whether the contributors of the cash transfer program were from the government or NGOs in Kakuma refugee camp. Additionally, little was mentioned on the infrastructure used to dispense the cash to various refugees.

3. Methodology

A cross-sectional research design was adopted in the study to collect quantitative and qualitative data from diverse respondents at one point in time. The target population was 8 international registered NGOs in Isiolo County currently offering cash transfer programs. The respondents included 8 operations managers, 25 finance officers, and 93 project coordinators, whose roles involved operations related to cash transfer programs. They were issued the questionnaires to respond to the study. The sample was selected using purposive and simple random sampling, and the data were analyzed using SPSS for quantitative data and thematic analysis for qualitative interviews.

4. Results and Discussions

4.1 Response Rate

The study sampled 8 operations managers, 24 finance officers, and 74 project coordinators. The operations managers were interviewed while the fiancé officers and project coordinators were issued with questionnaires. The results are provided in Table 1.

Table 1: Response Rate

Respondents	Sampled	Response	Percentage
Operations managers	8	5	63%
Finance officers	24	15	
Project coordinators	74	64	
Total for questionnaire respondents	98	79	81%
	106	84	79%

The results provided in Table 1 show that 5(63%) operations managers agreed to be interviewed, and 79(81%) finance officers and project coordinators answered the questionnaires. Therefore, the study had a total response rate was 84(79%) which was deemed a good. The outcome indicates that the study attracted the interest of the participants with majority of them taking their time to answer the questionnaires and interviews. According to Maslovskaya et al. (2025), anytime a population respond to a study above the minimum thresholds, is an indication that their responses can actually be used to represent their entire population’s stand point. For example, agreement or disagreement to a particular question, could be taken to mean that the entire population’s feedback is inclined to similar direction as well. Previous studies such as that of Odhiambo (2021) had a response rate of 70% in addressing monitoring and evaluation as a strategic implementation process in public health NGOs within Nairobi. Njeru and Kirui (2022) got a response of 89% (89 questionnaires were filled back on a sample size of 100) when addressing the management employees in Kenya National Highway Authority Road construction projects.

4.2 Reliability Results

Piloting of the data collection instrument was the first process conducted in the field and was done in the neighboring Samburu County, whereby Samburu Women Trust was considered. The reliability results are provided in Table 2.

Table 2: Reliability Results

Instrument	Cronbach's Alpha
Strategic Infrastructure	0.794
Organizational performance	0.863
Average	0.829

The coefficient values for strategic infrastructure and organizational performance were 0.794, and 0.863. These values had an average of 0.829, which was above 0.7. According to Cooper & Schindler (2018), for the data to be reliable, the instruments should have coefficients that range from 0.7 to 1. Anything less than that would prove that the instruments are not reliable, hence requiring a preview to fit the study's need. Therefore, based on this, the study's questionnaires and interview guides were considered reliable.

4.3 Descriptive Statistic of Organizational Performance

Organizational performance was the dependent variable in this study measured by customer satisfaction, operational efficiency, employee commitment, financing structure and staff involvement in decision making. An ordinal Likert scale is used to indicate; 1-strongly disagree, 2-disagree, 3-neutral, 4-agree, and 5-strongly agree. The interview and secondary data are also provided subsequently. Table 3 provides the descriptive result.

Table 3: Organizational Performance of NGOs

N=79	1	2	3	4	5	Mean	SD
Promotion of customer satisfaction	3(4%)	5(6%)	4(5%)	33(42%)	34(43%)	4.14	1.034
Well-structured operations	3(4%)	3(4%)	65(82%)	4(5%)	4(5%)	3.04	0.669
Employee engagement strategies	2(3%)	6(8%)	7(9%)	39(49%)	25(31%)	4.00	0.974
Strong financing structure	28(35%)	33(42%)	6(8%)	7(9%)	5(6%)	2.08	1.174
Staff involvement in decision making	1(1%)	2(3%)	68(86%)	4(5%)	4(5%)	3.10	.568

Table 3 shows that majority of the respondents 34(43%) strongly agreed and 33(42%) agreed on a mean of 4.14 and an SD of 1.034 that the NGO ensured that the amount dispensed per beneficiary was based on case-by-case basis to promote customer satisfaction. Nevertheless, 28(35%) of the respondents strongly disagreed and 33(42%) disagreed on a mean of 2.08 and an SD of 1.174 that there was a strong financing structure that supported the cash transfer programs. It was deduced that NGOs were very thorough on their role towards identifying the most deserving beneficiaries. This was a strong foundation and enabled the public trust the NGOs since there was no favoring in the manner at which the NGOs were selecting the beneficiaries. All what mattered was evidence need exhibition, confirmed through documentation, testimonies from 3rd parties and impromptu visit by a representative from the

NGO. Such a virtue could anyway be limited by availability of funds, just as the respondents indicated. They noted that even though the intention to fund as many beneficiaries was present, most NGOs had not stable financing structure. Therefore, in some way, this led to reconsideration of their decisions, despite identifying the needs in the community, majority had no financial muscle to resolve the need. This therefore, affected their efficiency in dispensing the cash transfers to all beneficiaries.

The body of literature that exist such as Oluteyo (2019) complained that since most NGOs have been operating under the sponsorship of international organizations, any inefficiencies such as delayed disbursement, cessation of funding and reallocation of funds, paralyzed the operations, causing most beneficiaries to miss out on the cash transfer programs that may have been previously operational. Furthermore, Tirivayi et al. (2023) noted that cash transfer programs were anchored on solid policies on how received funds were to be utilized but not on how financial resources would be raised. Therefore, any unpredictability of funding from the normal donors, led to disorganization of operations. Linking the discussion to the strategic implementation, Rubanzana and Nyamboga (2025) suggested that quality budgets, transparency in operations, were critical factors that determined the success of cash transfer programs.

4.4 Descriptive Statistics of Strategic Infrastructure

Strategic infrastructure was measured through money transfer gadgets, beneficiary identification cards ICT systems, secure storage rooms for hard cash, communication platforms and electronic and paper vouchers. Table 4 provides the results of the questionnaires returned by the respondents.

Table 4: Descriptive Results of Strategic Infrastructure

N=79	1	2	3	4	5	Mean	SD
Well-established financial strategic infrastructure	4(5%)	0(0%)	0(0%)	60(76%)	15(19%)	4.04	0.808
Use of ICT systems	2(3%)	2(3%)	5(6%)	46(58%)	24(30%)	4.11	0.832
Secure storage rooms	22(28%)	40(51%)	5(6%)	9(11%)	3(4%)	2.13	1.067
Dependable communication platforms	1(1%)	4(5%)	60(76%)	12(15%)	2(3%)	3.13	0.585
Availability of electronic and paper vouchers	1(1%)	8(10%)	62(78%)	6(8%)	2(3%)	3.00	.577

From the data in Table 4, 24(30%) of the respondents strongly agreed and 46(58%) agreed on a mean of 4.11 and an SD of 0.832 that ICT systems were used to ensure that the beneficiary

personal details were well protected from abuse. However, 22(28%) strongly disagreed and 40(51%) disagreed on a mean of 2.13 and an SD of 2.13 that there were secure storage rooms for hard cash particularly for the beneficiaries who came to collect cash in person. The implications of the results are in two folds, whereby it was noted that most NGOs placed emphasis on investing in ICT as a measure to protect personal data of the beneficiaries and on the other hand, lacking adequate facilitates to store money. This could have meant that the priority of most NGOs was centered on cultivating the relationship with the beneficiaries at the expense of accountability purposes to the donors.

The fact that most NGOs portrayed concerns on beneficiary data leaking to unauthorized parties which could attract legal implications, meant that they were ready to invest in good technology to safeguard this type of information. This information was noted by Al Fara (2023) to be supporting evidence when sourcing for funds from the donors, warranting high level management. Additionally, the results could also mean that most of the NGOs mainly dealt with electronic money hence not seeing the need of investing much in securing hard cash that was low as compared to the electronic money.

Maffioli et al. (2024) warned that ICT infrastructure as key in NGOs operations and towards cultivating working relationship with the beneficiaries, was not sufficient, if there were infrastructural weaknesses within the premises of the NGOs. The perception placed by Center for Financial Inclusion (2023) was that if there were decisions to be made, the strategies relating to protection of organizational data would be favored as compared to infrastructural concerns.

4.5 Correlation Analysis

The study’s had a research hypothesis which states that there is no significant influence of strategic infrastructure of cash transfer programs on performance of selected NGOs in Isiolo County, Kenya. The study tested the hypothesis and the results are provided in Table 5.

Table 5: Correlation Analysis

		Strategic Infrastructure	Organizational Performance
Strategic Infrastructure	Pearson Correlation	1	.486**
	Sig. (2-tailed)		.001
	N	79	79
Organizational Performance	Pearson Correlation	.486**	1
	Sig. (2-tailed)	.001	
	N	79	79

**. Correlation is significant at the 0.01 level (2-tailed).

Table 5 shows that the correlation coefficient value of strategic infrastructure is $r=0.486$ at $\alpha < 0.001$ at 99% significance level. An R value of .486 at a significance value of 0.001 is an

indication that there was a statistically significant influence of strategic infrastructure on organizational performance.

4.6 Regression Analysis

Introduce this section

Table 6: Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	15.722	3.055		5.146	.000
Strategic Infrastructure	.253	.124	.140	2.237	.003

Table 6 shows that the coefficient for strategic infrastructure is 0.253 and a significance value of 0.003. The results are an indication that organizational performance was increased or decreased by a unit of .253 of the strategic infrastructure. Therefore, strategic infrastructure was significant since the p-values were less than 0.05 while the T-statistic were more than 2, which meant that NGOs had invested a considerable amount of resources to ensure that the cash transfer safety precautions were present. This was in terms of establishing secure storage rooms to store hard cash for the direct transfers, which was established through responses that it was lacking. There were ICT systems to facilitate the process of sending money, which included registering the beneficiaries and ensuring the correct amount is allocated in the most convenient method. This could also include money transfer gadgets and paper vouchers.

5. Conclusion

The NGOs had made impressive investments towards the support of their ICT infrastructure to protect beneficiaries' data and safeguard online financial transactions to support conditional and non-conditional cash transfer programs. The strategic infrastructure in place supported the operations of NGOs, such as beneficiary registration and verification processes. Nevertheless, physical infrastructure was found to be lacking, compromising the safety of hard cash that may be present for purposes of facilitating physical cash transfer to the beneficiaries. Additionally, the other infrastructural challenges affecting the sustainability of cash transfer programs include increased operational costs in terms of monthly rent of premises, lack of government support, and low infrastructural space/ capacity to sustain a high number of beneficiaries

6. Recommendations

The directors of NGOs are recommended to reevaluate and improve their capital investments to consider safety enhancements within the NGO premises. This could include acquiring safety boxes and reinforcing the cash storage rooms with steel doors. The directors are also recommended to establish future strategies that will enable the NGOs to acquire specific assets such as land and buildings to expand the space where they have been conducting their operations.

The management is also recommended to provide training to their staff on safety protocols, especially when handling physical money. The management should also consider reviewing internal financial policies that address how the staff access, distribute, and report on finances. This will define the security mechanisms needed to safeguard the available money without

compromising the cash transfer programs. The staff are recommended to develop their confidentiality skills, especially in sharing financial information that may jeopardize the financial safety of their NGOs.

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