

Direct Cash Transfers to Youths' Personal Bank Accounts and Unintended Consequences for Community Development



Transfer Tunai Langsung ke Rekening Bank Pribadi Pemuda dan Dampak Tak Terduga bagi Pembangunan Masyarakat

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ABSTRACT

In recent times, transferring cash directly to youths' personal accounts has become a common strategy for poverty reduction and empowerment in many developing societies. Although this initiative aims to boost local economic activities and encourage self-reliance, growing evidence suggests that it may also have unintended adverse effects. This study examines the paradoxical effects of youth-targeted cash transfers to personal bank accounts on community development. Anchored on **Dependency Theory**, it contends that direct cash transfers to youths' personal accounts can create dependency, diminish productive engagement, and erode communal responsibility among recipients. Using a **qualitative research approach**, data were collected and analyzed through **content analysis** to uncover underlying patterns. Findings show that while the scheme offers short-term financial relief and stimulates consumption, it also results in poor fund management, declining interest in entrepreneurship, and widening social inequality in the community. Furthermore, some beneficiaries exhibited reduced participation in collective development efforts, weakening the communal cohesion vital for sustainable growth. The study concludes that true community development is not achieved merely by distributing money but through **capacity building, responsible engagement, and collective action**. When direct cash transfers are paired with education, mentorship, and participatory governance, they have the potential to turn youths into **active agents of social and economic change**. It therefore recommends, among others, that such an initiative be complemented with **skills training, financial literacy education, and community-based monitoring mechanisms** to ensure responsible utilization and sustainable impact. The study is limited by its reliance on restricted data sources and context-specific evidence, which may reduce the depth and generalizability of its findings. It largely focuses on short-term outcomes, with limited longitudinal analysis of the long-term effects of direct cash transfers on youth behavior and community development. In addition, the absence of comparative analysis with alternative youth empowerment strategies and insufficient attention to institutional and governance frameworks weaken the study's explanatory power. Potential respondent bias from self-reported data also affects the reliability of findings. To enhance sustainability, future research should adopt mixed-method and longitudinal approaches, expand coverage across diverse regions, and compare cash transfers with other development interventions. Greater focus should be placed on governance structures, community-level impacts, and theoretical frameworks related to sustainable development and social capital. Policy-oriented evaluations emphasizing monitoring, accountability, and complementary support mechanisms will further strengthen future studies.

<p>Kata Kunci Bantuan Langsung Tunai; Pemberdayaan Pemuda; Pengembangan Masyarakat; Implikasi Sosial Ekonomi; Teori Ketergantungan;</p>	<p>ABSTRAK Akhir-akhir ini, mentransfer uang tunai langsung ke rekening pribadi kaum muda telah menjadi strategi umum untuk pengentasan kemiskinan dan pemberdayaan di banyak negara berkembang. Meskipun inisiatif ini bertujuan untuk meningkatkan kegiatan ekonomi lokal dan mendorong kemandirian, semakin banyak bukti yang menunjukkan bahwa hal ini juga dapat menyebabkan dampak buruk yang tidak diinginkan. Studi ini mengkaji dampak paradoks dari transfer tunai yang ditargetkan kepada kaum muda ke rekening bank pribadi terhadap pembangunan masyarakat. Berlandaskan Teori Ketergantungan, studi ini berpendapat bahwa transfer tunai langsung ke rekening pribadi kaum muda dapat menciptakan ketergantungan, mengurangi keterlibatan produktif, dan menghilangkan tanggung jawab bersama di antara penerima. Dengan menggunakan pendekatan penelitian kualitatif, data dikumpulkan dan dianalisis melalui analisis isi untuk mengungkap pola-pola yang mendasarinya. Temuan menunjukkan bahwa meskipun skema ini menawarkan bantuan keuangan jangka pendek dan merangsang konsumsi, skema ini juga mengakibatkan pengelolaan dana yang buruk, menurunnya minat berwirausaha, dan melebarnya ketimpangan sosial di masyarakat. Lebih lanjut, beberapa penerima manfaat menunjukkan berkurangnya partisipasi dalam upaya pembangunan kolektif, yang melemahkan kohesi bersama yang vital bagi pertumbuhan berkelanjutan. Studi ini menyimpulkan bahwa pembangunan masyarakat yang sesungguhnya tidak hanya dicapai melalui penyaluran dana, tetapi melalui peningkatan kapasitas, keterlibatan yang bertanggung jawab, dan aksi kolektif. Ketika bantuan langsung tunai dipadukan dengan pendidikan, pendampingan, dan tata kelola partisipatif, hal tersebut berpotensi mengubah kaum muda menjadi agen aktif perubahan sosial dan ekonomi. Oleh karena itu, studi ini merekomendasikan, antara lain, agar inisiatif tersebut dilengkapi dengan pelatihan keterampilan, pendidikan literasi keuangan, dan mekanisme pemantauan berbasis masyarakat untuk memastikan pemanfaatan yang bertanggung jawab dan dampak yang berkelanjutan.</p>
<p>Article History Send 1th November 2025 Review 31th January 2026 Accepted 4th March 2026</p>	<p>Copyright ©2027 Jurnal Aristo (Social, Politic, Humaniora) This is an open access article under the CC-BY-NC-SA license. Akses artikel terbuka dengan model CC-BY-NC-SA sebagai lisensinya.</p>



Introduction

In several developing nations, both governments and non-governmental organisations have increasingly adopted direct cash transfers as a tool for youth empowerment and community development. These initiatives involve channeling funds directly into youths' personal bank accounts with the intention of reducing poverty, promoting economic inclusion, and encouraging self-reliance. Although the logic behind these initiatives appears sound, if financial access enables young people to invest in education, entrepreneurship, and welfare, emerging evidence indicates that the link between direct cash transfers and community development is more complicated than initially believed. At the center of this complexity lies what may be described as a “**community development paradox**”. While direct cash transfers into youths' personal bank accounts are meant to enhance community development, they can unintentionally weaken the social structures that sustain collective progress. Studies show that such interventions may heighten social friction, reduce communal accountability, and discourage productive engagement among beneficiaries (de Sardan, 2014). Research from Lesotho and Malawi has even shown that cash recipients withdraw from community activities, causing tension with other age groups and disrupting traditional social networks (Brunel University Research, 2019). Hence, while direct cash transfers may relieve individual financial burdens, they do not always translate into long-term community development. The **Dependency Theory** provides a useful perspective for understanding this paradox. It posits that ongoing external support can create dependence, diminish initiative, and undermine local mechanisms for self-sufficiency. When young people receive cash without complementary interventions such as training, financial literacy, or community participation, they risk becoming passive recipients instead of active agents of development. Although studies have emphasized the positive impacts of cash transfers, such as improved consumption, better education outcomes, and enhanced mental well-being (Ridley et al., 2025; McGuire et al., 2023), the possible adverse social and economic effects remain insufficiently explored. Evidence from Nigeria suggests that while cash transfers improve food security, they rarely foster long-term livelihoods or promote entrepreneurship in communities (Akinyemi & Kweku, 2024). Moreover, research indicates that unequal distribution of such funds can incite jealousy, social conflict, and declining community cohesion (de Sardan, 2014). This study, therefore, examines the paradoxical effects of youth-targeted cash transfers to personal bank accounts on community development. Ultimately, this research is important because it addresses a critical gap in policy and scholarship by examining the unintended community-level effects

of direct cash transfers to youths. It provides evidence to improve policy design, supports more sustainable and accountable youth empowerment programmes, and enhances community development planning. By linking social protection initiatives to development theory, the study contributes to academic knowledge and offers practical insights for policymakers, particularly in developing economies like Nigeria.

Youth empowerment can be described as a process that enables young individuals to acquire the knowledge, confidence, and authority necessary to make informed choices and take control of their personal, social, and economic destinies. It involves equipping youths with relevant skills, resources, and opportunities that allow them to participate effectively in societal growth and contribute meaningfully to national development (Zimmerman, 2020). Empowerment extends beyond providing financial aid or employment; it entails strengthening the overall capacity of young people to shape their surroundings, demonstrate leadership, and take responsibility for their future aspirations (Jennings et al., 2019).

The United Nations (2021) explains that youth empowerment is a multifaceted concept encompassing economic, political, social, and psychological dimensions. Economically, it focuses on improving access to productive employment, entrepreneurship, and income-generating ventures. Politically, it emphasizes involving youths in decision-making and governance processes. On a social and psychological level, it seeks to promote self-confidence, resilience, and a sense of belonging within their communities. Thus, sustainable empowerment initiatives must extend beyond short-term financial interventions to include education, vocational skills training, mentorship, and civic participation (Adedokun & Oluwatobi, 2022).

Researchers argue that genuine empowerment is achieved when young people possess both the resources and the autonomy to act independently (Kabeer, 1999). This view highlights that empowerment cannot be imposed from the outside but must emerge through inclusive and participatory mechanisms that allow youths to realise their potential and engage meaningfully in community development. Studies further indicate that societies with empowered youth populations experience greater social stability, reduced unemployment, enhanced innovation, and improved productivity (OECD, 2022; World Bank, 2023).

Consequently, youth empowerment remains a cornerstone for achieving community development. Strengthening the capacity of young people to contribute positively enables societies to tap into their creativity, innovation, and energy in addressing local issues, driving economic transformation, and ensuring equitable progress across generations (UNDP, 2022).

Community development can be understood as a cooperative and inclusive process in which members of a community unite to identify shared challenges, mobilize local and external resources, and implement collective actions that enhance their social, economic, and environmental conditions. It is anchored on the principles of participation, empowerment, and collaboration as essential drivers of long-term and sustainable change (Phillips & Pittman, 2015). The United Nations (2020) defines community development as both a process and a desired outcome; it seeks to strengthen people's capacities to manage their own progress while simultaneously building resilient social institutions that support sustainable advancement.

At its foundation, community development encourages local ownership and participatory governance, asserting that enduring progress is achievable when community members are directly engaged in shaping and directing their development pathways. It typically encompasses programmes in education, healthcare, infrastructure, and economic empowerment, all of which contribute to improved living standards and the reduction of inequality (Gilchrist & Taylor, 2022). This approach aligns with bottom-up development principles that value indigenous knowledge, inclusiveness, and social solidarity over externally dictated models (Bhattacharyya, 2018).

Researchers emphasize that the success of community development lies in the enhancement of both human and social capital, fostering trust, cooperation, and collective responsibility among community participants (Flora & Flora, 2019). This interrelationship between social cohesion, civic engagement, and economic progress underscores the holistic nature of development. Moreover, modern community development frameworks incorporate sustainability principles, ensuring that current social and economic growth does not deplete resources or hinder the welfare of future generations (Midgley & Conley, 2021).

In essence, community development is a dynamic, participatory, and transformative process that empowers individuals and groups to improve their living conditions through collaboration and shared responsibility. When local engagement is supported by effective governance and institutional structures, community development becomes a vital foundation for inclusive, equitable, and sustainable social progress. Direct cash transfer (DCT) programmes have increasingly gained prominence as a strategic policy instrument for addressing poverty, inequality, and youth unemployment in developing nations. These programmes entail the direct provision of financial resources to individuals or households, often through digital or bank-based platforms, with the overarching objective of enhancing self-reliance, reducing poverty, and promoting inclusive local development (Bastagli et al.,

2016; Fiszbein & Schady, 2023). International development organisations such as the World Bank, the International Labour Organisation (ILO), and the United Nations Development Programme (UNDP) have championed DCTs as a cost-effective and transparent form of social protection, superior to traditional in-kind assistance models that are often plagued by corruption, inefficiency, and logistical challenges (World Bank, 2023; UNDP, 2022).

Within the African context, cash transfer schemes have become a central component of social policy frameworks aimed at empowering vulnerable groups, particularly unemployed and underemployed youths (Kakwagh & Ikwuba, 2023). Youths constitute one of the most economically active yet socially and financially marginalized groups, and as such, governments and donor agencies view direct transfers as a mechanism for economic inclusion and human capital development (FAO, 2022). Empirical studies have demonstrated that cash transfers can yield positive short-term outcomes, including improved consumption patterns, higher school attendance rates, enhanced nutritional intake, and better psychological well-being among young beneficiaries (McGuire et al., 2023; Ridley et al., 2025; Haushofer & Shapiro, 2016). These findings align with the view that access to liquidity can enable recipients to meet immediate needs, reduce stress, and invest in microenterprises or education (Gentilini et al., 2020).

However, emerging evidence cautions that the effectiveness of direct cash transfers may be undermined by unintended consequences that manifest at both individual and community levels. Some scholars argue that without complementary interventions such as skills training, financial literacy education, and mentorship, cash transfers may foster dependency, misallocation of resources, and reduced motivation for productive engagement (Owusu-Addo et al., 2018; Akinyemi & Kweku, 2024). In addition, overreliance on external financial assistance can disrupt traditional communal support systems and create social divisions between beneficiaries and non-beneficiaries, thereby weakening community cohesion and collective development efforts (de Sardan, 2014; Pavanello et al., 2016). These concerns highlight the paradox of empowerment through monetary aid. While intended to promote autonomy and inclusion, direct cash transfers may inadvertently reinforce patterns of dependency and inequality when not properly structured or monitored.

The Dependency Theory offers a compelling analytical lens for examining the unintended negative consequences of direct cash transfers to youths' personal accounts under the guise of empowerment. Developed through the pioneering works of Andre Gunder Frank (1969) and Theotonio Dos Santos (1970), the theory argues that continuous dependence on external support, whether in the form of foreign aid or unearned financial

assistance, creates structural imbalances that inhibit self-reliance, innovation, and sustainable development. Within this framework, dependency is seen not merely as an economic condition but also as a psychological and social state in which recipients lose the motivation to generate independent solutions to their challenges (Frank, 1969; Dos Santos, 1970).

When applied to the context of youth-targeted cash transfer programmes, Dependency Theory underscores the risk of transforming empowerment initiatives into mechanisms of complacency. Youths who receive unconditional or poorly monitored financial transfers may internalize a passive orientation toward development, expecting continued assistance rather than engaging in productive activities or community-driven enterprises (Owusu-Addo et al., 2018). This dynamic can erode the values of self-help, cooperation, and communal responsibility that are fundamental to sustainable community development.

Furthermore, dependency in this context extends beyond individuals to the structural level, where communities may begin to rely on government or donor-driven cash disbursements as substitutes for local innovation and collective problem-solving. Without complementary interventions, such as vocational training, entrepreneurship mentoring, or financial literacy education, cash transfers risk reinforcing a cycle of dependency rather than breaking it (Akinyemi & Kweku, 2024).

Moyo and Banda's (2023) study supports this interpretation, showing that beneficiaries of unconditional cash transfers often exhibit reduced motivation to engage in long-term income-generating ventures or communal projects, ultimately weakening social cohesion and productivity. Thus, Dependency Theory provides a crucial foundation for understanding how well-intentioned financial empowerment schemes can paradoxically undermine community development by discouraging active participation and fostering psychological and economic reliance.

Method

This study employs a **qualitative research design** to investigate the unintended consequences of direct cash transfers to youths' personal bank accounts and their broader impact on community development. The qualitative method is considered suitable because it provides a deep understanding of social dynamics, perceptions, and contextual realities that influence how such financial interventions function. Unlike quantitative approaches that

emphasize numerical data, this design prioritizes the interpretation of experiences, meanings, and emerging patterns derived from existing literature and documented evidence (Bowen, 2009). This **method** was adopted to capture and interpret social phenomena in their real-life contexts. This design is particularly effective for examining complex and multidimensional issues such as the tension between empowerment and dependency, as it promotes a comprehensive understanding of both the intended and unintended effects of cash transfer initiatives. Through this approach, the study identifies recurring themes, inconsistencies, and insights from previous research on how direct cash transfers to youths' personal bank accounts affect youth behavior, social relationships, and community cohesion.

Data for this study were obtained exclusively from **secondary sources**, including peer-reviewed academic journals, official reports from organisations such as the **World Bank, UNICEF, and UNDP**, relevant government documents, and scholarly books. The choice of secondary data collection was informed by the study's objective to synthesize and interpret existing empirical and theoretical evidence across different settings. This method allows for a broader comparative perspective, especially in Sub-Saharan Africa, where cash transfer programmes have been widely implemented. It also facilitates the identification of consistent patterns in behavioral and socio-economic outcomes and their connection to **Dependency Theory**, which frames the analysis.

For data analysis, the study employed **content analysis** as its primary analytical tool. According to Krippendorff (2018), content analysis involves systematic examination, interpretation, and categorization of textual data to extract meaningful themes and relationships. This process helped uncover underlying issues such as dependency, fund mismanagement, and declining community participation, highlighting the paradoxical nature of direct cash transfers to youths' personal bank accounts as empowerment and collective development.

The adoption of this methodological approach is justified for several reasons. Firstly, qualitative research combined with content analysis enables the exploration of nuanced social and behavioral dynamics that quantitative approaches might overlook. Secondly, drawing upon existing academic and institutional materials provides a solid theoretical foundation, especially in areas with limited field-based studies. Lastly, content analysis offers a transparent and methodical framework for processing extensive textual data, ensuring credible and evidence-driven insights into the broader social implications of youth-oriented cash transfer initiatives.

Result and Discussion

The Paradox of Community Development

Although direct cash transfer (DCT) programmes are primarily designed to promote individual empowerment, financial inclusion, and poverty reduction, emerging evidence points to a complex paradox in which these interventions sometimes weaken the very foundations of community development they are meant to strengthen (de Sardan, 2014). While the policy intention is to give individuals, especially youths, greater control over their economic lives, unintended consequences have surfaced in various social settings across Africa. These include increased dependency on financial handouts, the erosion of mutual support systems, and the weakening of community-based cooperation and trust (Brunel University Research, 2019).

Empirical studies have shown that when cash transfers are directed to individuals' personal accounts without complementary mechanisms for community engagement or productive reinvestment, they can disrupt traditional forms of collective action. In Malawi and Lesotho, for example, Pavanello et al. (2016) found that beneficiaries of unconditional cash transfers, particularly young people, often withdrew from communal labour groups, local farming cooperatives, and shared initiatives. As a result, collective productivity and social solidarity within these communities declined. This withdrawal behavior was partly attributed to a shift in perception; recipients began to prioritize individual consumption and self-sufficiency over shared community obligations, thereby weakening the informal social safety nets that sustain rural societies.

This outcome underscores the inherent contradiction between individual economic empowerment and the collective goals of community development, a dynamic often referred to as the "*paradox of community development*". The paradox arises when programmes aimed at alleviating individual poverty inadvertently undermine social cohesion and mutual responsibility, which are central to communal resilience and long-term development. As scholars have noted, sustainable development in African societies depends not only on financial empowerment but also on strengthening social capital, community participation, and collective identity (de Sardan, 2014; Pavanello et al., 2016). Hence, without careful integration of community-based frameworks, direct cash transfers risk promoting economic individualism at the expense of collective advancement.

Empirical findings from Sub-Saharan Africa reveal a complex and often contradictory picture regarding the outcomes of cash transfer programmes. While such initiatives have been widely praised for their ability to deliver immediate financial relief and

reduce short-term poverty, growing evidence suggests that their broader social and economic impacts can be uneven and, in some cases, counterproductive. Studies indicate that although direct cash transfers can temporarily improve living conditions, they do not always translate into sustainable livelihood development or long-term economic empowerment (Eluwa, 2025).

In Nigeria, for instance, Eluwa (2025) reported that cash transfer programmes enhanced household food security and basic consumption levels but failed to generate lasting effects on youth employment, entrepreneurship, or skill development. The absence of complementary capacity-building measures and financial literacy training limited the ability of beneficiaries to convert financial assistance into productive ventures. Likewise, Bashur (2025) highlighted that in fragile and politically sensitive contexts, targeted cash interventions sometimes produced unintended social consequences, including heightened inequality, resentment, and jealousy among non-beneficiaries. These divisions often disrupted social harmony and contributed to perceptions of favouritism, especially in rural communities where social cohesion is vital for collective survival.

Furthermore, evidence from other African countries supports these observations. Camacho (2014) and Pavanello et al. (2016) documented recurring challenges such as fund diversion, dependency syndrome, and declining enthusiasm for self-employment among young recipients. Some youths reportedly abandoned communal labour projects and cooperative ventures in favour of individual consumption or unproductive spending, thereby weakening community solidarity. Such behavioural shifts suggest that while cash transfers can reduce poverty in the short term, they may inadvertently erode the spirit of collective responsibility and self-reliance that underpins community development.

Overall, the emerging consensus among scholars is that the effectiveness of cash transfer programmes depends not merely on the distribution of funds but on their integration with broader community-based and capacity-building initiatives. Without these complementary mechanisms, cash transfers risk promoting a culture of dependency and social fragmentation rather than sustainable empowerment and inclusive development.

Recent scholarly discussions emphasize the importance of designing cash transfer programmes that balance personal empowerment with collective advancement. Rather than viewing direct cash transfers solely as tools for poverty alleviation, emerging research advocates for their integration with complementary developmental initiatives that foster self-reliance, entrepreneurship, and social participation (UNICEF Innocenti, 2021; Crosta et al., 2024). This approach recognizes that while individual beneficiaries may experience short-

term financial stability, long-term community development requires the cultivation of shared responsibility, cooperation, and inclusive participation in local economic activities.

Integrating direct cash transfers with skill acquisition programmes, vocational training, and financial literacy education can significantly enhance their transformative potential. For instance, when recipients are trained in business management, budgeting, and investment strategies, they are more likely to channel funds into productive ventures rather than mere consumption (Adams & Boateng, 2023). Similarly, linking cash transfers to community-based monitoring systems encourages transparency, accountability, and collective oversight, reducing the risk of dependency and misuse. Such models strengthen social cohesion by ensuring that empowerment initiatives benefit not just individuals but also the broader community (UNDP, 2022).

Hybrid development frameworks that merge cash assistance with participatory community programmes have shown promising outcomes in countries like Kenya, Rwanda, and Ghana, where beneficiaries engage in group enterprises, agricultural cooperatives, and savings associations (Akinyemi & Osei, 2024). These approaches help transform short-term financial aid into long-term social capital, thereby reinforcing the principles of sustainable development, economic inclusion, social equity, and environmental balance.

Despite these insights, there remains a limited understanding of how direct cash transfers to youths' personal bank accounts specifically influence community dynamics, social behaviour, and collective development outcomes. Most existing studies focus on household-level welfare or poverty metrics, neglecting the broader implications for social cohesion and communal progress.

Conclusion

This study concludes that although direct cash transfers to youths' personal bank accounts are intended to reduce poverty and promote empowerment, they often produce mixed and sometimes negative outcomes for community development when implemented in isolation. While such transfers provide short-term financial relief and help youths meet immediate needs, they can also encourage dependency, weaken self-reliance, reduce social responsibility, and undermine collective community participation. Evidence from Nigeria and other African contexts shows that poor targeting, weak monitoring, and the absence of complementary programmes such as skills acquisition and mentorship can lead to fund mismanagement, social tension, and inequality within communities. Consequently, direct cash transfers alone are insufficient to drive sustainable community development. Effective

youth empowerment requires a holistic approach that combines financial support with capacity building, productive engagement, community participation, and strong institutional oversight. Community development is therefore achieved not merely through the distribution of money but through deliberate investment in youths' skills, values, and collective action, with active involvement of policymakers, community leaders, and youth stakeholders in programme design, implementation, and evaluation. Drawing from the conclusion and findings of this study, the following recommendations are presented to assist community leaders, youth leaders, and policymakers in enhancing the effectiveness and developmental impact of direct cash transfer programmes: 1). **Community leaders should** create transparent monitoring committees to oversee how youth beneficiaries utilize cash transfers. They should also hold regular community forums to assess progress, exchange best practices, and resolve instances of fund mismanagement. Through openness and active community involvement, leaders can minimize misuse and ensure that funds drive meaningful development outcomes. 2). **Community leaders should** partner with NGOs, government bodies, and private organisations to organize vocational training, entrepreneurship workshops, and financial literacy sessions for beneficiaries. Such collaborations will transform short-term cash assistance into sustainable economic empowerment and community-based enterprises. 3). **Community leaders should** encourage beneficiaries to invest part of their funds in cooperative ventures such as agricultural groups, local manufacturing, or community infrastructure projects. This approach promotes shared ownership, unity, and collective progress rather than individual dependency. 4). **Youth leaders should** model accountability by demonstrating sound financial practices. They should host peer-learning forums and mentorship programmes that focus on budgeting, savings, and small-scale business management. By displaying responsible financial behavior, youth leaders can inspire others to use their funds productively. 5). **Youth leaders should** promote active participation in community development initiatives, cooperative societies, and voluntary projects. They should emphasize that genuine empowerment comes from contributing to communal growth, not just personal advancement. 6). **Youth representatives should** collaborate with community authorities to ensure fair and transparent selection of beneficiaries. They must advocate against favouritism, nepotism, or political interference in cash transfer programmes to sustain equity, unity, and trust among community members. 7). **Policymakers should** transition from short-term financial interventions to comprehensive empowerment strategies that integrate cash transfers with vocational training, mentorship, and small business support. Programmes should be context-

specific and equipped with effective monitoring and evaluation systems. 8). **Every cash transfer initiative should** mandate financial literacy and entrepreneurship training before disbursement. This step will help beneficiaries utilize resources for sustainable income generation instead of relying on continuous financial aid. That is, such an initiative should be complemented with **skills training, financial literacy education, and community-based monitoring mechanisms** to ensure responsible utilization and sustainable impact. 9). **Government agencies and development partners should** involve community and youth leaders throughout the design and implementation stages of cash transfer programmes. Such inclusion ensures cultural alignment, local ownership, and more effective results tracking at the grassroots level. 10). **To enhance transparency and accountability, policymakers should** adopt digital tracking systems, community-based reporting platforms, and independent audits. These mechanisms will reduce corruption, curb inefficiency, and ensure that empowerment objectives translate into real social and economic transformation.

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