



The Perspectives of Young Women in Rural Western Kenya: Their Lives and Their Thoughts on Unconditional Cash Transfers

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The Perspectives of Young Women in Rural Western Kenya: Their Lives and Their Thoughts on Unconditional Cash Transfers

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Abstract

Unconditional cash transfers (UCTs) provide money to eligible individuals, without dictating how they spend the money or tasks they must do to receive it. This study explored how UCTs affected the lives of young, impoverished women in rural western Kenya. Qualitative methods were used, including in-depth interviews with 30 women: 10 receiving \$1,000, 10 receiving \$500, and 10 not receiving a UCT. UCTs were positively viewed by interviewees, and had nuanced and varied effects on aspirations, money management, relationships, and subjective well-being in social context. The perspectives of interviewees offer programmatic suggestions and question major assumptions concerning UCTs.

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Contributions of Authors

This paper has been submitted for academic publication with Jean Junior, Arlene M. Katz, and Roy Ahn as co-authors. Jean Junior designed the methods and interview guide, conducted the field research, analyzed the data, interpreted the findings, and wrote this report. Arlene Katz was the primary adviser of all aspects of the research project, including design initiation, development of the interview guide, data review and analysis, interpretation of findings, and review of this report. Roy Ahn facilitated the field research, and contributed to interpretation of findings and review of this report.

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Abbreviations

NGO Non-governmental organization

RCT Randomized controlled trial

UCT Unconditional cash transfer

Introduction

Unconditional cash transfers (UCTs) provide money to eligible individuals, without dictating how they spend the money or tasks they must do to receive the money. Government- and non-governmental organization (NGO)-funded UCTs serve poor and vulnerable people in multiple low- and middle-income countries (1). These programs can positively impact numerous outcomes, including household spending (2); child health, nutrition, and growth (3,4,5); HIV incidence (6); adolescent marriage and pregnancy rates (7); educational attainment (8); and potentially economic growth (9,10).

Yet, even if a program, such as a UCT, has impressive quantitatively measured effects, it is important to also ask recipients in their own words about their experiences: what they think of the program, whether or not it has meaningfully impacted their lives, and what improvements and alternatives they might suggest. Though it has been argued that only “rarely are the voices of the poor and working class heard as more and more policies are made in their name” (11, p.498), there is a line of qualitative research (e.g., Cornwall and Fujita (12)) that attempts to listen to their perspectives in an open-ended way.

Subjective Well-Being in Social Context among UCT Recipients

Listening to the voices of the poor and exploring their subjective well-being are synergistic approaches. Subjective well-being (often referred to simply as “happiness”) can be viewed as a combination of overall life satisfaction and positive, rather than negative, affect (13,14,15). It is an inherently fluid concept, which can be influenced by people’s varied expectations about what their lives should be like. However, subjective well-being can be an invaluable addition to other welfare metrics, because it encompasses all aspects of life and reflects unique personal values. Policymakers and practitioners often risk prioritizing one issue (e.g., a particular economic or health outcome) at the expense of others that are more important to the people they serve (16). This risk can be reduced by asking about people’s level of subjective well-being and key factors influencing it, and acting on what they say. For reasons such as these, subjective well-being has become an increasingly influential concept in research and policy (17).

Qualitative research has helped identify basic material needs and quality interpersonal relationships as fundamental components of subjective well-being (18,19). Lack of these components can lead to stress and mental health problems (20,21), which can hinder one’s ability

to work productively (22) and make sound, future-oriented decisions (23,24). Poverty, in particular, is associated with shame – “one of the most pernicious of emotions” (25, p.216). In a multi-national study on poverty and shame, “respondents universally despised poverty and frequently despised themselves for being poor” (25, p.224).

Several randomized controlled trials (RCTs) have quantitatively measured the impact of UCTs on psychological well-being. A UCT in Ecuador did not affect maternal stress or depression (26). However, UCTs in Kenya (27) and Malawi (28) significantly improved quantitative measures of psychological well-being, with the effect size of the Malawian UCT similar to “some of the most effective clinical and pharmacologic mental health interventions” (28,29, p.102).

These effects of UCTs, and the material and relational basis of subjective well-being, re-socialize mental health as not only a psychiatric issue, but also a socioeconomic one (30,31). Furthermore, well-being and mental health are contextual, with individual and collective levels (32). Qualitative studies could further elucidate how UCTs affect psychological and subjective well-being by influencing the social and economic context of recipients.

UCT Assumptions and Debates

The subjective well-being and voices of the poor approaches can help re-frame some of the major assumptions and debates surrounding UCTs. One such assumption is that recipients, especially men, will squander cash on purchases such as alcohol (33). This notion persists despite overwhelming, multi-national evidence that cash transfers are not misused (34). Another common assumption is that UCTs promote dependency, a form of “laziness” in which people choose to live off of financial “handouts” rather than working (35). This idea limits UCT scale-up (36), even though the preponderance of empirical evidence suggests that it is untrue. UCTs may actually enhance labor market participation (37,38). Instead of framing UCTs in terms of waste and dependency, we can ask how UCTs influence the aspirations of recipients and how recipients negotiate UCT expenditure decisions. Though little research has been done on aspirations of the poor (39), more has been done on expenditure decision-making.

UCTs are often given to women based on the assumptions that: (a) Women are more likely than men to invest in children’s nutrition, health, and education, and (b) Giving money to women will increase their control over expenditure decisions. These assumptions are not necessarily true (40). Three RCTs that randomized whether women versus men received UCTs

found that recipient gender did not impact measures of child well-being (27,41,42). Furthermore, in UCT-eligible households, husbands often maintain major decision-making power, sometimes underpinned by the threat of domestic violence (43).

However, women may influence expenditure decisions in subtle ways (44), such as by acting covertly, making decisions about small household purchases (45), or controlling income earned from their own labor (46). Although some studies find that cash given to women increases their decision-making power (46,47), others do not (48), possibly because the cash is temporary (27) or too small in amount to alter gender relations (43).

UCTs may affect not only intra-household, but also community relationships. Giving cash transfers to only some people in a community is often thought to be socially divisive, generating distress and jealousy among non-recipients, especially those who may be only slightly wealthier than recipients (28,49,50). Though recipients may share their money (46,51), UCTs could diminish “traditional systems of reciprocity” (43, p.11), solidarity, and collective action. However, one unpublished study found that communities in which everyone received UCTs had similar levels of tension as those in which only the poorest received UCTs, and that community members preferred UCTs to be given to the poorest (52,53). Furthermore, since the poorest are often involved in exploitative relationships with wealthier community members, they may need greater financial resources before being able to meaningfully benefit from community collective action (54).

Study Aims

This study qualitatively explores if and how receiving a UCT, and the amount given in the UCT, affects the lives of young women in Kenya, including: (a) Their aspirations; (b) How they negotiated money management decisions, and how this negotiation affected their relationships; (c) Their subjective well-being; and (d) Their opinions about UCTs, including programmatic improvements and alternatives. This study addresses gaps in the qualitative literature on UCTs by investigating recipient aspirations and subjective well-being, and by analyzing how different UCT amounts influence recipient experiences. The UCT discussed in this study is novel in both the relatively young age of recipients (55), and the large amount of money provided (56). In addition, the qualitative approach of this research is unique, given that most studies on cash transfers have been quantitative impact assessments (57). By listening to

the voices of recipients in an open-ended way, this study yields unexpected programmatic implications and perspectives on major assumptions concerning UCTs.

Methods

Intervention

This study took place in rural Siaya County in western Kenya. Participants were drawn from a larger RCT that focused on quantitatively evaluating a UCT program of the NGO GiveDirectly (55). The RCT included three study groups: (a) 37 women receiving a KSh 81950 (\$1,000 USD) transfer spread over 10 monthly installments, (b) 40 women receiving a KSh 40975 (\$500 USD) transfer spread over five monthly installments, and (c) 82 women receiving no transfer.¹

GiveDirectly delivered UCTs using M-Pesa, a mobile money service operated by Safaricom (a network operator in Kenya). M-Pesa is a PIN-protected, electronic account on a SIM card, from which users can receive and send money (58). GiveDirectly provided recipients a SIM card, and if desired, a cell phone through which they could receive reminder text messages when their UCT installments arrived.² Recipients then withdrew cash from any M-Pesa agent, who was often a local shopkeeper (27).

Participants and Recruitment

All RCT participants were ages 18 to 19 at the RCT's baseline in 2012. All participants also met GiveDirectly's criteria of living in: (a) Villages determined by GiveDirectly's targeting system to have high levels of poverty, and (b) Homes consisting of mud walls and a grass-thatched roof.³ Given these criteria, GiveDirectly's average UCT recipient in Kenya lives on \$0.65 USD per day (59).

All RCT participants were stratified based on available baseline characteristics that could influence their perspectives on study topics. For recipients, these were: (a) UCT amount, (b) whether or not they were still receiving UCT installments, and (c) marital status. For non-recipients, this was geographic location (since marital status data was unavailable). Each participant was assigned a random number and stratified based on these characteristics. In a given stratum, attempts were made to recruit the potential participant with the lowest random number, and then sequentially higher numbers.

¹ The 82 control group women would later be offered UCTs, but were unaware of this during this study (P. Mukhopadhyay, personal communication, June 25, 2013).

² If a recipient received a cell phone, the cost of the phone was deducted from a future UCT installment of hers (27).

³ GiveDirectly (59) and Abelson, Varshney (60) contain images of this type of home.

The study sample ultimately included 30 participants, 10 from each RCT study group. Table 1 illustrates the baseline comparability of the \$1,000 and \$500 groups. All non-recipients (six of whom stated they had married, and four of whom stated they had not) were from different villages. All participants were of Luo ethnicity and primarily spoke Dholuo.

Data Collection

This study used qualitative methods, with a semi-structured, in-depth interview approach. An interview guide (Appendix 1) was developed with open-ended questions addressing each study aim. Before conducting interviews, work was done with an interpreter to modify interview questions as needed and practice using the interview guide. From June through August 2013, one author (JJ) and the interpreter jointly conducted an audio-recorded interview with each participant, lasting 30 to 90 minutes, in a private location in her home or community. Interviews were flexible, so that follow-up questions could be asked, and the participant could influence the course of the interview based on her responses. After each interview, every participant received KSh 100 as compensation for her time. Field notes were written to describe the interview setting and reflections on the research process. After all interviews were completed, JJ and the interpreter made a brief phone call to five participants to ask follow-up questions that had arisen.

Data Analysis

Each interview was transcribed. All transcripts were re-read to iteratively develop a list of codes – adding and refining codes with each transcript read. Using ATLAS.ti software v7.5 (ATLAS.ti GmbH, Berlin), each transcript was coded. Code families were created to enable identification of all quotes labeled with all codes related to a broader theme. An Excel 2010 spreadsheet (Microsoft Corporation, Redmond, WA) was then created to summarize themes and quotes in an easily viewable fashion. De-identified materials (i.e., codes list, ATLAS.ti file, and spreadsheet) are available upon request. Commonly mentioned themes were identified. Themes were then analyzed to determine how they interrelated and how different study groups thought similarly or differently about them. Results presented are representative of commonly mentioned themes. Quotes instantiating uncommon perspectives are also included to add nuance to overarching trends in the data.

Reflexivity

Attempts were made to integrate reflexivity (i.e., sensitivity to how researcher characteristics may influence a study) into this research (61). During field work, numerous

discussions took place with the interpreter to clarify cultural nuances and refine the interview approach (including the vocabulary used to express complex concepts in Dholuo). Understandings of the interview data were refined through iterative reflections on field notes and discussions of different data interpretations among co-authors.

Ethics and Confidentiality

The Harvard Medical School Office of Human Research Administration approved this as an exempt study. Permission to do this study was also obtained from GiveDirectly and the broader RCT. Informed consent was obtained from each interviewee. Quotes presented are anonymized, and pseudonyms are used.

Results

Socioeconomic Context in Luo Communities

Since the 1970s, economic decline and the HIV epidemic have greatly affected Luo communities, and scarcity and death have become pervasive aspects of everyday life (62). Interviewees lived in communities with minimal income generation activities, high youth unemployment (63), and unreliable rainfall for farming (64). They also faced a gender-segregated market for trade workers in which women tended to become tailors or hairdressers rather than entering male-dominated fields (63). In addition to facing economic hardships, over half of interviewees had experienced the death of a parent, sibling, and/or child. Issues such as these, and the broader socioeconomic and cultural context in which interviewees lived, affected their experiences in several ways, as illustrated below.

Subjective Well-Being and Aspirations

Core components of subjective well-being common across all study groups were: basic needs, such as food and shelter; quality relationships without insult or mistreatment; and God, who was often viewed as a provider of basic needs. These components are illustrated by interviewee JH, who was eight years old when both of her parents died in a road accident and she and her siblings “were just distributed” amongst adult relatives. She explained how, “I went to live with my dad’s brother...Life was difficult. He would insult me. He would deny me food...I felt pain...people would toss me around left right, and just mistreat me.” When asked about important aspects of her life, she explained:

What is important to me now is my God...I thank God so much, because He has seen me through the difficult times in my life. And He has seen me to an extent that I have been able to get my house, getting married. Now, I even have my offsprings...I’m able to farm, get food...I’m able to live well without...fights in the house.

The desire to enhance the well-being of themselves and their families helps explain interviewees’ decisions and aspirations.

A primary aspiration of all interviewees was a lucrative, dependable livelihood to obtain basic needs for themselves and their families. Given locally available income-generation options, interviewees’ livelihood goals were: (a) Completing secondary school, with the hope of obtaining a good job; (b) Training and working as a tailor; (c) Starting a business; or (d) Enhancing their agricultural output. Furthermore, given the expected remuneration and dependability of these livelihoods, there was a hierarchy of preferred livelihood pursuits:

education, then tailoring, then business, then farming. Despite this hierarchy, business was the most commonly discussed livelihood goal across all study groups. Interviewee CO illustrates why.

Interviewee CO viewed education as one of the two most important aspects of her life. She explained how, “When you go to school, you are likely to learn some job opportunity, which will enable you to have some income. If you don’t go to school, you might not even get anything.” Despite this perspective, interviewee CO had left school. She explained that:

I was expectant...coupled with that, there was no money to pay my fees...The main reason why I befriended [the father of my child] was, the way we were left as orphans, without money, without food, we were suffering. So, this guy would give me money. We’d buy food with it. And then life goes on...

This kind of transactional sexual relationship is not uncommon (7,65), and the vast majority of interviewees who left school did so due to lack of money.

Interviewees who dropped out, especially those without funds to invest in tailoring training, often hoped to start a business selling goods such as foodstuffs. However, their businesses faced multiple challenges, such as lack of paying customers. Most businesses that interviewees mentioned starting were struggling or had failed. For instance, interviewee CO described how her business selling sugar, soap, and cooking fat “ended up collapsing.”

Though some interviewees were positively oriented toward loans in theory as a potential source of future business capital, others avoided loans, due to concerns about business collapse or repayment difficulties. As explained by interviewee CO, “I’m not keen on borrowing...because, you can start a business and then you are supposed to repay every month. But your business might not be able to sustain that kind of repayment.” When asked if she had options other than business or farming to generate income, she responded that:

CO: What I do other than that, is sometimes, I burn charcoal...and make money from it.

JJ: Is there anything else that you’re able to do to make money, or is that kind of it?

CO: Mm, no I don’t see anything.

Initial Experience of UCT Receipt and Purchases Made With UCTs

All recipients were happy to receive a UCT. However, four interviewees reported that, when GiveDirectly staff first arrived, certain community members portrayed them as “devil worshippers” or outsiders who would suck blood from people. As explained by interviewee JP:

...quite a number of people resisted the program, claiming that...the GiveDirectly people were devil worshippers, who are interested in, you know, taking people and perhaps even just going away with them or something...So, [I] almost refused to participate.

However, after hearing “people from other villages...talking about what GiveDirectly had done in those areas, in terms of improving shelter for people,” she said “...so be it!” She would accept a UCT “and just suffer the consequences if they were.” Accusations of Satanism and blood-sucking are not unique to GiveDirectly, and have also been made about epidemiological research in Luo communities. These claims may reflect suspicion of outside knowledge not embedded in local communities (62). In addition, one interviewee explained these claims by saying that, “people are just jealous, maybe they wanted to be the ones to benefit.”

After their introduction to the UCT program, recipients used their monthly installments to fund numerous purchases, including food, healthcare, education, training in a trade, and other livelihood endeavors. However, the main purchase made was housing. Excluding one woman described below, 19 participants were able to access their UCT. Fourteen, evenly split between the \$1,000 and \$500 groups, mentioned using their UCT to help build a home with an iron sheet roof. Ten stated that this purchase was one of the biggest changes, or the biggest change, they experienced from the UCT.

Interviewees mentioned several reasons for purchasing housing. Multiple interviewees explained how rains drenched the inside of their homes, disrupting meals, studying, and sleep, and creating health risks for their children. Grass-thatched roofs also required continual upkeep, which was extremely time-consuming and cost approximately \$107 USD each year (27).⁴ Furthermore, a home is “the core of ‘Luo culture,’ kinship and social order” (62, p.114). In Luo culture, a husband must build a proper home for his wife.⁵ If she dies before this happens, a structure must be put up in its place (62). For instance, though interviewee JP discussed several reasons for using part of her UCT to build a home, she initially framed this as building “her mother’s house.” She used this language, even though her mother was deceased.

Finally, dignity and public image played a role in participants’ motivation to purchase housing. For instance, interviewee JB explained how she had always been “taken as a nobody.” People would pass her house and conclude that she would “forever live in suffering.” After

⁴ Given upkeep costs of grass-thatched roofs, it has been estimated that an iron sheet roof could yield a simple investment return of 23 percent (27).

⁵ In fact, a husband must build his wife “a series of houses...first a home in his father’s home; then, in his incipient own home, a temporary house; and eventually the proper house at the centre of the new home” (62, p.126).

using her UCT to improve her house, "...people who used to laugh at me no longer do that. They have coiled their tails now...And I'm happy about it." As summarized by interviewee JB, a home is "the foundation of everything."

Influence of UCT Receipt on Aspirations

How did UCT receipt affect the aspirations of interviewees? In terms of education, UCTs were used to pay school fees, and thus helped prevent dropout. However, UCTs did not cause interviewees who had left school to return. In Kenya, returning to school after dropping out is difficult for young women, especially after having children like most interviewees did (66). For instance, interviewee JG explained that, "Teachers, they teach younger people. So, when you go back, after giving birth, they take you as an adult, as a woman who is of age. And that they cannot accept you back." Interviewee ED described how, "...if I go back to school, people will...insult me, because of my baby." In terms of tailoring, though most aspiring tailors were in the study group that received \$1,000, several of them had done at least some tailoring training prior to receiving a UCT. Thus, which level women reached on the livelihood hierarchy was influenced by the opportunity structure they faced prior to UCT receipt.

Furthermore, when asked if they felt like they would be able to achieve their goals, the most common response was that they would, if only they were provided the money for school fees, training fees, or business capital. For example, interviewee JB responded that:

I know...I would reach my goal. My problem is just lack of capital. Even if I got the money today, I would begin tomorrow...But capital is the biggest challenge that I have here. Because even if you go to work for someone, they would pay you 200 shillings, and then that will just be finished within the household. You can't even save it.

This language of motivation and resource constraints was used across study groups when discussing future goals.

Despite interviewees' baseline motivation, UCTs may have influenced their aspirations in subtle ways. For instance, interviewee LZ described how:

I thank God for having identified us to benefit from this money...Yeah, the money that I received has motivated me, and given me hope. Because I have used that money to even lease out farms...the farms that I've been able to lease out there are likely to do well, as compared to the ones that I have within, that I was given within the home. They never do well...So, that has encouraged me to work hard and do things much better than I used to.

With the farms she leased, interviewee LZ had “already taken care of a year’s planting season.” Though interviewee LZ felt that her UCT receipt prevented her husband from seeking a job, he was the only person mentioned in this study who seemed to work less due to a UCT.

Influence of UCT Receipt on Household Money Management and Relationships

When asked about household money management, the most common response among married women across all study groups was that, ultimately, their husband had the final say concerning financial decisions. For instance, interviewee JM mentioned that if there ever were a time when she and her husband had different views about what to do with money, her husband would have the final say, because, “He’s the owner of the house. So, I cannot afford to be stubborn.” When asked why, she replied, “I fear he would beat me up.” This language of the “owner” or “head” of the house was the main discourse used by interviewees to describe power relations with their husbands.

Despite the predominance of the “head of the house” discourse, deferring to one’s husband was not the only way in which interviewees related to their spouses. Instead, interviewees influenced household money management in subtle ways. For instance, interviewee TW made decisions about small household purchases that she felt she was “supposed to do as a women,” such as buying clothing for her children. Interviewee KM decided how to use money earned from her own business selling bananas. Interviewee MK sent her mother money in secret, because she knew her husband would disapprove. There were also a few cases in which money management power did seem to reside more with the interviewee, or relatively equally between her and her spouse. Thus, in the money management arena, there was space in which interviewees could maneuver before reaching the point at which they ultimately felt compelled to defer to their husband’s wishes.

In most cases, among both recipient groups, the power dynamics of household money management did not substantively change with UCT receipt. For instance, when asked if she had more say than usual in determining how her UCT was used, interviewee TW replied, “I decided to stay as normal, because I didn’t want to put myself at another level. Because if the money would eventually come to an end, how would it be, how would it look like?”

For interviewee JB’s UCT, she and her husband:

...never had any disagreement, because my husband told me that that money was my money, it was a blessing, and he did not want to interfere with it. He would fall into my program, whatever it is that I told him, he would support it.

Part of the reason why interviewee JB's husband was supportive was that the main item she bought with her UCT was a house, which her husband already wanted himself. According to interviewee JB, her husband said that:

You people have assisted him so much, 'cause he was planning to just put up a bigger house, but with a grass thatch roof. But when the money came, and the idea of putting up an iron sheet house, he said, you had saved him a lot of expenses...you had helped him, and there's no way he could get involved or come in the way of this money and how it was going to be used.

Despite this potential for consensus, in three cases, there was severe conflict between interviewees and their husbands while receiving a UCT. One case was that of interviewee MK, who described how:

...when [my husband] knew that I had started receiving the money, he would come and request for me to buy him things...But, at some point, when I refused, he would quarrel...Also, he stopped contributions in the house. I started a small business, but when I would ask him for money to buy household needs like paraffin for our lamp, he would ask me to get the money from my business. So, the business actually eventually collapsed.

Another case was that of interviewee ST, whose husband started beating her when she began receiving her cash transfer. The first time she received a UCT installment, her husband took all the money. After this conflict, though, she left her husband, such that he was not able to take any more. By the time of interviewee ST's interview, she had already finished receiving her cash transfer without her husband's involvement.

Finally, there was the case of interviewee JG. When interviewee JG first received the cash transfer money, she was actually leaving her husband, whom she described as a "drunkard," who "moves along with many women, especially widows and girlfriends." According to interviewee JG:

I was going back to my home...When I was leaving...he chased me and took away my phone, took away my identity card, and all the particulars with details of my PIN numbers and everything...he put my SIM card in his phone. So every time you're sending money, he actually receives it.

After interviewee JG left, her husband called her back, and lied to her that GiveDirectly would not send funds if she was not around. So she returned to live with him, only to find that her husband was using all the money on himself, rather than spending any of it in their household. Interviewee JG's husband used another woman to impersonate her when UCT staff made follow-up phone calls.⁶

For unmarried interviewees, money management usually involved their parents. Unmarried interviewees in the control group were not involved in household money management – instead, their parents made the spending decisions. However, interviewees in both the \$1,000 and \$500 groups had an important say in how their UCT was spent. All unmarried interviewees in these two groups: (a) Kept some of their UCT for themselves, and (b) Gave most of the rest of it to their parents, or bought something that would benefit their parents. Even interviewees who felt strongly that they were the sole decision-makers for their UCT used it to buy major purchases that benefited their parents and broader household. For instance, interviewee PE, who bought an iron sheet house in which she, her parents, and her siblings now live, explained that, “I’m the one who was deciding what to do with [the UCT]. I just tell [my parents], ‘I’ve received the money, and I would like this and this done with it,’” because UCT staff, “...told us that they would send us money directly to our phones.”

Despite sharing with household members, there was much less sharing with community members. In fact, most interviewees across both recipient study groups tried to keep their UCT a secret from the community, often fearing harassment. Due in part to this secrecy, most interviewees in these groups did not report any change in their relationships with community members. Furthermore, of those asked, most interviewees across both recipient groups felt that the level of mutual assistance in their community had not changed since the introduction of UCTs. Two interviewees explained that such mutual assistance had already largely disappeared before UCTs arrived. According to interviewee JB:

That community help ended long time ago...Even now, if you have a funeral, if your child dies, the community people will just watch and want to see how you'll deal with it. Even the contributions that used to be there, people contributing money, is no longer there.

⁶ GiveDirectly has multiple safeguards in its UCT delivery process, and acted promptly to address interviewee JG's situation once it was discovered (67).

This is not to say that community mutual assistance is gone in Luo communities, but rather to help contextualize why some interviewees felt the need to fend for themselves and their families rather than openly sharing their UCT with community members.

Influence of UCT Receipt on Subjective Well-Being

Evaluating the impact of UCTs on subjective well-being is complex, because people can have multiple perspectives – some more negative and others more positive, some more enduring and others more fleeting – about their level of well-being. This is illustrated by interviewee MK, who was struggling to provide for her mother and children, and was dealing with a difficult marital relationship. When asked whether or not she was happy, interviewee MK replied:

I'm happy because, God has...added me life, and given me an opportunity to live. And even though we sometimes lack, but we still live a day, after day. And when we are able to get something to feed on, we take it. If not, we still take it. There's still nothing that we can do about it...So, I'm generally just happy. I, either way, I'm just okay.

Interviewee MK later explained, "I wear a happy face...because I wouldn't want anybody to even notice that we are going through some problems," but that:

Deep inside my heart, I feel sad, and it stresses me that sometimes, by the onset of darkness, I have nothing...My small baby would cry, asking for certain things. But I don't have, I can't provide. So, deep inside, I keep on wondering whether one day I'll be able to have my stock of things, and if my baby asks for it, I'll be able to give it out. So, deep inside, I'm really stressed.

As illustrated by these quotes, interviewees' evaluation of their well-being is an evolving mix of perspectives. For instance, interviewee MK was thankful that she was still living, but yet longed for so much more for herself and her family.

By helping interviewees cope with financial stressors, UCTs enhanced their subjective well-being. Receiving a larger UCT seemed to help. Compared to interviewees in the \$500 group, those in the \$1,000 group were more likely to make statements about their lives being raised to "another level" as a result of the cash transfer. As explained by interviewee CO, who had purchased items such as iron sheets and livestock with her UCT:

The reason why I'm saying I'm happy is, the kind of things that you people have done for me have made me move from the stage I was to another level...because I've been able to buy things that I did not know I would buy.

In contrast, interviewees in the \$500 and control groups were more likely to say that nothing good had happened in their life. As elaborated by interviewee SF:

The reason why I'm saying I'm not happy, because I started suffering when I was still young. Up to this far, I still continue to suffer. I have, my life has not improved any bit...I always feel pain that my problems have persisted, and I have never seen, I have never known happiness in my life.

People in the \$500 and control groups, including those who made statements about nothing in their lives being good, still mentioned feeling happy or satisfied at certain points during their interview. However, among their perspectives about their well-being, the overwhelming negative idea that nothing has been good sometimes arose. In contrast, though people in the \$1,000 group had faced their share of problems, they were more likely to reflect that they had moved forward in a meaningful way.

Recipient Opinions on UCTs and Programmatic Suggestions

Though UCTs positively affected interviewees' lives in the short-term, long-term impact should also be considered. Given differences in the duration of time since their final UCT installments, it is difficult to directly compare the long-term impact of UCTs on women in the \$1,000 versus \$500 groups. However, among those in the \$500 group who had gone without their UCT for more than a few months, life was challenging, especially if livelihood investments made by the UCT failed.

Interviewee MK finished receiving \$500 five months before her interview. Her husband had stopped making household contributions after the UCT began. Her UCT-funded business had collapsed. Aside from purchasing livestock, she did not seem to have made other durable investments, such as housing. According to interviewee MK, since her UCT ended, "I'm just back to where I was before [getting a UCT]."

Unlike interviewee MK, other interviewees identified both challenges and improvements in their life post-UCT. For instance, interviewee EV explained that since her \$500 UCT finished, "I still find difficulty...having food, sufficient food for my family," but that life "was worse before I started receiving the cash, because I had a small plot that could not sustain my food needs. Now I have a bigger one." Overall, though life was difficult, it seemed that purchasing an iron sheet roof and making successful livelihood investments (e.g., more farmland or a sewing machine) promoted a better existence post-UCT.

Despite these difficulties, the only interviewee who expressed equivocal views about UCTs was MK. When asked whether or not UCTs were overall a good idea, she replied:

MK: It is a good idea.

JJ: Do you think that, even though you're now kind of back to where you were...?

MK: I must say, it was okay, even during the time we were receiving the money. Unfortunately up to now, when we stopped receiving the money, I'm stuck with so many things. But the whole idea is good, as long as it is consistent.

MK was the first interviewee to finish receiving her UCT, and thus had gone the longest without the monthly financial support that UCTs provided. Her UCT experience also involved unique challenges, such as her husband's refusal to contribute to the household.

Other than MK, all other interviewees had quite positive views about UCTs, despite them being temporary. According to interviewee JB:

Oh, it is a good idea. It couldn't be any better than that. At least now I have a house. Somebody can come in here, and see that I'm staying in a good house. So, it was a good idea, even though it came for a short period.

Interviewee ST, who left her husband after he became violent when she received her UCT, similarly stated that UCTs are, "...a good idea...it has helped me, I managed to come out of the difficult situations that I was in." Interviewees were asked at several points, in several ways, if there was anything negative about UCTs or anything that could be improved. Aside from issues raised elsewhere in this report, by far the most common suggestion, across both recipient groups, was that UCTs continue for current recipients and/or expand to serve more people.

Interviewees' overall positive view of UCTs also applied when they were asked to compare UCTs to other programs, such as those providing healthcare, education, savings groups, clean water, or agricultural support. Of those asked, most recipients explained that they would prefer UCTs over other programs. Their main reason was that they could decide how to use UCTs to meet their unique needs. As explained by interviewee EV:

I would rather prefer a cash transfer...For instance, if somebody were to give me seeds, and apparently my need at that point was not necessarily seeds, for instance, if my baby was sick...I might not be able to sell the seeds to make money to take my baby to the hospital.

Across both recipient groups, however, there was a sizeable minority of interviewees who preferred education or livelihood support, such as a job or assistance with farming or starting a business. An important reason for such preferences was the desire for a more sustainable income source than that which UCTs could provide. Interviewee PE preferred a job to a UCT, explaining that "...a job is long-term, 'cause it will help you always throughout your life until you die."

In addition to being asked about the experience of UCT receipt, interviewees were also asked what advice they had for future UCT recipients. Across both recipient groups, the main advice was to use UCTs well, and the language of spending the money on something “visible,” or something that could be “remembered,” often arose. This reflected a desire to convert the short-term UCT into a purchase that would have a long-term impact on them and their families. In addition, a few interviewees mentioned the idea that one day, the people funding the UCT might come back; they wanted to be able to show the funders that they used the money well. As explained by interviewee BL:

I would advise prospective beneficiaries of cash transfer that they should know that this money comes for a season, and that if they receive the money, they should invest it in something that they would forever remember.

Discussion

This study qualitatively explored how UCT receipt affected the lives of young women in rural western Kenya. Overall, the subjective well-being of study participants centered on basic needs, relationships, and spirituality. UCTs, especially larger ones, enhanced well-being by enabling attainment of basic needs for recipients and their families. Recipients had quite positive views about UCTs, despite them being temporary, and generally preferred UCTs over other common types of development programs.

In addition to these conclusions, this study yielded recipient perspectives that question three major assumptions about UCTs. First, the profound suffering caused by lacking basic needs, the meaning of purchases such as housing to UCT recipients, and the advice given to future recipients, do not align with the assumption that people will squander UCTs.

Second, the findings of this study concerning factors influencing recipient aspirations do not align with the assumption that UCTs cause dependency. Rather, we should also consider the possibility that UCTs may not impact, or may positively impact, work ethic and motivation. In this study, women had a strong desire at baseline for an adequate, long-term livelihood, but their livelihood options were limited by the socioeconomic opportunity structure they faced prior to UCT receipt. These two factors may have been the main determinants of women's aspirations, work ethic, and motivation. However, these goal-related attributes may have been positively impacted by UCTs in subtle ways. One hypothesized mechanism of impact is that effective poverty reduction interventions improve subjective and psychological well-being, and improved well-being enhances future-oriented decision-making (68).

Third, in this study, the assumption that men make worse spending choices than women is not sustained. Husbands often had the final say about spending decisions, even though wives could influence money management within certain limits. Despite husbands' decision-making power, UCTs were well spent. Thus, it seems that given their lack of basic needs, both interviewees and their husbands generally agreed to spend UCTs on essentials such as housing. This potential for consensus about prioritizing basic needs is supported by two other studies of cash transfer programs (48,69). There certainly may be other reasons to give UCTs to women rather than men, but the idea that cash given to women will result in better family outcomes may not be one of them (40).

The problems with these assumptions about UCTs, the positive impacts of UCTs found in prior studies, and the fact that most participants in this study preferred UCTs over other development interventions, should cause us to question whether any given development program is better than simply providing cash to the poor. Furthermore, though many participants in this study aspired to start a business, and desired more sustainable livelihood support than UCTs offered, conventional microfinance (especially microcredit) may not be the solution for them. Interviewees often pursued business due to an inability to pursue better livelihood options, such as education (and the good jobs to which education was assumed to lead). Thus, they exemplify the idea that many businesses of people living in poverty “are less a testimony to their entrepreneurial spirit” than a reflection of their inability to access stable jobs that pay a living wage (70, p.226). Additionally, the businesses of interviewees often struggled or failed due to reasons outside of their control, and this contributed to hesitancy about taking out loans. Low business profitability and high interest rates help explain why microcredit does not appear to radically transform the lives of the poor (70). In fact, microcredit has a relatively weak empirical evidence base, and in some cases, causes harm (71,72).

Though UCTs have a stronger evidence base than microcredit, we should also consider whether or not UCTs cause harm. In this study, three interviewees experienced severe conflict with their husbands after receiving a UCT. However, these seem to be exceptional cases. In the RCT from which interviewees were drawn, approximately 1% of recipients reported violence, crime, or household conflict in association with UCT receipt; this rate is similar to that among the broader population served by GiveDirectly (55). Furthermore, cash transfers have been found by RCTs to decrease domestic violence (73,74), possibly by relieving financial stressors on households (43,45).

Though exceptional, the cases of conflict among participants in this study support two programmatic suggestions. First, cell-phone based delivery of UCTs can help women manage their money discreetly (75) and enable them to continue receiving UCT funds even if they need to migrate (for instance, to leave an abusive relationship). Second, the case of spousal UCT theft that went undetected by follow-up phone calls from UCT staff supports having safeguards, such as in-person follow-up for a random subset of recipients (67). By considering programmatic refinements such as these, the implementation of UCTs can continue to be improved.

This study has certain limitations. It does not provide the views of non-recipients in communities where interviewees received UCTs. It is cross-sectional and thus cannot provide perspectives on the long-term effects of UCTs. Finally, certain interviewee responses could have been influenced by social desirability bias, i.e., the potential for study participants to say what they perceive to be socially desirable, rather than what they actually think (76). Interviewee responses concerning UCT purchases, work ethic and motivation, and programmatic critiques seem most vulnerable to social desirability bias. However, the main UCT purchase of housing was readily visible during interviews. The conclusions of this study regarding work ethic and motivation acknowledge that UCTs may not positively impact these traits. Also, though rarely did interviewees directly critique UCTs, conscious efforts were made to discuss indirectly or marginally negative aspects of UCT receipt.

Conclusion

This study finds that UCTs are a valuable tool for improving the well-being of people living in poverty. Though change must ultimately be made to the livelihood and broader socioeconomic opportunity structures faced by the poor, UCTs can be of help as this change is being realized. Further research should directly compare the long-term impacts of UCTs versus other development interventions, while privileging the voices and preferences of the poor.

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Tables

Table 1: Baseline Characteristics of Participants in Each UCT Recipient Group

	\$1,000 Group	\$500 Group
Number of Participants Who:		
Had already finished their cash transfer, and had already married	3	3
Had already finished their cash transfer, and had not yet married	2	2
Were still receiving their cash transfer, and had already married	3	2
Were still receiving their cash transfer, and had not yet married	2	3

Appendices

Appendix 1: Interview Guide

Note: Questions preceded by letters or Roman numerals are probes to be asked as need be if the interviewee does not address them in her answer to the previous numbered question.

Questions for All Interviewees

I would like to begin by learning more about your life.

1. Could you tell me a little about your life growing up and what your life is like now?
 - a. How old are you?
 - b. Who do you live with now?
 - c. Are you married?
 - d. Do you have children? How many children do you have? How old are they?
 - e. Are you in school or working?
 - i. What is your highest level of education?
 - ii. What do you do for work?
2. What parts of your life are most important to you?
 - a. What is good in your life?
3. All things considered, how satisfied are you with your life as a whole these days?
 - a. Are you happy, or no? Can you describe this more?
4. Could you describe a time when things were going really well?
5. Could you describe a time when things were difficult?
6. Could you tell me more about any sources of worry or stress in your life?
 - a. Do feelings of worry or stress (or sadness, or anxiety) ever make it difficult to do your normal activities?
7. Is there anything that helps you cope with these worries or stresses? What helps?
8. How do you want life to be in the future?
 - a. Could you describe any goals you have?
9. How did you come to have these goals?
10. Do you feel like you are able to achieve these goals? Why or why not?
11. Do you have any plans for achieving these goals? Could you describe these more?

Probes related to starting a business

 - a. Could you tell me more about this?
 - b. When did you start thinking about the business?
 - c. Have you thought about the business much?
 - d. Do you have any ideas about how/what you want the business to be?
 - e. Do you know of anyone who has started a business?
 - f. Is their business doing well or poorly? Why?
 - g. Do you know of any businesses that have failed? Why did they fail?
 - h. Have you thought of taking out a loan? Why or why not?
12. In your household, how are decisions made about what to do with money?
 - a. Who is involved with these decisions?
 - b. Could you describe a time when household members agreed about what to do with money?
 - c. Could you describe a time when household members had different views about what to do with money?

- i. Has there ever been a time when you wanted to use money for something now [and the person with whom you make money management decisions] wanted you to wait until later? Could you describe this more? Could you describe if the reverse has ever happened?
- d. What kinds of decisions about money do people tend to have different views on?
- e. If people have different views, who tends to make the final decision? Could you explain why this is?

I would now like to learn about ways to improve the lives of people like yourself.

- 13. Do you have any ideas about things people could do to help make your life better? Could you describe any ideas you have?
 - a. This could be anything. It could be from the government, non-government organizations (NGOs), community members, family, you, etc.

Questions for Interviewees Who Received a Cash Transfer

I would now like to learn more about what it has been like receiving a cash transfer.

- 14. What was it like when you first found out about receiving a cash transfer?
 - a. How did you feel?
 - b. Did you know anything about cash transfers before this?
 - c. Did you know other people who had received a cash transfer?
 - d. Did community members initially say bad things about cash transfer programs and/or about GiveDirectly?
 - e. How did you decide to accept the cash transfer?
 - f. Who was involved in the decision?
- 15. What is the amount of your cash transfer?
- 16. Have you already finished receiving your cash transfer?
 - a. If yes: When did you finish?
- 17. Have there been any changes in your life since you started receiving a cash transfer?
 - a. What have been the biggest changes in your life since you started receiving a cash transfer?
 - b. What have been the biggest challenges in your life since you started receiving a cash transfer?
- 18. How are/were decisions made about what to do with the cash transfer money?
 - a. Is/was this different than what we discussed earlier about money decisions in your household? Could you describe how?
 - b. Who is/was involved with these decisions?
 - c. Is there anything you wish you had done with the money, but didn't?
 - d. Have you saved any of the money? Why or why not?
 - e. Do/did you feel the need to lend or give money to others?
 - a. Who do you lend or give money to?
 - b. Could you describe this more?
- 19. Since you started receiving a cash transfer, have there been any changes in your relationships with family, friends, or community members?
 - a. Could you give some examples of this?
 - b. Have there been any changes that concern you?

20. Are there things you can do now that you could not do before receiving a cash transfer?
Could you give some examples of these?
 - a. Are there decisions you can make now that you could not make before receiving a cash transfer? Could you give some examples of these?
21. Beyond any material things bought with your cash transfer, do you feel differently about yourself, or see yourself differently, since you started receiving a cash transfer?
 - a. Could you give some examples of how you feel differently?
22. Have there been any changes in your community since people started receiving cash transfers?
 - a. Could you give some examples of these changes?
 - b. Since people started receiving cash transfers, do people in the community help each other more, less, or the same?
23. (See (a) and (b) below):
 - a. (If the interviewee has already finished receiving her cash transfer):
 - i. What has it been like since you stopped receiving a cash transfer?
 - ii. Have there been any challenges? Could you describe this more?
 - b. (If the interviewee is still receiving her cash transfer):
 - i. What do you think it will be like once you stop receiving a cash transfer?
 - ii. Do you think there will be any challenges? Could you describe this more?
 - c. Do you have any ideas for how to keep improving your life even after the cash transfer ends?

I would now like to learn more about your overall thoughts on cash transfer programs.

24. Overall, do you think cash transfers are a good idea, or no? Could you describe why you think this?
 - a. Do you think this even though the cash transfers are temporary?
 - b. What have you liked best about the cash transfer program?
 - c. What could be improved about the cash transfer program?
 - d. What advice would you give about cash transfers to people thinking of receiving them?
 - e. What advice would you give about cash transfers to other community members?
25. What did you think of the amount of money provided by the cash transfer?
 - a. Was it too little, too much, or just right? Could you describe why you think this?
26. Do you think it would be good or bad to provide cash transfers to people under age 18?
Could you describe why you think this?
 - a. What if cash transfers were instead given to their parents or caretakers?
27. Are there any programs or services you would like in addition to cash transfers? Are there any programs or services you would like instead of cash transfers? Could you give some examples of these?
 - a. e.g., Health, education, savings groups, jobs, clean water, agriculture
 - b. Have you interacted with NGOs other than GiveDirectly?
28. Is there anything else you would like me to know?

Questions for Interviewees Who Did Not Receive a Cash Transfer

1. Do you know anything about cash transfer programs? Could you tell me about what you know?

2. (If yes to the previous question): What do you think of cash transfer programs?
 - a. Overall, do you think cash transfers seem like a good idea, or no? Could you describe why you think this?
3. Is there anything else you would like me to know?

Interview Guide Sources

The following is a list of sources that were drawn on when developing certain interview guide questions. Sources are cited above in the References section.

Question or Probe	Source	Direct quote from Source (if applicable)
1	Jones, Tafere (77)	“Thinking back to when you were younger, can you map out key events in your life up until now (positive and negative) that have influenced the type of choices you have made or the alternatives you’ve had?” (77, p.liv)
2	Abler (78)	“What are the things in your life that are important to you?” (78, p.144)
3	Helliwell, Layard (79)	“The life satisfaction question in the European Social Survey asks ‘All things considered, how satisfied are you with your life as a whole nowadays?’ (on a 0 to 10 scale). The World Values Survey asks almost the same life satisfaction question, except that it uses ‘these days’ instead of ‘nowadays,’...” (79, p.14)
8, 9, 10, 11	Abler (78), Snyder (80)	---
17	Davies and Dart (81)	- “Looking back over the last month, what do you think was the most significant change in [particular domain of change]?” (81, p.11) - “Some organisations have set up a domain specifically for negative stories, thus creating an explicit demand” (81, p.19)
19	Anon (82)	“For beneficiaries: have your relationships with non-beneficiaries changed [probe e.g. more jealousy and resentment?] How? How has this affected you?...Do you feel that being a beneficiary has affected your relationship with the community? Do people who are not selected now treat you differently? Why?” (82, p.26)
20.a	Hunter and Adato (48)	“CSG recipients were asked if since receiving the CSG there are types of decisions that they could now take themselves that they were not able to take before receiving the grant” (48, p.30)
21	Adato, de la Brière (83)	“We asked women whether participation in PROGRESA made them feel differently about themselves, gave them new confidence, or changed their relationships in any way with their husbands” (83, p.68)