

**CASH TRANSFER PROGRAM AND SOCIO-ECONOMIC EMPOWERMENT OF
COMMUNITIES IN DADAAB REFUGEE COMPLEX, KENYA.**


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DECLARATION

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DEDICATION

To Samwel Kihuyu and Mary Wanjiru, my parents, Moses Waithaka and George Kinuthia my brothers and only sister Lucy Njoki. They believed in me and my dreams. I dedicate this to my supportive in-laws Jane Waithaka, Khadijah Kinuthia and James Githinji who have always prayed for me. To my nieces and nephews and cousins, to inspire you through my footsteps to achieve more. I deeply appreciate your love and understanding every day. I am eternally grateful.

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ABBREVIATION AND ACRONYMS

CBO	Community Based Organization
CCT	Conditional Cash Transfer
CT	Cash Transfer
CTPs	Cash Transfer Programs
ESSN	Emergency Social Safety Net
EU	European Union
KDRDIP	Kenya Development Response to Displaced Impacts Project
MDGs	Millennium Development Goals
NGOs	Non-Governmental Organizations
SDGs	Sustainable Development Goals
SEE	Socio-Economic Empowerment
SRMP	Social Risk Mitigation Project
UCT	Unconditional Cash Transfer
UNDHR	United Nations Declaration of Human Rights
UNHCR	United Nations High Commission for Refugees
UNSDG	United Nations Sustainable Development Goals
WERK	Women Educational Researchers of Kenya
WIK	Windle International Kenya
WRC	Women Refugee Commission
WUSC	World University Service of Canada

ABSTRACT

Decent work and economic growth is outlined as one of the seventeen sustainable development goals framed on ensuring that all the individuals in the world as a whole are socio-economically empowered irrespective of their status or their countries as outlined in the United Nations Sustainable Development Goals in 2015. Cash transfer programs have demonstrated to be very strong instruments of poverty reduction, with positive impacts on poverty, dietary diversity, enrollment and attendance in school, investment in productive assets, child labor and empowerment indicators. The study purposed to establish the effect of cash transfer program on socio - economic empowerment of communities in Dadaab refugee complex, Kenya. The study objectives were: to examine the influence of funding of cash transfer program on socio-economic empowerment, to examine the influence of governance of cash transfer program on socio-economic empowerment, to examine the influence of needs assessment on recipients of cash transfer program on socio-economic empowerment and to examine the influence of monitoring and evaluation of cash transfer program on socio-economic empowerment of communities in Dadaab refugee complex, Kenya. The study adopted universalism theory and theory of change and cash transfer programs to underpin this study. The research design used was descriptive survey design. The study targeted a population of 27,286 comprising of cash transfer officers, key informants and refugee households. A sample size of 427 of the respondents was carefully selected using probability sampling. The research relied on interview guides and research questionnaires. Research instruments were subjected to reliability and validity tests to ensure they achieve the recommended status before they are used in the actual study. Descriptive statistics such as percentages, standard deviations and means and also inferential analysis such as Pearson correlation coefficient and regression analysis were used in analysis of collected data. The study further relied on frequency distribution tables and prose-form in order to present the information. From the study, there was positive relationship between funding of cash transfer program and socio-economic empowerment ($r = 0.680$). The study also found out that there was positive relationship between governance of cash transfer program and socio-economic empowerment ($r = 0.697$). Furthermore, the study found out a positive correlation between needs assessment on recipients of cash transfer and socio - economic empowerment ($r = 0.820$). Lastly, study ascertained that there existed a positive relationship between monitoring and evaluation of cash transfer program and socio - economic empowerment ($r = 0.819$). The study concluded that funding of cash transfer programs, governance of cash transfer programs, needs assessment on recipients and monitoring and evaluation of cash transfer programs had positive and significant effect on socio-economic empowerment of communities in Dadaab refugee complex. Thus, more stakeholders should be brought on board to ensure funding is well achieved and that the organizations have adequate funds to reach all the refugees that may be needy. The stakeholders should employ various technique in programs to educate beneficiaries on financial literacy as well as providing coaching and mentorship to apply in the various economic activities that promote economic empowerment. There is also need to ensure that more professionals are engaged by the support groups to ensure that there is proper governance and that the cash transfers only reach the intended and needy beneficiaries. Finally, the study recommends that through monitoring and evaluation of cash transfer programs, the support groups should ensure that any shortcomings that may result from the programs are quickly traced and proper correction measures undertaken for the benefit of the beneficiaries.

CHAPTER ONE INTRODUCTION

1.1 Background to the Study

Decent work together with economic growth is outlined as one of the seventeen sustainable development goals which is framed on ensuring that all the individuals in the world as whole are socio-economically empowered irrespective of their status or their countries as outlined in the United Nations Sustainable Development Goals (UNSDG) in 2015. Even in the circumstances that make a people to become refugees, becoming socio-economically empowered through various aspects among them being access to education, participating in matters concerning decision making, being well financially, having confidence in their lives and making appropriate decisions has to be achieved (Kupfer, 2016). Based on the United Nations High Commission for Refugees, (UNHCR), the world refugee status has been worsening due to reappearing and re-emerging conflicts in many areas on the globe (UNHCR, 2019). For the last decade alone has witnessed the number of refugees and asylum seekers rise to almost 75 million people with majority of them coming from the war torn countries such as Syria, Afghanistan, Venezuela, Libya and Somalia. The same period has seen an increasing influx in number of refugees in Africa as many people have been fleeing their home countries in search of peaceful areas or running away from natural calamities mainly in sub-Saharan Africa (CFR, 2019; UNCHR, 2019).

The statistical data from the UNHCR indicate that the Sub Saharan Africa hosted almost a quarter of the number of the refugees in the world and majority of them were also produced by the countries in the same sub-Saharan region. Most of the refugees in the Sub Saharan Africa found refuge in nations in East and Horn of Africa region. Somalia, Sudan, South Sudan, Eritrea, Democratic Republic of Congo and Burundi are among the countries that have emerged as the highest refugee producing countries in the entire Africa. In 2015, Kenya became the seventh in the world in the ranking of the countries that hosted refugees in the world and second in Africa, after Ethiopia, with a refugee population of almost a half a million (UNHCR, 2016).

UNHCR among other humanitarian organizations have come up with programs in order to address the refugees' plight among them being their socio-economic conditions in the camps. There is need to ensure that socio-economic empowerment process serves the purpose it is intended to serve and not only be a usual stopgap measure. Refugees have to be empowered both

socially and economically through various support such as education and training, livelihood support, building of economic infrastructure among others and enable them realize their full potential even if they are very far away from their governments. Despite the challenges that the refugees may experience when away from their countries of birth, it is very necessary to ensure that they gain full potential in being able to control their own lives and reduce the overreliance on the humanitarian bodies and well-wishers (UNHCR, 2015; Sytnik, 2016).

Socio-economic empowerment has been considered to be a public intervention which is meant to help the communities, individuals and households in being able to manage their risks and provides the much needed support to the vulnerable members in the society. By communities being empowered both socially and economically, they become able to attain their basic needs, they are not socially excluded from others and are able to cope with the livelihood shock. Cash transfer is a social protection measure which when well implemented may see funds being able to be directed to the target beneficiaries hence able to facilitate various projects that are meant to ensure they become self-reliant members in a society (Abdi, 2019).

Kenya is currently the host of about half a million refugees who are registered by the relevant bodies as refugees with majority of them coming from Somalia (55%), South Sudan (24%), Congo (9%) with the remaining 12 percent being shared by Burundi, Eritrea, Sudan, Rwanda and Ethiopia (Campbell *et al.*, 2014; UNHCR, 2019). The main refugee camps in Kenya include Kakuma refugee camp and Dadaab refugee complex which are both located in less developed areas in the northern parts of the country as pointed out by Kenya Development Response to Displaced Impacts Project (KDRDIP), 2018. Refugees in these camps are viable to socio-economic conditions such as inadequate access to basic needs, inadequate economic infrastructure which generally lead to their poor livelihood conditions (KDRDIP, 2018).

Despite the cash transfer programs by the humanitarian bodies targeting the refugees in the camps in Kenya, the World Bank (WB) report (2019) illustrate that the refugees in these camps have for very long time remained vulnerable to harsh economic conditions. This can be seen based on the refugees in the camps being extremely poor, having limited assets and having very poor households. This has led to many of them to seek employment in informal sectors which is characterized by very low wages in order to make the ends meet (Betts *et al.* 2018; WB, 2019; IFC, 2018).

Empowerment of the refugee populations is one of the goals of UNHCR programs and it also underpins the approach used by the Refugee Aid Development (RAD). In order to ensure the empowerment of the populations in the refugee camps, there are certain processes and mechanisms that have to be adopted by the programs that rely on the cash transfers. When the refugees lack voice, power and are subjected to exclusion and marginalization, their status are underlie. This means there is need to ensure all the obstacles in the way of ensuring that the refugees attain the needed empowerment are all addressed and proper corrective measures put in place.

1.2 Statement of the Problem

Decent work and economic growth is outlined as one of the seventeen sustainable development goals framed on ensuring that all the individuals in the world as whole are socio-economically empowered irrespective of their status or their countries as outlined in the United Nations SDGs in 2015. The refugees have to ensure they cope with refugee challenges that are normally seen as barriers to their empowerment and economic success. Reducing impoverishment of the people irrespective of their current conditions and making it possible for them to have access to basic needs and services, education, employment, affordable housing and minimizing the inequalities that they have are among the human rights as anchored in Sustainable Development Goals, SDG1 and also echoed in the Kenya's vision 2030. Through various agencies such as World Bank, UNHCR, Non-Governmental Organizations (NGOs) and support groups, various programs have been launched to improve the socio-economic empowerment of refugees. Several Cash Transfers programs have been initiated, some being pegged on conditions and others unconditional to help the beneficiary group achieve the intended behavior (UNHCR, 2018).

Despite all the measures that have been put in place among them being CTPs, to ensure that there is increase in refugees socio-economic empowerment (SEE), very little has been achieved leaving the donors questioning the effectiveness of these programs on the socio-economic empowerment of the beneficiary individuals, as most of the them may not be able to sustain their livelihoods without overreliance on the humanitarian aids (UNHCR, 2018; Ayinkamiye, 2015). When the refugee empowerment is not addressed, then it implies that achieving a sustainable solution to the refugee plight of becoming socio-economically empowered remains a pipe dream (CFR, 2019).

Several studies have been done in relation with cash transfer programs and empowerment of refugees. Kamau and Mwenda (2021) established that cash transfer programs that facilitated programs that lead to human capital development and financial capital development had a significant positive effect on the empowerment. Ayinkamae (2015) and Nyale (2018) both noted that programs intended to ensure entrepreneurship training had a statistical significance positive effect on the empowerment of the refugees. Kubai and Espen (2021) study revealed that despite the cash transfer programs having positive effect on the empowerment of the target populations, its' implementation had many shortcomings that even lead to many of the targeted people not benefiting from the programs.

Several studies have been done in regard to cash transfer programs and empowerment but they have not addressed the ever increasing inequalities, challenges and obstacles preventing the refugees from attaining the much needed empowerment, more so, these studies have not considered implementation of cash transfers programs and SEE of the refugees. Therefore, the study sought to investigate how cash transfer program affect SEE of communities in Dadaab Refugee Complex, Kenya.

1.3 Purpose of the Study

The study was framed on one main purpose which is to establish the effect of cash transfer programs (CTPs) on socio-economic empowerment (SEE) of communities located in Dadaab refugee complex, Kenya.

1.4 Objectives of the Study

This study was framed on four specific objectives as presented:

- i. To examine the influence of funding of cash transfer program on socio - economic empowerment of communities in Dadaab refugee complex, Kenya.
- ii. To examine the main influence of governance of cash transfer program on socio - economic empowerment of communities in Dadaab refugee complex, Kenya.
- iii. To examine the influence of needs assessment on recipients of cash transfer program on socio-economic empowerment of communities in Dadaab refugee complex, Kenya.

- iv. To examine the influence of monitoring and evaluation of cash transfer program on socio - economic empowerment of communities in Dadaab refugee complex, Kenya.

1.5 Research Questions

This particular study was directed by four research questions.

- i. What is the influence of funding of cash transfer program on socio - economic empowerment of communities in Dadaab refugee complex, Kenya?
- ii. What is the influence of governance of cash transfer program on socio-economic empowerment of communities in Dadaab refugee complex, Kenya?
- iii. To what extent does needs assessment on the recipients of cash transfer program influence the socio-economic empowerment of communities in Dadaab refugee complex, Kenya?
- iv. How does monitoring and evaluation of cash transfer program influence socio-economic empowerment of communities in Dadaab refugee complex found in Kenya?

1.6 Significance of the Study

Findings emanating from conducting this research study will be beneficial to various organs like various Kenyan government bodies, existing and upcoming NGOs, rotary groups, volunteer workers, refugees in camps and in urban areas and researchers. The refugee support organizations and international bodies like the World Bank and the European Union or humanitarian agencies like UNHCR may find this finding useful in establishing if the support provided to refugees in Dadaab refugee complex, Kenya, through cash transfer in different projects has influence on their socio-economic empowerment. The refugee community, who are the main case for this study, may be able to get different programs offered by different projects that are suitable to improve their current and future socio-economic welfare that will make them independent in running their livelihoods and minimize the reliance on the humanitarian aids. The study finding will add knowledge to the existing one by narrowing identified research gaps in the area of project management in relation to CTPs on SEE (social-economic empowerment) within refugee communities living in Dadaab Refugee Complex.

1.7 Assumptions of the Study

Respondents were to be available during the time for data collection; they were also having pre-requisite information regarding the CTPs and the socio-economic empowerment of the refugees in Dadaab refugee complex. The study further assumed that funding, governance, needs assessments on the recipients and monitoring and evaluation are the major areas of concern in investigating the effect of CTPs on SEE of refugees in Dadaab refugee complex.

1.8 Limitations of the Study

The refugees in Dadaab refugee complex, Kenya, are widely distributed across the 3 camps namely Hagadera, Ifo and Dagahaley. The researcher was forced to traverse in the 3 camps that are widely apart amidst the high security risk and high temperatures. The corona virus pandemic posed major challenges in the research. The exercise was also more involving and straining on finances. The research assistants were utilized by the researcher for the sole purpose to collect data from all the three camps. The researcher had to train research assistants on the use of research instruments before engaging in data collection phase. The researcher had also to comply with all the Covid-19 protocols put in place. Due to less confidence in sharing their experiences, being suspicious and afraid in giving their opinions, the exercise put focus only on the refugees that had will in providing the necessary information.

1.9 Delimitations of the Study

The study targeted refugees and cash transfer officers in Dadaab refugee complex, Garissa County. The study covered all the three refugee camps in Dadaab which are Hagadera, Ifo and Dagahaley. The study has four independent variables which are; funding of CTPs, governance of CTPs, needs assessments on the recipients and monitoring and evaluation of CTP when implementing the CTPs. Descriptive survey design was utilized in the research in order to establish effect emanating from CTP on SEE of refugees in Dadaab refugee complex, Kenya.

1.10 Definition of Significant Terms Used in the Study

Economic Empowerment: increasing communities' capacity to have access to and also control over the economic opportunities and resources among them being employment, financial resources and asset development.

Funding of CTPs: it refers to setting up a pool of resources mainly in monetary form for a specific purpose of ensuring that cash transfers programs are well executed to benefit the targeted individuals.

Governance of CTPs: processes and structures that have been put in place to make sure that there is openness, credibility, receptiveness and responsiveness in the implementation process involved with CTPs.

Monitoring and Evaluation of CTPs: is the systematic collection and review of data that indicates the extent to which CTPs are achieving their intended objectives and also exploring why or why not and the implications of CTPs for the organization through assessments.

Needs Assessment on recipients of CTPs: systematic approach or process of identifying and addressing the needs or gaps between the current status and the wanted status of the target group.

Social Empowerment: refers to individuals or a group of people acquiring a sense of autonomy, self-confidence and independence in matters to do with decision making so as to change social relationships.

1.11 Organization of the Study

There are 5 chapters in this study and are arranged in the following order. Chapter one focuses on various sections among them being the background of the study, the objectives, problem statement, study assumptions, limitations and delimitations of the study. The second chapter reviews various related literature to the study of influence of implementation of CTPs on the SEE of the communities in Dadaab refugee complex. The section focused on both the theoretical review and empirical review and finally presents the knowledge gap matrix.

Chapter three presents the research methodology where research methodology areas such as research study methods, the population under study, sampling techniques, instruments used in gathering data, test of the research instrument, analysis techniques on data and various ethical measures the study will adopt. The fourth chapter contains data analysis and presentations, whereby the study data was examined by use of descriptive analysis tools like percentiles, means and frequencies and also inferential analysis tools such as regression coefficients and Pearson correlation coefficients. The data was further presented in tables and figures with discussions following. Finally, chapter five present the summary of study findings, conclusions and lastly the recommendations will be given.

CHAPTER TWO LITERATURE REVIEW

2.1 Introduction

This chapter outlined the literature supporting the effect of cash transfer program on the socio-economic empowerment of the communities in Dadaab refugee complex while putting into focus the community living in Dadaab refugee complex. This was all done so that the research gaps were properly identified and appropriate measures to narrow the gaps suggested. The chapter therefore discusses theoretical and empirical literature and outlines the knowledge gaps identified by reviewing various research carried out in the same area of study.

2.2 Socio-Economic Empowerment of Communities living in Refugee Camps

The empowerment of communities living in refugee camps or the communities considered to be refugees has always been wide and complex. Based on formulated millennium development goals and the sustainable development goals, the issue to do with empowerment of communities regardless of their current status has been in the forefront in terms of implementation by various international and national organizations that strive to ensure that it is achieved as planned (United Nations, UN, 2019, 2015). Empowerment has also been considered to be in various dimensions, among them being social empowerment and economic empowerment. Social empowerment refers to individuals or a group of people acquiring a sense of autonomy, self-confidence and independence in matters to do with decision making so as to change social relationships. Economic empowerment on the other hand refers to increasing the communities' ability to have access to and also control over the economic opportunities and resources among them being employment, financial resources and asset development.

Despite there being existence of various bodies and agencies across the globe operating that protect refugees rights and sustain their lives without overreliance of international agencies, the communities living as refugees tend to continuously face extreme challenges in matters to do with socio-economic empowerment (Amnesty International, 2017). Although the UNHCR, has been the only agent to ensure that the refugee rights are not compromised, it has faced so many challenges in tackling the bureaucratic red tape that comes from the numerous government agencies (AI, 2017).

Empowerment has been known to be a long life process and it entails various dimensions among them being; access, gender equality, control and mobilization. Although the dimensions may not

be sequential, they are mostly interrelated in a way that one dimension leads to another hence moving the individual to a different and new empowerment level. For the communities in refugee camps to achieve this empowerment, it is important to ensure that the existing inequalities are appropriately addressed. Some of the suggested approaches in ensuring the refugee communities are empowered are through differing experiences, needs, resources and their profiles. It is hence very important to ensure that all these areas are well incorporated in the process of ensuring that the refugee communities are empowered both socially and economically (Women Refugee Commission, WRC, 2018).

Ensuring that the design and plans of any program or project is aimed at ensuring that the refugees are empowered and are accompanied by various policies is prudent (Ayinkamiye, 2015). Ayinkamiye further notes that in ensuring that the majority of the refugees attain self-empowerment, it is important to ensure that the policies makers, program planners and researchers put more effort to particular empowerment models. This will assist them in coming up with models that work for particular population and possibly reasons to why they work to a given population. By coming up with various projects or programs that are facilitated through implementing of cash transfer programs, makes it possible for the refugees to solve most of the challenges that they face.

It is not encouraging when the refugees remain over-reliant on the aids provided by the support organizations. It is important to ensure proper approaches and programs are developed by various support agencies in order to ensure that the refugees are self-reliant, they are financially empowered, they are productive and able to make decisions that are good not only for themselves but also for the community in which they live at large. When individuals are empowered, it implies they are able to meet their basic needs, they have access to health, education and personal safety which are also sustainable. Self-reliant individuals are considered to be able to make good quality life which is sustainable as compared to when it is achieved through various humanitarian aids. By the refugees being self-reliant, it means they can easily make the burden of donor funding loose and at the same time come up with various approaches that make them meet long-term solution to economic challenges (Army, 2017).

2.3 Funding of Cash Transfer Program and Socio-Economic Empowerment of Refugees

The finding on the study framed on the older persons CTPs in Kenya, Mbugua (2015) establishes that resource adequacy due to funding which was majorly done by the central government had impacted on the management of CTPs. The study further ascertained that the implementing tools and government financing together with donor funding had a significant effect on the CTPs that targeted the older persons. It was also established that banking, roads, telephone network, postal infrastructure and infrastructure at large are key players to ensure that the cash transfers are delivered to the target populations together with various forms of social protection conveniently. By coming up with proper strategies in funding the program targeting the refugees and also ensuring the refugee programs are well funded, it may enable the refugee explore various entrepreneurship areas that may see them sustain their daily and future lives without over-relying on the funding from the external agencies (Kamau and Mwenda, 2020). Kamau and Mwenda further note that presence of strong positive correlation between funding through development of financial capital and empowerment.

The study by Siborurema, Shukla and Mbera (2015) reveals that financing of projects or programs is central in determining their sustainability, implementation time and their performance. Proper channels for funding and financing programs further determine the effect they have on the targeted populations. However the funding process has been considered by various beneficiary groups to be very bureaucratic and hence their applications have to be analyzed in order to detect any misapplications and come up with appropriate measures that may ensure their implementations is not negatively affected. This study however does not consider the extent to which the funding influences the dependent variable. Ochieng (2016) also agrees that the level of funding of the donor funded programs and projects among them being the cash transfer programs greatly influences the performance of these projects. Ochieng's study however focuses on the donor funded projects and does not put any focus on the cash transfer programs and their effect on socio-economic empowerment.

Reduced funding to support the programs in ensuring the refugees attain socio-economic empowerment have greatly impacted the refugees who greatly rely on the funding in order to sustain their lives according to the study by Tolometi (2015) on the study titled; challenges of reduced funding and possible mitigation efforts in Kenya. The study suggests various forms of

funding such as well-wishers developing health care services, training and vocational institutes and income generating activities that can be of huge significance in ensuring refugees are well skilled in sustaining their lives. Since it is never assured of how long the humanitarian assistance may run, assisting these populations in coming up with income generating activities and also acquiring various skills from training that they can help them to be economically empowered is recommended. This study however fails to establish quantitatively how funding may influence the socio-economic empowerment. Njeru and Minja (2019) on the study on determinants CTP implementation for orphans and children who are vulnerable in Isiolo County, Kenya, also note that despite the number of the stakeholders towards the CTPs had significantly increased, the funding of the CTPs was still very low

There has been low funding from the support groups and even developed countries to ensure sustainability of the CTPs as indicated in the study by Wanjiru (2017), on the role of CTPs in promoting SDGs among the poor women in urban setting in Nairobi, Kenya. She further points out that many of the CTPs have for very long time been relying on the government national budget even after going past the designing and the implementation stage by various developmental groups. The commitment and the funding of the CTPs by the support organization determine whether the CTPs may have an impact on the performance of the target group or not. For the impact to be realized the CTPs must be well designed and planned and there must be long-term commitment by the support organizations or national governments. When the costs of running the programs exceed the budgetary allocations, the resources are strained casting doubt on the financial sustainability of the initiatives and whether they are able to meet the set goals on achieving the intended behavior (Romero *et al.*, 2017). Among the study recommendations by Wanjiru (2017) include international organizations improving their targeting mechanisms when implementing the cash transfer programs. This may ensure that the targeting is increased hence leading to maximum coverage.

2.4 Governance of Cash Transfer Program and Socio-Economic Empowerment of Refugees

In the study conducted by Amina (2015) on the cash transfer programming in the ASALs of Kenya, she notes that for there to be program intervention, accountability must prevail, so that there is proper and efficient utilization of the resources, the resources reach the beneficiaries and also the intended outcome is achieved. Proper governance of the cash transfer programs must

ensure that there is accountability and transparency given that the nature of the assistance and having in mind that it is much easy to divert and misuse it. Amina establishes that most of the CTPs have accountability process through which various complaints are responded to though it varies from one program to another. By ensuring there is accountability and transparency various mechanisms have also to be adopted such as setting up hotline for complaints, committee responding to complaints launched and also collaborating with other stakeholders like the county governments. The study does not however establish to what extent proper governance mechanisms can affect its effectiveness and also the socio-economic empowerment. The study also focuses on the ASALs of Kenya.

Amanda, (2017) establishes that it's through the governance of CTPs that proper decisions and approaches such as ensuring there is monitoring of CTPs that ensures that there is transparency and the cash transfers serves its purpose. Through various governance approaches, the agencies and the government are able to identify various shortcomings that may be negatively impacting the implementation of the cash transfer programs and come up with appropriate ways of addressing them. For example, the weaknesses in capacity building among the staff responsible for implementation of the CTPs may be noted and recommended training to address this shortcoming addressed. The support organization may not also be arriving at the intended outcome and this may enable the implementers to find suitable ways of coming up with the intended outcome either through the UCTs or CCTs. The government may also expand the program so that it reaches greater target groups and cover wider scope if it is noticed that the CTPs are having the positive outcome on the intended outcomes (Amanda, 2017). However, this study focused on older groups contrary to the current subject that focuses on all the refugee populations in Dadaab refugee complex.

Njeru and Minja (2019) study on implementation of CTPs established that the management of CTPs was not professional and fair in the way the allocations were done in identifying of the cases for consideration of funds. This had highly influenced the way the CTs are provided to the deserving people. The study further established that the management of the CTP was affected with corruption which is a major hindrance to the effectiveness and the efficiency of the CTPs. The study found that the management positively and significantly influenced the CTP for the orphans and other children that the study considered to be vulnerable in the society. However,

this study did not focus on the socio-economic empowerment; more so, it was not done on the refugee population.

2.5 Needs assessment on recipients of Cash Transfer Program and Socio-Economic Empowerment of Refugees

Anne, Charlotte and Raquel (2019) conducted a study on how CTPs work for women and children and noted that it is advantageous to ensure that the needs situational analysis are conducted before implementation of the CTPs. By conducting needs analysis prior to CTPs implementation, it means that the realities of the beneficiary groups are well understood so that the possible inequalities are avoided when designing and implementing the CTPs. They further point out that situational analysis and needs assessment is also of huge significant in assessment of whether the situational capacity and local markets are well developed for the programs planned. It is through the needs assessment that the program implementers can be able to understand how the resources are managed and utilized within the household and which is very useful in determining who should benefit from the programs (Gentilini, 2015). The study does not however give any relationship between needs assessment and socio-economic empowerment.

Despite the needs assessment being very important, it is rarely done prior to implementation of the CTP mostly due to time and resource constraints. Needs and situational analysis requires more time and resources but on the positive side, it uncovers potential negative side effects which are important in helping to avoid or mitigating them (Rastall, 2018). Rastall further notes that it is paramount that needs analysis is done in close partnership with those mandated with the function of project implementation. He further notes that it is only common to see needs assessment being conducted in emergency areas or situations like the cases of the refugee camps.

In the study conducted on the cash transfer programming in the ASALs of Kenya, Amina (2015), notes that Cash Learning Plans (CLPs) main role is to ensure that the forums for stakeholder engagement are provided. It is very important for the program planners to ensure that they come up with innovative approaches of ensuring that all the stakeholders are engaged including the county government and other government agencies like local administration. By engaging various stakeholders and the beneficiaries, it is easier to identify the social and economical needs they need through needs assessment. The researcher further argues that bringing all the stakeholders on board ensures that challenges to do with needs assessment, mechanisms of

delivery and accountability are earlier detected and overcome at the regional level. In order to ensure this, follow-ups through emails have to be done, regular visits to the beneficiaries and the counties and engaging the national level representatives of the county stakeholders such as the banking industry. This may ensure that there is proper implementation of the decisions made as well as coming up with appropriate innovative methods to the challenges affecting the socio-economic empowerment of the refugees.

2.6 Monitoring and Evaluation of Cash Transfer Program and Socio-Economic Empowerment of Refugees

The study by Amanda (2017) found out that monitoring and evaluation played a very important role in ensuring that the cash transfers served its' purpose. Through monitoring of the programs, the agencies or the government were able to identify any possible shortcomings from the CTPs and find ways of properly addressing them (Amanda, 2017; Balley & Harvey (2015). For example, the weaknesses in capacity building among the staff responsible for implementation of the CTPs may be noted and recommended training to address this shortcoming addressed. The support organization may not also be arriving at the intended outcome and this may enable the implementers to find suitable ways of coming up with the intended outcome either through the UCTs or CCTs. The government may also expand the program so that it reaches greater target groups and cover wider scope if it is noticed that the CTPs are having the positive outcome on the intended outcomes (Amanda, 2017). However, this study focused on older groups which is different from the case of the current study that focuses on the SEE of the communities in Dadaab complex, Kenya.

The study by Anjini (2017) on the study titled; what works and what doesn't for children in humanitarian and development contexts established that through monitoring and evaluation of CTPs, it is possible to come up with analysis and recommend how the impact of the programs on the resilience can be tracked. The study recommends integrating the four resilience capacities into monitoring and evaluation of the CTPs and come up with suggestions on how improvements can be arrived at. It further explains that closer monitoring of the potential positive or negative outcomes of the CT programs for the children in different age groups and gender is very important so as to ensure that the interests of the beneficiary groups are always put in front of their development or programs for humanitarian response. Similar sentiments are noted by Balley & Harvey (2015) in the study titled; State of evidence on humanitarian cash transfers -

background note for high-level panel on humanitarian cash transfer found that monitoring and evaluation of CTPs has to involve identification of the relevant outcome indicators and also measure them for various ages across different gender.

2.7 Theoretical Framework

Under this section, several theories related to this study were discussed and their link with the study objectives discussed. This study adopted universalism theory and theory of change and cash transfer programs.

2.7.1 Universalism Theory

Universalism theory was proposed by Immanuel Kant and is considered to be an ethical or duty-based approach (Weiss, 2009). This theory was founded on the grounds that each and every person possesses an equal right to the most lengthen scheme of fundamental liberties. It is through this theory that the foundation for the present conception of justice and equality is founded. The theory is independent of the person's cultural norms and individual interests and provides a system of regulations basing on everyone being equal and is aware of his or her obligations. Universalism theory therefore is the basis of the human rights since it views these rights as held universally by each and every human being, for instance, the United Nations Declaration of Human Rights (UNDHR) in 1948 that declares that every human being is entitled to free education. According to UNDHR, several rights among them being right to food and health care, right to education and family protection, right to life and right to social protection are recognized as universal rights (Donnelly, 2003).

According to universalism theory, ethical and moral laws should hold universally irrespective of persons' culture and personal situations. It improves the access to social welfare and education in a more ethical way and also improves the freedom and capabilities of all the individuals. Going by this theory, everyone deserves and is a beneficiary of education as a human right. Rawl (2003) notes that universalism refers to the entire population having access to welfare series such as health care, social care and education. Universalism removes the biasness on who should receive or have access to education and other social protection. This makes people to all enjoy their rights irrespective of their status such as refugee status or poverty status.

Universalism theory is valuable since it points out the importance of ensuring that every individual especially from the vulnerable groups are empowered in various ways irrespective of

their status. Due to many challengers affecting the modern world such as political conflicts and natural disasters, many people have found themselves as refugees in host communities very far away from their homes and at times enjoying these rights named under this theory becomes a challenge to majority of them.

2.7.2 Theory of Change and Cash Transfer Programs

Although there have been several theories of change and cash transfer programs based on the type of intervention and context, most of the literature tends to pull towards one direction as they have not addressed any consensus on the pathways of change. Theories of change are assumed and related to the current CTPs (Wanjiru, 2017). Browne (2013) argues that most of the theories of change encompasses a holistic approach. They encompass micro-macro levels together with contextual factors. Barriento (2012) argues that going by this theory, CTPs are able to improve human capacity, productivity and also performance. Based on this theory, CTPs are able to perform a transformative social role and also help in ensuring that the education is accessed by groups and through the programs the beneficiaries may have high likelihood of increasing their performance and exceeding the expectations from the support groups.

Baird, Ferreira, Ozier and Woolcock (2012), on their model of theory of change and cash transfers compare the UCTs and CCTs and their effect on schooling outcome. Although in both the models cash transfers affect the demand for schooling, which goes with enrolment, retention, grade attainment and completion, the UCTs only achieve this by only increasing in incomes and bringing down the opportunity price of schooling. The theory further explains that both the cash transfers have a positive influence on the immediate outcomes on the schooling. Baird *et al.*, (2012) further explains that cash transfers may improve the household's capability of demanding more from education providers.

Cash transfer programs create and also enable promotion of change in societies in various ways such as reducing poverty levels in the communities by increasing their income, affording basic or primary needs. Cash transfers make it possible to reduce inequalities in being socio-economically empowered, individuals are able to control their lives, they have rights to make choices, are able to access and attain higher education levels among others and hence inequalities in social status are reduced. Through CTPs, inequalities in the refugee empowerment are also reduced by building the communities through social interactions, social inclusions and also

facilitations among the households. This theory was therefore very significant in addressing the effect of CTPs on the SEE of refugees.

2.8 Conceptual Framework

This research project goal was to ascertain effect of CTPs on SEE of refugees in Dadaab Refugee Complex. A conceptual framework is a hypothetical model showing how independent variables and dependent variable are related (Mugenda & Mugenda, 2012). Kothari (2013) defines a variable as notion that can make use of data in both quantitative and qualitative form. The dependent variable in a study normally presents the outcome of the study while the independent variables explain the outcome. The independent variables for this study are funding of CTPs, governance of CTPs, needs assessments on the recipients of CTPs and monitoring and evaluation of CTPs while the dependent variable is socio - economic empowerment as presented in figure 1

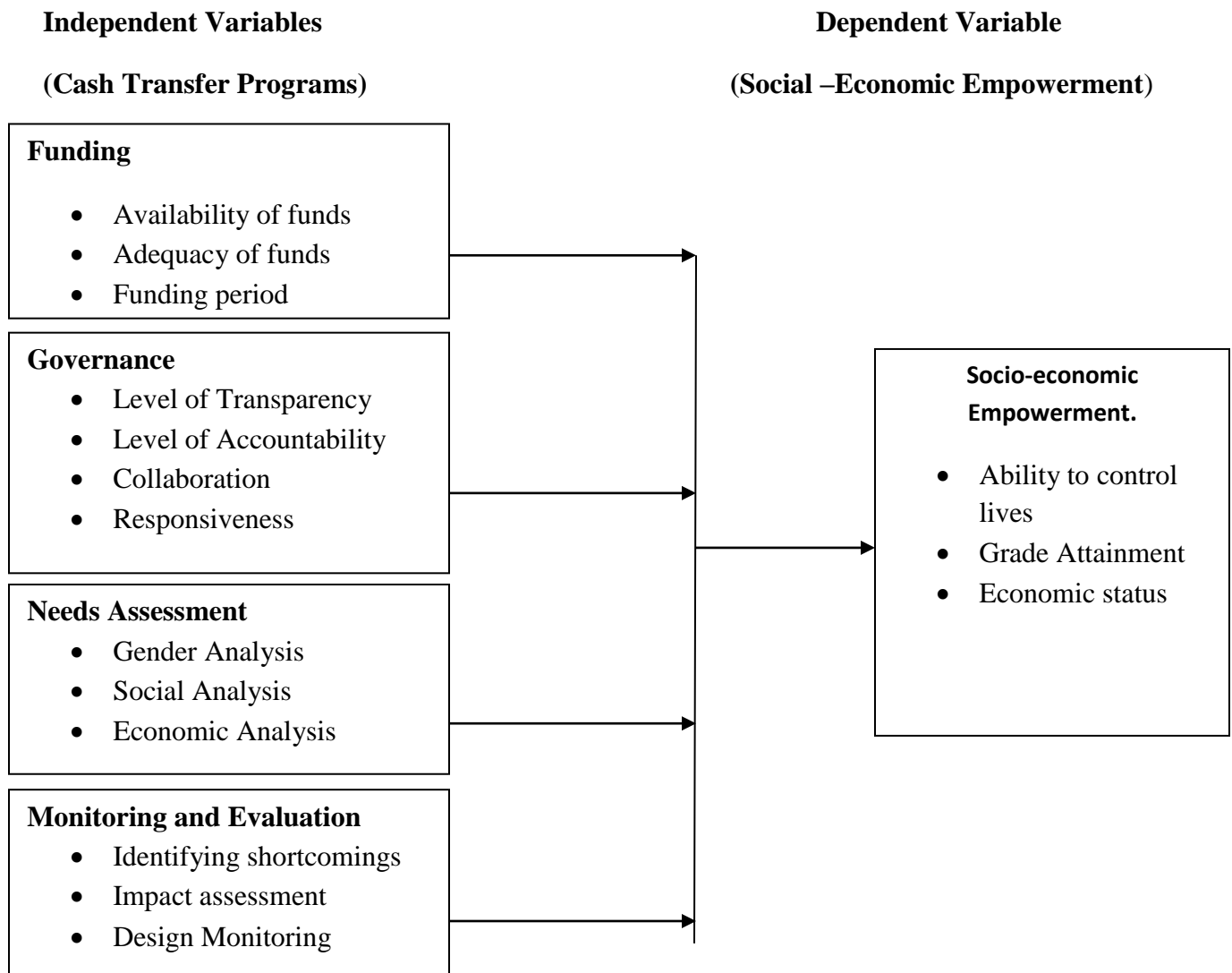


Figure 1: Conceptual Framework

Source: Researcher (2021)

2.9 Summary of Literature Review

Under this chapter, the literature relating to CTPs and socio-economic empowerment of refugees was reviewed. The study identified the study’s research gaps resulting from the reviewed literature will further be given in the last part of this chapter under the knowledge gap matrix. The study linked the universalism theory and theory of change in order to relate the variables under the study. After reviewing the empirical literature under each variable of the study, the study came up with knowledge gaps that it presumes to fill as identified in Table 2.1

2.10: Knowledge Gap Matrix

Table 2.1 Summary of the Knowledge Gap Matrix

Variable	Author (Year)	Study Focus	Study Findings	Knowledge Gaps	Focus of the Current Study
Funding	Mbugua (2015)	Challenges in management of older persons cash transfer program	Financing together with donor funding had a significant effect on the implementation of the cash transfer programs that targeted the older persons	The study did not consider socio-economic empowerment, but rather only focused on implementation of CTPs	To establish the influence of CTPs on socio-economic empowerment of refugees in Dadaab refugee complex
	Wanjiru (2017)	Role of cash transfer programs in promoting sustainable development goals for the urban poor woman	There has been low funding from the support groups and even developed countries to ensure sustainability of the CTPs	The study only focuses on the urban poor woman, hence could have had a biased data.	This study targets all the refugees in Dadaab refugee complex
Governance of CTPs	Amanda (2017)	Effects of older persons cash transfer funds on the well-being of the elderly in Kibera, Nairobi County, Kenya	Through various governance approaches, the agencies and the government are able to identify various shortcomings that may be negatively impacting the implementation of the cash transfer programs and come up with appropriate ways of	The study focused on older groups, which is different from the case of the current study.	The study focuses on all the refugee populations in Dadaab refugee complex

			addressing them		
Needs Assessment on recipients in CTPs	Njeru and Minja (2019)	Determinants of implementing cash transfer program for orphans and vulnerable children in Isiolo county, Kenya	Management had a significant positive influence on the cash transfer program for the orphans and vulnerable children	Study did not focus on the socio-economic empowerment; more so, it was not done on the refugee population	The current study focuses on the socio-economic empowerment of the refugees
	Anne, Charlotte and Raquel (2019)	How cash transfer programs work for women and children	Conducting needs analysis prior to CTPs implementation, it means that the realities of the beneficiary groups are well understood so that the possible inequalities are avoided when designing and implementing the CTPs.	The study does not however give any relationship between needs assessment and socio-economic empowerment.	To examine the influence of needs assessment on recipients of cash transfer program on socio-economic empowerment of communities in Dadaab refugee complex.
	Amina, (2015)	Cash transfer programming in the ASALs of Kenya	Bringing all the stakeholders on board ensures that challenges to do with needs assessment, mechanisms of delivery and accountability are earlier detected and overcome at the regional level	The study does not address the impacts of the programs on the socio-economic empowerment of refugees	To establish the impact of the initiated programs on socio-economic empowerment of the refugees

Monitoring and Evaluation of CTPs	Amanda (2017)	Effects of older persons' cash transfer funds on the well-being of the elderly in Nairobi County, Kenya.	Monitoring and evaluation played a very important role in ensuring that the cash transfers served its purpose	This study focused on older groups which is different from the case of the current study.	The current study focuses on socio-economic empowerment of refugees.
	Anjini (2017)	What works and what doesn't for children in humanitarian and development contexts	Through monitoring and evaluation of CTPs, it is possible to come up with analysis and recommend how the impact of the programs on the resilience can be tracked	The study had a different outcome variable hence could not clearly link the CTPs to socio-economic empowerment	The outcome of the current study focuses on socio-economic empowerment of refugees and attempts to provide the relationship between the CTPs and the output notion.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

Chapter three introduces the different methodological approaches applied in this research study. Outlined is the research design, total population, total sampled size and procedures on coming up with the sample size, research tools, piloting, strategies of testing research tools, procedures and techniques to be applied in collection of data, ethical consideration the researcher will adhere to and finally the operationalization of the variables under this study.

3.2 Research Design

Kothari (2013) argues that descriptive survey design is capable of drawing accurate situations, elements, persons or circumstances by explaining their current phenomenon. The study hence chose descriptive survey design as a very appropriate research design to be used in this study. Cooper and Schindler (2014) also point out that descriptive survey design defines and describes the elements under the study, which is arrived at through coming up with a collection of problems, people or events by collecting data , coming up with frequencies based on the interactions or research variables.

More so, descriptive survey allows the researcher to come up with data so as to carry out hypotheses testing or to answer research questions in regard to the present status of the elements under the study. Descriptive survey design being a choice, it enables determining and reporting events or elements of the study the way they are especially in terms of value, attitude, characteristics and behavior (Kothari, 2013). More so, the descriptive survey design provides detailed information on events under the investigation (Noor, 2018).

3.3 Target Population

Target population should be arrived at through generalization of elements under study (Mugenda & Mugenda, 2019). This study targets the refugees in three refugee camps that make up Dadaab Refugee Complex. They include, Hagadera ,Ifo and Dagahaley. This study targeted 6 Cash transfer (CT) officers, 30 key informants and one member in each household in Dadaab Refugee Complex. The CT officers support the refugees through various programs intended to help them achieve socio-economic empowerment while the refugees are the direct beneficiaries of the CTPs. The data from UNHCR show that the population of refugees at Dadaab complex is approximately 218,000 people and an estimated 27,250 households with an average household of

8 people per household in the three camps. The CT officers, key informants and the households' heads were the unit of observation. Furthermore, one member in each household, key informants and the CT officers will be the unit of analysis. The target population comes to 27,286 as given in Table 3.1

Table 3.1: Target Population

Cluster	Population
CT officers	6
Key informants	30
Refugee Households	27,250
Totals	27, 286

Source: UNHCR (2021); Windle International Kenya (2021)

3.4 Sample Size and Sampling Procedure

This is a catalogue that contains all the units that people form from which they derive a sample (Cooper & Schindler, 2014). They therefore agree that it is a process by which a research is able to arrive at a particular number of subjects from an entire given population.

3.4.1 Sample Size

This study made use of probability sampling technique to sample the refugee households, cash transfer officers and key informants since their populations were known. Gravetter and Lori-Ann (2011) note that by probability sampling, a random process occurs based on the probabilities which imply that there is a possibility of each member being selected from the population. For this study, Yamane (1967) sample size formula ($n = N/1+N (e^2)$) will be very appropriate. In the formula, N = population size; e = error margin while n is the sample size. The study therefore arrived at 427 as a sample size as given in Table 3.2.

Table 3.2: Sample Size

Cluster	Population	Sample Size
CT officers (n=N/1+N(e²))	6	6/(1+6(0.05)²) = 6
Key informants (n=N/1+N(e²))	30	30/(1+30(0.05)²)= 28
Refugee Households (n=N/1+N(e²))	27250	27250/ (1+ 27250(0.05)²) =393
Totals	27286	427

3.4.2 Sampling Procedure

Sampling procedure implies coming up with appropriate ways of selecting the elements who take part in the study. The elements chosen or selected in the study have to represent the entire population under the study. Sampling procedure has therefore been defined as a process of coming up with a selection of a sub group from the study population for it to be involved in the study (Statrek, 2009). From a population of 27,286, the researcher had to apply probability sampling strategy to arrive at 427 respondents.

3.5 Data Collection Research Instrument

Interview guides and questionnaires were used as the instruments in collecting primary data. High preference was given to use questionnaires because they have an ability of allowing the researcher gather comprehensive data on a wide scope of the elements under the study and they are very fast in enabling the researcher get the data when compared to other research instruments (Mugenda & Mugenda, 2012). Questionnaires facilitated collecting data from the cash transfer officers and key informants. The questionnaire was framed in open and close ended structure. Open structured questions are preferred so that respondents may get full freedom when giving their responses. The close-ended questions were also be used since they are easier in administering and analyzing.

Since not all the dynamism of CTPs and socio-economic empowerment may be captured by research questionnaires, personal interviews was employed. Cooper and Schindler (2014) note that personal interviews may have the capability of achieving the highest quality and quantity of data compared to other data collection approaches. For each household sampled, one member mostly the household head was interviewed. The study conducted a structured interview so as to ensure that there was collection of a standard data.

3.5.1 Pilot Testing of Research Instrument

The research instruments were pretested by use of self-administration technique so as to determine their significance or any weaknesses as well as in coming up with appropriate improvements and modifications. The research instruments were assessed by fellow students in project management department, assigned supervisor and any other departmental lecturer before they were subjected to piloting to respondents possessing similar characteristics as recommended by Marezyk, Demmatteo and Festinger (2005). The pilot sample should be able to represent 10 percent of the sample size in the actual study (Mugenda & Mugenda, 2019). The study therefore came up with 42 respondents who were selected from a similar population. Furthermore, piloting will be conducted in Kakuma refugee camp. This is because Mugenda and Mugenda recommend the piloting to be done in a different area but the respondents must have similar characteristics to those who will take part in the actual study. This made it possible for the researcher to consider the suggestions on improving the research instruments and arrive at a fine instrument.

3.5.2 Validity of Research Instrument

The level of accuracy the data obtained by a research instrument actually represent the variables under the study is known as the research instruments' validity (Mugenda & Mugenda, 2012). Content validity, in this study, was applied since it was capable of providing enough or sufficient report on a particular topic that was of a concern in the study. To ensure the instrument achieves content validity, the researcher made several consultations with various students in the same department and lecturers at the department together with the assigned supervisor to consider their suggestions in improving the research instruments. This is because Bordens and Abbot (2011) explain that content validity of an instrument can be refined by subjecting the instrument to various judgments from experts in the particular field during the time of constructing the instrument.

3.5.3 Reliability of Research Instruments

The research instruments' reliability is the capability level of research instrument producing consistent results after several trials (Orodho, 2017; Mugenda & Mugenda, 2012). They further recommend Cronbach's Alpha in order to determine the reliability of the research instrument through finding out its internal consistency. The study therefore made use of Cronbach's Alpha to compute the variables' internal consistency and correlations. Orodho (2017) notes that a

research instrument must have an Alpha coefficient of more than 0.7 for it to be considered to have met the required reliability. Table 3.3 shows the Cronbach’s Alpha test reliability results.

Table 3.3: Reliability Statistics

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.780	.789	4

Source: Research Data (2022)

The alpha coefficient was found to be at 0.780, implying that the research instrument had the required reliability standard.

3.6 Data Collection Procedures

The university research permit and the permit granted by the National Commission for Science, Technology and Innovation were acquired before the actual study. These two permits were very necessary when seeking other permits from other authorities such as County Director of Education and County Commissioners’ office. The researcher used emails to collect data from CT officers and key informants and in some cases the researcher had to use research assistants to help in administering the research instruments in cases the emails were not reachable. The researcher ensured that the research assistants were well trained and familiar with the research instruments.

3.7 Data Analysis Techniques

After gathering of data, thereafter, the researcher ensured that it underwent sorting, organization, categorizing, coding and feeding into computer to facilitate analysis. Statistical package for social sciences version 24 will be used in carrying out the analysis. The study employed descriptive statistics and inferential analysis. Pearson correlation coefficients and regressions are utilized in order to analyze the quantitative data collected. The inferential analysis tools were useful to the study in determining the relationship between implementation of CT programs and social-economic empowerment of communities in Dadaab refugee complex. Below is the overall regression model:

$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$, where;

Y = Socio-economic empowerment

X_1 = Funding of CTPs

X_2 = Governance of CTPs

X_3 = Needs Assessment on recipients of CTPs

X_4 = Monitoring and Evaluation of CTPs

β_0 = Constant, β_1 β_2 β_3 β_4 = Regression coefficient of the independent variables and ε the error term.

The qualitative data acquired was subjected to content analysis in which it was placed in different categories to enable its classification, summarization and tabulations. The data collected was further presented by use of frequency tables.

3.8 Ethical Considerations

After obtaining the required research permits from the relevant government agencies NACOSTI and the letter issued from the university, the researcher was ready to embark on the actual study. Those who were willing to take part in the study were well informed that the sole aim of conducting the exercise was purely for academic works hence no victimization of the respondents was to be done and also the responses that the respondents they provided were to be kept confidential. Moreover, no respondent was required to reveal their identities on the research instrument. Furthermore, to uphold the integrity and quality of this research, the literacy work of other scholars was properly cited and referenced.

3.9 Operationalization of Variables

This section of the chapter deals with the specialization of the two types of variables adopted by the conceptual framework. In this study, (IV) independent variable in the implementation of cash transfer program include; Funding, Governance, Needs assessment on the recipients and Monitoring and evaluation and socio-economic empowerment of communities in Dadaab refugee complex, Kenya, is the (DV) dependent variable. Formulated objectives played key role in operationalization of the variables as indicated in Table 3.3.

Table 3.3: Operationalization of Variables.

Objective	Variable	Indicators	Scale of Measurement	Type of Data Analysis	Tools of Analysis
To examine the influence of funding of cash transfer program on socio-economic empowerment of communities in Dadaab refugee complex, Kenya	Independent Funding	-availability of funds -adequacy of funds -funding period	Nominal Interval Ordinal	Descriptive Inferential	Means Standard Deviations Percentiles Pearson Correlations
To examine the influence of governance of cash transfer program on socio-economic empowerment of communities in Dadaab refugee complex, Kenya	Independent Governance	-level of transparency -level of accountability -collaboration -responsiveness	Ordinal Nominal Interval	Descriptive Inferential	Means Standard Deviations Percentiles Pearson Correlations
To examine the influence of needs assessment on recipients of cash transfer program on socio-economic empowerment of communities in Dadaab refugee complex, Kenya	Independent Needs Assessment on the recipients	-Gender analysis -Social analysis -Economic analysis	Nominal Interval Ordinal	Descriptive Inferential	Means Standard Deviations Percentiles Pearson Correlations

To examine the influence of monitoring and evaluation of cash transfers program on socio-economic empowerment of communities in Dadaab refugee complex, Kenya	Independent Monitoring and evaluation	-Identifying shortcomings -Impact assessment -Design Monitoring	Ordinal Nominal	Descriptive Inferential	Means Standard Deviations Percentiles Pearson Correlations
	Dependent Socio-economic empowerment	-Ability to control lives -Grade Attainment -Economic status	Ordinal Interval	Descriptive	Means Standard Deviations Percentiles

CHAPTER FOUR

DATA PRESENTATION, INTERPRETATION AND DISCUSSION

4.1 Introduction

The general objective of this study was to establish the effect of cash transfer program on socio-economic empowerment of communities in Dadaab refugee complex, Kenya. This section of the study outlines analysis of data, presentation, interpretations and findings in line with the research objectives.

4.2 Questionnaire Return Rate

The study served research questionnaires to the key informants and the cash transfer officers. Out of the 34 questionnaires that were administered, all were received back but one was not duly filled. This implies that only 33 representing 97 percent were returned properly filled implying they were ready to be used in the analysis process. This is a very high return rate as Mugenda and Mugenda (2019) recommends a feedback rate of at least 50 %, in order to do in- depth analysis in a study. Wangui (2019) had a questionnaire return rate of 70 % while Macharia (2016) had a return rate of 81.4%. The 97% obtained in this study was therefore acceptable for conclusive discussion.

4.3 Demographic Data of the Respondents

This specific study targeted key informants, CTOs who gave information by use of research questionnaires and refugee household heads who facilitated information using the scheduled interviews. The respondents' demographic information is presented in this section of the study. Among the demographic data presented is the information on gender, number of years serving as a CTO, how long the refugees have been living in Dadaab, level of education for the refugees' household heads and utilization of CTP.

4.3.1 Distribution of the Respondents by Gender

This study aimed at determining gender distribution of the participant who took part in the study. Table 4.1 shows the CTOs and Key informants' gender distribution

Table 4.1: Gender Distribution of CTOs and Key informants

Gender	Frequency	Percent
Male	20	60.6
Female	13	39.4
Total	33	100

Results show that 60.6 per cent of those who were involved in the cash transfers were of male gender while 39.4 per cent were of female gender. Both of the genders were well represented as each accounted for more than the required two-third gender rule. Since the gender of the respondents was fairly balanced, it implies there was equal representation of the responses from the target group. Furthermore, gender of the household heads who were engaged in the study was established. The findings are shown in Table 4.2

Table 4.2: Gender distribution of the Household Heads

Gender	Frequency	Percent
Male	132	66.0
Female	68	34.0
Total	200	100

The finding shows that from 200 household heads who took part in the study, 66 percent were male while 34 percent were female. This means that majority of the household in refugee communities at Dadaab refugee camp were led by male. Despite of that, a significant good number of the household heads were led by female, implying that the responses for the study were well captured from both genders especially on the socio-economic empowerment of the refugees in the camp.

4.3.2 Number of Years Serving as CTO

The study asked the respondents to indicate the number of years they had been involved in Cash transfer process in aiding the refugee communities at Dadaab refugee camp. Table 4.3 summarizes the finding

Table 4.3: Number of years serving as a CTO

Number of years	Frequency	Percent
5 or less	7	21.2
6 to 10	15	45.5
11-15	6	18.1
More than 15	5	15.2

From the findings, 7(21.2%) had served for five years or less, 15(45.5%) had served as CTOs for between 6 to 10 years, 6(18.1%) for 11 to 15 years while 5(15.2%) served for 15 years and

above. Cumulatively, 78.8 % of the respondents had been serving as the CTOs for more than five years. The finding indicate that they were very much knowledgeable on matters relating to cash transfers and socio-economic empowerment of the refugee communities at Dadaab refugee complex and hence their responses were good for the discussions in the present study. All the respondents agreed that the beneficiaries had to be refugees for them to qualify for the cash transfers and that those who qualified had a very positive attitude towards the program. More so, the respondents noted that some of the ways the CTP can be improved so that it serves its purpose is through increased funding from the donors, good management of the funds, training the beneficiaries on financial literacy and budgeting and also through rigorous baseline survey so as to ensure that the most needy and deserving beneficiaries are identified.

4.3.3 Number of Years the Refugees have Been Living in Dadaab Refugee Complex

The study asked the refugee household the number of years they had been living at Dadaab refugee complex exhibited in Table 4.4.

Table 4.4: Number of years living as a refugee in Dadaab Complex

Number of years	Frequency	Percent
Less than 10 years		
10 to 20 years	41	20.5
20 to 25 years	136	68
More than 25 years	23	11.5
Total	200	100

The finding show that 41(20.5%) of the participants in the study had been staying in Dadaab refugee complex for between 10 to 20 years, 136 (68%) for 20 to 25 years while 23(11.5%) had been in the camp for more than 25 years. The study also requested the respondents in the various categories to indicate the occupation they were engaged in during their stay in the camp. It was found out that majority of the respondents were community workers (66), 53 were engaged in business/ self-employed, 22 worked as teachers, 29 were community nurses while the rest were engaged in other occupational activities. The respondents further indicated that they benefited from the CTPs on monthly basis.

4.4 Socio-Economic Empowerment of Refugees in Dadaab Refugee Complex

Socio-economic empowerment as the outcome variable and was measured based on the refugees' ability to control life, the refugees' socio-economic status and grade attainment.

4.4.1 Descriptive Data on Socio-Economic Empowerment of Communities in Dadaab Refugee Complex

Participants were asked to rate how they agreed with four statements on their socio-economic empowerment. Results as exhibited in Table 4.5

Table 4.5: Socio-economic empowerment of Communities in Dadaab Refugee Complex

Statement	5	4	3	2	1	Mean	Std. Deviation
We can sustain our household without relying on CTP				32(16)	168 (84)	1.16	.368
Through CTP, at least a member within the household has acquired higher education or training	103(51.5)	66(33.0)	23(11.5)	8(4.0)		4.32	.831
We have right to make decisions concerning our household and community	141(70.5)	56(28.0)	3(1.5)			4.69	.495
Household economic status has improved due to CTPs	106(53.0)	90(45.0)	4(2.0)			4.49	.610
Combined mean and Standard deviation						3.67	.576

Findings from Table 4.5, illustrate that most of the respondents could not be able to sustain their household without relying on CTP. Mean score is at 1.16 and standard deviation is at 0.368 correspondingly, implying that there is too much over dependence on the CTP by the refugee communities in order to sustain their households. This presented itself despite the study finding out that most respondents were engaged in various economic activities such as community work, teaching, community nursing, business among others. It is worthy to note, that the respondents indicated that they were poorly remunerated. However, through the CTPs at least a member within the household had acquired higher education or undergone training in various productive skills with mean at 4.32 and standard deviation at 0.495. The respondents strongly agreed they gained a right in coming up with decisions concerning their households and participated in decision making within their community with mean at 4.69 and standard deviation at 0.495. Refugee community members were affirmative that the households economic status had significantly improved due to CTPs despite most of them being unable to sustain their

livelihoods without relying on CTPs , the mean score attained was at 4.49; SD= 0.610. Combined mean and standard deviation was (M = 3.67; SD = 0.576). This implies that most participants agreed their socio - economic status had improved as a result of CTP. The small standard deviation implies that the data was closely distributed around the mean and there was less variations of the responses of the data collected.

4.5 Funding of CTPs and Socio-Economic Empowerment of Communities in Dadaab Refugee Complex

Funding of the CTPs was an independent variable and was measured based on availability of funds, adequate funds, timely receiving of funds and the period of funding of the programs.

4.5.1 Descriptive Data for Funding of CTPs and Socio-Economic Empowerment of Communities in Dadaab Refugee Complex

The respondents were asked to rate the extent to which they agreed or disagreed on various statements in regard to the funding of CTPs and SEE as summarized in Table 4.6.

Table 4.6: Funding of CTPs

Statement	5	4	3	2	1	Mean	Std. Deviation
The funds are available to support the CTP	22(66.7)	8(24.2)	2(6.1)	1(3.0)		4.55	.754
The funds are received in time and disbursed to support the intended programs in time	14(42.4)	11(33.3)	5(15.2)	3(9.1)		4.09	.980
The available funds are adequate to support the CTP			5(15.6)	17(53.1)	10(31.3)	1.84	.876
Our programs have longer funding period			4(12.1)	17(51.5)	12(36.4)	1.76	.663
Combined mean and standard deviation						3.0646	.8183

Analysis from the above table shows the respondents strongly agreed that funds were available in their organizations to support the cash transfer programs attaining mean score of 4.55 and standard deviation at 0.754. Respondents agreed they received funds in time and disbursed them to support the intended programs or to the beneficiaries in time, (M=4.09; SD= .980). Nevertheless, the respondents disagreed with the assertion that the available funds were

sufficient to support CTP, (M= 1.84; SD= 0.876), an indication that although the funds may have been available in time and disbursed to the targeted beneficiaries on time, they were not enough to achieve the intended purpose. The respondents further disagreed with the statement that the programs that their organizations were funding had longer funding period (M= 1.76; SD = 0.663).

Combined mean and standard deviation was (M = 3.06; SD = 0.818), indicating that generally, funding was not well achieved in the organization in order to support the CTPs. The smaller standard deviation shows that there was no huge variation of views from the respondents on funding of CTPs.

4.5.2 Relationship between Funding of CTPs and Socio-Economic Empowerment of Communities in Dadaab Refugee Complex

The relationship between funding of CTPs and socio-economic empowerment of communities in Dadaab refugee complex was computed using Pearson’s r formula. Tabulated below are the findings on correlation analysis on Table 4.7.

Table 4.7: Correlation between funding of CTPs and socio-economic empowerment

		Socio-Economic Empowerment	Funding of CTPs
Socio-Economic Empowerment	Pearson Correlation	1	.680**
	Sig. (2-tailed)		.000
	N	33	33
Funding of CTPs	Pearson Correlation	.680**	1
	Sig. (2-tailed)	.000	
	N	33	33

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

The finding from Table 4.7 shows that funding of CTPs, had a significant moderate positive correlation ($r = 0.68$; $p < 0.05$), influence on socio - economic empowerment of communities in Dadaab refugee complex. The finding implies that funding of CTPs is key in Dadaab refugee complex at empowering both socially and economically. Proper and timely funding may ensure that the programs geared to ensure the refugees are socio-economically empowered are not compromised and may enable the refugee communities within their households to engage in various activities such as attaining higher education qualifications, starting businesses or supporting community service for the betterment of their wellbeing.

4.5.3 Regression of Funding of CTPs and Socio-Economic Empowerment of Communities in Dadaab Refugee Complex

Regression analysis was further conducted so as to determine quantitatively the effect of funding of CTPs on socio-economic empowerment of communities in Dadaab refugee complex. The outcome are shown in Table 4.8

Table 4.8: Regression Analysis of Funding and Socio-economic Empowerment

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.680 ^a	.463	.445	.378	.463	26.691	1	32	.000
a. Predictors: (Constant), Funding									
ANOVA^a									
Model		Sum of Squares	df	Mean Square	F	Sig.			
1	Regression	3.813	1	3.813	26.691	.000 ^b			
	Residual	4.429	32	.143					
	Total	8.242	33						
a. Dependent Variable: Socio-economic empowerment									
b. Predictors: (Constant), Funding									
Coefficients^a									
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.			
		B	Std. Error	Beta					
1	(Constant)	1.709	.547		3.125	.004			
	Funding	.652	.126	.680	5.166	.000			
a. Dependent Variable: Socio-economic empowerment									

The model summary in Table 4.8 shows that R= 0.68 implying a moderate +ve correlation between funding and SEE. R² was 0.463 implying when all other factors are constantly held, funding predicts 46.3 percent change in socio-economic empowerment. The remaining 53.7% may be further explained by other factors.

From the Analysis of Variance (ANOVA) data, $F= 26.691$ for $p =0.00<0.05$ an indication that funding was significant in estimating the socio-economic empowerment of communities found in Dadaab refugee complex.

From the coefficients of regression arrived at, it is evidenced that socio-economic empowerment of communities in Dadaab refugee complex will be at 1.709, if funding is not factored in. However, an increase of funding by 1 unit would result to a variation in socio-economic empowerment by 0.680 units in a situation where all other factors are constant.

4.5.4 Discussion on Influence of Funding of CTPs on Socio-Economic Empowerment of Communities in Dadaab Refugee Complex

Notably, funding positively and significantly influenced socio - economic empowerment of communities living in Dadaab refuge complex, Kenya. The findings are in line with (Kamau & Mwenda, 2020) who found existence of positive but strong correlation between funding and empowerment of the refugees in urban areas. Although the level of funding was noted to be low, the availability of the funds played a very crucial role in sustaining the already engaged beneficiaries and had positive influence on their socio - economic empowerment. The study also agrees with Ochieng (2016) who argues that funding is a very important element in determining the longevity of the program and has a positive influence on the output variable.

4.6 Governance of CTPs and Socio-Economic Empowerment of Communities in Dadaab Refugee Complex

In this study governance of CTPs was another predictor variable and was measured based on level of transparency in management of CTPs, level of accountability, collaboration and responsiveness.

4.6.1 Descriptive Data for Governance of CTPs and Socio-Economic Empowerment of Communities in Dadaab Refugee Complex

The respondents were requested to give a rating on four items in line with governance of CTPs and Socio-economic empowerment of communities in Dadaab Refugee Complex. Results exhibited in Table 4.9.

Table 4.9: Governance of CTPs

Statement	5	4	3	2	1	Mean	Std. Deviation
There is collaboration with relevant stakeholders to ensure CTP serves its function	25(75.8)	7(21.2)	1(3.0)			4.73	.517
There is high level of transparency in the implementation of CTP	23(69.7)	8(24.2)	2(6.1)			4.64	.603
There is high accountability level in implementing the CTP	17(51.5)	15(45.5)	1(3.0)			4.42	.792
The level of responsiveness towards the implementation of CTP is high	24(72.7)	7(21.2)		2(6.1)		4.61	.788
Combined Mean and Standard deviation						4.598	.41429
						5	

Reference above, it is evident that most of the respondents were convinced that there was collaboration between the organization in which they served and stakeholders to ensure the CTPs served the intended purpose (M = 4.73, SD= 0.517). Respondents agreed that their organizations had high level of transparency in the implementation of CTP as indicated (M= 4.64; SD= 0.603). Respondents went ahead and agreed of that fact that their organizations also had high accountability level in implementing the CTP (M = 4.42; S =0.792). The respondents further agreed that there was high level of responsiveness towards the implementation of CTP (M = 4.61; SD = 0.788). The combined mean and standard deviation was 4.598 and 0.414 respectively, an indication that governance of CTPs lead to SEE of the communities in Dadaab refuge complex from the respondents perspective.

4.6.2 Relationship between Governance of CTPs and Socio-Economic Empowerment of Communities in Dadaab Refugee Complex

To determine the relationship between governance of CTPs and socio-economic empowerment of communities in Dadaab refuge complex, Pearson coefficients was derived. The analysis is as depicted in Table 4.10

Table 4.10: Correlation between Governance of CTPs and Socio-Economic Empowerment

		Socio- Economic Empowerment	Governance of CTPs
Socio-Economic Empowerment	Pearson correlation	1	.697**
	Sig. (2-tailed)		.000
	N	33	33
Governance of CTPs	Pearson correlation	.697**	1
	Sig. (2-tailed)	.000	
	N	33	33

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

Statistics from Table 4.10 depict a moderate positive correlation between governance of CTPs and socio - economic empowerment of communities in Dadaab refuge complex as arrived at Pearson coefficient, $r = 0.67$ and $p = 0.00 < 0.05$.

4.6.3 Regression of Governance of CTPs and Socio-Economic Empowerment of Communities in Dadaab Refugee Complex

The study further conducted regression analysis which made it possible to find out the degree to which governance of CTPs influenced the socio-economic empowerment of communities in Dadaab refugee complex. Summary on Table 4.11.

Table 4.11: Regression Analysis of Governance and Socio-economic Empowerment

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.697 ^a	.486	.470	.370	.486	29.358	1	32	.000

a. Predictors: (Constant), Governance of CTPs

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.009	1	4.009	29.358	.000 ^b
	Residual	4.233	32	.137		
	Total	8.242	33			

a. Dependent Variable: Socioeconomic Empowerment
b. Predictors: (Constant), Governance of CTPs

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.333	.591		2.257	.031
	Governance of CTPs	.700	.129	.697	5.418	.000

a. Dependent Variable: Socio-economic Empowerment

Going by the model summary in Table 4.11, the R=0.697 indicating that the coefficient of correlation between governance and socio-economic empowerment is 0.697, which is at moderate and is a positive correlation between governance and SEE. The R² was found to be 0.486. At constant of all factors, governance of CTPs predict 48.6 percent of socio-economic empowerment of communities in Dadaab refugee complex. The remaining 51.4% can be attributed to other factors that may affect socio-economic empowerment.

Going by the ANOVA data, F=29.358 for p = 0.01 < 0.05, implying that governance of CTPs is significant in predicting the socio-economic empowerment of communities in Dadaab refugee complex.

From the coefficient of regression, it is predicted that socio - economic empowerment of communities in Dadaab refuge complex will be at 1.333 if governance of CTPs is not factored in.

The study further establishes that increasing governance of CTPs by 1 unit will result to an increase in socio-economic empowerment by 0.697 units, when keeping all the other factors constant.

4.6.4 Discussion on Influence of Governance of CTPs on Socio - economic empowerment of Communities in Dadaab Refugee Complex

The study established that governance of CTPs significantly and positively influenced the socio-economic empowerment of communities living in Dadaab refugee complex. The study agrees with Amanda (2017) and Njeru and Minja (2019) who also established that governance was key in managing the CTPs and significantly and positively affects socio-economic empowerment. It is through governance of CTPs that proper decisions and approaches such as ensuring there is monitoring of CTPs that ensures that there is transparency and the cash transfers serves its purpose. Through governance of CTPs, it is also possible to determine any weaknesses or shortcomings in the process and various remedies taken into consideration. By ensuring there are proper governance tools in management of CTPs, it ensures that the CTPs have accountability process through which various complaints are responded to though it varies from one program to another.

4.7 Needs Assessment on the Recipients and Socio-Economic Empowerment of Communities in Dadaab Refugee Complex

Needs assessment on the recipients of CTPs was an independent variable and was indicated in terms of gender analysis, social analysis and economic analysis in order to establish how best to utilize the cash transfers and ensure they serve the intended purpose.

4.7.1 Descriptive Data for Needs Assessment on the Recipients of CTPs and Socio-Economic Empowerment of Communities in Dadaab Refugee Complex

Respondents were requested to provide ratings on how they were in line with various statements on needs assessment on the recipients of CTPs and SEE. Below Table 4.12 tabulates the findings.

Table 4.12: Needs Assessment and socio-economic empowerment

Statement	5	4	3	2	1	Mean	Std. Deviation
We conduct gender analysis to ensure there is no gender discrimination in implementation of CTP	20(60.6)	8(24.2)	3(9.1)		2(6.1)	4.33	1.080
We conduct social analysis to understand the realities of the beneficiaries prior to implementation of CTP	19(57.6)	13(39.4)	1(3.0)			4.55	.564
We conduct economic analysis to understand how the resources should be utilized before implementation of CTP	14(42.4)	12(36.4)	2(6.1)	4(12.1)	1(3.0)	4.03	1.132
Needs assessment uncovers potential negative side effects which are important in helping to avoid or mitigating them	22(66.7)	11(33.3)				4.67	.479
Combined mean and standard deviation						4.39	.5001

Statistics highlighted on table 4.12 indicate that most participants held the same view that conducting gender analysis ensured that there was no gender discrimination in implementation of CTP with mean score and standard deviation at 4.33 and 1.080 respectively. The respondents strongly agreed that they conducted social analysis in order to understand the realities of the beneficiaries prior to implementation of CTP (M=4.55; SD=0.564). Majority of the respondents agreed that by conducting economic analysis, they were able to understand how resources should be utilized before implementation of CTPs (M= 4.03; SD= 1.132).The statement had a huge standard deviation, indicating varied opinions concerning the statement to different respondents. The respondents strongly agreed that needs assessment was able to uncover potential negative side effects which were important in helping to avoid or mitigate them. This attained a mean score of 4.67 and standard deviation at 0.479. Combined mean and SD was 4.39 and 0.5001 respectively. This implies that needs assessment on recipients was well achieved in ensuring that the cash transfers served their purpose. The small standard deviation shows that generally, there were no huge discrepancies in the respondents' views on needs assessment and socio-economic empowerment of communities in Dadaab refugee camps.

4.7.2 Relationship between Needs Assessment on the Recipients of CTPs and Socio-Economic Empowerment of Communities in Dadaab Refugee Complex

For the study to determine the relationship between Needs Assessment on the recipients and Socio-Economic Empowerment of Communities in Dadaab Refugee Complex, Pearson correlation coefficient was used. Results in Table 4.13

Table 4.13: Correlation Analysis

		Socio-Economic Empowerment	Needs Assessment
Socio-Economic Empowerment	Pearson Correlation	1	.820**
	Sig. (2-tailed)		.000
	N	33	33
Needs Assessment	Pearson Correlation	.820**	1
	Sig. (2-tailed)	.000	
	N	33	33

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

The finding from Table 4.13 shows that needs assessment on recipients of CTPs had significant strong and positive Pearson coefficient ($r = 0.820$; $P < 0.05$) influence on socio-economic empowerment of communities in Dadaab refugee complex. The finding depicts that conducting needs assessment on recipients is a very important factor in cash transfers. It ensures that the CTP produce a positive effect on socio-economic empowerment on the targeted beneficiaries.

4.7.3 Regression of Needs Assessment on the recipients and Socio-Economic Empowerment of Communities in Dadaab Refugee Complex

Regression analysis was further conducted to ascertain the extent to which needs assessment on recipients affected socio-economic empowerment of communities in Dadaab refugee complex. The finding are shown in Table 4.14

Table 4.14: Regression Analysis of Needs Assessment and Socio-Economic Empowerment

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.820 ^a	.672	.662	.295	.672	63.558	1	32	.000

a. Predictors: (Constant), Needs Assessment on recipients of CTPs

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.540	1	5.540	63.558	.000 ^b
	Residual	2.702	32	.087		
	Total	8.242	33			

a. Dependent Variable: Socioeconomic Empowerment
b. Predictors: (Constant), Needs Assessment on recipients of CTPs

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.838	.464		1.806	.041
	Needs Assessment	.820	.103	.820	7.972	.000

a. Dependent Variable: Socio-economic Empowerment

From Table 4.14, the model summary shows that R=0.820 which indicates a strong positive (+ve) correlation between needs assessment on recipients of CTPs and socio-economic empowerment when other factors are constantly held. The R square, R²=0.672 needs assessment predict 67.2 percent of socio-economic empowerment. The remaining 32.8 percent may be attributed to other factors that may affect socio-economic empowerment.

The ANOVA data gives F= 63.558 for P=0.01< 0.05 indicating that needs assessment on recipients was significant in estimating the socio-economic empowerment of communities in Dadaab refugee complex.

The coefficient of regression shows that the socio-economic empowerment of communities in Dadaab refugee complex will be at 0.838 suppose needs assessment on recipients of CTPs is not factored in. The study further establishes that when all the other factors are fixed, increasing needs assessment on recipients of CTPs by 1 unit would automatically lead to an increase in socio-economic empowerment by 0.820 units.

4.7.4 Discussion on Influence of Needs Assessment on the recipients on Socio-Economic Empowerment of Communities in Dadaab Refugee Complex

Needs assessment on recipients positively and significantly affected socio - economic empowerment of the communities in Dadaab refugee complex. It is pivotal that needs assessment on recipients of cash transfer programs and situational analysis are conducted before implementation of the CTPs. By conducting needs analysis prior to CTPs implementation, it means that the realities of the beneficiary groups are well understood so that the possible inequalities are avoided when designing and implementing the CTPs. The study also agreed with Rastall (2018) and Amina (2015) who also note that needs assessment is very important to be carried out before the CTPs are implemented by various agencies and it significantly and positively influences socio-economic empowerment. Although needs assessment may be costly and requires more time and resources but on the positive side, it uncovers potential negative side effects which are important in helping to avoid or mitigating them.

4.8 Monitoring and Evaluation of CTPs and Socio-Economic Empowerment of Communities in Dadaab Refugee Complex

In the study, monitoring and evaluation (m & e) was a predictor variable and was measured based on identification of shortcomings, impact assessment and design monitoring.

4.8.1 Descriptive Data for Monitoring and Evaluation of CTPs and Socio-Economic Empowerment of Communities in Dadaab Refugee Complex

The study asked the respondents to rate various statements in relation to monitoring and evaluation of CTPs and Socio-Economic Empowerment of Communities in Dadaab Refugee Complex. Summary in Table 4.15

Table 4.15: Monitoring and Evaluation of CTPs and Socio-Economic Empowerment

Statement	5	4	3	2	1	Mean	Std. Deviation
Shortcomings are normally identified and proper corrective measures taken to ensure the CTP are well implemented	25(75.8)	6(18.2)	2(6.1)			4.70	.585
Impact assessments are normally done to find out the influence of CTP on the socio-economic impact of the refugees	18(54.5)	11(33.3)	1(3.0)	3(9.1)		4.33	.924
Design monitoring is normally done	20(60.6)	11(33.3)	2(6.1)			4.55	.617
Through monitoring we are able to reveal if the CTs reach the intended groups	29(87.9)	4(12.1)				4.88	.331
All monitoring and evaluation processes are included to ensure that the process is measured	23(69.7)	10(30.3)				4.70	.467
Combined Mean and Standard deviation						4.630	.36783

Table 4.15 shows that majority of the respondents strongly agreed that the shortcomings were normally identified and proper corrective measures taken to ensure the CTP are well implemented as indicated by the mean score attained at 4.70 and attained SD of 0.585). Most of the respondents affirmed that impact assessments were normally done to reveal the influence of CTP on the socio-economic impact of the refugees (M = 4.33; SD = 0.924). Participants strongly exhibited that design monitoring was normally done (M = 4.55; SD = 0.617), through monitoring they were able to reveal if the CTs reach the intended groups (M =4.88; SD = 0.331). The respondents also strongly agreed with the statement all monitoring and evaluation processes were included to ensure that the process was measured (M = 4.70; SD = 0.467). Combined mean was 4.630 while standard deviation was 0.3678 evident that respondents strongly supported that monitoring and evaluation played a vital role in ensuring that CTPs served the required purpose and had an effect on socio - economic empowerment of the beneficiary groups.

4.8.2 Relationship between Monitoring and Evaluation of CTPs and Socio-Economic Empowerment of Communities in Dadaab Refugee Complex

To find out the relationship between monitoring and evaluation of CTPs and socio-economic empowerment of communities in Dadaab refugee complex, Pearson formulae was applied.

Results in Table 4.16

Table 4.16: Correlation Analysis

		Correlations	
		Socio-Economic Empowerment	Monitoring and Evaluation of CTPs
Socio-Economic Empowerment	Pearson Correlation	1	.819**
	Sig. (2-tailed)		.000
	N	33	33
Monitoring and Evaluation of CTPs	Pearson Correlation	.819**	1
	Sig. (2-tailed)	.000	
	N	33	33

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

The results from Table 4.16 show that there was strong positive correlation, Pearson correlation coefficient, $r=0.819$ between monitoring and evaluation of CTPs and socio-economic empowerment of communities in Dadaab refugee complex.

4.8.3 Regression of Monitoring and Evaluation of CTPs and Socio-Economic Empowerment of Communities in Dadaab Refugee Complex

The study further conducted regression analysis so as to facilitate in determining the degree to which m & e of CTPs affected socio-economic empowerment of communities in Dadaab refugee complex. Results obtained are as shown in Table 4.17.

Table 4.17: Regression Analysis of Monitoring and Evaluation of CTPs and Socio-Economic Empowerment

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.819 ^a	.671	.660	.296	.671	63.247	1	32	.000

a. Predictors: (Constant), Monitoring and Evaluation of CTPs

ANOVA^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	5.531	1	5.531	63.247	.000 ^b
	Residual	2.711	32	.087		
	Total	8.242	33			

a. Dependent Variable: Socio-economic Empowerment
b. Predictors: (Constant), Monitoring and Evaluation of CTPs

Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.778	.473		1.645	.110
	Monitoring and Evaluation of CTPs	.822	.103	.819	7.953	.000

a. Dependent Variable: Socio-economic Empowerment

From the model summary in Table 4.16, $R=0.819$ which is interpreted as showing positively strong correlation between monitoring and evaluation of CTPs and Socio-economic empowerment. The R square, $R^2=0.671$ which meant that monitoring and evaluation of CTPs predicts 67.1% change on socio-economic empowerment when all the other factors are constantly held. The remaining 32.9 % may be explained by other factors that may affect socio-economic empowerment.

The Analysis of Variance (ANOVA), shows that $F=63.247$ for $p=0.000<0.05$ meaning that monitoring and evaluation of CTPs was significant in predicting the socio-economic empowerment of communities in Dadaab refugee complex.

The coefficient of regression results shows that socio-economic empowerment of communities in Dadaab refugee complex will be at 0.778, suppose monitoring and evaluation of CTPs is not factored in. Furthermore, the study establishes that increasing monitoring and evaluation of CTPs by 1 unit will result to an increase in socio-economic empowerment by 0.819 units, as long as all the other factors are held constant.

4.8.4 Discussion on Influence of Monitoring and Evaluation of CTPs on Socio-Economic Empowerment of Communities in Dadaab Refugee Complex

The study established that monitoring and evaluation of CTP significantly and positively affected socio-economic empowerment of communities in Dadaab refugee complex. By ensuring that monitoring and evaluation of CTPs was well done, shortcomings were identified in time and proper corrective measures were taken so as to ensure that the CTPs were well implemented. By conducting impact assessments, it becomes much possible to find out the influence of CTP on the recipient groups and also reveals if the CTs reach the intended groups. The study also agrees with the finding from Amanda (2017) and Anjini (2017) who found out that it is through monitoring of the programs, that the agencies or the government are able to identify any possible shortcomings from the CTPs and find ways of properly addressing them.

4.9 Effect of CTPs on Socio-Economic Empowerment of Communities in Dadaab refugee complex, Kenya

The cash transfers programs was the study's predictor variable and was composed of four variables that included funding of CTPs, governance of CTPs, needs assessment on recipients of CTPs and monitoring and evaluation of CTPs. Socio-economic empowerment was the outcome or dependent variable of the study.

4.9.1 Relationship between CTPs and Socio-Economic Empowerment of Communities in Dadaab refugee complex, Kenya

Table 4.18 depicts correlations for the two variables (independent variables and dependent variable).

Table 4.18: Correlations

		Socio-economic Empowerment	Funding of CTPs	Governance of CTPs	Needs Assessment on recipients	Monitoring and Evaluation of CTPs
Socio-economic Empowerment	Pearson	1	.680**	.697**	.820**	.819**
	Correlation					
	Sig. (2-tailed)		.000	.000	.000	.000
Funding of CTPs	N	33	33	33	33	33
	Pearson	.680**	1	.414*	.483**	.531**
	Correlation					
Governance of CTPs	Sig. (2-tailed)	.000		.017	.004	.001
	N	33	33	33	33	33
	Pearson	.697**	.414*	1	.520**	.633**
Needs Assessment on recipients	Correlation					
	Sig. (2-tailed)	.000	.004	.002		.000
	N	33	33	33	33	33
Monitoring and Evaluation of CTPs	Pearson	.820**	.483**	.520**	1	.642**
	Correlation					
	Sig. (2-tailed)	.000	.001	.000	.000	.000
Monitoring and Evaluation of CTPs	N	33	33	33	33	33
	Pearson	.819**	.531**	.633**	.642**	1
	Correlation					

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

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

According to Table 4.18, Needs assessment on recipients had a very strong positive influence on socio-economic empowerment ($r= 0.820$), followed by monitoring and evaluation ($r=0.819$), governance of CTPs ($r= 0.697$) and finally funding of CTPs ($r= 680$).

4.9.2 Regression of CTPs and Socio-Economic Empowerment of Communities in Dadaab refugee complex, Kenya

The study conducted the regression analysis on the CTPs and socio-economic empowerment of communities in Dadaab refugee complex with an objective of determining the extent to which

each of the independent variables affected socio-economic empowerment. Co-efficient of determination and co-efficient of adjusted determination are shown in Table 4.19 below

Table 4.19: Model Summary

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.940 ^a	.883	.867	.185	.883	52.934	4	29	.000

a. Predictors: (Constant), Monitoring and Evaluation of CTPs, Funding of CTPs, Governance of CTPs, Needs Assessment on recipients of CTPs

Results from Table 4.18 show the coefficient of correlation R, was 0.940. This indicates presence of strong +ve correlation between CTPs and SEE. This study therefore concluded that there was a significant relationship between CTPs and socio-economic empowerment since the $P = 0.000 < 0.05$.

The R square, $R^2 = 0.867$ indicate that 86.7% change of socio-economic empowerment is explained by the variables in the model under this study, which are; funding of CTPs, governance of CTPs, needs assessment on recipients and monitoring and evaluation of CTPs. 13.3% that remains can be explained by other factors or practices that are not part of this study. The study agrees with the finding from Anne, Charlotte and Raquel (2019) and Amanda (2017) who note that it is crucial to ensure that the needs assessment and situational analysis are conducted before implementation of the CTPs and also ensure that there is monitoring and evaluation prior and also after the programs so as to ensure that the cash transfers serves its' purpose. They further established that needs assessment on recipients and monitoring and evaluation is key in ensuring socio-economic empowerment of the target group. Ochieng (2016) also agrees that the level of funding of the donor funded programs and projects among them being the cash transfer programs impacts their performance. This finding also agrees with Kamau and Mwenda who found out that funding of programs had an impact on the lives of the urban youths with a refugee status. Funding guaranteed empowerment. There was strong positive correlation between funding through development of financial capital and empowerment

The study made use of coefficient of regression to help in determining the effect of CTPs on socio-economic empowerment. The coefficients of regressions as indicated in Table 4.20

Table 4.20: Regression Coefficients

Model		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.081	.357		1.626	.015
	Funding of CTPs	.231	.075	.241	3.077	.005
	Governance of CTPs	.191	.086	.190	2.228	.034
	Needs Assessment on recipients	.405	.088	.405	4.622	.000
	Monitoring and Evaluation of CTPs	.312	.099	.311	3.166	.004

a. Dependent Variable: Socio-economic Empowerment

The coefficient of regression in Table 4.20 directs one to the equation;

$$Y=0.081 +0.231X_1 +0.191X_2 +0.405X_3 +0.312X_4 +\alpha.$$

In a constant situation of all other factors, socio-economic empowerment of communities in Dadaab refugee complex would be at 0.081, an indication that the value of gain in socio-economic empowerment will be at 0.081, when all the predictor variables (funding of CTPs, governance of CTPs, needs assessment and monitoring and evaluation) in this study are set at zero. When all the other factors are constantly held, proper, sufficient and timely funding of the CTPs would increase the socio-economic empowerment by 0.241 units. By holding all the other factors at constant, governance of CTPs would increase the socio-economic empowerment by 0.190 units, needs assessment on recipients by 0.405 units while monitoring and evaluation will increase socio-economic empowerment by 0.311 units.

The regression results further show that funding of CTPs, governance of CTPs, needs assessment on recipients and monitoring and evaluation of CTPs all have significance positive impacts on socio - economic empowerment of communities in Dadaab refugee complex. The

present findings concurs with findings from the studies done by with Kamau & Mwenda (2020), Ochieng (2016) Amanda (2017), Amanda (2017) and Njeru and Minja (2019).

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The summary of the findings are presented in this chapter. Also covered in this section of the study are conclusions and the study recommendations.

5.2 Summary of the Findings

Four specific objectives have been used to frame the present study; to examine the influence of funding of cash transfer program on socio - economic empowerment of communities in Dadaab refugee complex, Kenya, to examine the influence of governance of cash transfer program on socio - economic empowerment of communities in Dadaab refugee complex, Kenya, to examine the influence of needs assessment on recipients of cash transfer program on socio - economic empowerment of communities in the Dadaab refugee complex, Kenya and to examine the influence of monitoring and evaluation of cash transfer program on socio - economic empowerment of communities in Dadaab refugee complex, Kenya. This section presents the summary as guided by the objectives of the study.

5.2.1 Funding of CTPs and Socio-Economic Empowerment of Communities in Dadaab Refugee Complex

From the descriptive statistics, the study established that the funds were available in their organizations to support the cash transfer programs ($M= 4.55$), funds were received in time and also disbursed in time ($M= 4.09$). However the main shortcomings were that the funds were not adequate to support the CTPs ($M=1.84$) and the CTP programs did not have longer funding periods ($M= 1.76$). There was positive relationship between funding of CTPs and Socio - economic empowerment of communities in Dadaab refugee complex ($r=0.680$). The study also established that CTPs positively and significantly affected socio-economic empowerment ($\beta=0.680$, $P= 0.000<0.05$).

5.2.2 Governance of CTPs and Socio-Economic Empowerment of Communities in Dadaab Complex

There was positive correlation between governance of CTPs and socio-economic empowerment ($r= 0.697$). Through regression analysis, the study also established that governance of CTPs positively and significantly affected socio-economic empowerment of communities in Dadaab

refugee complex ($\beta=0.697$, $P= 0.000<0.05$). Descriptive statistics show that there was collaboration between the organization and stakeholders to ensure the CTPs served the intended purpose ($M=4.73$), there was high level of transparency in the implementation of CTP ($M=4.64$), there was high accountability level in implementing the CTP ($M=4.42$) and that there was high level of responsiveness towards the implementation of CTP ($M=4.598$).

5.2.3 Needs Assessment on Recipients of CTPs and Socio-Economic Empowerment of Communities in Dadaab Refugee Complex

There was positive correlation between needs assessment and socio-economic empowerment ($r=0.820$). The study also established that needs assessment on recipients positively and significantly affected socio-economic empowerment of communities in Dadaab refugee complex ($\beta= 0.820$). The study further established that conducting gender analysis ensured that there was no gender discrimination in implementation of CTP ($M=4.33$), conducting social analysis enabled easy understanding of realities of the beneficiaries prior to implementation of CTPs ($M=4.55$), conducting economic analysis helps ensures the resources are well put into utilization prior to implementation of CTPs ($M= 4.03$) and needs assessment on recipients uncovers potential negative side effects which are important in helping to avoid or mitigating them ($M=4.67$).

5.2.4 Monitoring and Evaluation of CTPs and Socio-Economic Empowerment of Communities in Dadaab Refugee Complex

There was correlation between monitoring and evaluation of CTPs and socio-economic empowerment of communities in Dadaab refugee complex ($r= 0.819$). The study revealed that monitoring and evaluation had a significant and positive effect on socio-economic empowerment ($\beta=0.819$). Through descriptive analysis, it was also found out that through monitoring and evaluation of CTPs, shortcomings are identified and proper corrective measures applied ($M=4.70$), it becomes possible to determine the influence of CTPs on economic impact on the beneficiaries ($M=4.33$), it becomes possible to reveal if CTs reach the intended groups ($M= 4.88$) and also ensures that the process is measured ($M= 4.70$).

5.3 Conclusions from the Findings

By use of both descriptive and inferential analysis, the study concluded that funding of CTPs had a positive and significance influence on socio-economic empowerment of communities in Dadaab refugee complex, Kenya.

The second objective of the study was to examine the influence of governance of CT program on socio - economic empowerment of communities in Dadaab refugee complex, Kenya. The study established that governance of CTPs significantly and positively influenced socio -economic empowerment of communities in Dadaab refugee complex, Kenya.

The third objective of the study was to examine the influence of needs assessment on recipients of CTP on socio - economic empowerment of communities in Dadaab refugee complex, Kenya. Through both descriptive and inferential analysis, the study concluded that needs assessment positively and significantly influenced socio-economic empowerment of communities in Dadaab refugee complex, Kenya.

The fourth objective of the study was to examine the influence of monitoring and evaluation of CTP on socio - economic empowerment of communities in Dadaab refugee complex, Kenya. By utilizing both descriptive and inferential analysis tools, the study ascertained that monitoring and evaluation of CTPs had positive and significant impacts on socio - economic empowerment of communities in Dadaab refugee complex, Kenya.

5.4 Recommendations from the Findings

The study findings revealed various recommendations and suggestions in line with effect of cash transfer program on socio-economic empowerment of communities in Dadaab refugee complex, Kenya. The study therefore gives recommendations as follows:

- i. First there is need to ensure that more stakeholders are brought to board by various support organizations so as to ensure funding is well achieved and increased and that the organizations have adequate funds to reach all the refugees that may be needy in order to ensure they are socio-economically empowered. Success stories of beneficiaries who have made it through funding from various donors should be documented and shared so that other donors may see the positive contribution that funds play in transforming the lives of the vulnerable communities like the refugees. There is also need to emphasize on setting up programs that have a sustainability aspect to ensure continuity by either local community or the government.
- ii. Secondly, the support organizations need to identify various plans of action and programs in order to ensure the beneficiaries are educated on financial literacy, so that they may

use part of CTs they receive in ensuring that they invest in various activities that may ensure they become economically empowered. The cash transfer programs supporting beneficiaries with small-scale business have to ensure that the owners have undergone training and coaching. Linking the business owners with mentors can go a long way in ensuring that they keep up with what is latest in the markets. Incorporating technology and record keeping are skills that can boost the business activities in the refugee camps. This helps to promote longevity and sustainability. Carrying out market assessments is also key to ensure that it can absorb the cash without distorting the market.

- iii. Thirdly, there is need to ensure that more professionals are engaged by the support groups to ensure that there is proper governance of CTPs and that the CTs only reach the intended and needy beneficiaries and put to well use. There is need to determine availability of the infrastructure to disburse the cash before embarking on fully rolling out the CTP. There is also need to leverage on technology in the cash transfer programs.
- iv. Through monitoring and evaluation of CTPs, the support groups should ensure that any shortcomings that may result from the programs are quickly traced and proper corrective measures undertaken for the benefit of the beneficiaries. The monitoring and evaluation should be done within reasonable times depending on the funding period in order to provide sufficient time to address the identified gaps.

5.5 Suggestions for Further Study

This study was conducted on CTPs and socio-economic empowerment of communities in Dadaab refugee complex. The study established that funding was a critical area in this study and was under-achieved. Different study can be done to establish different ways on how to ensure that the funding of cash transfer programs is sustainable.

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APPENDICES

Appendix I: Introduction Letter

Dear Respondent,

Being a postgraduate student at University of Nairobi and specializing in MA (Project Management), am conducting a study which is a requirement for the award of the fore-mentioned degree. I am embarking on a research mission on cash transfer programs and socio - economic empowerment of communities in Dadaab refugee complex. The sole purpose of the study is for academic works. Your participation, responses and feedback are important for the success of the study. I appreciate any of your assistance and support. Kindly note that any information that you may provide will remain confidential and only used to facilitate this study.

I will highly appreciate your contribution,

Thanks,

Yours Faithfully,



Florence Wamboi.

Appendix II: Questionnaire for Cash Transfer Officers and Key Informants

This questionnaire as a tool will serve to gather data in order to establish the effect of CTPs on SEE of communities in Dadaab refugee complex. The sole purpose of the study is for academic works. Your participation, responses and feedback are important for the success of the study. I sincerely appreciate your assistance and support. Kindly note that any information that you may provide will remain confidential and only used to facilitate this study.

Kindly provide the responses for every question on this questionnaire by placing a tick (√) appropriately in the spaces provided unless stated otherwise. There is no need of writing your name on this questionnaire.

SECTION A: DEMOGRAPHIC INFORMATION

1. Gender ? Male [], Female []
2. Tick below on the years you have been working as a cash transfer officer
Less than 5 [] 6-10 [] 11- 15 [] More than 15 []
3. What conditions does your CTP adhere to if one has to be beneficiary?

4. What do you think is the attitude of refugees towards the CTP?

5. In which ways can the CTP be improved to ensure that they serve their purpose?

SECTION B: FUNDING OF CASH TRANSFER PROGRAMMES IN DADAAB REFUGEE COMPLEX, KENYA.

6. Who funds the CTP that you are involved with?

7. On the scale of 1-5, by ticking in the appropriate spaces, rate how you agree or disagree with following aspects concerning funding of the CTPs, where 5 = strongly agree, 4 = agree, 3 = not sure, 2 = disagree 1 = strongly disagree.

Statement	1	2	3	4	5
The funds are available to support the CTP					
The available funds are adequate to support the CTP					
The funds are received in time and disbursed to support the intended programs in time					
Our programs have longer funding period					

SECTION C: GOVERNANCE OF CASH TRANSFER PROGRAMMES IN DADAAB REFUGEE COMPLEX, KENYA.

8. How do you ensure that the CTP serve the intended purpose?

9. Kindly rate on the scale of 1-5 rate how you are in line or not with the following statement concerning implementation of CTP

Statement	1	2	3	4	5
We collaborate with relevant stake holders to ensure the CTP serves its function					
There is high level of transparency in the implementation of CTP					
There is high accountability level in implementing the CTP					
The level of responsiveness towards the implementation of CTP is high					

SECTION D: NEEDS ASSESSMENT ON RECIPIENTS OF CASH TRANSFER PROGRAMMES IN DADAAB REFUGEE COMPLEX, KENYA.

10. How often do you conduct needs and social assessment before implementation of CTP?
Yearly [] After more than two years [] Never []

11. If the answer in 10 above is never, how do you ensure that the resources disbursed to the beneficiaries serve its purpose?

12. Kindly rate how you agree or disagree with the following statements concerning needs assessment in implementation of CTP on a scale of 1 to 5.

Statement	1	2	3	4	5
We conduct gender analysis to ensure there is no gender discrimination in implementation of CTP					
We conduct social analysis to understand the realities of the beneficiaries prior to implementation of CTP					
We conduct economic analysis to understand how the resources should be utilized before implementation of CTP					
Needs assessment uncovers potential negative side effects which are important in helping to avoid or mitigating them					

SECTION D: MONITORING AND EVALUATION OF CASH TRANSFER PROGRAMMES IN DADAAB REFUGEE COMPLEX, KENYA.

13. How frequently do you carry out monitoring and evaluation of the CTP to ensure they serve their intended purpose
Semi-annually [] Annually [] Never [] Others [], Kindly explain _____

14. What effect has monitoring and evaluation of CTP had on the socio-economic empowerment of refugee?

15. On the scale of 1-5, rate how you agree or disagree with the following statements concerning monitoring and evaluation of CTP on socio-economic empowerment of the refugees where 1= strongly disagree and 5= strongly agree.

Statement	1	2	3	4	5
Shortcomings are normally identified and proper corrective measures taken to ensure the CTP are well implemented					
Impact assessments are normally done to find out influence of CTP on socio-economic impact of the refugees					
Design monitoring is normally done					
Through monitoring we are able to reveal if the CTs reach the intended groups					
All monitoring and evaluation processes are included to ensure that the process is measured					

Appendix III: Interview Guide for the Refugee Households

For the purposes of this research study, the main aim of the outlined interview guide is to follow up deeply and delve on the effect of CTP on socio - economic empowerment of communities in Dadaab refugee complex, Kenya. Sole purpose is for academic works. Your participation, responses and feedback are important for the success of the study. I appreciate any of your assistance and support. Responses provided shall be confidential. Kindly provide the responses for every question in the interview guide.

PART A: DEMOGRAPHIC INFORMATION

1. State your age _____

2. What is your gender?

Gender	Tick (√)
Female	
Male	

3. Indicate the number of years you have been living in the Dadaab Refugee Camp

Number of years	Tick (√)
Less than 10 years	
10 to 20 years	
20 to 25 years	
More than 25 years	

4. Indicate your educational qualifications

Level of education	Tick
Primary	

Secondary	
College	
University	
None	

5. Choose your marital status:
 Single Married Divorced Widowed Others , Kindly explain _____
6. Your current occupation? _____
7. How frequently do you benefit from the CTP intended to empower the refugees
 Monthly Semi-annually Yearly Never

PART B: CTP ON SOCIO-ECONOMIC EMPOWERMENT

8. Indicate the areas you use the cash from the CTP targeting the refugees

Areas you use the cash from CTP	Tick (√)
Food and personal effects	
Savings	
Health care	
Business capital	
Children school fees and training	

9. How do you agree or disagree with the following statements on CTP and SEE on the scale of 1-5.

Statement	1	2	3	4	5
We can sustain our household without relying on CTP					
Through CTP, at least a member within the household has acquired higher education or training					
We have right to make decisions concerning our household					
Elder members in the household have improved their economic status due to CTP					

**Appendix IV: Research Permits
University Research Permit**



**UNIVERSITY OF NAIROBI
FACULTY OF BUSINESS AND MANAGEMENT SCIENCES
OFFICE OF THE DEAN**

Telegrams: "Varsity",
Telephone: 020 491 0000
VOIP: 9007/9008
Mobile: 254-724-200311

P.O. Box 30197-00100, G.P.O.
Nairobi, Kenya
Email: fob-graduatestudents@uonbi.ac.ke
Website: business.uonbi.ac.ke

Our Ref: L50/8467/2017

May 5, 2022

TO WHOM IT MAY CONCERN

RE: INTRODUCTION LETTER: FLORENCE WAMBOI

The above named is a registered Master of Project Planning and Management Student at the Faculty of Business and Management Sciences, University of Nairobi. She is conducting research on **"Cash Transfer Program on Social-Economic Empowerment of Refugees in Dadaab Refugee Complex, Kenya."**

The purpose of this letter is to kindly request you to assist and facilitate the student with necessary data which forms an integral part of the Project.

The information and data required is needed for academic purposes only and will be treated in **Strict-Confidence**.

Your co-operation will be highly appreciated.

**PHILIP MUKOLA (MR.)
FOR: ASSOCIATE DEAN,
FACULTY OF BUSINESS AND MANAGEMENT SCIENCES**




PM/fmi

Nacosti Permit

Republic of Kenya
NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION

Ref No: **132515**

RESEARCH LICENSE




This is to Certify that Ms. Florence Wamboi of University of Nairobi, has been licensed to conduct research in Garissa on the topic: CASH TRANSFER PROGRAM ON SOCIO - ECONOMIC EMPOWERMENT OF COMMUNITIES IN DADAAB REGUGEE COMPLEX, KENYA. for the period ending : 25/March/2023.

License No: **NACOSTI/P/22/16515**

132515
Applicant Identification Number

Director General
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