EFFECT OF UNCONDITIONAL CASH TRANSFER PROGRAMMES ON LIVELIHOODS OF BENEFICIARIES IN GARISSA COUNTY, KENYA

BY

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DECLARATION

I hereby declare this work as my original work which hasn't been published or forwarded anywhere else for award of a degree. No part in the research should be duplicated without my permission or that of KCA University.

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ABSTRACT

The main goal of this study was to evaluate the effect of unconditional cash transfer programmes on livelihoods of beneficiaries in Garissa County, Kenya. Specifically, the study sought to examine the influence of UCTs' disbursement, delivery mechanism and sustainability on the livelihoods of beneficiaries. The study was anchored on income effect theory, economic stimulus theory and human capital development theory. The study employed a mixed-methods research design. Qualitative and quantitative data was used to fulfil the purpose of this study. The target population for this study was the residents of Garissa County who are beneficiaries of UCT. This includes elderly people, people living with severe disability and vulnerable children. Thus sample size was 384 beneficiaries. Questionnaires were used to collect primary data from residents. Interviews were also used to collect data from 10 government officials from the Ministry of Labour and Social Protection of Kenya. Data analysis was conducted after the data was collected from the field. The data was sorted for completeness, then coded and entered in SPSS version 26.0. The data collected was both quantitative and qualitative, and it was processed and analysed using descriptive statistics such as percentages, frequencies, and tables. Further, the study conducted correlation and regression analyses with the aim of determining the relationships that exists between the study variables. The qualitative data was analysed thematically guided by the study objectives. The study found and the study concluded that UCTs' disbursement and UCTs' delivery mechanism were significant factors in influencing beneficiaries' livelihoods with significant value of .000 each. Further, the study concludes that UCT's sustainability insignificantly influenced the beneficiaries' livelihoods. In addition, UCTs' disbursement was the most significant factor in the beneficiaries' livelihoods followed by UCTs' Delivery Mechanism and eventually UCTs' sustainability was an insignificant factor in influencing beneficiaries' livelihoods with significant value of .829. The study recommends that Block Chain-Based UCT disbursement system should be implemented which would provide a secure, transparent, and tamper-proof platform for transferring funds directly to beneficiaries. In addition, it recommends that Mobile Money-Based UCTs Delivery should be introduced which would revolutionize the delivery mechanism of UCTs in Garissa County. Finally, the study recommends that program should allocate a portion of UCT funds to invest in skills training and income-generating projects for beneficiaries. Equipping recipients with valuable skills and resources, such as agricultural training, vocational skills, or entrepreneurship programs, beneficiaries could create sustainable sources of income.

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ACRONYMS AND ABBREVIATIONS

ASAL	Arid and Semi-Arid Lands
CT	Cash Transfer
KNBS	Kenya National Bureau of Statistics
NGO	Non-Governmental Organization
NSNP	National Safety Net Programme
NSPP	National Social Protection Policy
OECD	Organization for Economic Co-operative Development
OPCT	Older Persons cash transfer
OVC	Orphans and vulnerable children
PWSD	Persons with severe disabilities
UCT	Unconditional Cash Transfer

OPERATIONAL DEFINITION OF TERMS

Beneficiary: Persons obtaining cash transfers (NSPP, 2011)

Cash Transfer: Assistance in the form of money offered by the government or donors to the public. This comprise of transfers given to poor households, grants to orphans, people with disability and social pensions (Bryant, 2009)

Conditional cash transfer: One with specific conditions (predefined) to be fulfilled before receiving of the cash (UNICEF, 2016)

Household: People who reside and feed under the same basket and share the available resources in the house (NSPP, 2011)

Livelihood: This pertains to earning a living, finding work, having access to food, getting an education, staying healthy, building up assets, and overall social well-being (NSPP,2011)

Social Protection: Efforts whether public or private which bring income or utilization transfer for the protection of the marginalized groups against risks in livelihood, poverty, thereby enhancing the economic and social condition and dignity of the vulnerable (World Bank, 2011)

Social Inclusion: Actions meant to enhance the condition on which persons participate in the community (World Bank, 2011)

Unconditional cash transfer: Direct remittance of funds to the selected or eligible persons to eradicate their current financial problems without setting any conditions (Habimana et al., 2021)

Vulnerable: likely to suffer from future deteriorations in standard of living, which may result in socially unacceptable outcomes such as the state of poverty or the inability to meet basic needs such as food (NSPP, 2011).

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

Social transfers have been fundamental to governments' efforts to facilitate social contracts with the public. Governments make these unconditional cash transfers regularly to support and achieve the social contracts of their citizens. They effectively allocate resources to the poorest and socially marginalized and reduce poverty through financial support without setting any conditions for the beneficiaries (Habimana et al., 2021). Many governments have implemented unconditional cash transfers (UCT) to improve the livelihood of the unprivileged groups in society. It eases the vulnerability of these groups and advances their financial positions.

Cash transfers have a proven effectiveness in reducing poverty. A severe economic situation that poses a disproportionate threat to the livelihoods of disadvantaged populations in the developing nations has been brought on by pandemics such as drought and the coronavirus. Cash transfers have recently replaced conventional social assistance programs as the most popular anti-poverty measure, and governments and organizations have accepted them (Schmidt, 2022). Unconditional cash transfers have a direct result on the income of households that are poor. Babajanian & Hagen-Zanker (2012) realized this when they did a research on social protection and labor programmes contribution to social inclusion with evidence from Afghanistan, Bangladesh, India and Nepal.

The income of the beneficiary increases as a result of regular and long-term aid, allowing them to utilize money on basic expenses. Initiatives focusing on households as a unit and seeking to address significant social issues, include Mtukula Pakhomo in Malawi, Covid-19 Urban Cash Intervention, CUCI (Handa et al., 2021). These are a few examples of Malawi's cash transfer programs and policies. Cash transfer schemes have benefitted crucial sectors like financial empowerment, household consumption, health care, and education (Schmidt, 2022).

UCT has gained support from numerous nations worldwide. For instance, in 1995, large-scale cash transfers were managed by countries like Brazil, Mexico, Honduras, and Nicaragua throughout Latin America. The South Asia General Universal Pension Scheme (SAUPS), which was expanded to include senior people 65 years of age or above and get 20 USD per month, was first implemented in Asia by nations like Nepal.

Kenya is no exception to the growing focus on UCTs to reduce poverty in underdeveloped countries. The Kenya national social protection policy (NSPP 2011) provides for establishment of social protection initiatives, in regards to UCTs that include older persons, orphans and vulnerable children and persons with severe disabilities cash transfers. These three are collectively known as Inua Jamii and supports most vulnerable citizens through provision of bi-monthly stipends. These social protection initiatives goals include social cash transfers and security, health care that is affordable resulting in better and sustainable lives for the poor. The Vision 2030 social pillar provides for the formation of a National Safety Net Programme fund which delivers cash transfers to those who are poor and most vulnerable in the country.

Sabates-Wheeler and Devereux (2008) established that development in capacity, social justice, structural inequality and economic inclusion were achieved through social cash interventions of the Kenyan government. UCT is appealing compared to other transfers since it cannot be marginalized. UCTs may offer psychological advantages because recipients can decide how to use their money (Habimana *et al.*, 2021). Due to their low delivery costs, UCTs are more affordable than any transfer. Cash transfer programs are becoming increasingly recognized as civic rights, and there is mounting proof that they can enhance the health and education of those with the lowest incomes, combat hunger, and raise living standards.

Despite significant efforts to limit the problem, poverty persists in many developing nations worldwide. The impact in social and economic backdrop are becoming increasingly

severe in Sub Saharan Africa. It is undoubtedly a multifaceted problem that manifests itself in diverse ways in urban and rural settings, with the intensity in most of those impacted probably varying. Data from the Central Bank of Nigeria's paper on "Bringing together monetary services into poverty alleviation approaches" indicates that 60% of the rural population in Africa, primarily made up of small-scale ranchers, nomads, craftsmen, fishermen, and native inhabitants, lives in poverty (Schmidt, 2022). Therefore, addressing poverty requires a broad range of well-coordinated actions and cannot be just dependent on economic policy. Thus, this serves as the basis of the reasoning behind measures aimed at comprehensive poverty reduction implemented by several nations throughout the globe, which includes establishing a fund kitty to eradicate poverty as a key tactic (Al Izzati et al., 2022).

1.1.1 Unconditional cash transfer programmes

UCT refers to the direct remittance of funds to the selected or eligible persons to eradicate their current financial problems. UCT has gained acceptance globally because it offers immediate responses to societal constraints. An unconditional cash transfer is possible. Due to its established benefits for early poverty action, UCT has gained popularity. Numerous academics have discussed the effects of cash transfers, including Habimana et al. (2021) and Al Izzati et al. (2022). They first came into the spotlight in the 1990s when Latin American nations used them to solve debt crises. UCT was largely adopted in different countries to alleviate societal constraints. Cash transfers dominate low-income countries, especially African, European, Eastern Mediterranean, and Western Pacific regions.

Unconditional Cash transfers are one of the strategies that are seen to be more effective at combating poverty because, among other things, they can encourage social inclusion in society, enhance access to health and education, and stimulate livelihoods. Impact analyses and

evaluations concerning design and successful anticipated outcomes dominate the study of unconditional cash transfers (Kilburn et al., 2016).

A cash transfer program was created due to the growing recognition that several existing societal systems in the Kenya culture, particularly the family along with community structures, are disintegrating due to the spread of HIV and AIDS (Pega et al., 2022). The release of the Children on the Brink study brought even more attention in Kenya to the demographic trends that would dramatically increase statistics of orphans worldwide as a result of HIV and AIDS. Such revelations spurred the Kenyan government to launch a program of cash transfer to provide monetary along with societal assistance for the most disadvantaged families housing orphans and vulnerable children (OVC). The program's major goal was to aid in the development of children who are orphans and vulnerable by keeping them in their families and communities. The orphans and vulnerable children cash transfer began in 2004 and the specific objectives revolve around education, health, civil registration and strengthening capacities within the household. It currently supports 4262 households in Garissa county. The eligibility criteria include a household that is extremely poor and has orphans and vulnerable children which must not be enrolled in other cash transfer programmes. The beneficiaries receive Kshs 4,000 per household every two months through payment service provider with their agency networks in rural areas. (Ministry of Labor and Social Protection,2023).

Cash transfer for older persons began in 2007.It is funded by the government of Kenya and provides regular transfers to older persons aged 70 years and above who are extremely poor. Being a national programme, it currently covers 4,904 households in Garissa county. A household member must not be receiving any pension and/or regular income and should not also be in any gainful employment. The amount the beneficiaries receive is Kshs 4,000 per household every two months through the payment service provider with their agency networks in rural areas. (Ministry of Labor and social protection,2023).

Persons with severe disabilities cash transfer began in 2011 whose target is people namely adults and children suffering from severe disabilities and requiring a caregiver for full time support. With an aim of enhancing the capacities of care givers through cash transfers thereby improving the livelihoods of persons with severe disabilities and reducing negative impact of disability on households. It is a national programme and currently covers 417 households in Garissa county. To be eligible for the program, the household should have a person with severe disability who requires permanent care which includes feeding, toiletry, protection, poor, and is not receiving any pension or regular income and should not be enrolled in any other cash transfer. Beneficiaries receive Kshs 4,000 per household after every two months through the payment service provider with their agency networks in rural areas. (Ministry of Labor and Social Protection,2023).

The method and frequency of UCTs' disbursement significantly impact beneficiaries' livelihoods. Regular and timely disbursements ensure that recipients can rely on a steady income stream, allowing for better planning and management of expenses (Odhiambo et al., 2020). Whether distributed through mobile money, bank accounts, or other electronic means, a reliable disbursement system ensures accessibility, reducing transaction costs for beneficiaries and the implementing agency (Owusu-Addo et al., 2023). This accessibility positively affects beneficiaries' ability to meet immediate needs, invest in income-generating activities, and make long-term financial plans, thereby enhancing their livelihoods (Sumarto & Bazzi, 2021).

The delivery mechanism of UCTs encompasses the entire process of how cash transfers are distributed, including the channels used, administrative procedures, and security measures (Piekut, 2020). A well-designed delivery mechanism ensures the efficient, secure, and transparent transfer of funds to beneficiaries. An effective mechanism minimizes leakages, reduces administrative costs, and safeguards against fraud or mismanagement of funds.

Furthermore, it enables inclusivity, reaching marginalized or remote populations, thereby enhancing the livelihoods of a broader spectrum of individuals or households (Barca & Kolev, 2018).

The sustainability of UCTs on beneficiaries' livelihoods depends on various factors beyond mere cash disbursement (Torkelson, 2020). A sustainable UCT program involves complementary initiatives such as financial literacy training, access to healthcare and education, and support for income-generating activities. In empowering recipients with skills, knowledge, and resources, these programs can enhance the long-term impact of UCTs (Trenouth et al. 2023). Additionally, linking UCTs with broader development goals, such as promoting entrepreneurship, fostering job creation, or encouraging savings and investment, can further bolster the sustainability of improvements in beneficiaries' livelihoods beyond the immediate cash assistance (Hajdu et al., 2020).

1.1.2 Beneficiaries' livelihoods

In order to achieve sustainable development, advance social justice, and realize everyone's human right to social security, social protection is crucial. The three primary routes that social cash transfers have been shown to have on home economics are alterations in the labor supply of various household members, investments of a portion of the funds into profitable ventures that boost the beneficiary household's capacity to generate income (Pega et al., 2022), and prevention of risk-taking behaviors like the sale of productive assets in distress, child absenteeism, and risky income-generating ventures like begging, sex trade, and theft (Handa et al., 2021).

Different local economic effects have been identified through research: Transfers between the beneficiary and non-beneficiary (eligible or ineligible) families, effect on regional labor and good markets, and multiplier effects (Marinescu, 2018). To reduce poverty and

vulnerability across the life cycle and support inclusive and sustainable growth, social protection policies are essential components of national development strategies. They do this by increasing household incomes, fostering efficiency and growth, improving domestic demand, enabling the structural shift of the economy, and promoting decent work.

Van Daalen (2022) argued that unconditional cash transfers had shown an outstanding ability to lower levels of poverty along with promoting the education of children, their health, and their nutrition in the thorough analysis of the proof of the possible effect of programs of cash transfer in building up families. Numerous studies have found that giving low-income households unconditional cash handouts can result in a number of advantages for the beneficiaries, including increased income, enhanced psychological well-being, and increased female empowerment. Furthermore, a growing corpus of research on the effects of cash transfers in humanitarian and emergency contexts suggests that cash-based strategies can help people who are food insecure maintain their household food security (Almås et al., 2019).

1.1.3 Garissa County, Kenya

Garissa County has experienced significant social and political instability with frequent incidences of violence and displacement. More than 73% of the inhabitants fall below the poverty index. Garissa is marginalized and classified as one of the arid counties in Kenya, with a population of 841,853 (KNBS 2019). UCT have been in existence in Garissa since mid-2000 but the population is still vulnerable as indicated by the poverty index. With devolution in existence and the government using Kshs 38million bi-monthly on beneficiaries in Garissa (Ministry of Labor and Social Protection,2023), the high poverty index in the county is a concern. Therefore, this makes the county suitable for studying the cash transfer program's effect on vulnerability reduction and social protection. In addition, the county is home to several ethnic groups, such as Borana, Somali, and Orma.

1.2 Statement of the Problem

Kenya continues to grapple with stubbornly high levels of poverty despite experiencing a decade of notable economic and political progress. Particularly, poverty is significantly more prevalent in rural regions (49.7%) compared to urban areas (34.4%) (KNBS, 2019). Moreover, vulnerable segments of the population, including children (53.5%), elderly individuals (53.2%), and those with disabilities (57.4%), tend to experience elevated poverty rates. According to KNBS (2019), the elderly population constitutes 3.0% of the total population in Kenya. This demographic groups are the most marginalized and susceptible to various social and economic challenges, including inadequate healthcare, limited economic opportunities, and poor living conditions (Piekut, 2020). Globally, there is a growing concern about the well-being of the elderly population, emphasizing the need to address their welfare. Orphans and Vulnerable Children also suffer the lack of food, clothes, and services such as education and health.

The impact of Unconditional Cash Transfer (UCT) programs on the livelihoods of beneficiaries remain a subject of interest and concern in all parts of the world. Despite the widespread implementation of UCTs as a poverty alleviation strategy, there is a need to comprehensively assess their influence on the long-term economic well-being, socio-economic empowerment, and overall livelihood improvement of recipients (Pega et al., 2022). The main questions revolve around the extent to which UCTs contribute to sustainable livelihoods, the mechanisms through which they influence beneficiaries' economic activities and decision-making, the variations in impact across diverse demographics or geographic areas, and the potential dependencies or unintended consequences arising from prolonged receipt of unconditional cash (Sumarto & Bazzi, 2021). Moreover, the effectiveness of the delivery mechanisms, the scalability, and the potential for these programs to catalyse broader socio-economic development remain critical aspects requiring in-depth investigation and analysis to inform

policy decisions and optimize the impact of UCTs on the livelihoods of beneficiaries (Bitler & Hoynes, 2016).

Therefore, researchers and policymakers have made efforts to revise policies and evaluate the quality of life among the vulnerable population. In this pursuit, they have suggested alternative measures to improve the living conditions of these population (Torkelson, 2020). These proposals encompass initiatives such as unconditional cash transfer programs (UCTs). Nonetheless, there is limited information available regarding the effects of unconditional cash transfers (UCTs), in Garissa County, which involve providing money without any conditions attached and are more cost-effective to manage compared to conditional cash transfers (CCTs) since they don't necessitate monitoring and follow-up (Kiptui, Mwaura, & Gichuhi, 2021). However, in the absence of any stipulations, individuals have had a reduced incentive to use the funds responsibly or for productive investments. Additionally, due to challenges in establishing causality for the long-term effects of UCTs programs and the scarcity of cash transfer initiatives that possess adequate historical data for analysis, the available body of evidence regarding long-term effects is constrained.

This is significant because in a study conducted by Kpessa-Whyte and Tsekpo (2020), in which they evaluated the efficiency and efficacy of Ghana's elderly-related policies for addressing issues related to poverty, income, security, and healthcare; the research found that Ghana's social pension and programs for the elderly are inadequately designed and encounter operational difficulties. Additionally, the absence of a comprehensive database has hindered the ability to determine the program's effectiveness in lifting elderly individuals out of poverty. Available studies in Kenya include, Ng'ong'a, (2021) who studied the influence of cash transfer programmes on socio-economic wellbeing of recipient households in Migori County. However, the study did not focus on the effect of unconditional cash transfers and could not be generalized to UCTs in Garissa County. In light of this there is therefore need for empirical

data in order to strengthen the case for unconditional social cash transfers as a critical instrument of poverty alleviation in Garissa County.

1.3 Objectives of the research

The objectives for the research are based on the topic.

1.3.1 General objective

To evaluate the effect of unconditional cash transfer programmes on livelihoods of beneficiaries in Garissa County, Kenya.

1.3.2 Specific objectives

i). To evaluate the effect of unconditional cash transfer disbursement on the livelihoods of beneficiaries in Garissa County, Kenya

ii). To determine the effect of unconditional cash transfer delivery mechanism on the livelihoods of beneficiaries in Garissa County, Kenya

iii). To establish the effect of unconditional cash transfer sustainability on the livelihoods of beneficiaries in Garissa County, Kenya

1.4 Research Questions

i). What is the effect of unconditional cash transfer disbursement on the livelihoods of beneficiaries in Garissa County, Kenya?

ii). How does unconditional cash transfer delivery mechanism influence the livelihoods of beneficiaries in Garissa County, Kenya?

iii). To what extent does unconditional cash transfer sustainability influence the livelihoods of beneficiaries in Garissa County, Kenya?

1.5 Significance of the study

1.5.1 Policy-makers

Whether the empirical findings show evidence of the expected positive outcomes, policymakers may use the study's findings to assess the relevance and necessity of such programs in nationwide growth and promote increased investment.

1.5.2 Social Protection Practitioners

Program implementers will be better able to determine whether desired outcomes are being attained, which could teach them significant insights for future program planning, design, and implementation, particularly with regard to outcome targeting.

1.5.3 The Academic Community

The study's results could substantially contribute to our understanding of how cash transfers affect households' economies. The research community can then use the resulting empirical backdrop for the next empirical studies in the same area with such contributions.

1.5.4 Business Community

The study's findings may be instructive to the corporate business community regarding how much social protection increases demand for goods and services through higher household incomes, opening up company prospects that impact a firm's competitiveness and, ultimately, firm revenues. The labour market dynamics connected to cash transfer programs may also offer pertinent lessons to guide corporate labour practices.

1.7 Scope of the Study

The focus of the study was on investigating the effect of unconditional cash transfers on the livelihoods of beneficiaries. The study was concentrated on Kenya's Garissa County due to its applicability and unique environment for evaluating the effects of unconditional cash transfer schemes on beneficiaries' lives, Garissa County was chosen as the research area. The study was conducted between May-September 2023. The study assessed aspects of UCTs including UCTs' disbursement, UCTs' delivery mechanism and UCTs' sustainability. The research employed the use of questionnaires and interview schedules to collect data. The study aimed to provide actionable insights and recommendations for policymakers, aid agencies, and program implementers based on empirical evidence gathered. This would help optimize the design and implementation of UCT programs to better serve the livelihood needs of beneficiaries in Garissa County. The study's scope acknowledged limitations such as logistical constraints and the complexity of evaluating the long-term impact of UCTs on livelihoods.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

The study presents literature review related to the influence of unconditional cash transfers on the livelihoods of beneficiaries. The chapter covers the theoretical framework, empirical literature, conceptual framework, the gaps and the chapter summary.

2.2 Theoretical Review

2.2.1 Income Effect Theory

The theory was developed by Milton Friedman and published in in 1957. Several prominent economists and economic theorists have contributed to the development and understanding of the income effect namely; Alfred Marshall, John Hicks, Paul Samuelson, Francis Ysidro Edgeworth and Sir Richard Stone. The Income Effect Theory is a fundamental concept in economics that plays a pivotal role in explaining the influence of Unconditional Cash Transfers (UCT) on the livelihoods of beneficiaries. This theory suggests that when individuals receive additional income, their consumption patterns and overall well-being are affected. Unconditional cash transfers involve providing financial support to individuals or households without any specific conditions or work requirements, making them a valuable tool for examining the income effect (Haushofer & Shapiro, 2016).

Unconditional cash transfers directly increase the disposable income of recipients, leading to an immediate improvement in their standard of living. Studies such as Banerjee et al. (2019) have shown that beneficiaries tend to spend a significant portion of UCTs on basic necessities like food, housing, and healthcare, which enhances their overall well-being. This aligns with the Income Effect Theory, which posits that an increase in income leads to higher consumption. In addition, income boost from UCTs lead to positive spillover effects in the local economy. Haushofer and Shapiro (2016) in Kenya demonstrated that cash transfers led to increased spending on local goods and services, benefiting small businesses and stimulating economic growth. This ripple effect is consistent with the Income Effect Theory's prediction that increased income leads to increased demand for goods and services.

However, the Income Effect Theory has a notion that the magnitude of income change influences its effect on consumption. it's crucial to note that the impact of UCTs on

beneficiaries' livelihoods vary based on the amount of the transfer. Smaller transfers insignificantly alter consumption patterns or improve living conditions, while larger transfers have a substantial impact (Blattman et al., 2017). Moreover, Income Effect Theory postulates the importance of understanding the dynamics of income effects over time. The timing and frequency of UCT disbursements influence beneficiaries' livelihoods. The UCTs provided regularly and predictably enable recipients to plan and align long-term goals, such as investing in education or income-generating activities (Baird et al., 2014).

Additionally, the Income Effect Theory helps explain why UCTs reduce poverty and income inequality. By boosting the income of the most vulnerable populations, UCTs help bridge the income gap, as shown in various studies (Handa et al., 2018; Hidrobo et al., 2014). These findings are in line with the theory's prediction that income increases lead to a reduction in inequality. The Income Effect Theory is criticized that it does not account for potential negative consequences of UCTs, such as disincentivizing work. Some beneficiaries reduce their labor force participation, especially in low-income settings, leading to concerns about long-term sustainability and economic productivity (Blattman et al., 2019). It raises questions about the trade-offs associated with UCTs and the need for policy design that mitigates these potential drawbacks.

Furthermore, the effectiveness of UCTs depends on contextual factors such as local market conditions, access to education and healthcare, and social norms. The Income Effect Theory help explain why the impact of UCTs vary across different regions and populations, as income changes have different implications in diverse contexts (Fiszbein et al., 2013). In this study, the Income Effect Theory will provide a valuable framework for understanding how Unconditional Cash Transfers influence the livelihoods of beneficiaries.

2.2.2 Economic Stimulus Theory

The Economic Stimulus Theory has its advocates and proponents among economists, policymakers, and various schools of economic thought. The notable advocates and proponents of Economic Stimulus Theory includes John Maynard Keynes, Paul Krugman, Christina Romer, Joseph Stiglitz and Larry Summers. Economic Stimulus Theory plays a pivotal role in understanding the influence of Unconditional Cash Transfer (UCT) delivery mechanisms on the livelihoods of beneficiaries. This theory posits that providing individuals or households with direct financial assistance, without any strings attached, would stimulate economic activities and improve overall well-being. The UCTs are often targeted at vulnerable or low-income populations and are designed to alleviate poverty and enhance livelihoods. Unconditional Cash Transfer have gained prominence as a poverty reduction strategy, aligning with the Keynesian notion of economic stimulus, where government interventions stimulate economic activity, enhance consumption, and alleviate poverty.

Keynesian economics, as expounded by John cannard Keynes in "The General Theory of Employment, Interest, and Money" (1936), underscores the importance of government expenditure to boost aggregate demand and stabilize economies during downturns. The UCTs serve as a direct application of this theory, as they inject funds directly into the hands of impoverished individuals, increasing their purchasing power and stimulating local economies. The choice of UCT delivery mechanisms in Kenya, such as mobile money transfers, bank transfers, or physical cash disbursements, plays a critical role in determining the effectiveness of the economic stimulus. The method of delivery influences how quickly beneficiaries access funds and whether they use them for immediate needs or investments. Mobile money transfers, as advocated by Blumenstock et al. (2018), offer rapid access to funds, allowing beneficiaries to respond promptly to emergencies and improving their overall financial resilience.

Moreover, the convenience and efficiency of the chosen delivery mechanism, as discussed by Duflo (2012), have significant implications. If the delivery process is cumbersome or expensive, it erodes the economic stimulus effect of UCTs, as transaction costs could reduce the funds available for beneficiaries' consumption or investment. The impact of UCT delivery mechanisms on beneficiaries' livelihoods in Garissa County extends beyond immediate consumption. It facilitates access to financial services and promote financial inclusion, aligning with the economic stimulus theory by increasing the velocity of money circulation in the local economy (Demirgüç-Kunt et al., 2018). For example, if UCTs are delivered through mobile banking platforms, beneficiaries are likely to open bank accounts, paving the way for future financial engagement and savings.

Additionally, the UCT delivery mechanism influence the long-term economic well-being of beneficiaries by fostering investments in human capital. As discussed by Mbiti and Weil (2011), UCTs enable families to invest in education and healthcare, ultimately contributing to human capital development and sustainable economic growth. In Garissa County, where access to quality education and healthcare services is limited, the choice of an efficient UCT delivery mechanism make a substantial difference in beneficiaries' ability to access these critical services. The economic stimulus theory also emphasizes the multiplier effect, where government spending has a cascading impact on the broader economy (Barro and Redlick, 2011). The choice of UCT delivery mechanisms influence the magnitude of this multiplier effect in Garissa County. For instance, if beneficiaries promptly spend their UCT funds in local markets, it stimulates increased economic activity, create job opportunities, and contribute to the overall economic development of the county.

However, it is essential to recognize that the effectiveness of UCT delivery mechanisms is context-specific and is influenced by local conditions, infrastructure, and financial literacy levels. Furthermore, potential challenges such as corruption and mismanagement must be

addressed to ensure the intended economic stimulus impact (Deaton, 2013). Economic Stimulus Theory provides a valuable framework for understanding how UCT delivery mechanisms influence the livelihoods of beneficiaries in Garissa County, Kenya.

2.2.3 Human Capital Development Theory

Human capital development theory was formulated by Becker and Theodore Schultz in the 1960s. The Human Capital Development Theory has several proponents, with economists and scholars contributing significantly to its development and popularization, including Adam Smith, Gary Becker, Theodore Schultz, Jacob Mincer, Becker and Mincer's Disciples and International Organizations and Development Agencies: Institutions such as the World Bank, International Monetary Fund (IMF), United Nations (UN), and various development agencies have adopted the human capital theory framework in their policy recommendations and development strategies.

Human Capital Development Theory is a significant framework for understanding the impact of Unconditional Cash Transfers (UCT) on the livelihoods of beneficiaries. This theory emphasizes the role of investments in human capital such as education, health, and skills development in fostering economic development and individual well-being (Barro and Redlick, 2011). Human Capital Development Theory (HCDT) is a valuable framework for analyzing the influence of Unconditional Cash Transfers (UCT) sustainability on the livelihoods of beneficiaries in Garissa County, Kenya.

The UCTs is a form of investment in human capital. These transfers provide recipients with the means to access essential services like education and healthcare, which are fundamental components of human capital. Evidence from studies in low-income settings, such as those in Kenya (Duflo et al., 2019), suggests that cash transfers lead to increased school attendance, better nutrition, and improved health outcomes among beneficiaries. In the context of Garissa

County, where access to education and healthcare is limited, UCTs significantly contribute to the development of human capital.

Secondly, the sustainability of UCTs is essential for reaping the full benefits of human capital development. Sustainable UCT programs ensure that beneficiaries receive financial support over an extended period. This consistency allows individuals to plan for the future, make long-term investments in education and skills development, and engage in income-generating activities with the confidence that they will not fall back into extreme poverty (Haushofer & Shapiro, 2016). Therefore, understanding the factors that affect the sustainability of UCTs in Garissa County is crucial for evaluating their potential to enhance human capital.

However, the theory is important to acknowledge that UCT sustainability face challenges related to funding, political will, and program design. Garissa County, like other regions, experience budget constraints that impact the continuity of UCTs. Additionally, political changes affect the commitment to these programs. To address these challenges, policymakers in Garissa County need to design UCT programs that consider the local context and explore innovative funding mechanisms (Baird et al., 2013).

Furthermore, the implementation of UCTs in Garissa County should be complemented by efforts to enhance the employability of beneficiaries. While UCTs facilitate human capital development by providing financial resources, efforts should be made to improve the quality of education and vocational training opportunities available to residents. This aligns with the notion of "enabling environments" in HCDT, where access to education and training is just one component of human capital development (World Bank, 2019).

The application of Human Capital Development Theory to the influence of UCT sustainability on the livelihoods of beneficiaries in Garissa County, Kenya, reveals a complex interplay between cash transfers, human capital development, and the challenges associated with

sustaining such programs. UCTs have the potential to enhance human capital by enabling access to education and healthcare, but their sustainability hinges on various factors.

2.3 Livelihoods of Beneficiaries of Unconditional Cash Transfers

Different countries globally have customised Unconditional Cash Transfers programs to meet the needs of the citizens. The UCTs are cash transfer programs that provide regular financial support to individuals or households without requiring them to meet specific conditions. These transfers have a profound impact on the collective well-being of communities and the recipients themselves. The UCTs have demonstrated their versatility by contributing to education access, as evidenced in studies like Baird et al. (2013), which showed increased school enrolment among beneficiary households.

Additionally, UCTs have been recognized for their ability to empower individuals and communities, enabling them to make decisions that align with their unique needs and priorities, thus fostering a sense of dignity and self-determination (World Bank, 2019). In summary, UCTs represent a powerful tool in social policy that not only alleviates poverty and enhances basic living conditions but also supports broader social and economic development goals, making them a valuable resource in efforts to combat poverty and inequality.

In USA Unconditional Cash Transfers (UCTs) have gained attention in the United States, particularly through the Economic Impact Payments (EIPs) during the COVID-19 pandemic. Ganong et al. (2020) demonstrated that these direct cash transfers, such as stimulus checks, played a vital role in mitigating economic hardships for American households, preventing poverty increases and supporting essential expenses like food and rent. However, the impact of EIPs also varied by income group, with lower-income individuals experiencing more significant financial relief.

In the United Kingdom, UCTs have been implemented through programs like Universal Credit and Child Benefit. Research by Brewer et al. (2020) indicated that these cash transfers played a vital role in reducing child poverty and supporting families. For example, Child Benefit provides financial assistance to parents, helping cover childcare and living costs. While UCTs in the UK have been effective in alleviating poverty, there have also been debates about their adequacy and their ability to address the specific needs of vulnerable groups, highlighting the importance of ongoing policy refinement.

China's Unconditional Cash Transfer program, known as the Rural Minimum Living Standard Guarantee (Dibao), has played a crucial role in improving the livelihoods of beneficiaries in rural areas. Li et al. (2017) found that Dibao not only reduced poverty but also improved access to education and healthcare for recipients. For example, families receiving Dibao were more likely to send their children to school and seek medical treatment when needed. However, concerns have been raised about the adequacy of Dibao benefits to fully cover basic living expenses, emphasizing the need for further research and policy adjustments.

Russia's UCT program, the Social Support Program (SSP), has had a significant impact on the livelihoods of beneficiaries, particularly in addressing poverty among the elderly and disabled. Gassmann et al. (2014) highlighted that the SSP effectively lifted many recipients out of poverty by providing regular cash transfers to vulnerable populations. For instance, the SSP offered financial support to pensioners and individuals with disabilities, helping them cover essential living expenses. Nevertheless, challenges such as the adequacy of the benefit levels and the need for improved targeting have been subjects of discussion, indicating the ongoing importance of evaluating and refining UCT policies in Russia.

In Africa, Fisher et al. (2017) conducted a study on the livelihood impacts of unconditional cash transfers in sub-Saharan Africa. The study found that levels of household

vulnerability and labour constraint nevertheless significantly mediate the ability of UCTs to consolidate livelihood outcomes. The varying availability of economic opportunities, plus effective program implementation, also shape livelihood impact. Incorporating beneficiary perspectives brings to the fore the multidimensionality of CT effects on experiences of poverty and deprivation, including gender dynamics and intangibles such as dignity and respect; they add powerful realism to the influence of the CT on both immediate survival and livelihood choices. Beyond this, they confirm wider knowledge on productive impact and bring nuance to the conditions under which, and mechanisms by which beneficiaries' use CTs to build productive capability and assets and to make strategic livelihood choices.

Nigeria's (UCTs) have had a notable impact on the livelihoods of beneficiaries in Nigeria. For instance, Nigeria's National Social Safety Net Program (NASSP) has improved food security and poverty reduction among vulnerable populations (Owusu-Addo et al., 2019). UCTs in Nigeria have also been associated with increased access to healthcare services and children's school enrollment (Adepoju & Okurut, 2018). These outcomes highlight the potential of UCTs in Nigeria to enhance economic well-being and human capital development.

South Africa's extensive social grant system, including cash transfers, has played a pivotal role in reducing poverty and improving livelihoods. The South African Child Support Grant (CSG) has been particularly effective in alleviating child poverty and enhancing access to education and nutrition (Duflo, 2003). Moreover, the Older Persons Grant (OPG) and Disability Grant (DG) have had significant poverty-reduction impacts for elderly and disabled beneficiaries (Case et al., 2004). South Africa's experience underscores the potential of well-designed UCT programs to lift households out of poverty and improve overall living conditions.

Ethiopia's Productive Safety Net Program (PSNP), which includes cash transfers, has been instrumental in safeguarding livelihoods in drought-prone areas. Research indicates that the PSNP has contributed to increased food consumption, asset accumulation, and improved child nutrition (Gilligan et al., 2008). The program's "public works" component, which provides cash in exchange for labor, has also created employment opportunities and improved community infrastructure, further supporting livelihoods (Barr, 2007). Ethiopia's experience demonstrates how UCTs, when integrated into broader social safety nets, can enhance resilience and reduce vulnerability.

Uganda's Social Assistance Grants for Empowerment (SAGE) program has positively influenced the livelihoods of elderly and vulnerable populations. Evidence suggests that SAGE has improved food security, healthcare access, and the well-being of beneficiaries (Hjelm et al., 2018). Moreover, the program has enabled recipients to invest in income-generating activities, such as small businesses, leading to economic empowerment (Mugisha et al., 2019). Uganda's experience with SAGE underscores the role of UCTs in promoting both immediate well-being and longer-term economic opportunities for beneficiaries.

Kenya's experience with cash transfers, such as the Inua Jamii program and the Hunger Safety Net Programme, has demonstrated positive impacts on livelihoods. For instance, the Hunger Safety Net Programme has enhanced food security and resilience among pastoralist communities (FAO, 2017). Additionally, UCTs have been linked to increased school enrollment and healthcare utilization, particularly among children and pregnant women (Handa et al., 2018). Kenya's UCT programs illustrate the potential for targeted cash transfers to improve the livelihoods of vulnerable populations and foster human capital development.

De Brauw and Rozelle (2018) studied the unconditional cash transfers in China through the Rural Minimum Living Standard Guarantee (Dibao) Program. The program represents a

significant social policy initiative in China aimed at providing financial assistance to impoverished rural households. The study employed empirical analysis approach, combining survey data from several provinces with econometric techniques The study found that Dibao contributed to poverty alleviation by offering financial assistance to rural households living below the poverty line. Furthermore, the study identified that the program's reach extends to vulnerable groups, including the elderly, disabled, and female-headed households, signifying its potential to address equity concerns in China's rural areas.

Galasso and Ravallion (2020) conducted a study on the financial assistance and poverty reduction in Chile. The study employed empirical analysis utilizing household-level data and sophisticated econometric techniques. The study found that financial assistance played a significant role in reducing poverty in Chile, demonstrating the potential of targeted social financial assistance programs to improve the socio-economic conditions of vulnerable populations. The analysis highlighted positive outcomes associated with financial transfer programs, underscoring the potential of well-designed and targeted interventions to alleviate poverty and enhanced the socio-economic welfare of households in Chile.

Roby and Murthy (2018) conducted a study on the impacts of cash transfers on women's economic empowerment. The study conducted a thorough review of existing studies where it was established that women's economic empowerment led to increased income for women, improving their economic well-being. Additionally, the report highlighted that cash transfers contributed to changing gender dynamics within households, as women's enhanced financial autonomy influenced household spending decisions and potentially reduce gender-based inequalities. In addition, the report recognized the importance of context-specific factors in shaping the impact of cash transfers on women's empowerment. Also acknowledged that program design, eligibility criteria, and implementation vary widely, influencing outcomes.

The study focused on women's economic empowerment and failed to focus on the overall welfare of the households.

Ng'ong'a (2020) did a study on the influence of cash transfer programmes on socio-economic wellbeing of recipient households in Migori county, Kenya. The findings indicated that cash transfers led to households‟ ability to provide shelter and that vulnerable groups used cash transfers to sustain livelihoods. Households reported that money was used to provide shelter and to pay rent. The beneficiaries spent money on school requirements like books or pens for their dependents, with five household heads reporting to have used the money to buy small livestock like goats and chicken, improving their economic wellbeing. Households reported an increase in the number of meals, though could not always afford balanced meals. The study concluded cash was used to provide housing to OVC households, led to an improvement in food security and improved livelihoods.

2.3.1 UCT Disbursement and Livelihoods of Beneficiaries

Bitler and Hoynes (2019) did a study on the impact of payment frequency within the context of Temporary Assistance for Needy Families (TANF) in the United States. The study utilized a quasi-experimental design that leverages changes in TANF payment frequency across U.S. states. In addition, the study utilized administrative data and surveys to analyze the impact of differing payment schedules, such as monthly versus lump-sum payments, on various outcomes, including consumption, savings, employment, and overall economic stability. The study found that payment frequency had a significant impact on recipient behavior. Further, the study found that more frequent payments, such as monthly disbursements, led to increased consumption of basic necessities and a more stable pattern of spending over time. Also the study found that lump-sum payments, even if they represent the same total amount, often result in a more irregular pattern of spending, which may undermine long-term financial well-being.

Leighton and Shrestha (2023) conducted a comparative study on Timeliness of Social Cash Transfers in Emergency and Non-Emergency Contexts focusing on the United Nations World Food Programme (WFP). The study collected primary data through surveys and interviews from the beneficiaries of UCT programs. Quantitative and Qualitative data analysis were done. The study established a critical significance of timely UCT disbursements. Quantitatively, the study found that beneficiaries receiving cash transfers in a timely manner experience higher levels of income stability, improved food security, and better access to essential services. Qualitative data illustrated that punctual payments allowed beneficiaries to plan and invest in income-generating activities, reducing vulnerability and enhancing their overall well-being. The study also underscores that the positive effects of timeliness are particularly pronounced in emergency contexts, where rapid access to resources is crucial for survival. The study demonstrated that the timeliness of UCT disbursements had a substantial impact on the livelihoods, coping strategies, and well-being of beneficiaries in both emergency and non-emergency situations. Also, timely payments enabled recipients to make informed decisions, engage in productive activities, and improve their economic and social conditions.

Handa et al. (2018) conducted a study on the adequacy of cash transfer programmes on poverty reduction in Sub-Saharan Africa. The study reviewed households' metrics including propensity score matching and difference-in-differences analysis. The study found that the adequacy of cash transfer payments significantly influenced the impact on beneficiaries' livelihoods. In addition, the study demonstrated that higher payment levels led to more substantial improvements in poverty reduction and well-being. The study concluded that the adequacy of cash transfer programmes significantly poverty reduction in Sub-Saharan Africa.

Duflo et al. (2017) conducted a study on the effects unconditional cash transfers (UCTs) with varying payment frequencies on child well-being in sub-Saharan Africa, including countries like Kenya. In comparing the effects of monthly, bi-monthly, and annual cash

transfers on outcomes related to education and health, the study provided a comprehensive understanding of how the frequency of UCT payments can influence the livelihoods of beneficiaries. This research is particularly significant as it contributes to the ongoing discourse surrounding the design and optimization of UCT programs, offering evidence-based guidance for policymakers and organizations seeking to maximize the positive effects of cash transfers on the most vulnerable populations in the region.

Cane and Prifti (2018) conducted a study on the effects of cash transfer timing on child outcomes in Lesotho. The study research design which included the random assignment of eligible households into two groups where one was receiving cash transfers at a specific time, and the other receiving cash transfers at varied times. Data collection was done through surveys and interviews to gather information on child nutrition, health, and school attendance. The study found that the timing of cash transfers had a significant effect on child nutrition, health, and school attendance in Lesotho. The study emphasized the importance of considering the timing of cash transfers in social protection programs.

2.3.2 UCT Delivery Mechanism and Livelihoods of Beneficiaries

Nwaobi (2023) conducted study on the impact of digital cash transfer (DCT) scheme on income poverty in Nigeria. The study sought to establish the difference between the adoption of digital cash transfer and traditional cash transfer systems. The design of the data collection instruments were survey questionnaires and in-depth interview protocol. Key informant interviews were carried out with stakeholders at the national level as well as in selected states and local government areas. The study established that the digital payment platform was easier and cheaper to operate with no bank charges, bottlenecks and intermediaries as well as no chance of depositors losing their monies. Perhaps, the poorest Nigerians who mostly resided in the

rural areas where the necessary infrastructure for physical and internet banking was not present were the biggest beneficiaries of the e-Naira payment platform.

Karlan et al. (2016) conducted a study on the effects of electronic payment systems for unconditional cash transfers on the beneficiaries' livelihoods by conducting a randomized controlled trial in Yemen where eligible participants were randomly assigned to different groups, with one group receiving cash transfers through electronic payment systems and another group using traditional cash delivery methods. Data collection methods were surveys on beneficiary livelihoods such as income, expenditure patterns, and overall well-being. The study found that electronic payment systems on the delivery of cash transfers significantly affected the beneficiary livelihoods in Yemen. In addition, found that electronic payment systems were more efficient, cost-effective, and beneficial in terms of reducing transaction costs and increasing the convenience of accessing cash for recipients. The study also found that the use of electronic systems affected the financial inclusion, savings behavior, and economic empowerment among beneficiaries.

Barca and Kolev (2018) conducted a study on the effects of delivery mechanisms on the social protection in low-income countries. The study reviewed literature existing studies on social protection programs and UCTs in low-income countries. Also, surveys were done on policymakers, program implementers, and beneficiaries. The study highlighted the different delivery mechanisms for social protection programs and UCTs including in-person distribution, electronic transfers or voucher systems. The findings discussed the strengths and weaknesses of each mechanism, including their effectiveness in reaching beneficiaries, reducing poverty, improving livelihoods, and minimizing leakages or fraud. The study found that the most efficient, effective and safe mechanism was the electronic transfers. Further found that in-person distribution was slow hence the least effective on the livelihoods of the beneficiaries.

Iazzolino (2018) conducted a study on digitising social protection payments focusing on the progress and prospects for financial inclusion. The study aimed at providing an overview of dominant perspectives, policies and operational and regulatory approaches that were shaping existing initiatives to digitise social protection programmes across the Global South. The study found that digital payment proponents emphasise that a strategic PPP finalised to the creation of a digital payment ecosystem would enable the alignment of commercial and developmental goals. Further, the study found that shift from a manual to an electronic delivery of social payments led to greater efficiency, accountability and saving for the state.

Trenouth et al. (2023) did a study on the cost and cost-efficiency of unconditional cash transfers in Tahoua, Niger. The study compared the costs and cost-efficiency of two unconditional cash transfer (UCT) programs in southern Niger; a 'standard' four-month program implemented during the June-September lean season and a six-month 'modified' UCT implemented April-September each providing the same total cash transfer. The standard UCT was more cost-efficient based on all metrics. However, costs to beneficiaries were unevenly distributed due to program design decisions about cash delivery mechanisms, which eroded the net transfer value for some beneficiaries more than others.

2.3.3 UCT Sustainability and Livelihoods of Beneficiaries

Owusu-Addo et al. (2023) conducted a study on the sustainability of cash transfer programs using a realist case study in Ghana. The study examined the mechanisms of, enablers of, and barriers to CT sustainability. Realist qualitative methods were employed to interview policymakers, development partners, and program managers ($N = 32$), as well as program beneficiaries ($N = 93$). The data was analysed using a thematic framework approach. The findings show that enablers of CT sustainability included program institutionalization, availability of a functional exit strategy, and networking of social programs around beneficiary

households. Cash transfers' mechanisms of sustainability were shared vision and formalization of roles of service providers, program acceptability and buy-in, and productive inclusion. Key barriers to CT sustainability were political prioritization and ownership of the program, and weak inter-sectoral collaboration.

Von Fintel et al. (2019) did a study on the complementarity between cash transfers and financial literacy for child growth. It examined one such a condition, namely the financial literacy of the caregiver of the child. The study used the fourth and fifth waves of the South African National Income Dynamics Study (NIDS) data. The estimate the relationship between height and growth in a sample of children aged 0 to 7 years and the child support grant. The study found that eligible children who had financially literate caregivers receiving the cash transfer on their behalf had higher growth trajectories over time, compared to children with financially illiterate caregivers. The study however found no effect for child height of the child. The results did not preclude a pure income effect for cash transfers hence children who became beneficiaries gained in height immediately, even without financially literate caregivers. Arguably, the combination of cash transfers and financial literacy had long-run benefits for children over and above an income effect. Although the study was unable to identify the specific mechanisms through which financial literacy impacted child growth, the study discussed some potential channels.

Doe and Smith (2019) conducted a study on the Impact of Financial Education on UCT Beneficiaries within a low-income urban community. The study employed a randomized control trial (RCT) methodology to assess the impact of financial education programs on Unconditional Cash Transfer (UCT) beneficiaries within a low-income urban community. The study selected a sample of UCT beneficiaries from the target urban community with distribution of participants into two groups where one group receiving financial training workshops and the other serving as the control group. Data was collected through surveys and

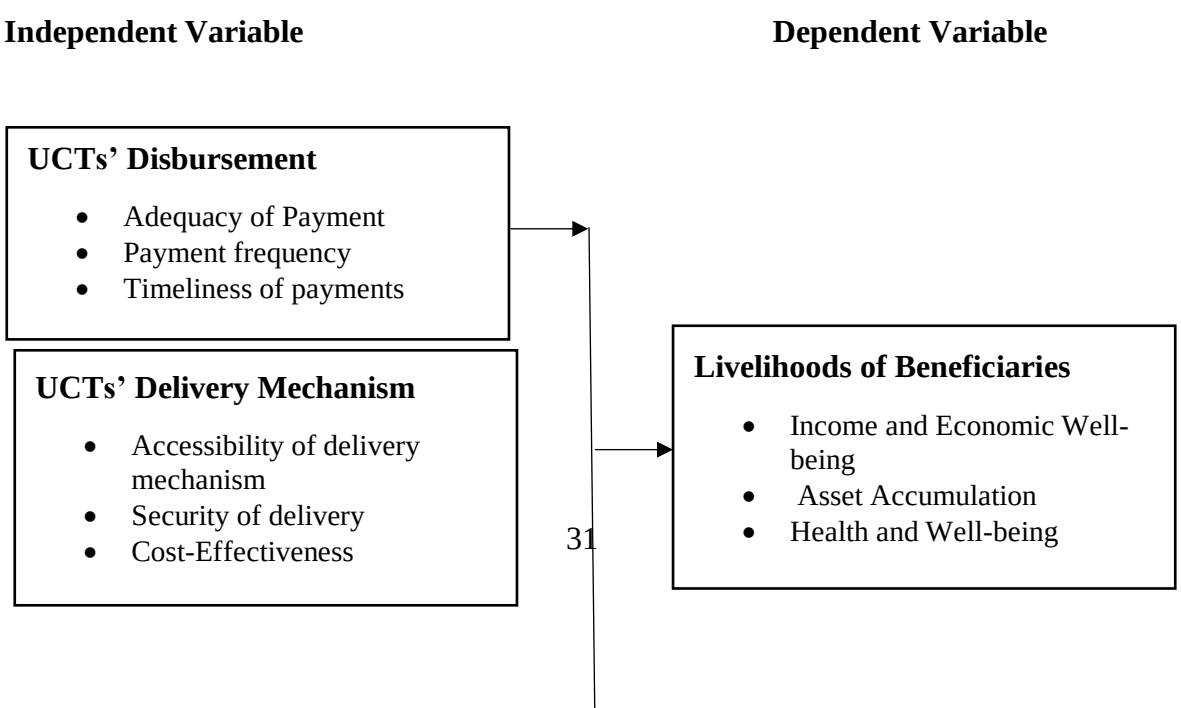
interviews. The study established that UCT beneficiaries who had received financial training demonstrated improved financial literacy indicating that the financial education program effectively increased participants' knowledge and understanding of financial concepts and practices. The study found that UCT beneficiaries who underwent financial training showed increased savings behavior implying that the training program had a positive influence on participants' ability and willingness to save money. The financially educated groups also exhibited more effective budget management skills compared to the control group implying that the training contributed to better financial planning and decision-making.

Odhiambo et al. (2020) studied the effects of effects of monitoring and evaluation planning on implementation of poverty alleviation in mariculture projects in the coast of Kenya. Cross sectional survey was undertaken in Kwale, Mombasa and Kilifi Counties of the coast of Kenya. The study aimed at assessing the effects of monitoring and evaluation planning on implementation of poverty alleviation mariculture projects with focus on examining the effect of timeliness, tracking progress, periodic reporting, mid-term evaluation and end of project evaluation on implementation of poverty alleviation mariculture projects in the coast of Kenya. The study involved the application of factor analysis, correlation analysis and regression analysis. Factor analysis revealed that outcome effectiveness was the main measure of implementation of poverty alleviation mariculture projects while tracking progress and timeliness were the main measures of monitoring and evaluation planning. A correlation analysis showed a strong positive relationship between outcome effectiveness and tracking progress and timeliness ($r = 0.693$ and $r = 0.723$, $p = 0.001$, respectively). Regression analysis confirmed that timeliness and tracking progress had significant positive relationship with outcome effectiveness ($\beta = 0.538$, $t = 12.058$ and $\beta = 0.491$, $t = 10.993$, $p < 0.0005$, respectively) implying a significant positive relationship between monitoring and evaluation planning and mariculture project implementation.

McGee (2010) reviewed the impact and effectiveness of transparency and accountability initiatives. The study examined the evidence available on the impact and effectiveness of initiatives in five sectors: public service delivery; budget processes; freedom of information; natural resource governance and donor aid. The study established a very mixed picture with work on impact largely confined to micro level studies. The evidence of impact was slightly more robust in areas that had a longer history of work such as service delivery and budget transparency. In newer areas, such as natural resource transparency and aid transparency, there was even less knowledge. Although sparse and uneven, some of the evidence on impact does suggested that transparency and accountability initiatives made an important difference. Individual studies provided evidence for example of contributions to increased state or institutional responsiveness, lowering of corruption and empowerment of local voices.

2.4 Conceptual Framework

The relationships of study variables are demonstrated by the use of framework (Mugenda and Mugenda, 2003). The relationship between the study's independent and dependent variables is shown in the figure below.



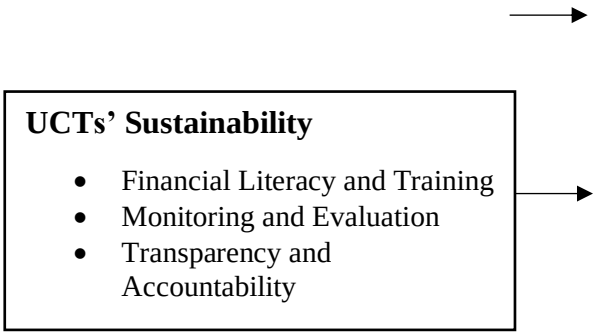


Figure 2.1: Conceptual Framework

2.6 Operationalization of Variables

The process of operationalization facilitates the transformation of an abstract notion into a quantifiable and observable phenomenon. Table 2.1 presents the measurement approach for several variable indicators used in the investigation.

Table 2.1: Operationalization of Variables

Variable	Category	Indicator	Scale
UCT Disbursement	Independent	Adequacy of Payment Payment frequency Timeliness of payments	Likert scale
UCT Delivery Mechanism	Independent	Accessibility of delivery mechanism Security of delivery Cost-Effectiveness	Likert scale
UCT sustainability	Independent	Financial Literacy and Training Monitoring and Evaluation Transparency and Accountability	Likert scale
Beneficiaries' Livelihoods	Dependent	Income and Economic Well-being Asset Accumulation Health and Well-being	Likert scale

2.7 Research Gaps

The majority of the studies reviewed have been done in other countries which have different dynamics, systems, policies and UCT programs. This study will fill this gap by conducting the study in Garissa County, Kenya which provide a local picture of the policies, programs, dynamics and systems encompassing the unconditional cash transfer. In addition, most of the studies have been done in the past and which reflect the status of the past and in most cases the policies, systems, approaches and programs are dynamic hence this study will fill this gap by providing the current status of the unconditional cash transfers on the livelihoods of beneficiaries. Finally, no study has been done in Garissa County on the effects of unconditional cash transfers on the livelihoods of beneficiaries' despite being an arid region hence cash transfers would help the locals elevate their economic and overall livelihood. The current study will fill this gap by studying the influence of unconditional cash transfers on the livelihoods of beneficiaries in Garissa county, Kenya.

2.8 Summary of Literature Review

The chapter reviewed literature related to the influence of unconditional cash transfers on the livelihoods of beneficiaries. The study was guide by income effect theory, economic stimulus theory and human capital development theory. The empirical review has been reviewed guided by the study variables and objectives reviewing studies locally and from various parts of the world. In addition, the chapter presents the conceptual framework, research gaps and the chapter summary.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

The chapter elucidates the primary components of the methodology to be employed in the study. These components encompass the research design, the target population, the sample size and sampling techniques, the tools and procedures for data collection. Additionally, the chapter addresses the data analysis techniques and specify the regression model employed in determining the relationship between the study variables.

3.2 Research Design

The reserch design is a plan employed in realizing the solutions to the problems that the study aims to resolve (Kombo & Tromp, 2006). The study employed descriptive research design. Qualitative and quantitative data was used to fulfil the purpose of this study, which was to examine the influence of unconditional cash transfers on the livelihoods of beneficiaries in Garissa county, Kenya. The research design aimed to gather data without any manipulation of the research context and deals with naturally occurring phenomena where the study has no control over the variables. It allows researchers to gain a comprehensive understanding of the research topic by combining both qualitative and quantitative data. The design offers a deeper

exploration of the phenomenon under study, capturing both the breadth and depth of the research question (Mugenda & Mugenda, 2003).

3.3 Target Population

According to Zhao et al. (2013), a target population is a general group of all individuals, events, or objects to which an investigator seeks to generalize the findings. The target population for this study was the residents of Garissa County who were beneficiaries of UCT namely; OPCT 3280 beneficiaries, OVC 2979 beneficiaries and PWSD 291 beneficiaries (Ministry of labour and social protection, 2023). This includes households with the elderly, orphans and persons with severe disabilities in four sub counties of Garissa: Balambala, Dadaab, Fafi and Garissa township.

Table 3.2: Target Population

Garissa Beneficiaries	Target Population
OPCT	3280
OVC	2979
PWSD	291
Total	**6,550**

Source: Ministry of Labour and Social Protection (2023)

3.4 Sample Size and Sampling Technique

Taherdoost (2016) defines sampling technique as the process of selecting a representative subset of items to study, representing the entire population of interest. Additionally, Cooper and Schindler (2016) explain that a sample frame is a collection of information used to identify a sample population for statistical analysis. It includes relevant characteristics of individuals that facilitate data analysis and segmentation of the sample frames. The study employed simple random sampling technique to establish the number of the respondents in each category. The

use of simple random sampling technique is as it accords each respondent an equal chance to be part of the study sample. Further, the study purposively selected key in-depth informants (KII) to take part in the interview. The KII included officials from the Ministry of Labour and Social Protection of Kenya. The sample size for this study was arrived at using Cochran (1963) formula.

$$N=\frac{Z^2Pq}{d^2}$$

n= preferred sample size

Z=standard normal deviate, which correspond to 95% confidence level

P=part of population approximated to have specific characteristics, if no estimate, use 0.5

q= 1-p (part in the population not having the specific characteristics)

d=degree of accuracy required, set at 0.05 level

$$n=\frac{(1.96)^2\,(0.5)^2}{0.05^2}$$

$$= 384$$

Thus sample size therefore was 384 beneficiaries.

Therefore, the study sample size was distributed as indicated in table 3.2 below.

Table 3.3: Samples and Sampling Procedure

UCT	Target Population (N)	Sample Size (5.86% of N)
OPCT	3280	192
OVC	2979	175
PWSD	291	17

Total	**6,550**	**384**

3.4.1 Inclusion criteria

The residents of Garissa county who have ever been beneficiaries of UCT.

3.4.2 Exclusion Criteria

The residents of Garissa County who have never been beneficiaries of UCT.

3.5 Data Collection Tools

The research employed the use of questionnaires and interview schedules to collect data. The researcher acknowledges that no single source of information would be trusted to provide a comprehensive perspective in any study program, and therefore the study used qualitative and quantitative methods of data collection to improve the reliability and validity of data collected. The use of combined data collection methods and sources i.e. interviews and surveys was expected to increase the validity and reliability of data realised. The questionnaires were used to collect data from residents who. It is chosen because it easily reaches a large sample of respondents and yield meaningful results generalizable to a large population. Alongside the questionnaire, the researcher provided a brief description and purpose of the study to the participants. This explanation was brief, precise, and written in plain English.

Interviews were also used to collect data from 10 government officials from the Ministry of Labor and Social Protection of Kenya, because they are appropriate and effective in collecting in-depth information as it allows for probing further. The interview guide contained questions guided by the study objectives. Structured interviews were easier to analyze, economical, and provide a basis for generalization of results. The interviews were done face to face at locations where the interviewees and interviewer agreed they were comfortable and safe.

3.6 Data Collection Procedure

Data was collected from primary data sources. Primary data is data the researcher collects and is considered more reliable and up to date (Mugenda 2003). Questionnaires were developed in consultation with the supervisor and thereafter edited and carefully selected bearing in mind the research objectives. The researcher self-administered the questionnaire with the help of research assistants who comprised of educated residents of Garissa County with capacity to use swahili and other local languages. Filling a questionnaire took approximately 15-20 minutes.

The face-to-face interviews were conducted in English and during the tea and lunch breaks to avoid interfering with the working schedules of the participants. Each interview took 20 minutes. Interviews were conducted in a private location that was identified by the researcher where the interviewer and interviewee were comfortable.

3.7 Pilot

In the process of developing a questionnaire a pretest is a major step in improving the internal consistency and the structure of the study tool (Kothari, 2017). Hence, a pretest was performed in Wajir County with the aim of realizing and correcting any inconsistencies, errors which helped in promoting the quality of the data collected in the main study. The sample for the pretest comprised of 40 residents of Wajir County who were beneficiaries of UCT. According to Mugenda and Mugenda (2003) at least 10% of the actual study sample size is enough sample size for a pre-test.

3.7.1 Validity

Validity is the extent to which the data accurately address the subject of the investigation (Sullivan, 2011). In building the study's tools to effectively address the research objectives and

cover all areas of the Garissa county and beneficiaries, content validity was ensured. The researcher improved instruments as guided by the supervisor to ensure the tools captured the information for which they were intended. Validity, according to Mugenda and Mugenda (2003), is the extent to which data analysis results properly portray the phenomena being studied.

3.7.2 Reliability

Kimberlin and Winterstein (2008) define reliability as the trustworthiness of data as well as its stability and consistency. When a researcher measures a variable, he or she wants to know that the results will be consistent and dependable. The degree of inaccuracy impacts the credibility of research and results. The questionnaire was tested for general reliability and internal reliability. Cronbach alpha, an internal reliability coefficient, was utilized to evaluate this. According to Tavakol and Dennick (2011) the Cronbach's alpha was applied where a value of 0.7 Cronbach's alpha was deemed reliable and acceptable.

3.8 Diagnostic Tests

The post-test of the final model entailed checking the diagnostic test for robustness. Diagnostic tests ensure that the assumptions of the applied model are not violated. Cooper and Schindler (2016), observed that the model should not violate linearity assumption, autocorrelation and heteroscedasticity assumptions.

3.8.1 Normality

According to Cooper and Schindler (2011), normalcy is the requirement that response variables be broadly distributed around the scores of the distributed dependent variables. To confirm the data's normalcy, the Kolmogorov-Smirnova and Shapiro-Wilk tests was performed. The null hypothesis is rejected if the significant value (p-value) is greater than 0.05, indicating that the

data are regularly distributed. The null hypothesis is rejected if $p<0.05$, indicating that the data's distribution was regular.

3.8.2 Linearity

Determines if the relationship between the independent and dependent variables is linear using the linearity test. The residuals' linear relationship to the anticipated dependent variables is examined (Hansen, 1999). To evaluate the connection between independent and dependent variables, analysis of variance (ANOVA) was employed. The connection between the dependent and independent variables is linearly dependent if the departure from linearity is greater than 0.05; otherwise, there is no linear relationship.

3.8.3 Heteroscedasticity

The study employed Breusch-Pagan Test for testing the Heteroscedasticity condition. If the p-value for BP test is below .05 implies that heteroscedasticity condition was satisfied and the null hypothesis satisfied.

3.8.4 Multicollinearity

The presence of Multicollinearity condition was evaluated using the variation inflation factor (VIF). A VIF score of 1–10 denotes the lack of evidence of Multicollinearity.

3.8 Data Analysis

Data analysis was conducted after the data was collected from the field. The data was sorted for completeness, then coded and entered in SPSS version 26.0. The data collected was both quantitative and qualitative, and it was processed and analysed using descriptive statistics such as percentages, frequencies, and tables. The approach was advantageous because it allowed for easy presentation of findings in the form of figures and tables where necessary. Further, the study conducted correlation and regression analyses with the aim of determining the

relationships that exists between the study variables. The qualitative data was analysed thematically guided by the study objectives. The following regression model was used: -

$$\mathbf{Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon}$$

Where the variables are identified as follows:

Dependable variable **Y** = Livelihoods of Beneficiaries

Independent variable $\mathbf{X_1}$ = UCTs' Disbursement

Independent variable $\mathbf{X_2}$= UCTs' Delivery Mechanism

Independent variable $\mathbf{X_3}$ = UCTs' Sustainability

$\boldsymbol{\beta}_0$ – Constant while $\boldsymbol{\beta}_1$, $\boldsymbol{\beta}_2$ & $\boldsymbol{\beta}_3$ are coefficients of determination and ε is the error term.

3.9 Ethical Considerations

The researcher guaranteed that the study was carried out in accordance with research ethics guidelines. The researcher secured approval letter from KCA University that was utilized as consent to conduct the research. Prior to responding to the questionnaire the respondents were assured the use of information gathered was for academic reasons and were not coerced to take part in the study and they were free to withdraw at any point in the process. Further, all materials that were used in the study were adequately acknowledged and cited. The respondents were assured of confidentiality and anonymity of the information they provided. Additionally, a consent was sought from the respondents before giving out questionnaires for them to fill. To ensure anonymity of the respondents and alleviate the fear of victimization, codes were used to represent respondent names hence anonymity was assured. The researcher explained that the information sought was for academic purpose only and no third party had access to the data provided.

CHAPTER FOUR: DATA ANALYSIS, RESULTS AND DISCUSSIONS

4.1 Introduction

The chapter presents the analysis and findings of the data realized from the field. Data coding and entry was done through use of Statistical Package for Social Sciences (SPSS) version 26 where descriptive statistics (mean and standard deviations) were used to analyse data obtained from the study instrument to generate tables used in presentation of the results while the interpretations done in prose.

4.2 Response Rate

The 384 questionnaires given to the respondents, 297 were completed and returned thereby producing a response rate of 77.3% response rate. The rate was outstanding for analysis as preseted in table 4.4 below;

Table 4.4: Response Rate

Response	**Frequency (N)**	**Percentage (%)**
Returned questionnaires	297	77.3
Unreturned questionnaires	87	22.7
Total	**384**	**100**

4.3 Pilot Results

A pretest was performed on 40 residents of Wajir County with the aim of realizing and correcting any inconsistencies, errors which helped in promoting the quality of the data collected in the main study. Wajir County was used as it was not part of the main study and exhibited similar conditions as Garissa County where main study took place. The results are presented in Table 4.5 below;

Table 4.5: Pilot Results

	Cronbach's Alpha	N of Items	Conclusion
UCTs' Disbursement	0.743	9	Pilot results
UCTs' Delivery Mechanism	0.718	8	Pilot results
UCTs' Sustainability	0.729	8	Pilot results
Livelihoods of Beneficiaries	0.793	8	Pilot results
Overall	**0.746**	**33**	**Instrument acceptable**

The four items studied was 0.746, showing that the four items collectively had internal consistency of above .70 and therefore taken as good and acceptable for analysis and reporting.

4.4 Background Information

The study aimed at establishing the respondents' demographic information with the aim of determining their eligibility in taking part in this study. The basic information determined was the respondents' gender, age, education level and duration of time of receipt of UCT in Garissa County.

4.4.1 Respondents' Gender

The study aimed at determining the gender of the respondents; the results are presented in figure 4.2 below;

Figure 4.2: Respondents' Gender

Figure 4.2, shows that majority 151(51%) of the respondents were male while 146(49%) were female. Implying that there was gender balance among the respondents of the study.

4.4.2 Respondents' Age

Table 4.6 below presents the results on the respondents' age;

Table 4.4: Respondents' Age

	Frequency (N)	Percent (%)
18 years and below	113	38
19-25 years	36	12
26-35years	36	12
36-45 years	76	26
above 55 years	36	12
Total	**297**	**100**

The results presented in Table 4.6 above shows that most 113(38%) of the respondents were aged 18 years and below; 76(26%) were 36-45 years while 19-25 years, 26-35years and over 55 years of age accounted for 36(12%) each. The findings imply that the beneficiaries of the UCT were distributed in all ages majorly the children accounted for the largest portion of the beneficiaries at 38%.

4.4.3 Highest Level of Education

Table 4.7 below presents respondents' level of academic qualification;

Table 4.5: Level of Education

	Frequency (N)	Percent (%)
Primary	143	48
Secondary	78	26
College	40	14
University	36	12
Total	**297**	**100**

Outcomes in Table 4.7 above, indicate that most 143(48%) of the respondents had primary level of education, 78(26%) had secondary academic level. Further, 40(14%) had college level of education while 36(12%) of the respondents had university level of education. This implies that the respondents had some level of formal education and hence informed on the aspects of UCTs and the role it plays in betterment of their livelihoods.

4.4.4 Duration of Time of Receipt of UCT in Garissa County

The study sought to establish the duration of time the beneficiaries received UCT. The results are presented in Table 4.8 below;

Table 4.6: Duration of Time of Residing in Garissa County

	Frequency (N)	Percent (%)
5 years and below	84	28
6- 10years	129	43
11-20 years	55	19
above 20 years	29	10
Total	**297**	**100**

The results in Table 4.8 above indicates that most 129(43%) of the respondents had received UCT for 6-10 years, 84(28%) for 5 years and below, 55(19%) for 11-20 years while 29(10%)of the respondents had received UCT for 5 years and below. The results imply that majority of the respondents had received UCT for a sufficient period of time hence had witnessed the various impacts of the Unconditional Cash Transfer on the daily livelihoods.

4.4.5 Effectiveness of the UCT Program on the Beneficiaries' Livelihood

Figure 4.3 below presents the effectiveness of the UCT program on the beneficiaries' livelihood.

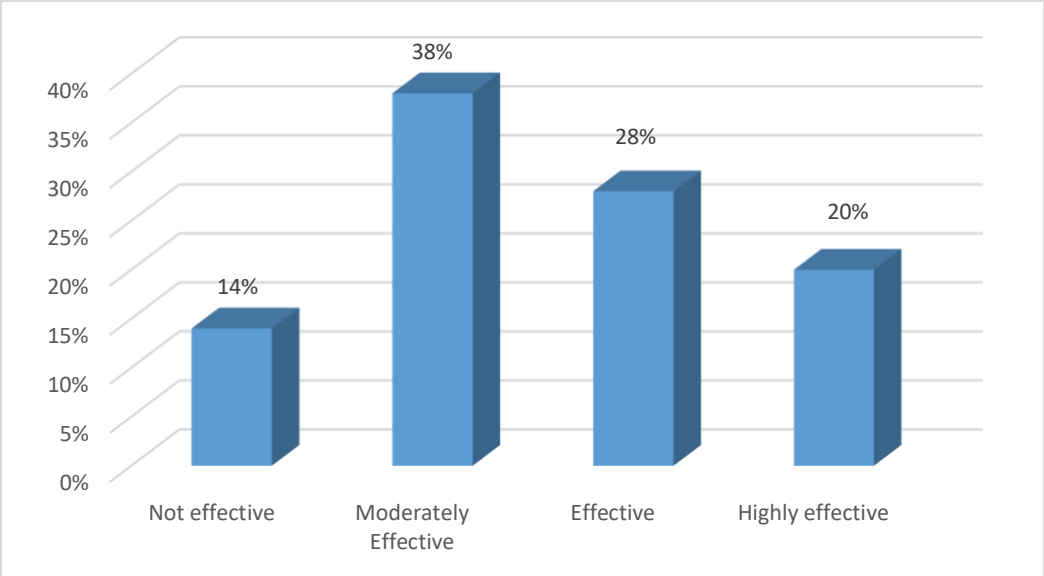


Figure 4.3: Effectiveness of the UCT Program

The results in Figure 4.3 above shows that most 112(38%) of the respondents held that UCT program was moderately effective; 82(28%) indicated was effective; 61(20%) held that it was highly effective while 42(14%) of the respondents indicated that the UCT Program was not effective on the livelihood of the beneficiaries. The results imply that the respondents were aware of the role and level played by UCT program in the livelihood of the beneficiaries.

4.5 UCTs' Disbursement

The study used a scale of 1-5 where 1-strongly disagree and 5-Strongly agree, the respondents asked to indicate their agreement level to the statements relating to UCTs' Disbursement**.** Results are presented in Table 4.9 below;

Table 4.7: UCTs' Disbursement

	Mean	**Std. Deviation**
Beneficiary lists are accurate	3.7003	1.06911

Payments are timely made	3.3535	1.21071
Transparency is observed in the selection of beneficiaries	3.0606	1.32913
Payment points are easily accessible	2.9865	1.29702
The program reaches intended target population	2.6801	1.31341
Security measures are always in place in the disbursement process	2.5960	1.32736
Cases of leakage during disbursement are rare	2.5286	.99663
There are effective feedback mechanisms	2.3131	.99301
Disbursement process cost-efficient	2.2929	1.26480

Results in Table 4.9 above show that the respondents agreed that beneficiary lists were accurate (Mean=3.7003). In addition, the respondents agreed that payments were moderately made in time (Mean=3.3535) and that transparency was moderately observed in the selection of beneficiaries (Mean=3.0606). Further, the respondents agreed that payment points were not easily accessible (Mean=2.9865) and that the programs reached the intended target population (Mean=2.6801). Moreover, the respondents agreed that security measures moderately observed in the disbursement process (Mean=2.5960) and that cases of leakage during disbursement were rampant (Mean=2.5286). Additionally, the respondents disagreed that there were effective feedback mechanisms (Mean=2.3131) and that disbursement process cost-efficient (Mean=2.2929). The findings imply that the respondents were aware of the role of UCT's Disbursement in the beneficiaries' livelihood.

Using an interview guide the study asked the KIIs to indicate how UCTs' disbursement influenced the livelihoods of beneficiaries in Garissa County, Kenya. The KIIs held that disbursement provided the beneficiaries with immediate financial relief which helped recipients meet their basic needs, such as purchasing food, clothing, and essential household items. Further, the KIIs held that disbursement enhanced food security where the beneficiaries improved their access to nutritious food essential for good health. In addition, The KIIs held

that disbursement enhanced the access to healthcare which they may have otherwise been unable to afford. Moreover, the KIIs indicated that disbursement led to increased enrollment in education as school fees, uniforms, and supplies were available. Moreover, KIIs held that disbursement empowered beneficiaries by giving them financial independence and decision-making power within their households. Also, the KIIs held that disbursement enabled beneficiaries to invest in income-generating activities or small businesses. Additionally, the KIIs held that regular disbursement provided a regular source of income through UCTs made beneficiaries more resilient to economic shocks, such as job loss or crop failure. In addition, the KIIs held that UCT disbursement helped in stimulating local economies which further promoted social cohesion and solidarity within communities.

4.6 UCTs' Delivery Mechanism

The study used a scale of 1-5 where 1-strongly disagree and 5-Strongly agree, the respondents asked to indicate their agreement level to the statements relating to UCTs' delivery mechanism. Results are presented in Table 4.10 below;

Table 4.8: UCTs' Delivery Mechanism

	Mean	Std. Deviation
I trust the delivery mechanism's security in place	4.0842	.61208
The program effectively reaches its target population	3.5724	1.14887
Delivery mechanism is transparent	3.5556	1.14097
Delivery mechanism verifies the accuracy of the beneficiary database	3.4747	1.14794
Mechanism ensures timeliness of payments	3.1313	1.16230

Technology is included in the delivery mechanism	2.5253	1.13611
The payment infrastructure is available and functional	2.4646	1.15939
Mechanism fairly regulates cost of delivery	2.2896	1.05443

Results in Table 4.10 above show that the respondents agreed that they trusted the delivery mechanism's security in place (Mean=4.0842) and that the program effectively reached its target population (Mean=3.5724). In addition, the respondents agreed that delivery mechanism was transparent (Mean=3.5556). Further, the respondents moderately agreed that delivery mechanism verified the accuracy of the beneficiary database (Mean=3.4747) and that the mechanism ensured timeliness of payments (Mean=3.1313). Also, the respondents moderately agreed that technology was moderately included in the delivery mechanism (Mean=2.5253). Moreover, the respondents disagreed that the payment infrastructure was available and functional (Mean=2.4646) and that mechanism fairly regulates cost of delivery (Mean=2.2896). The findings imply that the respondents were aware of the role of UCT's delivery mechanism in the beneficiaries' livelihood.

Using an interview guide the KIIs were asked to indicate the influence of UCT's delivery mechanism influence the livelihoods of beneficiaries in Garissa County, Kenya. The KIIs held that delivery mechanism reduced transaction costs, financial inclusion, security, reduced fraud, timeliness. In addition, the KIIs held that mechanism providing training and education on these tools can empower beneficiaries with digital literacy skills, which can open up new opportunities for livelihood improvement, including online businesses or access to online job markets. Moreover, the KIIs held that the delivery method influenced the privacy and dignity of beneficiaries where the beneficiaries preferred electronic money transfers conducted privately and without the need for public distribution points, preserving the dignity of recipients. Further, KIIs held that the mechanism had an effective feedback system which

facilitated a two-way communication between beneficiaries and program administrators. Further, the KIIs held that the cost-effectiveness of delivery mechanisms was crucial as it targeted administrative expenses.

4.7 UCTs' Sustainability

Using a scale of 1-5 where 1-strongly disagree and 5-Strongly agree, the respondents asked to indicate their agreement level to the statements relating to UCTs' sustainability. Results are presented in Table 4.11 below;

Table 4.9: UCTs' Sustainability

	Mean	Std. Deviation
Data gathering on the UCT's impacts is frequently done	3.6330	1.32924
The program is transparently run	3.1616	1.46380
Financial literacy and training segments are available	3.1448	1.29288
Impacts of the programs is regularly monitored and evaluated	3.0135	1.31255
All the stakeholders are accountable for their actions	2.7879	1.05208
Stakeholders in the program regularly meet	2.7811	1.26113
I receive the same amount every time	2.7340	1.35814
Complaints and grievance mechanism is efficient	2.0640	1.19654

Results in Table 4.11 above show that the respondents agreed that data gathering on the UCT's impacts was frequently done (Mean=3.6330). In addition, the respondents moderately agreed that the program was transparently run (Mean=3.1616) and that financial literacy and training segments were available (Mean=3.1448). Further, the respondents moderately agreed that impacts of the programs were regularly monitored and evaluated (Mean=3.0135) and that all the stakeholders were accountable for their actions (Mean=2.7879). Moreover, the respondents

moderately agreed that stakeholders in the program regularly met (Mean=2.7811) and the recipients receive the same amount every time (Mean=2.7340). Also, the respondents disagreed that complaints and grievance mechanism was efficient (Mean=2.0640). The findings imply that the respondents were aware of the role of UCT's sustainability in the beneficiaries' livelihood.

Using an interview guide, the KIIs were asked to indicate the influence of UCT sustainability on the livelihoods of beneficiaries in Garissa County, Kenya. The KIIs UCT program provided a reliable and predictable source of income for beneficiaries over an extended period and lifted beneficiaries and their families out of poverty and reduce vulnerability to shocks and crises. In addition, the KIIs held that sustainable UCT contribute to the development of human capital where beneficiaries used the regular income to invest in education and skills development, leading to improved employability and income-earning potential. The KIIs further held that UCT promoted entrepreneurship and asset building amongst beneficiaries. Some KIIs held that UCT helped in improving health and nutrition, gender empowerment, strengthened resilience and community development. Moreover, sustainable UCTs led to improved educational outcomes for children and fostered social inclusion and cohesion within the community.

4.8 Livelihoods of Beneficiaries

The study used a scale of 1-5 where 1-strongly disagree and 5-Strongly agree, the respondents asked to indicate their agreement level to the statements relating to Livelihoods of Beneficiaries. Results are presented in Table 4.12 below;

Table 4.10: Livelihoods of Beneficiaries

	Mean	Std. Deviation
Household income have increased	4.6128	.48793

School enrollment rates has increased	4.5522	.60248
Depth of poverty have reduced	4.3670	.62330
Nutritional/Dietary diversity has been enhanced	4.2828	.57021
Educational levels of beneficiaries have improved	4.2559	.67921
Beneficiaries have been able to reduce their outstanding debt	4.2492	.57996
Beneficiaries have improved access to healthcare services	3.9764	.82371
There are increases in savings accounts and investments in income-generating activities	3.9158	.87937

Results in Table 4.12 above show that the respondents agreed that household income had increased (Mean=4.6128) and that school enrollment rates had increased (Mean=4.5522). In addition, the respondents agreed that depth of poverty have reduced (Mean=4.3670) and that nutritional/Dietary diversity had been enhanced (Mean=4.2828). Further, the respondents agreed that educational levels of beneficiaries had improved (Mean=4.2559) and that beneficiaries were able to reduce their outstanding debt (Mean=4.2492). Additionally, the respondents agreed that beneficiaries improved access to healthcare services (Mean=3.9764) and that there were increased savings accounts and investments in income-generating activities (Mean=3.9158). The results imply that the respondents were aware of what it entails to beneficiaries' livelihood and also recognized the role played by UCT on the livelihood of the beneficiaries.

4.9 Diagnostic Tests

The diagnostic tests for research data are essential in enabling researchers to assess the quality, reliability, and validity of the data realized from the field (Tabachnick, 2013). Effective diagnostic tests contribute to the integrity of research, enhancing its impact and utility for advancing knowledge and solving real-world problems. Researchers should diligently employ

these tests to uphold the highest standards of data quality. The study conducted normality, linearity, heteroscedasticity and multicollinearity tests. The tests helped in determining the type regression analysis to be done to establish the type, magnitude and direction of the relationship existing between study variables.

4.9.1 Normality

Table 4.13 below presents results for the Kolmogorov-Smirnov[a] and Shapiro Wilk tests employed in the determination of normality in the distribution of the data.

H_0: The data is not normally distributed;

Table 4.11: Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	**df**	**Sig.**	**Statistic**	**df**	**Sig.**
UCTs' Disbursement	.480	297	.000	.506	297	.000
UCTs' Delivery Mechanism	.265	297	.000	.846	297	.000
UCTs' Sustainability	.121	297	.000	.946	297	.000
Livelihoods of Beneficiaries	.137	297	.000	.928	297	.000

a. Lilliefors Significance Correction

The Kolmogorov-Smirnov[a] shows that the p-value for all variables was less than (0.05), and therefore the null hypotheses rejected and therefore the data normally distributed.

4.9.2 Linearity Tests

The outcomes presented in Table 4.14 shows that the p-values of beneficiaries' livelihood* UCT disbursement; beneficiaries' livelihood * UCT delivery mechanism and beneficiaries' livelihood * UCT sustainability were below 0.05 showing presence of linear connection and null hypothesis rejected.

Table 4.12: Linearity Tests

	F statistics	Sig.
Beneficiaries' Livelihood * UCT Disbursement	300.847	.000
Beneficiaries' Livelihood * UCT Delivery Mechanism	78.843	.000
Beneficiaries' Livelihood * UCT sustainability	1.965	.043

4.9.3 Heteroscedasticity

The study employed Breusch-Pagan Test for testing the Heteroscedasticity condition. The p-value for BP-LM test was .008 which was below .05 implying that heteroscedasticity condition was satisfied and the null hypothesis satisfied. The resulted are tabulated in Table 4.15 below;

Table 4.13: Heteroscedasticity

Dependent Variable: Livelihoods of Beneficiaries					
Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	32.497[a]	49	.663	12.757	.000
Intercept	1264.165	1	1264.165	24316.370	.000
Disbur	3.341	1	3.341	64.265	.000
DelMech	3.238	3	1.079	20.761	.000
Sust	.289	8	.036	.696	.695
Disbur * DelMech * Sust	3.258	36	.091	1.741	.008
Error	12.841	247	.052		
Total	5477.047	297			
Corrected Total	45.338	296			
a. R Squared = .717 (Adjusted R Squared = .661)					

4.9.4 Multicollinearity

The VIF of the three independent variables were above 1 and below 10 indicating the absence of Multicollinearity indications. The resulted are tabulated in Table 4.16 below;

Table 4.14: Multicollinearity

	Collinearity Statistics	
Model	**Tolerance**	**VIF**

1	UCTs' Disbursement	.564	1.774
	UCTs' Delivery Mechanism	.565	1.771
	UCTs' Sustainability	.981	1.019

a. Dependent Variable: Livelihoods of Beneficiaries

4.10 Bivariate Analysis

The Pearson correlation was used to determine the magnitude and the direction of the relationship between the study variables. The findings are presented in Table 4.17 below;

Table 4.15: Bivariate Analysis

		UCT Disbursement	UCT Delivery Mechanism	UCT Sustainability	Livelihoods of Beneficiaries
UCT Disbursement	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	297			
UCT Delivery Mechanism	Pearson Correlation	.653**	1		
	Sig. (2-tailed)	.000			
	N	297	297		
UCT Sustainability	Pearson Correlation	-.065	.050	1	
	Sig. (2-tailed)	.266	.390		
	N	297	297	297	
Beneficiaries' Livelihoods	Pearson Correlation	.744**	.685**	-.024	1
	Sig. (2-tailed)	.000	.000	.682	
	N	297	297	297	297

*. Correlation is significant at the 0.05 level (2-tailed).

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

The results in Table 4.17 above show that UCT' Disbursement and Beneficiaries' Livelihoods positively and significantly correlated with a correlation value of .744*. In addition, UCTs'

delivery mechanism and beneficiaries' livelihoods positively and significantly correlated with a correlation value of .685** while UCTs' sustainability and beneficiaries' livelihoods negatively and insignificantly correlated with a correlation value of -.024. The results imply that the variables with positive correlation means that they are closely related and moving in the same direction.

4.11 Multivariate Analysis

The researcher conducted inferential statistics to establish the effect of unconditional cash transfer programmes on livelihoods of beneficiaries in Garissa County. The findings of Model Summary, ANOVA and Regression coefficients are as shown in subsequent sections. The model summary is presented in Table 4.18 below.

Table 4.16: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.789[a]	.623	.619	.24168

a. Predictors: (Constant), UCTs' Sustainability , UCTs' Delivery mechanism , UCTs' Disbursement

The unconditional cash transfers (UCTs' disbursement, UCTs' delivery mechanism, UCTs' sustainability) explained 62.3% of the beneficiaries' livelihoods as represented by R^2. This therefore imply that other factors not studied in this research contribute 37.7 percent of the beneficiaries' livelihoods. Hence, additional research should be conducted with the aim of determining the other factors that influence 37.7 % of the beneficiaries' livelihoods in Garissa County.

4.11.1: Analysis of Variance (ANOVA)

An ANOVA of the study model was carried out to further investigate the link presented in the model summary above and the following outcomes of the study are presented in Table 4.19 below;

Table 4.17: Analysis of Variance (ANOVA)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	28.224	3	9.408	161.067	.000[b]
	Residual	17.114	293	.058		
	Total	45.338	296			

a. Dependent Variable: Beneficiaries' Livelihoods

b. Predictors: (Constant), UCTs' Sustainability , UCTs' Disbursement , UCTs' Delivery Mechanism

The study carried out an analysis of variance (ANOVA) to test the variability between UCTs' sustainability, UCTs' disbursement, UCTs' delivery mechanism and livelihoods of beneficiaries as presented in Table 4.21. According to outcomes presented, the p-value (sig.) was 0.000 ($P<0.05$) indicating that UCTs' sustainability, UCTs' disbursement and UCTs' delivery mechanism had statistically significant effect on the livelihoods of beneficiaries at 95% confidence level. The F critical at 5% level of significance was 161.067 which was above .05 hence null hypothesis rejected and the alternative hypotheses accepted.

4.11.2 Coefficients of Determination

The study also adopted the use of multivariate regression analysis in order to establish the influence of the independent factors on the livelihoods of beneficiaries in Garissa County. The results are presented in Table 4.20 below;

Table 4.18: Coefficients of Determination

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	**Std. Error**	**Beta**	**t**	**Sig.**
1	(Constant)	2.259	.166		13.584	.000
	UCTs' Disbursement	.339	.031	.516	10.801	.000
	UCTs' Delivery Mechanism	.118	.016	.348	7.282	.000
	UCTs' Sustainability	-.008	.036	-.008	-.216	.829

a. Dependent Variable: Livelihoods of Beneficiaries

As per the SPSS generated and presented in Table 4.20 above, the regression equation was:

$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \varepsilon$ became:

$Y = 2.259 + .339X_1 + .118X_2 + (-.008)\ X_3 + \varepsilon$

According to the regression equation, taking all factors (UCTs' sustainability, UCTs' disbursement and UCTs' delivery mechanism) to be constant at zero, the beneficiaries' livelihoods would be 2.259. The results further indicate that with the four variables, a unit rise in UCTs' disbursement would lead to a .339 increase in the beneficiaries' livelihoods. A unit rise in UCTs' delivery mechanism would lead to a .118 increase in the beneficiaries' livelihoods while a unit increase in UCTs' sustainability would lead to a .008 decrease in the beneficiaries' livelihoods.

At the significance level of 95%, UCTs' disbursement and UCTs' delivery mechanism were significant factors in influencing beneficiaries' livelihoods with significant value of.000 each. Further, the UCT's sustainability insignificantly influenced the beneficiaries' livelihoods. In addition, UCTs' disbursement was the most significant factor in the beneficiaries'

livelihoods followed by UCTs' Delivery Mechanism and eventually UCTs' sustainability was an insignificant factor in influencing beneficiaries' livelihoods with significant value of .829.

Using an interview guide, the participants were asked to rate the overall influence of UCTs on the livelihoods of beneficiaries in Garissa County. In unison, the KIIs held that UCTs provided direct financial support to beneficiaries, helping them meet their basic needs such as food, clothing, and shelter. The reduction in economic hardship can lead to an immediate improvement in the overall quality of life for recipients. Some held that UCTs enabled beneficiaries to access healthcare services and send their children to school which led to improved health outcomes and increased educational attainment among children, which, in the long term, enhance employability and income potential. A few KIIs held that UCTs acted as a financial safety net, allowing beneficiaries to take calculated risks in pursuing income-generating activities or investments in small businesses. Further, KIIs held that UCT provided a steady source of income which contributed to improved food security among beneficiaries. Other KIIs held that UCTs helped in promoting resilience to shocks, social cohesion and human capital.

4.12 Discussion of the Findings

The study found that UCTs' disbursement significantly (p=.000) influenced the livelihoods of beneficiaries in Garissa County, Kenya. The findings agree with Bitler and Hoynes (2019) that more frequent payments, such as monthly disbursements, led to increased consumption of basic necessities and a more stable pattern of spending over time. In addition, agrees with Leighton and Shrestha (2023) that beneficiaries receiving cash transfers in a timely manner experience higher levels of income stability, improved food security, and better access to essential services. Further, agree with Handa et al. (2018) that the adequacy of cash transfer programmes significantly poverty reduction in Sub-Saharan Africa. Also, the findings agree with Cane and

Prifti (2018)) that the timing of cash transfers had a significant effect on child nutrition, health, and school attendance in Lesotho.

The study found that UCTs' delivery mechanism significantly (p=.000) influenced the livelihoods of beneficiaries in Garissa County, Kenya. The findings agree with Nwaobi (2023) that the digital payment platform was easier and cheaper to operate with no bank charges, bottlenecks and intermediaries as well as no chance of depositors losing their monies. In addition, the findings agree with Karlan et al. (2016) that electronic payment systems were more efficient, cost-effective, and beneficial in terms of reducing transaction costs and increasing the convenience of accessing cash for recipients and that electronic payment systems on the delivery of cash transfers significantly affected the beneficiary livelihoods in Yemen. Further, agree with Barca and Kolev (2018) that the most efficient, effective and safe mechanism was the electronic transfers and that in-person distribution was slow hence the least effective on the livelihoods of the beneficiaries. Also, the findings agree with Iazzolino (2018) that digital payment proponents emphasise that a strategic PPP finalised to the creation of a digital payment ecosystem would enable the alignment of commercial and developmental goals and that shift from a manual to an electronic delivery of social payments led to greater efficiency, accountability and saving for the state. Moreover, agreed with Trenouth et al. (2023) that the standard UCT was more cost-efficient based on all metrics.

The study found that UCTs' sustainability insignificantly (p=.829) influenced the livelihoods of beneficiaries in Garissa County, Kenya. The findings disagree with Owusu-Addo et al. (2023) that enablers of CT sustainability included program institutionalization, availability of a functional exit strategy, and networking of social programs around beneficiary households. In addition, disagree with Von Fintel et al. (2019) that eligible children who had financially literate caregivers receiving the cash transfer on their behalf had higher growth trajectories over time, compared to children with financially illiterate caregivers. Further, the

findings disagree with Doe and Smith (2019) that UCT beneficiaries who had received financial training demonstrated improved financial literacy indicating that the financial education program effectively increased participants' knowledge and understanding of financial concepts and practices. Further, the findings are in line with Odhiambo et al. (2020) that timeliness and tracking progress had significant positive relationship with outcome effectiveness.

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The summary of the findings, conclusions, recommendations and other areas for future research are covered in this section.

5.2 Summary of Findings

The study purposed to establish the influence of unconditional cash transfers on the livelihoods of beneficiaries in Garissa County, Kenya. Specifically, the study sought to establish the effect of UCTs' disbursement, UCTs' delivery mechanism and UCTs' sustainability on the livelihoods of beneficiaries in Garissa County, Kenya.

5.2.1 UCTs' Disbursement

The study found that beneficiary lists were accurate and that payments were moderately made in time. Addition, the study found that transparency was moderately observed in the selection of beneficiaries. Further, the study found that payment points were not easily accessible and that the program moderately reached the intended target population. Moreover, the study found that security measures were moderately observed in the disbursement process and that cases of leakage during disbursement were rampant. Additionally, the study found that there were no effective feedback mechanisms and that disbursement process cost-efficient.

5.3.2 UCTs' Delivery Mechanism

The study found that the recipients trusted the delivery mechanism's security in place and that the program effectively reached its target population. In addition, the study found that delivery mechanism was transparent. Further, the study found that delivery mechanism verified the accuracy of the beneficiary database and that the mechanism moderately ensured timeliness of payments. Also, the study found that technology was moderately included in the delivery mechanism. Moreover, the study found that the payment infrastructure was not readily available and functional and that mechanism was not fair in regulating cost of delivery.

5.3.3 UCTs' Sustainability

The study found that data gathering on the UCT's impacts was frequently done. In addition, the study found that the program was observed transparency and that financial literacy and training segments were available. Further, the study found that impacts of the programs were not regularly monitored and evaluated and that all the stakeholders were accountable for their actions. Moreover, the study found that stakeholders in the program did not regularly meet and

that the recipients not receive the same amount every time. Also, the study found that complaints and grievance mechanism was not efficient.

5.3.4 Livelihoods of Beneficiaries

The study found that household income had increased and that school enrollment rates had increased. In addition, the study found that depth of poverty had reduced and that nutritional/Dietary diversity had been enhanced. Further, the study found that educational levels of beneficiaries had improved and that beneficiaries were able to reduce their outstanding debt. Additionally, the study found that beneficiaries improved access to healthcare services and that there were increased savings accounts and investments in income-generating activities.

At the significance level of 95%, the study found that UCTs' disbursement and UCTs' delivery mechanism were significant factors in influencing beneficiaries' livelihoods. Further, the study found that UCT's sustainability insignificantly influenced the beneficiaries' livelihoods. In addition, UCTs' disbursement was the most significant factor in the beneficiaries' livelihoods followed by UCTs' Delivery Mechanism.

5.4 Conclusions

The study concludes that beneficiary lists were accurate and that payments were moderately made in time. Addition, the study concludes that transparency was moderately observed in the selection of beneficiaries. Further, the study concludes that payment points were not easily accessible and that the program moderately reached the intended target population. Moreover, the study concludes that security measures were moderately observed in the disbursement process and that cases of leakage during disbursement were rampant. Additionally, the study concludes that there were no effective feedback mechanisms and that disbursement process cost-efficient.

The study concludes that the recipients trusted the delivery mechanism's security in place and that the program effectively reached its target population. In addition, the study concludes that delivery mechanism was transparent. Further, the study concludes that delivery mechanism verified the accuracy of the beneficiary database and that the mechanism moderately ensured timeliness of payments. Also, the study concludes that ttechnology was moderately included in the delivery mechanism. Moreover, the study concludes that the payment infrastructure was not readily available and functional and that mechanism was not fair in regulating cost of delivery.

The study concludes that data gathering on the UCT's impacts was frequently done. In addition, the study concludes that the program was observed transparency and that financial literacy and training segments were available. Further, the study concludes that impacts of the programs were not regularly monitored and evaluated and that all the stakeholders were accountable for their actions. Moreover, the study concludes that stakeholders in the program did not regularly meet and that the recipients not receive the same amount every time. Also, the study concludes that complaints and grievance mechanism was not efficient.

The study concludes that household income had increased and that school enrollment rates had increased. In addition, the study concludes that depth of poverty had reduced and that nutritional/Dietary diversity had been enhanced. Further, the study concludes that educational levels of beneficiaries had improved and that beneficiaries were able to reduce their outstanding debt. Additionally, the study concludes that beneficiaries improved access to healthcare services and that there were increased savings accounts and investments in income-generating activities.

At the significance level of 95%, the study concludes that UCTs' disbursement and UCTs' delivery mechanism were significant factors in influencing beneficiaries' livelihoods.

Further, the study concludes that UCT's sustainability insignificantly influenced the beneficiaries' livelihoods. In addition, UCTs' disbursement was the most significant factor in the beneficiaries' livelihoods followed by UCTs' Delivery Mechanism.

5.5 Limitations of the Study

Establishing a causal relationship between unconditional cash transfer programmes on livelihoods of beneficiaries was challenging. Various factors influence UCT, such as government policies, financial market dynamics, and technological advancements. Isolating the specific impact of UCT from these other factors affected the outcomes. The choice of the sample population introduced biasness and limited the generalizability of the findings. There was possibility of endogeneity that affect the relationship between unconditional cash transfer programmes on livelihoods of beneficiaries is influenced by reverse causality or omitted variables. Addressing endogeneity requires advanced econometric techniques and the inclusion of relevant control variables. External factors beyond the scope of this study, such as macroeconomic conditions significantly impacted livelihoods of beneficiaries. It might be challenging to disentangle the specific effects of UCTs from these external influences. Conducting a comprehensive study on the influence of cash transfer programmes on livelihoods of beneficiaries required a much long-term analysis to capture trends and account for seasonal variations. However, time constraints and limited resources limit the duration of the study, potentially affecting the accuracy of the conclusions.

5.6 Recommendations

Blockchain-Based UCT disbursement system should be implemented. Blockchain would provide a secure, transparent, and tamper-proof platform for transferring funds directly to beneficiaries. Using blockchain for disbursement would eliminate intermediaries, reduce fraud, ensure real-time transactions, and significantly lower transaction costs. It will also enable

beneficiaries to have a digital wallet, fostering financial inclusion and allowing them to access other financial services easily.

Mobile Money-Based UCTs Delivery should be introduced. Embracing mobile money technology will revolutionize the delivery mechanism of UCTs in Garissa County. Beneficiaries would receive their UCTs through mobile wallets, making it convenient and accessible, even in remote areas. The approach would reduce the need for physical infrastructure, minimize administrative costs, and provide beneficiaries with a secure and efficient way to manage their funds. It will also promote digital literacy and financial inclusion among beneficiaries.

To enhance the sustainability of UCTs in promoting livelihoods, Garissa County should allocate a portion of UCT funds to invest in skills training and income-generating projects for beneficiaries. Equipping recipients with valuable skills and resources, such as agricultural training, vocational skills, or entrepreneurship programs, beneficiaries could create sustainable sources of income. This will not only reduce dependence on UCTs over time but also contribute to economic growth within the county. It's an investment in long-term empowerment and self-sufficiency.

5.7 Areas for Further Studies

The study established that other factors not studied in this research contributed 37.7 percent of the beneficiaries' livelihoods. Hence, additional research should be conducted with the aim of determining the other factors that influence 37.7 % of the beneficiaries' livelihoods in Garissa County. In addition, a similar study should be done on in Nairobi county which offers an urban setting and compare the findings. In addition, a study should be done on the factors influencing sustainability of development projects in Garissa county. Finally, a study should be conducted

on the effect of the hunger safety net programme on beneficiaries' livelihoods in Garissa County.

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APPENDICES

Appendix I: Introduction letter

Rahama Galgal Diba

KCA University

Nairobi

August 2023

Dear Participant,

RE: Request for Collection of Data

I am a graduate student at KCA University; I am conducting research on the effect of unconditional cash transfers on beneficiaries' livelihoods in Garissa county. The success of this research depends on the collection of a wide range of views that would make the findings representative. Your views are very important. This survey will ensure anonymity and confidentiality. You do not have to indicate your name on this questionnaire. No individual will be identifiable at any stage of this research. Please answer as honestly as you can.

Thanking you in advance,

Yours faithfully,

RAHAMA G DIBA

05/05298

Appendix II: Questionnaire

The study is on establishing the influence of unconditional cash transfers on the livelihoods of beneficiaries in Garissa county, Kenya. Please tick appropriately

Section A: Background Information

1. Kindly indicate your gender
   Male [ ] Female [ ]
2. Kindly indicate your age bracket

   25 years and below [ ] 26-35 years [ ] 36-45 years [ ]

   46-55 years [ ] above 55 years [ ]

3. Highest level of education

   Primary [ ] Secondary [ ]

   College [ ] University [ ]

4. What's the duration of time you have received UCT in Garissa County?

   5 years and below [ ] 6- 10years [ ] 11- 15 years [ ]

   16-20 years [ ] Above 20 years [ ]

5. How do you rate the effectiveness of the UCT program on the beneficiaries' livelihood?

Not effective [ ] Moderately Effective [ ] Effective [ ] Highly effective [ ]

Section B: UCTs' Disbursement

6. Using a scale of 1-5 where 1-Strongly disagree, 2- Disagree, 3-Moderately agree, 4-Agree and 5-Strongly agree, kindly indicate your agreement level to the statements below that relate to UCTs' Disbursement.

Statements	**1**	**2**	**3**	**4**	**5**
Payments are timely made					
The program reaches intended target population					
Beneficiary lists are accurate					
Transparency is observed in the selection of beneficiaries					
Payment points are easily accessible					
Disbursement process cost-efficient					
Security measures are always in place in the disbursement process					
There are effective feedback mechanisms					
Cases of leakage during disbursement are rare					

Section C: UCTs' Delivery Mechanism

7. Using a scale of 1-5 where 1-Strongly disagree, 2- Disagree, 3-Moderately agree, 4-Agree and 5-Strongly agree, kindly indicate your agreement level to the statements below that relate to UCTs' Delivery Mechanism

Statements	**1**	**2**	**3**	**4**	**5**
The program effectively reaches its target population					

Mechanism ensures timeliness of payments					
Delivery mechanism verifies the accuracy of the beneficiary database					
I trust the delivery mechanism's security in place					
The payment infrastructure is available and functional					
Mechanism fairly regulates cost of delivery					
Technology is included in the delivery mechanism					
Delivery mechanism is transparent					

Section D: UCTs' Sustainability

8. Using a scale of 1-5 where 1-Strongly disagree, 2- Disagree, 3-Moderately Agree, 4-Agree and 5-Strongly agree, kindly indicate your agreement level to the statements below that relate to UCTs' sustainability

Statements	**1**	**2**	**3**	**4**	**5**
Financial literacy and training segments are available					
Data gathering on the UCT's impacts is frequently done					
Stakeholders in the program regularly meet					
Complaints and grievance mechanism is efficient					
The program is transparently run					
All the stakeholders are accountable for their actions					
Impacts of the programs is regularly monitored and evaluated					
I receive the same amount every time					

Section E: Livelihoods of Beneficiaries

9. Using a scale of 1-5 where 1-Strongly disagree, 2- Disagree, 3-Moderately agree, 4-Agree and 5-Strongly agree, kindly indicate your agreement level to the statements below that relate to Livelihoods of Beneficiaries

Statements	**1**	**2**	**3**	**4**	**5**
Household income have increased					

Depth of poverty have reduced					
There are increases in savings accounts and investments in income-generating activities					
Nutritional/Dietary diversity has been enhanced					
School enrollment rates has increased					
Educational levels of beneficiaries have improved					
Beneficiaries have improved access to healthcare services					
Beneficiaries have been able to reduce their outstanding debt					

THANK YOU FOR YOUR COOPERATION AND INPUT

Appendix III: Interview Guide

i. How do you rate the overall influence of UCTs on the livelihoods of beneficiaries in Garissa County? Elaborate

i). In your opinion, how does UCTs' disbursement influence the livelihoods of beneficiaries in Garissa County, Kenya. Please explain.

ii). How does UCTs' delivery mechanism influence the livelihoods of beneficiaries in Garissa County, Kenya. Please explain.

iii). How does UCTs' sustainability influence the livelihoods of beneficiaries in Garissa County, Kenya. Please explain.

We have Come to the End of this Interview. Thank You for your Time and Input.

APPENDIX IV: NUMBER OF BENEFICIARIES IN GARISSA COUNTY

Cash transfer programme	**Number of beneficiaries**
Older persons cash transfer	3280
Orphans and vulnerable children	2979
Persons with severe disabilities	291
Total	**6,550**

Source: Ministry of labour and social protection 2023

Appendix IV: Work Plan 2023

ACTIVITY/END DATE	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER
Proposal development							
Proposal approval							
Data collection							
Data analysis							
Project compiling and submission							
Project defense							