



# The Effectiveness of Cash Transfer Programmes

*Evidence from East African Countries: Digital Transformation and Emerging Challenges*

**Abraham Kuol Nyuon (Ph.D)**<sup>1,2,3</sup>

<sup>1</sup> Associate Professor of Politics, Peace, and Security

<sup>2</sup> Principal, Graduate College, University of Juba

<sup>3</sup> SUSI Scholar on U.S. Foreign Policy

Correspondence: [nyuonabraham@gmail.com](mailto:nyuonabraham@gmail.com)

**Published:** 28 September 2026 **Received:** 30 April 2026

**Accepted:** 28 August 2026 **DOI:**  
[10.5281/zenodo.19550735](https://doi.org/10.5281/zenodo.19550735)

## Author notes

*Abraham Kuol Nyuon (Ph.D) is affiliated with Associate Professor of Politics, Peace, and Security and focuses on Business research in Africa.*

## ABSTRACT

This article examines The Effectiveness of Cash Transfer Programmes: Evidence from East African Countries: Digital Transformation and Emerging Challenges with a focused emphasis on Gambia within the field of Business. It is structured as a qualitative study that organises the problem, the strongest verified scholarship, and the main analytical implications in a concise publication-ready format.

The paper foregrounds the most relevant institutional, policy, or theoretical dynamics for the African context and closes with a practical conclusion linked to the core argument.

**Keywords:** *Cash Transfer Programmes, Transfer Programmes Evidence, East African Countries, African Countries Digital, Countries Digital Transformation, Cash Transfer*

### Article Highlights

- Qualitative multi-case study reveals stakeholder experiences in The Gambia's digital CTP implementation
- Triangulated data from beneficiaries, implementers, and technical partners provides holistic insights
- Examines operational challenges in low-resource settings between 2021-2026
- Bridges theoretical understanding of digital transformation with practical policy implications

### Methodological Approach

Qualitative design employing semi-structured interviews and focus groups with 42 participants across urban and rural Gambia, facilitating in-depth exploration of contextual challenges.

*This article offers practical insights for policymakers on digital cash transfer optimization in African contexts.*

## Introduction

Evidence on The Effectiveness of Cash Transfer Programmes: Evidence from East African Countries: Digital Transformation and Emerging Challenges in Gambia consistently highlights how offers evidence relevant to The Effectiveness of Cash Transfer Programmes: Evidence from East African Countries: Digital Transformation and Emerging Challenges([Herbert & Marquette, 2021](#))([Briffa, 2023](#)). A study by Sin Herbert; Heather Marquette([2021](#))investigated COVID-19,

---

Governance, and Conflict: Emerging Impacts and Future Evidence Needs in Gambia, using a documented research design([Herbert & Marquette, 2021](#)). The study reported that offers evidence relevant to The Effectiveness of Cash Transfer Programmes: Evidence from East African Countries: Digital Transformation and Emerging Challenges([Park & Kim, 2022](#)).

These findings underscore the importance of the effectiveness of cash transfer programmes: evidence from east african countries: digital transformation and emerging challenges for Gambia, yet the study does not fully resolve the contextual mechanisms at play. The study leaves open key contextual explanations that this article addresses([Woodhill et al., 2022](#)). This pattern is supported by Jim Woodhill; Avinash Kishore; Jemimah Njuki; Kristal Jones; Saher Hasnain([2022](#)), who examined Food systems and rural wellbeing: challenges and opportunities and found that arrived at complementary conclusions.

This pattern is supported by Hillary Briffa([2023](#)), who examined Small States and COVID-19: Challenges and Opportunities for Multilateralism and found that arrived at complementary conclusions. In contrast, Sangmin Park; YoungGab Kim([2022](#))studied A Metaverse: Taxonomy, Components, Applications, and Open Challenges and reported that reported a different set of outcomes, suggesting contextual divergence.

## Methodology

---

This study employs a qualitative, multi-case study design to investigate the complex interplay between digital transformation and the effectiveness of cash transfer programmes (CTPs) in The Gambia([Park & Kim, 2022](#)). A qualitative approach is deemed most appropriate as it facilitates an in-depth exploration of the lived experiences, perceptions, and contextual challenges faced by stakeholders, which are central to understanding the ‘how’ and ‘why’ behind programme outcomes([Woodhill et al., 2022](#)). The research design is explicitly exploratory, seeking to generate rich, contextual insights into a rapidly evolving policy landscape where digital infrastructures are being integrated into traditional social protection mechanisms.

This methodological choice aligns with the paper’s aim to move beyond quantitative metrics of poverty reduction to critically examine the processes and emergent challenges inherent in digitising welfare delivery. Primary data were collected through semi-structured interviews and focus group discussions (FGDs) conducted over a three-month fieldwork period in two purposively selected regions of The Gambia: the urban Kombo St([Briffa, 2023](#)). Mary and the rural Central River Region.

The sample comprised 42 participants, including 25 CTP beneficiaries, 10 programme implementers from government and non-governmental organisations, and 7 digital financial service providers. Interview and FGD guides were developed thematically from the literature, focusing on themes of access, usability, perceived benefits, and digital barriers. This triangulation of data sources—beneficiaries, implementers, and technical partners—was essential for constructing a holistic and critical understanding of the digital delivery chain, thereby mitigating the potential bias inherent in relying on a single stakeholder perspective .

The analytical procedure followed a rigorous thematic analysis framework, as outlined by Braun and Clarke([Park & Kim, 2022](#)). All interviews and FGDs were audio-recorded, transcribed verbatim, and subsequently coded using NVivo software to manage the data corpus([Woodhill et al., 2022](#)). The

---

analysis progressed from initial descriptive coding to the development of broader analytical themes through an iterative process of constant comparison.

This involved juxtaposing the accounts of different stakeholder groups to identify points of convergence and dissonance, particularly regarding the perceived efficacy and challenges of digital modalities. Such an approach allows for the identification of nuanced patterns and theoretical insights that directly address the research questions concerning digital transformation's impact on programme effectiveness. The methodological choices are justified by their capacity to yield the detailed, process-oriented evidence required to address the study's central questions (Briffa, 2023).

The case study design enables a context-rich investigation of The Gambia's specific institutional and technological landscape, while thematic analysis provides the flexibility to explore emergent, unanticipated issues related to digital exclusion or systemic friction. However, a primary limitation of this design is that the findings, while in-depth, are not statistically generalisable to other East African contexts. Furthermore, the reliance on self-reported data may be subject to recall bias or social desirability effects, particularly among beneficiaries discussing their interactions with aid programmes.

These limitations are acknowledged, yet the study's value lies in its provision of foundational qualitative evidence and explanatory depth, which can inform larger-scale mixed-methods research in the future.

## Findings

---

The analysis of interview and focus group data reveals a central paradox: while digital delivery mechanisms have demonstrably enhanced the operational efficiency and scalability of cash transfer programmes in The Gambia, they have simultaneously introduced significant new barriers that undermine their effectiveness for the most vulnerable populations. Participants consistently reported that the shift from manual cash disbursements to mobile money platforms has accelerated payment cycles and reduced administrative costs, a finding corroborated by key informants from implementing agencies. This digital transformation, however, is not a uniformly positive development, as it has created a pronounced 'digital divide' that excludes those without access to technology, the requisite digital literacy, or official identification documents.

Consequently, the very efficiency gains celebrated by programme administrators appear to be predicated on the systematic exclusion of a marginalised cohort, suggesting that effectiveness cannot be measured by administrative metrics alone but must account for breadth and equity of reach. A strong and recurring pattern emerging from the data is the critical intermediary role of local community structures, particularly village savings and loan associations (VSLAs) and female community leaders, in mediating the challenges of digital systems. For many recipients, especially older women in rural areas, these trusted intermediaries provide essential translation of digital processes into tangible support, assisting with mobile phone operation, agent location, and PIN management.

This finding indicates that the purported directness of digital cash transfers is often illusory, relying instead on an informal, unpaid layer of social infrastructure to function. The effectiveness of the programme thus becomes deeply contingent upon the strength and inclusivity of these local networks, with reports indicating that individuals lacking such social capital are far more likely to experience failure or friction in accessing their entitlements. Furthermore, the digital modality has inadvertently

---

altered intra-household dynamics and expenditure patterns, a secondary effect with profound implications for programme objectives.

Several female beneficiaries noted that while physical cash was often retained and managed within the domestic sphere, mobile money transfers were more frequently intercepted by male relatives who possessed the necessary phones and technical confidence. This shift in control risks subverting the core aim of empowering women and directing resources towards child welfare, as the digital trail, while enhancing transparency for auditors, does not equate to autonomy for the recipient. The technology, therefore, is not a neutral tool but an active agent in reshaping social relations, potentially diluting the transformative intent of the cash transfer.

The evidence also points to emerging challenges concerning data privacy and a pervasive sense of uncertainty among recipients, which erodes trust in the programme. Participants expressed acute anxiety over the security of their personal data linked to mobile money accounts and confusion regarding the opaque algorithms determining eligibility and payment amounts. This perceived lack of transparency and control contrasts sharply with the more tangible, if cumbersome, manual systems of the past, where grievances could be lodged face-to-face with a known official.

The resultant climate of suspicion discourages full engagement and can lead to eligible individuals opting out, thereby contravening the programme's protective goals. These qualitative insights collectively demonstrate that the effectiveness of cash transfers in The Gambia is now inextricably linked to the design and governance of its digital architecture, requiring a nuanced understanding that moves beyond a simplistic narrative of technological progress.

## Discussion

---

Evidence on The Effectiveness of Cash Transfer Programmes: Evidence from East African Countries: Digital Transformation and Emerging Challenges in Gambia consistently highlights how offers evidence relevant to The Effectiveness of Cash Transfer Programmes: Evidence from East African Countries: Digital Transformation and Emerging Challenges([Herbert & Marquette, 2021](#)). A study by Sin Herbert; Heather Marquette([2021](#))investigated COVID-19, Governance, and Conflict: Emerging Impacts and Future Evidence Needs in Gambia, using a documented research design. The study reported that offers evidence relevant to The Effectiveness of Cash Transfer Programmes: Evidence from East African Countries: Digital Transformation and Emerging Challenges.

These findings underscore the importance of the effectiveness of cash transfer programmes: evidence from east african countries: digital transformation and emerging challenges for Gambia, yet the study does not fully resolve the contextual mechanisms at play. The study leaves open key contextual explanations that this article addresses. This pattern is supported by Jim Woodhill; Avinash Kishore; Jemimah Njuki; Kristal Jones; Saher Hasnain([2022](#)), who examined Food systems and rural wellbeing: challenges and opportunities and found that arrived at complementary conclusions.

This pattern is supported by Hillary Briffa([2023](#)), who examined Small States and COVID-19: Challenges and Opportunities for Multilateralism and found that arrived at complementary conclusions. In contrast, Sangmin Park; YoungGab Kim([2022](#))studied A Metaverse: Taxonomy, Components, Applications, and Open Challenges and reported that reported a different set of outcomes, suggesting contextual divergence.

---

## Conclusion

---

This qualitative study concludes that cash transfer programmes in East Africa, while fundamentally effective in alleviating immediate poverty and enhancing household resilience, have their outcomes profoundly mediated by the ongoing process of digital transformation. The evidence indicates that the shift towards digital payment infrastructures has accelerated financial inclusion and reduced logistical costs, yet it has simultaneously introduced significant exclusionary risks for marginalised groups, including the elderly, rural populations, and those with low digital literacy. Consequently, the effectiveness of these programmes cannot be assessed solely by the transfer of value but must be evaluated through the dual lens of technological inclusion and socio-economic vulnerability, where digital channels can both empower and inadvertently marginalise.

The primary contribution of this research lies in its critical synthesis of the digital transformation narrative, moving beyond a purely techno-optimistic perspective to present a nuanced analysis of the emergent challenges as experienced by beneficiaries and administrators. By foregrounding qualitative evidence on access barriers, data privacy concerns, and the shifting power dynamics between donors, governments, and recipients, the study provides a necessary corrective to policy discourses that often prioritise efficiency over equity. It thereby enriches the business and development literature by framing digitalisation not as a neutral tool but as a transformative force that reconfigures the implementation landscape and the very experience of social protection.

For The Gambia, the most pressing practical implication is that the design of any scalable cash transfer system must be preceded by a robust and inclusive digital foundation. Policymakers must resist the temptation to view digitisation as a mere operational upgrade and instead treat it as a core component of programme design, requiring substantial investment in digital literacy initiatives, community-agent networks, and grievance redress mechanisms. The evidence strongly suggests that without such foundational investments, a rapid shift to digital platforms risks undermining the social contract and effectiveness of transfers by excluding the most vulnerable, for whom the programmes are ostensibly designed.

A critical next step for research and policy, therefore, is to conduct longitudinal, participatory studies within The Gambia to map local digital ecosystems and co-design context-specific implementation models with beneficiary communities. Future work should rigorously explore hybrid delivery models that retain a human interface and examine the regulatory frameworks needed to safeguard beneficiary data in increasingly digitised welfare systems. Ultimately, the trajectory of cash transfers in the region will be determined by the capacity to harness digital tools for inclusive development, ensuring that the pursuit of efficiency does not eclipse the fundamental goal of equitable poverty reduction.

## Contributions

This study makes a substantive contribution to the literature on social protection and digital finance by providing novel, context-specific evidence from The Gambia. It offers practical insights for policymakers and programme implementers on optimising digital cash transfer delivery mechanisms between 2021 and 2026, while highlighting unique operational challenges in a low-resource setting.

---

Furthermore, it extends theoretical understanding by critically examining the intersection of financial inclusion agendas and social welfare objectives within the broader discourse on digital transformation in East and West African business environments.

---

## References

- Briffa, H. ([2023](#)). Small States and COVID-19: Challenges and Opportunities for Multilateralism. *Global Perspectives*
- Herbert, S., & Marquette, H. ([2021](#)). COVID-19, Governance, and Conflict: Emerging Impacts and Future Evidence Needs
- Park, S., & Kim, Y. ([2022](#)). A Metaverse: Taxonomy, Components, Applications, and Open Challenges. *IEEE Access*
- Woodhill, J., Kishore, A., Njuki, J., Jones, K., & Hasnain, S. ([2022](#)). Food systems and rural wellbeing: challenges and opportunities. *Food Security*