



# Master's Thesis

Implementers' Experiences and Perceived Impacts on  
Nutritional Intake of Unconditional Cash Transfers in  
Turkana County, Kenya.

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## **Abstract**

**Background:** Adequate nutrition is one of the most important determinants for the development and health well-being of children 6-23 months and pregnant and lactating women. Malnutrition remains a persistent problem in Turkana County, Kenya, exacerbated by food insecurity, drought, poverty, and conflict-related shocks. To address these challenges, the humanitarian sector is increasingly transitioning from commodity-based assistance to unconditional cash transfers (UCTs) enabling households to meet their basic needs.

**Objectives:** The overall aim of this study was to explore implementers' experiences with UCTs, the perceived impact on nutritional intake, and the barriers, particularly in Turkana County, Kenya.

**Methodology:** The study used qualitative research design to gather implementers' opinions on UCTs in Turkana County. It utilized purposive sampling for the recruitment of participants with different roles in the administration of the UCT initiatives. Transcription of the individual interviews occurred verbatim, and analysis utilized NVIVO 14 with a hybrid of both inductive and deductive thematic approaches.

**Ethical Considerations:** Ethical approvals were obtained from the Sikt in Norway and a research permit was obtained from the National Commission for Science, Technology & Innovation (NACOSTI) in Kenya, where data was collected.

**Results:** Data analysis revealed seven themes including; Experiences with cash transfers; Perceived impact of UCTs on nutritional intake; Barriers related to unconditional cash transfer programming; Enhancing capacities of communities; Significance of societal norms, values, and beliefs; Program monitoring and evaluation; and Future prospects of unconditional cash transfer programming. The interviews help us understand the UCT implementation process and the positive contribution to dietary diversity and food security. Implementers also express the programming and contextual barriers encountered.

**Conclusion:** Kenya's vulnerable communities could benefit from UCT programs informed by the experiences of those directly implementing them. Findings align with the reviewed literature on cash transfer interventions' impact on maternal and child nutrition, dietary diversity, and household food security. Finally, the study outlines numerous recommendations for future program actions and policy development in UCT programming within similar settings.

**Keywords:** Implementers, unconditional cash transfers, malnutrition, food security, barriers, nutrition intake, dietary diversity, capacities, empowerment

## **Abstrakt (Norwegian)**

**Bakgrunn:** Tilstrekkelig ernæring er en av de viktigste determinantene for utvikling og helsevelvære til barn 6-23 måneder og gravide og ammende kvinner. I Turkana County, Kenya, har underernæring vært et vedvarende problem og forverres av matusikkerhet, tørke, fattigdom og konfliktrelaterte sjokk. For å møte disse utfordringene går den humanitære sektoren i økende grad fra råvarebasert bistand til ubetingede kontantoverføringer (UCTs) som gjør det mulig for husholdninger å dekke sine grunnleggende behov.

**Mål:** Det overordnede målet med denne studien var å utforske implementeres erfaringer med UCT, den opplevde innvirkningen på ernæringsinntak og barrierene, spesielt i Turkana County, Kenya.

**Metodikk:** Studien brukte kvalitativt forskningsdesign for å samle implementeres meninger om UCT i Turkana County. Målrettet prøvetaking ble brukt for rekruttering av deltakere med ulike roller i administrasjonen av UCT-initiativene. Transkripsjon av de individuelle intervjuene ble gjort ordrett og analysert ved bruk av NVIVO 14 med en hybrid av både induktive og deduktive tematiske tilnærminger.

**Etiske vurderinger:** Etiske godkjenninger ble innhentet fra Sikt i Norge og en forskningstillatelse ble innhentet fra National Commission for Science, Technology & Innovation (NACOSTI) i Kenya, hvor data ble samlet inn.

**Resultater:** Dataanalyse avslørte syv temaer inkludert; Erfaringer med kontantoverføringer; Oppfattet innvirkning av UCT på ernæringsinntak; Barrierer knyttet til ubetinget kontantoverføringsprogrammering; Forbedre kapasiteten til lokalsamfunn; Betydningen av samfunnsnormer, verdier og tro; Programovervåking og evaluering; og Fremtidsutsikter for ubetinget kontantoverføringsprogrammering. Intervjuene hjelper oss å forstå UCT-implementeringsprosessen, og det positive bidraget til kostholdsmangfold og matsikkerhet. Implementere uttrykker også programmerings- og kontekstuelle barrierer som man møter.

**Konklusjon:** Kenyas sårbare samfunn kan dra nytte av UCT-programmer basert på erfaringer fra de som direkte implementerer dem. Funnene stemmer overens med den gjennomgåtte litteraturen om kontantoverføringsintervensjoners innvirkning på mødres og barns ernæring, kostholdsmangfold og matsikkerhet i husholdningene. Til slutt studerer skissene en rekke sett med anbefalinger for fremtidige UCT-programhandlinger og policyutvikling innenfor lignende omgivelser.

**Nøkkelord:** Implementere, ubetingede kontantoverføringer, underernæring, matsikkerhet, barrierer, ernæringsinntak, kostholdsmangfold, kapasiteter, empowerment

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## List of Abbreviations and Acronyms

<b>ACAP</b>	Assessment Capacities Project
<b>ANC</b>	Ante-Natal Care services
<b>CALP</b>	Cash Learning Partnership Network
<b>CBT</b>	Cash-Based Transfers
<b>COREQ</b>	Consolidated Criteria for Reporting Qualitative Studies
<b>CT-OVC</b>	Cash Transfer for Orphans and Vulnerable Children
<b>DCA</b>	Dan Church Aid
<b>FGD</b>	Focus Group Discussions
<b>FSIN</b>	Food Security Information Network
<b>HSNP</b>	Hunger Safety Net Program
<b>IDP</b>	Internally Displaced Persons
<b>IRC</b>	International Rescue Committee
<b>KFSSG</b>	Kenya Food Security Steering Group
<b>KII</b>	Key Informant Interviews
<b>KNBS</b>	Kenya National Bureau of Statistics
<b>KNH</b>	Kenyatta National Hospital
<b>KRCS</b>	Kenya Red Cross Society
<b>NACOSTI</b>	National Commission for Science, Technology & Innovation
<b>NDMA</b>	National Drought Management Authority
<b>NSD/Sikt</b>	Norwegian Agency for Shared Services in Education and Research
<b>SCI</b>	Save the Children International
<b>UCT</b>	Unconditional Cash Transfers

<b>UiO</b>	University of Oslo
<b>UNDRR</b>	United Nations Office for Disaster Risk Reduction
<b>UN ICESCR</b>	UN international charter on economic and social cultural rights
<b>UNHCR</b>	United Nations High Commissioner for Refugees
<b>UNICEF</b>	United Nations Children Fund
<b>UoN</b>	University of Nairobi
<b>WFP</b>	United Nations World Food Programme
<b>TA</b>	Thematic Analysis

## **Operational Definitions**

**Capability Approach Theory** – a human development theory pioneered by an economist-philosopher Amartya Sen that helps examine how vulnerable groups' wellbeing, freedoms and empowerment are achieved in public health and related developmental initiatives.

**Conditional Cash Transfers (CCTs)** – refer to poverty-reduction welfare programs that involve cash transfers to vulnerable beneficiaries that meet certain criteria such as school enrolment, attending various health check-ups, or uptake of various vaccinations.

**Hunger Safety Net Programme (HSNP)** – is a social protection strategy by the government of Kenya that involves bi-monthly cash transfers of about Kes.5400 to older persons, people living with disability, and households with orphans and vulnerable children to caution them from extreme hunger and vulnerability.

**Inua Jamii** – a social support cash transfer program implemented by the government of Kenya that targets vulnerable people such as the elderly above 70 years, orphaned and vulnerable children (OVCs), and persons with severe disabilities (PwSD) in Kenya.

**National Commission for Science and Technology, Kenya (NACOSTI)** – the overall national body mandated to promote, coordinate, regulate, and assure quality in science, technology, and innovation in Kenya.

**Participant recruitment** - refers to the selection of participants meeting the study's inclusion criteria and possess characteristics aligned with the study's research questions and objectives.

**Qualitative research design** - emphasizes on interpretation and analysis of data to understand a phenomenon. It involves the exploration of experiences and perceptions of people in their natural settings through interviews, or observations, rather than statistical methods that rely on numerical data.

**Study population** - refers to the group of individuals who meet the study aims and are invited to participate in a study due to their range of experiences in the topic being explored.

**Transcription** - in qualitative research involves the process of converting audio or video recording of interviews into written text for data analysis and interpretation purposes.

**Unconditional Cash Transfers (UCTs)** – refers to assistance programs that aim to reduce poverty and social inequalities by providing periodic financial incentives to eligible vulnerable households without attached conditions.

**Vulnerability** – refers to the social, physical and economic factors that increase the susceptibility of a person, community or society to the negative impacts of emergencies or catastrophes.

## 1.0 Introduction

### 1.1 Background

Adequate nutrition is one of the most important determinants of good health during the 1000 days of life focus period especially for children under five years and pregnant and lactating women's development and health wellbeing (Koletzko et al, 2019). Malnutrition, on the other hand, reverses these gains resulting in impaired cognitive development in children, reduced physical productivity, and related economic losses (Grellety et al., 2017). Due to food insecurity caused mainly by the impact of drought, extremes of climate change, water scarcity, poverty, and conflict-related shocks, malnutrition has been a persistent problem of public health concern in northern parts of Kenya particularly in Turkana County (ACAPS, 2022). This County faces one of the worst extreme climatic variations in the country signified by intensified and perennial drought situation, coupled with high rates of absolute poverty. Furthermore, it bears the additional burden of hosting hundreds of thousands of refugees from neighboring South Sudan and Somalia within its perpetually expanding Kakuma refugee camp. Among the most vulnerable groups when it comes to the manifestation of malnutrition outcomes in such resource-poor settings, are pregnant and lactating women and children under five years, therefore, they should be provided with food environments that promote healthy dietary choices (Koletzko et al, 2019).

As a way to combat food insecurity and provide support to these vulnerable groups, different initiatives have been taken into action both by governments and the humanitarian sector to mitigate and address these catastrophes, improve dietary challenges and health outcomes in such regions (Kiess et al., 2017). Humanitarian assistance is increasingly transitioning from commodity-based assistance, often called in-kind support to cash-based transfers (CBT) enabling households to meet their daily basic needs (Idris, 2017). Following this transition, unconditional cash transfers have been used as a model social protection strategy to address extreme poverty, food insecurity and various determinants of health and nutrition and other social inequalities (Aizawa, 2020). *Unconditional Cash Transfers* (UCTs) refers to assistance programs that aim to reduce poverty and social inequalities by providing periodic financial incentives to eligible vulnerable households without attached conditions (GiveDirectly, n.d). The use of cash-based interventions dates back to around 1997 where

stakeholders piloted innovative conditional cash transfers in Mexico, initially named *Progressa*, later *Oportunidades* and then *Prospera*. The introduction of these cash-based programming was persuaded by the need to contribute to poverty reduction, human capital development among others including improved health and nutrition outcomes (García-Guerra et al, 2019). Since then, cash interventions have evolved to become popular tools for poverty alleviation, social safety nets, social inclusion and targeted assistance in low and middle income countries by governments and development partners (Adato & Hoddinott, 2010).

## 1.2 Understanding the Organization of Unconditional Cash Transfers

There are two main approaches employed by the government of Kenya and humanitarian aid agencies in the process of implementing UCT programs (Merttens et al., 2018). They include; the *social protection*, commonly known as *Inua Jamii* (social support cash transfer), and the *shock response* cash transfer, widely known as Hunger Safety Net Program (HSNP) (Nawoton, 2020). To define cash transfers broadly, Hemsteede (2018), from the social protection blog, gives the viewpoint that, cash transfers are part of social protection systems designed by states and relevant actors to cushion vulnerable communities from the effects of crises such as droughts, conflict, floods, poverty, and other social vulnerabilities.

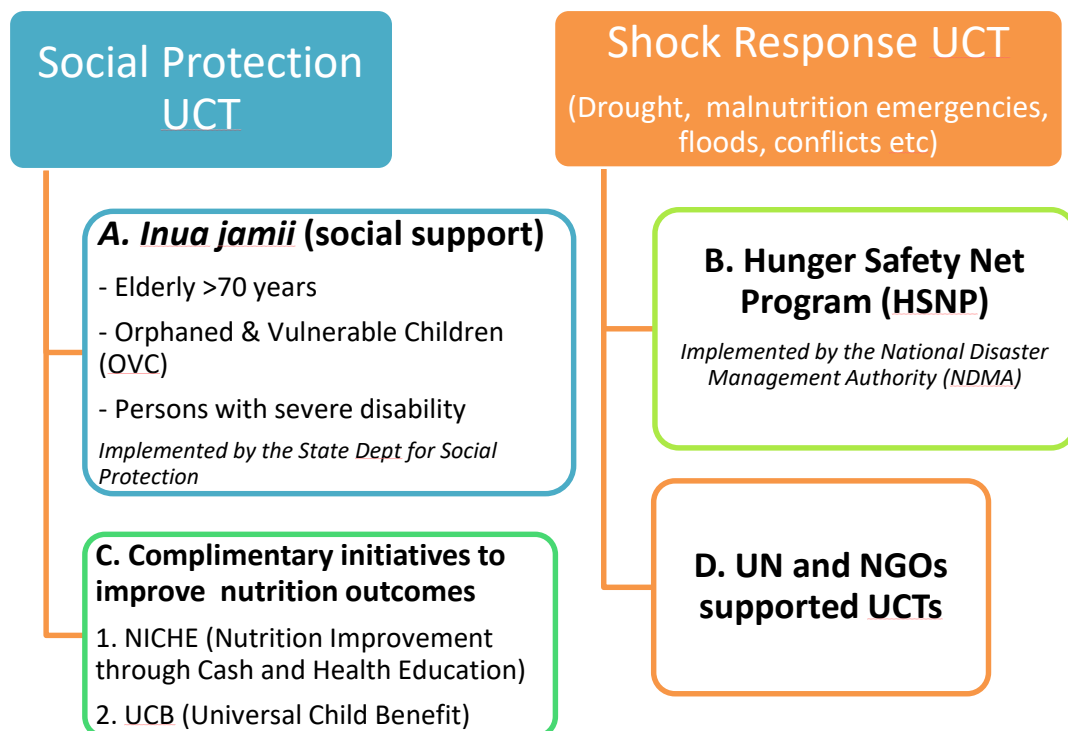


Figure 1: UCT Approaches in Kenya

The Inua Jamii cash transfer approach mainly targets vulnerable people such as the elderly above 70 years, orphaned and vulnerable children (OVCs), and persons with severe disabilities (PwSD), while the HSNP, targets households affected by the effects of hunger, floods, and other natural calamities. The Inua Jamii program has been active since 2015 while the first phase of the HSNP started ran between 2008 and 2012, phase 2 from 2013-2018, and phase 3 from 2019 to date (Acted, 2023).

### **1.2.1 Complimentary Initiatives linked to Cash Transfers**

Over time, actors in the sector have embedded supplementary initiatives into the two approaches to improve nutritional and socio-economic empowerment outcomes (Unicef, 2022). For instance, the Nutrition Improvement through Cash and Health Education (NICHE) and the Universal Child Benefit (UCB) programs are key initiatives that complement government efforts to reduce child mortality, prevent chronic malnutrition, and overall improvement of children's and pregnant women's nutritional status (Unicef, 2022). The government implements these two embedded initiatives alongside the Inua Jamii and HSNP with funding support from UN and NGO partners such as Unicef, World Food Program, and Save the Children. Payments for these programs are primarily through local banks or M-Pesa mobile money platforms (WFP, 2018). The NICHE program targets children within the 1000 days of life opportunity window where beneficiaries get a monthly top-up of Kes 500 - 1000 depending on whether it is the individual or household targeted. The UCB on the other hand, runs alongside the Inua Jamii program with a provision of Kes 800 monthly to children less than 36 months in selected Counties, to improve their access to healthy food choices. It also provides nutrition counseling and positive parenting support through Community Health Volunteers (CHVs) (Unicef, 2022).

### **1.2.2 Coordination of UCT Initiatives**

In terms of streamlining cash transfer operations, various mechanisms exist, to coordinate activities exist at different levels (Nawoton, 2020). For instance, at the national level, the Cash working group (CWG), a multi-stakeholder forum, brings together all partners implementing cash initiatives to harmonize their operations (CALP-Network, 2020). Here, the intention is to know, '*Who is doing What, Where, When, and How?*' as they call it. This matrix helps map out all the locations whose

population live in extreme levels of poverty, has higher numbers of vulnerable people, and the list of NGOs and government agencies already responding in such areas. The CWG formation helps members share best practices, and lessons learned and facilitates effective collaboration among different stakeholders. At the implementation level, they have the Cash Transfers Technical Working Group (CTTWG), which focuses on technical aspects of cash transfer programming. Members of CTTWG are those directly implementing the programs (British-RedCross, 2019).

### **1.3 Significance of the Study**

Despite multiple unconditional cash transfer interventions across numerous emergency contexts to address social and economic determinants of health, there is not enough understanding of the experiences and perceived impact on nutritional outcomes among implementers of UCTs (Owusu-Addo et al., 2018). In Turkana County, in particular, there are dozens of cash-based interventions by different actors due to the multiple shocks and vulnerabilities that face the arid and conflict-prone County (CALP-Network, 2020). However, it is unclear how effective these cash interventions targeting households with pregnant and lactating women and caregivers of young children have been in terms of impacting their dietary intakes and consequently improving their health and nutrition outcomes (Nawoton, 2020). Therefore, this study has attempted to fill this gap by exploring the experiences and perceptions of the implementers running unconditional cash-based interventions in the area (Tiwari et al, 2016). The findings would ultimately assist policymakers or relevant stakeholders in designing effective cash-based nutrition-sensitive interventions that address the needs of vulnerable pregnant and lactating women in contexts such as Turkana County, the study setting (Angood et al., 2022).

### **1.4 Aim of the Study**

The overall aim of this study was to explore implementers' experiences with unconditional cash transfers, the perceived impact on their nutritional intakes, and the barriers encountered in the process in emergency contexts, particularly in Turkana County Kenya.



### **1.5 Research Questions**

- a. What are the experiences and perceptions of the implementers of cash transfer programs?
- b. What is the perceived impact of the cash transfers on the nutritional intake among the pregnant and lactating women and children 6-59 months?
- c. What are the barriers related to unconditional cash transfer programming?
- d. Can unconditional cash transfers enhance beneficiaries' capabilities and functioning in Turkana County (applying the Capability Approach Theory)?

## **2.0 Review of Literature and Theoretical Framework**

### **2.1 Review of Literature**

This section reviews available literature on cash-based interventions looking into the effectiveness and impact of cash transfers on vulnerable groups such as pregnant and lactating women and caregivers of young children. It also explores the barriers encountered from an implementation and impact perspective.

#### **2.1.1 Overview of Cash-Based Interventions**

In many developing nations, unconditional cash transfers are becoming a more common type of social protection (Haman, 2019). However, there is disagreement over whether cash transfer schemes help enhance beneficiaries' health and nutrition outcomes (Manley et al., 2012). To address the associated drivers of malnutrition and determinants of health, nutrition, and other social vulnerabilities, various cash-based transfer programs have been implemented in different parts of the world (Bryant, 2009). In Kenya, for instance, an unconditional cash transfer initiative by the government of Kenya, called Hunger Safety Net Programme (HNSP) aimed at addressing social and economic vulnerabilities and mitigating on food insecurity was launched around 2009 in Northern Kenya (Aizawa, 2020). Since then, numerous unconditional cash initiatives led by the government of Kenya and humanitarian aid partners have evolved and are coordinated through a Cash Working Group (CWG) forum that is co-led by the Government's National Disaster Management Authority (NDMA) and the Kenya Red Cross Society (British-RedCross, 2019; CALP-Network, 2020). They include the *Inua Jamii*; a social support cash transfer program for older persons above 70 years, Orphans and Vulnerable Children Cash Transfer (OVC-CT) and persons with severe disabilities cash transfer (PwD-CT) (Bryant, 2009). Various government agencies and humanitarian aid organizations administer these cash transfer initiatives (Matata et al., 2022). While these interventions attempt to address socio-economic inequalities among these vulnerable communities, a review of their literature does not reveal an assessment of sustained long-term improvement in the well-being of the beneficiaries. An empirical analysis of the implementers' experiences and perceptions would be helpful to understand the impact of unconditional cash transfer initiatives, particularly on nutritional outcomes.

### **2.1.2 Role of Cash Transfers on Food Security and Nutrition Outcomes**

Cash transfers have demonstrated progressive increase in per capita food expenditures as described by Aizawa (2020), in his study to investigate if cash transfers increased nutrition intakes in Kenya. Another study by Chakrabarti et al. (2021), to examine the maternal and child health benefits of a cash transfer program commonly referred to 'Mamata' in Odisha, India positively linked Cash Transfer (CT) programming to improved utilization of maternal health and nutrition services. This included use of Antenatal Care (ANC) services, breastfeeding counselling and child immunization among pregnant and lactating women as well as reduced odds of stunting and anaemia among children under-five enrolled in the Mamata program compared to comparison groups. Food insecurity and nutrition vulnerability challenges are a consistent concern among the communities living in the semi-arid and arid areas of Kenya such as the Turkana community, where majority of the people are dependent on humanitarian assistance for their survival. The , reports moderate to severe drought conditions as key drivers of food crises often leading to constrained food production, price inflation, crop and livestock loss and overall increase in hunger situation.

An assessment of the effects of CT-OVC outcomes on child nutrition in Zambia showed higher scores on children dietary diversity in benefiting households compared to those that did not receive cash transfers (Handa et al, 2018). The study also linked the CT-OVC program to a lower prevalence of stunting among children 0-59 months of age. Adato and Bassett (2009), also looked at the effect of cash transfers on the food security of underprivileged households in Kenya. According to the study, financial transfers enabled households spend more on food, ultimately enhancing food security. However, on individual nutrition status, cash transfers did not, have a significant effect on the results of child nutrition, according to the Adato and Bassett's study. This indicate the need for the evaluation of contextual factors that may affect the relationship between cash transfers and child nutrition (Adato & Bassett, 2009). On the other hand, while the study by Handa et al (2018), highlighted improved dietary diversity among the benefiting CT-OVC households; it is not clear whether there could have been a bias in the selection of the assessed households.

Dietrich and Schmerzeck (2019), conducted a study that assessed how the Hunger Safety Net Program (HSNP), a shock response cash-based initiative in Kenya's arid

and semi-arid regions, affected child nutrition outcomes. According to the study, the rate of stunting and underweight among children 0 to 23 months old was significantly lower because of the HSNP. A second study by Owusu-Addo et al. (2018) to look at how the CT-OVC program affected the nutritional outcomes of adolescent girls in Kenya, showed improved nutritional outcomes for teenage females, including increased dietary diversity and decreased prevalence of underweight. While both studies reviewed here indicate potential reduction in prevalence of underweight and stunting after introduction of the two cash interventions, the design, other confounding factors and study limitations may differently influence the outcomes of the interventions and therefore the need to standardize and contextualize study procedures as appropriate.

As is consistent with most literature, cash received through unconditional cash transfers initiatives end up tackling basic household needs including food expenditures, health expenses or support to immediate relatives. According to a study by Falb et al on cash programming and food insecurity and depressive symptoms in Raqqa Governorate, Syria, majority of households spent their cash on food, medical and health related expenses and there was considerable reduction in food insecurity and adverse health outcomes (Falb et al., 2020). Conversely, in the context of multiple vulnerabilities such as debt-ridden families, or households with children with disabilities, the cash transfers only cover a smaller portion of households' needs. This leads to negative coping strategies including; sale of household assets, reducing meal frequency, reducing meal size or acquiring more debt to meet their basic needs (Abu-Hamad et al., 2014).

## **2.2 Theoretical Perspective**

As the studies in the previous section have shown, unconditional cash transfers are less tied to conditions hence giving the recipients more power to make choices over what to do with the cash (Centeno, 2020). This approach can be related to the Capability Approach Theory, pioneered by an economist-philosopher Amartya Sen and has been used in this study to examine how vulnerable groups' wellbeing, freedoms and empowerment are achieved in the context of UCTs, going beyond just nutrition outcomes (Wells, 2012). This theory has been credited in policy development for poverty reduction programming as it encourages allowing of preferences over

opportunities as reinforced by Nussbaum (2011) in her work that advocated for people everywhere to live full and creative lives. The theory takes into account individual's functioning and capabilities to define their wellbeing by looking at their accomplishments, potential to achieve and their freedom on how they want to live. This approach has, however, been criticized for lacking mechanisms to be operationalized. Among the attempts to operationalize the Capability approach theory, is the customary formal statement by Agee and Crocker (2013) in their guidance to policymakers to reduce the gaps and ambiguities when assessing potential and realized outcomes on wellbeing. Another endeavor is Sabina Alkire's work named *Valuing Freedoms*, where she uses Oxfam's projects in Pakistan to develop a framework that could help field staff identify how a developmental activity could expand or contract potential capabilities, thus contributing to the operationalization of Sen's Capability Approach (Alkire, 2006). In one unique study evaluating the impact of cash on capabilities, researchers evaluated Kenya's flagship UCT, the CT-OVC, and found positive linkages on beneficiaries' functioning and well-being including; increased dietary intake of animal products such as dairy and eggs, increased enrolment in schools among benefiting households and also reduced liquidity constraints among agricultural households (Follett & Henderson, 2020).

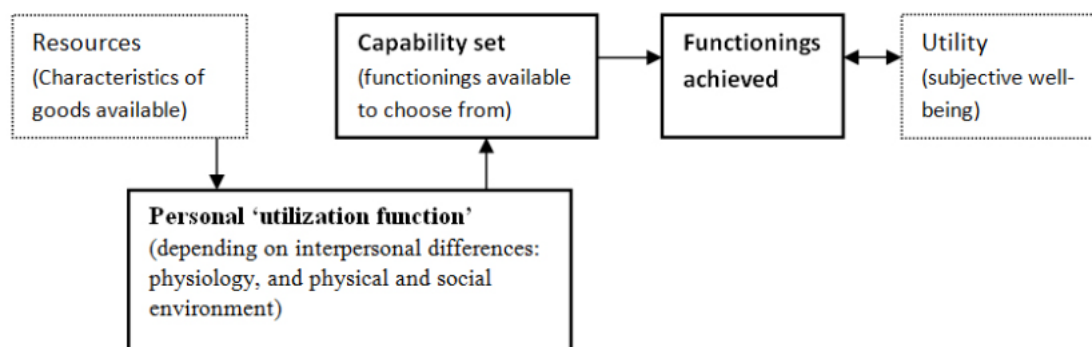


Figure 2: An illustration of the core relationships in the Capability Approach adapted from Wells (2012)

### 2.2.1 Empowerment of Households through UCTs

On the question of women and girls empowerment, cash transfers have shown significant increases on women's decision-making power and choices on household expenditure, reduced physical abuse by male partners and choices on fertility (Hagen-

Zanker et al., 2017). Other cash interventions as explained by Gram et al. (2019a), have used participatory women groups to protect women's agency over cash transfers, that is, entrenching the freedom women have on how to spend the cash transfers without interference from other household members. The participatory women groups act as support system to mobilise community support for fellow women's actions to spend the funds for their own wellbeing. This includes improving birth weight of their unborn infants and other health and nutrition indicators.

### 2.2.2 Application of the Capability Approach Theory in this Study

In the context of this study, the Capability Approach Theory has been used to explore how, according to implementers, UCT programs can enable their recipients to have greater agency and capabilities in relation to the opportunities and choices they have in utilizing the cash transfers for their wellbeing (Agee & Crocker, 2013).

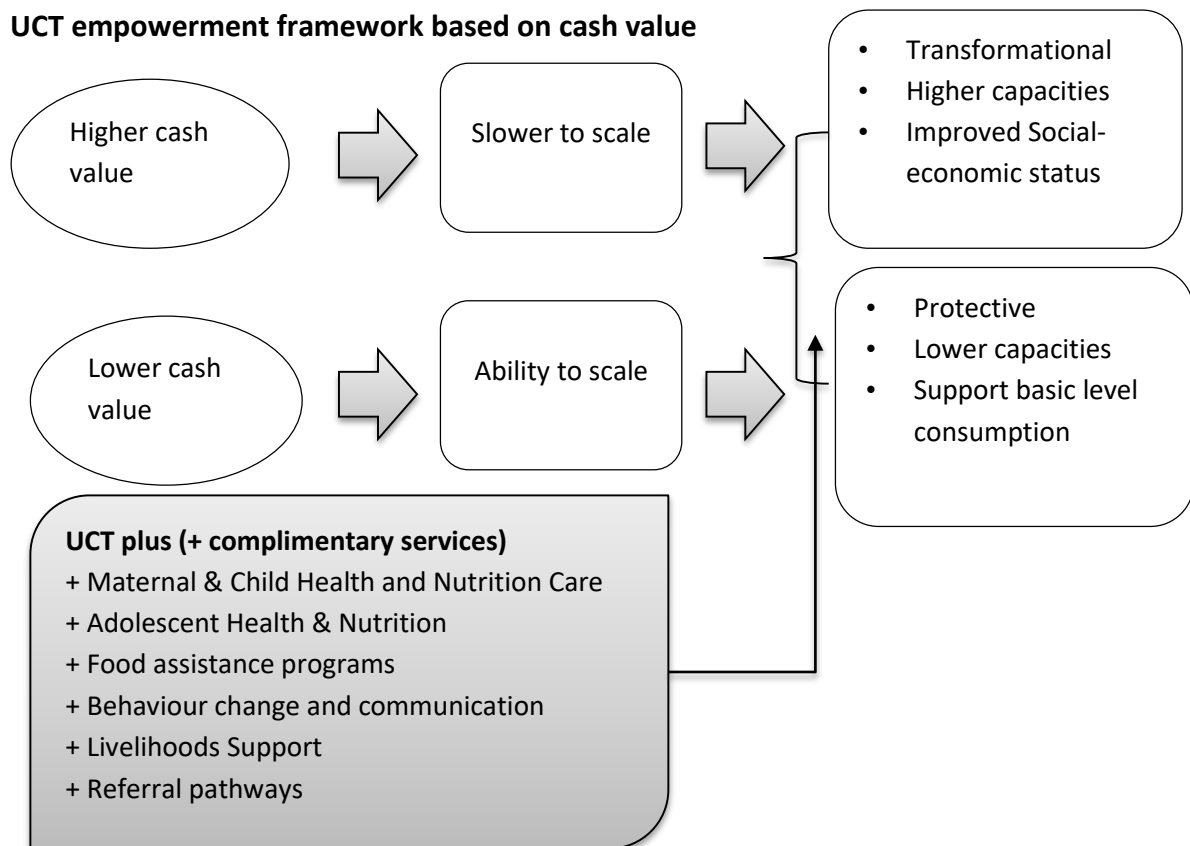


Figure 3: UCT empowerment framework based on cash value and extra services, inspired by Adato and Bassett's (2009) Social protection paper

The application of this theory helps explore individual well-being, empowerment and freedoms of the unconditional transfers' beneficiaries following the unconditional ties of the transfers (Centeno, 2020). As argued by Sen, development achieved through UCT programming should not be seen through ordinary economic metrics such as income or gross domestic product growth but through real 'freedoms' and social opportunities that people can enjoy (Siri, 2004). Even though, some education on proper utilization of the cash is provided during the process of giving the cash transfers, beneficiaries have the freedom to exercise the functioning available to them to live a life they desire. *Functioning* refers to a state of 'doing or being' such as being able to access basic needs such as shelter or being healthy according to (Wells, 2012). They can prioritize their needs based on their capacity, capability and freedoms to make high quality choices to improve their well-being and live the lives they value (Centeno, 2020). Therefore, this study will seek to learn the contribution of the unconditionality concept in the cash transfers into how households exercise their freedoms and functioning to improve their well-being (Karimi et al., 2016).

## **3.0 Methods**

### **3.1 Research Design**

The study used qualitative research design to explore experiences of UCT implementers, and the perceived impacts on nutritional intake in Turkana County, Kenya. A qualitative research design is one that emphasizes on interpretation and analysis of data to understand a phenomenon (Malterud, 2012). It involves exploration of experiences and perceptions of people in their natural settings through interviews, or observations, rather than statistical methods that rely on numerical data. For this type of study, a qualitative study design was an appropriate technique as it allowed gathering of rich, varied and contextualized insights from the cash transfer implementers and stakeholders in emergency contexts of Northern Kenya. To support the use of qualitative research, Patton (2002) gives practical advice on effective use of qualitative approaches for conducting in-depth interviews to understand complex phenomena. Other authors such as (Kvale & Brinkmann, 2009; Malterud et al., 2016) provide comprehensive guides on qualitative interviews emphasizing for collecting rich information, reflexivity and use of open-ended questions.

Specifically on cash transfers studies, Freccero et al (2019) used qualitative research to understand complex phenomena at individual, household or societal levels using the social ecologic model. Their study focused on protection risks and barriers in cash programming for internally displaced persons (IDPs) in Afghanistan and Cameroon. In addition, Junior et al. (2016), used qualitative methods, particularly in-depth interviews to explore perspectives of young women receiving unconditional cash transfers in rural western Kenya. This has helped augment primary quantitative research done on the same subject in the area. Another study that utilized qualitative methods is one by Gram et al. (2019b), which was exploring implications of UCTs on women's agency and empowerment in rural Nepal.

This study also utilized the Consolidated Criteria for Reporting Qualitative Studies (COREQ), which is a 32-item checklist to help comprehensively report vital aspects of the study (Tong et al., 2007).

### **3.2 Study Site Description**

The researcher conducted this study in Turkana County in Kenya that lies along the latitude 3.1155° N, and Longitude 35.6041° E. This County is one of the 47 Counties



in the devolved system of governance in Kenya with a population of about 926,976 people according to the 2019 national population census. It is also the largest County in the country by land size measuring approximately 77,000 sq. kilometres. It borders Uganda to the West, South Sudan to the Northwest, Ethiopia to the North, Marsabit County to the East and West Pokot, Baringo and Samburu Counties in the South and Southwest respectively. The main economic activity is pastoralism involving herding of livestock in an area characterized by rainfall shortage usually below 250mm annually (National-Drought-Management-Authority, 2023) thereby aggravating her food insecurity and malnutrition situation. The inhabitants also face a myriad of other challenges including lack of proper road infrastructure, lack of access to social amenities, ill-equipped hospitals, inadequate access to water and exposure to conflict emanating from cattle rustling, an intra-cultural practice involving stealing of livestock (ACAPS, 2022).

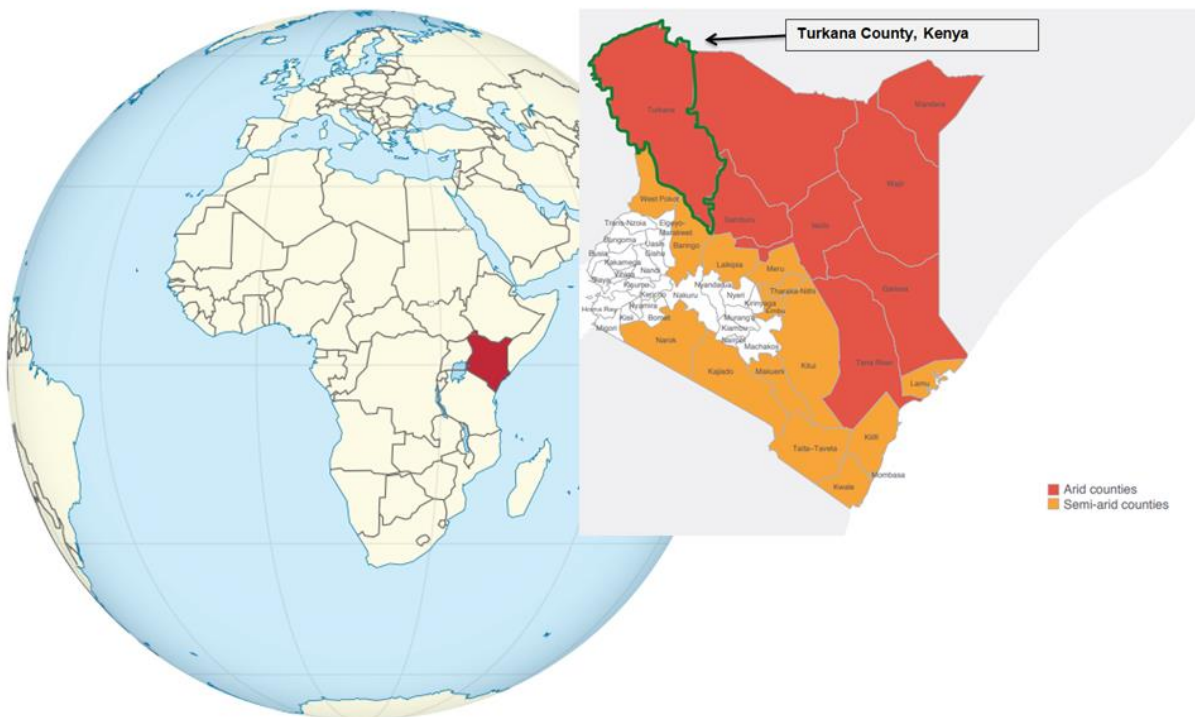


Figure 4: Map of Turkana County, Kenya. Source: Child poverty disasters and climate change (Diwakar et al., 2019)

The County faces one of the worst extreme climatic variations in the country with intensified and perennial drought situation reported annually. Scarcity of water and pasture for livestock and lack of arable land severely affects the livelihoods of the inhabitants. According to a thematic report by Assessment Capacities Project (ACAPS, 2022), statistics from various agencies showed shocking figures to warrant a humanitarian crisis that the County of Turkana has been facing in the recent past. For instance, the Kenya National Bureau of Statistics (KNBS) had reported absolute poverty rate in the County as 79.4% in November 2020. Further, over 60% of the population faced acute food insecurity in the period between October and December 2022. In July 2022, the Kenya Food Security Steering Group (KFSSG) reported that over 728,000 residents of this County were drought-affected. Around the same period, in June 2022, the United Nations High Commissioner for Refugees (UNHCR) reported that the County was still hosting 244,286 refugees at the Kakuma refugee camp, mainly from South Sudan and Somalia, thereby exerting pressure on available humanitarian assistance resources against multiple and competing needs. Specifically, the project targeted Turkana Central (Lodwar area) and Turkana South (Lokichar area) Sub-Counties, that are resident to numerous of these unconditional cash transfer programs (ACAPS, 2022).

To respond to these multiple needs, government agencies and initiatives continue delivering cash transfer interventions in the County at different scales and modalities, to improve food security, livelihoods and resilience of communities, consequently reducing their social economic inequalities and vulnerability (CALP-Network, 2020). Government initiatives include; the Hunger Safety Net Programme (HSNP) and the State Department for Social Protection and Children Services. Humanitarian actors initiatives in the area include; Dan Church Aid (DCA), Kenya Red Cross Society (KRCS), International Rescue Committee (IRC), Save the Children, Unicef and World Food Programme(WFP). This therefore makes the area a suitable study site to assess how UCT implementers interact with cash programming, their experiences, linkage with nutrition intakes and the multi-level barriers encountered in the process. With this overview of UCTs in emergency contexts, the study deemed it imperative to interact with the implementers to understand how they experience the delivery process of UCTs from their own perspective.

### **3.3 Study Population**

Study population refers to the group of individuals who meet the study aims and are invited to participate in a study due to their range of experiences in the topic being explored (Smith & Noble, 2014). In this particular study, the study population that participated in the in-depth individual interviews were mainly implementers of unconditional cash transfer programs working with humanitarian aid organizations and government agencies. They included frontline workers, program managers, coordination focal points of supporting agencies and relevant community leaders involved in designing, influencing, implementing and evaluation of UCT programming. These cash transfers are particularly those that targeted pregnant and lactating women and caregivers of children under-five years.

### **3.4 Recruitment of Study Participants**

Participant recruitment refers to the selection of participants meeting the study's inclusion criteria and possesses characteristics aligned to the study's research questions and objectives (Smith & Noble, 2014). Recruitment in qualitative research is an important factor in research outcomes and influences the trustworthiness and ethical conduct of a study (Negrin et al., 2022). The appropriate selection method for participants of this study was purposive sampling in order to gain a sample would help contribute rich and meaningful insights about unconditional cash transfers programming as supported by Patton (2015), in his qualitative research book. In this study, the process involved sending emails with invitation letters to potential implementers and stakeholders explaining the aim of the study and requesting them to share their experiences and perceptions on unconditional cash transfers programming in a 40-50-minutes interviews. Overall, 18 participants were invited to participate in the study, however, it is 14 participants that were finally recruited and interviewed, comprising of frontline workers in cash coordination bodies, humanitarian organizations dealing with cash transfers, the cash working group and relevant government agencies in the study area. By engaging informants with different roles, the study benefits from a comprehensive understanding of UCTs from various angles including; first-hand implementation, strategic planning, design, collaboration, to a policy point of view as well as understanding government structures and available synergies and opportunities.

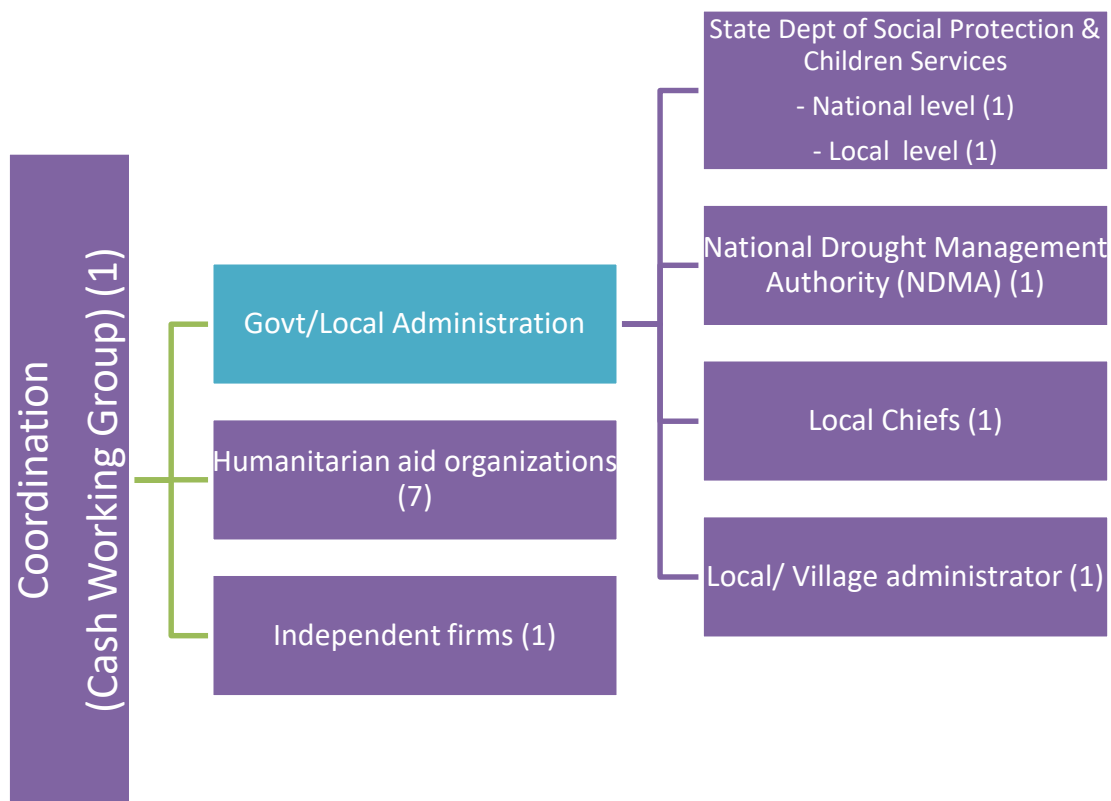


Figure 5: Mapping of the 14 study participants based on their organizational affiliation (each purple coloured box represents the KII participant(s))

### 3.5 Data Collection Process

In this study, the researcher conducted 14 online individual interviews with the selected implementers of cash transfer initiatives using the Microsoft Team's platform. This enabled remote engagement with participants in various parts of the Country cost-effectively and allowing them a flexible environment for in-depth exploration of the subject matter in their own setting. According to Patton (2015), individual interviews allow researchers to take into account peoples' understanding of the world and the meaning they attribute to their actions. The interviews lasted an average of 45 minutes in each case using a semi-structured interview guide adapted to the study phenomenon. This allowed the participants freely express their experiences in response to the interview's questions. The interviewer administered twelve interviews in English, and two in Swahili, the local language, especially when interviewing local leaders. He also captured notes directly during the interview process to take note of important views and body expressions. This was founded on the basis that knowledge is constructed by the interchange of ideas between the interviewer and the interviewee

as recommended by Kvale and Brinkmann (2015). He concluded the data collection process after gathering 14 interviews with informants occupying different roles in the unconditional cash transfers field.

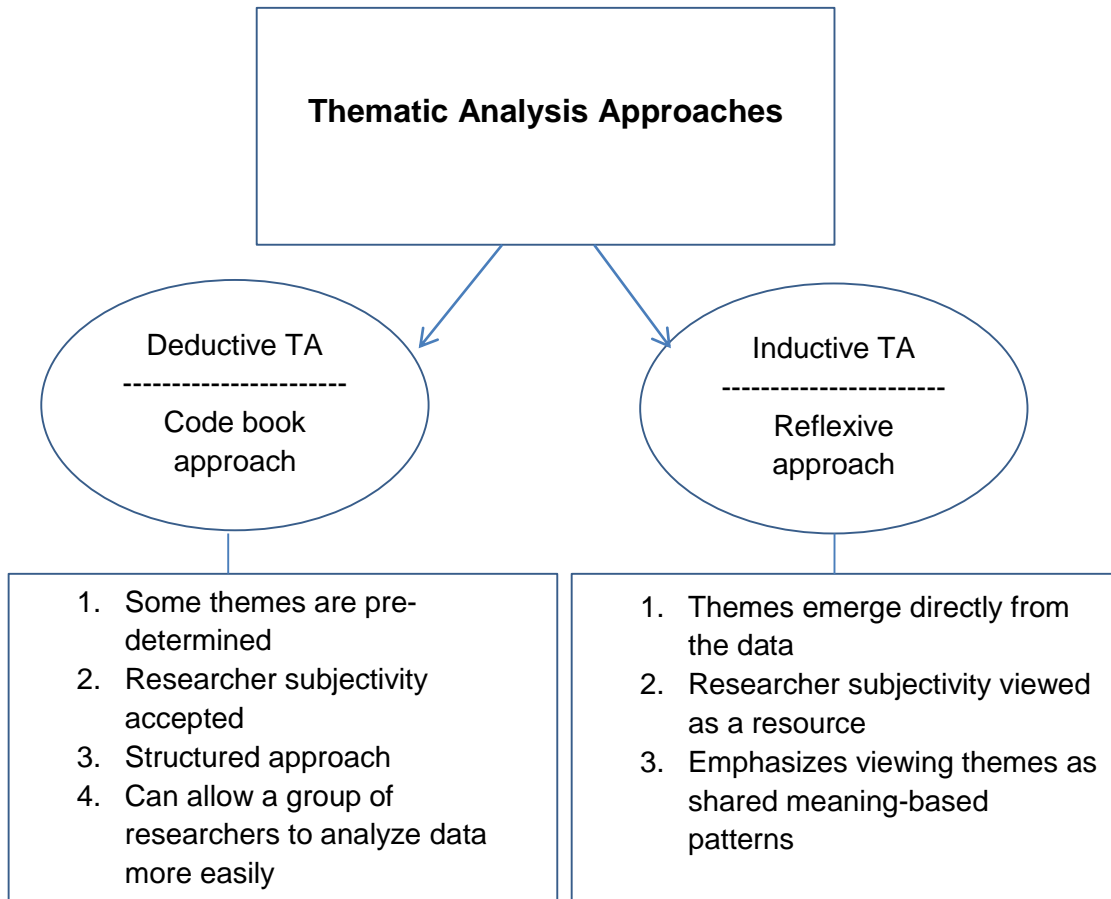
### **3.6 Transcription**

According to Braun and Clarke (2006), transcription in qualitative research involves the process of converting audio or video recording of interviews into written text for data analysis and interpretation purposes. It is an important step for a researcher to familiarize him/herself with the data, a key phase of thematic analysis (Bird, 2005). The researcher conducted the transcription process verbatim (word for word) to capture all the necessary data from the individual interviews. For ease of data analysis, the author, who understood both languages, transcribed verbatim and later translated into English using Google translator, two interviews conducted in Swahili language.

### **3.7 Data Analysis Process**

The researcher used NVIVO 14 for data analysis through coding and interpretation of transcribed text. The study adopted a hybrid of inductive and deductive thematic approaches to data analysis (Morgan, 2022). The deductive thematic process was done by applying pre-existing themes and the theoretical framework (Capability Approach) in the study's research questions to guide the analysis of data following guidelines expressed by Pearse (2019).

On the other hand, some codes and themes emerged directly from the data during the analysis process hence the application of inductive thematic process championed by Braun and Clarke (2006). As such, the researcher remained open to the possibility of discovering new themes or aligning existing ones with the nuances of the data. In the deductive thematic analysis process, theoretical propositions derived from reviewed literature informed the interpretation of data capturing the perceptions and experiences described by the study's participants. The table below shows both steps of the two thematic processes employed in data analysis for this study.



Note: This information is adapted from Morgan (2022) on understanding TA and its debates

Figure 6: A Thematic Analysis framework outlining the study's data analysis approach

### 3.8 Ethical Considerations

Ethical considerations including privacy, confidentiality and data protection were important to this research study, and therefore, approvals were obtained from Sikt, the Norwegian research data protection agency, and the National Commission for Science, Technology and Innovation (NACOSTI), the research body in Kenya, before interviews commenced. The researcher also conducted a pilot test helping adjust the interview questions to improve their relevance, clarity and consistency.

### 3.9 Risks and Benefits of the Study

It is important to ensure consideration of potential risks and benefits in a study to avoid exposing participants to harm or adverse outcomes of a study (Field & Behrman, 2004). As this study, involved participants' information through interviews, potential risks and benefits anticipated included:

## **Risks**

- a. Privacy and confidentiality concerns: participants' information collected may become available to others who are not study participants, however, data protection measures were put in place to protect the integrity and welfare of study participants including encryption, anonymization of data and secure storage.
- b. Emotional distress: the study anticipated that some participants would feel emotionally distressed when explaining circumstances related to households' poverty or malnutrition status and sensitive topics. The study had in place informed consent procedures for each participant, giving a clear understanding of the purpose of the study and according them the right to withdraw from the study at any point.

## **Benefits**

- a. Contribution to the body knowledge concerning experiences and perceptions of unconditional cash transfers and their impacts on nutrition intakes in emergency contexts such as Turkana County, Kenya. The findings of this study will certainly assist policymakers or relevant stakeholders to design effective nutrition-sensitive cash interventions that address the needs of vulnerable pregnant and lactating women in similar contexts (Angood et al., 2022).
- b. Increased understanding of the implementers' experiences and perceptions on nutrition impacts of unconditional cash transfers in emergency contexts.
- c. Increased empowerment of participants by giving them a chance to air their views regarding their experiences on unconditional cash transfers thus having their voices heard. This may ultimately contribute to improve programming in future UCT designs.

## 4.0 Results

In this chapter, we present the findings of the study based on analysis of data from key informant interviews conducted on the subject matter. First, we present the participants' socio-demographic characteristics and background below followed by the findings gathered under the main thematic areas explored by the study<sup>1</sup>.

### 4.1 Social Demographic Characteristics of the Sample

Participant code	Gender	Role	Organization Affiliation	Geographical scope
Participant 01	Female	Nutrition Manager	Humanitarian Aid Organization	National perspective
Participant 02	Male	Social Protection Specialist	Government Agency (national level)	National perspective
Participant 03	Male	Food Security & Livelihoods Coordinator	Humanitarian Aid Organization	National perspective
Participant 04	Female	Nutrition Manager	Humanitarian Aid Organization	National perspective
Participant 05	Female	Consultant	Social Protection Consultancy	National perspective
Participant 06	Female	Research Director	Humanitarian Aid Organization	National perspective
Participant 07	Male	UCT Specialist	Humanitarian Aid Organization	National perspective
Participant 08	Female	UCT Specialist	Humanitarian Aid Organization	National perspective
Participant 09	Male	Senior Livelihoods Manager	Humanitarian Aid Organization	Local context (Turkana County)
Participant 10	Male	Country Director	Humanitarian Aid Organization	National perspective
Participant 11	Male	Field Officer	Government Agency (NDMA)	Local context (Turkana County)
Participant 12	Male	Chief	Local Administration	Local context (Turkana County)
Participant 13	Male	Children Officer	Government Agency (local level)	Local context (Turkana County)
Participant 14	Female	Village Administrator	Local Administration	Local context (Turkana County)

Table 1: Individual Interviews table showing; participant codes, gender and organization affiliation

In total, 18 participants had been invited to participate in the study, however, only fourteen participants, comprising 8 male and 6 female were finally recruited as key informants and participated in individual interviews lasting between 40-50 minutes each. About half of the informants worked in the humanitarian aid sector, a quarter represented government agencies and local administration while one represented an independent cash transfer's consultancy organization. On their nationalities, 13 were

<sup>1</sup> Information put in italics denotes results from interview citations while information added to make sentences more meaningful is put in brackets. Content indicated using dots means part of the sentence is truncated.



Kenyan citizens and one was an expatriate supporting local cash transfer organizations. A third of the participants worked in Turkana County, the study setting, while the rest represented other regions of the country to give a nation-wide perspective of the unconditional cash transfers programming. Their roles in the unconditional cash transfers initiatives ranged from local-level junior officers to higher-level coordinators and policy makers involved in the development, influencing and implementing plans of action related to cash transfer programming in the Country. Their perspectives provided varied and deeper understanding of the complex dynamics of implementing cash transfers within Turkana County, Kenya. These included their practical experiences, perceptions on UCTs impact on nutrition outcomes, barriers encountered and the contribution to enhancing beneficiaries' freedoms and capabilities from a multi-stakeholder point of view.

#### 4.2 Themes and Findings

After conducting the data analysis using Nvivo 14, we identified seven themes including; Experiences with cash transfers; Perceived impact of UCTs on nutritional intake; Significance of societal norms, values and beliefs; Barriers related to UCT programming; Program monitoring and evaluation; Enhancing capacities of communities and Future prospects of unconditional cash transfer programming.

<b>Grouping of the themes into deductive and inductive themes</b>	
1. Experiences with unconditional cash transfers	Deductive themes
2. Perceived impact of UCTs on nutritional intakes	
3. Barriers related to UCT programming	
4. Enhancing capacities of communities	
5. Significance of societal norms, values and beliefs	Inductive themes
6. Program monitoring and evaluation	
7. Future prospects of UCT programming	

Table 1: Summary of themes

### 4.3 Experiences with Unconditional Cash Transfers

Under this major theme, various factors determine how the different implementers, working with different agencies, experience the process of delivering UCT programs. Among the major factors include; the unique requirements, context and complexities involved in their programming, reflecting the diverse range of experiences and perceptions encountered.

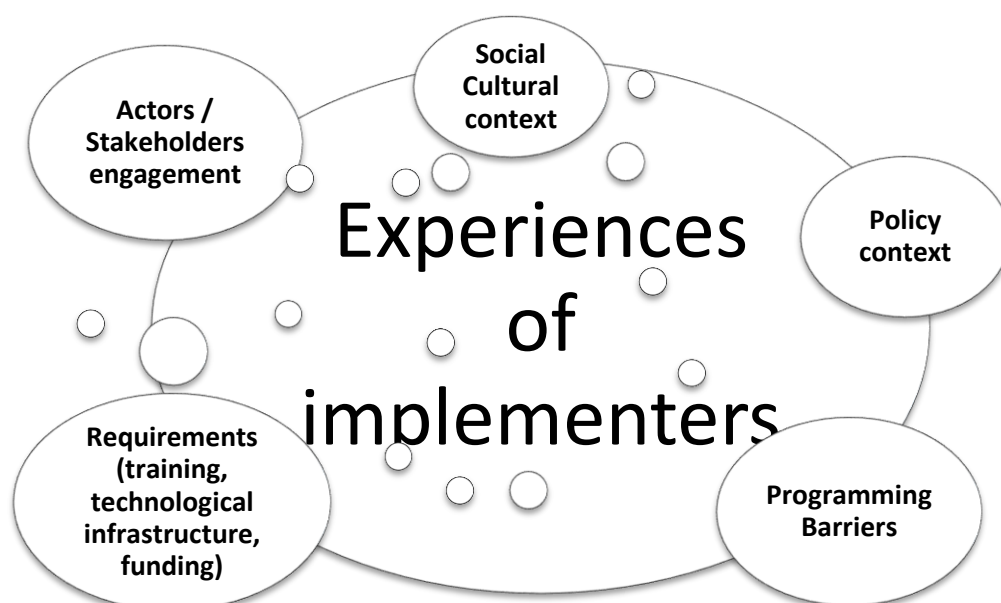


Figure 7: The different insights shaping experiences and perceptions of UCT implementers

#### 4.3.1 Beneficiary Selection Criteria

Despite these cash transfers interventions being unconditional, interviewees say that beneficiaries had to meet certain set criteria to enroll into the programs. According to the interviewees, the criteria depends on the type of UCT initiative and accommodates the most vulnerable in the area.

*The beneficiaries had to have met a certain criteria, which was in the community-based targeting manual developed by the World Food Program (Female, Humanitarian aid organization, P04)*

*The beneficiary selection is based on the vulnerability for instance female-headed households, pregnant and lactating women who are vulnerable, households with children under the age of five. Sometimes we expand the*

*criteria to include the elderly and people living with HIV/AIDS because they're also vulnerable (Male, Humanitarian aid organization, P07)*

However, one interviewee contended that his organization's interest was uplift the communities' resilience and economic empowerment through cash injection without necessarily targeting the most vulnerable. In their argument, they start targeting at community level covering all eligible members in order to make an impact of the program.

*We start targeting at community level, not household level... The way our organization works is; we identify a geographical area where there is a high population of people living in poverty, everyone who lives in that population or household is eligible for the transfers (Female, Humanitarian aid organization, P06).*

With regard to scope and coverage, interviewees decried the fact that both *Inua Jamii* and HSNP programs that cover the entire country only reach less than two million vulnerable individuals. The implementers argued that this is a drop in the ocean considering that official figures show over 7.8 million people live in extreme poverty in a Country of about 50 million people. Under the World Bank's threshold for extreme poverty, this means they live on less than \$2 a day.

*... We are not able to target and support each person that has qualified, even as we are speaking. For instance, in September we were targeting to get around 500,000 beneficiaries country-wide, but the numbers that were registered were four times what we had targeted (Male, Government agency, P13).*

Despite most of the key informants positively identifying with favorable perceptions and satisfaction with unconditional cash transfer interventions, their overall tone expresses a view of inadequate scope, coverage and limited beneficiary entry criteria for these programs to address effectively poverty-linked malnutrition and other socio-economic inequalities.

### **4.3.2 Cash or Vouchers?**

Majority of the informants indicated that there are no strict rules governing the choice of modality guiding the provision of aid assistance in terms of either cash or vouchers during an emergency response. According to them, the prevailing situation such as the functionality of local markets or intended program outcomes determines the form of assistance to adopt.

*... It depends on the context such as protracted conflict or during shocks. If markets are not functioning, then cash is going to be of little use (Female, Consultancy, P05).*

*It is dependent on the program design and the expected outcomes (Female, Humanitarian aid organization, P08).*

During shocks such as drought, floods or conflicts, small local markets are disrupted thus being unable to meet their demand and supply requirements. In such a case, cash or income transfers are not necessary. Some of the interviewees stated food aid assistance or vouchers as the appropriate method to respond during such scenarios to meet immediate households' food needs. Hence, cash transfers are not exclusive in the provision of assistance for poverty or hunger crises but are practical when markets are functional.

*..... we have the option of utilizing vouchers to deliver in-kind support, or buying and distributing food during the drought season (Male, Humanitarian aid organization, P09).*

*....., vouchers are still quite relevant, particularly in the conflict or huge climate impact contexts, for example, in Northern Kenya, in Nigeria and other places (Male, Humanitarian aid organization, P03).*

### **4.3.3 Common Uses of the Cash**

Many of the interviewees elaborated common ways of how households receiving the cash transfers spend it. As the cash was unconditional, majority of the recipient households spent their money on their most pressing basic needs such as food, utensils, healthcare, transport or even school fees payment for their children. They say they get this information from the UCT recipients' feedback. It was also noted that

majority of the cash transfer entities provided awareness and sensitization on proper utilization of the cash to their beneficiaries, not as a condition, but as a way of enhancing the goals of the program. One organization said that their cash transfer provisions were 'unconditional' as they did not care what the recipients did with the \$925 one-off provision. In their argument, they quoted previous research studies that supported the claim of positive long-term impact on child mortality and improved livelihood indicators.

*We gave them a cash transfer of \$925 at individual level translating to 80% increase in their income. This resulted in new businesses, expanding of existing ones, people reporting of improved health, and improvement of skills as others join colleges and gain more skills (Male, Humanitarian aid organization, P10).*

One beneficiary had used their UCT cash entitlement to construct a latrine thereby addressing sanitary and hygiene-related infections, which are risk factors for malnutrition.

*One beneficiary was very proud to have constructed a latrine from the money. You see, a latrine is a good thing though not the original intention of the money. At least it can prevent sanitation related infections and diseases that would eventually lead to malnutrition. That was positive as much as the intention of the money was for the food in the household and somehow it contributed to proper hygiene and reduced chances of malnutrition (Female, Humanitarian aid organization, P01).*

Some key informants, however, felt that some households had misplaced priorities on their spending and ended up using part of the money on alcohol drinking or on foods of less nutritional value such as sweets or candies.

*There were cases of beneficiaries who would result to buying soda and other foods with non-nutritional value like sweets and cakes (Male, Humanitarian aid organization, P04).*

#### 4.3.4 Mobile Money and Financial Inclusion

The informants discussed the various means used to disburse cash to the eligible recipients, shedding light on the idea of digital payment platforms such as mobile money. The most popular payment systems adopted by players in the cash transfers field in the Kenyan landscape, are mobile money and banking services. Interviewees described mobile money as the use of mobile phone to conduct financial transactions such as sending and receiving cash, paying bills or borrowing small loans. They utilize mobile applications, short message service (SMS), or the USSD (Unstructured Supplementary Service Data) features of mobile phone technology to carry out digital payment services.

*... It is supported by the pervasiveness of mobile money transfer services such as M-PESA coupled with its accessibility through feature phones (Male, Humanitarian aid organization, P07).*

On that same note, the interviewees also described banking services in the context of cash transfers as beneficiaries having bank accounts and bankcards to receive cash. In rural and remote areas of Kenya, however, most banks make use of banking agents to deliver part of their services like dispensing or depositing cash at an agreed fee. Therefore, beneficiaries do not have to travel to towns to access banking services.

As the interviewees assert, this concept of mobile money goes beyond cash disbursement but further addresses the issue of 'financial inclusion' in the context of 'poverty and development'. The majority of the higher-level interviewees (working at planning, design, and policy levels) were convinced that UCTs improved vulnerable people's financial access and inclusivity since it is a requirement for the recipients to open bank accounts or register their SIM cards for mobile money to receive their cash entitlements. The interviewees argue that this has attracted financial technology companies such as M-PESA (the largest mobile money service provider in the region) and local banks to extend their coverage to the rural and remote regions where aid agencies implement UCT programs. The interviewees emphasized the importance of addressing how the goal of 'Financial Access' will be met in the implementation process during the design of the UCT programs. As such, engagements with financial technology firms is necessary to unlock hurdles related to access, coverage and quality of services in these remote regions. This eventually creates a win-win situation

for all stakeholders involved, including the recipients, financial service providers and UCT implementers.

*Accessibility of money has changed as one can easily access money; even banking services are available on your mobile phone in the community through banking agents (Male, Humanitarian aid organization, P07).*

#### **4.3.5 Initiating a Cash-Based intervention**

Informants characterize situations that trigger UCT response with certain indicators such as the Early Warning Systems (EWS), usually monitored by entities such as the National Drought Management Authority (NDMA). According to them, responding agencies activate a response upon reaching an emergency threshold to register, validate and disburse cash to affected households.

*One way is the vegetation cover trigger, that tells the responders when various thresholds have been reached. Different colours such as amber, green, red are used to tell when we need to do an intervention (Male, Government agency, P02)*

#### **4.4 Significance of Societal Norms, Values and Beliefs**

In the process of interviewing the various key informants, an interesting pattern about the different societal norms and cultural values emerged indicating their significance among rural communities. In their argument, partners planning to implement unconditional cash transfer interventions need to make consideration of these values in order to establish effective UCT strategies. One of the common cultural norms that arose is the gender-based power dynamics in rural communities. They cited most men in these communities being patriarchal in terms of controlling decisions made in their households. In some cases, they mentioned that some husbands keep in their possession, their wives' ID cards or have them (wives) register their SIM cards under the husbands' names. This complicated the women's registration process as beneficiaries in cash transfer programs that relied on mobile money platforms.

*I will give an example with the Kajjado context, which is a paternal community where men patronize most of the household decisions. In many occasions, the men have their phone numbers registered for M-Pesa (mobile*

*money service) or even take possession of their wives ID cards, a necessary requirement for registration in these cash assistance initiatives. During the drought, most men had migrated with their livestock in search of pastures leaving their families behind so cash sent was going to the husbands who would in turn purchase feed for the livestock. Instead, this cash was intended for the women who were either malnourished or having a children who was malnourished (Female, Humanitarian aid organization, P01).*

At some point, interviewees said that these gender-based dynamics resulted in community tensions and by extension gender-based violence.

*...there were some reports that came to our desk that the money was bringing conflicts to households as some of the men did not understand where their wives are getting money from and why it was sent to their wives and not them as household heads ... (Female, Humanitarian aid organization, P01).*

This position is however, refuted when viewed from a societal empowerment lens, where interviewees argue that UCTs contribute to a decline in gender-based violence within households. Their claim suggests that couples learn to tolerate each other following the empowerment they receive from UCT initiatives.

*There was also an interesting study that the cash transfers led to a decrease in gender-based violence in households because when they started receiving the money; it empowered couples to tolerate each other (Female, Humanitarian aid organization, P08).*

Some of the interviewees felt that targeting women was the best strategy to address some of these power inequalities, however, an alternate perspective surfaced with others contending that such an approach could potentially expose women to more vulnerabilities. This faction proposed engaging men during the community engagement and beneficiary selection processes to maximize the full benefits of the project.

*... It is the targeting where most project designs target the female or the mother in that household. If we are dealing with men controlled communities, giving the money to the woman may not realize its benefits. My suggestion would be to consider the question of "Should you run a program that targets the*



*two household heads, so that there is a trickle-down effect in the household?"*  
(Male, Humanitarian aid organization, P10)

Concerning the food purchased and consumed in a particular household, the interviewees expressed how cultural influence played a major role. They assert that the food habits of these rural and pastoral communities predominantly revolve around meat and milk, reflecting a profound cultural influence on their dietary practices. Consequently, some interviewees believe that despite nutrition counselling promoting food diversification, these vulnerable groups continue to favor and buy limited varieties such as meat and milk, which resonate with their cultural influences.

*I guess now at some point here, culture comes to play because; largely the Maasai food culture (referring to Kajiado pastoral community) is mostly based on meat and milk* (Female, Humanitarian aid organization, P04).

*The family can buy food that they think is so suitable for them and that which is culturally acceptable to their society, community and the entire family* (Female, Humanitarian aid organization, P01).

#### **4.5 Perceived Impact on Nutrition Intake**

This analysis seeks to elaborate perceptions of the different interviewees on the perceived impacts on nutrition outcomes among beneficiaries of unconditional cash transfers. Majority of the interviewees notably commended the effect of UCTs as positive in improving not only the dietary choices of the users, but also their health and nutrition wellbeing. They particularly highlighted improvements in dietary diversity, sustained breastfeeding and optimal caloric intake for infants, young children and pregnant and lactating women. Exhibiting support for these perceptions, they referred to previous studies they had conducted as part of their program monitoring and evaluation.

*Around 2012, a study titled, "The impact of Kenya's Cash Transfer for Orphans and Vulnerable Children ..." showed close to 70% of households had diversified their food intake, meaning that the health status of the children improved tremendously* (Male, Government agency, P02).

Contrary to this viewpoint, one interviewee felt that recipients experienced no major impact on dietary changes, primarily because of cultural influence and the fact that

they considered the cash value offered as insufficient to afford them substantial shifts in spending. This intuition opens yet another angle to viewing their impact especially since she agrees with UCTs' positive impact on improved access to nutrition services and increased spending on food, but minimal overall impact on dietary changes.

*On dietary changes, we have not really recorded positive impact because the families would just purchase what was within their reach or what was easier and culturally acceptable in their area. So there were no new food choices as they would go for the foods that were to be consumed by the entire household. They are mainly stuck to their traditional food like ugali (corn meal), the sukuma (kale) and the meat (Female, Humanitarian aid organization, P01).*

In terms of their influence on food availability and accessibility for the beneficiaries of UCTs, the interviewees favorably concurred with the assertion. They argued that disbursement of UCT saturated the smaller local food markets with cash effectively triggering the demand and supply forces to provide and uptake commodities and services. They further argued that the UCTs enriched households' liquidity thereby improving their purchasing power for food and basic household items. Consequently, this cash circulation enabled markets to adjust seamlessly to the changing demand for food commodities thus affecting food availability.

*I would say because of the money circulation, households had more purchasing power, and able to get more varieties of food, vegetables and fruits (Female, Humanitarian aid organization, P08).*

In order to maximize the benefits of cash transfer programming, implementers of unconditional cash transfers concurrently run behavior change and communication strategies for the same recipients to foster informed and sustainable dietary practices. Such strategies empower the recipients with knowledge and skills necessary to make healthier dietary choices for overall improved health and wellbeing. The NICHE and the UCB strategies help realize these benefits, which offer nutrition counseling, child protection, and positive-parenting and disability services, collectively known as Cash-Plus activities.

*When we provide a cash transfer, we also provide the Cash-Plus services like nutrition counseling, child protection, positive parenting and disability services (Male, Humanitarian aid organization, P03).*

#### **4.5.1 Socio-Economic Impact**

Concerning the socio-economic impact of UCTs, the researcher analyzed the informants' perspectives regarding the effects of UCTs on local food markets and their socio-economic impact. They explored the effects of UCTs on the local food markets giving the varied nuanced perspectives. The consensus among these interviewees was the manifestation of increased activities in the smaller local markets. They explain an apparent boost in both demand and supply forces as households have more disposable income, which has a multiplier effect on the entire market system. They noted growth of smaller makeshift grocery kiosks into mini-grocery shops due to increased activities and improved market performance.

*I spoke to you about a market in Bamba, in Kilifi County that was very idle, super inactive, only three shops. Today we are speaking about a vibrant market that has in excess of 40 mobile shops running. Meaning there is cash in circulation; otherwise people could have already closed businesses (Male, Humanitarian aid organization, P10).*

Nonetheless, some interviewees pointed out other factors that diminished the markets ability to flourish especially in extreme events of drought in some of the poorest regions. During these times, they local farmers are unable to supply the markets with groceries and transportation from other regions becomes expensive shrinking the traders' ability to cope with the supply of commodities.

*... If a community is drought-ridden ... cash availability may not really help. Though we have seen markets adjust to demand and supply dynamics with time (Male, Humanitarian aid organization, P06).*

On the socio-economic impact of UCTs, the researcher attempted to understand the implementers' views on the effect on recipients' income, education, social support networks and employment. Among the significant milestones highlighted by the interviewees are improvement in school attendance rate, reductions in negative coping

strategies such as selling household assets or livestock, and the establishment of income-generating activities.

*This program ran for about two years after which, the impact was significantly high to the extent that we could record turnout to school up to around 90% of beneficiaries in the program against those who are in the control group (Male, Government agency, P02).*

These developments have had a significant impact on the communities greatly boosting their livelihoods and overall social wellbeing.

*I think cash transfer has had a great impact in improving livelihoods among the community members. Drought situations have historically hit Turkana County for a long time, and it has always been in media limelight. However, since the inception of these cash transfers, the County has seen great improvement in communities' welfare (Male, Government agency, P11).*

#### **4.5.2 Merits and General Impact of Cash Transfers**

Unveiling key insights of how the interviewees perceived the merits of unconditional cash transfers, it became apparent that the cash had diverse positive contributions in the lives of the beneficiaries. A closer look at the data reveals important aspects that emerged as merits of UCTs including; building resilience of vulnerable households, enhancing financial inclusion of 'un-banked' local communities as well as forging communal unity among the recipients. To understand better the merits of UCTs from various angles, the researcher describes the findings from an implementer's perspective and from a recipient's perspective.

Among the recipients, cash transfers acted as a source of income helping many vulnerable families meet not only their basic household needs, but also engage in income generating activities thereby building their resilience to cope with evolving shocks. Such families are able to improve their food consumption, increase household assets such as livestock, pay school fees and meet the cost of accessing healthcare.

*...once this household is able to meet its food needs, they are able to start planning and investing in other avenues that will enhance their households' in future. They will now start thinking of taking their children to*

*school, improve their access to medical care, and start income-generating activities ... (Male, Humanitarian aid organization, P09).*

On the other hand, from an implementer's perspective, unconditional cash transfers present a new shift of assisting vulnerable households that interviewees' term as efficient, convenient and cost-effective. Majority of the interviewees argue that UCTs far outdo the traditional methods of assisting vulnerable people. To elaborate further, they compared a food aid program, which involved costs for procuring food, distribution and storage, transport, labor, and other operational expenses, to sending all the cash directly to the intended recipients.

*The cost of implementing a cash programming compared to a different delivery mechanism saves a lot. For example, the cost of procuring food, distribution and storage, transport and the labour costs people is more costly than delivering cash directly to recipients (Male, Humanitarian aid organization, P09).*

They also argue that designing market-oriented programming allows them pick on unconditional cash transfers as the most appropriate delivery mechanism that fits to 'what the poor need to escape poverty'. Another boost for the implementers is the existence of mobile money and banking infrastructure providing cash-out points at the proximity of the recipients.

*Within this County of Turkana, cash has a higher preference because the infrastructure is available and accessible including mobile network coverage and availability of cash-out points, so clients can easily walk to the nearby M-Pesa points and cash-out their money (Male, Humanitarian aid organization, P09).*

Considering the implications of UCTs at the household level, another interesting aspect that interviewees contend with, is the building of resilience within communities. They argue that when recipients of cash transfers receive skill-enhancing activities, they learn ways of supporting their livelihoods and ultimately mitigating shocks.

*...now they can start planning and investing in other avenues that will enhance their households in the future. They will now start thinking of taking their children to school, improving their access to medical care, start income*

*generating activities, and ultimately building their resilience* (Male, Humanitarian aid organization, P09).

Another advantage that most interviewees perceived as resulting from unconditional cash transfers is the enhancement of communal welfare. They cited instances where beneficiaries formed 'merry-go-round' support groups to pool funds together for savings and loans among members. Recipients would also come together to solve common problems affecting one of their members. Interviewees perceive this form of collective unity as a powerful tool for community empowerment and fostering social capital.

*These beneficiaries can come together in a team of 5 or 10 households and agree that whenever they receive a payment, they plough some money in a merry-go-round kind of fund amongst themselves, where they can borrow from, in case they run short of funds* (Male, Government agency, P13).

Additionally, interviewees conveyed examples of positive unintended consequences such as non-beneficiaries excelling in business opportunities because of cash injection in their localities ultimately improving business environments. Temporary employment opportunities also emerged benefiting women and the youth due to increased business activities.

*When we interview the traders, they report increasing supplies and hiring more staff every end of month because there are a huge number of people coming to buy food from the rural areas* (Male, Government agency, P03).

#### **4.6 Barriers Related to Unconditional Cash Transfers**

Introducing this theme, we explore the challenges encountered in the implementation and utilization of unconditional cash transfers. To understand the full perspective of these barriers, the researcher categorizes them into the demand side, arising from the beneficiary perspective and the supply-side, about the implementation and organizational aspects of UCTs. Although the interviews for this study were primarily conducted with UCT implementers, local administration stakeholders were also interviewed to give their opinions relating to beneficiary experiences, thereby touching on the demand aspect. From an implementation perspective, the interviewees cited a range of supply-side barriers including operational challenges, shortage of funding,

poor infrastructure, and challenges with targeting among others. On the other hand, demand-side barriers included challenges with geographical coverage, funds misuse, insecurity, and use of proxy beneficiaries.

#### **4.6.1 Supply-side Barriers**

##### **4.6.1.1 Operational Challenges**

Operational challenges expressed by majority of the interviewees comprised of low amounts of cash allocated for cash transfers, funding shortages, limited coverage of UCT programs and isolated cases of fraud. As most of the interviewees would contend, the cash amounts were too low to cover basic household needs especially since household sizes varied. In their argument, they contended that the government had failed to align with the prevailing economic conditions thereby eroding the value of the cash in terms of meeting the cost of basic needs. Limited coverage of UCT interventions also featured prominently since implementers only reach a narrow segment of the vulnerable population due to funding constraints. Many of the interviewees mentioned the ever-shrinking donor funding opportunities and government having limited local resources as key factors inhibiting the scale and scope of unconditional cash transfer programming. Many of the interviewees also cite payment delays as substantial operational difficulties caused by late disbursements ultimately resulting in delays in addressing the intended community needs.

*The government UCT started in 2015... it is eight years down the line. This year alone, the inflation from January has been on average 11%. The previous year had an average inflation of 5% ... there is little it can do to alleviate household vulnerability (Male, Humanitarian aid organization, P10).*

##### **4.6.1.2 Infrastructure and Technological Barriers**

Among the remarkable infrastructural issues hindering development of UCTs, include limited network coverage in some rural areas, poor connectivity and illiteracy on use of mobile devices. The interviewees also noted challenges with the availability of mobile money and banking agents in the remote villages diminishing the ability of beneficiaries to access the cash without extra costs. Specifically, some of the basic hurdles implementers encounter is instances where some households lack mobile phone devices or registrations for M-Pesa services. The situation has weakened the

effectiveness of the UCT program, compelling some implementers proceed to help eligible households acquire much-needed mobile devices at a fraction of their cash entitlement, as well as assisting them in registering for M-Pesa services. Again the interviewees cited many of the rural communities being remote and inaccessible obviously indicating the glaring infrastructural challenges that such rural communities cope with.

*..... We have gone to places with no (network) connectivity. In some places, people have never seen and used a cell phone before, and so we had to train them to use a cell phone. In some places, there are not many mobile money agents or banking agents present...* (Female, Humanitarian aid organization, P06)

#### **4.6.1.3 Targeting Challenges**

Another supply-side barrier is targeting issues and some beneficiaries being skeptical of the UCT process. The interviewees' argument is that UCT implementers lack comprehensive strategies to detect genuinely vulnerable households leading to dissatisfaction among some recipients.

*We rely on a verification mechanism that I sometimes feel is never enough to do a complete verification process to clean up any cash transfer list* (Male, Humanitarian aid organization, P07).

One interviewee also argued that policy makers design most UCT targeting strategies to target poorest individuals instead of building resilience across the broader population, which would allow trickle effects across communities, thereby failing to address socio-economic inequalities.

*Another barrier is the targeting approach ... 'Poverty targeting'... You can target the poorest 10%, but because the problem analysis is wrong, the problem remains the same. We do not tackle poverty at the margin. I would suggest building resilience among a much broader population* (Female, Consultancy firm, P05).



## **4.6.2 Demand-side Barriers**

### **4.6.2.1 Geographical Coverage and Logistical Challenges**

The interviewees noted that the majority of vulnerable groups targeted by humanitarian assistance programs such as UCTs often reside within remote and marginalized regions in the Country. For example, in Turkana County, UCT beneficiaries often find it difficult to access basic services such as healthcare, education, and proper road infrastructure. Similarly, these areas struggle to attract technological and financial services, such as mobile connectivity and banking facilities due to inadequate basic infrastructure. One interviewee expressed dismay at the lack of banking facilities, which leads recipients to spend part of their cash entitlement on transportation fees, ultimately diminishing the value of the cash assistance. These logistical challenges also posed delays in replacing expired bankcards and IDs in the major towns located far away, where such services are available. Despite the unrelenting need to access UCT services, logistical constraints and inadequate infrastructure hinder the beneficiaries from accessing essential services and related opportunities, thus perpetuating the cycle of poverty and social inequalities.

*The main challenge is the distance between the beneficiaries and the cash-out points. In my area ... we do not have bank agents ....Due to the absence of bank agents, beneficiaries are required to hire motorbikes to go to Lokichar or Lodwar towns to withdraw the cash....(Female, Local administration, P14).*

### **4.6.2.2 Lack of ID cards and Essential Registration Requirements**

Dealing with rural communities often proved difficult to register potential vulnerable beneficiaries due to challenges relating to the registration process. According to the interviewees, many programs target women as the primary caregivers in most households. However, many women often lack essential personal identification documents due to illiteracy, low awareness or male domination preventing them to have ID cards with them. Effectively, such women face difficulties while registering for M-Pesa or banking services, which are key prerequisites for registration in UCT programs. Providing incorrect information such as wrong names or mismatch in the

personal data further complicates the enrolment process often-delaying disbursements of cash.

*Most of these beneficiaries especially women do not have identification cards. Moreover, that means they do not have a registered phone SIM card with MPESA (mobile money service). That forces us to go to the next step of looking for a person to whom we can send that money on behalf of the beneficiary. That is very risky because we have had cases, where we had to go to the chief, to resolve cases where somebody used money that was meant for someone else (Female, Humanitarian aid organization, P01).*

#### **4.6.2.3 Challenges with Misuse of Funds, Fraud and Proxy Beneficiaries**

There were instances where beneficiaries diverted the cash received for purposes other the intended one, such as buying alcohol, thereby neglecting the needs of their children. These occurrences not only undermine the effectiveness of UCT programs but also perpetuate cycles of poverty and vulnerability.

*... But some misuse the cash on unplanned spending and I can call them "don't care mothers. This includes drinking of alcohol thereby neglecting the needs of their children ... (Male, Local administration, P12).*

*Diversion of cash is another thing ... Some people use it to drink, therefore not buying food for the households or meeting other households' basic needs (Male, Humanitarian aid organization, P09).*

On the other hand, fraud distinctly emerged as a serious threat to the effectiveness of cash transfers, raising questions about the quality control systems in place. While one would anticipate fraud issues on the supply-side, beneficiaries face the threat as well. Some interviewees highlighted instances of fraud, particularly stemming from illiteracy among certain beneficiaries. In such situations, relatives or proxy beneficiaries appointed to assist them during cash withdrawals, take part of the money for own selfish gain. In patriarchal communities like Turkana County, it is common for men to keep their wives' ID or bankcards, or for teenage beneficiaries and orphaned children to have adults collect payments on their behalf, or for elderly beneficiaries to seek the support of younger and literate persons to withdraw their funds. When such proxies are used to access funds, instances of misuse and fraud arise.

*In the past we had a lot of fraud ... due to illiteracy on use of mobile technology... sometimes the younger people like the nephews and nieces ... take advantage of the adult's illiteracy, take the phone and withdraw the money* (Male, Humanitarian aid organization, P07).

#### **4.6.2.4 Insecurity Challenges among UCT Recipients**

Insecurity issues in accessing in some of the remote areas impede the ability of beneficiaries to access CT services. Interviewees noted striking insecurity challenges caused by inter-cultural conflicts among different pastoral groups competing for scarce water and pasture resources or engaging cattle rustling (stealing livestock from other herders) activities. These practices not only endanger the vulnerable beneficiaries but also hamper the safety of frontline workers who deliver cash services, thereby hindering their provision.

*....about insecurity issues especially cattle rustling-related insecurity common with the Turkana and their neighboring Pokot communities ...* (Male, Local administration, P12).

#### **4.6.2.5 Dependency Syndrome**

Another prominently featured challenge is the dependency syndrome, a concept used to describe situations where aid programs fail to build resilience in their beneficiaries, because of prolonged assistance, making them reliant on aid. This barrier was particularly common in the absence of practical empowerment strategies such as behavior change and communication or income-generating skills training. Moreover, some interviewees argue that UCT programs lacking proper exit strategies often expose their recipients to dependency syndrome. Consequently, these communities remain susceptible to emergencies, exacerbating their overall vulnerability and socio-economic inequalities

*... if done for long periods, it also reinforces the dependence on aid by the recipients because some start thinking it is a regular form of income and therefore, stops engaging in active income generating activities* (Male, Humanitarian aid organization, P09).

## 4.7 Enhancing Capacities of Communities

In the delivery of humanitarian aid assistance, unconditional cash transfers emerge as a powerful tool for enhancing the capacities of vulnerable communities through systematic transformations in their agency, freedoms and capabilities. When viewed through the framework of the *Capability Approach Theory*, UCTs manifest as more than just cash assistance, but as a gateway towards improved livelihoods, empowerment and wellbeing of beneficiaries.

### 4.7.1 Agency and Autonomy

Interviewees described 'agency' in the provision of UCTs as the power recipients gain to make decisions based on their own circumstances and needs. On the other hand, they explain 'Autonomy' as the independence to make those decisions without any influence, thus being in control. The interviewees contend with the fact that each household may experience diverse needs throughout their vulnerability cycle. For instance, they may lack food at one point, while grappling with school fees or health care expenses for their children at another. Accordingly, providing unconditional cash enable recipients to prioritize their spending depending on their most pressing needs. This UCT concept gave them greater autonomy compared to other assistance modalities, where the implementer determines what to offer or what vulnerable people should really buy with the cash.

*We believe ... People have agency, they know what they need, and they will use the money for what they need it for* (Female, Humanitarian aid organization, P06).

As UCTs allow their recipients the freedom to decide what to do with their cash entitlements, they promote their autonomy over the decisions they make at individual or at community level.

*... We do unconditional cash transfers because we want to empower the most affected to be able to utilize the cash freely ...* (Male, Humanitarian aid organization, P03).

### **4.7.2 Functioning and Well-being**

In the context of UCTs, interviewees explain 'functioning' as the actual state the recipients achieve such as being economically empowered, educated or healthy. Subsequently, we achieve 'wellbeing' when this level of functioning contributes to the improvement of their livelihoods, social welfare, and overall quality of life. To elaborate further, upon receiving the unrestricted cash, recipients are able to address a diverse range of needs, including food, healthcare, education and income-generating activities, thereby enhancing their functioning in different aspects of their lives.

*Unconditional Cash Transfers have given beneficiaries economic power... So by giving them a chance to do whatever they think is best for them, it is geared towards their wellbeing and their livelihood (improvement) in one way or another ... (Male, Government agency, P11).*

As a result, interviewees argue that, enhancing the recipients' functioning can unlock opportunities that they would previously struggle with due to income constraints such as expanding their businesses or educating their children. Therefore, providing unconditional cash transfers helps achieve 'functioning and wellbeing' ultimately elevating individuals, households and communities out of poverty and socio-economic inequalities.

*The UCTs and the linked nutrition initiatives have specifically helped the pregnant and lactating women ... broadening their perspectives on long-term self-reliance ... (Male, Local administration, P12).*

### **4.7.3 Dignity for Recipients**

According to the interviewees, the concept of 'dignity' is described as valuing and respecting people, letting them live the lives they value based on the goals they desire to achieve. UCTs offer this virtue by allowing its beneficiaries to exercise their capabilities towards what is meaningful in their lives. One interviewee expanded on this viewpoint when he noted that cash transfers recipients did not have to endure long queues to receive cash, as is often with other distribution processes, thereby respecting their time and providing a sense of convenience and efficiency.

*... Income transfers are important and offer a lot of dignity enabling people has a better sense of them in terms of what their needs are ... and that should be respected ... (Female, Consultancy firm, P05).*

*Another advantage (of UCTs) includes giving people dignity, as they do not have to line up to receive the cash. It is discrete, nobody knows if one has received the cash because we send it directly to his or her mobile phone ... (Male, Humanitarian aid organization, P09).*

As the interviewees assert, cash transfers provide income access to poor and vulnerable households thereby improving their self-esteem and restoring their dignity, while eliminating the 'shame of begging or queuing for food'. Furthermore, cash transfers save families of orphaned children from disintegrating after the death of their parents.

*..... it is an extra source of income for these vulnerable people ..... it leads to improved self-esteem. When one can access and buy what s/he was lacking, s/he looks more humane other than begging ... It has led to families not disintegrating after the parents of the children have died... it also leads to socio economic empowerment at the household level (Male, Government agency, P13).*

*On the advantages of cash transfers, firstly I would say it is restores dignity to the community as opposed to queuing for food or the voucher such that someone is 'crowned' to be with certain vulnerability (Female, Humanitarian aid organization, P01).*

#### **4.7.4 Communal Unity**

Another significant contribution of UCTs is the concept of 'communal unity', which interviewees described as community solidarity extending beyond just community empowerment. They contend that through the process of receiving the UCTs, individuals within a community develop the idea of supporting and uplifting their peers to improve their wellbeing. This is enhanced through sharing of resources, attending support group meetings, commonly known as 'merry-go-rounds', or working together on community tasks. The provision of UCTs further enhances this unity since recipients usually organize themselves in groups that meet regularly often engaging

in behavior change initiatives or income-generating skills training sessions that encourage peer support and cooperation.

*... There is sharing these proceeds with their relatives. You know today I have a problem and tomorrow I do not have it. Therefore, when I have money and I know that my colleague here is not well, I give to him. That is how Turkana people live, they share ... (Male, Government agency, P11).*

#### **4.7.5 Rights-Based Consideration**

Implementers experience the conceptualization of the rights-based approach in the context of UCTs since such initiatives tend to be cognizant of the basic principles of the UN convention on human rights throughout the processes and procedures of implementing the UCT. The informants suggests that UCTs align with the UN international charter on social economic and cultural rights (ICESCR) covenant, by recognizing the rights of every human being to an adequate standard of living including the right to adequate food and basic living conditions. In the UCT's framework, the significance of these rights emerge through the functioning and wellbeing accorded by the utilization of the program. One interviewee stressed on the importance of incorporating the rights-based considerations throughout the UCT programming cycle. The argument is that rights-based considerations promote human dignity, empowerment, and inclusion for the vulnerable and marginalized people by addressing some the underlying factors of poverty and socio-economic inequalities.

*The rights-based consideration is not just important to integrate with the design of a policy ..., but also looking at how every step along the implementation process incorporates such considerations (Female, Consultancy firm, P05).*

#### **4.8 Program Monitoring and Evaluation**

As the informants suggest, monitoring and evaluation of unconditional cash transfer programs is vital in ensuring their effectiveness, accountability, and application of best practices in addressing social inequalities. The researcher engaged the interviewees to understand the process of monitoring and evaluation within the UCT initiatives they implemented. This involved the actions taken to ensure efficiency, effectiveness and overall integrity of implementing unconditional cash transfer programs to fulfil their

intended goals and objectives. According to the interviewees, various monitoring and evaluation events take place at every step of the UCT programming cycle. At planning stage, they cited the significance of conducting a needs assessment to identify the needs based on prevailing vulnerability and socio-economic conditions, and a baseline assessment to establish the baseline indicators of the target population.

*We did a baseline, mid-line and end-line (surveys) for this particular project and the end-line evaluation has given us a positive change (Male, Government agency, P01).*

During the implementation phase, various monitoring events include beneficiary registration and verification, post-distribution monitoring, and a complaints-feedback response mechanism. In terms of monitoring of actual UCT activities, interviewees talked of continuous process monitoring such as adherence to standards and guidelines as well as monitoring of outputs (reach) and outcomes (impact). Regarding measuring the interventions' effectiveness, the interviewees discussed the importance of conducting a mid-term evaluation to determine whether the project was on/off-track, and end-line evaluation to measure the overall program impact. Interestingly, most UCT initiatives discussed by the interviewees had never reached a point of closure but kept shifting from one phase to another. Some argued that the extensions were due to achieving sustainability, while others believed that they were just buying time to acquire necessary resources for scaling up the intervention to reach a wider population.

*...we determine, in advance, what outcomes we are expecting for our projects... For example, if it is a refugee project, there are outcomes we are interested in, and we monitor them. If it is a nutrition program, we monitor the relevant outcomes (Female, Humanitarian aid organization, P06).*

The main issues that emerged during exploration of this concept include, monitoring the usage of cash, feedback gathering from key stakeholders, and safeguarding and mitigation measures employed during the process.

#### **4.8.1 Monitoring Cash Usage**

Among the initial outcomes the interviewees mentioned they measure in their monitoring of UCT interventions is the cash spending habits of the recipients. The



pattern observed tells them the type of necessities and priorities that households have at the time to receiving their cash entitlements. Interviewees based in Turkana County appeared to champion this particular aspect of monitoring especially to ensure custodians of orphaned and vulnerable children actually spend the cash as intended.

*...we conduct home visits of the beneficiaries to follow up on the usage of the cash. In addition, most of the time we find they are positively spending the cash on things like food or children's transport to school and things like that (Female, Local administration, P14).*

#### **4.8.2 Stakeholders' Feedback Mechanism**

Another important aspect of UCT monitoring comprises of how the program collects and synthesizes feedback gathered from stakeholders to address potential bottlenecks. Just as the implementers argued that their UCT programs' designs are evidence-based, they too stressed on the importance of clients' complaints and response mechanism to aid in programming improvement and resolution of disputes.

*...there is a lot of engagement with beneficiaries, local leadership at village and community level ... (Male, Humanitarian aid organization, P07).*

In order to gather feedback, interviewees mentioned various channels common in the UCT arena including phone calls, focal points or staffs, suggestion boxes, WhatsApp chats and community sessions. As the interviewees assert, the impact of stakeholders' feedback is evident in the adjustments experienced in various UCT program strategies. For instance, one interviewee mentioned that they addressed the complaint of fraud amongst a caregiver of orphaned and vulnerable children beneficiaries by changing her with a responsible relative.

*When we discovered there was some form of fraud, we went ahead to change the caregiver. We moved these children (referring to orphaned and vulnerable children) to be cared for by somebody who was more responsible in the family by updating the registration forms (Male, Government agency, P13).*

They also mentioned resolving registration-related complaints, lack of ID cards and reported cash disbursement delays through the feedback mechanism.

*...we have had a very robust community feedback mechanism that we make sure we engage with the beneficiaries... through phone, through email, through local leaders... dispute resolution committees...(Male, Humanitarian aid organization, P07).*

To further, engage the target communities as integral actors of the feedback mechanism, interviewees emphasized on the importance of community sensitization and engagement through '*public barazas*', a popular local terminology for community gathering sessions. Through such meetings, community members express their compliments, complaints and suggestions towards a particular intervention operating in their area one-on-one with the implementers. One example was recipients' complaint against the long distance to the banks from a village in Turkana County successfully tackled through the *public baraza*. When the implementers engaged the management of the concerned bank, they dispatched a banking agent to offer cash-out services in the area, ultimately reducing the total trekking distance by 15km.

*After gathering issues related to payments ..., we always have a meeting with the bank, we give them feedback ... If the beneficiaries are still trekking for more than 15 kilometers, we look for a solution together ... and I think it has been effective (Male, Government agency, P11).*

#### **4.8.3 Safeguarding and Risk Mitigation Measures**

Interviewees explained safeguarding and risk mitigation as essential measures adopted by UCT implementers to protect their beneficiaries or data from potential threats or harm. On the beneficiaries' side, implementing such measures, reduce their potential exposure to incidents related to child abuse, neglect, sexual violence, fraud or other adverse effects that could arise from receiving cash. According to the interviewees, some of these incidents majorly affect the children, elderly or people with disability adversely as they are already vulnerable. Interviewees also cited gender-power imbalances within households as factors leading to domestic violence especially when UCT programs targeted women and leaving out men. Therefore, most implementers continually adjusted their program designs to empower both women and men ensuring equal participation in program activities. They also cited measures such as assigning a social worker to OVC and elderly beneficiaries to assess their welfare and ease of accessing the UCT services. Largely, the interviewees emphasized the

importance of mainstreaming safeguarding measures across all steps of the UCT response cycle.

*Are people receiving the cash protected from fraud or protected from any adverse effects that could arise from receiving cash? Are vulnerable people like the elderly and young children ... having a trustee assigned to them? Are they receiving their cash? Is the trustee being faithful to them (Male, Humanitarian aid organization, P07)?*

#### **4.9 Future Prospects of Unconditional Cash Transfer Programming**

To conclude the interviews, the researcher aimed to understand what prospects UCT implementers had in advancing the concept of unconditional cash transfers. Although the interviewees decried the low proportion of aid assistance delivered in the form of cash, they expressed optimism in the direction humanitarian assistance was taking to deliver the much-needed emergency aid to victims of drought, flooding, conflict, and other natural calamities.

*...the amount of aid dedicated to cash transfers is gradually going up... Now, we see up to 19% of all emergency aid in form of cash transfers. So the future is really bright and I believe it is the right way to go (Female, Humanitarian aid organization, P06)*

They termed giving cash instead of physical aid, such as food or non-food items, as more dignified in tackling diverse household needs, from food access, healthcare, and education, at the same time. One interviewee cited a boost to this transition by a move by one of the largest donors, US agency v for international development, to offer substantial portions of aid assistance in the form of unrestricted cash. He particularly highlighted a recent grant opportunity released by the agency called ‘*Feed the Future*,’ which includes a \$9 million cash benchmarking component for development and humanitarian partners to apply.

*...they (USAID) did release a \$9 million opportunity called Feed the Future with a cash benchmarking component. They are saying, all the programs under this program, will need cash transfer benchmarking. This is coming from the biggest development partner in Kenya, so you can see a huge transition*

*towards the future of cash transfers programming* (Male, Humanitarian aid organization, P10).

The interviewees argue that such developments signal a shift away from traditional programming modalities that rely on the physical delivery of goods and services, often burdened with hefty logistical and operating costs.

*The future for cash programming... I would say it is promising because it has removed a lot of logistics and burden from the partner ... made implementation and programming much easier* (Male, Government agency, P01)

However, some interviewees remain convinced that complimentary services such as dietary counseling, social networking, and food distribution, must accompany unconditional cash transfer programs, to achieve their intended success especially in areas where market functionality is adversely affected by an ongoing crisis.

*I think the future of cash transfers is bright if they come up with some complimentary services to improve the health and nutritional outcomes. These complimentary services could be capacity building, food distribution or pairing people into support groups* (Male, Humanitarian aid organization, P08).

To summarize this chapter, we find that, the interviews conducted with implementers convey a clear understanding of the implementation process of UCT initiatives in Kenya including their impact on the beneficiaries' perceived nutrition outcomes. Thematic analysis show how the informants' appear to appreciate the positive contribution of UCTs to improved access to nutritious foods and ultimately to household food security and dietary diversity among the recipients. However, this success is limited by contextual factors and programming barriers encountered during the process such as technological infrastructure, logistical constraints, limited resources and cultural norms such as those that necessitate men to oversee most of the household decisions.

## **5.0 Discussion**

### **5.1 Discussion of Results**

The primary aim of the study was to explore the experiences and perceptions of various implementers of unconditional cash transfer programs in Turkana County, Kenya, on their perceived impact on nutrition intakes, barriers encountered, and the contribution to the enhancement of the beneficiaries' capabilities, agency and autonomy. The main findings indicate that implementers experienced UCT programs differently, according to the interviewees, with some citing their positive contributions towards social well-being of vulnerable communities, while others pointed out the numerous challenges that hindered effective administration of an idea they all see as a solution to the Turkana Community. The perceived impacts on nutritional intakes among pregnant and lactating women and children under-five years were generally positive, with some interviewees citing improved dietary diversity and household food security. However, a range of barriers including operational challenges, shortage of funding, poor infrastructure, challenges with targeting, geographical coverage, funds misuse, insecurity, and use of proxy beneficiaries emerged as prominent constraints affecting both implementation and access to UCTs. Further, the findings showed that UCTs contributed to enhancing beneficiaries' capabilities, agency, and autonomy in their decision-making, thereby enriching their functioning and well-being.

#### **5.1.1 What are the Experiences and Perceptions of the Implementers of Cash Transfer Programs?**

To understand the experiences encountered by the implementers, this study engaged interviewees from both national and local levels, and with different roles in the UCT field. Although similarities emerge in their experiences, various factors such as the actors, requirements, and other programming complexities, each interviewee portray unique perceptions of the UCT programs depending on their roles. For instance, while some implementers mentioned they encounter challenges navigating cultural barriers, logistical limitations and administrative obstacles such as shortage of funding or delayed release of funds from the national treasury, others hyped the initiative as the 'silver bullet' for poverty eradication. These views align with findings from previous studies such as the work by Yoshino et al. (2023), where implementers mentioned similar experiences while trying to ensure effective use of UCTs to address

households' priority needs such as food, transport or medical expenses among vulnerable communities. These varied perceptions also align with a report compiled by ICRC, a humanitarian organization renowned in emergency response. In the report, they express their experience with cash transfers transformational ability to enhance people's dignity, power and autonomy while managing their survival and recovery from crises. From their experience, they caution against the 'rush to cash' without a proper assessment of the context, barriers and feasibility as this could bias humanitarian action away from impartial and needs-based analysis in designing interventions to support vulnerable communities (ICRC, 2018).

### **5.1.2 What is the Perceived Impact of the Unconditional Cash Transfers on the Nutritional Intake among Pregnant and Lactating Women and Children 6-59 Months?**

On health and nutrition outcomes, majority of interviewees' perceptions reflected an improved situation after comparison with conditional cash transfers or utilization of the voucher system. They particularly highlighted an improvement in household dietary diversity, sustained breastfeeding, and optimal caloric intake for infants, young children, and pregnant and lactating women, citing previous studies they had conducted as part of their program monitoring and evaluation. This aligns with (Adato & Hoddinott, 2010; García-Guerra et al, 2019) studies that suggest improved nutrition outcomes due to cash-based interventions linked towards poverty reduction and human capital development. This proposition also aligns with a study conducted by Kiess et al. (2017) that demonstrates both governments and the humanitarian sector's efforts to embrace UCTs to mitigate and address food insecurity-related catastrophes and improve dietary challenges and health outcomes in resource-poor settings. On the contrary, Aizawa (2020) demonstrates discordant findings in the use of UCTs, suggesting a lack of significant improvements in nutrition intakes in poorer households compared to medium-income households. Other studies such as Adato and Bassett (2009) and Manley et al. (2012), also join Aizawa to disagree over whether cash transfer schemes help enhance beneficiaries' health and nutrition outcomes in their studies saying that the relationship between cash transfers and the nutrition status of children recipients is unclear. The differences in outcomes may be attributable to contextual factors in the setting, presence or absence of conditionality with health

components or absolute 'un-conditionality', goals of policymakers, and program designs.

On the contribution of UCTs to the agency and autonomy of recipients, Nnaeme et al. (2020) argue that cash transfers motivate their recipients to improve their health and their lives in general, by activating their agency and enabling them to start or diversify their livelihood activities expressing a strong sense of ingenuity and resilience. Additionally, a study on Cash transfers effect on maternal health and nutrition services utilization by Chakrabarti et al. (2021), echoes these findings. It highlights important factors that influence the experiences recipients have with cash-based interventions including the effects on their empowerment, agency, and autonomy. The same study explains how recipients experience the eligibility and enrolment processes, UCT service delivery procedures, and the tensions, stigmas, and barriers encountered in accessing the cash transfer programs.

### **5.1.3 What are the Barriers related to Unconditional Cash Transfer Programming?**

Several barriers including both operational and access challenges appeared to impede the effective implementation of UCT interventions in the study setting. For example, the study participants cited their experience with disbursement delays and limited program coverage especially with the government-backed UCTs. Other challenges such as the low amount of cash provisions, not in tandem with the Country's price inflation of over 15% within the previous 2 years, further hampered the achievement of the intended goals. In a study with a similar reflection, on the effects of the timing of cash transfer deliveries, Bazzia et al. (2015), say that delays in cash transfer disbursements lead to liquidity constraints and consequently large drops in household food consumption. Additionally, an IRC (2016) research paper titled, 'New model for delivering cash relief' also highlights the effects of delayed disbursements including negative coping mechanisms such as cutting the size of meals and sale of assets, pointing at the potential to delay recovery from crises and long-term devastation. Contrary to this reflection, an opinion paper by Peppiatt et al. (2001), appear to suggest a potential advantage of delayed distribution of cash because cash disbursements tend to drive up demand and hence hike in prices of commodities. However, this would only happen in situations of regional famine, where some places have food scarcity

while others have surplus and traders have to cope with high redistribution costs. Despite variations in the findings of the role these barriers play in the UCT administration process, collective evidence suggest the importance of a multi-faceted approach to addressing the barriers in order to improve the effectiveness of UCTs to tackle poverty, food insecurity and other related social inequalities (ICRC, 2018).

#### **5.1.4 Significance of Societal Norms, Values, and Beliefs**

The study found an important linkage between implementing successful cash-based programs and adherence to existing cultural norms, values, and beliefs. They included gender-based power dynamics in rural communities where men appear to dominate most decision-making processes. Others include issues of gender-based violence and cultural influence on communities' dietary practices. These findings align with Simon (2019) discussion paper on the effects of cash-based interventions on gender outcomes. The paper suggests that women can overcome challenges such as gender-based violence through these three pathways namely the promotion of economic security and emotional wellbeing, women empowerment, and the related influence of cash on intra-household conflict. On the other hand, this reflection disagrees with parts of Flores (2021) work on the effect of cash transfers on child marriages where she claims that cash transfers will not change social norms in the short-term. This may be true; however, with a combination of approaches such as those seeking to enhance dietary choices and the cash plus package of activities will in the end equip and facilitate UCT recipients with stronger decision-making capabilities. On women empowerment, this study's findings align with Simon (2019) paper that acknowledges the role of cash transfers towards gender transformation. The study alludes to availability of evidence to indicate that cash transfers enhances women's decision-making capacity mostly at household level. In general, this study found a growing recognition of communities' social-cultural norms and values among actors designing and implementing cash UCT programs to enhance the self-esteem, acceptability and capacities of vulnerable communities. This reflection aligns with the ICRC (2018) experience, which described humanitarian cash transfers as an opportunity to enhance people's capacity if taken into account with households' or communities' cultural standards.



## 5.2 Discussion of Methods

The study used qualitative research design to explore experiences and perceptions of UCT implementers. Authors such as Kvale and Brinkmann (2015), have reflexively assisted researchers using this type of design through their comprehensive guide to conducting research interviews. The recruitment of study participants involved purposive sampling allowing the researcher to select participants who played significant roles in the unconditional cash transfers arena and thereby suited to provide in-depth intuitions into the subject matter. Among the several recruitment strategies employed included sending invitation emails to potential participants, engaging community leaders to reach out to implementers in the study area as well as leveraging on existing networks such as the UCT cash working groups. This method of recruitment compares similarly with the studies by (Negrin et al., 2022; Newington & Metcalfe, 2014), on factors influencing recruitment to research. In both studies, they highlighted factors such as nature of research, recruiter characteristics and participant characteristics as key influencing elements for successful recruitment to qualitative research. Such, were key considerations for this particular study since the participants' roles, knowledge or experience and nature of the study aligned closely with the ease of recruitment witnessed. On the other hand, the recruitment process met challenges reaching all the invited participants, with 4 out of the 18 invited declining to participate in the study. This raised the question of 'why would some individuals decline to participate?' Newington and Metcalfe (2014), highlighted reasons such as tight working schedules limiting some potentials participants' time to attend a research interview, language barrier for those whose English was not a first language, and general fear to participate, as predominant reasons for the reluctance to participate. In this study, the four that declined to participate did not give reasons, however; their decline may be attributable to similar reasons or the feeling of being unprepared to respond to technical questions in the interview guide. Nonetheless, the study plan had anticipated such recruitment challenges and therefore ensured the recruitment strategy was flexible enough to focus on capturing valuable and diverse experiences from the finally recruited pool of 14 participants.

In the data analysis process, the researcher adopted a hybrid of inductive and deductive thematic approaches (TA) to data analysis. This was because a theoretical framework already existed and therefore guided the application of some themes while

other codes and themes emerged directly from the data. The use of inductive approach follows the reflection of Braun and Clarke (2019) on their 2006 thematic analysis paper helping conceptualize the coding process, while the deductive approach adopted Pearse (2019) illustration of the codebook approach to allow analysis of data within the pre-determined coding frame. As many versions of thematic analysis exist, failure to acknowledge the potential conceptual clash when a combination of them is applied in a study may lead to controversies when researchers try to evaluate and model existing studies (Morgan, 2022). Nonetheless, this study addresses the issue by elaborating how the combined use of inductive and deductive approaches integrated to produce appropriate findings for the study.

The application of the Consolidated Criteria for Reporting Qualitative Studies (COREQ) framework ensured adherence to reporting of essential elements of the study's methodology (Tong et al., 2007). This included a description of the study's context, research team and reflexivity, study design, analysis and findings, and interpretations. Following the COREQ guidelines helps the reader gain an understanding of the methods used and aids in evaluation of the study's trustworthiness.

### **5.2.1 Trustworthiness of the study**

To ensure trustworthiness in this study, the methods used had to be suitable to investigate the stated research questions (Malterud, 2012). Guba, a popular author in naturalistic approaches, proposes four criteria to ensure trustworthiness in qualitative research such as; *Credibility*, *Transferability*, *Dependability*, and *Confirmability* (Lincoln & Guba, 1985). To define these terms, we followed Aurini et al. (2021) explanations, demonstrating how the study employed them to improve its trustworthiness. Further, the discussion of these concepts intersects with the study's strengths and limitations highlighting factors that either facilitated or complicated the process of conducting this UCT study.

Credibility attempts to answer the question of how the findings of this research align with reality by ensuring the adoption of well-established qualitative research methods such as the individual interviews, gaining familiarity with the cultural context of the participating target population. Interviewing the participants in their local setting helped genuinely reflect on their lived experiences, thereby speaking to the social implication

of the study (Aurini et al., 2021). A fundamental limitation that may have affected the credibility of this study include the subjectivity of the researcher in the interpretation of findings. Opponents of qualitative research papers often criticize their quality, arguing that they rely heavily on the skills of the researcher and his or her personal biases. As a junior researcher, my interpretations may have adopted my understanding of the data or how I made use of the theoretical framework to fit into the data, and not necessarily the actual views of the participants (Maxwell, 2012). To address this bias, I undertook relevant courses on qualitative research prior to the study and consistently engaged with an experienced supervisor, thereby acquiring requisite skills needed to participate in the study.

Transferability in this context refers to the extent to which the findings may be transferable to another setting (Aurini et al., 2021). The researcher provided a detailed context of the UCT field to allow readers gauge whether the prevailing setting is similar to the one they would like to apply the findings. However, further to interviewing the implementers, the study did not interview UCT beneficiaries to supplement the contextual experiences in the study setting due to a delay in the issuance of a research permit, which affected the logistical plan to travel to their location. This may limit the potential for transferability of the findings to a similar population (Maxwell, 2012). To mitigate this challenge, the study ensured comprehensive recruitment of implementers from national level to grassroots level and with different roles in UCT administration.

Dependability refers to the stability of the data collected over time allowing other researchers to follow the decision trail used by the initial investigator if using similar data, context or analysis methods (Aurini et al., 2021). This study used mainly individual interviews with a detailed description of the methodological processes to ensure consistency of results in case of a repetition of the study.

Finally, Confirmability is established when the research demonstrates that the results' interpretations, align with the findings or existing sources of data (Aurini et al., 2021). This dimension addresses the concern for objectivity in this study. To validate the accuracy of the results, the researcher shared the data transcripts with the interviewees for member checking to help confirm if the data accurately represented what they spoke about their experiences. While this strategy helps test the researcher's interpretations against that of the participants, Lareau (2011) portrays the

possibility of creating disagreements between researchers and participants over whose focus the research should reflect. To mitigate against such potential disagreements when receiving their feedback, the study accorded participants confidentiality and a non-judgmental approach, whilst allowing them edit their own transcripts or make additional notes left out during the transcription process.

## **6.0 Conclusion and Recommendations**

The researcher structures this study around the Capability Approach theoretical framework, pioneered by Amartya Sen. This framework provides a normative approach for evaluating individual well-being and development within public health interventions. Health economists such as Lorgelly et al. (2008), have gone ahead and developed instruments for measuring capabilities in similar initiatives thereby increasing the relevance of the framework in this particular study. In addition, this present study contributes to previous studies in the UCT field by providing perceptions and experiences of implementers within marginalized areas to assist policymakers and relevant stakeholders in designing effective cash-based nutrition-sensitive interventions for similar settings. However, additional research capturing beneficiaries' perspectives would be important to expand the diversity of opinions necessary to improve intended outcomes.

Overall, the findings of this study points to the possibility that Kenya's underprivileged communities could benefit from UCT programs that take into account the experiences of those directly implementing them. The findings herein align with most of the literature reviewed regarding the impact of UCTs on maternal and child nutrition, dietary diversity and household food security outcomes. However, due to the disparities in study designs, potential limitations, contextual factors, target study populations and project scale, it is difficult to attribute the impact observed solely to UCTs. Moreover, most of the previous studies reviewed here, lacked adequate assessment of the unique experiences of UCT implementers, limiting the potential for transferability of such studies. This may have hindered the possibility to maximize the design and administration of UCT programs delivering the greatest possible positive impact on nutrition outcomes. For that reason, this study attempted to close that gap by adding knowledge informed by the distinctive experiences of UCT implementers.

Following a careful review of the study's findings, numerous sets of recommendations emerge for future program actions and policy development in UCT programming within similar settings. Implementers and policy makers must incorporate in their planning and design, cultural sensitivity and the participation of the communities involved. This will influence how societal norms, values, and beliefs are respected thereby increasing acceptance and effectiveness of UCT initiatives. Secondly, adopting a rights-based consideration and upholding the principles of the capability approach theory will raise the agency and autonomy of the beneficiaries over the choices they make about their lives in the context of spending the cash support received. This consideration will also help improve recipients' dignity and empower them socio-economically ensuring equitable access to the UCT resources available in their communities. Thirdly, UCT implementers and policymakers should make efforts to address identified barriers from both the demand and the supply side. For instance, addressing issues of misuse of funds, insecurity, limiting the use of proxy beneficiaries, and shortening the geographical distances by having adequate cash-out points will improve the quality of UCT service delivery and ultimately contribute to improved livelihoods and nutrition outcomes. Fourthly, implementers need to adopt innovative approaches to tackle implementation challenges and offer cash-based solutions that respond to identified community needs to enhance impact on the recipients' functioning and wellbeing. Finally, implementers should align their existing monitoring, evaluation and learning activities with the stakeholders' feedback, current diversity of challenges and expected outcomes, to enhance accountability, efficiency and effectiveness of UCT programs.

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## Appendices

### Appendix 1: Participant Information Letter and Consent Forms

#### Appendix 1.1 Information Letter

Project Title: ***“Implementers’ Experiences and Perceived Impacts on Nutritional Intake of Unconditional Cash Transfers in Turkana County, Kenya.”***

Are you interested in taking part in the research project?

Yes/No

#### **Purpose of the project**

You are invited to participate as a frontline worker in a research project where the main purpose is to explore **implementers’** experiences with unconditional cash transfers, perceived impact on their nutritional intakes and the barriers encountered in the process in emergency contexts **such as Turkana County, Kenya.**

#### **Research questions**

1. *What are the experiences and perceptions of the implementers of cash transfer programs?*
2. *What is the perceived impact of the cash transfers on the nutritional intake among the pregnant and lactating women and children 6-59 months?*
3. *What are the barriers related to unconditional cash transfer programming?*
4. *Can unconditional cash transfers enhance beneficiaries’ capabilities and functioning in Turkana County (applying the Capability Approach Theory)?*

#### **Which institution is responsible for the research project?**

**Oslo Metropolitan University** (Faculty of Health Sciences/ Department of Natural Sciences and Health Sciences) is responsible for the project (data controller).

#### **Why are you being asked to participate?**

*You are being asked to participate to share your experiences and perceptions on unconditional cash transfers based on your role as ..... as part of the study’s goals.*

*Please note that the study participants will be selected from organizations and institutions implementing cash transfers initiatives in Kenya. The study sample will include about 15 persons participating in individual interviews.*

### **What does participation involve for you?**

*If you chose to take part in the project, this will involve that you participating in a one-on-one interview or be part of a Focus group discussion. It will take approx. 45 minutes for the individual interview session. The interview guide includes questions about your experiences with cash transfers as an implementer in UCT programs. Your answers will be recorded electronically via an audio recording device and on paper through the notes taken during the interview.*

### **Participation is voluntary**

*Participation in the project is voluntary. If you chose to participate, you can withdraw your consent at any time without giving a reason. All information about you will then be made anonymous. There will be no negative consequences for you if you chose not to participate or later decide to withdraw. In case you decide to withdraw your consent during the study, parts of the interview related to your responses will be deleted.*

### **Your personal privacy – how we will store and use your personal data**

We will only use your personal data for the purpose(s) specified here and we will process your personal data in accordance with data protection legislation (the GDPR).

- *The information you share with us will only be available to the student researcher himself, the supervisor and OsloMet University as the institution responsible for this research study.*
- *To ensure that unauthorized persons do not access personal data collected, I will replace your name and contact details with a code. The list of names, contact details and respective codes will be stored separately from the rest of the collected data and will be encrypted and stored in a secured research server.*
- *Data collected from the individual interviews will be encrypted and processed using a software programme called NVIVO 14 common for transcribing and analysis of texts and audio.*
- *You may have access to compiled and summarized data about your own interview for member-checking (verifying accuracy of your responses) after the data collection exercise.*
- *Participants' will not be recognizable in publications by name, age etc, however, the final report will contain specific quotes and references to affiliated organizations/institutions or occupation which can be directly linked to individual participants.*

### **What will happen to your personal data at the end of the research project?**

The planned end date of the project is *December 2024*. *Personal data collected from participants will be stored in encrypted format and anonymised or deleted when no longer needed at the end of the project.*

### **Your rights**

So long as you can be identified in the collected data, you have the right to:

- access the personal data that is being processed about you
- request that your personal data is deleted
- request that incorrect personal data about you is corrected/rectified
- receive a copy of your personal data (data portability), and
- send a complaint to the Norwegian Data Protection Authority regarding the processing of your personal data

### **What gives us the right to process your personal data?**

We will process your personal data based on your consent.

Based on an agreement with *Oslo Metropolitan University*, the Data Protection Services of Sikt – Norwegian Agency for Shared Services in Education and Research has assessed that the processing of personal data in this project meets requirements in data protection legislation.

### **Where can I find out more?**

If you have questions about the project, or want to exercise your rights, contact:

- *Oslo Metropolitan University* via *Daniel Kariuki, Project Leader/Student Researcher* at [S371518@oslomet.no](mailto:S371518@oslomet.no) or through my Supervisor *Laura Terragni* at [ltterragn@oslomet.no](mailto:ltterragn@oslomet.no) as the persons responsible for the project.
- Our Data Protection Officer: Ingrid Jacobsen at [ingrid.jacobsen@oslomet.no](mailto:ingrid.jacobsen@oslomet.no) and +47 67 23 55 34, Oslomet University.

If you have questions about how data protection has been assessed in this project by Sikt, contact:

- Email: ([personverntjenester@sikt.no](mailto:personverntjenester@sikt.no)) or by telephone: +47 73 98 40 40.

Yours Faithfully,

Daniel K Kariuki,  
Student Researcher

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Laura Terragni, Professor  
Supervisor, OsloMet University

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## Appendix 1.2 Consent form

I have received and understood information about this project whose title is '**Implementers' Experiences and Perceived Impacts on Nutritional Intakes of Unconditional Cash Transfers in Turkana County, Kenya**' and have been given the opportunity to ask questions. I give consent:

- To participate in the **Individual Interviews***
- For information about me to be published in a way that I can be recognised or linked to certain texts of the data collected.*

I give consent for my personal data to be processed until the end of the project.

-----  
(Signed by participant, date)



## Appendix 2: Individual Interviews Semi-structured Interview Guide

### 2.1 English version

**Title:** Implementers' Experiences and Perceived Impacts on Nutritional Intakes of Unconditional Cash Transfers in Turkana County, Kenya.

#### Research questions:

1. What are the experiences or perceptions of the beneficiaries who receive these cash transfers?
2. What is the perceived impact of the cash transfers on the nutritional intake among pregnant and lactating women and children under five years?
3. What are the barriers related to cash transfer programming; from an implementation level and at a perceived impact level?

*May I turn on the digital recorder?*

#### A. Background information

Let us start with what role you have played in the implementation of this program.

#### B. Defining Unconditional Cash Transfers

Can you also tell me a little about cash transfers, and how such modalities have evolved from vouchers to conditional cash transfers to unconditional cash programming?

What do you think about these changes?

#### Prompts

- How can you describe your experience with cash transfer programming i.e. the merits of cash transfers in tackling poverty, hunger, and other social vulnerabilities?
- Tell me about other existing forms of social protection programs you know that complement the UCTs.

#### C. Perceived Impact of Cash Transfers on Nutritional Intakes among PLW and Children U5? (PLW = Pregnant and Lactating Women, U5 = children under 5 years)

Can you talk about your views on perceived impact of cash transfers on nutrition intakes and dietary choices of PLWs and children under five enrolled into the program?

#### Prompts

- Tell us about how the UCT has influenced the availability and accessibility of nutritious foods (like a variety of vegetables and fruits) among the benefiting households?
- Can you tell us what changes do you notice in the performance of local food markets around communities receiving cash transfers?

#### **D. Barriers Related to Cash Transfer Programming**

Can you describe from your experience the barriers that prevent effective implementation of the unconditional cash transfer programming.

##### **Prompts**

- How do you think these barriers affect the uptake the program by eligible beneficiaries?
- Tells us about potential unintended consequences of the implementation of the UCT programming.
- How do you monitor the program?
- To what extent do you feel beneficiaries' and stakeholders' feedback are heard and considered to improve the program goals?

#### **E. Applying the Capability Approach Theory**

How do you think the use of UCTs have contributed to beneficiaries freedoms and capabilities to achieve their wellbeing?

##### **Prompts**

- What are the key factors that influence the utilization of UCTs to achieve better health and nutrition outcomes among the PLWs in Turkana County?
- Can you describe the support given (if any) on better ways to utilize the cash for improved for maternal and health outcomes.

How do you see the future of cash transfer programming in addressing determinants of health and nutrition in emergency set ups?

##### **Conclusion:**

I want to reassure you that your responses will be kept confidential and will only be used for the purposes of this research as earlier explained. Do you have any final thoughts or comments you would like to share with us?

*Thank you very much for your time and the information you shared today*

## 2.2 Swahili version<sup>2</sup>

**Kichwa:** Uzoefu na Mitazamo Katika Ulaji Wa Lishe Miongoni Mwa Watekelezaji Wa Uhamishaji Pesa Taslimu Bila Masharti Katika Kaunti Ya Turkana, Kenya

### Maswali ya utafiti:

- 1) Je, wanao uzoefu au mitazamo ipi walengwa wanaopokea uhamisho huu wa fedha taslimu?
- 2) Je, ni nini athari inayoonekana ya uhamisho wa fedha kwenye ulaji wa lishe kati ya wanawake wajawazito na wanaonyonyesha na watoto chini ya miaka mitano?
- 3) Je, ni vikwazo gani vinavyohusiana na programu ya uhamisho wa fedha; kutoka kwa kiwango cha utekelezaji na katika kiwango cha athari inayoonekana?

### Kundi lengwa: Wafanyakazi wa mstari wa mbele

*Je, ninaweza kuwasha kinasa sauti cha dijitali?*

#### I. Taarifa za usuli

Hebu tuanze na ni jukumu gani umechukua katika utekelezaji wa programu hii?

#### II. Kufafanua Uhamisho wa Pesa Bila Masharti

Unaweza pia kuniambia kidogo kuhusu uhamishaji fedha, jinsi mbinu za uhamishaji fedha zimebadilika; kutoka kwa vocha, hadi uhamishaji wa pesa wa masharti hadi uhamishaji wa pesa bila masharti?

Una maoni gani kuhusu mabadiliko haya?

#### Vidokezo

- Je, unawezaje kuelezea uzoefu wako na upangaji wa uhawilishaji fedha yaani sifa za uhawilishaji fedha katika kukabiliana na umaskini, njaa na udhaifu mwingine wa kijamii?
- Niambie kuhusu aina nyingine zilizopo za programu za ulinzi wa jamii unazojua zinazosaidiana na UCTs?

#### III. Je, Athari Zinazoonekana za Uhamisho wa Pesa kwenye Ulaji wa Lishe miongoni mwa wanawake wajawazito na wanaonyonyesha na Watoto U5? (PLW = Wanawake wajawazito na wanaonyonyesha, U5 = watoto chini ya miaka 5)

Je, unaweza kuzungumzia maoni yako kuhusu athari zinazoonekana za uhamisho wa fedha kwenye ulaji wa lishe na uchaguzi wa vyakula vya watu wanaoishi na VVU na watoto walio chini ya miaka mitano waliojiandikisha kwenye programu?

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<sup>2</sup> Two participants interviewed in Swahili Language

### **Vidokezo**

- Tuambie jinsi UCT imeathiri upatikanaji na upatikanaji wa vyakula bora (kama aina mbalimbali za mboga na matunda) miongoni mwa kaya zinazonufaika?
- Je, unaweza kutuambia ni mabadiliko gani unaona katika utendakazi wa masoko ya vyakula vya ndani karibu na jumuiya zinazopokea uhamisho wa fedha?

## **IV. Vikwazo vinavyohusiana na Upangaji wa Uhawilishaji Fedha**

Je, unaweza kueleza kutokana na uzoefu wako vikwazo vinavyozuia utekelezaji bora wa programu ya uhawilishaji fedha bila masharti.

### **Vidokezo**

- Je, unafikiri vizuizi hivi vinaathiri vipi matumizi ya programu kwa walengwa wanaostahiki?
- Inatuambia kuhusu matokeo yasiyotarajiwa ya utekelezaji wa programu ya UCT.
- Je, unafuatiliaje programu?
- Je, unahisi maoni ya walengwa na washikadau yanasikika na kuzingatiwa kwa kiwango gani ili kuboresha malengo ya programu?

## **V. Kutumia Nadharia ya Mbinu ya Uwezo**

Je, unafikiri matumizi ya UCTs yamechangia vipi uhuru na uwezo wa walengwa kufikia ustawi wao?

### **Vidokezo**

- Ni mambo gani muhimu yanayoathiri matumizi ya UCTs kufikia matokeo bora ya afya na lishe miongoni mwa Wanawake Wajawazito na Wanaonyonyesha katika Kaunti ya Turkana?
- Je, unaweza kuelezea usaidizi uliotolewa (ikiwa upo) kuhusu njia bora za kutumia fedha taslimu kwa ajili ya kuboresha matokeo ya uzazi na afya.

Je, unaonaje mustakabali wa utumaji programu wa uhawilishaji fedha katika kushughulikia viashiria vya afya na lishe katika mipangilio ya dharura?

### **Hitimisho:**

Ninataka kukuhakikishia kuwa majibu yako yatakuwa siri na yatatumika tu kwa madhumuni ya utafiti huu kama ilivyoielezwa hapo awali. Je, una maoni yoyote ya mwisho au maoni ambayo ungependa kushiriki nasi?

*Asante sana kwa wakati wako na habari uliyoshiriki leo*

### Appendix 3: List of initial codes (generated using NVIVO 14)

Initial codes	Files	Ref	Initial codes	Files	Ref
Actors involved in Cash transfers	4	5	Inclusivity and linkage to other services	3	8
Agency, empowerment and freedoms	9	16	Social Vulnerabilities	3	4
Amount of cash	6	11	Informants opinion on UCT	9	15
Barriers affecting cash transfer programming	9	22	Initiatives linked to cash transfers	6	9
Behaviour change and communication - nutrition counselling	6	10	Merits of transfer methods (income transfers, vouchers)	4	10
Beneficiary selection criteria	5	10	Monitoring of cash usage	2	2
Building resilience	4	6	Other forms of social support	1	1
Cash disbursement mechanisms (i.e. mobile money, banking agents)	8	14	Other uses of cash	4	10
Choice on targeting	5	8	Background ground information of interviewees	9	10
Choices depend on outcomes	6	6	Power dynamics in patriarchal societies	4	5
Collective unity	2	2	Programme monitoring and evaluation	9	18
Coordination of Cash transfer initiatives	6	10	Referral to supportive services	1	1
Cultural influence	2	5	Rights-based approach	1	2
Defining cash transfers (conditional, unconditional)	8	11	Safeguarding and mitigation measures	3	4
Dependency syndrome	2	5	Scope and coverage of cash transfers	4	4
Differences between conditional and unconditional cash transfers	2	2	Socio-Economic perspective	2	2
Dignity, flexibility and decision making	7	14	Stakeholder sensitization and engagement	5	8
Effects of cash transfers on local markets	8	15	Stakeholders' Feedback	8	10
Enhancing Capacities	2	2	Superstitions and beliefs around the registration process	2	3
Financial inclusion and access	3	5	Triggering a response	2	2
Food availability and access	6	9	Unintended consequences	9	24
Fraud	4	4	Use of previous research studies	4	11
Future of cash transfer programming	9	12	Impact on nutrition outcomes	9	17
Gratitude	1	1	Importance of societal norms and values	1	1
Impact of cash transfers	7	12			



## Appendix 5: Ethical Approvals

### Appendix 5.1 Sikt Letter



[Notification form](#) / [Exploring Unconditional Cash Transfers Beneficiaries' Experiences...](#) / Assessment

## Assessment of processing of personal data

<b>Reference number</b> 217744	<b>Assessment type</b> Standard	<b>Date</b> 21.07.2023
-----------------------------------	------------------------------------	---------------------------

#### Title

Exploring Unconditional Cash Transfers Beneficiaries' Experiences, their Perceived Impact on Nutritional Intakes and associated Barriers in Emergency Contexts. A Qualitative Study in Kenya

#### Data controller (institution responsible for the project)

[OsloMet – storbyuniversitetet](#) / [Fakultet for helsevitenskap](#) / [Institutt for naturvitenskapelig helsefag](#)

#### Project leader

Laura Terragni

#### Student

Daniel Kariuki

#### Project period

01.06.2023 - 31.12.2024

#### Categories of personal data

GeneralSpecial

#### Legal basis

Consent (General Data Protection Regulation art. 6 nr. 1 a)

Explicit consent (General Data Protection Regulation art. 9 nr. 2 a)

The processing of personal data is lawful, so long as it is carried out as stated in the notification form. The legal basis is valid until 31.12.2024.

[Notification Form](#) [↗](#)

#### Comment

ABOUT OUR ASSESSMENT

Data Protection Services has an agreement with the institution where you are a student or a researcher. As part of this agreement, we provide guidance so that the processing of personal data in your project is lawful and complies with data protection legislation. We have now assessed that you have legal basis to process the personal data.

#### TYPE OF DATA

The project will process special categories of personal data about health data.

#### FOLLOW YOUR INSTITUTION'S GUIDELINES

You must store, send and secure the collected data in accordance with your institution's guidelines. This means that you must use data processors (and the like) that your institution has an agreement with (i.e. cloud storage, online survey, and video conferencing providers).

Our assessment presupposes that the project will meet the requirements of accuracy (art. 5.1 d), integrity and confidentiality (art. 5.1 f) and security (art. 32) when processing personal data.

#### NOTIFY CHANGES






If you intend to make changes to the processing of personal data in this project, it may be necessary to notify us. This is done by updating the information registered in the Notification Form. On our website we explain which changes must be notified. Wait until you receive an answer from us before you carry out the changes: <https://sikt.no/en/notify-changes-notification-form>

#### FOLLOW-UP OF THE PROJECT

We will follow up the progress of the project at the planned end date in order to determine whether the processing of personal data has been concluded.

Good luck with the project!

## Appendix 5.2 NACOSTI Certificate

 <p>REPUBLIC OF KENYA</p>	 <p>NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY &amp; INNOVATION</p>
<p>Ref No: <b>313303</b></p>	<p>Date of Issue: <b>03/November/2023</b></p>
<p><b>RESEARCH LICENSE</b></p>	
	
<p><b>This is to Certify that Mr., Daniel Karanja Kariuki of , has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in on the topic: Experiences and Perceived Impacts on Nutritional Intakes among Unconditional Cash Transfer Beneficiaries in Turkana County, Kenya for the period ending : 03/November/2024.</b></p>	
<p>License No: <b>NACOSTI/P/23/30714</b></p>	
<p>Applicant Identification Number <b>313303</b></p>	 <p>Director General</p>
<p>NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY &amp; INNOVATION</p>	
<p>Verification QR Code</p>	
	
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