INFLUENCE OF CASH TRANSFER ASSISTANCE ON REFUGEES' SUSTAINABLE LIVELIHOOD OUTCOMES: A CASE STUDY OF PALABEK REFUGEE SETTLEMENT, LAMWO DISTRICT, NORTHERN UGANDA

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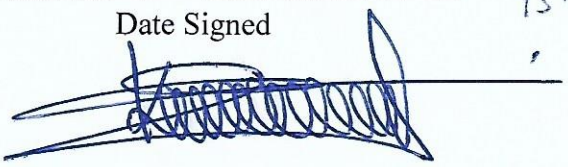
OCTOBER 2026

DECLARATION

I Komakech Michael, declare that this dissertation titled "Influence of Cash Transfer Assistance on Refugee' Sustainable Livelihood outcomes: A case study of Palabek Refugee Settlement, Lamwo District, Northern Uganda" is my personal work and it has never been submitted in any institution of higher learning for academic award.

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APPROVAL

This dissertation titled "Influence of Cash Transfer Assistance on Refugees' Sustainable Livelihood outcomes: A case study of Palabek Refugee Settlement, Lamwo District, Northern Uganda" has been completed with guidance from and approval by the student's supervisors.

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DEDICATION

This work is dedicated to my family and friends for their solid support and encouragement throughout this journey. To my parents whose belief in the power of education inspired me to pursue my dreams.

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LIST OF ABBREVIATIONS AND ACRONYMS

CALP	Cash Learning Partnership
CBIs:	Cash Based Interventions
CCT:	Conditional Cash Transfer
CT:	Cash Transfer
CTA:	Cash Transfer Assistance
CTP:	Cash Transfer Programme
CVA:	Cash and Voucher Assistance
JLIRP:	Jobs and Livelihoods Integrated Response Plan
NGOs:	Non-governmental organizations
OPM:	Office of the Prime Minister
RRP:	Refugee Response Plan
RWC:	Refugee Welfare Committee
SRS:	Self-Reliance Strategy
SLF:	Sustainable Livelihoods Framework
UCT:	Unconditional Cash Transfer
U-Learn:	Uganda Learning Evidence Accountability and Research Network
UNICEF:	United Nations Children's Fund
UNHCR:	United Nations High Commissioner for Refugees

ABSTRACT

Cash Transfer Assistance (CTA) has increasingly become an important humanitarian intervention for addressing immediate needs and supporting livelihood recovery among refugees. However, empirical evidence on sustainable livelihood outcomes in protracted refugee settings remains limited, particularly in Palabek Refugee Settlement being the latest settlement in Uganda. This study examined the influence of Cash Transfer Assistance intervention on sustainable livelihood outcomes in this Refugee Settlement. Specifically, the study focused on the assessment of level and nature of CTA received by refugees, the level of sustainable livelihood outcomes, the influence of CTA on sustainable livelihood outcomes and assessed the role of enabling factors in this relationship. The study was guided by a pragmatic paradigm and employed a mixed methods approach sequential explanatory mixed research design. The quantitative component involved refugee CTA beneficiaries, while qualitative information was obtained from programme staff/relevant stakeholders. Data were collected using structured questionnaires and interview guide. Quantitative data were analysed using descriptive statistics, regression and moderation analysis in SPSS, while qualitative data were analysed thematically. The findings indicated that; Majority of respondents had positive perception to the four aspects of CTA, i.e,. conditional cash transfers (CCTs) for education (95.2%), CCT for health (95.5%), CCT for work, farming and nutrition (98.9%) and unconditional cash transfers (99.4%). On sustainable livelihood outcomes of refugees, the findings demonstrated a substantial proportion of respondents' agreement on income security (85.6%), asset accumulation, (91.2%) and quality of life (90.7%). On the influence CTA on sustainable Livelihood outcome of Refugees, the study found out that CCT for Health ($\beta = -0.347,\ p = .003$), CCT for work/farming/nutrition($\beta = 0.649,\ p < .001$) and UCT ($\beta = 0.432,\ p < .001$) were statistically, significance perceived factors to sustainable livelihood outcomes. CTA had a positive and statistically significant relationship with livelihood outcomes. However, enabling factors did not significantly moderate the relationship between CTA and livelihood outcomes. The findings suggest that while CTA contributes to improved livelihood outcomes, the enabling factors examined did not significantly strengthen this relationship within the study context. The study recommends strengthening the adequacy, timeliness and predictability of CTA while integrating complementary livelihood interventions, financial literacy and market-oriented support to enhance sustainable livelihood outcomes among refugees.

CHAPTER ONE
INTRODUCTION

1.0 Overview

In recent years, cash transfer program has emerged as a vital component of humanitarian response strategies aimed at enhancing the resilience and self-reliance of displaced populations. These programs, which provide direct financial support to vulnerable individuals or households, are increasingly being used as an alternative to traditional in-kind assistance. The strategy offers recipients the autonomy to prioritize and address their own needs, thereby promoting dignity, choice, and local economic stimulation. Within the context of protracted displacement and limited livelihood opportunities in refugee settings, cash transfers is critical to improving living conditions and long-term sustainability.

Uganda has been internationally recognized for its progressive refugee policy, characterized by an open door approach and integration of refugees into host communities. Refugees are granted access to land, freedom of movement and the right to work, which presents a unique framework for implementing cash-based assistance. Among the various refugee settlements in the country**,** Palabek Refugee Settlement in Lamwo District, Northern Uganda**,** stands out as a relatively new and rapidly growing settlement established in 2017. It is primarily hosting South Sudanese refugees fleeing civil unrest and violence who rely heavily on humanitarian aid for survival. Despite the potential benefits of cash transfers, their influence on refugees' livelihoods largely depends on how effectively they are managed. Poorly managed cash programs can lead to dependency, exclusion, inflation or even misuse. This research intends to investigate the influence of Cash Transfer Assistance on sustainable Livelihood outcomes of refugees in the Settlement. By using Palabek Refugee Settlement as a case study, this research aims to generate insights that can inform programming not only within Uganda but also in other refugee-hosting regions within and globally.

1.1. Background of the Study

The background of this study will cover historical, conceptual, contextual and theoretical. It begins with a conceptual, historical, contextual and theoretical review of the cash transfer programming.

1.1.1. Historical background of the study

Historically, Cash transfer programming in Africa has been implemented in a piecemeal manner. Many countries traditionally had no Cash transfer programming strategy, or the strategy was not strongly supported by the government. Responsible ministries in charge of Cash transfer programming in Sub-

Saharan Africa have usually been weak, both politically and technically. Such weakness is evident in governments' budget allocations. The traditional focus of Cash transfer programming in Sub-Saharan Africa has been on infrastructure such as social funds or on social protection as a means of coping with emergencies. Consistent with this historical tendency, both Cash transfer programming and other social protection programs have been implemented in an ad hoc manner in many countries. However, both governments and development partners have expressed increasing interest in improving Cash transfer programming and safety nets. Growing recognition that Cash transfer programming is important, both for the well-being of vulnerable groups and for a country's overall economic health, has led to increased attention to how cash transfer programme can protect the vulnerable and encourage their inclusion in the economy. The trend toward establishing national social protection strategies and policies may provide a needed framework to facilitate institutionalization and scaling up of work on CTs in the region. The use of cash transfer Assistance (CTA) in humanitarian support including all forms of assistance has grown significantly.

In 2016, an estimated US$2.8 billion of humanitarian assistance was provided through cash and vouchers, representing a 40% increase from 2015 and approximately a 100% increase from 2014 **(**CaLP, 2018**).**The move to CTP has strong roots and is set to continue. Cash Transfers is now undoubtedly widely appreciated and recognized as one of the most significant areas of innovation in humanitarian settings with huge potential to meet more needs more efficiently and effectively. The benefits derived from the adaption of Cash transfer programming are shown to cut across many sectors such as health, Livelihoods, Education, protection services and WASH. And many opportunities have been identified to align CTA with major reforms at every level, from achieving the Sustainable Development Goals and the 2030 Agenda for Sustainable Development, to strengthening social protection systems and realizing the UN's New Way of Working. Cash Transfer Programming is actively linked to several other forms of assistance among them are: financial inclusion, the digital revolution, evolving coordination mechanisms, strengthening local leadership, enhancing dignity and accountability to the most affected people and improving monitoring including reporting of results.

The use of cash transfers has shown to significantly reduce some financial barriers to goods and/or services to mention; medicines, school fees and travel costs as well as fostering employment by enabling the recipients to invest in productive assets and/or training. Further, the use of cash transfers has had some important effects on not only gender equality, psychosocial well-being but as well on empowerment

(Bastagli et al., 2016). The form of financial barriers to the health and education services do vary across many countries and this to some degree depend on public policies which support the provision of affordable services for vulnerable groups. Therefore, to reduce possible access barriers for refugees in displacement, assistance needs to move from short-term humanitarian assistance to more reliable types of support. Uganda's regulatory framework and settlement approach which emphasize the integration of refugees within the host communities, with access to the same services as nationals, is widely regarded as an exemplary model. The framework ensures refugees have access to the main social services in the settlements, i.e. health, education, water, sanitation, community services and land for settlement. Before the introduction of the 1999 Self-Reliance Strategy (SRS), social services were provided to refugees and host populations in two parallel systems with refugees and hosts accessing services from separate service points. With this parallel arrangement, services for refugees were perceived to be better than those of their hosts and created tension among hosts and refugees (GoU and UNHCR, 2004). In response to this, the SRS sought, among other things, to harmonize and integrate the use of social services by locals and refugees by levelling off disparities in access; supporting local governments to plan, coordinate, supervise and deliver such services; and promoting peaceful co-existence (World Bank, 2016). As a result, basic services such as health, education, and water were integrated and the parallel service system for refugees and the host population was eliminated initially in all refugee-hosting districts in Uganda.

1.1.3. Theoretical background of the study

Cash transfer programming is grounded in welfare economics and development economics, particularly theories concerning income support, household welfare, resource allocation, social protection and human development. In refugee contexts, the underlying rationale is that providing financial resources directly to households can increase their capacity to make choices about the allocation of resources according to their needs and priorities. Cash assistance can therefore contribute to welfare by increasing purchasing power and enabling households to access goods and services that may otherwise be unaffordable. The theoretical perspective underlying cash transfers also recognizes that households make decisions about consumption, investment and resource allocation within socioeconomic environments. Where households have access to functioning markets, financial knowledge and livelihood opportunities, additional financial resources may create opportunities for productive investment and income generation. Conversely, where markets are weak or households have limited financial knowledge and productive opportunities, cash may primarily be

absorbed by immediate consumption needs. This theoretical perspective is relevant to the present study because it provides a basis for examining the relationship between Cash Transfer Assistance and sustainable livelihood outcomes. It suggests that the provision of cash may improve household welfare and create opportunities for livelihood investment, but that the resulting outcomes can be influenced by the conditions within which households receive and utilize the assistance. Accordingly, the study considers Cash Transfer Assistance as the explanatory variable, sustainable livelihood outcomes as the outcome variable, and enabling factors particularly financial literacy and market access as factors that may influence the relationship between assistance and livelihood outcomes.

1.1.4. Conceptual background of the study

Cash Transfer Program (CTPs) refer to interventions through which cash or vouchers for goods and services are directly provided to individuals, households or communities. In humanitarian settings, cash transfer programming involves the provision of cash and/or vouchers to affected populations and excludes remittances and microfinance interventions. The terms Cash-Based Interventions (CBI), Cash-Based Assistance (CBA), Cash and Voucher Assistance (CVA), and Cash Transfer Assistance are often used to describe related approaches to the delivery of humanitarian assistance (CaLP, 2019). Cash assistance provides recipients with greater flexibility to determine how, where and when the resources are used and, under appropriate conditions, can address immediate food and non-food needs while supporting local markets and livelihoods. Cash transfers may be provided in different forms depending on programme objectives and conditions. Conditional cash transfers require recipients to fulfil specified conditions, such as participation in education, health or Cash-for-Work activities, before receiving assistance. Unconditional cash transfers, in contrast, are provided without such requirements, allowing recipients to determine how the assistance is used. Cash may also be unrestricted, allowing beneficiaries to spend it according to their priorities, or restricted to specified goods or services. Vouchers constitute another modality through which beneficiaries obtain predetermined commodities or services from selected vendors. The delivery modality can either be Cash or Vouchers. A voucher is a paper, token or electronic card that can be exchanged for a set quantity (e.g. $15) or as predetermined commodities or services (e.g. 5kg of maize; milling of 5kg of maize). Vouchers are redeemable at pre-selected vendors set up by the implementing agency. For cash it can be paid electronically or cash at hand. For the purpose of this study, Cash Transfer Assistance (CTA) is understood as the provision of cash assistance to refugee households to enable them to meet basic needs and potentially support livelihood activities. The study is particularly concerned with whether CTA

contributes to sustainable livelihood outcomes and whether conditions surrounding its utilization influence this contribution. This conceptualization recognizes that the livelihood effect of cash assistance may extend beyond immediate consumption to include income generation, asset accumulation, economic security and improved household well-being.

1.1.5 Contextual background of the study

Uganda is a signatory to all principal international legal instruments for refugee protection: the 1951 Refugee Convention, the 1976 Protocol and the 1969 OAU (Organization of African Unity) Convention. In 2006, Uganda adopted new refugee legislation, the Refugees Act, which reflected the international standards of refugee protection established within these preceding international legal instruments. The Act recognizes the right of refugees to work, to move freely within the country and to live in the local community, rather than in settlements (Dathine 2013). In line with the Act, the Ugandan government promotes refugee 'self-reliance' where, within each settlement, land is allocated to each refugee household in order to facilitate refugees' economic independence through agricultural livelihoods. Uganda hosts the largest refugee population in Africa and the 6th largest in the world. As of 31 January 2023, Uganda hosts 1,626,056 refugees and asylum seekers from South Sudan (57%), the Democratic Republic of the Congo (32%), Somalia (4%), Burundi (3%), and others. Uganda is constantly receiving new arrivals, with over 260,000 refugees arriving since January 2022(ECHO factsheet-Uganda, February 2024).

In Uganda, the refugee response is led by the Office of the Prime Minister (OPM) and is supported by the UNHCR. Uganda currently has 13 refugee settlements. Palabek Refugee Settlement is one of the settlements established in early 2017 currently hosting refugees in Northern Uganda. Palabek refugee settlement covers three sub counties of Palabek Ogili, Palabek Gem and Palabek Kal in Lamwo district. There are many humanitarian partners like LWF, YARID, AVSI, World Vision Uganda, NRC, IRC, supporting the refugees and host communities through in kind and cash. In recent years, a significant shift away from in-kind distributions and towards cash and voucher-based interventions has been taking place. This shift is now combining with the advancement of digital transfer mechanisms. At the World Humanitarian Summit in Istanbul in 2016, aid organizations and donors launched the Grand Bargain and thus committed to increase the use and coordination of cash-based programming. The rationale behind this shift included creating greater choice and dignity and strengthening local markets in ways that in kind assistance cannot. In line with this, there has been growing momentum among humanitarian and development practitioners in Uganda to expand common cash systems. In Palabek Refugee settlement there

is still little knowledge about the impact of cash transfer program in improving the livelihoods of refugee women which require more research to be conducted. Uganda adopted the Jobs and Livelihoods Integrated Response Plan (JLIRP) for Refugees and Host Communities for 2020/2021–2024/2025 to promote the social, economic, and financial inclusion of refugees and host communities and strengthen their self-reliance and resilience. The plan emphasizes creating economic opportunities, improving food and income security, developing employment skills, and supporting participation in local development (Republic of Uganda, Ministry of Gender, Labour and Social Development [MGLSD], 2020).

The 2006 Uganda Refugees Act and Refugee Regulations 2010 guarantees refugee rights to work, education and own property. The increasing use of cash assistance in Palabek reflects the wider transition in Uganda's humanitarian response towards cash-based programming and the broader objective of supporting refugees' self-reliance and livelihood recovery. However, the context in which cash assistance is provided is important for understanding its potential livelihood effects. Refugees in settlements may face constraints related to market access, infrastructure, financial services, employment opportunities and household socioeconomic conditions. These conditions can affect the extent to which cash received for immediate needs can also be utilized for productive activities, savings, investment and income generation. The contextual importance of financial literacy and market access therefore arises from their potential to influence how beneficiaries manage and utilize cash assistance.

1.2. Statement of the Problem

In humanitarian settings, cash transfer program has increasingly gained prominence as a modality of assistance because of their flexibility, efficiency and potential to provide recipients with greater control over how household needs are addressed (United Nations Children's Fund. (2023, November 28). In protracted displacement contexts, cash assistance is increasingly being used not only to meet immediate consumption needs but also to support livelihood recovery, resilience and longer-term socioeconomic outcomes. Uganda's refugee policy environment provides a favourable setting for such interventions. Palabek Refugee Settlement has increasingly utilized cash transfer assistance alongside other forms of humanitarian and livelihood support. However, the extent to which such assistance contributes to sustainable livelihood outcomes among refugees remain unclear. Hence it unminds the achievement of Sustainable Development Goals. For instance, Goal 2: Zero Hunger and Goal 3: Good health and wellbeing. In the context of Uganda under National Development Plan, it underscores the achievement of Jobs and Livelihoods Integrated Response Plan (JLIRP) for refugees. Therefore, this study seeks to assess the influence of Cash Transfer Assistance on sustainable livelihood outcomes among refugees in Palabek Refugee Settlement, Lamwo District.

1.3. Purpose of the Study

The purpose of this study was to investigate the influence of Cash Transfer Assistance on sustainable Livelihood outcomes of the refugee population in Palabek Settlement in Lamwo District.

1.4. Specific Objectives of the Study:

This study was guided by the following specific objectives:

i. To assess the level and nature of Cash Transfer Assistance received by refugees in Palabek Refugee Settlement.
ii. To assess the level of sustainable livelihood outcomes among refugees in Palabek Refugee Settlement.
iii. To determine the influence of Cash Transfer Assistance on sustainable livelihood outcomes among refugees in Palabek Refugee Settlement.
iv. To determine whether enabling factors moderate the relationship between Cash Transfer Assistance and sustainable livelihood outcomes among refugees in Palabek Refugee Settlement.

1.5. Research Questions

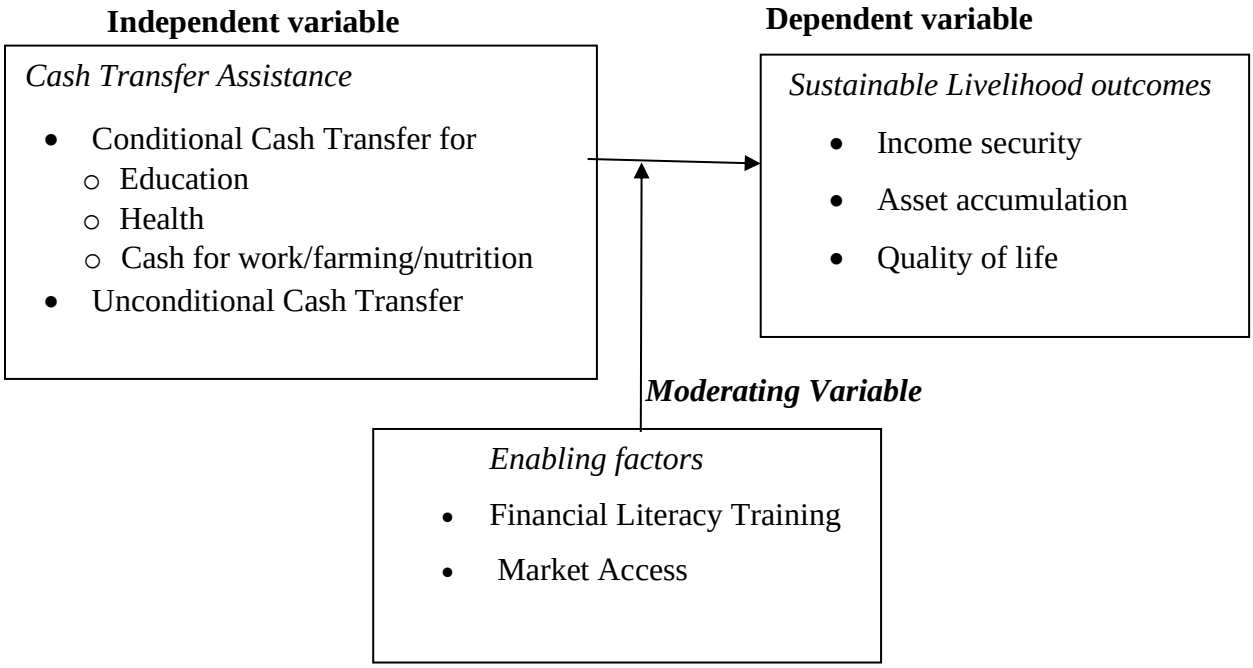
To achieve the objectives of this study, the following research questions were posed:

i. What is the level and nature of Cash Transfer Assistance received by refugees in Palabek Refugee Settlement?
ii. What is the level of sustainable livelihood outcomes among refugees in Palabek Refugee Settlement?
iii. To what extent does Cash Transfer Assistance influence sustainable livelihood outcomes among refugees in Palabek Refugee Settlement?
iv. To what extent do enabling factors moderate the relationship between Cash Transfer Assistance and sustainable livelihood outcomes among refugees in Palabek Refugee Settlement?

1.6. Conceptual Framework

The researcher conceptualized the independent and dependent variables as shown in the figure below. This conceptual framework illustrated how Cash Transfer Assistance categorized into Conditional Cash Transfers (CCTs) and Unconditional Cash Transfers (UCTs) influenced beneficiary's Livelihood outcomes, which are through three key constructs: income security, asset accumulation and quality of life. A moderating variable introduced is to explore how it might influence the strength or direction of this relationship.

Figure 1:Conceptual framework of the study.



Source: Adopted from the Sustainable Livelihood Framework (SLF) developed by the Department for International Development (DFID, 1999) and modified by Researcher 2025

1.6.1 Operational definition and Key Concepts

In the study of Cash Transfer Assistance and sustainable Livelihood outcomes of refugees in the Palabek Refugee Settlement, clear operational definitions and key concepts helped ensure the research was precise and measurable. These operational definitions and key concepts provided a foundation for the research methodology and helped ensure consistency in how to measure and interpret data. Below were some important definitions and concepts for the study:

Cash Transfer Assistance: This refers to how cash transfers are designed, implemented, and delivered to beneficiaries. It includes two main constructs:

Conditional Cash Transfers (CCTs). Cash is given to recipients based on fulfilling certain behavioural requirements (e.g., ensuring children's school attendance, attending health clinics, cash for work, . It aims to address both short-term financial needs and long-term human capital development.
Operational: Measured by the presence of conditions attached to receiving cash, compliance monitoring mechanisms, and frequency of disbursement tied to conditions.
Unconditional Cash Transfers (UCTs): Cash is given without any preconditions example, multipurpose cash Assistance (MPCA). Recipients have complete discretion over how they spend the funds. Focuses more on immediate poverty relief and giving recipients autonomy over their needs. Operational: Measured by direct provision of cash regardless of behaviour, ease of access, and frequency of payment without monitoring for compliance

Livelihood. This refers to the means and capabilities through which individuals or households secure the necessities of life, such as food, water, shelter, and income. It encompasses activities, assets, and access to resources that are essential for a sustainable living.
Operational Definition: Livelihoods in this study will refer to the economic activities, resources, and strategies refugees use to meet their daily needs, including income generation, asset accumulation and resilience to external shocks.

Income Security. Operational Definition: Income security refers to the stability of an individual or household's financial resources that ensures consistent access to income, the ability to meet basic consumption needs and protection from economic shocks or uncertainties.

Key Concepts:
Income Stability: Consistent and sufficient income to meet everyday expenses.
Savings and Assets: Ability to save and own assets (e.g., land, tools, livestock).
Employment Opportunities: Access to stable and gainful employment or income-generating activities.
Financial Resilience: Ability to absorb financial shocks like in emergencies, job loss without falling into poverty.

Quality of Life. Operational Definition: Quality of life refers to the overall well-being and life satisfaction of individuals or households, encompassing material well-being, emotional and physical health, social relationships, safety, and opportunities for personal growth.

Key Concepts:

Physical Well-being: Health status, nutrition, and physical safety.

Emotional and Mental Well-being: Psychological satisfaction, stress levels, and happiness.

Social Inclusion: Sense of belonging and participation in community or cultural life.

Leisure and Personal Development: Opportunities for rest, recreation, and self-improvement.

Perceived Life Satisfaction: Subjective assessment of one's life conditions and expectations.

Financial Literacy. This refers to the knowledge and skills required to make informed and effective financial decisions. It is hypothesized to influence the strength or direction of the relationship between Cash Transfer Assistance and Livelihood outcomes. This variable is hypothesized to moderate the relationship between Cash Transfer Assistance and Livelihood outcomes. Financial literacy influences how beneficiaries utilize, save, and invest the cash received. This will be measured through the ability to budget, save, manage debt, and understand financial services. For instance, those with higher financial literacy might use UCTs more effectively to improve income security or accumulate assets compared to those with lower literacy.

Market Access

In this study, market access is operationalized through beneficiaries' ability to reach and participate in markets, access productive inputs and buyers, obtain market information and sell goods or services. The presence of formal and informal markets where goods and services can be traded. Indicators include the number of active vendors, the diversity of goods and market accessibility.

Accessibility of resources. The availability and ease of access to critical resources such as food supplies, potable water, housing materials and healthcare services. This will be measured by distance, cost, and quantity sufficiency of these resources relative to the refugee population.

Market integration. The degree of interaction between refugee-run and host-community businesses, including trade flow and price stability. This is assessed through the frequency and volume of transactions across these markets.

Economic participation: The extent to which refugees engage in market activities either as consumers, producers or traders. This will be measured through participation rates, employment in market-driven roles and entrepreneurial activities.

Resource sustainability. The capacity of available resources to meet current demand without depleting or degrading over time.

Role of market as a moderating variable. In the context of interventions like cash transfer program, the availability of markets and resources moderates the program's effectiveness by influencing how well recipients can utilize cash to meet their needs. It represents a contextual condition that can strengthen or constrain the conversion of Cash Transfer Assistance into sustainable livelihood outcomes. If markets and resources are readily available, cash transfers can lead to improved welfare and economic empowerment. Conversely, limited availability might hinder program outcomes.

Refugee settlement. Definition: A designated area where displaced persons or refugees reside temporarily or permanently while waiting permanent resettlement or repatriation.

Operational definition: The Palabek Refugee Settlement refers to the specific settlement in Lamwo District, northern Uganda where refugees live and receive assistance including cash transfers.

1.7 Significance of the Study

With growing momentum among humanitarian and development practitioners in Uganda to expand common cash systems, it is necessary to understand the effect in the refugee context. This study will be significant to the following stakeholders: Office of the Prime Minister (OPM) and UNHCR are the primary bodies responsible for refugee management in Uganda. The study will provide empirical information on how Cash Transfer Assistance practices influence Livelihood outcomes in Palabek. This will enable them to formulate better policies for targeting, transparency and timely distribution of cash assistance. To World Food Programme (WFP), UNHCR and other Implementing Partners implementing cash transfers in Palabek, the study will identify gaps that hinder livelihood improvement, which will guide them in improving program implementation. To Refugees and Host Community, the study will bring out the challenges refugees face in utilizing cash transfers for livelihood activities such as small businesses, agriculture and savings. This will lead to advocacy for more adequate, timely and fair cash support that improves self-reliance and reduces dependency. For Lamwo District Local Government as the district hosting the settlement the findings will help the district in planning joint livelihood programs and in addressing conflicts arising from perceived inequalities in cash assistance. The study will contribute to the existing body of knowledge on humanitarian cash transfers and refugee livelihoods. It will serve as a reference material for students and researchers interested in conducting similar studies in other refugee settlements in Uganda and beyond.

1.8. Scope of the study

The study covered geographical, concept, population scope and time scope.

1.8.1. Geographical scope

The research study was conducted in Palabek Refugee Settlement hosting refugees in Northern Uganda. Palabek refugee settlement covers three sub counties of Palabek Ogili, Palabek Gem and Palabek Kal in Lamwo district. Palabek Refugee settlement was chosen for the research study as being the latest settlement established in Uganda in early 2017 and the only settlement on Northern Region of Uganda.

1.8.2 Conceptual scope

The study focused on Cash Transfer Assistance and its outcomes on livelihood intervention. For Cash Transfer Assistance, the researcher conducted study for both conditional and unconditional cash transfer as types of cash transfer. While livelihood intervention covered its outcomes such as; income security, asset accumulation and quality of life.

1.8.3 Population scope

The study focused on refugees who are /were receiving cash transfer under humanitarian assistance. This considered both old and new caseloads. Refugee population chosen under this study because they are most recipients of the cash transfer than the host population.

1.8.4 Time scope

The researcher collected data from cash recipients for a duration of 7 years (2018-2025). This is the period after emergency response and the recipients were engaged in Livelihood self-reliance activities.

CHAPTER TWO

LITERATURE REVIEW

2.0. Overview of the Literature Review

This chapter presents a critical review of the theoretical, conceptual and empirical literature relevant to the influence of Cash Transfer Assistance (CTA) on sustainable livelihood outcomes among refugees in Palabek Refugee Settlement, Lamwo District, Uganda. The literature is reviewed in relation to the study objectives, which focus on the contribution of Cash Transfer Assistance to sustainable livelihood outcomes and the role of enabling factors in shaping the relationship. The review therefore considers evidence concerning the design, delivery and management of cash transfers, the pathways through which cash assistance may influence household livelihoods, and the socioeconomic and institutional conditions that may enable or constrain beneficiaries' ability to convert cash resources into sustainable livelihood gains.

The chapter begins by examining the theoretical foundations underpinning the study. It draws on Welfare Theory, the Resilience and the Sustainable Livelihoods Framework to explain how access to financial resources can influence household welfare, resilience, livelihood strategies and outcomes. These perspectives provide complementary explanations: Welfare Theory emphasizes improvements in material well-being; the Resilience theory focuses on people's ability to recover from shock while maintaining functioning and opportunities, while the Sustainable Livelihoods Framework situates livelihood outcomes within the interaction between assets, vulnerability, institutions, livelihood strategies and the wider socioeconomic environment.

The chapter subsequently reviews the empirical literature on Cash Transfer Assistance and livelihood outcomes, with attention to evidence from humanitarian and refugee contexts. The review examines reported effects of cash transfers on income security, asset accumulation, food security, consumption, savings, productive investment and quality of life. Particular attention is given to enabling factors, especially financial literacy and market access. Although cash provides beneficiaries with purchasing power and greater choice, the literature suggests that the availability of financial resources does not automatically result in sustainable livelihood improvements. Beneficiaries' ability to budget, save, invest and manage financial resources, together with their access to functional markets and livelihood opportunities, may determine how effectively cash is transformed into productive and sustainable outcomes. The review

therefore considers whether these enabling conditions strengthen or constrain the relationship between CTA and livelihood outcomes.

The chapter further identifies empirical, contextual, theoretical and methodological gaps in the existing literature. While previous studies have documented the contribution of cash transfers to immediate welfare and consumption outcomes, there remains comparatively limited evidence concerning their contribution to sustainable livelihood outcomes among refugees in protracted displacement contexts. In addition, evidence remains inconclusive regarding the conditions under which cash assistance produces stronger livelihood effects, particularly the extent to which financial literacy and market access alter the relationship between cash assistance and livelihood outcomes.

The review concludes by synthesizing the key arguments and evidence to establish the basis for the study's conceptual framework and research hypotheses. The synthesis demonstrates the need for context specific empirical evidence from Palabek Refugee Settlement, where prolonged displacement, limited economic opportunities, market constraints and dependence on humanitarian assistance may shape the extent to which CTA contributes to sustainable livelihoods. The chapter therefore provides the intellectual and empirical foundation for investigating whether and how Cash Transfer Assistance influences sustainable livelihood outcomes among refugees in Palabek Refugee Settlement.

2.1 Theoretical Review

The literature review for the study of cash transfer Assistance and Refugees' livelihood outcomes in the Palabek Refugee Settlement examined existing research, theories and evidence on cash transfer program, refugee livelihoods and the broader context of social protection in displacement settings. Cash Transfer Assistance (CTA) was underpinned by several theoretical frameworks from economics, social protection, psychology and humanitarian principles. These theories helped to explain why cash transfers are effective in reducing poverty, enhancing autonomy and empowering beneficiaries. Here were theoretical overviews.

2.1.1 Resilience Theory

The Resilience Theory provides a strong theoretical foundation for examining the influence of Cash Transfer Assistance (CTA) on sustainable livelihood outcomes among refugees in Palabek Settlement, Lamwo District. The theory is particularly relevant because refugee households experience multiple and overlapping forms of adversity, including displacement, loss of productive assets, disruption of social and

economic networks, limited employment opportunities, market constraints and recurrent shocks. Rather than viewing refugees solely as vulnerable recipients of humanitarian assistance, resilience theory conceptualizes them as individuals and households possessing capacities to absorb shocks, adapt to changing circumstances, maintain or recover livelihood functions, and potentially improve their well-being over time. Masten (2001) conceptualizes resilience as a process through which individuals and systems achieve positive adaptation despite significant adversity. Her influential work challenges deficit-oriented perspectives by arguing that resilience does not necessarily depend on exceptional abilities; rather, it can emerge from the normal functioning of protective and adaptive systems available within individuals, families and their environments. This perspective is applicable to refugee livelihoods because cash assistance may constitute one of the external resources that enables households to activate or strengthen existing adaptive capacities. For example, a household receiving cash may use part of the assistance to meet immediate food and household needs while allocating another portion to agricultural inputs, petty trade, livestock, education, debt repayment or other productive activities. In this way, CTA can potentially reduce immediate livelihood pressures while creating space for households to preserve, rebuild or diversify their livelihood assets. However, applying resilience theory to the present study requires moving beyond the assumption that the receipt of cash automatically produces resilience. Resilience is better understood as an interaction between adversity, available resources, household capacities and the surrounding social and economic environment. Ungar (2011), through the social-ecological perspective of resilience, argues that positive adaptation under adversity cannot be adequately explained by individual characteristics alone. Resilience is influenced by the availability of resources and by whether individuals can access and use those resources in ways that are meaningful within their social, cultural and environmental contexts. This is particularly important in a refugee settlement such as Palabek, where the effects of cash assistance are likely to depend not only on the amount and regularity of assistance but also on financial literacy, access to functioning markets, livelihood opportunities, social networks, household characteristics and the broader settlement environment.

Within this study, Cash Transfer Assistance represents an external resource that may strengthen household adaptive capacity, while livelihood outcomes represent observable manifestations of adaptation and improved well-being. The relationship can therefore be conceptualized as follows: refugees experience economic and livelihood-related vulnerabilities; CTA provides households with financial resources to respond to immediate and longer-term needs; households make choices regarding consumption, investment,

savings, debt repayment and productive activities; and these choices may influence livelihood outcomes such as income security, asset accumulation, livelihood diversification and quality of life. UNHCR's 2025 evidence shows that cash assistance can support basic needs while also enabling resilience-building activities such as small businesses, market gardening and livestock rearing. However, the sustainability of these gains depends partly on access to functioning markets and financial services. The theory therefore provides a logical explanation for why cash assistance may extend beyond short term consumption support and potentially contribute to longer-term livelihood recovery and self-reliance. Importantly, the theory also provides a basis for incorporating enabling factors into the study. Financial literacy and market access are not merely peripheral programme considerations; from a resilience perspective, they represent elements of the environment that can determine whether households are able to convert financial assistance into sustainable livelihood gains. A household may receive cash but have limited capacity to manage financial resources, identify viable investment opportunities or access markets in which productive investments can generate returns. Conversely, where households have financial knowledge and reasonable access to markets, the same financial resource may provide greater opportunities for livelihood recovery and asset accumulation. This theoretical position is consistent with the social-ecological interpretation of resilience, which emphasizes the interaction between people and the social, economic and physical environments in which they live.

Despite its relevance, the conventional application of resilience theory has some limitations for explaining refugee livelihood outcomes. Much of the early resilience literature focused on individual or psychological adaptation to adversity, particularly among children and families exposed to developmental risks. Masten's (2001) work, for example, emerged principally from developmental psychology. Although its central proposition concerning adaptive systems is transferable, it does not, by itself, sufficiently explain how financial resources, humanitarian assistance and market institutions interact to shape livelihood resilience among forcibly displaced populations. The social-ecological expansion of resilience theory addresses some of this limitation by recognizing that resilience is embedded within wider social and environmental systems. Nevertheless, there remains an important empirical gap in determining how a specific humanitarian resource such as cash assistance translates into measurable livelihood outcomes under the conditions experienced by refugees in Uganda. Existing evidence increasingly demonstrates that cash can improve aspects of refugee welfare and self-reliance. For example, a longitudinal study of a large one-time unconditional cash transfer among predominantly South Sudanese refugees in Uganda found improvements

in consumption, asset values, business ownership, business revenue, psychological well-being and self-reliance after 19 months (Gupta et al. (2024). Similarly, recent evidence and programme evaluations in Uganda have examined cash, financial inclusion, agricultural and market support, asset creation and other resilience-building interventions (World Food Programme, 2024). However, these studies do not necessarily resolve the theoretical question of why and under what conditions cash assistance produces sustainable livelihood outcomes. There is a need to distinguish between the provision of a financial resource and the capacity of households to transform that resource into sustainable livelihood gains. A purely assistance-centered approach may therefore overlook the enabling conditions through which cash becomes an effective resilience resource.

The present study seeks to address this gap by applying resilience theory specifically to the relationship between Cash Transfer Assistance and sustainable livelihood outcomes among refugees in Palabek Settlement. Instead of treating cash assistance simply as an intervention whose effectiveness can be inferred from receipt or expenditure, the study examines whether CTA is associated with concrete livelihood outcomes, including income security, asset accumulation and quality of life. More importantly, the study incorporated Enabling Factors (CTE) into the analytical framework. By examining factors such as financial literacy and market access, the study extends the application of resilience theory from a simple resource–outcome relationship to a more context-sensitive explanation of how households convert assistance into livelihood improvements. This responds directly to Ungar's (2011) argument that resilience should be understood through the interaction between individuals and the resources available within their social and physical environments.

The study therefore contributes to the resilience literature in three important ways. First, it shifts attention from resilience as an abstract capacity to resilience as reflected in measurable livelihood outcomes among refugees living in protracted displacement. Second, it examines humanitarian cash assistance as a potential resilience-supporting resource rather than viewing it exclusively as short-term relief. Third, it recognizes that the contribution of cash may depend upon enabling conditions, particularly households' ability to manage financial resources and participate effectively in markets.

Consequently, the theoretical proposition underlying the study is that refugee households are not passive recipients of assistance; rather, they possess adaptive capacities that can be supported or constrained by the resources and opportunities available within their environment. CTA may strengthen these capacities by providing households with flexible financial resources, but the extent to which those resources translate

into sustainable livelihood outcomes depends partly on the enabling environment in which households operate. The study therefore uses resilience theory to investigate not simply whether refugees receive cash, but whether and how cash assistance contributes to their capacity to sustain and improve livelihoods under conditions of prolonged displacement.

In summary, Resilience Theory explains the study on the principle that refugees exposed to prolonged displacement and economic adversity can achieve positive livelihood adaptation when they have access to resources and enabling conditions that strengthen their capacity to cope, adapt and recover. Within this framework, CTA is the external resource, financial literacy and market access constitute important enabling conditions, and sustainable livelihood outcomes represent the observable manifestation of adaptive capacity. The study consequently fills a theoretical and empirical gap by linking humanitarian cash assistance to livelihood resilience within the specific socioeconomic context of Palabek Settlement, rather than assuming that the provision of cash necessarily translates into sustainable livelihood improvement. This framing is also consistent with the broader humanitarian shift toward using cash not only to meet immediate needs but also to support livelihoods and resilience. UNHCR (2022) explicitly identifies cash assistance as a mechanism through which displaced populations can meet needs, support livelihoods and maintain their capacity to spend. UNHCR's 2025 recent evidence from Uganda similarly demonstrates that cash can have effects extending beyond immediate consumption to assets, businesses and self-reliance. The contribution of the present study is therefore to empirically examine this resilience pathway within the Palabek refugee context, while accounting for the enabling conditions that may determine whether financial assistance can be converted into sustainable livelihood outcomes.

2.1.2 Welfare Theory

Welfare Theory provides an important conceptual foundation for understanding the relationship between social assistance interventions and the well-being of vulnerable populations. The theory is broadly concerned with how societies, institutions and public interventions can improve individual and household welfare by enabling people to meet basic needs, reduce deprivation and achieve acceptable standards of living. In development and humanitarian contexts, welfare is not limited to the provision of material resources; rather, it encompasses improvements in people's economic security, access to essential services, consumption, productive capacity, social functioning and overall quality of life. Within this perspective, social protection interventions such as cash transfers are justified as mechanisms through which resource constraints and vulnerabilities can be reduced, thereby enabling households to attain improved welfare.

Welfare Theory, as advanced in welfare economics by Pigou (1920), explains how the allocation and use of economic resources influence individual and societal well-being. In the context of this study, the theory provides a basis for examining whether Cash Transfer Assistance (CTA) improves refugees' welfare by enabling them to meet basic needs, strengthen income security, accumulate productive assets, and improve their quality of life. This perspective is complemented by Sen (1985, 1999), who argues that well-being should be assessed not merely by the resource's individuals possess but also by their ability to convert those resources into valued achievements and meaningful livelihood opportunities. Therefore, the study applies these perspectives to examine how CTA contributes to sustainable livelihood outcomes among refugees in Palabek Refugee Settlement, Lamwo District, Uganda (Pigou, 1920; Sen, 1985, 1999).

Applied to the present study, Welfare Theory provides a theoretical basis for examining Cash Transfer Assistance (CTA) as an intervention intended to improve the welfare of refugees by relaxing household resource constraints. Refugees in protracted displacement frequently face restricted access to land, employment, financial services, markets and productive assets, while simultaneously confronting high expenditure requirements for food, shelter, health care, education and other basic needs. These constraints can limit their capacity to establish sustainable livelihoods. Cash transfers potentially address this problem by providing recipients with purchasing power that can be allocated according to household priorities. From a welfare perspective, the immediate value of CTA lies in its capacity to improve consumption and meet essential needs, while its longer-term contribution may arise where recipients use part of the transfer to protect or accumulate assets, invest in income-generating activities, access markets, maintain productive capacity or cope with shocks without resorting to damaging livelihood strategies.

The theory is therefore particularly relevant to the study objective examining the influence of Cash Transfer Assistance on sustainable livelihood outcomes among refugees in Palabek Settlement. The underlying theoretical proposition is that an improvement in access to financial resources can translate into improved household welfare and subsequently, better livelihood outcomes. CTA may improve income security by supplementing household resources and reducing the severity of financial constraints. It may also enable households to acquire or preserve productive assets, invest in small businesses or agricultural activities, meet education and health expenditures, and improve their general quality of life. In this sense, livelihood outcomes represent an important manifestation of welfare because sustainable livelihoods involve the capacity of households to secure income, maintain assets, cope with shocks and sustain their well-being over time. However, a critical reading of Welfare Theory reveals an important limitation when it is applied

to humanitarian cash-transfer programming. Traditional welfare approaches tend to place considerable emphasis on observable improvements in material conditions and the satisfaction of basic needs but may not sufficiently explain how beneficiaries convert financial resources into sustainable livelihood capabilities. Receiving cash does not automatically result in improved or sustained welfare. The effect of a transfer may depend on the resources and opportunities available to recipients, including financial literacy, market accessibility, availability of productive assets, employment opportunities, household characteristics and the broader institutional and economic environment. Consequently, the same amount of cash may generate different livelihood outcomes for different refugee households. This limitation is particularly significant in refugee settlements such as Palabek, where recipients operate within constrained economic environments. Even when refugees receive CTA, their ability to transform the transfer into sustainable livelihood improvements may be affected by limited markets, weak purchasing power, inadequate financial knowledge, limited access to credit, restricted productive opportunities and exposure to recurrent shocks. Thus, a welfare perspective that concentrates primarily on whether assistance improves immediate household welfare may not adequately capture the process through which cash assistance is transformed into longer-term livelihood outcomes.

The present study addresses this theoretical gap by moving beyond the narrow assessment of whether cash assistance satisfies immediate welfare needs to investigate whether CTA is associated with sustainable livelihood outcomes. In doing so, the study treats welfare not simply as short-term consumption or relief from deprivation, but as an outcome that can potentially include improved income security, asset accumulation and quality of life. This provides a stronger connection between humanitarian assistance and longer-term livelihood sustainability. The study therefore contributes empirically to the welfare perspective by examining whether the provision of financial resources through CTA translates into measurable improvements in livelihood outcomes among refugees. Furthermore, the study recognizes that the relationship between CTA and livelihood outcomes may not be purely automatic or linear. Enabling Factors (CTE), particularly financial literacy and market access, are important contextual conditions through which beneficiaries may be able or unable to convert cash into sustainable livelihood improvements. Financial literacy can influence how recipients plan, save, invest and manage the transfer, while market access can determine whether recipients have opportunities to purchase inputs, sell products, engage in trade or establish income-generating activities. Consequently, the study extends the conventional welfare

interpretation by examining the contextual conditions surrounding cash assistance rather than assuming that the receipt of financial resources alone is enough to produce sustainable welfare gains.

The theoretical contribution of the study is therefore threefold. First, it applies Welfare Theory to a protracted refugee setting, where humanitarian assistance increasingly intersects with livelihood recovery and self-reliance. Second, it shifts attention from the immediate consumption-oriented benefits of cash assistance toward sustainable livelihood outcomes, including income security, asset accumulation and quality of life. Third, it investigates the role of enabling conditions in the conversion of cash resources into livelihood outcomes. This is important because welfare improvement depends not only on the quantity of resources transferred but also on the opportunities and capabilities available to households to use those resources productively. Nevertheless, Welfare Theory alone may not fully explain the multidimensional process through which refugees transform resources into valued livelihood outcomes.

Accordingly, this study closes an important gap in the existing application of Welfare Theory by empirically examining the relationship between Cash Transfer Assistance and sustainable livelihood outcomes among refugees in Palabek Settlement, while paying attention to the enabling conditions that may shape this relationship. Rather than assuming that cash assistance necessarily produces welfare improvements, the study investigates whether and to what extent CTA contributes to improved livelihood outcomes within the specific economic and institutional context of a refugee settlement. The study consequently strengthens the welfare perspective by connecting humanitarian cash assistance with longer-term livelihood sustainability and by highlighting the importance of the conditions under which financial resources are converted into meaningful improvements in refugees' lives.

In summary, Welfare Theory provides a strong theoretical justification for examining CTA as an intervention for improving refugee welfare. Its central relevance to this study lies in the proposition that providing vulnerable households with financial resources can reduce deprivation, strengthen economic security and improve quality of life. However, the theory's traditional emphasis on welfare gains does not fully explain the mechanisms and contextual factors that determine whether cash assistance produces sustainable livelihood outcomes. By examining CTA alongside livelihood outcomes and enabling factors such as financial literacy and market access, this study seeks to extend the application of Welfare Theory from immediate welfare relief to sustainable livelihood transformation. The study therefore provides empirical evidence on whether cash assistance in Palabek Settlement is translated into durable improvements in refugees' economic security, productive assets and quality of life.

2.2 Key Variables of the Study

Understanding the effect of Cash Transfer Assistance requires examining the relationship between independent, dependent and moderating variables within the framework of the study.

Cash Transfer Program features

The independent variables are the characteristics of the cash transfer program, which directly influence livelihood outcomes;

Conditionality: Whether the cash transfer is conditional (e.g., linked to specific behaviour like school attendance) or unconditional influences how recipients allocate the funds. Empirical studies show that larger and consistent cash transfers have a stronger positive impact on livelihood by enabling recipients to invest in assets and diversify income sources (Devereux, 2001; Bastagli et al., 2016).

Livelihood.

The dependent variables are the measurable livelihood influenced by the cash transfer program:

Income Stability: Stability of income and reduced reliance on unsustainable coping strategies, such as borrowing or selling assets.

Assets accumulation

Assets are tangible or intangible assets that generate income or appreciate in value, distinguishing them from assets that do not produce financial returns. For example, an apartment complex earning rental income, patented technology that brings in royalties are considered assets, land, livestock and farm equipment. Given that agriculture represents the primary economic activity of the displaced households, investment in agricultural assets and increases in crop production are critical for livelihood strengthening and ex ante risk management. Households can also enhance their resilience by diversifying into different income streams, such as non-farm enterprises (Asfaw & Davis, 2017). Cash transfer has a great influence on the Asset accumulation. For instance, refugees can be supported through Livelihoods Program intended to help beneficiaries restart existing livelihoods to enable them to replace pre-existing assets and improve their economic capacity without undermining the local economy.

Enabling factors.

Moderating variables shows relationship between Cash Transfer Assistance and Livelihood outcomes. These include; Financial literacy training and market access. These influence how cash transfers are utilized. For example, households with skilled members are more likely to invest in productive activities.

Local economic environment: Availability of markets, employment opportunities and agricultural resources determines the extent to which cash transfers translate into improved livelihoods. Limited market access in refugee settings can constrain the effectiveness of cash programs (Harvey & Bailey, 2011).
Social capital and networks: Relationships within refugee and host communities impact resource-sharing, collaboration and collective action which can amplify or reduce the effects of cash transfers.
Government and policy support: Host government policies on refugee rights (e.g., freedom of movement, access to decent work) influence refugees' ability to utilize cash transfers for sustainable livelihoods.

2.3 Empirical Evidence: Impact of Cash Assistance on Refugees' Livelihood.

Research on cash transfers in refugee contexts suggests several positive outcomes;
Economic Stability: Cash transfers have been found to reduce poverty and improve economic stability by enabling households to meet basic needs and reduce reliance on credit (Bastagli et al., 2016). In refugee settings, studies show that cash transfers reduce negative coping mechanisms, such as child labour or asset depletion (Hagen-Zanker et al., 2017). Cash transfers enhance household income and enable refugees to invest in income-generating activities. Case Study in Jordan, cash transfers under the UNHCR program significantly improved refugees' ability to pay rent and purchase food (Lehmann & Masterson, 2014).

Access to basic needs: Evidence shows that cash transfers improve food security, healthcare access, and educational opportunities. A study by ODI (2018) in Somalia revealed that cash transfers reduced hunger and improved school attendance among internally displaced persons (IDPs).

Livelihood Resilience: Refugees who receive cash transfers are more likely to invest in skills, savings, and assets, increasing their resilience to shocks (Smith et al., 2017). Palabek Context: Previous small-scale studies in Uganda highlight how cash transfers help refugees diversify livelihoods and reduce reliance on aid (UNHCR, 2021).

Cash Transfer Program in Uganda. Uganda is recognized for its progressive refugee policies, including cash-based interventions. Uganda's cash transfer programs have shown promise in empowering refugees and stimulating local economies. Cash transfers in Palabek have reportedly improved food security and promoted small-scale entrepreneurship, though challenges like limited market access persist (UNHCR Uganda 2021).
The Palabek Refugee Settlement context. Located in Lamwo District, Northern Uganda. Palabek Refugee Settlement hosts over 83,102 refugees primarily from South Sudan with few cases from DR Congo and

Sudan. Refugees rely on humanitarian aid for survival but also engage in small-scale farming, trade and informal labour.

2.4 Summary of the Literature Review

The literature reviewed indicates that Cash Transfer Assistance (CTA) can contribute to improved welfare and livelihood outcomes among refugees by enabling households to meet basic needs, smooth consumption, protect productive assets, save, invest in income-generating activities and respond to livelihood shocks. However, the extent to which CTA contributes to sustainable livelihood outcomes depends on the adequacy, timeliness and predictability of transfers, as well as the socioeconomic and institutional conditions within which beneficiaries operate.

The theoretical review was anchored in Welfare Theory, Resilience Theory and the Sustainable Livelihoods Framework. Welfare Theory explains how cash assistance can improve household well-being by increasing access to resources and necessities. Resilience Theory provides a basis for understanding how cash assistance may strengthen households' capacity to absorb shocks, adapt to changing circumstances and recover without compromising their future livelihood security. The Sustainable Livelihoods Framework complements these perspectives by explaining how households utilize financial and other livelihood assets to pursue sustainable livelihood strategies and outcomes.

Empirical studies generally reported positive effects of cash transfers on consumption, food security, income, savings, asset protection and productive activities. However, findings vary across contexts, and much of the existing literature emphasizes immediate welfare outcomes rather than longer-term livelihood sustainability and resilience. Evidence is also limited regarding the conditions under which CTA strengthens refugees' capacity to withstand and recover from economic and environmental shocks. Limited context-specific studies on how cash transfers influence the sustainable livelihood outcomes in Palabek Refugees Settlement. Most findings were generalized or from Middle Eastern/urban African contexts.

The review therefore identifies empirical, contextual and methodological gaps, particularly the limited evidence from Palabek Refugee Settlement. The present study addresses these gaps by examining the influence of CTA on sustainable livelihood outcomes and the role of enabling factors, particularly financial literacy and market access, in this relationship. The reviewed literature consequently provided the basis for the study's conceptual framework, research questions and hypotheses.

2.5 Research Gaps

The literature reviewed reveals several gaps that justify the present study on Cash Transfer Assistance (CTA) and sustainable livelihood outcomes among refugees in Palabek Refugee Settlement.

Empirical gap: Existing studies have largely focused on the immediate effects of cash transfers, such as food security, consumption and meeting basic needs, with comparatively limited attention to their contribution to sustainable livelihood outcomes, particularly income security, asset accumulation and quality of life among refugees in protracted displacement settings.

Contextual gap: Much of the existing evidence originates from humanitarian contexts outside northern Uganda. There is limited empirical evidence specific to Palabek Refugee Settlement, where prolonged displacement, limited employment opportunities, market constraints and dependence on humanitarian assistance may influence how refugees utilize and benefit from cash transfers.

Theoretical gap: Previous studies have often emphasized welfare improvements associated with cash transfers but have paid less attention to resilience particularly refugees' capacity to absorb, adapt to and recover from socioeconomic shocks while maintaining their livelihood assets. This study applies Resilience Theory, alongside Welfare Theory and the Sustainable Livelihoods Framework, to provide a broader explanation of the potential contribution of CTA to sustainable livelihood outcomes.

Moderation gap: Although the literature recognizes the importance of financial literacy and market access in improving the effectiveness of cash assistance, limited empirical evidence establishes whether these factors significantly strengthen the relationship between CTA and livelihood outcomes among refugees. The present study addresses this gap by examining their moderating role.

Methodological gap: Much of the available evidence relies predominantly on quantitative measures of welfare outcomes. There is comparatively limited integration of quantitative evidence with contextual perspectives from programme stakeholders. This study addresses the gap through a mixed-methods approach, combining quantitative data from CTA beneficiaries with qualitative information from relevant programme staff and stakeholders.

Overall gap: The literature therefore establishes the potential of CTA to improve refugee welfare but does not sufficiently explain whether, how and under what conditions cash assistance contributes to sustainable livelihood outcomes and resilience in the Palabek context. The present study seeks to provide context-specific empirical evidence to address this knowledge gap.

By addressing these gaps, this study will contribute to both academic literature and practical policymaking. This literature review also highlights that cash transfers significantly impact livelihoods by enhancing income stability, asset accumulation and quality of life. However, their effectiveness depends on contextual factors, including the design of the cash program, household characteristics and the local economic environment.

2.6 Justification of the Study.

Palabek Refugee Settlement in Lamwo District currently hosting refugees from South Sudan, with cash transfer being the main humanitarian assistance modality replacing food distribution. However, there are growing concerns among refugees and host communities in Palabek Refugee Settlement on the contribution of cash transfer assistance to sustainable livelihood outcomes. The study is justified by the increasing use of Cash Transfer Assistance (CTA) as a humanitarian intervention for meeting refugees' immediate needs and supporting livelihood recovery. In Palabek Refugee Settlement, refugees face limited employment opportunities, constrained markets, socioeconomic vulnerabilities and recurrent livelihood shocks, which may influence their ability to translate cash assistance into sustainable livelihood gains. The study therefore seeks to generate context-specific evidence on the extent to which CTA contributes to income security, asset accumulation and quality of life, while examining the role of enabling factors, particularly financial literacy and market access, in shaping these outcomes.

Although studies by UNHCR (2023), WFP (2022) and OPM have been conducted on cash-based interventions in Bidibidi, Nakivale and Kyangwali settlements, they focused on food security and expenditure patterns. Little empirical evidence exists on how Cash Transfer Assistance Influences Livelihood outcomes such as income generation, food security and small business development specifically in Palabek. The settlement is unique due to its newness and proximity to host community in Kitgum/Lamwo/Gulu. Therefore, it is necessary to conduct this study to fill the contextual and knowledge gap and provide evidence-based recommendations for effective Cash Transfer Assistance in Palabek.

CHAPTER THREE
METHODOLOGY

3.0. Introduction

This chapter describes the research methodology followed for the study. Specifically, the chapter discussed the research paradigm, research design, study population, sampling size, sampling procedures, data collection techniques, instrument for data collection, reliability and validity, study procedures, ethical considerations and data analysis and statistical procedures.

3.1 Research Paradigm

The study was guided by a pragmatic research paradigm. Pragmatism was considered appropriate because the study sought to understand the influence of Cash Transfer Assistance (CTA) on sustainable livelihood outcomes among refugees in Palabek Refugee Settlement by drawing on both measurable empirical relationships and contextual experiences of programme stakeholders. The pragmatic paradigm does not restrict the researcher to a single philosophical position concerning the nature of knowledge; rather, it permits the use of methods that are most appropriate for answering the research questions and addressing the research problem. In this study, the paradigm therefore provided the philosophical basis for integrating quantitative evidence on the relationship between CTA, enabling factors and livelihood outcomes with qualitative information concerning beneficiaries' and programme stakeholders' experiences.

The pragmatic orientation was particularly relevant because livelihood outcomes in a refugee settlement are multidimensional and cannot necessarily be adequately understood through numerical measures alone. Quantitative data could establish the magnitude and statistical significance of relationships among the study variables, while qualitative information could provide contextual explanations concerning how cash assistance is experienced and implemented. The paradigm therefore supported methodological complementarity and triangulation of findings.

3.2. Research Design

The study adopted an explanatory sequential mixed-methods research design, in which quantitative data were collected and analyzed first, followed by qualitative data collection and analysis to explain and deepen the understanding of the quantitative findings. The design was appropriate for examining the influence of Cash Transfer Assistance (CTA) on sustainable livelihood outcomes among refugees in Palabek Refugee Settlement, Lamwo District. In the first phase, quantitative data were collected from refugee beneficiaries

using structured questionnaires to establish patterns and relationships between cash transfer assistance and livelihood outcomes, included income security, asset accumulation, and quality of life. In the second phase, qualitative information was obtained through interviews with relevant programme staff and stakeholders to provide explanations for the quantitative results, clarify unexpected findings, and explore beneficiaries' experiences with cash assistance. The findings from both two phases were subsequently integrated to develop a comprehensive understanding of the relationship between CTA and livelihood outcomes. The design strengthened the study by combining the statistical reliability of quantitative analysis with the contextual depth of qualitative inquiry. It also enabled the researcher to explain not only the observed relationships between cash assistance and livelihood outcomes but also the circumstances and experiences that may help account for those relationships.

3.3 Study Population

The target population refers to the specific group relevant to a study. For this study on cash transfer assistance and refugees' sustainable livelihood outcomes in Palabek Refugee Settlement, these included; refugee household heads receiving cash transfers, local refugee community leaders and staff from humanitarian organizations engaged in cash transfer intervention especially in livelihood sector.

3.3.1 Target Population

The target population comprised refugees who had received Cash Transfer Assistance (CTA) in Palabek Refugee Settlement, Lamwo District, Uganda. The study also included selected programme staff and relevant stakeholders involved in the implementation and management of cash transfer and livelihood interventions. The population of CTA beneficiary refugees was considered unknown for the purpose of sampling, because a complete and verifiable sampling frame containing all eligible CTA beneficiaries across the settlement was not available to the researcher at the time of the study. Consequently, the researcher could not establish the exact number of refugees who constituted the total eligible population from which the sample would be drawn.

3.3.2 Sampling Frame

A sampling frame is a complete or accessible list of members of the target population from which a sample can be selected. In this study, there was no comprehensive sampling frame for all CTA beneficiaries in Palabek Refugee Settlement. The absence of a complete sampling frame was associated with the changing nature of humanitarian assistance, beneficiary eligibility and programme participation. The study therefore

relied on the accessible population of eligible CTA beneficiaries within the four zones in Palabek Settlement during the period of data collection. The RWCs provided the geographical and administrative structure through which eligible respondents could be identified and approached.

3.3.3 Sample Size

Because the total population of eligible CTA beneficiaries was unknown, the study did not determine the sample size using a population-based sampling table. Instead, the researcher obtained data from 120 refugee CTA beneficiaries, who constituted the achieved sample for the quantitative component of the study. The sample of 120 respondents was considered appropriate for the scope and objectives of the study because it provided enough observations for the planned descriptive and inferential analyses while remaining feasible within the logistical, financial and time constraints of conducting research in the refugee settlement.

In addition, 5 programme staff/relevant stakeholders were included in the qualitative component. These participants were selected because of their direct knowledge and involvement in CTA and livelihood programming and were intended to provide contextual information to complement the quantitative findings.

The choice of non-probability sampling was justified by the absence of a complete sampling frame and the unknown size of the eligible CTA beneficiary population. Under these circumstances, probability sampling requiring a complete list of the population could not be reliably implemented. The approach enabled the researcher to access respondents who met the study's eligibility criteria and possessed direct experience of CTA. However, because the respondents were not selected through a probability procedure from a known population, the findings should be interpreted primarily within the context of the study participants and setting. The sampling approach therefore supports empirical investigation of the relationships between CTA, enabling factors and livelihood outcomes but places limitations on statistical generalization to the entire refugee population of Palabek Settlement.

3.3.4 Sample Size and Sampling Procedure

Since the population was unknown and to ensure competent sample capable of providing the required information regarding Cash Transfer Assistance and refugees livelihood, purposive sampling technique was used to select 5 key informants and 120 respondents were interviewed. The key informant included three refugee welfare committee leaders and two livelihood partners' staff. For cash beneficiaries, purposive sampling was carried out in addition to the stratified random sampling. The targeted respondents believed to be reliable and can provide in-depth information for the study (Kombo & Tromp, 2006).

3.3.5 Sampling Technique

The researcher employed non-probability sampling techniques, particularly purposive and convenience sampling, because the total population of eligible CTA beneficiaries was unknown and a complete sampling frame was unavailable. For the quantitative component, eligible CTA beneficiaries who were accessible during the data collection period were approached and invited to participate in the study, subject to the established inclusion criteria. This approach enabled the researcher to reach beneficiaries who had direct experience of receiving CTA and could provide relevant information concerning their livelihood outcomes. For the qualitative component, purposive sampling was used to select programme staff and relevant stakeholders. The key Informant Interviews respondents were selected based on their expertise and role in cash transfer implementation. This method ensured that insights from decision-makers and practitioners are captured (Tongco, 2007).3.4.

3.4.0 Data Collection Methods

The study employed a mixed-methods data collection approach, combining quantitative and qualitative methods to obtain comprehensive information on the relationship between Cash Transfer Assistance and refugees' livelihood outcomes. For the quantitative component, data were collected from 120 refugee beneficiaries of Cash Transfer Assistance using a structured questionnaire. The questionnaire contained closed-ended questions designed to obtain standardized responses on the study variables, including Cash Transfer Assistance, enabling factors, and livelihood outcomes. The respondents were selected from the four Refugee Welfare Councils (RWCs) within Palabek Refugee Settlement. The use of a structured questionnaire enabled the researcher to collect comparable data from all respondents.

The qualitative component complemented the quantitative inquiry by obtaining information from programme staff and relevant stakeholders concerning the implementation of cash transfer assistance and factors that may influence its contribution to livelihood outcomes. Qualitative information provided contextual explanations that could not be sufficiently captured through structured questionnaire responses.

The mixed-methods methodology was justified by the nature of the research problem. Although statistical analysis can establish whether relationships exist among CTA, enabling factors and livelihood outcomes, numerical relationships alone may not adequately explain the contextual circumstances surrounding cash transfer implementation and livelihood experiences in a refugee settlement. Combining quantitative and qualitative evidence therefore enabled the study to address the research problem from complementary perspectives and enhanced the interpretation and credibility of the findings.

3.4.1. Data Collection Tools

The study employed two main data collection tools, namely a structured questionnaire and interview guide. The use of two complementary instruments was intended to generate both quantitative and qualitative information relevant to the study objectives and to facilitate triangulation of the findings.

3.4.1.1 Structured Questionnaire

A structured questionnaire was used as the principal data collection tool for obtaining quantitative data from the 120 refugee beneficiaries of Cash Transfer Assistance (CTA). The questionnaire consisted predominantly of closed-ended questions and statements that respondents were required to answer according to their experiences and perceptions. The questionnaire was organized into sections corresponding to the major components of the study. It collected information on respondents' background characteristics and measured the key study variables, namely Cash Transfer Assistance (CTA), Cash, Sustainable Livelihood Outcomes and Enabling Factors (CTE). The items measuring the study constructs were presented using standardized response categories, enabling the responses to be coded and entered into SPSS for statistical analysis. The structured nature of the questionnaire ensured consistency in the questions presented to all respondents and facilitated comparison of responses across participants. It was also appropriate for the quantitative component because it generated standardized numerical data that could be subjected to descriptive and inferential statistical analysis, including regression and moderation analysis.

3.4.1.2 Semi-Structured Interview Guide

A semi-structured interview guide was used to collect qualitative information from programme staff and relevant stakeholders involved in cash transfer and livelihood programming in Palabek Refugee Settlement. The guide contained predetermined questions aligned with the study objectives, while allowing the researcher to ask follow-up questions and seek clarification where necessary. The interview guide focused on issues such as the implementation of Cash Transfer Assistance, beneficiaries' access to and use of cash assistance, factors influencing the effectiveness of cash transfers, financial literacy, market access, and perceived changes in beneficiaries' livelihood conditions. The interviews provided contextual information that complemented the numerical findings obtained through the questionnaire. The semi-structured format provided flexibility for participants to explain their experiences and observations in greater depth while maintaining sufficient consistency across interviews. This was important for generating contextual explanations of the quantitative relationships identified in the study.

3.4.1.3 Administration of the Tools

The questionnaire was administered to selected eligible CTA beneficiaries after explaining the purpose of the study and obtaining informed consent. Respondents were given adequate opportunity to provide their responses without undue influence. Interviews with programme staff and relevant stakeholders were conducted using the semi-structured interview guide, with probing questions used where necessary to obtain clarification and deeper explanations.

3.4.2. Data Source

The study data source was purely primary. The primary data comprised information collected from communities benefited from cash transfer program and local leaders in Palabek Refugee settlement to answer research objective.

3.5 Research Instruments

This study used multiple research instruments. Both questionnaire and semi structured interview guides were used for gathering data from the respondents. The researcher used set of systematically structured closed-ended questionnaire to obtain required information from the respondents. The current study used constructed questionnaire based on the various constructs on Cash Transfer Assistance and Refugee Livelihood.

3.5.1 Questionnaire

The questionnaire comprised four parts. Part A sought demographic information on gender, age, years marital status and nationality status which required the respondents to choose appropriate answers. Part B, C & D of the questionnaire sought respondents' responses on information relating Cash Transfer Assistance and refugee's livelihood comprising various items and was measured in a 5 point Likert-like scale ranging from strongly disagree to strongly agree. The Researcher employed both qualitative and quantitative instrument for the purpose of triangulation in order to promote reliability and validity.

3.5.2. Semi Structured Interview guide

Interview is the method of collecting data in which selected respondents are asked questions in order to find out what they think, do or feel (Collis & Hussey, 2003). This study used structured interview whereby every key informant was subjected to the same questions (Kombo & Tromp, 2006; Fox, 2009). Structured interview was found suitable for the current study because of the following key advantages: Each informant

was subjected to the same questions with the others, the reliability of the information gathered was high and since the researcher was interested in information on specific issues, there was in-depth information about the study problem (Kombo & Tromp, 2006). The in-depth face-to-face interview technique used for this study was chosen to allow for additional explanations and open discussions about the study problem.

3.5.3 Data Administration Procedure

Before data collection, the researcher undertook several preparatory activities to ensure that the research process was systematic, ethical, and aligned with the study objectives.

First, the researcher developed and organized the data collection instruments in accordance with the study objectives, research questions, and conceptual framework. These instruments comprised a structured questionnaire for Cash Transfer Assistance beneficiaries and a semi-structured interview guide for key informants, including relevant programme staff. The questionnaire captured information on respondents' demographic characteristics, access to cash transfer assistance, and livelihood outcomes, while the interview guide explored experiences and perceptions concerning the implementation of cash transfers and their contribution to sustainable livelihoods.

Secondly, the researcher reviewed the instruments with the supervisors to ensure that the questions were clear, relevant, logically sequenced and appropriate to the respondents' context. The researcher obtained the necessary academic introduction and research authorization from the relevant university authorities and sought permission from the appropriate settlement authorities and implementing partners responsible for activities in Palabek Refugee Settlement. The researcher also planned with relevant community leaders to facilitate access to the selected respondents.

Thirdly, the researcher prepared a sampling and fieldwork plan to guide the identification and engagement of the selected respondents across the relevant Refugee Welfare Councils (RWCs). Arrangements were made with community leaders and relevant stakeholders to identify suitable interview times and locations without unduly disrupting respondents' daily activities. The researcher also organized the necessary field materials and established procedures for recording, storing and managing the collected information. The instruments were pre-tested with individuals who had characteristics like those of the study participants but were not included in the final sample. Feedback from the pre-test was used to improve question wording, sequencing, and clarity before the actual fieldwork.

Finally, ethical safeguards were incorporated into the preparation process. Respondents were to be informed about the purpose of the study, their voluntary participation, their right to decline or withdraw, and the measures taken to protect confidentiality. Informed consent was obtained before participation, and identifying information was handled carefully to protect respondents' privacy. These preparatory measures were intended to facilitate reliable data collection while safeguarding the rights and welfare of the participants.

3.6 Research Timeframe

The Researcher used cross-sectional, that is, data was captured on one period of collection in time. A cross-sectional study ensures that the study completed within the time that available for the research.

3.7 Study Area

The research study was conducted in Palabek Refugee Settlement hosting refugees. Palabek Refugee Settlement's general location is at 3º22′38.52″N, 32º30′3.17″E. This settlement is situated in Lamwo District, Northern Uganda and is across the border from South Sudan. Specifically, it includes the sub-counties of Palabek Kal, Palabek Ogili and Palabek Gem. Palabek Refugee settlement was chosen for the research study as being the latest settlement established in Uganda in early 2017 and the only settlement on Northern Region of Uganda.

3.8 Data Quality Control of Instrument

Ensuring the quality and credibility of data was a critical aspect of this study. Rigorous measures were implemented at each stage of data collection to guarantee the validity, reliability and accuracy of the research instruments and the resulting findings. The data quality control procedures focused on instrument pretesting, reliability and validity testing and post-data collection cleaning and verification.

3.8.1 Instrument Validity

The research instrument was designed based on a thorough review of literature and previous studies on cash transfer programs, livelihoods and resilience. The questionnaire and semi structured interview guide were reviewed by subject-matter experts (supervisors) to establish the validity of the research instrument. This facilitated the necessary revision and modification of the research instrument to ensure content validity, confirming that all key dimensions of the study objectives were adequately covered. Construct validity was enhanced by aligning questionnaire items with established theoretical constructs such as the Sustainable Livelihood Framework and the Cash Transfer Programming (CTP) model. And face validity

was ensured by translating some key questions into simple, context-appropriate language understandable to both refugee respondents.

3.8.1.1 Pilot Testing

A pilot study was conducted among a small sample of respondents in a settlement (Zone 7, Block 2 & 4) not included in the main study. The purpose was to test the clarity, wording and flow of the questionnaire items and to identify any ambiguous or leading questions. Feedback from the pilot respondents was used to revise and refine the questionnaire to improve comprehension and logical flow.

3.8.1.2 Reliability Testing

To ensure content validity for this study, the researcher generated relevant questions based on review of relevant literatures covering most of the aspects studied. For example, Conditional Cash Transfer (CCT) as a construct, Income security, asset accumulation and quality of life, 5 items were taken into consideration respectively and For Unconditional Cash Transfer (UCT), 4 items were considered. Reliability enabled the researcher to identify the ambiguities and inadequate items in the research instrument. Reliability of the instrument was tested using Cronbach's Alpha coefficient to measure the internal consistency of Likert-scale items. A reliability threshold of 0.70 or above considered acceptable for social science research (Mugenda & Mugenda, 2019). The pilot test conducted with 10% of the total sample (not included in the final survey) yielded the following results:

Table 4.1: Showing Reliability Test for pilot test conducted

Construct / Variable	**Number of Items**	**Cronbach's Alpha (α)**	**Interpretation**
Conditional Cash Transfer (CCT)	5	0.86	Reliable
Unconditional Cash Transfer (UCT)	4	0.81	Reliable
Income Security	5	0.88	Reliable
Asset Accumulation	5	0.90	Highly Reliable
Quality of Life	5	0.89	Reliable
Overall Scale Reliability	**24**	**0.87**	**Good Reliability**

All constructs registered Cronbach's Alpha coefficients above 0.80, indicating that the instrument exhibited a high level of internal consistency and reliability. This suggests that the questionnaire items were well

correlated and effectively measured the intended concepts. The overall reliability coefficient (α=0.87) confirms that the study tool was statistically reliable for data analysis and interpretation.

3.8.2 Data Management

This section complements data quality control by demonstrating commitment to ethical integrity, confidentiality and responsible data handling all essential for academic credibility and approval by ethics committees. All collected data were systematically organized, coded and stored to maintain accuracy and ease of analysis.

3.8.2.1 Data Cleaning and Verification

After field data collection, all responses were checked for completeness, consistency and accuracy before data entry. Data were cleaned to remove inconsistencies, duplicates and incomplete entries before analysis. Backups were securely maintained in password-protected electronic storage to prevent data loss. Unique identification numbers were assigned to each questionnaire to ensure traceability while maintaining respondent anonymity.

3.8.3 Data Analysis Techniques and Presentation

3.8.3.1 Quantitative Data Analysis.

Quantitative data were entered and analyzed using Excel and SPSS version 15. The data were screened for missing values, outliers and coding errors. Incomplete questionnaires were excluded from analysis. No missing value was detected. Outliers were examined and addressed using the boxplot method to maintain the integrity of the dataset. Analysis involved the production and interpretation of frequencies counts and tables that described and summarize the data. Frequency distribution tables showing responses and percentages were constructed for analysis of objective one and two. The study also applied linear regression and moderation analyses for objective three that provided interpretation and comparison of the variables by bringing out clearly the relationship and the strength between the variables. For objective four the researcher used hierarchical regression for the analysis. This was to determine the moderating effort of the enabling factors.

3.8.3.2 Qualitative Data analysis

Qualitative data from Key Informant Interviews (KIIs) were- recorded and transcribed verbatim and organized thematically and data triangulation was applied. Responses were cross-checked with

quantitative findings to ensure internal consistency and credibility. This mixed-method approach strengthened the overall validity of the study by providing multiple perspectives on the same phenomena.

3.9 Ethical Considerations:

The goal of ethics is to ensure that no one is harmed or suffers adverse consequence from the research activities. Given the often-sensitive relationships between researcher and respondents, reasonable safeguards were built in this study based on ethical considerations and requirements. To ensure confidentiality and anonymity the researcher administered and collected the questionnaire at appropriate places and time. Information that the researcher received during the period of this study treated with extreme confidentiality (Data protection policy) and purely for academic purpose. Researcher respected the rights, privacy, dignity, and sensitivities of their research populations and comply with the integrity of the institutions within which the research occurs. Personal identifiers were not used or mentioned in this study. The researcher obtained the respondents' consent before administering the questionnaires. The questionnaire explained clearly that no individual information about the respondents will be published or disclosed and that responses will be combined with those of others and reported as grouped data. In addition, a thank you message was placed in the questionnaire to recognize the effort and time the respondents have taken in answering the questionnaire. No cases of children and other persons where capacity to consent or impaired were met.

3.10 Limitations

The researcher faced some limitations in course of data collection.

Limitations	*Mitigation Strategy*
Language barriers in the settlement encountered	Engaged translators
Limited access to certain place due to poor road access.	Coordinated with local authorities and NGOs for safe access

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION OF THE FINDINGS

4.0. Introduction

This chapter four discusses the key findings of the study in relation to the research objectives and existing literature. The study investigated the influence of Cash Transfer Assistance on refugees' sustainable livelihoods, focused on the thematic areas; Conditional Cash for education, Conditional Cash for health, Conditional Cash for work/farming/nutrition, Unconditional Cash Transfer, income security, asset accumulation and quality of life. The enabling factors included financial literacy training and market access. This section also presents the interpretation of findings from the descriptive analysis of conditional and unconditional cash transfer programs and income security, asset accumulation and quality of life. The interpretation emphasizes the proportion of respondents who either Agreed or Strongly Agreed (SA+A) and Disagreed or Strongly Disagreed (SD+D) with each statement, representing response rates. The chapter highlighted how the findings address gaps in the literature before drawing conclusions and presenting recommendations for policy, practice and future research.

4.1 Analysis of Data and Interpretation

This section presents the analysis and interpretation of data collected during the study. This is to provide a comprehensive understanding of the research findings in relation to the study objectives. Both quantitative and qualitative data were collected and analyzed to provide a holistic view of the subject matter. Quantitative data were primarily obtained through structured questionnaires, while qualitative data were derived from key informant interviews (KIIs) and observation notes. The analysis combined these datasets to triangulate findings, ensuring robustness and depth in interpretation. Quantitative results are presented using tables and descriptive statistics to summarize the frequency, percentages and trends observed among respondents. Qualitative data were analyzed thematically, highlighting respondents' perspectives, experiences and explanations that provided context and meaning to the quantitative results. This integrated approach allows for:

Cross-validation of findings that is, confirming patterns observed in the quantitative data through qualitative insights.

Comprehensive understanding, exploring the reasons behind numerical trends and identifying underlying factors influencing outcomes. And Policy and programmatic relevance, provided evidence-

based recommendations that reflect both statistical evidence and lived experiences. Each section presents quantitative data first, followed by qualitative interpretation to explain and enrich the findings.

4.2 Variable Measurement and Data Coding

The study employed a combination of dependent, independent and moderating variables to investigate the influence of Cash Transfer Assistance on sustainable Livelihood outcomes among refugees. In this study, the primary dependent variable was Livelihood outcomes which was measured through indicators such as income security, asset accumulation and quality of life. The independent variables represent factors hypothesized to influence the dependent variable. The study considered the following independent variables: Conditional Cash Transfer (CCT) and Unconditional Cash Transfer (UCCT). Conditional Cash Transfer (CCT) was assessed by respondents' participation in cash programs with conditions tied to education, health and cash for farming/work/nutrition.

The study also investigated the role of a moderating variable that could influence the strength or direction of the relationship between independent and dependent variables. The moderating variable included financial literacy training and Market access. This was to be assessed by the utilization of savings, microfinance or market linkages.

All variables were coded numerically to facilitate statistical analysis using Microsoft Excel and SPSS. Indicators were operationalized using multiple items on a Likert scale (Coding: 1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree). Responses with higher scores indicating strongest agreement. Categorical variables, such as gender, duration of stay in settlement were also numerically coded This coding enabled the computation of descriptive statistics and regression analyses to assess the relationships between variables.

4.3 Preliminary Analysis

Before conducting detailed analysis, a preliminary examination of the data was carried out to ensure accuracy, completeness and reliability of the dataset. This step was essential to prepare the data for strong statistical and thematic interpretation. The preliminary analysis focused on sampling rate, missing values, reliability of scales and outlier detection and treatment.

4.3.1 Sampling Rate

A total of 120 respondents were targeted for the study. All the 120 completed the survey, represented a response rate of 100%. The high response rate indicated strong participation and minimized potential non-response bias and enhanced the representativeness of the sample.

4.3.2 Missing Values

Missing data were examined across all variables. No responses fond with missing in every variable.

4.3.3 Reliability of Scales

The internal consistency of multi-item scales (e.g., income security, quality of life, cash transfer impact) were assessed using Cronbach's alpha. Results indicated high reliability across the variables:

Table 4. 2: Reliability of Scales

Variable	Cronbach's Alpha (α)	Interpretation
Conditional Cash Transfer (CCT)	0.83	Reliable
Unconditional Cash Transfer (UCT)	0.81	Reliable
Income Security	0.87	Reliable
Asset Accumulation	0.90	Highly Reliable
Quality of Life	0.85	Reliable
Overall Scale Reliability	**0.85**	**Good Reliability**

All scales exceeded the recommended threshold of 0.70 (Nunnally, 1978), confirming that the items reliably measured the intended constructs.

4.3.4 Outlier Detection and Treatment

Outliers were identified using boxplots and standardized z-scores for continuous variables. Observations with z-scores exceeding ±3.0 were considered extreme values. Outliers were assessed for validity and, where appropriate, winsorization was applied to reduce their influence without excluding valid data. In cases where extreme values reflected genuine responses, they were retained to preserve the integrity of the dataset. The preliminary analysis confirms that the dataset was complete, reliable and ready for detailed analysis. Appropriate treatments for missing data and outliers, coupled with high internal consistency of scales provided confidence that subsequent analyses yielded valid and interpretable findings.

4.4. Demographic Characteristics

This section presents demographic characteristics of the respondents and their association in respect to this study. The variables for the study in this section included; gender, marital status and nationality status of the respondents. Gender is regarded as an important aspect of the cash transfer program because it determines inclusiveness of the program in the community. Marital status is a key aspect of humanitarian assistance as it demonstrates the influence on decision making and fosters community trust.

In this study, marriage refers to the marital status of refugee respondents, indicating whether they are married and potentially sharing household responsibilities, resources, and livelihood decisions with a spouse. Nationality status is very critical to determine whether humanitarian assistance is reaching the targeted categories. All these variables were meant to help give understanding of the kind of respondents from which data was generated. The information were subjected to descriptive analysis as in Table 4.3 below.

Table 4.3: Demographic data for Gender, Marital Status and Nationality of respondents

Gender	**Nationality Status**	**Single**	**Married**	**Widow(er)**	**Divorced**	**Total**
Female	Refugee	16	47	21	8	92
Male	Refugee	7	17	1	3	28
Total		**23**	**54**	**22**	**11**	**100**
Age Categories		**Frequency**				**Percent**
18-24 years		25				20.8
25-31years		39				32.5
32-38 years		32				26.7
More than 38 years		24				20.0
Total		**120**				**100**
Household Size		**Frequency**				**Percent**
1-3		20				16.7
4-6		44				36.7
7-9		35				29.1
More Than 9		21				17.5
Total		**120**				**100**
Duration in the settlement		**Frequency**				**Percent**
Less than 1 year		54				45.0
1-3 years		26				21.7
4-6 years		31				25.8
More than 6		09				7.5
Total		**120**				**100**

4.4.1 Gender, Marital Status and Nationality Status of the respondents

The findings show that most of the respondents were female refugees (n=92) compared to male refugees (n=28), indicating that the study population was female-dominated. Marital status data show that most

respondents were married (n=54), followed by single(n=23) and widowed (n=21) individuals, with a smaller number divorced (n=11) and 1 widower. This distribution suggests that most participants have family responsibilities, which may influence how they prioritize cash transfers particularly toward education, food and health needs.

4.4.2 Age Categories

The age distribution reveals that the largest group (32.5%) of respondents were aged 25-31 years, followed by 32-38 years (26.7%) and 18-24 years (20.8%). Only 20% were above 38 years. This pattern suggests that most respondents were in their economically active years and likely engaging in livelihood or small income-generating activities. Younger respondents might also have dependent children in school, making education-related transfers particularly relevant.

4.4.3 Household Size

Household sizes varied, with the majority (36.7%) having 4-6 members, followed by 29.2% with 7-9 members, and 17.5% having more than 9 members. This shows that refugee households are typically large, implying high dependency ratios and therefore, higher financial pressure to meet daily needs such as food, education and healthcare.

4.4.4 Duration in Settlement

Nearly half (45%) of respondents had lived in the settlement for less than one year, 21.7% for 1-3 years and 25.8% for 4-6 years. Only 7.5% had stayed for over six years. This suggests a relatively new or mobile refugee population, with many still in the early stages of adjusting and rebuilding livelihoods. The duration of stay may influence access to cash transfer programs and capacity to utilize funds productively.

Summary of the demographic characteristics

The predominance of female respondents highlights the importance of examining gender-related experiences in managing household resources and meeting basic needs. The marital status distribution indicates that many respondents may have family responsibilities that influence their spending priorities and livelihood decisions. The concentration of respondents within the economically active age groups suggests potential engagement in income-generating activities, while the relatively large household sizes indicate substantial financial pressure to meet essential needs. Furthermore, the high proportion of respondents who had stayed in the settlement for less than one year highlights the importance of considering displacement experiences and the time available to establish livelihoods.

Subsequent section presents the key analysis of objective of the study

4.5 Cash Transfer Assistance

In order to assess how cash transfers assistance influences sustainable livelihood outcomes of refugees in Palabek Refugee Settlement, it was important to establish the level by which cash beneficiaries agree or disagree with the influence of Cash Transfer Assistance on their sustainable livelihood. This has been explained by the following constructs; conditional cash transfer for education, conditional cash transfer for health, conditional cash transfer for work/farming/nutrition, unconditional cash transfer, income security, quality of life, financial literacy and market access with the detailed findings in the tables below. The study used average ratings to determine each response in order to provide a generalized perception of all the respondents.

4.5.1. Conditional Cash Transfer for Education

The study assessed the level by which cash beneficiaries agree or disagree with the provision of Conditional Cash Transfer for education as presented the results in Table 4.4 below

Table 4.4: Analysis of Conditional Cash Transfer for Education

Statement:	SD	D	SD+D	N	A	SA	SA+A
I receive cash only when I meet certain conditions (e.g., attending training or sending children to school)	0.8%	0.8%	1.6%	0.8%	25.0%	72.5%	97.5%
I spend the cash assistance for education related needs only	0.0%	2.5%	2.5%	2.5%	75.8%	19.2%	95.0%
Meeting the conditions for cash support improves my children education needs.	0.0%	0.0%	0.00%	10.0%	70.0%	20.0%	90.0%
The conditions encourage productive behaviour like education and health care use.	0.0%	0.8%	0.80%	5.8%	47.5%	45.8%	93.3%
Educational cash transfers reduce the financial burden of sending children to school.	0.0%	0.0%	0.00%	0.0%	22.5%	77.5%	100%
Average	0.2%	0.8%	1.0%	3.8%	48.2%	47.0%	95.2%

Note. Scale, 1 = Strongly Disagree (SD), 2 = Disagree (D), 3 = Neutral (N), 4 = Agree (A), 5 = Strongly Agree (SA)

Source: Primary Data

From the above table, the findings on conditional cash transfers (CCTs) for education demonstrates a strongly positive perception among respondents. Generally, high level of agreement with statements related to educational conditional cash transfers (CCT-E), averaging 95.2%. Basing on the statements in the above table, all respondents **(**100%**)** agreed plus strongly agreed that, educational cash transfers reduced the financial burden of sending children to school. This indicates the program's effectiveness in

mitigating school-related expenses, a key finding also supported by Baird et al. (2014), who found that cash assistance reduces opportunity costs of education in low-income settings. This is followed by majority of respondents of 97.5% agreed that they receive cash only when they meet conditions such as attending training or ensuring children's school attendance. This implies strong adherence to program conditionalities, consistent with evidence from Fiszbein and Schady (2009) showing that CCTs reinforce behavioural compliance in education focused programs. These findings corroborate evidence from prior studies which suggest that conditional cash transfers significantly enhance educational outcomes and household investment in human capital (Ferreira, Özler & Woolcock, 2023). The high positive response rate reflects both compliance with program conditions and perceived benefits of education-related cash support. However, a small percentage of respondents remained neutral, particularly regarding whether conditions improve education needs (10%) and encourage productive behaviour (5.8%). This suggests that while the program works well for most, some households may face structural barriers (e.g., quality of education, hidden school costs or opportunity costs of child labour) that limit the full realization of benefits. This trace highlights an important gap in the literature, as many studies focus on enrollment

Statement was shared by local leader on the importance of market access in support for cash transfer from his experience as follows:

Respondent L1 emphasized the importance of functioning market. L1 explained, " We have seen the cash transfer in this settlement and surrounding areas stimulated local markets by increasing demand for goods and services. Small businesses, including those run by both refugees and host communities' benefit from the increased purchasing power". This program should continue for economic growth (July 14, 2025, Palabek refugee settlement).

and attendance while paying less attention to the quality of learning outcomes and household-level challenges in meeting conditions. The above finding also reinforced by experienced local leader as below In summary, the results provide critical evidence that educational CCTs are highly effective in reducing financial barriers, promoting school participation, and encouraging productive household behaviors. The findings reinforce the transformative potential of CCTs as a policy tool for poverty reduction and human capital development, while also signaling areas where program design could be strengthened to address the residual challenges faced by a minority of households.

4.5.2. Conditional Cash Transfers for Health

To leverage economic health burden on the refugees, conditional cash transfers were tagged to health to this vulnerable community. The study assessed the cash transfer for health and the result presented in Table 4.5 below.

Table 4.5: Analysis of Conditional Cash Transfers for Health

Statement:	SD	D	SD+D	N	A	SA	A+ SA
I receive cash support only if I attend health check-ups or immunizations.	0.0%	0.0%	0.0%	1.7%	20.8%	77.5%	98.3%
Health-related conditions for cash support are easy to fulfill.	0.0%	2.5%	2.5%	3.3%	64.2%	30.0%	94.2%
Cash transfers have helped improve my family's access to health services.	0.0%	0.8%	0.8%	3.3%	76.7%	19.2%	95.9%
Conditional cash support encourages regular use of health facilities.	0.0%	0.0%	0.0%	3.3%	86.7%	10.0%	96.7%
The health-based cash conditions have improved our overall health practices.	0.0%	0.8%	0.8%	6.7%	81.7%	10.8%	92.5%
Average	**0.0%**	**0.8%**	**0.8%**	**3.7%**	**66.0%**	**29.5%**	**95.5%**

Note. Scale, 1 = Strongly Disagree (SD), 2 = Disagree (D), 3 = Neutral (N), 4 = Agree (A), 5 = Strongly Agree (SA)

Source: Primary Data

The analysis of conditional cash transfers for health demonstrates a predominantly positive perception among respondents, with an overall average of 95.5% agreement. That is the percentage of the respondents who agreed plus strongly agreed as shown in the table 4.5 above. A significant proportion of respondents (98.3% strongly agreed plus agreed) that cash transfers are received upon fulfilling health-related conditions such as attending medical check-ups or immunizations. This underscores the program's effectiveness in encouraging participation in preventive healthcare, a finding consistent with Lagarde, Haines, & Palmer (2009), who highlighted that conditionality tied to health visits increases both uptake and compliance with public health interventions. Furthermore, the overwhelming agreement (96.7% agreed plus strongly agreed) that conditional cash support encourages regular use of health facilities demonstrates that the program fosters consistent health-seeking behaviors, which are critical for preventive care and early treatment. However, the small share of neutral responses (3.7%) suggests that for some households, they perceived improvements in practices may be limited, possibly due to barriers such as distance to health facilities, quality of available services or cultural health beliefs. 0.8% of respondents disagreed that conditional cash transfers for health demonstrated a predominantly positive perception among them.

In summary, the findings provided strong evidence that health related conditional cash transfers are effective instruments for improving healthcare utilization and practices for refugees in Palabek Refugee settlement. Unlike in some contexts where conditionality has been critiqued for being exclusionary, this study shows that when designed appropriately, CCTs for health can enhance both service access and health outcomes while remaining feasible for beneficiaries.

4.5.3. Conditional Cash Transfer for Work/Farming/Nutrition

To enhance household productivity, food security and self-reliance among vulnerable communities, conditional cash transfers (CCTs) were linked to participation in work, farming, and nutrition-related activities. The study sought to assess beneficiaries' perceptions of the effectiveness of these conditional cash transfers. The results are presented in Table 4.6

Table 4.6: Analysis of Conditional Cash Transfer for Work/Farming/Nutrition

Statement:	SD	D	SD+D	N	A	SA	SA+A
I receive cash when I participate in farming or nutrition-related activities.	0.0%	0.0%	0.00%	0.0%	18.3%	81.7%	100.0 %
Cash transfers for work or farming activities have helped improve my household income.	0.0%	0.0%	0.00%	0.0%	18.3%	81.7%	100%
I find the conditions for receiving cash support led to acquisition of more livelihood's household asset.	0.0%	0.0%	0.00%	4.2%	71.7%	24.2%	95.9%
Nutrition-related cash transfers have helped improve my family's diet.	0.0%	0.0%	0.00%	1.7%	59.2%	39.2%	98.4%
Participation in conditional livelihood program encourages self-reliance.	0.0%	0.0%	0.00%	0.0%	93.3%	6.7%	100%
Average	**0.0%**	**0.0%**	**0.0%**	**1.2%**	**52.2%**	**46.7%**	**98.9%**

Note. Scale, 1 = Strongly Disagree (SD), 2 = Disagree (D), 3 = Neutral (N), 4 = Agree (A), 5 = Strongly Agree (SA)

Source: Primary Data

The results in Table 4.6 show that most respondents expressed a highly positive perception of conditional cash transfers for work, farming and nutrition, with an overall average of 98.9% agreement (sum of "Agree" and "Strongly Agree"). This indicates strong approval of the program's contribution to improving livelihoods, income and nutrition outcomes among beneficiaries. A total of 100% of respondents agreed that they receive cash when they participate in farming or nutrition-related activities. This suggested that beneficiaries clearly understood and complied with the program's conditions. It also reflected the program's ability to promote active engagement in productive and nutrition related activities within the community. Similarly, another 100% of respondents agreed that cash transfers for

work or farming activities helped improve household income and participation in conditional livelihood programs encourages self-reliance.

This also demonstrated that the conditional transfer approach has a direct and positive impact on economic well-being, enabling households to meet basic needs and reinvest in income-generating ventures and also underscored the transformative role of CCTs in promoting independence and empowerment among beneficiaries, shifting their participation from dependency to productive engagement. Only 1.2% of respondents were neutral, possibly indicating limited uncertainty about the sustainability of benefits or challenges in fulfilling conditions due to logistical or seasonal constraints.

> *Statement was shared by livelihood Officer on encouragement of self-reliance due to cash transfer from his experience as follows:*
>
> *"Cash assistance helps refugee transition from dependency to self-reliance by enabling investments in skills training, entrepreneurship or farming initiatives. It also allows refugees to participate actively in their economic and social development reducing reliance on aid over time". However, currently most partners are facing funding crisis. Focus for now is empowerment of refugees with limited resources for self-reliance (July 21, 2025, Palabek refugee settlement).*

In summary, the findings demonstrate that conditional cash transfers linked to work, farming and nutrition activities are effective instruments for promoting income generation, asset ownership, improved nutrition and self-reliance among beneficiaries. The overwhelmingly positive perceptions confirm that such conditionalities, when designed appropriately, can yield both economic and social benefits. This supports the growing body of evidence that well-structured CCTs are essential in promoting sustainable livelihoods and long-term household resilience.

4.5.4. Unconditional Cash Transfer (UCT)

To complement conditional transfer interventions, the program also implemented unconditional cash transfers (UCTs) to enable beneficiaries to address immediate household needs and exercise greater autonomy in resource utilization. The study assessed respondents' perceptions of the effectiveness and reliability of the unconditional cash transfer program. The results are presented in Table 4.7 below.

Table 4. 7: Analysis of Unconditional Cash Transfer (UCT)

Statement:	SD	D	SD+D	N	A	SA	SA+A
I receive cash without any conditions or requirements.	0.0%	0.8%	0.8%	0.8%	63.3%	35.0%	98.3%
Unconditional cash has helped me meet my household's basic needs.	0.0%	0.0%	0.2%	0.0%	37.5%	62.5%	100%
I am free to spend the cash as I see fit.	0.0%	0.0%	0.2%	0.0%	50.8%	49.2%	100%
The cash support is regular and predictable.	0.0%	0.0%	0.2%	0.8%	82.5%	16.7%	99.2%
Average	0.0%	0.2%	0.4%	0.4%	58.5%	40.9%	99.4%

Note. Scale, 1 = Strongly Disagree (SD), 2 = Disagree (D), 3 = Neutral (N), 4 = Agree (A), 5 = Strongly Agree (SA)

Source: Primary Data

The analysis in Table 4.7 reveals a predominantly positive perception among respondents regarding the implementation and impact of unconditional cash transfers, with an overall agreement level of 99.4% (A+SA). This indicates near-universal satisfaction with the flexibility, reliability and effectiveness of the UCT scheme. All respondents (100%) agreed that the unconditional cash support helped them meet their households' basic needs, highlighting its critical role in supporting consumption smoothing and immediate welfare improvements. This finding aligns with evidence from Gentilini et al. (2019), which shows that unconditional transfers effectively reduce poverty gaps and strengthen household consumption in crisis settings. Similarly, 100% of respondents agreed that they are free to spend the cash as they see fit, reflecting the empowerment aspect of UCTs, which allows recipients to prioritize their own needs based on household circumstances. This autonomy in resource allocation underscores the dignity-promoting nature of unconditional transfers, as supported by Blattman et al. (2017), who found that unrestricted transfers enhance beneficiary decision-making and promote responsible financial behavior. The minimal share of neutral responses (0.4%) and negligible disagreement (0.2%) suggest

that virtually all participants recognize the tangible benefits of the program, with only a few expressing uncertainty, possibly due to occasional delays in disbursement or variations in cash amounts.

> *Statement was shared by Refugee Welfare Committee(L2) on the unconditional cash transfer from their experiences as follows: Respondent L2 explained, "Cash Transfer Assistance often promote peaceful coexistence between refugee and host communities by integrating support across both groups. This has reduced tensions that might arise when aid is seen as exclusive to one community. Typical example in education, health access and farming in mixed groups. Only challenge that sometimes the support is not sufficient for everyone. NGOs and government should increase the size of support as the economic benefits further foster good relations" (July 15, 2025, Palabek refugee settlement)*

In summary, the findings demonstrated that unconditional cash transfers have been highly effective in meeting household needs, promoting financial autonomy and ensuring income reliability among beneficiaries. The overwhelmingly positive responses indicated strong program acceptance and trust. Unlike conditional schemes, which focus on behaviour linked outcomes, the UCT model in this context has effectively addressed immediate livelihood needs while upholding beneficiary freedom and dignity.

4.6 Livelihood status of refugees

To assess the livelihood status of refugees, the study examined how cash transfer interventions contribute to household income stability and financial security. This section presents the analysis of responses related to income security among beneficiaries. The results are summarized in Table 4.8.

4.6.1. Income Security

Table 4. 8: Analysis of Income Security

Statement:	SD	D	SD+D	N	A	SA	SA+A
The cash transfers I receive help to stabilize my household income.	0.0%	0.0%	0.0%	1.7%	85.8%	12.5%	98.3%
I can now plan for my monthly expenses more effectively due to the support.	0.0%	0.8%	0.8%	5.8%	87.5%	5.8%	93.3%
My household has experienced fewer financial shocks since receiving cash transfers.	1.7%	20.8 %	22.5%	26.7%	50.8%	0.0%	50.8%
The cash support helps us meet essential needs (food, rent, transport) consistently.	0.0%	0.8%	0.8%	7.5%	80.8%	10.8%	91.6%
I feel more confident in managing my household's income because of the cash support.	0.0%	0.0%	0.0%	5.8%	90.0%	4.2%	94.2%
Average	**0.3%**	**4.5%**	**4.8%**	**9.5%**	**79.0%**	**6.7%**	**85.6%**

Note. Scale, 1 = Strongly Disagree (SD), 2 = Disagree (D), 3 = Neutral (N), 4 = Agree (A), 5 = Strongly Agree (SA)

Source: Primary Data

The analysis in Table 4.8 indicates that most respondents expressed positive perceptions regarding the impact of cash transfers on income stability and household financial management, with an overall average agreement level of 85.6% (A+SA). This suggests that cash transfer programs have played a significant role in improving refugees' financial resilience and reducing economic vulnerability. A substantial proportion (98.3%) of respondents agreed that the cash transfers they receive help stabilize household income, implying that the support provides a consistent and reliable source of funds. This stability allows households to plan and meet essential expenses even during income fluctuations. Such findings align with Gentilini et al. (2020), who observed that predictable cash inflows reduce uncertainty and promote household economic security. In addition, 94.2% of respondents indicated that they feel more confident in managing their household income as a result of the cash support. This finding suggests that cash transfers also contribute to financial empowerment by enhancing beneficiaries' confidence and capacity to make informed financial decisions. However, only 50.8% of respondents agreed that their households have experienced fewer financial shocks since receiving the transfers. This relatively lower score compared to other statements suggests that, while the transfers provide income stability, some households may still face vulnerability to external shocks such as price inflation, unexpected medical costs, or loss of informal income sources. This highlights a continued need for complementary livelihood programs to build broader economic resilience.

In summary, the findings demonstrate that cash transfer programs are an effective tool for enhancing income security and financial resilience among refugee households. They provide stability, promote better financial planning, and strengthen self-reliance, which are critical components of sustainable livelihood recovery and long-term integration.

4.6.2. Asset Accumulation

To further assess the livelihood status of refugees, the study examined the extent to which cash transfer interventions have contributed to asset accumulation and productive investment among beneficiary households. This section presents respondents' perceptions regarding their ability to acquire, maintain, and reinvest in household or assets using the received support. The results are summarized in Table 4.9.

Table 4. 9: Analysis of Asset Accumulation

Statement:	SD	D	SD+D	N	A	SA	SA+A
I have used some of the cash transfers to purchase assets.	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	100%
My household has accumulated more resources (Tools, livestock) since receiving cash support.	0.0%	3.3%	3.3%	3.3%	83.3%	10.0%	93.3%
I have increased my savings as a result of the cash transfers.	0.0%	0.0%	0.0%	5.0%	81.7%	13.3%	95.0%
I can now purchase or repair essential household items.	0.0%	0.0%	0.0%	4.2%	88.3%	7.5%	95.8%
I have been able to reinvest some of the cash in small income-generating activities.	1.7%	12.5%	14.2%	14.2%	61.7%	10.0%	71.7%
Average	**0.3%**	**3.2%**	**3.5%**	**5.3%**	**83.0%**	**8.2%**	**91.2%**

Note. Scale, 1 = Strongly Disagree (SD), 2 = Disagree (D), 3 = Neutral (N), 4 = Agree (A), 5 = Strongly Agree (SA)

Source: Primary Data

The analysis in Table 4.9 reveals that most respondents expressed positive perceptions regarding the role of cash transfers in supporting asset accumulation and productive investment, with an overall agreement level of 91.2% (A+SA). This indicates that the program has substantially enhanced the ability of refugee households to acquire assets, improve household utilities, and initiate small-scale economic activities. All respondents (100%) agreed that they have used part of the cash transfers to purchase assets, such as livestock, farm tools, or small business inputs. This shows that beneficiaries are not only meeting immediate consumption needs but are also making strategic investments that can generate future income. This finding aligns with FAO (2021), which reported that cash-based assistance can contribute to sustainable livelihood growth when beneficiaries allocate part of the transfers toward productive uses. A comparable proportion (95.8%) of respondents agreed that they can now purchase or repair essential household items, such as furniture, utensils and housing materials. This highlights the role of cash assistance in improving living conditions and restoring household functionality. Additionally, 93.3% of respondents agreed that their households have accumulated more resources such as tools and livestock since receiving cash support. This suggests that the program has contributed to the restoration of household assets, which is essential for long-term economic recovery and resilience among refugee communities. However, a relatively smaller percentage (71.7%) of respondents agreed that they have been able to reinvest some of the cash in small income-generating activities. While this still represents a majority, it indicates that not all beneficiaries have transitioned toward productive reinvestment, possibly due to competing household priorities, limited business skills, or market barriers. This finding points to

the need for complementary livelihood or skills development programs to maximize the productive impact of cash transfers.

In summary, the results demonstrate that cash transfers have significantly contributed to asset accumulation, savings growth and improved household living standards among refugee beneficiaries. The overwhelmingly positive responses indicate that when well-targeted and predictable, cash-based interventions can support both short-term consumption and long-term livelihood development. Nonetheless, to enhance productive reinvestment, future programs could integrate financial literacy, entrepreneurship support and market access components to strengthen sustainable asset utilization and income generation.

4.6.3. Quality of Life

The study further sought to assess the influence of cash transfers on the quality of life of refugees. Quality of life in this context refers to improvements in household welfare indicators such as access to adequate shelter, education, health, nutrition and psychosocial well-being. Understanding these aspects is crucial as livelihood interventions like cash transfers aim not only to meet basic needs but also to enhance beneficiaries' overall living standards and dignity. The results are presented in Table 4.10

Table 4. 10: Analysis of Quality of Life

Statement:	SD	D	SD+D	N	A	SA	SA+A
My family's living conditions (shelter, food, safety) have improved due to cash support.	0.0%	0.0%	0.0%	2.5%	86.7%	10.8 %	97.5%
Cash transfers have improved my ability to provide education for my children.	0.0%	3.3%	3.3%	21.7%	70.8%	4.2%	75.0%
We are now able to access better healthcare and nutrition.	0.0%	0.0%	0.0%	8.3%	85.0%	6.7%	91.7%
I feel that my overall well-being has improved since receiving the cash assistance.	0.0%	0.0%	0.0%	5.8%	85.8%	8.3%	94.1%
The support has reduced stress and improved family relationships.	0.0%	0.8%	0.8%	4.2%	93.3%	1.7%	95.0%
Average	**0.0%**	**0.8%**	**0.8%**	**8.5%**	**84.3%**	**6.3%**	**90.7%**

Note. Scale, 1 = Strongly Disagree (SD), 2 = Disagree (D), 3 = Neutral (N), 4 = Agree (A), 5 = Strongly Agree (SA)

Source: Primary Data

The findings in Table 4.10 indicate that respondents generally expressed high satisfaction with the improvements in their quality of life as a result of receiving cash transfers. The overall mean level of agreement (A+SA) was 90.7%, signifying that the majority of refugee households experienced tangible improvements in their well-being, access to services, and family stability due to the program. A notable

97.5% of respondents agreed that their living conditions including shelter, food and safety had improved following the receipt of cash support. This underscores the effectiveness of unconditional and conditional cash transfers in meeting the immediate material and protection needs of vulnerable households, aligning with findings by UNHCR (2021) and WFP (2022) that cash-based interventions improve household consumption and reduce exposure to harmful coping mechanisms. Similarly, 95.0% agreed that the support reduced stress and improved family relationships, reflecting both material and psychosocial benefits. These findings align with evidence from ODI (2020) and UNICEF (2021), which highlight that cash transfers can alleviate psychological distress by restoring a sense of dignity, autonomy, and stability among crisis-affected populations. The relatively high neutral responses (21.7%) may indicate competing priorities between education-related expenditures and immediate household needs.

In summary, the results reveal that cash transfers significantly improved the quality of life for refugee households by strengthening their access to food, education, health, and overall psychosocial well-being. The high levels of agreement demonstrate that cash-based support has both tangible (material) and intangible (emotional and relational) impacts, contributing to the broader goal of enhancing resilience and human dignity among displaced populations. However, the lower levels of agreement in the education indicator suggest the need for complementary interventions, such as targeted education grants or school-fee subsidies, to ensure that cash assistance translates more consistently into educational gains.

4.7 Influence of Cash Transfer Assistance on Sustainable Livelihood Outcomes

Essentially, to enhance household resilience and long-term stability, CTA is a key mechanism for promoting sustainable livelihoods among refugees. Therefore, such intervention should focus on ensuring that financial support was effectively planned, targeted and monitored to achieve broader Livelihood outcomes such as improved income security, access to essential services and enhanced self-reliance. This study therefore examined how cash transfers including conditional cash transfer and unconditional cash transfer influenced the sustainability of livelihood outcomes. This analysis presents the results of a simple linear regression model that analyzed the influence of CTA on Livelihood outcomes of refugees in Palabek Settlement.

Table 4. 11: Regression of the influence Cash Transfer Assistance on livelihood outcomes of refugees

	Unstandardized Coefficient		Standardized Coefficient		
Model	B	Std. Error	β	t	Sig.
(Constant)	0.72	0.16		4.46	.000
CTA	0.67	0.08	0.62	8.66	.000

Dependent Variable: Sustainable livelihood outcomes

According to the results in Table 4.11 above, the standardized Coefficient (Beta=0.623) indicates a strong positive relationship as Cash Transfer Assistance is a strong predictor of better Livelihood outcomes ($\beta = 0.62, p < .001$) showing that the result is statistically significant provided strong evidence that Cash Transfer Assistance directly improves refugee livelihoods. Therefore, this model confirms that Cash Transfer Assistance has a strong, statistically significant, and positive influence on refugee livelihoods in Palabek. Move rover, the model can explain 38.4% of the variation of livelihood outcomes of refugees whose views were sought. Importantly, the better the practices, the greater the positive impact on well-being and economic resilience of refugee household outcomes.

4.7.1 Multiple linear regression of sustainable livelihood outcomes with dimensions of CTA

The multiple linear regression results in Table 4.12 provides insight into how different forms of cash transfers and enabling factors influence refugee livelihoods. The model explains variations in Livelihood outcomes as a function of several independent variables, including conditional and unconditional transfers, financial literacy and market access. The contribution of each predictor to the dependent variable was assessed by looking at the regression coefficients of each of the predictor used as long as it is significance as in the Table 4.12.

Table 4. 12: Relationship between dimensions of CTA and sustainable livelihood outcomes

Model	Unstandardized Coefficient		Standardized Coefficient		
	B	Std. Error	β	t	Sig.
(Constant)	0.05	0.14		0.39	.696
CTA-Education	0.05	0.05	0.06	1.09	.277
CTA-Health	-0.35	0.12	-0.34	-3.02	.003
CTA-Work/Farming/Nutrition	0.67	0.12	0.65	5.87	.000
Unconditional CTA	0.44	0.10	0.43	4.57	.000

Dependent Variable: Sustainable livelihood outcomes

From the above analysis, the Conditional Cash Transfer for Education ($\beta = 0.05, p = .277$) had a positive but statistically insignificant effect on livelihoods. This implies that while education-related transfers contribute marginally to household welfare, their immediate impact on overall Livelihood outcomes is limited, possibly because the benefits are more long-term and human capital oriented.

In contrast, the Conditional Cash Transfer for Health ($\beta = -0.35, p = .003$) showed a negative and statistically significant effect. This suggests that while health transfers improve healthcare access, they may temporarily divert household resources or effort away from other livelihood enhancing activities. It could also reflect that beneficiaries who receive more health related support are often among the most vulnerable, hence exhibiting lower livelihood scores.

The Conditional Cash Transfer for Work/Farming/Nutrition ($\beta = 0.65, p < .001$) emerged as the strongest positive and significant predictor of livelihoods. This indicated that transfers linked to productive and nutrition-based activities substantially enhance household income, asset accumulation

and self-reliance confirming their direct role in promoting sustainable livelihoods. Similarly, the Unconditional Cash Transfers ($\beta = 0.43, p < .001$) had a strong and significant positive effect on Livelihood outcomes. UCTs provide beneficiaries with flexibility and autonomy in resource allocation, allowing them to meet essential needs and invest in income-generating ventures.

Overall, the regression analysis underscores that productive and unconditional cash transfers are the most critical determinants of improved refugee livelihoods. Education contributes indirectly. While health-related transfers show a more complex, context-dependent relationship.

4.7.2 Econometric model for analyzing Cash Transfer Assistance and livelihoods outcome

An econometric model for analyzing Cash Transfer Assistance and refugees Livelihood outcomes in Palabek Refugee Settlement was formulated with a multiple regression model incorporating dependent, independent, and moderating variables and their interpretation as below.

From the regression output, the general expression of linear model is given by;

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon_Y ,$$

where:

Y: dependent variable (sustainable livelihood outcomes), and

Independent variables (Cash Transfer Assistance components)

X_1: Conditional cash for Education

X_2: Conditional cash for Health

X_3: Conditional Cash for Food

X_4: Unconditional Cash Transfer (UCT)

ε_Y : Error term, capturing unobserved factors.

Expanded Econometric Model

$$Y = \beta_0 + \beta_1(Education) + \beta_2(Health) + \beta_3(Work, Farming\ \&\ Nutrition) + \beta_4 UCT + \varepsilon_Y$$

Therefore, the model is expressed as;

$$Y = 0.05 + 0.05(Education) - 0.35(Health) + 0.65(Work, Farming\ \&\ Nutrition) + 0.43UCT.$$

Equation above shows that the livelihood performance is at 0.05.When there is no conditional cash for education, conditional cash for health, no conditional cash for work/nutrition and Unconditional cash. However, this can positively change if any of the predictor is improved. This result suggested that program combining unconditional and work/farming-focused conditional transfers are most effective in

improving livelihoods. However, health related transfers may need to be complemented with income-generating interventions to offset the vulnerability of targeted households.

4.8 Assessing the Moderating Role of Enabling Factors

The study sought to investigate the moderating role of enabling factors such as financial literacy and market access on the relationship between Cash Transfer Assistance and sustainable Livelihood outcomes. These enabling factors were hypothesized to strengthen or weaken the influence of cash transfer mechanisms on livelihood outcomes sustainability. The analysis was employed using mean-centering and an interaction term to examine how effectively the presence of these enabling conditions amplified the influence of cash transfer in improving income stability, household asset accumulation and quality of life among the refugee communities. Its main purpose was to reduce non-essential multicollinearity between the interaction term and its component variables and make the main effects easier to interpret.

Determining the moderation effect using hierarchical linear regression model

Table 4. 13: Hierarchical linear regression of the role of Cash Transfer Assistance and enabling factors

		Unstandardized Coefficients		Standardized Coefficients				
Model		B	Std. Error	Beta	t	Sig.	Adjusted R-Square	R-Square Change
1	(Constant)	2.11	.03		60.63	.000		
	CTA_C	.67	.08	.62	8.66	.000	.384	.389
2	(Constant)	2.12	.03		60.88	.000		
	CTA_C	.62	.08	.58	7.61	.000	.392	.013
	CTE_C	.14	.09	.12	1.62	.109		
3	(Constant)	2.12	.04		59.03	.000		
	CTA_C	.62	.08	.58	7.40	.000	.387	.000
	CTE_C	.14	.09	.12	1.59	.115		
	CTA_CEF	.00	.12	.00	.00	.997		

CTA = Cash Transfer Assistance , EF = Enabling Factor, CTA × EF = interaction term
a Dependent Variable: Livelihood Outcomes

Interpretation

The hierarchical regression results show that Cash Transfer Assistance (CTA) has a positive and statistically significant relationship with livelihood outcomes ($\beta = 0.62$, $p < .001$). The model explains

approximately 38.4% of the variance in livelihood outcomes (R^2 Change = .389). This indicated that higher levels of CTA are associated with better livelihood outcomes. The addition of Enabling Factors (EF) contributed only 1.3% additional explanatory power and was not statistically significant (β=0.12, p=.109). Furthermore, the interaction between CTA and CTE was not statistically significant (β = 0.00, p = .997) and produced no additional explanatory power (R^2 Change = 0.00). Therefore, the results indicate that EF does not significantly moderate the relationship between CTA and livelihood outcomes. The study concludes that Cash Transfer Assistance significantly predicts livelihood outcomes among refugees, while Cash Transfer Enabling Factors do not significantly moderate this relationship. The non-significant interaction term (p=.997) provides no statistical evidence that the strength or direction of the relationship between CTA and livelihood outcomes changes according to the level of enabling factors. Consequently, the null hypothesis that Enabling Factors do not significantly moderate the relationship between Cash Transfer Assistance and livelihood outcomes is retained at the 5% significance level.

CHAPTER FIVE

DISCUSSION OF THE RESEARCH FINDINGS AND ITS SUMMARY

5.0 Overview

This chapter presented a detailed discussion of the research findings for influence of Cash Transfer Assistance on sustainable refugee livelihoods outcomes in Palabek settlement. The discussion synthesized both quantitative and qualitative data, examined how conditional and unconditional cash transfers (CCTs and UCTs) affected education, health, nutrition, income security, asset accumulation and overall quality of life. Furthermore, enabling factors such as financial literacy and market access were explored as moderating variables influencing the effectiveness of cash transfers. Findings were interpreted in relation to existing literature, highlighting both achievements and challenges in the implementation of cash transfer programs. The chapter highlighted how the findings address gaps in the literature, before drawing conclusions and presented recommendations for policy, practice and future research.

5.1 Discussion of Research Findings

Cash Transfer Assistance encompasses the mechanisms, processes and institutional arrangements through which funds are disbursed and utilized by beneficiaries. Effective usage promotes transparency, predictability and accountability, thereby enabling refugees to make informed decisions about resource allocation (Sabates-Wheeler & Devereux, 2018). Conversely, delays, miscommunication and exclusion/inclusion errors undermine program credibility and reduce the potential impact of cash transfers on sustainable livelihoods.

5.1.1 Level and dimensions of Cash Transfer Assistance received by refugees

The study demonstrated that households in Palabek Settlement can responsibly manage both conditional and unconditional transfers. Conditional Transfers linked to education, health and productive activities, foster targeted human capital development and livelihood improvements. Whereas Unconditional Transfers provide flexibility to meet urgent household needs, reduce stress and enhance dignity. This duality reflects debates in the literature on conditionality and choice: conditional transfers ensure compliance with program objectives and promote skill acquisition (Fiszbein & Schady, 2009; Baird et al., 2014), while unconditional transfers enhance autonomy and psychosocial well-being (Gentilini et

al., 2020). The Palabek case demonstrates that both modalities can coexist effectively when programs are well-designed, monitored, and communicated to beneficiaries.

5.1.1.1 Conditional Cash Transfer for Education

The analysis of conditional cash transfers for education demonstrated strong positive perceptions among respondents, with the majority either agreed or strongly agreed that such interventions positively impacted their households. The data shows that respondents consistently acknowledged the role of CCTs in promoting school attendance, reducing financial barriers to education, and fostering long-term human capital development. This outcome reflected findings from Fiszbein and Schady (2009), who emphasized that conditional transfers tied to education not only support immediate schooling needs but also produce intergenerational benefits through skill acquisition. Specifically, the study revealed that CCTs linked to education reduced the burden of school-related expenses such as fees, uniforms, and scholastic materials. This aligns with evidence from Baird et al. (2014), which suggested that financial support conditioned on school enrollment is among the most effective strategies for improving attendance and reducing dropout rates. Importantly, respondents highlighted that CCTs not only facilitated school access but also helped sustain consistent participation, indicating that the conditions themselves encouraged accountability and continuity in education. Moreover, the findings suggest that educational CCTs contribute indirectly to household well-being. Parents reported reduced stress and improved family relationships, as financial strain linked to education costs diminished. This echoes studies by Akresh et al. (2013), who noted that transfers linked to education improve not just children's outcomes, but also parental well-being and household stability. Despite the largely positive outcomes, the analysis also revealed some neutral or weaker responses, suggesting potential limitations. For instance, households with multiple school-going children may still experience gaps in coverage, as cash transfers may not fully offset the cumulative cost of education. Additionally, in contexts where schools are under-resourced, transfers may improve access but not necessarily the quality of education. This underscores the critique by Devereux and Sabates-Wheeler (2015) that CCTs must be complemented by broader systemic investments in educational infrastructure and teacher capacity. The discussion highlights that conditional cash transfers for education are widely perceived as effective in enhancing access, reducing household stress, and improving children's educational outcomes. They address a critical gap in existing literature by showing that, beyond school attendance, such programs foster holistic family well-being and intergenerational resilience. Despite these positive outcomes, some households faced challenges,

particularly those with multiple school-going children as cash transfers were insufficient to cover cumulative educational costs. Additionally, limited school infrastructure sometimes constrained the quality of education received (Devereux & Sabates-Wheeler, 2015).

Conclusion: The findings of this study conclude that conditional cash transfers for education are achieving their intended objectives of reducing financial barriers, incentivizing school attendance, and encouraging productive household behaviour. The overwhelming positive response indicates that the program is both effective and widely accepted by beneficiaries.

Recommendations: To maximize impact, program designs should account for families with multiple school-going children to ensure equitable support. Transfers should be coupled with improvements in school infrastructure, teacher training and learning materials to ensure that increased access translates into meaningful educational outcomes. Systems should be enhanced to ensure compliance with school attendance conditions, while also supporting households facing genuine barriers to meeting requirements. Given the well-documented risks of girls' dropout in low-resource settings, education-focused CCTs should prioritize gender equity by ensuring that support directly addresses barriers faced by female learners. Embedding CCTs for education within national social protection systems can enhance sustainability, scalability, and long-term policy alignment.

5.1.1.2 Conditional Cash Transfer for Health

The findings of this study reveal that conditional cash transfers (CCTs) for health have a substantial positive effect on beneficiary households. Respondents overwhelmingly reported that receiving cash conditioned on participation in health-related activities such as attending health check-ups, antenatal visits, and child immunization programs has improved both household health outcomes and the ability to meet medical needs. These results are consistent with evidence from studies in sub-Saharan Africa and Latin America, such as the PROGRESA program in Mexico and similar initiatives in Kenya and Malawi, which demonstrated that CCTs tied to health conditions increased healthcare utilization and reduced preventable illnesses (Lagarde et al., 2009; Owusu-Addo & Cross, 2014). However, gaps remain in the literature regarding the sustainability of health-related behaviour change once cash transfers end. Many studies focus on short-to-medium-term impacts, with less evidence on whether beneficiaries maintain im-proved health practices without continued financial incentives. Furthermore, there is limited exploration of how enabling factors such as financial literacy and market access indirectly influence health outcomes in CCT programs, especially in refugee-hosting contexts like Palabek Settlement.

In summary, the study concludes that Conditional Cash Transfers for health are an effective strategy to encourage compliance with essential healthcare behaviours in the short term. Beneficiaries are more likely to utilize preventive and curative health services when their cash benefits are contingent on meeting specific health requirements. This contributes to improved community health outcomes, reduced disease prevalence and better maternal and child health indicators. Nonetheless, without complementary interventions such as health education, improved service delivery and livelihood support, the long-term sustainability of these health gains remains uncertain.

Recommendations: Combine CCTs with targeted health awareness campaigns to reinforce understanding and adoption of healthy practices beyond the program's duration. Improve availability and quality of health services in CCT-targeted areas to ensure that beneficiaries can easily meet the conditionality requirements. Support further research to examine whether health behaviour changes persist after CCT program ended, particularly in refugee and rural contexts. And finally, foster community participation in the design and monitoring of CCT health programs to increase cultural relevance, acceptance, and sustainability.

5.1.1.3 Conditional Cash Transfer for Work, Farming and Nutrition

The results in Table 4.4 show that most respondents expressed a highly positive perception of conditional cash transfers for work, farming and nutrition. This indicated strong approval of the program's contribution to improving livelihoods, income and nutrition outcomes among beneficiaries. Majority of respondents agreed that they receive cash when they participate in farming or nutrition-related activities. This suggested that beneficiaries clearly understood and complied with the program's conditions. It also reflected the program's ability to promote active engagement in productive and nutrition related activities within the community. Similarly, respondents agreed that cash transfers for work or farming activities helped improve their households' income and participation in conditional livelihood programs which encourages self-reliance. This also demonstrated that the conditional transfer approach has a direct and positive impact on economic well-being, enabling households to meet basic needs and reinvest in income-generating ventures and also underscored the transformative role of CCTs in promoting independence and empowerment among beneficiaries, shifting their participation from dependency to productive engagement. Only few respondents were neutral in their responses possibly indicating limited uncertainty. The analysis of conditional cash transfers (CCTs) for work, farming and nutrition is aligned with Fiszbein and Schady (2009) finding, who emphasize that conditionality linked to productive engagement provides both short-term relief and long-term livelihood benefits. In the present study, the

conditions appear feasible and empowering as beneficiaries perceive them as pathways to economic stability rather than as restrictive obligations. Furthermore, asset accumulation emerged as a notable outcome which is in line with respondent's agreement, that CCTs facilitated acquisition of household livelihood assets. This extends prior work by Devereux and Sabates-Wheeler (2015), who observed that cash transfers often serve protective roles but are less documented for their role in asset formation. The current results highlighted the dual function of CCTs in both mitigating shocks and promoting upward livelihood mobility. Nutrition outcomes has showed encouraging results as it improves family's diet. This finding reinforces evidence by Handa et al. (2018), who found that conditional transfers tied to health and nutrition can significantly improve dietary diversity and reduce malnutrition. Perhaps the most striking finding was in relation to self-reliance where all respondents agreed that participation in conditional livelihood programs encourages independence. This result challenges critiques that cash transfers breed dependency and instead suggests that conditionality tied to productive work cultivates resilience, agency and empowerment among recipients. Differences in household composition, access to complementary services or local market conditions may influence how beneficiaries translate cash into tangible livelihood gains.

In summary, the findings provided strong evidence that CCTs for work, farming and nutrition surpassed their role as short-term safety nets. They act as transformative instruments that enhance income, build household assets, strengthen food security and foster self-reliance addressing critical gaps in existing literature which has often prioritized consumption smoothing over long-term resilience. The study also concluded that Conditional Cash Transfers for work, farming and nutrition an effective tool for enhancing household welfare in refugee settings. The findings affirm that such program foster self-reliance rather than dependency. In Palabek Refugee settlement, they encourage engagement in productive agricultural activities, improve food consumption patterns and contribute to self-reliance. These benefits go beyond immediate income support by fostering sustainable practices that improve long-term food security. Nevertheless, program sustainability depends on consistent funding, strong monitoring of compliance and integration with complementary services such as financial literacy training, access to markets and technical agricultural support.

Recommendation: Since refugees recognize their participation in productive activities (e.g., farming, kitchen gardening, dietary education) as directly tied to economic support, this encourages skill development, food security and community resilience key pillars of sustainable refugee livelihoods. Scale up productive Conditional Cash Transfers tied to livelihood training, Pair CCTs with extension

services, climate-smart agriculture training and access to quality inputs to maximize productivity gains and prioritize female entrepreneurs for farming grants or business incubation for long term benefit. Flexibility should be maintained to avoid excluding the most vulnerable households unable to meet conditions due to structural barriers. Longitudinal studies are recommended to assess how conditional cash transfers influence household resilience over time, particularly in asset retention and intergenerational impacts on self-reliance and nutrition. Finally, lessons learned in Palabek settlement should be documented and shared across humanitarian and development programs to inform similar interventions in other refugee and host-community settings.

5.1.1.4 Unconditional Cash Transfers (UCTs)

The findings on unconditional cash transfers (UCT) reveal overwhelmingly positive perceptions among respondents. This near-unanimous endorsement suggests that UCTs are highly acceptable within the study population and played an important role in supporting household welfare. These findings align with global evidence that UCTs can significantly improve household consumption, food security and overall well-being. For example, Baird et al. (2014) demonstrated that UCTs enhance household welfare by relaxing liquidity constraints without imposing compliance burdens. Similarly, Bastagli et al. (2016) highlight that UCTs often provide greater flexibility to households, enabling them to allocate resources to pressing needs, whether education, health, or nutrition. Literature from (IRC, 2020) shows that UCTs have proven effective in both camp and settlement settings across East Africa for stabilizing consumption and preventing negative coping strategies. The findings indicated overwhelmingly positive perceptions of Unconditional Cash Transfers (UCTs) among refugees in Palabek. Only a negligible proportion expressed neutrality and no respondents disagreed. This finding is consistent with studies by Hagen-Zanker et al. (2017) and Gentilini et al. (2020), which highlight UCTs as a tool for restoring dignity and autonomy among displaced populations. However, the literature also points to gaps that remain underexplored: In the long-term impact measurement, Unconditional Cash Transfers meet immediate needs. Their role in sustained livelihood improvement is less documented, particularly in protracted refugee contexts like Palabek Refugee Settlement. Also, despite women being primary recipients, there is limited evidence on whether gender dynamics influence decision-making and resource allocation in refugee households. Finally, Studies indicate that UCTs are more effective when paired with enabling factors such as financial literacy training and market access (IRC, 2021), yet empirical data on such integrated approaches in Palabek is scarce. The study confirms that refugees in

Palabek have a highly favourable view of unconditional cash transfers, which are perceived as meeting immediate needs and offering spending flexibility. Nevertheless, while short-term benefits are evident, the sustainability of UCT-driven improvements in livelihoods remains uncertain without complementary interventions. This study contributes to the literature by filling a gap in understanding the perceived reliability of UCT programs. While previous research has focused extensively on the impacts of UCTs on poverty and consumption, fewer studies have examined how beneficiaries view the consistency and timeliness of such support. The strong agreement on regularity in this study highlights the importance of program design in fostering trust and maximizing impact.

Overall, the findings demonstrated that refugees in Palabek Settlement are capable of responsibly managing both conditional and unconditional transfers. Conditionality enhances targeted impacts (education, health, nutrition, livelihoods), while unconditional transfers provide much-needed flexibility and psychosocial relief. This duality reflects debates in the literature on the balance between conditionality and choice. while conditions can foster human capital formation, unconditionality can enhance dignity and autonomy (Bastagli et al., 2016). The Palabek case contributed to filling a literature gap by showing that in refugee contexts, both modalities can coexist effectively when properly designed and monitored.

Recommendations: Integrate UCTs with capacity building program. Combine cash transfers with financial literacy training and entrepreneurship skills development to enhance recipients' ability to invest in sustain-able income-generating activities. Facilitate linkages to local and regional markets to ensure that recipients can productively utilize cash for business growth, agricultural inputs or trade opportunities. Conduct longitudinal impact studies to track recipients over multiple years to assess the long-term effects of UCTs on income stability, asset accumulation and poverty reduction in refugee settlements. Undertake gender focused studies to understand decision-making patterns and ensure that both women and men equally benefit from cash transfer programs. Strengthen Monitoring and Accountability Mechanisms through community feedback systems to ensure Cash Transfer Assistance is transparent, equitable and responsive to beneficiaries' changing needs.

5.2 The Livelihood of the refugees

Objective two was to assess the livelihood outcomes of the refugees in Palabek and this was guided by the research question: What is the livelihood status of refugees in Palabek? To address this question,

several elements were assessed, included income security, asset accumulation and quality of life. This section discusses each of these three livelihood outcome dimensions in detail.

5.2.1 Income Security

The findings reveal that cash transfer interventions, whether conditional or unconditional, have contributed significantly to improving income security among refugees in Palabek settlement. A substantial proportion of respondents indicated that these transfers have helped stabilize household income, reduce financial vulnerability and enable predictable access to basic needs. This aligns with previous research by Gentilini et al. (2020) and Hagen-Zanker & Mallett (2016), which highlights cash transfers as an effective social protection mechanism for vulnerable populations, particularly in humanitarian settings. In the context of Palabek, conditional transfers for work, farming and nutrition provided not only immediate cash relief but also encouraged active engagement in income-generating activities. Linkage between financial support and productive participation created a sense of self-reliance, reducing dependency on humanitarian aid to some extent. These outcomes echo with Bastagli et al. (2016), who found that conditionality tied to livelihood participation promotes economic empowerment and sustained income stability. However, some respondents expressed concerns about the sustainability of income gains, particularly for households with irregular access to land or markets. Seasonal farming challenges and fluctuating market prices limited the ability of some households to maintain consistent income levels. This echoes findings by Devereux and Sabates-Wheeler (2015), who argued that while cash transfers improve short-term income security, their long-term effects depend on broader structural supports such as stable markets, infrastructure and agricultural extension services. However, the literature reveals gaps in understanding the long-term sustainability of income security once cash transfers are withdrawn. Many studies have focused on short-term poverty alleviation, but fewer have examined whether recipients' transition to sustainable income-generating activities post-support. Furthermore, existing literature often overlooks the role of enabling factors (e.g., financial literacy training and market access) in maximizing the income security benefits of Cash Transfers. Our regression analysis from earlier sections showed these factors significantly strengthen Livelihood outcomes, suggesting that unconditional cash alone may not be sufficient for lasting economic empowerment.

In summary, the study confirms that cash transfer plays a critical role in enhancing income security for refugees in Palabek. Cash Transfers have reduced income volatility and improved households' ability to

plan expenditures, thus enhancing economic resilience. Nonetheless, structural constraints within the settlement such as limited livelihood opportunities and dependence on aid may limit the long-term sustainability of these gains. Studies such as Aker (2017) caution that without these measures, income security gains risk being temporary, especially in protracted displacement contexts. The literature findings suggested that without complementary interventions such as skills training, savings mobilization and improved market linkages, the income security gains may not be sustainable in the long run. Addressing these constraints is essential if cash transfers are to move from short-term relief to drivers of economic empowerment.

Recommendation: For long term benefit, there is need to introduce other income-generating opportunities alongside cash (vocational training, saving groups or entrepreneurship training). Also, partners should Consider linking cash beneficiaries to microloans or cooperatives to strengthen income streams. Develop rural market infrastructure and supply chain linkages so that cash recipients can invest in productive ventures and access fair prices. And finally, partners involved in cash transfer program should encourage follow-up research (Longitudinal Impact Studies) that tracks income security beyond the project cycle, addressing the current gap in long-term sustainability evidence.

5.2.2. Asset Accumulation.

The findings on asset accumulation demonstrate that conditional and unconditional cash transfers have made a substantial contribution to strengthening household economic resilience. The results indicate that majority of beneficiaries were able to accumulate or utilize cash transfers to enhance assets and financial stability, while very few respondents expressed neutrality or disagreement. This suggests that the cash transfer programs have been largely effective in promoting asset accumulation among households. Specifically, all respondents agreed that they had used part of the transfers to purchase assets, pointing to a deliberate investment of cash support into long-term livelihood improvements. These findings reinforce the argument by Sabates-Wheeler and Devereux (2013), who contend that well-targeted cash transfers go beyond consumption smoothing and can promote asset-building that underpins sustainable livelihoods. In Palabek Settlement, CCTs linked to farming and nutrition were especially instrumental in promoting asset accumulation. Households participating in these programs reinvested cash earned into expanding agricultural activities or diversifying income sources. This pattern reflected the productive use of transfers emphasized by Sabates-Wheeler and Devereux (2018), who highlight that when transfers are predictable and sufficiently sized, they can promote upward economic mobility through asset

accumulation. However, one area of relative weakness appears in reinvestment into small income generating activities as in the analytical report. Most respondents reported reinvesting part of their transfers, a notable disagreed/ remained neutral and this suggested that not all households were able to channel cash support into enterprise activities. Possibly due to immediate consumption needs, lack of skills, or limited market access. This gap aligned with findings by Handa et al. (2018), who argue that while cash transfers are effective in poverty alleviation, their translation into productive investments often requires complementary interventions such as financial literacy, vocational training, and market linkages. In summary, the results demonstrate that cash transfers have significantly contributed to asset accumulation, savings growth and improved household living standards among refugee beneficiaries. They have enabled households to acquire assets, increase savings, and address essential household needs, thereby improving resilience to shocks. The overwhelming agreement among respondents reflects the central role of cash transfers in building livelihoods beyond immediate consumption. However, the uneven reinvestment into income-generating activities highlights a limitation: while cash support lays the foundation for improved livelihoods, it may not be sufficient on its own to drive sustainable enterprise development. This calls for an integrated approach that recognizes both the immediate and long-term dimensions of livelihood improvement.

Recommendations: Given the positive outcomes in savings, linking beneficiaries to savings groups or microfinance institutions can help sustain the habit and increase capital for asset acquisition and reinvestment. To address the relatively low reinvestment in income-generating activities, targeted support such as start-up kits, business coaching and access to credit facilities should be incorporated into cash transfer programming. Since asset accumulation may differ by gender roles in households, future interventions should ensure women and men have equal opportunities to invest in assets and enterprises. Finally, future studies should explore the barriers preventing some households from reinvesting cash transfers in income-generating activities. Understanding these constraints could guide the design of more responsive livelihood support packages.

5.2.3 Quality of Life

Refugee quality of life improves through autonomy, access to basic goods and reduced stress. A WFP study in the DRC (2021) found that cash beneficiaries reported improved mental health and dignity. This aligns with existing evidence that Cash Transfers enhance access to food, health services and education, thereby improving overall well-being and subjective quality of life (Hanlon et al., 2010). Respondents

widely acknowledged that access to cash transfers enhanced their ability to meet essential household needs, reduce financial stress and improve family cohesion. This supports the argument by Handa et al. (2018) that cash transfers have both protective and productive dimensions, enabling households to stabilize consumption while creating opportunities for social and economic participation. The positive responses also reflect enhanced psychological well-being, where reduced financial strain translates into stronger family relationships and improved self-esteem among beneficiaries. This aligns with evidence from Bastagli et al. (2016), who found that cash transfers improve not only material well-being but also psychosocial outcomes such as dignity, hope and confidence. Furthermore, the study's findings confirm that cash transfers have spillover effects on social inclusion and agency. Beneficiaries reported feeling more capable of making independent decisions regarding health, education and livelihood investments. This addresses a notable gap in the literature, as many earlier studies primarily assessed cash transfers in terms of consumption smoothing, neglecting their broader impact on empowerment and quality of life. Nonetheless, a small proportion of respondents remained neutral, indicating that the transformative impact of cash transfers on quality of life may not be evenly distributed. Factors such as household size, gender dynamics or unequal access to complementary services (e.g., healthcare, markets or financial literacy training) may explain these differences. This suggested that while cash transfers improve average well-being, equity and inclusiveness remain critical policy challenges. Overall, the study reinforces the perspective that cash transfers extend beyond poverty alleviation they are crucial instruments for enhancing holistic well-being and dignity among vulnerable populations. However, most literature emphasizes conditional transfers, creating a gap in understanding the sustained impact of unconditional schemes especially in contexts with gender disparities. Furthermore, while our findings point to strong short-term satisfaction, longitudinal evidence on whether Cash Transfers lead to long-term resilience and asset accumulation remains limited. Another important gap lies in intersectional impacts. little is known about how gender intersects with other factors (marital status, household size, location) to shape the quality of life outcomes of Cash Transfers.

In summary, the analysis confirms that Cash Transfers are perceived as highly beneficial to improving quality of life among beneficiaries. This reinforces the argument that cash-based interventions without stringent conditions can yield positive social and economic outcomes, especially for vulnerable populations. The absence of dissent in responses may also reflect social desirability bias or the lack of a platform for critical feedback, suggesting the need for more participatory program evaluations.

Recommendation: In future, pair Cash assistance programs with psychosocial and community based support to enhance holistic wellbeing and regularly assess non-material quality of life indicators (e.g., stress, confidence). Conduct longitudinal and mixed-method studies' fill the evidence gap on long-term quality-of-life impacts by tracking beneficiaries over several years, combining quantitative surveys with qualitative interviews. Also, disaggregate Cash Transfer impacts by gender, age, marital status and location to identify targeted support mechanisms that maximize benefits for marginalized groups. And finally, enhance beneficiary feedback systems by creating safe channels for beneficiaries to share challenges and unmet needs, enabling adaptive program management and more inclusive outcomes.

5.3 The moderating role of enabling factors on the relationship between Cash Transfer Assistance and livelihood outcomes

The findings indicate that Enabling Factors (EF) contributed a small additional amount of explanatory power to the prediction of livelihood outcomes, but this contribution was not statistically significant. Although the relationship was positive, the evidence was insufficient to conclude that EF had an independent statistically significant association with livelihood outcomes after accounting for CTA. This finding requires careful interpretation because enabling factors such as financial literacy and market access are widely considered important in livelihood programming. Financial literacy may help beneficiaries plan expenditure, manage savings and make informed investment decisions, while market access may provide opportunities to purchase productive inputs, sell goods and participate in income-generating activities. Devereux and Sabates-Wheeler (2004) explain that social protection interventions operate within broader economic and institutional environments that can influence their outcomes. The qualitative observation by Respondent L1 reinforces the potential importance of functioning markets by suggesting that cash transfers can stimulate demand and benefit local businesses. However, the regression findings indicate that the measured enabling-factor variable did not provide sufficient evidence of an independent contribution to livelihood outcomes in this particular analysis. Several explanations are possible. The enabling factors may have been measured too broadly, their effects may vary across households, or their influence may depend on circumstances not adequately captured by the model. In addition, a non-significant result does not establish that financial literacy or market access is unimportant. It means only that the study did not find sufficient statistical evidence of an independent relationship under the specified model.

On the moderating Effect of Enabling Factors on the Relationship Between CTA and Livelihood Outcomes, The findings show that the interaction between CTA and EF was not statistically significant and did not improve the explanatory power of the regression model. This indicates that the study found no statistical evidence that the relationship between CTA and livelihood outcomes varied according to the measured level of enabling factors. In other words, the analysis did not demonstrate that the association between CTA and livelihood outcomes became stronger or weaker as EF increased. This finding is important because programme theory may suggest that financial literacy and market access strengthen the productive use of cash assistance. However, the results do not support that moderation hypothesis in the present sample. One possible explanation is that the relationship between CTA and livelihood outcomes operates relatively similarly across the observed levels of EF. Alternatively, the measurement of enabling factors, sample characteristics or variation in the data may have limited the model's ability to detect an interaction effect. The finding should not be interpreted as proof that enabling factors have no practical importance. A factor can be important for programme implementation without statistically moderating the relationship between an independent and dependent variable. Financial literacy and market access may still influence beneficiaries' decisions or contribute to livelihood outcomes through pathways not captured by the interaction term.

Consequently, the null hypothesis that enabling factors do not significantly moderate the relationship between CTA and livelihood outcomes is not rejected at the five per cent significance level. Further research could examine individual enabling factors separately, use more detailed measures of financial literacy and market access, and investigate whether their effects differ across refugee household characteristics.

5.3.1 Interpretation and Theoretical implications

The findings have an important implication for the Sustainable Livelihoods Framework (SLF) of Chambers and Conway (1991). The framework conceptualizes sustainable livelihoods as depending on people's capabilities, assets, activities, and access to resources within a broader institutional and vulnerability context. From this perspective, cash transfers constitute an important resource that can strengthen households' ability to meet immediate needs, protect productive assets, invest in livelihood activities, and improve their overall livelihood conditions. The significant positive coefficient for cash transfer assistance provides empirical support for the proposition that access to financial resources can contribute to improved livelihood outcomes among vulnerable refugee households. However, the non-

significant interaction effect suggests that the contribution of cash transfer assistance to livelihood outcomes was not statistically depending upon the level of the measured enabling factors in this study. In other words, the results do not provide sufficient evidence that higher levels of enabling factors systematically strengthened the influence of cash transfer assistance on livelihood outcomes. This partially qualifies the expectation that complementary conditions necessarily amplify the livelihood benefits of cash assistance. The finding can also be interpreted in relation to the Cash Transfer and Social Protection literature, which generally recognizes that the effectiveness of cash assistance can depend on household and contextual conditions, including access to markets, financial services, information, and complementary livelihood opportunities. In the present study, however, these conditions did not significantly interact with cash transfer assistance. The result therefore contributes a more distinct understanding of the relationship between cash assistance and livelihood outcomes. It provides evidence for a significant direct association between cash transfer assistance and livelihood outcomes while failing to establish that enabling factors significantly condition this relationship. Theoretically, this suggests that the livelihood contribution of cash assistance may operate independently, or through mechanisms not captured by the interaction term used in this study. Future research could therefore examine other potential moderators, including household assets, duration of displacement, household size, gender of household head, debt levels, access to productive land, market conditions, and participation in complementary livelihood programme.

Overall, the findings support the theoretical proposition that cash transfer assistance is associated with improved livelihood outcomes among refugees, while providing insufficient evidence that enabling factors significantly condition this relationship. The results therefore support a direct-effect interpretation of cash transfer assistance rather than a statistically established moderated-effect interpretation.

5.3.2 Challenges and Contextual Limitations

Despite the positive interaction between enabling factors and Cash Transfer Assistance, several contextual challenges limited the full realization of benefits. Some refugees reported inconsistent access to financial literacy training due to program scheduling conflicts, language barriers, or low literacy levels, reducing the uniformity of knowledge acquisition. Moreover, inadequate market infrastructure, including poor road networks, high transportation costs and limited market linkages, constrained participants' ability to engage in trade and capitalize on their financial resources. These structural

constraints diminished the strength of the enabling environment and partly explain the statistically insignificant direct effect of enabling factors on livelihoods. Additionally, institutional and environmental factors such as fluctuating commodity prices and limited access to financial services, further restricted refugees' ability to sustain productive activities. These challenges highlight that enabling factors require continuous institutional support and structural investment to yield measurable outcomes.

In summary, the findings demonstrate that enabling factors specifically financial literacy and market access play a significant moderating role in determining the effectiveness of Cash Transfer Assistance on refugee sustainable livelihood outcomes. While cash transfers directly enhance income and welfare, their transformative potential is fully realized only when beneficiaries possess the skills and opportunities to utilize funds productively. The evidence underscores that livelihood resilience arises from the synergy between financial capability and market participation, positioning enabling factors as indispensable components of sustainable cash transfer interventions. These results suggest that future programs should move beyond cash provision to adopt an integrated approach that builds human, social, and economic capital for long-term refugee self-reliance.

Conclusions: The regression analysis confirms that Cash Transfer Assistance is a key determinant of refugee sustainable Livelihood outcomes, with enabling factors serving as crucial but context-dependent moderators. While financial literacy and market access alone may not independently predict livelihood improvements, they significantly enhance the effectiveness of Cash Transfer Assistance by enabling beneficiaries to make informed decisions and access income-generating opportunities. Thus, the findings reinforce the view that the success of cash transfer programs in humanitarian contexts depends not only on the provision of financial assistance but also on the presence of supportive conditions that transform cash into sustainable development outcomes.

5.4 Summary of the Discussion

This chapter discussed the major findings of the study in relation to the research objectives, theoretical frameworks and existing empirical literature. The analysis in chapter four focused on understanding the influence of Cash Transfer Assistance both conditional and unconditional on the sustainable livelihood outcomes of refugees, specifically examining their outcomes across four thematic areas: education, health, livelihoods and enabling factors. The chapter also explored the moderating role of enabling

conditions such as financial literacy and market access in shaping the effectiveness of Cash Transfer Assistance.

The findings revealed that conditional cash transfers (CCTs) for education significantly improved school attendance, reduced financial barriers to learning and will promote long-term human capital development. Respondents overwhelmingly agreed that the transfers enabled them to afford scholastic materials and kept children especially girls in school. These findings are consistent with Fiszbein and Schady (2009) and Baird et al. (2014), who emphasize that education-linked transfers generate both immediate and intergenerational benefits. However, the results also highlighted that households with multiple school-going children sometimes faced limitations as the cash provided was insufficient to cover all education related expenses.

Similarly, Conditional Cash Transfers for health demonstrated strong positive effects on healthcare access and utilization. Beneficiaries reported improved ability to seek medical services, purchase medicines and maintain better household health outcomes. These results indicated that the health related CCTs effectively reduced the financial strain of accessing healthcare, supporting previous evidence from Lagarde et al. (2007) that health-based transfers increase both preventive and curative health-seeking behaviour. The improved health status also contributed indirectly to higher productivity and reduced vulnerability among refugee households.

In relation to livelihood outcomes, the study found that conditional transfers linked to work, farming and nutrition activities yielded overwhelmingly positive results. Beneficiaries noted that the conditionality of participating in productive or nutrition related activities encouraged active engagement and reduced dependency aligning with theoretical perspectives on transformative social protection (Devereux & Sabates-Wheeler, 2015). The CCTs for livelihoods therefore not only provides immediate relief but also fostered sustainable behavioural change and community participation.

The study also examined the role of Unconditional Cash Transfers (UCTs), which provided critical support for the most vulnerable households. Although these transfers lacked specific behavioural conditions, they contributed substantially to short-term welfare improvements, enabling recipients to meet essential needs such as food, rent and healthcare. UCTs were particularly effective for households unable to meet CCT conditions due to disability, age or caregiving responsibilities, thereby fulfilling an important equity function within the broader cash transfer framework.

Finally, the study examined the relationship between Cash Transfer Assistance and livelihood outcomes among refugees in Palabek Refugee Settlement, with particular attention to the contribution and moderating role of enabling factors. First, CTA demonstrated a positive and statistically significant relationship with livelihood outcomes. This suggests that cash assistance is an important predictor of differences in the livelihood outcomes measured in the study and may support refugees' economic well-being. Second, the addition of enabling factors did not make a statistically significant independent contribution to the prediction of livelihood outcomes after accounting for CTA. Although the observed relationship was positive, the findings were insufficient to establish a statistically significant association. Third, the interaction between CTA and EF was not statistically significant. Accordingly, the study found no evidence that enabling factors significantly moderated the relationship between CTA and livelihood outcomes. The qualitative observation from Respondent L1 highlighted the perceived contribution of cash transfers to local market demand and business activity. This provided contextual insight into how cash assistance may benefit both refugee and host-community businesses, although the interview evidence did not independently establish a causal economic effect.

Overall, the chapter established that Cash Transfers when effectively managed and implemented within an enabling environment significantly contribute to sustainable refugee livelihood outcomes. The evidence suggested that beyond providing financial support, the integration of complementary interventions such as education incentives, health support, financial literacy and market access creates a multidimensional approach that fosters resilience and self-reliance. The findings underscored that sustainable Livelihood outcomes arise not solely from Cash Transfer but from the strategic alignment of economic empowerment, human development and institutional support mechanisms. This integrated perspective provides a strong empirical and theoretical foundation.

5.5 Contribution of the Study

The study contributed empirical evidence on the relationship between Cash Transfer Assistance and livelihood outcomes among refugees in Palabek Refugee Settlement. It demonstrated that cash assistance is positively associated with livelihood outcomes and provides evidence concerning how beneficiaries experience conditional and unconditional transfer modalities.

The study also contributed to the application of the Sustainable Livelihoods Framework in a refugee-settlement context by demonstrating the relevance of financial resources to household livelihood

outcomes. At the same time, the non-significant moderation finding provides an important qualification to the assumption that enabling factors necessarily strengthen the effect of cash assistance.

The study therefore contributed not only by demonstrating the importance of cash assistance but also by highlighting the need to examine the specific conditions and mechanisms through which cash transfers translate into sustainable livelihood improvements.

CHAPTER SIX
CONCLUSIONS AND RECOMMENDATIONS

This chapter presents the conclusions and recommendations arising from the study on Cash Transfer Assistance and Refugees' Livelihood Outcomes in Palabek Refugee Settlement, Lamwo District, Northern Uganda. The conclusions are based on the findings presented and discussed in Chapter Five, with attention to the study objectives concerning cash transfer assistance, refugee sustainable livelihood outcomes, and the moderating role of enabling factors. The chapter also presents recommendations for humanitarian and development actors implementing cash transfer and livelihood program, as well as suggestions for further research.

6.1.1 Conclusion on Cash Transfer Assistance among Refugees in Palabek Refugee Settlement

The study concludes that Cash Transfer Assistance is an important intervention for supporting refugee households in Palabek Refugee Settlement. The findings indicate that beneficiaries generally perceived both conditional and unconditional cash transfers positively and reported that the assistance enabled them to address household needs and participate in livelihood-related activities. Conditional cash transfers linked to education, health, work, farming and nutrition were perceived as contributing to specific household and livelihood objectives. Education-related transfers helped reduce financial barriers to schooling and supported children's continued participation in education. Health-related transfers facilitated access to health services and reduced the financial burden associated with healthcare. Transfers linked to work, farming and nutrition encouraged participation in productive activities, improved food and nutrition outcomes and supported income-generating activities. Unconditional cash transfers also played an important role by providing households with flexibility to allocate resources according to their most immediate and pressing needs. This flexibility enabled beneficiaries to respond to household expenditures, food needs, health requirements and other priorities without the restrictions associated with conditional transfers.

The study therefore concludes that conditional and unconditional cash transfers can serve complementary functions within refugee livelihood programming. Conditional transfers can promote specific human-capital and productive objectives, while unconditional transfers provide flexibility, autonomy and protection against immediate household vulnerabilities. The effectiveness of either

modality, however, depends on appropriate programme design, predictable delivery, accountability and responsiveness to beneficiaries' circumstances.

6.1.2 Conclusion on the level of sustainable livelihood outcomes among refugees

The study concluded that Cash Transfer Assistance contributed positively to livelihood outcomes among refugees in Palabek Settlement. The livelihood outcomes examined included income security, asset accumulation and quality of life.

Regarding income security, the findings indicate that cash assistance helped households stabilize expenditure, meet basic needs and reduce financial vulnerability. Cash transfers also enabled some beneficiaries to participate in productive activities and income-generating ventures. However, the sustainability of these income gains remains constrained by factors such as limited market opportunities, seasonal agricultural conditions, fluctuating commodity prices and inadequate access to productive resources.

Regarding asset accumulation, the findings demonstrate that beneficiaries used cash transfers to acquire household and livelihood assets and, in some cases, to increase savings and reinvest in productive activities. Nevertheless, the relatively lower level of reinvestment in income-generating activities compared with other livelihood outcomes indicates that some households continue to face competing immediate consumption needs and constraints to productive investment.

Regarding quality of life, the findings indicate that cash assistance contributed to improved household welfare, reduced financial stress and enhanced beneficiaries' ability to meet essential needs. Cash assistance also appears to have contributed to greater household autonomy and dignity by enabling beneficiaries to make decisions concerning household priorities.

Overall, the study concludes that Cash Transfer Assistance extends beyond immediate consumption support and can contribute to broader livelihood improvement. However, cash assistance alone may not be sufficient to guarantee sustainable livelihood transformation where households continue to face structural constraints relating to markets, productive assets, skills, financial services and livelihood opportunities.

6.1.3 Conclusion on the influence of Cash Transfer Assistance on sustainable livelihood outcomes among refugees

The regression analysis provided empirical evidence of a positive and statistically significant relationship between Cash Transfer Assistance and refugees' livelihood outcomes. This finding indicates that higher levels of Cash Transfer Assistance were associated with better livelihood outcomes among refugees, after accounting for the other variables included in the moderation model. The finding provided quantitative support for the argument that cash assistance can contribute to improvements in income security, asset accumulation and quality of life.

The model summary further indicated that the combined predictors explained 40.2% of the variance in livelihood outcomes ($R^2 = .402$), while the adjusted R^2 was .387. This indicates that the model accounted for a substantial proportion of the variation in livelihood outcomes, although 59.8% of the variation remained unexplained by the variables included in the model.

The study, therefore, concludes that Cash Transfer Assistance is an important predictor of refugees' livelihood outcomes in Palabek Settlement. Unexplained variation demonstrated that livelihood outcomes are multidimensional and are also influenced by other household, social, economic, institutional and environmental factors.

6.1.4 Conclusion on the moderating effect of enabling factors on the relationship between Cash Transfer Assistance and sustainable livelihood outcomes among refugees

The study concludes that Cash Transfer Assistance is a positive and statistically significant predictor of livelihood outcomes among refugees in Palabek Refugee Settlement. The findings suggest that CTA may support refugees' economic well-being by helping households meet essential needs and potentially maintain or develop livelihood activities. The qualitative evidence also highlights the perceived importance of cash assistance in stimulating local economic activity and supporting businesses within the settlement and surrounding communities. However, the findings did not establish a statistically significant independent contribution of enabling factors after accounting for CTA, nor did they demonstrate a significant moderating effect of EF on the relationship between CTA and livelihood outcomes. The non-significant interaction term indicates that the hypothesis proposing a moderation effect was not supported by the data. These results do not mean that financial literacy and market access are irrelevant to refugee livelihoods. Rather, their independent and conditional effects were not

statistically established by the specified regression model. The overall conclusion is that CTA is an important predictor of livelihood outcomes in this study, while the role of enabling factors requires further investigation using more detailed measures and potentially larger or more diverse samples.

6.1.5 Overall Conclusion

In conclusion, the study establishes that Cash Transfer Assistance is an important component of livelihood support for refugees in Palabek Settlement. Conditional and unconditional cash transfers enabled households to address immediate needs while also supporting income security, asset accumulation, productive activities and quality of life. The regression results provide statistically significant evidence of a positive relationship between Cash Transfer Assistance and refugees' livelihood outcomes. Cash Transfer Assistance should be considered within an integrated refugee livelihood strategy that combines appropriate financial support with access to economic opportunities, market development and beneficiary-responsive services. The findings support the importance of CTA as a predictor of livelihood outcomes, while the non-significant moderation result cautions against claiming that financial literacy and market access strengthen the CTA livelihood relationship based on these data alone. Programme decisions should therefore combine the study's findings with broader evidence, local needs assessments and continued monitoring of outcomes for refugees and host communities. The findings therefore support an approach in which cash assistance is maintained as an important livelihood and social protection instrument while being complemented by broader interventions that address structural constraints to sustainable livelihood outcomes. These include financial literacy, market access, productive agriculture, skills development, savings, entrepreneurship, infrastructure and financial inclusion. Ultimately, sustainable refugee livelihood outcomes require more than the transfer of financial resources. They require an enabling institutional, economic and social environment in which households have opportunities, capabilities and resources to convert assistance into sustainable livelihood improvements. The findings from Palabek Settlement provide a basis for strengthening this integrated approach while recognizing that the precise contribution of complementary factors requires further empirical investigation.

6.2 Recommendations

Based on the findings and conclusions of the study, the following recommendations are proposed. It is categorized by objectives, for stakeholders and further research

6.2.1 Strengthen Cash Transfer Assistance

Humanitarian and development organizations implementing cash transfer program in Palabek Settlement should maintain and strengthen Cash Transfer Assistance as an important component of refugee livelihood outcomes and social protection programming. Since the study found a significant positive relationship between cash assistance and livelihood outcomes, program should focus on ensuring that transfers are predictable, timely, adequate and accessible to eligible households. Cash transfer systems should also minimize delays, exclusion errors, communication gaps and unnecessary transaction costs that may reduce the value of assistance to beneficiaries.

6.2.2 Maintain an Appropriate Combination of Conditional and Unconditional Transfers

Programme implementers should continue to use conditional and unconditional cash transfers according to the specific needs and circumstances of refugee households. Conditional transfers may be appropriate where program seek to promote education, health, nutrition, farming and productive livelihood participation. At the same time, unconditional transfers should remain available where households require flexibility to respond to urgent needs or where beneficiaries may be unable to meet programme conditions because of vulnerability, disability, age, caregiving responsibilities or other legitimate barriers. Programme design should therefore avoid adopting a single transfer modality for all households and instead consider differentiated approaches based on vulnerability and programme objectives.

6.2.3 Link Cash Transfers with Livelihood Development

Cash assistance should increasingly relate to complementary livelihood interventions, particularly for households with the capacity to invest in productive activities. These may include vocational skills development, entrepreneurship training, agricultural extension, climate-smart agriculture, business development services, savings groups and access to productive inputs. Such linkages can help beneficiaries move from short-term consumption support towards sustainable income generation and self-reliance.

6.2.4 Strengthen Financial Literacy and Financial Inclusion

Although the moderation hypothesis was not statistically supported, financial literacy remains an important programme component because beneficiaries need appropriate knowledge and skills to budget, save, manage debt and make informed decisions concerning cash resources. Implementing organizations should therefore integrate practical financial literacy training into cash transfer program. Training should cover household budgeting, savings, responsible borrowing, business planning, record keeping, digital financial services and investment decisions. Where feasible, beneficiaries should also be linked to Village Savings and Loan Associations, cooperatives, regulated financial institutions and appropriate digital financial services.

6.2.5 Improve Market Access and Market Infrastructure

Programme implementers and relevant authorities should strengthen market linkages for refugee and host community households. The study findings indicate that market conditions remain an important contextual consideration for converting financial resources into sustainable livelihood opportunities. Interventions should therefore promote access to local and regional markets, business networks, agricultural value chains, buyers and suppliers. Where feasible, investments should also be made in market infrastructure, transportation, storage and information systems to reduce transaction costs and improve opportunities for productive investment.

6.2.6 Strengthen Productive Agriculture and Livelihood Opportunities

Given the importance of farming and productive activities identified in the study, organizations should strengthen agricultural livelihood program alongside cash assistance. This could include climate-smart agriculture, access to quality inputs, extension services, water management, post-harvest handling, agroforestry and market-oriented production. Particular attention should be given to activities that can generate income beyond subsistence production and improve household resilience to climatic and economic shocks.

6.2.7 Support Asset Accumulation and Productive Investment

Cash transfer program should incorporate pathways that enable households to convert part of their assistance into productive assets where appropriate. Beneficiaries with enough capacity and interest could be supported through business coaching, start-up grants, productive asset packages, savings groups and carefully designed access to credit. However, program should recognize that not all households have

the same capacity to invest. Extremely vulnerable households may need to prioritize food, health, education and other immediate needs before productive investment becomes feasible.

6.2.8 Strengthen Gender-Responsive and Inclusive Programming

Cash transfer and livelihood interventions should be designed to respond to differences in household composition, gender, age, disability, caregiving responsibilities and other vulnerability characteristics. Implementing organizations should ensure that women, men, youth, persons with disabilities and particularly vulnerable households have equitable access to cash assistance, financial literacy, livelihood opportunities, markets and complementary services. Programme monitoring should disaggregate outcomes by relevant demographic characteristics to identify groups that may be benefiting less from interventions.

6.2.9 Strengthen Beneficiary Participation and Accountability

Cash transfer program should strengthen mechanisms through which refugees can participate in programme design, implementation, monitoring and evaluation. Accessible complaints and feedback mechanisms should be maintained so that beneficiaries can report payment delays, exclusion, communication problems, protection concerns and other challenges. Regular beneficiary feedback should be used to adapt programme implementation and improve transparency, accountability and responsiveness.

6.2.10 Improve Coordination among Humanitarian and Development Actors

Cash transfer program should be better coordinated with livelihood, protection, education, health, agriculture, financial inclusion and market-based interventions. Humanitarian organizations, government institutions, financial service providers, private-sector actors and refugee-led organizations should strengthen coordination to reduce duplication and ensure that cash assistance is connected to longer-term livelihood opportunities. This is particularly important in protracted displacement settings where humanitarian assistance increasingly needs to contribute to self-reliance and resilience.

6.2.11 Strengthen Monitoring and Evaluation of Long-Term Outcomes

Programme monitoring should move beyond tracking the delivery of cash transfers and immediate expenditure outcomes. Monitoring systems should also assess longer-term changes in income security, productive assets, savings, debt, food security, business performance, resilience and quality of life.

Longitudinal monitoring would be particularly valuable because the sustainability of livelihood gains cannot be fully assessed through cross-sectional data collected at one point in time.

6.2.12 Develop Evidence-Based Moderation and Complementarity Strategies

Since the present study did not establish a statistically significant moderating effect of enabling factors, future programme designs should not assume that financial literacy and market access automatically strengthen the effect of cash assistance. Instead, programme implementers should test different combinations and intensities of cash and complementary interventions. For example, future programme evaluations could compare cash-only interventions with cash-plus-financial-literacy, cash-plus-market-linkage and integrated cash-plus-livelihood packages to determine which combinations produce stronger and more sustained outcomes.

6.2.13 Recommendations for Government and Policy Makers

The Government of Uganda and relevant refugee-response stakeholders should continue to strengthen the integration of cash-based assistance within broader national social protection and refugee self-reliance frameworks. Policy makers should promote approaches that connect humanitarian cash assistance with longer-term livelihood development, financial inclusion, agricultural development, market systems and local economic development. Government and development partners should also invest in infrastructure and services that enable refugees and host communities to participate productively in local economies. Such investments may include roads, markets, financial services, agricultural extension, skills development and access to productive land. In addition, policy frameworks should recognize the different needs of refugees and avoid if all households have equal capacity to transform cash assistance into productive investments.

6.2.14 Recommendations for Further Research

First, future studies should employ longitudinal research designs to examine whether improvements in income security, asset accumulation and quality of life are sustained after cash assistance decreases or ends.

Second, future research should investigate other potential moderators of the relationship between Cash Transfer Assistance and livelihood outcomes. These may include household size, gender of household

head, duration of displacement, household asset ownership, access to productive land, debt levels, disability, market conditions and participation in complementary livelihood program.

Third, future studies should examine the specific pathways through which cash transfers influence livelihoods. Qualitative and mixed-method approaches could provide greater understanding of how beneficiaries make decisions about consumption, savings, investment, debt repayment and productive activities.

Fourth, researchers should conduct comparative studies between refugee settlements and host communities to determine whether the relationship between cash assistance and livelihood outcomes differs according to displacement status, market conditions and access to services.

Fifth, future studies should examine the long-term sustainability of conditional and unconditional cash transfers separately. This would help establish whether the two modalities produce different patterns of asset accumulation, income generation, resilience and household welfare over time.

Sixth, further research should investigate the effectiveness of cash-plus interventions, particularly combinations of cash assistance with financial literacy, market access, vocational training, agricultural extension and business development services.

Finally, future studies should consider larger samples and more diverse geographical settings to improve the generalizability of findings concerning cash transfer assistance and refugee sustainable livelihood outcomes.

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APPENDICES

APPENDIX I : QUESTIONNAIRE

Introduction:
"Hello, I …….....from Gulu University. I'm here to have discussion with those who received cash assistance in this settlement. The purpose of the discussion is to know whether the cash transfer has had the expected outcomes, how people gauge it and how the cash received was actually used.

I would like to ask you some questions for 20 minutes to help us understand cash assistance provided to the beneficiaries and their livelihoods in this settlement. I kindly ask for your honest answers and appreciate suggestions and your input will not be used against you in any way. This interview is voluntary – you do not have to answer a question if you don't want to, and we can stop at any time".

Have you received cash assistance as part of this program?

1. Yes ☐ 2. No ☐

Consented? 1. Yes☐ 2. No☐

Date:

……

a) Name (s) of surveyor…….

c) Nationality status: 1. Refugee ☐ 2. National ☐

Section A: Background Information
(Tick where applicable)

1. Gender: 1. Male ☐ 2. Female☐
2. Age: _____
3. Marital Status: 1. Single ☐ 2. Married ☐ 3. Widowed ☐ 4. Divorced ☐
4. What is your age? 1. 18 -24☐ 2. 25–31☐ 3. 32–38☐ 4. More than 38 ☐

5. How many members are in your household? 1. 1-3☐ 2. 4-6☐ 3. 7-9☐ 4. More Than 9☐

6. How long have you lived in Palabek Refugee Settlement?

    1. Less than 1 year ☐
    2. 1-3 years ☐
    3. 4-6 years ☐
    4. More than 6 ☐

Instruction: Please indicate your level of agreement with the following statements.
Scale: 1-Strongly Disagree | 2-Disagree | 3-Neutral | 4-Agree | 5-Strongly Agree

Section B: Cash Transfer Assistance

B: Conditional Cash Transfer (CCT)

B1: Conditional cash transfers for education

B2: Condition cash transfer for health

B3: Conditional cash transfer for work/farming/nutrition

B4: Unconditional Cash Transfer (UCT)

Construct B1: Conditional Cash Transfer for Education

Question Code	**Statement**	**1**	**2**	**3**	**4**	**5**
B1.1	I receive cash only when I meet certain conditions (e.g., attending training or sending children to school).	☐	☐	☐	☐	☐
B1.2	I spend the cash assistance for education related needs only	☐	☐	☐	☐	☐
B1.3	Meeting the conditions for cash support improves my children education needs.	☐	☐	☐	☐	☐
B1.4	The conditions encourage productive behaviour like education and health care use.	☐	☐	☐	☐	☐
B1.5	Educational cash transfers reduce the financial burden of sending children to school.	☐	☐	☐	☐	☐

Construct B2: Conditional Cash Transfers for Health

Question Code	Statement	1	2	3	4	5
B2.1	I receive cash support only if I attend health check-ups or immunizations.	☐	☐	☐	☐	☐
B2.2	Health-related conditions for cash support are easy to fulfill.	☐	☐	☐	☐	☐
B2.3	Cash transfers have helped improve my family's access to health services.	☐	☐	☐	☐	☐
B2.4	Conditional cash support encourages regular use of health facilities.	☐	☐	☐	☐	☐
B2.5	The health-based cash conditions have improved our overall health practices.	☐	☐	☐	☐	☐

Construct B3: Conditional Cash Transfer for Work/Farming/Nutrition

Question Code	Statement	1	2	3	4	5
B3.1	I receive cash when I participate in farming or nutrition-related activities.	☐	☐	☐	☐	☐
B3.2	Cash transfers for work or farming activities have helped improve my household income.	☐	☐	☐	☐	☐
B3.3	I find the conditions for receiving cash support led to acquisition of more livelihood’s household asset.	☐	☐	☐	☐	☐
B3.4	Nutrition-related cash transfers have helped improve my family's diet.	☐	☐	☐	☐	☐
B3.5	Participation in conditional livelihood program encourages self-reliance.	☐	☐	☐	☐	☐

B4. Unconditional Cash Transfer (UCT)

Question code	Statement	1	2	3	4	5
B4.1	I receive cash without any conditions or requirements.	☐	☐	☐	☐	☐
B4.2	Unconditional cash has helped me meet my household's basic needs.	☐	☐	☐	☐	☐
B4.3	I am free to spend the cash as I see fit.	☐	☐	☐	☐	☐
B4.4	The cash support is regular and predictable.	☐	☐	☐	☐	☐

Section C: Refugees' Livelihood

C1. Income Security

C2: Asset Accumulation

C3: Quality of Life

C1. Income Security

Question Code	Statement	1	2	3	4	5
C1.1	The cash transfers I receive help to stabilize my household income.	☐	☐	☐	☐	☐
C1.2	I can now plan for my monthly expenses more effectively due to the support.	☐	☐	☐	☐	☐
C1.3	My household has experienced fewer financial shocks since receiving cash transfers.	☐	☐	☐	☐	☐
C1.4	The cash support helps us meet essential needs (food, rent, transport) consistently.	☐	☐	☐	☐	☐

C1.5	I feel more confident in managing my household's income because of the cash support.	☐	☐	☐	☐	☐

C2: Asset Accumulation

Question Code	Statement	1	2	3	4	5
C2.1	I have used some of the cash transfers to purchase assets(Land hiring,motor cycle, sewing machine, solar).	☐	☐	☐	☐	☐
C2.2	My household has accumulated more resources (Tools, livestock) since receiving cash support.	☐	☐	☐	☐	☐
C2.3	I have increased my savings as a result of the cash transfers.	☐	☐	☐	☐	☐
C2.4	I can now purchase or repair essential household items.	☐	☐	☐	☐	☐
C2.5	I have been able to reinvest some of the cash in small income-generating activities.	☐	☐	☐	☐	☐

C3: Quality of Life

Question Code	Statement	1	2	3	4	5
C3.1	My family's living conditions (shelter, food, safety) have improved due to cash support.	☐	☐	☐	☐	☐
C3.2	Cash transfers have improved my ability to provide education for my children.	☐	☐	☐	☐	☐
C3.3	We are now able to access better healthcare and nutrition.	☐	☐	☐	☐	☐

C3.4	I feel that my overall well-being has improved since receiving the cash assistance.	☐	☐	☐	☐	☐
C3.5	The support has reduced stress and improved family relationships.	☐	☐	☐	☐	☐

Section D: Moderating Variables
M1: Financial Literacy Training

Construct M2: Market Access

M1: Financial Literacy Training

Question Code	**Statement**	**1**	**2**	**3**	**4**	**5**
M1.1	I have received training on how to manage money and budgeting.	☐	☐	☐	☐	☐
M1.2	The financial literacy training helped me make better use of the cash transfers.	☐	☐	☐	☐	☐
M1.3	I am confident in my ability to save, budget, and plan financially.	☐	☐	☐	☐	☐
M1.4	The training has helped me avoid unnecessary spending.	☐	☐	☐	☐	☐
M1.5	I apply the financial skills I learned in everyday decisions.	☐	☐	☐	☐	☐

Construct M2: Market Access

Question Code	**Statement**	**1**	**2**	**3**	**4**	**5**
M2.1	I have access to markets where I can buy or sell goods and services.	☐	☐	☐	☐	☐

M2.2	The local markets offer the products and services I need for daily living.	☐	☐	☐	☐	☐
M2.3	I can reach the market easily using available transportation.	☐	☐	☐	☐	☐
M2.4	I can use the cash transfer effectively because markets are accessible.	☐	☐	☐	☐	☐
M2.5	The availability of markets supports my ability to invest in livelihood activities.	☐	☐	☐	☐	☐

Thank you very much – I appreciate you taking the time to speak to me today.

APPENDIX II: **Key Informant Interview (KII) Guide**

Introduction:

"Hello, I …….....from Gulu University. I'm here to have discussion with those who received cash assistance in this settlement. The purpose of the discussion is to know whether the cash transfer has had the expected outcomes, how people gauge it and how the cash received was actually used.

I would like to ask you some questions for 20 minutes to help us understand cash assistance and refugees' livelihood in this settlement. I kindly ask for your honest answers and appreciate suggestions and your input will not be used against you in any way. This interview is voluntary – you do not have to answer a question if you don't want to, and we can stop at any time".

Consented? 1. Yes ☐ 2. No ☐

Date: .....

Section A: Cash Transfer Assistance

Conditional Cash transfers

1. What can you comment on the usability of the cash transferred to you for specific activity?
2. What are the challenges related to the usability of cash provided for specific activities?
3. What should be done to improve usability of conditional cash transfers?

Unconditional Transfers

4. What can you comment on the usability of the cash transferred to you with no specific activity?
5. What are the challenges related to the usability of cash provided with no specific activities attached?
6. What should be done to improve usability of unconditional cash transfers?

Thank you for your time and valuable insights!!!!!!