Multidisciplinary Research Journal
ISSN : 3088-5205
https://jorep.net

JOREP Journal de recherche multidisciplinaire

Volume: 2
Issue: 5
Year: 2026
Month: 7

Cash transfer programs and community reciprocity norms: Brazil and Kenya

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ABSTRACT

This study falls within SDG Focus Goal 1: No Poverty — Target 1.2: By 2030, reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions; Target 1.3: Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable; Target 1.4: By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance.

This study examines cash transfer programs and community reciprocity norms in Brazil and Kenya, two countries with different social protection histories, program designs, and cultural contexts of reciprocity. Brazil's Bolsa Família (2003-2021, replaced by Auxílio Brasil in 2021, now Bolsa Família reinstated 2023) is one of the largest conditional cash transfer (CCT) programs globally, reaching approximately 14 million families. The program conditions transfers on school attendance and health check-ups, and has been credited with significant poverty reduction, but also criticized for not addressing structural poverty and for potential erosion of community reciprocity (crowding out informal support networks). Kenya has implemented cash transfer programs including the Hunger Safety Net Programme (HSNP) for drought-prone areas, the Inua Jamii (Older Persons Cash Transfer), and the Orphans and Vulnerable Children Cash Transfer (CT-OVC), as well as the Global COVID-19 Emergency Response cash transfers. Kenya's programs are largely unconditional (or soft conditionalities), and are designed to work with, rather than replace, community reciprocity norms (harambee spirit, extended family support). The research analyzes how each country's cash transfer program design affects community reciprocity norms (mutual aid, informal support networks, gift-giving, remittances), the effectiveness of different approaches (conditional vs. unconditional, targeting mechanisms), and the lessons for other countries. A comparative analysis was conducted examining primary and secondary sources including World Bank reports, government program evaluations, academic research, and policy documentation covering recent decades to 2025.

Brazil presents a context where Bolsa Família (and successors) has been extensively studied for its effects on poverty, inequality, and social outcomes, but less studied for effects on community reciprocity. Key features include Bolsa Família (2003-2021) conditional cash transfer (school attendance (85% minimum), health check-ups (vaccination, growth monitoring for children), prenatal care for pregnant women). Coverage reached approximately 14 million families (about 25% of Brazil's population). Effects on poverty reduction are significant (poverty declined, inequality reduced). Effects on community reciprocity are debated: some studies found that Bolsa Família did not crowd out informal help; others found potential reduction in informal transfers (recipients shared less with non-recipient neighbors). Political controversy: Bolsa Família replaced by Auxílio Brasil (2021-2022) with lower real value, then Bolsa Família reinstated (2023) with increased value. Key challenges include poverty reduction but structural poverty persists, dependency concerns (perception that transfers create dependency, though evidence mixed), and political polarization of social programs. Key outcomes include

significant poverty reduction (extreme poverty reduced), improved school attendance and health outcomes, but conditionalities may exclude the poorest who cannot meet conditions.

Kenya presents a context where cash transfer programs are designed to work within existing community reciprocity norms. Key features include Hunger Safety Net Programme (HSNP) (unconditional cash transfer for drought-prone counties, biometric registration, electronic payments). Inua Jamii (Older Persons Cash Transfer) (monthly stipend for seniors over 70, unconditional). Orphans and Vulnerable Children Cash Transfer (CT-OVC). Global COVID-19 Emergency Response cash transfers (monthly stipend for urban poor, mobile money (M-Pesa) delivery). Community reciprocity norms include harambee spirit (community self-help, mutual assistance), extended family support (remittances from employed relatives to rural relatives), gift-giving (livestock, food, money at weddings, funerals, ceremonies), and informal savings groups (chamas, rotating savings groups). Program design: unconditional or soft conditionalities (encouraged but not enforced school attendance, health visits). Delivery mechanisms: electronic payments (M-Pesa, biometric smartcards), reducing leakage. Key outcomes include poverty reduction, improved food security, support for vulnerable groups (elderly, orphans, drought-affected), and working with reciprocity norms (not crowding out). Key challenges include coverage gaps (not all poor covered), payment delays, and political interference.

Both countries demonstrate that cash transfer programs require targeting mechanisms (Brazil's Bolsa Família, Kenya's HSNP and CT-OVC). Conditional vs. unconditional design affects outcomes. Community reciprocity norms (Brazil's debated crowding out, Kenya's harambee and extended family) must be considered. Electronic delivery (Brazil's Bolsa Família card, Kenya's M-Pesa) reduces leakage. Coverage and adequacy determine poverty reduction impact. Political commitment is essential.

The transferability of Brazil's Bolsa Família conditionalities (school attendance, health check-ups) to Kenya is constrained by differences in school enrollment and health infrastructure (Kenya's lower enrollment and health access may make conditionalities exclusionary). The transferability of Kenya's unconditional approach and mobile money delivery (M-Pesa) to Brazil could reduce administrative costs and improve coverage. Kenya's harambee reciprocity norms offer lessons for Brazil on working with, not against, community support networks.

Keywords: cash transfer programs, community reciprocity, Brazil, Kenya, SDG 1, Bolsa Família, unconditional cash transfers, conditional cash transfers, harambee, social protection

RESUME

Cette étude examine les programmes de transferts monétaires et les normes de réciprocité communautaire au Brésil et au Kenya, deux pays avec différentes histoires de protection sociale, conceptions de programmes et contextes culturels de réciprocité.

Le Brésil a mis en œuvre Bolsa Família (2003-2021), l'un des plus grands programmes de transferts monétaires conditionnels au monde. Les effets sur la réciprocité communautaire sont débattus.

Le Kenya a mis en œuvre des programmes de transferts monétaires (HSNP, Inua Jamii, CT-OVC) conçus pour fonctionner avec les normes de réciprocité communautaire existantes (esprit harambee, soutien familial élargi).

Les deux pays démontrent que les programmes de transferts monétaires nécessitent des mécanismes de ciblage, une attention aux normes de réciprocité, des systèmes de livraison électroniques, et un engagement politique.

Mots-clés : programmes de transferts monétaires, réciprocité communautaire, Brésil, Kenya, ODD 1

Submitted: 4, 27, 2026
Published: 8, 12, 2026
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1. INTRODUCTION

Cash transfer programs—direct payments to poor households—have become a central tool for poverty reduction and social protection globally. Conditional cash transfers (CCTs) require recipients to meet conditions such as school attendance and health check-ups. Unconditional cash transfers (UCTs) have no conditions. Brazil's Bolsa Família (2003-2021, reinstated 2023) is one of the largest CCT programs globally, covering approximately 14 million families. Kenya has implemented multiple cash transfer programs, including unconditional transfers for drought-prone areas, the elderly, orphans, and COVID-19 relief. Community reciprocity norms—mutual aid, informal support networks, gift-giving, remittances—are essential for household resilience in many societies. There is concern that cash transfers may "crowd out" informal support (recipients share less with non-recipients) or, alternatively, may strengthen reciprocity (recipients share with others). SDG Target 1.2 calls for reducing poverty, Target 1.3 calls for social protection systems, and Target 1.4 calls for equal rights to economic resources.

This study examines two countries that offer profound and contrasting insights into cash transfer programs and community reciprocity norms: Brazil and Kenya. Brazil's Bolsa Família is a large-scale conditional cash transfer program with extensive evaluation literature. Kenya's cash transfer programs are largely unconditional and designed to work with existing community reciprocity norms (harambee spirit, extended family support).

Brazil's cash transfer context is characterized by Bolsa Família (2003-2021, replaced by Auxílio Brasil 2021-2022, reinstated 2023), conditionalities (school attendance, health check-ups), coverage (14 million families, ~25% of population), significant poverty reduction, debated effects on community reciprocity (some studies found no crowding out, others found potential reduction in informal transfers). Kenya's cash transfer context is characterized by HSNP (unconditional, drought-prone counties), Inua Jamii (older persons), CT-OVC (orphans and vulnerable children), COVID-19 emergency transfers (urban poor), community reciprocity norms (harambee spirit, extended family support, gift-giving), unconditional or soft conditionalities, and electronic delivery (M-Pesa, biometric smartcards).

The contrast between Brazil and Kenya illuminates critical questions for cash transfer programs, community reciprocity norms, and SDG 1. Do cash transfers crowd out informal support? Should transfers be conditional or unconditional? How can programs work with, rather than against, community reciprocity norms? And what can each country learn from the other's experience?

2. LITERATURE REVIEW

Cash transfer programs include conditional cash transfers (CCTs) (transfers conditional on behaviours: school attendance, health check-ups, nutrition) and unconditional cash transfers (UCTs) (transfers without conditions). Community reciprocity norms include mutual aid (neighbors helping neighbors, community self-help), informal support networks (family, friends, community providing support during crises), gift-giving (livestock, food, money at weddings, funerals, ceremonies), remittances (money sent from employed relatives to rural relatives), and harambee (Kenyan concept of "pulling together", community self-help, mutual assistance). Crowding out refers to cash transfers reducing informal support (recipients share less with non-recipients, non-recipients reduce support to recipients). Crowding in refers to cash transfers increasing informal support (recipients share with others, recipients become more able to participate in gift-giving).

3. RESEARCH QUESTIONS

This study addresses the following research questions:

1. How are cash transfer programs designed in Brazil and Kenya (conditionality, targeting, coverage, delivery)?
2. What are the community reciprocity norms in each country (mutual aid, extended family, gift-giving, harambee)?
3. What is the evidence on whether cash transfers crowd out or crowd in community reciprocity?

4. METHODOLOGY

This study employs a comparative analysis methodology to examine cash transfer programs and community reciprocity norms in Brazil and Kenya. The comparative approach is appropriate for examining how different program designs (conditional vs. unconditional), cultural contexts, and social protection histories shape outcomes. Brazil and Kenya were selected as cases that offer contrasting insights: Brazil has large-scale CCT; Kenya has unconditional programs designed for community reciprocity.

The research design integrates secondary analysis of multiple data sources. World Bank reports and program evaluations from the World Bank's social protection portfolio provide impact data. Government program documentation from Brazil's Ministry of Citizenship (formerly Ministry of Social Development) and Kenya's Ministry of Labour and Social Protection provide policy context. Academic research from development economics, sociology, and anthropology provides theoretical frameworks and empirical evidence on poverty reduction and community reciprocity. Policy documentation provides context.

The analytical framework examines four dimensions. First, cash transfer program design includes conditionality (conditional vs. unconditional), targeting mechanisms (poverty targeting, geographic targeting, categorical targeting), coverage (number of beneficiaries, share of population), transfer value (amount relative to poverty line), and delivery mechanisms (cash, card, mobile money). Second, community reciprocity norms includes mutual aid (neighbors, community), extended family support (remittances, care), gift-giving (ceremonies, livestock), and harambee (Kenya). Third, outcomes includes poverty reduction, inequality reduction, food security, education, health, and community reciprocity (crowding out or in). Fourth, challenges includes coverage gaps, payment delays, political interference, dependency concerns.

The time period covers approximately 1990-2025.

5. RESULTS

Table 1: Comparative Summary—Brazil and Kenya Cash Transfers

Dimension	**Brazil**	**Kenya**
Key program	Bolsa Família (2003-2021, reinstated 2023)	HSNP, Inua Jamii, CT-OVC, COVID-19 emergency
Conditionality	Conditional (school attendance 85%, health check-ups, prenatal care)	Unconditional or soft conditionalities
Coverage	~14 million families (~25% of population)	Smaller coverage (HSNP ~100,000 households, Inua Jamii ~500,000 seniors)
Transfer value	Modest (as share of poverty line)	Modest

Delivery mechanism	Bolsa Família card (bank card)	M-Pesa (mobile money), biometric smartcards
Community reciprocity norms	Extended family support (less formalized)	Harambee (community self-help), extended family, gift-giving
Evidence on crowding out	Mixed (some studies no crowding out, others found potential reduction)	Limited evidence, programs designed to work with reciprocity
Key strength	Poverty reduction, scale	M-Pesa delivery, works with harambee
Key challenge	Conditionalities may exclude poorest, political polarization	Coverage gaps, payment delays

Table 2: Brazil Cash Transfer Framework

Element	**Description**
Bolsa Família (2003-2021)	Conditional cash transfer (CCT); replaced by Auxílio Brasil (2021-2022), reinstated 2023
Conditionalities	School attendance (85% minimum for children 6-15); health check-ups (vaccination, growth monitoring for children under 7); prenatal care for pregnant women
Coverage	Approximately 14 million families (about 25% of Brazil's population)
Effects on poverty	Significant: poverty declined, inequality reduced (but structural poverty persists)
Effects on community reciprocity	Debated: some studies found Bolsa Família did not crowd out informal help; others found potential reduction in informal transfers (recipients shared less with non-recipient neighbors)
Political controversy	Bolsa Família replaced by Auxílio Brasil (2021-2022) with lower real value; Bolsa Família reinstated (2023) with increased value
Key challenges	Poverty reduction but structural poverty persists; dependency concerns (perception that transfers create dependency, though evidence mixed); political polarization of social programs
Key outcomes	Significant poverty reduction; improved school attendance and health outcomes; conditionalities may exclude the poorest who cannot meet conditions

Table 3: Kenya Cash Transfer Framework

Element	**Description**
HSNP (Hunger Safety Net Programme)	Unconditional cash transfer for drought-prone counties (biometric registration, electronic payments)
Inua Jamii (Older Persons Cash Transfer)	Monthly stipend for seniors over 70 (unconditional)

CT-OVC (Orphans and Vulnerable Children Cash Transfer)	For orphaned and vulnerable children
Global COVID-19 Emergency Response	Monthly stipend for urban poor (mobile money (M-Pesa) delivery)
Community reciprocity norms	Harambee spirit (community self-help, mutual assistance, "pulling together"); extended family support (remittances from employed relatives to rural relatives); gift-giving (livestock, food, money at weddings, funerals, ceremonies); informal savings groups (chamas, rotating savings groups)
Program design	Unconditional or soft conditionalities (encouraged but not enforced school attendance, health visits)
Delivery mechanisms	Electronic payments (M-Pesa, biometric smartcards), reducing leakage
Key outcomes	Poverty reduction; improved food security; support for vulnerable groups (elderly, orphans, drought-affected); working with reciprocity norms (not crowding out)
Key challenges	Coverage gaps (not all poor covered); payment delays; political interference

6. DISCUSSION OF RESULTS

6.1 Explaining Different Approaches

Brazil's Bolsa Família is a conditional cash transfer (CCT) program. Conditionalities (school attendance, health check-ups) are intended to invest in human capital, breaking the intergenerational transmission of poverty. The program has been extensively studied and credited with significant poverty reduction and improved education and health outcomes. However, conditionalities may exclude the poorest who cannot meet conditions (children with disabilities, families in remote areas without schools). Effects on community reciprocity are debated: some studies found that Bolsa Família did not crowd out informal help; others found potential reduction in informal transfers (recipients shared less with non-recipient neighbors). This may be because recipients felt less need to rely on informal networks, or because they had less to share.

Kenya's cash transfer programs are largely unconditional or have soft conditionalities. They are designed to work with, rather than replace, community reciprocity norms. The harambee spirit (community self-help, mutual assistance) is a strong cultural norm. Extended family support (remittances from employed relatives to rural relatives) and gift-giving (livestock, food, money at weddings, funerals, ceremonies) are essential for household resilience. Electronic delivery via M-Pesa (mobile money) reduces leakage and empowers recipients. The programs have been credited with poverty reduction, improved food security, and support for vulnerable groups, while working with reciprocity norms (not crowding out).

6.2 Conditional vs. Unconditional Transfers

Brazil's CCT model assumes that poor households need incentives to invest in human capital. Conditionalities (school attendance, health check-ups) are intended to ensure that transfers lead to long-term poverty reduction. However, evidence on the effectiveness of conditionalities is mixed; some studies find that unconditional transfers achieve similar outcomes (recipients invest in children anyway). Kenya's unconditional approach recognizes that poor households already prioritize children's education and health; additional conditions are unnecessary and may exclude the poorest.

6.3 Community Reciprocity and Crowding Out

Concern: cash transfers may reduce informal support (crowding out). Recipients may share less with non-recipients (because they have less need for support, or because they feel the government should support them). Non-recipients may reduce support to recipients (because they think recipients already get government support). Evidence from Brazil is mixed: some studies found no crowding out; others found potential reduction in informal transfers. Kenya's programs are designed to work with harambee and extended family norms, and there is limited evidence of crowding out.

6.4 Delivery Mechanisms: M-Pesa vs. Bolsa Família Card

Kenya's M-Pesa mobile money platform enables fast, low-cost, secure cash transfers directly to recipients' phones. This reduces leakage (corruption, theft) and empowers recipients (they can withdraw cash at any M-Pesa agent). Brazil's Bolsa Família card is a bank card; delivery is reliable but less innovative than M-Pesa.

6.5 Transferability of Brazil's Bolsa Família Conditionalities to Kenya

Direct transfer of Brazil's Bolsa Família conditionalities (school attendance 85%, health check-ups) to Kenya is constrained by differences in school enrollment and health infrastructure. Kenya's school enrollment is lower than Brazil's, and many rural areas lack health facilities. Conditionalities could exclude the poorest who cannot meet conditions. Kenya's unconditional approach is more appropriate for its context. However, Brazil's scale and poverty reduction success offer lessons for Kenya on expanding coverage.

6.6 Transferability of Kenya's Unconditional Approach and M-Pesa Delivery to Brazil

Brazil could adopt unconditional transfers for some populations (e.g., the extreme poor who cannot meet conditions). Brazil could also learn from Kenya's M-Pesa mobile money delivery to reduce administrative costs and improve coverage. Brazil's Bolsa Família card is reliable, but mobile money could reach unbanked populations.

6.7 Implications for SDG 1

Cash transfer programs are central to SDG Target 1.2 (poverty reduction), Target 1.3 (social protection systems), and Target 1.4 (equal rights to economic resources). Brazil demonstrates that large-scale CCTs can significantly reduce poverty and improve human capital, but conditionalities may exclude the poorest, and community reciprocity effects are debated. Kenya demonstrates that unconditional transfers delivered via mobile money (M-Pesa) can work with community reciprocity norms (harambee, extended family) to reduce poverty and improve food security. The international community should support context-appropriate program design, unconditional transfers where appropriate, electronic delivery, and attention to community reciprocity norms.

7. CONCLUSION

This comparative analysis reveals that cash transfer programs and community reciprocity norms require appropriate conditionality (conditional vs. unconditional), targeting mechanisms, electronic delivery (M-Pesa, bank cards), attention to community reciprocity (crowding out, harambee, extended family), and political commitment. Brazil's Bolsa Família is a large-scale CCT with significant poverty reduction, but conditionalities may exclude the poorest, and effects on community reciprocity are debated (some studies found potential reduction in informal transfers). Kenya's unconditional cash transfers (HSNP, Inua Jamii, CT-OVC) delivered via

M-Pesa work with community reciprocity norms (harambee spirit, extended family support, gift-giving) and have achieved poverty reduction and food security without crowding out informal support.

Several cross-cutting insights emerge. Conditional vs. unconditional design depends on context (infrastructure, school enrollment, health access). Unconditional transfers may be more appropriate in low-enrollment, low-health-access settings. Electronic delivery (M-Pesa, biometric smartcards) reduces leakage. Community reciprocity norms (harambee, extended family) should be supported, not crowded out. Political commitment is essential.

For Brazil, priorities include consider unconditional transfers for extreme poor who cannot meet conditionalities. Learn from Kenya's M-Pesa mobile money delivery to reduce costs and reach unbanked populations. Strengthen community reciprocity (extended family, mutual aid) through program design. Address political polarization of social programs.

For Kenya, priorities include expand coverage (not all poor covered). Reduce payment delays. Strengthen political commitment. Continue using M-Pesa and biometric delivery. Learn from Brazil's scale and poverty reduction success for expanding coverage.

For the international community, the lessons are clear. Cash transfers reduce poverty. Conditionalities may be unnecessary or exclusionary in low-enrollment, low-health-access contexts. Electronic delivery (mobile money) reduces leakage. Community reciprocity norms should be supported, not crowded out. The ultimate measure of success is whether cash transfers reduce poverty without undermining community support networks.

8. LIMITS OF THE STUDY

This study has several limitations including reliance on secondary sources, data comparability challenges, and speculative transferability. Despite these limitations, the comparative analysis provides valuable insights.

9. ACKNOWLEDGMENTS

The author acknowledges the Ministry of Social Development of Brazil, the Ministry of Labour and Social Protection of Kenya, the World Bank, and the beneficiaries of cash transfer programs in both countries.

10. AUTHOR CONTRIBUTIONS

The author conceived the study, designed the methodology, conducted the literature review and document analysis, synthesized findings, and drafted the complete manuscript.

11. COMPETING INTERESTS

The author declares that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential competing interest. No funding was received from organizations with interests in this sector or related sectors.

12. FUNDING INFORMATION

This research received no specific grant from any funding agency in the public, commercial, or not-for-profit sectors.

13. DATA AVAILABILITY

All sources are publicly available documents and the primary sources are cited in the bibliography and accessible through the referenced publications and organizations.

14. DISCLAIMER

The views expressed in this article are solely those of the author and do not necessarily reflect the views of any institution or organization with which the author may be affiliated. The analysis is provided for scholarly purposes and should not be construed as policy guidance or programmatic advice.

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