

Cash Transfer Program and Socio-Economic Empowerment. A Study on Communities in Dadaab Refugee Complex, Kenya

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Abstract: Decent work and 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 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 transfers programs are proven to be a powerful poverty-reduction instrument, with positive impacts on poverty, dietary diversity, school attendance, 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 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 27,285 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 as tools for data collection which were subjected to reliability and validity tests to ensure they achieved the recommended status before they were 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 to analyze the collected data. The study established that established that there was positive relationship between funding of cash transfer program and socio-economic empowerment, there was positive relationship between governance of cash transfer program and socio-economic empowerment, there was positive correlation between needs assessment and socio-economic empowerment. Lastly, the study revealed that there was positive relationship between monitoring and evaluation of cash transfer program and socio-economic empowerment. The study concluded that both 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. The study recommends that there is need to ensure that more stakeholders are brought to board so as 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 also come up with various strategies and programs to ensure the beneficiaries are educated 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. The intention of this article is also for resource mobilization for refugees in Dadaab refugee camp, Kenya, as well as for other marginalized communities in the world.

Key Words: Cash Transfer Program, Socio-economic Empowerment, Refugee Communities

I. Introduction

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 the 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 form of social protection 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).

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 their 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 and opportunities in the way of ensuring that the refugees attained the needed empowerment are all addressed and proper corrective measures put in place.

Problem Statement and Study Objectives

Decent work and 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. The refugees have to ensure they cope with refugee challenges that are normally seen as barriers to their empowerment and economic success. Reducing poverty to very low levels, individuals living in thriving livelihoods, improving the wellbeing of the people irrespective of their current conditions and making it possible for them to have access to basic needs and services, education, housing, 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 help address the problem of socio-economic empowerment of the 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. This study therefore sought to narrow this gap by investigating the effect of cash transfer program on socio-economic empowerment of communities in Dadaab Refugee Complex, Kenya.

Research Objectives

The 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 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.

II. Empirical Literature Review

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 influence 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.

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 that the refugees are able to acquire necessary skills that can be of huge impact 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. Although the study agrees with the findings by Odenyo and Rosmery (2018) who also note that its funding that determines the sustainability of the projects and with reduced funding, there is high certainty of projects breaking, it 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.

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 which is different from the case of the current study that focuses on all the refugee populations in Dadaab refugee complex.

The study on implementation of CTPs by (Njeru & Minja, 2019) 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.

Anne, Charlotte and Raquel (2019) conducted a study on how CTPs work for women and children and noted that it is very important to ensure that the needs assessment 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. 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 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 very important to ensure that needs assessment 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.

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 cash transfer programs for the children of different gender and age groups 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.

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.

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.

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.

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.

III. Research Methodology

The study adopted descriptive survey design as it 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 enabled 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. 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.

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 ($n = \frac{N}{1+N(e^2)}$) 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 1.

Table 1: Sample Size

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

Interview guides and questionnaires were used as the instruments in collecting primary data. 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. 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.

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 2 shows the Cronbach’s Alpha test reliability results.

Table 2: Reliability Statistics

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

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

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.

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:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon, \text{ where;}$$

Y= Socio-economic empowerment

X₁ = Funding of CTPs

X₂ = Governance of CTPs

X₃ = Needs Assessment on recipients of CTPs

X₄ = Monitoring and Evaluation of CTPs

β_0 = Constant, $\beta_1 \beta_2 \beta_3 \beta_4$ = 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.

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.

IV. Findings and Discussions

Descriptive Result

This section discusses descriptive statistics of the variables used in this study.

Table 3 shows the descriptive results on CTPs and Socio-economic Empowerment

Variable	Mean	Std. Deviation
Funding of CTPs	3.06	.818
Governance of CTPs	4.60	.414
Needs Assessment	4.39	.500
Monitoring and Evaluation of CTPs	4.63	.368

Funding had mean and standard deviation (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. Governance had mean and standard deviation as 4.60 and 0.414 respectively, an indication that majority of the respondents strongly agreed that governance of CTPs lead to socio-economic empowerment of the communities in Dadaab refuge complex. Needs assessment's mean and standard deviation was 4.39 and 0.500 respectively. This implies that needs assessment 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. Governance had mean as 4.630 while the standard deviation was 0.368 indicating that the respondents strongly supported that monitoring and evaluation played a very key role in ensuring that CTs served the required purpose and had an effect on the socio-economic empowerment on the beneficiary groups.

Inferential Results

Correlation between CTPs and socio-economic empowerment

The relationship between funding of CTPs and socio-economic empowerment of communities in Dadaab refugee complex was determined using Pearson's product moment correlation (r) as shown in Table 4.

Table 4: Correlation between funding of CTPs and socio-economic empowerment

		Socio-economic Empowerment	Funding of CTPs	Governance of CTPs	Needs Assessment	Monitoring and Evaluation of CTPs
Socio-economic Empowerment	Pearson Correlation	1	.680**	.697**	.820**	.819**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	33	33	33	33	33
** . Correlation is significant at the 0.01 level (2-tailed).						

According to Table 2, Needs assessment 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 ($r= 0.680$). The study established that funding positively and significantly affected the socio-economic empowerment of communities living in Dadaab refugee 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 a 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.

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.

The study established that needs assessment positively and significantly affected socio-economic empowerment of the communities in Dadaab refugee complex. It is very important to ensure that the 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.

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 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.

Regression Analysis

Regression analysis was further conducted so as to determine quantitatively the effect of CTPs on socio-economic empowerment of communities in Dadaab refugee complex. Table 5 shows the coefficient of regressions.

Table 5. Coefficients^a

Model		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	.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 3 moves us to the equation

$$Y=0.081 +0.241X_1 +0.190X_2 +0.405X_3 +0.311X_4 +\alpha.$$

By holding all the other factors constant, 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 held constant, 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 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 and monitoring and evaluation of CTPs all have significance positive effect on socio-economic empowerment of communities in Dadaab refugee complex. The study findings are also in line with the findings from the studies done by with Kamau & Mwenda (2020), Ochieng (2016) Amanda (2017), Amanda (2017) and Njeru and Minja (2019).

V. Conclusions

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 first objective of the study was to examine the influence of funding of cash transfer program on socio - economic empowerment of communities in Dadaab refugee complex, Kenya. The study established that there was positive relationship between funding of CTPs and Socio -economic empowerment of communities in Dadaab refugee complex and that CTPs positively and significantly affected socio-economic empowerment

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.

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