

The Impact of Cash Transfers on Women's Economic Empowerment in an African Context:

*A Case Study of South Sudanese Women in
Yumbe District Bidibidi Refugee Camp
Northern Uganda*

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Change

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***The Impact of Cash Transfers on Women's Economic Empowerment in an African Context:
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Uganda.***

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DEDICATION

I dedicate this work to my dear late mother Hellen Zomai, for making my childhood days like heaven on earth and her commitment towards my initial formation and education.

ABSTRACT

The use of cash transfers has been a successful instrument for development and humanitarian interventions specifically in reducing extreme poverty in families and developing countries the long-lasting potential of the household members. This thesis examined the impact of Cash Transfer Programs (CTP) on South Sudanese refugee women in Yumbe District Bidibidi Refugee Camp in Northern Uganda. The refugee environment in a foreign country presents an already dire circumstance but the women are often determined to improve their material conditions out of necessity. In addition to the dire circumstances, men in refugee households usually opt to travel back to South Sudan to look for employment to provide for their families but fail to secure jobs opting to stay home in frustration. The men's return to South Sudan from Uganda and then failing to rejoin their families in the refugee camps has tended to leave several refugee families in the hands of women. To do this, this thesis examined the research question: to what extent do cash transfers function as a tool for women economic empowerment? The focus of this study was Yumbe district Bidibidi refugee camp in Northern Uganda, one of the poorest countries in the world. This thesis is structured into five chapters one has given an introduction, background information, significance of the study, the purpose of the study and research questions. Chapter two provides a literature review on the various theoretical perspectives on Cash Transfers and women's empowerment. Chapter three explains the methodological issues, target population and respondents' features, data generation process and limitation of the study. Chapter four provides a data presentation, analysis, and discussion. Finally, Chapter five ends with highlighting the key findings and making the necessary conclusions and recommendations that can be established to ensure an effective CTP on women's economic empowerment. In terms of theoretical framework, the thesis follows Naila Kabeer's conceptualization of women's empowerment as a lens with which to analyze the South Sudanese refugee women through cash transfers In Kabeer's theory, empowerment is defined as the process by which those who have been denied the ability to make strategic life choices acquire such ability. Kabeer contends that the ability to make choices underlies the notion of power and thus to be denied that ability is to be disempowered. As such, the theory argues that the process of empowerment essentially is a process of change. The theory is predicated upon the notion of choice and three dimensions: resources, agency and achievements. These three dimensions of empowerment represent

pathways through which it occurs and that change in one dimension has the potential to change others. A research design is a practical plan that is approved by the researcher to answer questions. This study used qualitative methods, specifically, the research utilized—focused group discussions and semi-structured interviews to seek for answers to the research questions. The research targeted a total sample size of 40 purposively selected participants distributed as follows: 21 women beneficiaries of cash transfer (9 non beneficiaries of cash Transfers, 5 church leaders and 5 representatives from organizations operating the projects. The researcher drew 14 individuals from the 30, to participate in 2 evenly divided focus group discussions. Out of the 30 women, the research ensured that 20 are from women groups doing small businesses with the help of cash transfers. For this study, the researcher is fully conversant with such ethical considerations guiding human subject’s research. As such, the researcher took an introduction letter from the camp commander to seek formal permissions and informal acceptance from community leaders to conduct the research. A consent form preceded by full disclosure of the research was issued to the participants, expressly asking for their permission to participate in the study. The outlined ethical considerations helped the research to gain trust from the subjects to participate in the primary data collection. The findings of this study portray a context in which refugee women are largely of low-level education, are nearly entirely dependent on CTPs both for basic needs and as capital for businesses yet the funds are generally insufficient, limiting meaningful choices available for the women. In addition, the set-up of the refugee camp is generally that which is patriarchal, however, the agency by women, occasioned by the CTPs and material needs, though limited, is gradually beginning to transform the role and place of the women both in their households as well as within the camp.

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May God Bless and Reward You All.

TABLE OF CONTENTS

| | |
|--|------|
| DEDICATION | iii |
| ABSTRACT | iv |
| ACKNOWLEDGMENTS | vi |
| TABLE OF CONTENTS | viii |
| LIST OF TABLES | xi |
| LIST OF FIGURES | xii |
| CHAPTER ONE | 1 |
| 1.0 INTRODUCTION | 1 |
| 1.1 Background of the Study..... | 4 |
| 1.2 Problem Statement | 12 |
| 1.3 Research questions:..... | 13 |
| 1.4 Justification | 14 |
| 1.5 Main objectives | 14 |
| 1.6 Specific Objectives | 15 |
| 1.7 Structure of the Study | 15 |
| CHAPTER TWO | 16 |
| 2.0 LITERATURE REVIEW | 16 |
| 2.1 Introduction..... | 16 |
| 2.2 Definitions..... | 16 |
| 2.2.1 Cash Transfer Programs..... | 17 |
| 2.2.2 Empowerment | 21 |
| 2.2.3 Women’s Empowerment..... | 26 |
| 2.2.4 Women’s Economic Empowerment | 31 |
| 2.3 The Role of Cash Transfers in Development..... | 34 |
| 2.4 The Impact of Cash Transfer Programs | 36 |
| 2.5 Livelihoods and Cash Savings | 38 |
| 2.6 Small Business Ownership..... | 39 |
| 2.7 Skills and Training | 40 |
| 2.8 Arguments Against Social Cash Transfer | 46 |
| 2.9 Theoretical Approaches | 50 |

| | |
|---|-----------|
| 2.9.1 Women’s Empowerment Theory | 50 |
| 2.9.2 Dimensions of Women’s Empowerment | 51 |
| 2.9.3 Resources | 51 |
| 2.9.4 Agency | 52 |
| 2.9.5 Achievements..... | 53 |
| 2.9.6 Link Between Agency, Resources and Achievements..... | 53 |
| 2.10 Theoretical Framework..... | 54 |
| CHAPTER THREE | 56 |
| 3.0 METHODOLOGY | 56 |
| 3.1 Research Design..... | 56 |
| 3.2 Study Area | 56 |
| 3.2.1 Population | 58 |
| 3.3 Sampling Techniques..... | 58 |
| 3.3.1 Purposive Sampling | 58 |
| 3.3.2 Sample Size Categories..... | 59 |
| 3.4 Data Collection Tools | 60 |
| 3.4.1 Semi-Structured Interviews..... | 61 |
| 3.4.2 Focus Group Discussions..... | 61 |
| 3.5 Researcher’s Field Experiences | 62 |
| 3.6 Ethical Considerations | 62 |
| CHAPTER FOUR..... | 64 |
| 4.0 RESEARCH FINDINGS, ANALYSIS, AND DISCUSSIONS..... | 64 |
| 4.1 Cash Transfer Programs as a tool for Refugee Women’s Economic Empowerment | 66 |
| 4.2 Access to Assets..... | 66 |
| 4.3 Access to and Control over Household Resources for Non-Beneficiaries of Cash Transfer..... | 69 |
| 4.4 Intra-Household Gender Relations..... | 69 |
| 4.5 Participation of Women in Community Meetings | 70 |
| 4.6 Beneficiary and Non-Beneficiary Participation in Economic Activities in the Community | 71 |
| 4.7 Local Leaders/Church Leaders | 71 |
| 4.8 Implementors | 71 |
| 4.9 Effects of access to cash on daily livelihoods of women and their participation in community affairs of the refugee camp..... | 73 |
| 4.10 Decision Making in the Household and Agriculture Activities..... | 73 |

| | | |
|--------|---|-----|
| 4.11 | Conduct of Women Beneficiaries | 75 |
| 4.12 | Hindrances to Women’s Decision Making | 75 |
| 4.13 | Church Leaders Perceptions on Gender Roles..... | 77 |
| 4.14 | Main Challenges Women face with CTP and modalities for making the system more effective... 81 | |
| 4.14.1 | Challenges Associated with Cash Transfer in the Camp..... | 83 |
| 4.14.2 | Implementors of Cash Transfers within the Refugee Camp..... | 85 |
| 4.15 | CTPs and Women Empowerment: Inferences from Findings | 89 |
| | CHAPTER FIVE | 92 |
| | 5.0 CONCLUSION | 92 |
| | REFERENCES | 96 |
| | Appendix 1: Interview Guide | 110 |
| | Appendix 2: Confirmation letter | 122 |
| | Appendix 3: Consent Form | 123 |

LIST OF TABLES

| | |
|-------------------------------------|----|
| Table 1 Sample Size Categories..... | 59 |
|-------------------------------------|----|

LIST OF FIGURES

| | |
|--|----|
| Figure 1 Southern Sudan map by county/state..... | 30 |
| Figure 2 Theoretical framework..... | 54 |
| Figure 3 Map of the Bidibidi Refugees camp..... | 57 |
| Figure 4 Household income Owner..... | 67 |
| Figure 5 Participant’s Occupation..... | 68 |
| Figure 6 Do you have the ability to control household income independently..... | 73 |
| Figure 7 What do you think about the roles and impact of cash transfer..... | 76 |
| Figure 8 Churches Roles in the Camp..... | 77 |
| Figure 9 Cash Transfers Impacts..... | 79 |
| Figure 10 What do you think cash transfers is all about..... | 82 |
| Figure 11 What are the challenges that men and women face when accessing them..... | 83 |
| Figure 12 How Best can Cash Transfer Empower Women..... | 86 |

CHAPTER ONE

1.0 INTRODUCTION

In the international development discourse, cash transfer programs are frequently cited as one of the most successful approaches to reducing poverty, more so in developing countries. Specifically, some claim that such programs have been critical to women's development, especially in empowering women economically, and thus spurring equal access to economic resources, and increasing women's control over resources (Bastagil et al., 2016).

Cash transfers refer to direct regular payment that raises household income to reduce poverty and vulnerability (Baird et al., 2016). The field of cash transfer encompasses a diversity of transfers in form of conditional cash transfer and unconditional cash transfer (Kuy, 2014). Cash transfers are now an integral part of the social protection portfolio in many developing countries (Lagarde et al., 2009). For instance, the Bolsa Familia Program (BFP) in Brazil was created in 1997 to improve productivity and consistency of cash transfer-driven social safety nets for the country's poor. Cash transfers have helped to reduce poverty and inequality by providing minimum incomes to beneficiary households. The annual household survey in Brazil (PNAD2004) found that the Bolsa Familia Program accounted for a substantial share of 20-25% of Brazil's fresh reduction in inequality, and extremely poverty representing a 16% fall in extreme poverty (Lindert et al., 2007).

The use of cash transfers has been a successful instrument for development and humanitarian interventions specifically in reducing extreme poverty in families and developing the long-lasting potential of the household members (Lagarde et al., 2009). This thesis examines the impact of Cash Transfer Programs (CTP) on women's economic empowerment in an African context. More specifically, it focuses on the impact of cash transfers on South Sudanese women in Yumbe District Bidibidi refugee camp in Northern Uganda. The refugee environment in a foreign country presents an already dire circumstance but women are often determined to improve their material conditions out of necessity (WorldVision, 2017). In addition to the direct circumstances, men in refugee households usually opt to travel back to South Sudan to look for employment to provide

for their families but fail to secure jobs opting to stay home in frustration. The men's return to South Sudan from Uganda and then failing to re-join their families in the refugee camps has tended to leave refugee families to solely depend on women.

Cash transfers are cash payments which are made to especially chronically poor households with an aim of supplementing household purchasing power and improving acquisition of human capital. When transfers are regular and reliable, they encourage extremely poor households to invest in schooling and health, for example by compensating households for the direct costs associated with sending children to school (e.g., textbooks, uniforms, transport, etc.). Regular and reliable transfers also improve the resilience of chronically poor households in the face of health and other shocks (Bastagil et al., 2016).

A cash transfer can be made in different ways, the most obvious ways being either a free transfer or as payment for work undertaken. Cash transfers can be made conditional, or they can be given without conditions. The usual preference is for a free transfer, in order to avoid competing with other necessary economic activities of the household (WorldVision, 2017).

Unconditional cash transfers allow recipients to boost investments in human and physical capital, to smooth consumption and to engage in more risky but productive activities (Fiszbein et al., 2009). The existing evidence focuses the positive impact of these programs on human capital, especially of younger individuals. Numerous impact evaluation studies have carefully shown that cash transfers to vulnerable households can have large effects on the education and health outcomes of children in beneficiary households (Haushofer and Shapiro, 2016; Kremer Brannen, and Glennerster 2013). Case study evidence from Uganda is no exception to this. A recent evaluation indicated that the two cash transfer programs considered in this paper enhanced household welfare. Beneficiary households reported higher consumption expenditures and used part of the transfers on health and education related expenditures and investments in productive assets (Merttens et al., 2016).

However, despite promising evidence on short-term impacts on a broad range of outcomes, we know little about the evolution of effects of cash transfers in the medium- and long-

term. To date, evaluation of the longer-term effects of small-scale Program providing low-level benefits in Sub Saharan Africa is missing. In this paper, we seek to highlight voices of women who are accessing social cash transfers in defining and articulating their perception of economic empowerment and also to determine whether social cash transfer enhances women control over how household income is used in in the refugee camp.

In 2010 the government of Uganda decided to establish a national social protection system with the goal of reducing chronic poverty and improving the life chances of poor men, women and children. As one of its main pillars this included the Social Assistance Grant for Empowerment (SAGE). Two design options were piloted between 2011 and 2015 to test their impacts and cost-effectiveness in achieving the SAGE goals to tackle chronic poverty and to grant access to key services such as healthcare and education. The design options include the Senior Citizen Grant (SCG), a universal social pension targeted at persons aged 65 and above, and the Vulnerable Family Grant (VFG), which is targeted at vulnerable households with restricted access to the labour market and high dependency ratios. Both programs were piloted in different regions and there was no overlap in programs participation. While the design options differ fundamentally, they share the same SAGE outcome. Cash transfers refer to direct regular payment that raises household income to reduce poverty and vulnerability (Baird et al., 2016).

The field of cash transfer encompasses a diversity of transfers in form of conditional cash transfer and unconditional cash transfer (Kuy, 2014). Cash transfers are now an integral part of the social protection portfolio in many developing countries (Lagarde et al., 2009). For instance, the Bolsa Familia Program (BFP) in Brazil was created in 1997 to improve productivity and consistency of cash transfer-driven social safety nets for the country's poor. Cash transfers have helped to reduce poverty and inequality by providing minimum incomes to beneficiary households. The annual household survey in Brazil (PNAD2004) found that the Bolsa Familia Program accounted for a substantial share of 20-25% of Brazil's fresh reduction in inequality, and extremely poverty representing a 16% fall in extreme poverty (Lindert et al., 2007).

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Most countries in the world have agreed to the 2030 Agenda adopted in 2015 and the accompanying 17 Sustainable Development Goals (SDGs). Central to the SDGs is eradication of extreme poverty for all people globally, with extreme poverty defined as living on less than 1.25 dollars per day. This goal also seeks to ensure that all women have equal rights to economic resources, control over land and financial services (Sarwar, 2018). The key question I wish to examine is the following: To what extent do cash transfers function as a tool for economic empowerment of women in Yumbe district Bidibidi refugee camp in Uganda?

1.1 Background of the Study

Cash Transfer Programs where cash is given directly to poor and vulnerable households are a tool that is increasingly being used in humanitarian response. While they comprise only 6 per cent of total relief budgets to date, this figure is expected to rise in the future as both funders and implementers see their value and impact. The interest in CBIs for humanitarian response comes from robust evidence in the development sector that regular, predictable cash transfers can help reduce the depth and severity of poverty improve food security and positively impact certain education and health outcomes. Potential positive outcomes for cash-based programs also exist in humanitarian contexts. For beneficiary families, cash may enable households to recover more quickly from shocks, equip them with more

dignity by providing choice in spending and help stimulate local economies. For donors and implementers, cash may reduce logistical challenges in provisioning food and other in-kind supplies; lessen risks of looting and leakage and increase the accountability and efficiency of humanitarian aid.

Brazil's Bolsa Família program is currently the largest conditional cash transfer (CCT) program in the world in terms of coverage and financing. Over the last decade, CCT programs have emerged as a popular social safety net in developing countries and an innovative approach to alleviating poverty. CCT programs aim to reduce poverty in the short-term by providing poor families with cash and improve human capital in the longer-term by encouraging behaviors related to health, nutrition, and education. Poor children are often disadvantaged from the start, as poor parents are less able to invest in their children's health and education, and poverty continues from one generation to the next.

CCT programs attempt to break this inter-generational cycle of poverty. Even when health care services are widely available, poor families are not always able to access them due to a variety of barriers such as fees, transportation costs, or time off from work. Because effective health care is often underutilized, health improvements in developing countries may not reach their full potential. CCT programs are demand-side tools that encourage poor families to utilize existing health care services. They have been widely implemented and are now present in approximately 30 countries.

Evidence from other countries suggests that CCT programs have improved the lives of people in poverty. Reported benefits include increased consumption among the poor, decreased poverty, protection from income shocks such as unemployment and catastrophic illness, and increased bargaining power of women. In terms of health, CCT programs have increased the use of preventive health services and improved some child and adult health outcomes. Brazil's Bolsa Família CCT program was created in 2003. Program eligibility is based on per capita household income, and the benefit amounts vary from R\$ 22-200 (US\$ 11-98) for the study period, depending on family composition and income.

Monthly payments are made preferentially to women and are directly credited to beneficiaries' electronic benefit cards conditional on compliance with health and education conditionality's. Children under the age of seven years are expected to comply with

Brazil's childhood immunization schedule and to make growth monitoring visits twice a year. Children between the ages of 6-17 years are expected to enroll in school and maintain minimum daily school attendance of 85% (75% for ages 16-17). Schools and health centers are responsible for reporting compliance.

In South Sudan cash-based transfers (CBT) are a complement to charity that is delivered in kind. They transfer decision-making away from humanitarian agencies and into the hands of crisis-affected populations through direct distribution of money or vouchers (IOM, 2017). Cash transfers are quicker to implement than distributions in kind. Transaction costs of cash transfers are substantially lower than those of food distributions. CBT are increasingly recognized as an effective way of responding to humanitarian needs while also adding value by boosting local economies, reducing logistical costs and promoting ownership, dignity and resilience within target communities. Without question the injection of cash into the local economy has an impact on markets and trade; the literature is mixed as to the net benefit or risks from this (Peppiatt et al., 2001, 17).

Thomas et al., (2018) argue that cash-based programs can work in conflict-affected societies. There is evidence that in South Sudan they help poor households address food needs and nutrition; and by injecting funds from vouchers, paid work, or grants into the local economy affect local markets. These cash-based programs are changing Sudanese society by affecting traditional kinship relationships and social safety networks; and affecting livelihood strategies as people are switching from subsistence to market-based activities. The volume of cash-based aid affects exchange rates, commodity prices and the macro economy. The review identifies and explains how injecting money into communities in growing volume influences the organization of Sudanese society, including rebel groups and others who might profit.

Alongside this there is one 'experimental evaluation' (Chowdhury et al., 2017) that directly compares the impact from cash invested via a supported, graduation style social protection program (Transfers to the Ultra-Poor or TUP) with unconditional cash transfers of the same value made to three comparison groups of households. BRAC in South Sudan thus tested its ultra-poor graduation framework in the context of political and economic instability; and it works.

This key experimental evaluation finds that both asset transfers and unconditional cash transfers improve household consumption, in the short term. But there is a persistent wealth effect, only from the TUP; the asset wealth of households does not improve for the cash group. It also finds suggestive evidence that support from BRAC may have helped the TUP beneficiaries cope with economic uncertainty after the outbreak of violence in 2014. So, while cash increases household consumption in both approaches, the goal of improved income or wealth is only supported by the additional services that the ultra-poor graduation framework offers. This evaluation suggests evidence for the value of investing in a graduation framework and social protection package designed to build resilience; over and above similarly expensive cash transfers (Chowddhury et al., 2017).

Additional material in this Helpdesk report is drawn from information published or presented by implementing agencies. This provides some evidence from South Sudan that cash-based programs bring numerous advantages. Both in terms of impact (improved nutrition, increased spending, assets replaced or added, children in school, women taking control over household spending). Also in terms of implementation (speed of delivery, efficiency and reduced transaction costs, the way in which cash transfers are delivered can help empower the target community – and the local community and market that surrounds them).

Poverty, inequality, and entrenched patriarchal norms characterise many societies in Africa, both South Sudan and Uganda in which this study is contextualized are no exception. According to a World Bank report published in 2018 and Arabi (2009), although Uganda maintained a steady trajectory of economic growth, such growth was largely concentrated in the south of the country, with the northern part, which is the setting of this study, remaining poor and insecure (Deng, 2018).

Cultural norms which elevate men above women across all social interactions continue to pervade South Sudan (Arabi, 2009). Traditional South Sudanese culture discourages women to take roles which undermine their ability to tender for their male relatives, or children (Asfaw et al., 2015). Yet, Arabi (2009) contends that a half a century of war in South Sudan beginning 1955-2005 significantly transformed gender roles in the South Sudanese societies given the long absence, and sometimes death of the men in the

warfront. As a result, Arabi observes that women took men's role in agricultural production to support their families, but the patriarchal pushback has limited the women's role (Arabi, 2009).

The setting of this study, in Yumbe, district Bidibidi in Northern Uganda where South Sudanese refugees are settled in camps, is thus an environment characterized by a convergence of impediments for women. The refugee camp in Uganda borders Democratic Republic of Congo on one side and South Sudan on the other side. The insurgency against the Ugandan government which took place from early 1980s up to 2006 meant that the region remained poor as the Ugandan government could not do much under the circumstances. It is only after 2006 that Uganda government began a series of economic interventions to uplift the region, key among them a cash transfer program — the Northern Uganda Social Action Fund (NUSAF) (Sloane, 2011).

The South Sudanese refugee camp is therefore located in an area that remain generally poor. The refugee families often find themselves headed by women as their husbands move back to South Sudan to look for employment to support their families in the camps. Unfortunately, these men end up failing to secure gainful employment in South Sudan, making some not to go back to the refugee camps altogether. Most of those who go back find themselves in households where they are unable to provide for their families yet demand of women to remain subordinate.

The women thus step up to confront patriarchal norms not by choice but by circumstances they find themselves in. In their attempts, those who have benefit from Cash transfers programs attempt not only to use the funds to start small businesses that sustain their families but also find themselves having to make critical decisions in their families, decisions which were hitherto preserves of the men in the households.

Cash Transfers and Empowerment

The term cash transfers became popular following the implementation of Bolsa Escola in Brazil in 1995 (Lindert et al., 2007). The Brazilian cash transfer program was then duplicated by Progresa in Mexico (1997). Because of the success of cash transfers in Latin American and Caribbean countries, these programs have been escalated to many

developing and developed countries at large with the aim of improving standard of living of the poor households in Sub-Saharan Africa (Kuy, 2014).

In an African context, cash transfers soon became popular given the levels of poverty which have prompted various efforts both by African Governments and the donor community to alleviate poverty. These programs also targeted communities living in extremely vulnerable situations such war zoon and, as refugee camps, which are of the central interest to this study. In Taita Taveta Kenya, Cash for Asset program targeting households faced with hunger due to harsh climatic conditions significantly improved agricultural yields leading to a steady food security situation (Harvey, 2012).

In the program, beneficiary households used cash transferred to purchase water harvesting equipment which they in turn used to irrigate their farms. Similar outcomes were also registered in Burundi where Cash for Work program targeting mothers with responsibility over households faced with hunger was being implemented in 2016. In the program, World Vision agreed with the mothers to supply labor to their own small subsistence farms, improving the quality and quantity of yields while also receiving \$25 monthly (Harvey, 2012).

In Somalia, a cash program entailing mobile money transfer to poor households have been implemented from 2015 by the World Vision. In the program, recipient households were granted the leeway to make personal choices with the cash, with most preferring food. Consequently, over time, these households adopted more sedentary lifestyles given that the problem of having to move around looking for food was significantly resolved. The sedentary life also made their choice broaden beyond just food, but food which meets nutrition standards.

Cash transfer programs have also been implemented in South Sudan, an extremely poor and conflict ravaged country. For example, the World Food Program (WFP) and World Vision's cash transfer program has targeted the physically disabled, elderly people as well as health centers. Under this program, beneficiaries were first trained on good nutritional practices, hygiene and livelihoods and thereafter granted cash amounting to approximately \$45 monthly for strictly food. This program registered success in feeding families and

reducing dependency on extended family perceived to be having better incomes (Simon et al., 2018).

In Northern Uganda, the case of choice to this research, Action Against Hunger (ACF) began to concentrate on cash-based program intervention in 2008, when the Royal Norwegian Embassy (RNE) issued a call for proposal for cash transfer projects to fund the process of Internally Displaced Persons (IDPs), return and recovery in Northern Uganda. ACF was among the three NGOs carefully chosen by RNE, to receive funding for the initiative. Among those organizations with their different approaches, ACF had a unique offering of unconditional cash transfers to individual vulnerable households in the name of livelihood and economic recovery in Northern Uganda (Sloane, 2011).

The foregoing discussion shows that cash transfers have gained unchallenged traction in development policy, especially those targeting the poor and vulnerable groups. Indeed, and Bailey and Aggiss (2016) argue that there is a broad consensus that people in poverty need to make their own choices. However, they note that what development organizations now grapple with is discord within Cash Transfer models as well as suitability of interventions by different donors implementing CTP in same or different areas and circumstances. This study therefore focuses on Yumbe district Bidibidi refugee camp because of three reasons. First, most studies for example *The Impact of Conditional Cash Transfer Program Child Nutrition*.

Leroy et al. (2009) and Corboz (2013) have focused on successes of CTP programs implemented among poor people generally, without much specific attention to the refugee context, which may provide additional insights into these programs. Second, within the refugee context, a further specificity on empowerment of women through CTPs has not been sufficiently problematized. Third, the familiarity of the researcher with experiences in the refugee camp also presents an advantage in navigating the research and better understanding, which is hoped could make interpretations of findings and recommendations more useful to actors involved in CTP (Sida Helpdesk on Human Security and Humanitarian Assistance, 2018).

Across East Africa, ACF has implemented several cash-based projects including a direct cash transfer project in Kenya following post-election violence and a conditional cash

transfer project designed to support income-generating activities in South Sudan (Sloane, 2011). This thesis will focus on the two types of cash transfers: conditional and unconditional cash transfer, which have been defined variedly by different authors.

According to Kuy (2014), cash transfers provide noncontributory cash grants to selected beneficiaries to satisfy good results least consumption needs. Bonilla and Ring (2017) have defined cash transfer as the process of direct payment of money to beneficiaries or recipients, they may be paid directly by the donors or by the implementing partner. Unconditional cash transfer is when the recipient receives the cash simply by qualifying as a beneficiary in the program (Arnold et al.,2011).

It also refers to the provision of cash transfers or vouchers given to individuals, household, or community recipients, not to governments or other state actors. Unconditional cash transfer pre-determines the provision of a particular commodity, making them more flexible safety nets which allow individuals to buy items according to their needs (Addo and Cross.,2014). In conditional cash transfers, the beneficiary must follow the laid-out procedures and implement the mentioned aim of the cash transfer, for example paying the school fee (Jackson et al.,2009).

ACF implemented unconditional cash transfers to individual households, concerns livelihood and economic recovery in Northern Uganda, the project period was in February 2009. ACF's field staff prearranged the nomination of 1,500 beneficiary households that followed a specified vulnerability criterion. Accounts were opened through Equity Bank, which organized a first transfer of 250,000 UGX to each beneficiary (Blattman et al.,2013).The second phase of the program continued in January 2010, which was the second to reinforce returnee household livelihoods and food security in Otuke County through direct cash transfer at the household level. A second transfer of 320,000 UGX was made towards the end of the project, as part of the project activities, ACF facilitated four different technical trainings on livestock, crop production, small business, and animal traction. Beneficiaries were required to develop household action plans for how to spend each sum of cash (Blattman et al.,2013).

Recently, in northern Uganda's refugee settlements, World Vision distributed more than US\$200 to 463 families, appreciations to support from UNHCR which was supporting one

million refugees who run-away from violence in South Sudan since 2013(Farran,2018). In May 2017, a World Vision report found that more than half of the refugees relied merely on food assistance and had no other means of earning income (Farran, 2018).

1.2 Problem Statement

The situation of women's economic empowerment in Bidibidi refugee camp in Yumbe district, Northern Uganda is mired in cultural practices across different communities, and conflicts among men but that is not our part of our focus. Our focus in this area is women. This is because of the tendency by administrators of refugee camps to cluster refugees according to their family, ethnicity, and social levels. Such clustering, according to my experiences of working for an International Women's organization, aggravates to some extent ethnic competition among the major tribes of South Sudan. These experiences suggest the need to acknowledge and address cultural nuances while administering development aid among refugees for such efforts to bear fruit. As Samman and Santos (2009) argue, disregarding cultural context of humanitarian assistance in refugee camps can be counterproductive.

In Yumbe district's Bidibidi refugee camp, the cash-based program mainly focuses on poverty reduction through increasing school enrolment and attendance for girls, improving health and nutrition as well as empowering youth and women. However, the model of the programmes is not gender-sensitive, ignoring the gender dynamics that might have a bearing on women's economic empowerment, more especially in the refugee camps, where most women are single mothers, child-mother, living with the aim of going back to their country of origin to overcome the traumatic situation of daily living in the camp. Without a clear consideration for gender power relations as well as gender roles and responsibilities, it becomes difficult to achieve the aims and effects that cash transfers may have. Put differently, implementing conditional and unconditional cash transfers can cause family conflict for example in the focus group discussion one of the women said my husband has been jealousy and it always leads him to conflict, adding to the women's already traumatic conditions in the refugee camps. Hence the need for more evidence to deepen the

understanding of how women's economic empowerment influences the impacts of cash transfers (Kabeer, 2005).

Several studies conducted on the impacts of cash transfers, more specifically on conditional and unconditional cash transfers in Northern Uganda have focused on future impacts and have not been specific to such impact on women (Bonilla and Ring, 2017). Therefore, there is need for this study to explore the impact of cash transfers programs on women's access to income-generating activities, leadership position, legal rights on gender equality and domestic violence. Therefore, this thesis will consider not only the immediate impact of the program but also seek to identify evidence on their longer-term effects and wider implications for various dimensions of women's income generation and participation in the community.

The implementation of CTPs does not essentially empower female beneficiaries. Even when women are the formal beneficiaries of cash transfer programs, gender-based power dynamics in the household may regulate who decides how to spend it (Asfaw et al., 2015). Although most of the statistically significant findings on women's decision-making power suggested that CTPs improved women's economic empowerment, the majority of findings within the reviewed papers were- insignificant (REPOA, 2019).

The research gap which this thesis will fill is the process for women of empowerment through cash transfers direct to them not through their children in terms of them owning it and feel considered in the cash transfer program for women at the refugee camp through the cash transfers program.

1.3 Research questions:

1. How and to what extent do cash transfer programs function as a tool for women's economic empowerment?
2. How has access to cash affected the daily livelihoods of women and their participation in community affairs of the refugee camp?
3. What are the main sets of challenges women face and how can the cash transfer system be made more effective?

1.4 Justification

Cash Transfer Programs in Uganda have primarily focused on the objectives which are reducing poverty, improving health, nutrition, and wellbeing of vulnerable children, and increasing school enrolment and attendance. Nevertheless, this thesis contends that these cash transfer programs are often gender blind as they do not consider the culture, social organization, and intra-household gender relations that may have a negative attitude on women's economic empowerment. As such, this thesis further notes that women will continue to spend their time in “invisible” work at home because women are restricted to traditional day to day chores of motherhood. Keeping in view this lack of social organization, culture, and intra-household gender relations, thus the need to examine the effects of CTPs on women's access to and control over resources and decision making at household level in the context of highly patriarchal and matriarchal society.

This study, therefore, explores how to link the role of CTP on women’s economic empowerment at the household level between men and women because the cash transfer is considered to reduce gender inequality and to make women capable of using resources and participation in decisions making at family. It also provides an insight into the public policy as to how CTPs to the poor women at the household level in the refugee camp could effectively be utilized for their specific empowerment indicators.

1.5 Main objectives

To explore the role of social cash transfer to analyse the extent to which social cash transfer enhance women ability to make decisions on public leadership affairs, and other income-generating activities, to what extent social cash transfer empowering women to participating in communities' activities and advocating for women rights and sustainable peace in South Sudan and beyond.

1.6 Specific Objectives

1. To highlight the voices of women who are accessing social cash transfers in defining and articulating their perception of economic empowerment.
2. Determine whether social cash transfer enhances women's control over how household income is used in the refugee camp.
3. Through observations identify any contributory factors that might have an impact on women's economic empowerment.

1.7 Structure of the Study

This thesis is structured into five chapters one has given an introduction, background information, significance of the study, the purpose of the study and research questions. Chapter two provides a literature review on the various theoretical perspectives on Cash Transfers and women's empowerment. Chapter three explains the methodological issues, population and respondents' features, data generation process and limitation of the study. Chapter four provides a data presentation, analysis, and discussion. Finally, Chapter five ends with highlighting the key findings and making the necessary conclusions and recommendations that can be established to ensure an effective CTP on women's economic empowerment.

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction

This chapter reviews the literature on the nature of social cash transfer programs in developing countries in the African context in general and specifically in Uganda. It also explores the nature of social cash transfer on women's economic empowerment, the impact of cash transfer on women's public leadership, participation, and improvement in women's role in communal activities. The chapter, in part, seeks to explore the theoretical linkages between cash transfers and women's economic empowerment.

Chapter two begins with a summary of definitions for operationalization purposes, then, looks at Cash Transfers in element: description of what they are, the main approaches, what has worked, and where, and the arguments for and against. Thereafter, the chapter moves to the literature review where different theoretical perspectives on women's empowerment, women's economic empowerment and socio-cultural effects on women's empowerment process will be explored. Finally, it will discuss the theoretical/analytical framework that will be used.

2.2 Definitions

Cash transfer programs have been defined in different ways by different authors. Cash transfer is the provision of assistance in form of money, physical currency, cash or electronic-cash to beneficiaries,' individuals, households or communities and as a modality, they are distinct from both vouchers and in-kind assistance (Simon, 2018). Although the nature of cash means it is generally not possible in practical terms to restrict how it is spent, a cash transfer may be described as restricted where it is intended that the cash be spent on particular goods or services, which is reflected in an intervention's objectives, design, and targeting group (Simon, 2018).

A cash transfer can also be defined as the process of direct payments of money to a beneficiary or recipient; they may be paid directly by the donors or by the implementing

partners According to Baird et al. (2010) cash transfer is a direct regular payment that raises income to the household to reduce poverty and vulnerability. The field of cash transfer encompasses conditional cash transfer and unconditional cash transfer (Baird et al., 2010).

Cash transfers are regarded as a social safety net policy that has a purpose to develop human capital and poverty reduction. This program addresses poverty in the long run not only transferring cash to address poverty but also imposing conditions on the poor to commit themselves and to rescue future generations out of poverty (Son, 2008).

2.2.1 Cash Transfer Programs

Cash transfer programs are economic interventions where cash for goods, or vouchers services, is directly provided to beneficiaries. In the context of humanitarian assistance, the term is used for the provision of cash, vouchers given to individuals, households, community recipients, but not to governments and other state actors (Arnold et al., 2011). It covers all modalities of cash-based assistance, including vouchers. This excludes remittances and microfinance in humanitarian interventions although microfinance and money transfer institutions may be used for the actual delivery of cash. Therefore, Standing (2012) argues that this term can be used interchangeably as cash-based interventions or cash-based transfers.

Cash Transfer Program (CTP) refers to all programs where cash, vouchers, services, and goods, are directly given to beneficiaries. It is a method that builds upon connections, capacities, incentives, and relationships to encourage effective market recovery. CTP is an instrument for delivering assistance (Ikiara, 2009). CTPs may be designed with longer-term development aims such as large-scale, state-sponsored cash transfer programs. In this study, however, we focus on the use of the Cash Transfer Program in the refugee camp, and early recovery poverty reduction of women's economic empowerment for development.

The ability to deliver and implement cash transfers is a key determinant as to whether they are an achievable social protection instrument in the country. Uganda faces a number of

key challenges in this respect. Limited institutional capacity at the federal level to develop policy, provide guidance and implement effective monitoring and evaluation (M&E) systems to support state-specific CCTs is a key challenge. And yet an overarching vision and plan for social protection is urgently needed to support the scale-up of cash transfer interventions at a state level. Limited institutional capacity is also found at the state level and can undermine the ability of the state's policymakers to choose appropriate cash transfer programs and also to deliver and monitor existing CCTs (e.g. COPE). Given these institutional constraints, cash transfers with a simple design (e.g. no conditionalities) which put less of a burden on administrative capacity and limited resources may be seen as more appropriate.

Inter-sectoral institutional coordination is not easy for any country, not least Uganda, but is vitally important to the success of cash transfer programs. Concerted efforts and institutional incentives are often needed to improve coordination – both horizontally (across sectors) and vertically (between the state and the federal levels). There are some emerging practices of these at the state level (e.g. in parts of Yumbe District). In addition, irrespective of conditionality, cash transfers (indeed any social protection programs) require effective coordination between programs to ensure their effectiveness.

Development partners need to ensure that they promote such linkages between state-level actors and do not create parallel systems.

Other initiatives show some positive steps towards improved coordination, for instance the types of programs being funded from the Millennium Development Goals (MDGs) Debt Relief Gain (DRG) fund, which include free health services. There is a need to ensure coordination is in place for other types of services too, including social welfare services, HIV services, banking and economically productive activities.

Challenges with service delivery and infrastructure also make the case for CCTs in Uganda more problematic. Despite improvements in services over recent years, low health, education and child deprivation outcomes for the poor in particular, and low spending on these sectors, demonstrate that simultaneous – and significant – investment is needed here to maximize the potential for cash transfers. In this scenario, it might be more efficient to prioritize expenditure on improving the quality of services, rather than designing a

complex CCT which requires additional resources for monitoring conditions. Quasi-conditions, or soft conditions, based on awareness raising may be more cost effective and beneficial.

Finally, accountable and transparent mechanisms are needed within the design of any social protection programs. Federal and state levels need to build on existing initiatives which institutionalize such mechanisms. There also needs to be more attention to bottom-up accountability – increasing beneficiary awareness of programs entitlements and ensuring there are mechanisms for participants to claim these rights and hold implementers accountable for delivery.

Emergency food aid in Africa in the late 1990s was failing to contribute to food stability. Cash transfer programs were seen to have more positive impact on food security and stability. The catalysts for the growth of cash transfers in sub-Saharan Africa included the global economic crisis that leads to the increase in food and fuel prices. There was also a concern on persistent poverty and low human capital development that led to the increase of the cash transfer programs in Africa. Recurrent famines increased the vulnerability of the sub-Saharan Africa. Drought and famine in the region led to malnutrition among the younger children. Emergency food aid became expensive for the international community, therefore, the need for the cash transfer programs in Africa.

There was a growing interest of cash transfers in Africa in the 2000s. Most Africa countries adopted a social protection framework and implemented cash transfer programs to address poverty and vulnerability. In 2007-2008, the South African government launched a cash grant system that targeted the most vulnerable people in South Africa. These included the older persons, persons with disability, orphans, and vulnerable children. The primary focus of the program was to tackle poverty, increase human capital development and increase food security among poor households in South Africa. Similarly, in Botswana, the old age pension was launched to assist the elderly people who do not have support from their families be able to live a decent old age life. In Ethiopia, the productive safety net program provides households with cash transfers to assist in their food needs and protect them from soliciting and neglecting their assets.

The Malawi Social Cash transfer was started to address poverty, hunger, and starvation in the ultra-poor households and increase human capital development. The Tanzania community-based cash transfer was launched to increase access of the poor and vulnerable to basic services, increase school attendance and health care visits for the beneficiaries. Similar to the cash transfer programs in Latin America, the overall objectives the cash transfers in Africa is to address poverty, hunger, gender equality and human capital development. As confirmed by Basset (2008), these early programs in Mexico and Brazil developed to wind up noticeably the biggest and best-known CCTs, working as focal components of their nations' social assistance and poverty reduction techniques.

In spite of the extension of social protection in Africa, national governments are frequently hesitant to finance social protection programs as these require a reallocation of assets and are frequently considered excessively costly. Conditional cash transfers have been on the rise in Uganda but the coverage is still too minimal compared to the need and the number of vulnerable people in Yumbe district and Uganda at large.

Cash Transfer Programs can be provided either conditionally or unconditionally. Cash given to beneficiaries without the beneficiary having to do anything specific to receive the transfer are described as unconditional Cash Transfer Programs. If beneficiaries are required to perform an activity in order to obtain the cash transfer, we speak of conditional Cash Transfer Program. Activities can include the provision of work (e.g., to create assets or restore public infrastructure), the attendance to health check-ups, school or training, or the rehabilitation / reconstruction of shelter. Thus, conditional CTP provides extra leverage to promote desirable behavior among beneficiaries. These programs are on the other hand more resource intense to implement and monitor.

A further distinction can be made between restricted or unrestricted cash transfers. Restricted cash transfers usually refer to vouchers, which can only be redeemed in defined shops for selected food or non-food items or services. Unrestricted cash transfers refer to money provided directly to beneficiaries or through bank or mobile services. Unrestricted cash can be spent by recipients according to their needs and preferences. The theoretical case for cash transfer programs

assumes that individuals can be trusted and empowered to effectively use of resources available for them, to improve their living standards (Kabeer, 2012). Poverty is recognized as multi-dimensional, with inadequate and unreliable levels of income identified as a critical aspect of the problem (Banik and Hansen, 2016). CTPs are therefore meant to provide a modest but reliable income to assist households to stabilize consumption and enable them to sustain spending on food, education, and healthcare.

2.2.2 Empowerment

The concept of empowerment is multidimensional, culturally grounded, relational and applies at different levels. According to Samman and Santos (2009), the concept has most frequently been used to explore the relative position of women to men and the significance of redressing this balance, the framework must apply to understand the position of individuals and groups disadvantage (Samman and Santos, 2009). The concept of empowerment lies in its integration of the level of individual study with the level of social and political meaning. The conjunction of individual empowerment in social, and political areas appears in feminist thinking, which connects the personal with the political: what occurs in the life of an individual woman is not only her private affair, but also an expression of her social situation (Hughes et al., 2015; Kabeer, 2012).

The reported empowerment as technologically advanced the concept theoretically and presented it as a worldview that includes a social policy and an approach to the solution of social problems stopping from powerlessness (Hunt and Samman, 2019). If we acknowledge that politics is everyday activities of ordinary people who are attempting to change social and economic institutions, individual empowerment cannot consist only of personal assertiveness, mobility, and a psychological experience of power (Hunt and Samman, 2016).

According to Samman and Santos (2009) and Kabeer (2012), feminist thinking presents the personal and the political as two sides of one coin, in remonstrance against a common social tendency to divide what is considered worthy of public discussion is openly discussed from what is not such and belongs inside the private sphere. This division

defined women's problems as private thus prevented public recognition of their importance, omitted them and separated them from one another, and thus prohibited them having a community life which would strengthen their perceptions, establishing a vicious circle that increased their exclusion and institutionalized their disconnection from politics (Samman and Santos, 2009).

Empowerment in this study refers to the empowerment of disadvantaged rural women in a refugee camp who have little or no income and assets and little or no control over family wealth and decision-making. Financial inclusion through IMFS is likely to enable rural women's access to income and wealth, and it may empower them economically and raise their status in the family and society. Hence this study looks at how and to what extent cash transfer programs function as a tool for women's economic empowerment, how has access to cash affected the daily livelihoods of women and their participation in community affairs of the refugee camp.

Hamid (1995) examined the gender dimensions and rural poverty in Bangladesh and documented the socio-economic profile of female-headed households to highlight the disparities between male- and female-headed households. Berger (1995) studied women's access to and use of microcredits and found that an increase in women's access to MFS would lead to their economic empowerment (ECEM) by enabling them to make decisions on savings and credit use and allowing them to set up micro-enterprises to increase income under their control. He further concluded that increased ECEM would lead to their augmented well-being and socio-political empowerment.

Salahuddin and Shamim (1996) studied the poverty of rural women in Bangladesh and identified the impact of poverty-focused NGO programs on rural women beneficiaries in a poverty situation in terms of employment and income. The overall picture showed a wide gender gap in spheres including employment and earnings, literacy and education, dietary intake and provision of health facilities. Salahuddin and Shamim (1996) through a discussion paper prepared for the Canadian International Development Agency examined the role of microcredit in lessening poverty and promoting gender equity. They concluded that maximization of the impact of microcredit requires an understanding of its limitations,

efforts to improve the credit programs and offering alternate credit programs for excluded women, especially for the poorest.

Slee (2004) studied the development context of Bangladesh and found that women, particularly from disadvantaged families, cannot participate in or benefit from development efforts. In response to climatic and economic vulnerabilities, men tend to migrate, leaving their families behind, whereby women bear the burden of poverty in a discriminatory situation. Hasan (2005) studied various skill development programs for women in Bangladesh and documented that poor women are engaged in various income-creating activities to improve their financial well-being. These included agricultures, raising poultry and livestock, household horticulture, aquaculture, handicrafts and providing services. In this way, women could establish their opinion in household activities, as well as in the society, and the development process may accordingly improve.

Empowerment is mostly conceptualized as both an outcome having superior access to and control over resources and decision making and a process of change, the process of increasing people's freedom to act and their capability to make choices (Kabeer, 2005).

According to Sen, capability theory in so far as empowerment is concerned is premised on freedom and development of an environment suitable for human beings to flourish. Its outcome of focus is on what people are actually able to be and do rather than just availing the resources to the people in question. Sen further asserts that central to the theory is that empowerment ought to develop people's capability to choose a life that they value rather than that which others perceive to be good for them.

Sen's conceptualization of empowerment under capability theory is that the opportunities accorded to individuals to develop the capabilities and the processes involved both require and produce freedom. As such, human development is understood not just as an abstract concept but lived experiences whose improvement process needs to be anchored on freedom. Sen further argues that individuals' reason to value particular aspects in their lives should be interpreted as the informed choices these individuals make.

Sen also cautions that empowerment through this theory should not be limited to the value of income generation and consumption, instead, such an analysis ought to also entail the attendant opportunities which grant individuals and groups free and more worthwhile lives. Finally, Sen cautions that the theory's emphasis on choice of what one considers to be of value should at no point be confused with the neoliberal mantra of individual choice, but rather be understood as an ethically individualistic endeavor beneficial to the self.

However, although Sen's capability theory is widely viewed as a holistic empowerment theory, like all theoretical propositions, it also has critics. The main weakness of the theory is its focus on individualism in personal choice and values (Kuhumab, 2018). Kuhumab points out that Sen's emphasis on personal choice makes the theory rigid and inapplicable in the analysis of empowerment of collective groups. To remedy this weakness, Kuhumab proposes an improvement to Sen's proposition by embracing the Ubuntu philosophy.

Ubuntu philosophy is an African conception that asserts that the human person cannot be achieved outside the community (Daka, 2008; Mbiti, 1999). Mbiti (1999) argued that the philosophy denotes a symbiotic relationship between an individual and the community, thus, a person becomes because of the community. Therefore, through Ubuntu, individual freedom is seen as the wellbeing of the community group. I am because you are (Kuhumab, 2018). Through Ubuntu, Daka (2008) posits that the community thus becomes a platform where members are empowered and dignified as human beings since it is only in the community of persons that an individual can pursue their well beings and that of the collective group. This is similar to Kuhumab (2018)'s contention that the philosophy of Ubuntu grants individuals the spirit of solidarity and cooperation, often witnessed in the social fabric of most of Sub Saharan African social set ups. The capability, Ubuntu philosophy and cash transfer programs for women refugees provide the lens with which this thesis examines the empowerment of the refugee women through cash transfers in Uganda. Through the capability approach, the thesis seeks to understand the processes – including the conditions involved administration of the CTPs and whether these processes are embedded in freedoms that yield what the refugee women consider to be of value at individual level. In addition, the Ubuntu philosophy provides an analytical lens on empowerment that focuses both on the transformation (or lack thereof) of individuals, their

households and the entire refugee community including the implications of the CTPs to their relatives left back in South Sudan.

The proponents of Ubuntu argue that it is an organic spirit across Sub-Saharan Africa whose praxis allows empowerment of individuals which then trickles down to groups and vice versa. This thesis takes the Ubuntu philosophy as a complimentary theoretical lens to Sen's capability theory.

Some cash transfers may be conditioned explicitly on work (or lack thereof). Cash will only be given if the recipients agree to start a business, which will increase the return to working. In contrast, there could be a deterrence effect that reduces labor if individuals are concerned that earning too much will disqualify them from eligibility for future transfers, or if migrating in search of better job opportunities will make the individual no longer eligible for transfers.

Other cash transfers may be conditioned on time-consuming activities. Many conditional cash transfers require that parents take children to regular health clinics and that children attend school. Both reduce the time available for children to work and are likely to decrease child labor. In contrast, they can have opposing impacts on the time available for parents to work—health visits and other such activities may take time away from work, while increased school attendance for children may make it easier for parents to work.

Adult labor outcomes of individuals whose households receive cash transfers when they are children can also be affected through a human capital accumulation liquidity and conditioning effect. Cash transfers lead to children getting more education, and this education in turn then can affect the likelihood of work, the type of work, and the income earned from work as adults.

Having appreciated various definitions of the term empowerment, this section closes with the conceptualization adopted by Naila Kabeer (1999) which is the broad theoretical conception that this thesis will follow. Empowerment ought to develop people's ability to choose a life that they value rather than those which others perceive to be good for them (Kabeer, 1999). Thus, in Kabeer's conceptualization, the desirable outcome of empowerment should be viewed in terms of what people are able to be and do rather than

just the narrow lens of the resources avail such people. Thus, under meaningful empowerment, the opportunities accorded to individuals to develop the capabilities and the processes involved both require and produce freed. Empowerment therefore is not limited to money and consumption, but the opportunities which provide people the luxury to be free and live worthwhile lives.

2.2.3 Women's Empowerment

The process of women's empowerment is based on a range of factors, such as societal norms (e.g., perceptions on the roles of women and men), individual attitudes and personalities, access to resources as well as social networks of support, and existing legal structures. A regular cash transfer is therefore only one factor among many that may influence this process. Given these complexities, the impact of cash transfers on gender equality and women's empowerment outcomes is not well understood. Cash transfer programs are often considered to be gender-sensitive in that many of the large, well-known conditional cash transfer programs, by design, target women. Theory and empirical evidence posit that women are more likely to spend extra income on household needs related to food, health and education. However, this foundational assumption has actually not been well researched. Indeed, there exist few rigorous studies that directly compare the impacts of delivery of cash to women versus men. Those that do find little statistically significant evidence that giving the transfer to women as opposed to men meaningfully improves expenditure outcomes.

The context in which women and empowerment is studied is an extremely cultural one, linked to the system of norms, values, and beliefs of a society (Dutta et al., 2010). Indeed, a report from a study in five Asian countries, country and community of residence predict women's domestic empowerment better than their personal socioeconomic and demographic traits. According to Samman and Santos (2009), the centrality of social institutions of gender within each community is emphasized in women's empowerment. In Sri Lanka, a study found that "there are limitations on the extent to which women's empowerment is a personalized rather than a social process, and therefore microlevel

measures of personal capability and conditions may not be the universal or critical driving force behind the various scopes of domestic power (Dutta et al., 2010).

Kabeer (1999) defines women's empowerment as the expansion in the ability to make tactical life choices in a situation where this ability was previously denied. This understanding of women's empowerment gives a direct link between empowerment and equality of opportunities. The procedure of empowering women will improve their skills to manage their lives, improves their admission to education, access to formal sector employment, entrepreneurship, access to finance, and control over productiveness. Furthermore, it differentiates women's empowerment into four dimensions: political empowerment, social empowerment, legal empowerment, and economic empowerment (Molyneux and Thomson, 2012).

UNFPA (2007) conducted a survey in 14 countries in collaboration with 32 MFIs and documented the association between microfinance, cash transfers and women's empowerment and enhancement of their health. The study supported the link between cash transfers, microfinance and social activities, exemplified by the strong positive impact of microfinance on women's empowerment and a less provable influence on reproductive health. As microfinance was offered in combination with health education services, this link was reinforced with a positive effect on both empowerments, as well as sexual and reproductive health.

Haugen (2008) examined the effect of microfinance with inclusion of cash transfers on women's empowerment in Bangladesh. He showed that when women started saving money and working with small businesses, their practical needs were fulfilled. The strategic needs of women were, however, not fully met through microfinance, particularly within the range of domestic work, where customary gender roles seem to prevail. Thus, the study concluded that women were not fully empowered through microfinance but still underwent incredible progress, both individually and in the community. Hossain (2008) examined and analyzed the role of MFIs in promoting rural livelihoods in Bangladesh. The study highlighted recent arguments against microfinance and credits and

showed that, despite several criticisms, microfinance was making a substantial contribution to uplifting the livelihoods of disadvantaged rural communities.

Mayoux and Hartl (2009) found that microfinance and cash transfers have been positively contributing to poverty reduction and financial sustainability. It has been promoting a series of “virtuous spirals” of ECEM, leading to augmented well-being, socio-political empowerment for women and thereby contributing to the goal of gender equality. Rahman and Ahmad (2010) explored the RDS finance of IBBL and reported that investment facilitated by microfinance has a significant impact on family income, crop productivity, livestock possession, household expenditure and employment. The clients’ socio-economic aspects, such as age, the number of family members involved in farming and total land size, as well as their ethics and morals had a significant positive impact on household income.

Noreen (2011), in a study of Bahawalpur District of Pakistan, found that the utilization of loans by women has better results than utilization by male family members. Therefore, many MFIs target only women. Another motive of targeting woman is to empower them. Another study in the context of Pakistan is by Khan et al., (2011), who investigated the impact of the microfinance program of the Punjab Rural Support Program on the empowerment of women. The study compared women’s status before and after receiving cash transfers and reported that cash transfer programs amplified their awareness and empowerment. It raised their participation in children’s education and the family budget, self-identity, visits to shops and generally the household activities. Another study by Shah and Butt (2011) examined the income-generating activities and women’s empowerment through cash transfers, microfinance and even microcredits in the Kasur district of Pakistan and found that cash transfers and microcredits had a significant impact on raising the socio-economic empowerment of the women. The study documented that most of the women who availed the above-mentioned facilities finally benefited from socio-economic empowerment.

Islam and Reza (2012) explored a sustainable way to alleviate poverty through microcredit operations coordinated with social overhead capital (SOC) in the rural areas of Bangladesh.

They tested the practicability of SOC as a contributing factor to the efficiency of microcredit programs and recommended for a government and NGO partnership paper tried to highlight the success rate of microfinance in Bangladesh. They Ali and Hatta (2012) in a concept contested the popular view on microfinance that it has a significant positive influence on livelihood and standard of living of poor women through poverty reduction. They instead concluded that microfinance should build capacity for poor women through skills training and access to education to succeed.

Islam (2014) and Islam and Islam (2018) examined the role of microcredit in women's empowerment through financial inclusion in the southwestern part of Bangladesh. They found that microcredit promoted financial inclusion and played a significant role in empowering low profile rural women in terms of income creation, savings mobilization, household assets creation and overall poverty reduction. The study suggested microcredit as a useful means for women's empowerment and economic progress. Islam and Islam (2018) further found that women's empowerment score continued to be higher in urban areas than in rural areas. Jahan and Rashid (2015) investigated the socio-economic impact of RDS microfinance on women beneficiaries in the Barisal district of Bangladesh and found that Islamic microfinance brought about a positive change in social capital and the income of beneficiaries.

Debnath et al. (2019) investigated the factors affecting rural women's access to microcredit and its influence on women's empowerment in Bangladesh. They used primary data, descriptive statistical analysis and econometric modeling and found an inverse relationship between income and loan accessibility, while family size had a positive relationship with loan accessibility. They further reported a positive influence of microcredit on household decision-making and women's awareness. They suggested that MFIs extend their financial services to higher-income rural women to expedite women's empowerment. Rahayu (2020) in a qualitative case study explored the relation between Islamic microfinance and women's empowerment by Baitul Maal Wat Tamwil (BMT) in the Yogyakarta province of Indonesia. The study investigated only four selected BMTs and reported that none of them targeted women's empowerment. Women were selected as main clients not on the basis of gender inequality, rather because of business considerations.

Most of the above-cited literature examined the impact of cash transfer programs, microcredit and microfinance on women’s empowerment mainly based on a small sample and documented how cash transfers, microcredit and microfinance benefited poor women economically and socially. A few of them, particularly Rahman and Ahmad (2010), Jahan and Rashid (2015) and Rahayu (2020), investigated the impact of Islamic microfinance on women’s empowerment. The present study is original, based on primary data and is more comprehensive covering a larger sample considering the nature, extent, utilization, payment and profits in Islamic microfinance transactions, and their social and economic impact on occupation, income, savings and expenditure, with special reference to human capital formation. Thus, this study has tried to explore the role of social cash to analyze the extent to which social cash transfer enhance women ability to make decisions on public leadership affairs, and other income-generating activities, to what extent social cash transfer empowering women to participating in communities' activities and advocating for women rights and sustainable peace in South Sudan and beyond.

SOUTHERN SUDAN MAP BY COUNTY/STATE

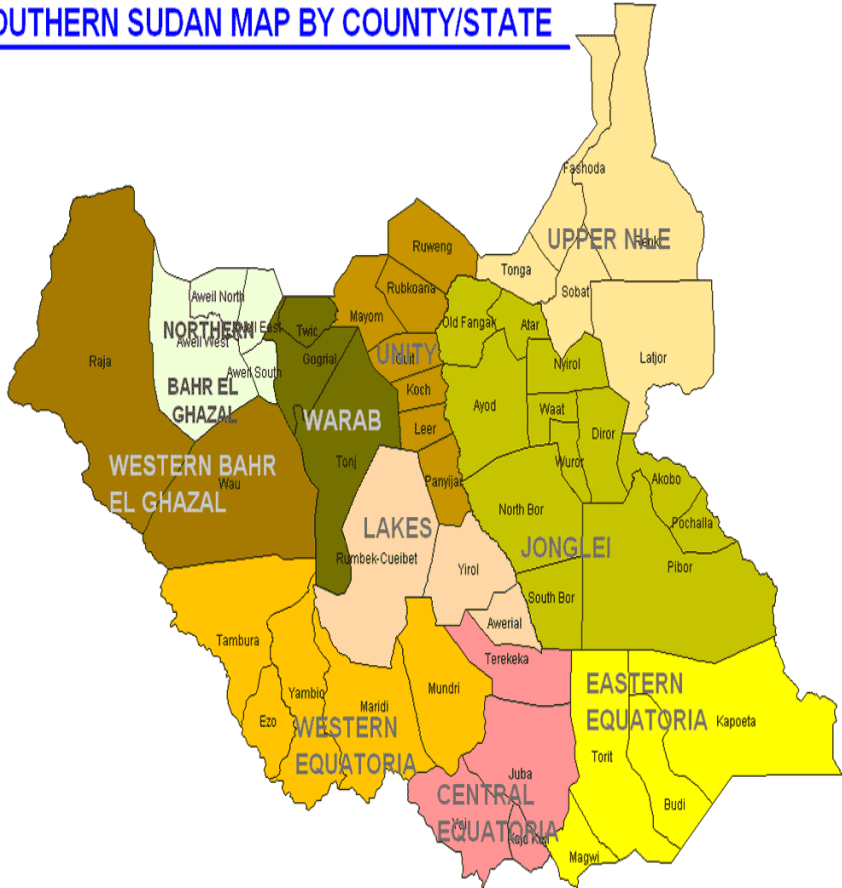


Figure 1 Southern Sudan map by county/state

2.2.4 Women's Economic Empowerment

Traditionally, large cash transfer programs such as those found in Latin America have purposefully targeted women. Theory and empirical evidence suggest that women are likely to use resources to positively impact the family i.e., through economic terms. Moreover, there is some evidence to suggest that cash in the hands of women can improve their bargaining power and increase their decision-making capacity, which can potentially contribute to enhancing their empowerment. For humanitarian response, such programming is welcome since women and girls tend to be differently, and often disproportionately, impacted by crises and disasters. In emergency settings, where traditional gender roles may break down, CBIs present an opportunity to create positive change for women.

Women's economic empowerment is the process of achieving women's equivalent access to govern over economic resources and warranting they can use to exercise increased control over other areas of their lives (Hickel, 2014). Its accomplishment is now a global policy significant to the contribution to the Sustainable Development Goals (SDGs), as evidenced by the convening of a dedicated High-Level Panel by the UN Secretary-General to boost progress in this area. According to Kabeer (2012), women's economic empowerment ought to entail inclusive growth through a focus on women's employment. The justification for this focus stems from the argument that end to end with education, women's employment gives the impression to have a positive impact on growth as well as to help to translate economic growth into better gender equality (Kabeer, 2012).

Women economic empowerment was recognized with the focus that support the agenda of 2030 objectives on decent work, poverty reduction, growth, and well-being of human development. That by considering these components the benefits for society and families are well formed, furthermore women's economic innovation has led to boosted investments in children's education and health and reduced household poverty (Kabeer, 2010). According to Driemeier and Hasan, (2013) making changes in family law as an intervention for empowering women bears an overall net positive effect on women's development as well as bargaining power. For example, in Ethiopia the family law changes

in 2000 gave opportunities to women who were previously denied permission to work outside the home and control family assets (Driemeier and Hasan, 2013).

The notion that making women the direct recipients of cash transfers will improve their influence in households' resource allocation decisions and will empower them in general is at the heart of cash transfer programs. The notion that women should receive cash transfers derives from the original plan for Progresa, which was designed under the working hypothesis that by providing women with more external income, they would have a larger share of overall household income, and therefore their agency within the household would increase (Schultz, 2004). From a theoretical perspective, the transfers represent a change in the share of income earned by each adult within the household, which lasts so long as the household receives transfers; the changes are not expected to last beyond the receipt of the transfers.

Yoong, Rabinovich, and Diepenveen (2012) systematically review the literature on the relative efficacy of giving transfers to women; they suggest that although the bargaining power of an individual within the household depends upon their income share, social norms or a lack of formal legal rights can reduce the impact of making social protection payments to women on their bargaining power. Making a similar argument, Handa et al. (2009) argue that cash transfers could crowd out any intrahousehold transfers from men to women, rather than working to increase women's bargaining power within households. This argument is consistent with evidence from the Progresa impact evaluation, which found that women retain agency over the transfers, but little else within households (Attanasio and Lechene, 2002).

Consequently, the literature on cash transfer programs shows mixed evidence on impacts on women's empowerment or decision making, if any (de la O Campos, 2015). Whereas Handa et al. (2009) show little evidence of quantitative impacts of Progresa on women's empowerment, Adato et al. (2000) in qualitative work on the same program find evidence of increased self-confidence and self-esteem. Moreover, evaluations of cash transfer programs in other countries show positive impacts.

For example, de Brauw et al. (2014) find positive impacts of Bolsa Familia on some spheres of women's decision-making power in Brazil. Ambler (2016) finds that the receipt

of the pension in South Africa increases the likelihood of women becoming the primary decision maker in the household. The size of the transfer may be particularly important in the latter case; as described by Ambler (2016), the pension represented a very substantial increase in income for households in South Africa.

Cash transfers are emerging in many African countries as a leading social protection initiative aimed at addressing poverty and vulnerability. In Tanzania, the Tanzania Social Action Fund provides financial support to poor and vulnerable people. Conditions attached to the funds include sending children to school and accessing basic health care. Recent evidence suggests that cash transfers can contribute to pro-poor growth by: -serving as an effective risk management tool -supporting human capital development -empowering poor households to lift themselves out of poverty. However, not all programs strategically aim to transform gender relations and economically empower women.

This study seeks to highlight the voices of women who are accessing social cash transfers in defining and articulating their perception of economic empowerment; determine whether social cash transfers enhances women's control over how household income is used in the refugee camp; through observations, identify any contributory factors that might have impact on women's economic empowerment and generally to explore the role of social cash to analyses the extent to which social cash transfer enhance women ability to make decisions on public leadership affairs, and other income-generating activities, to what extent social cash transfer empowering women to participating in communities' activities and advocating for women rights and sustainable peace in South Sudan and beyond.

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2.3 The Role of Cash Transfers in Development

Poverty has significant, detrimental, and long-ranging effects on child development (Walker and others 2011). Programs and policies around the world have attempted to address poverty to improve outcomes for children and adolescents, and one popular approach is to use cash transfer (CT) programs (Engle et al., 2011). CT programs support vulnerable populations by distributing transfers to low-income households to prevent shocks; protect the chronically poor; promote capabilities and opportunities for vulnerable households; and transform systems of power that exclude certain marginalized groups, such as women or children (Devereux and Sabates-Wheeler 2004). The economic rationale for CT programs is that they can be an equitable and efficient way to address market failures and reach the most vulnerable populations (Fiszbein et al., 2009).

Normal cash transfer often contains conditional and unconditional support to families living in extreme poverty (Baird et al., 2013). Conditional Cash Transfers (CCT) can be defined as programs that transfer cash, generally to poor households, on the condition that those households make pre-specified savings in the human capital of their children (Baird et al., 2013). The conditional cash transfer is normally connected with the development of education and health of children in the identified families. Therefore, CCT programs inspire increased request for schooling through an 'income effect', by increasing the income of the household, and a 'replacement effect', by decreasing the opportunity cost of schooling (Bonilla and Ring, 2017).

CCT programs provide an effective solution to poverty mitigation through human capacity building that will end up the inter-generational series of poverty (Cookson, 2016). The components of health and education are a means to achieve poverty alleviation (Banik and Hansen, 2016). The CCT setting usually includes school enrolment tools and health requirements such as frequent vaccinations, training for mothers, check-ups, growth monitoring and prenatal care (Addo and Cross, 2014). Furthermore, CCT programs are built on joint responsibility that is, human development is not only a matter of state but a task that should be facilitated by all people and the targeted communities themselves (Driemeier and Hasan, 2013).

Unconditional Cash Transfer (UCT) programs is when cash is transferred to poor families usually to certain groups of people without any condition or obligation but for the consumption on day to day need of the households applying their own choices (Dwiputri, 2017). Furthermore, they are not tied to any behaviours on the recipient individuals' or households' parts and provide cash payments to everyone in the eligible target population. Old-age pension programs and child support grants are the most common forms of Unconditional Cash Transfers, but some programs also target orphans and vulnerable children. The main difference between CCT and UCT programs is that UCTs do not explicitly specify any behavioural conditions to receive payments and thus act only through an income effect (Medeiros, 2009). It also refers to the provision of cash transfers or vouchers given to individuals, household, or community recipients, not to governments or other state actors. Unconditional cash pre-determine the provision of a particular commodity; it is more flexible safety nets that allow individuals to buy items according to their needs or favorites (Lagarde et al., 2009).

Both CCTs and UCTs assume that parents are income constrained, and thus do not have the money to spend to meet the most pressing needs of their families (for example, nutritious food, medical treatment). Providing greater purchasing power allows parents to choose what goods to buy and in what quantity and of what quality. The economic rationale for conditioning transfers on certain behaviors is that individuals or households do not always behave rationally because they have imperfect information, they behave myopically, or there are conflicts of interest between parents and children (Fiszbein and others 2009). In addition, conditioning transfers on human capital creates positive externalities and usually has more political support. However, many argue that conditioning transfers is paternalistic and costly to monitor and that the neediest households might find it too costly to comply (Grimes and Wängnerud 2010; Handa and Davis 2006).

Cash transfer programs are hypothesized to improve child and adolescent outcomes via the family investment model, according to which families have more money to spend on inputs (Guo and Harris 2000) or more time to spend with children (Del Boca Flinn, and Wiswall

2014), and the family stress model, according to which maternal depression and stress are lower because household resources are higher (Mistry et al.,2004).

2.4 The Impact of Cash Transfer Programs

In recent years, cash transfers have been increasingly adopted as key elements of national poverty reduction and social protection strategies. Today, 130 low- and middle-income countries implement at least one non-contributory unconditional cash transfer (UCT) program, including poverty-targeted transfers and old-age pensions. Such schemes are increasingly popular in sub-Saharan Africa, where 40 out of 48 countries now have a UCT program – double the number in 2010. In addition, 63 countries globally have at least one conditional cash transfer (CCT) program – up from 2 countries in 1997 and 27 countries in 2008 (Honorati et al., 2015).

The programs of cash transfer have seen a massive increase across the world. The first programs were implemented in Mexico (known as PROGRESA) Brazil (BOLSA FAMILIA) and in Bangladesh in 1997. By 2008, there were cash transfer programs in almost every country in South America and the Caribbean, several in South and East Asia (Linder et al., 2007). CTPs have been presented as being successful in terms of well-organized targeting, poverty mitigation, increased school involvement, for girls, improve health conditions for children and levels of education through training, capacity building for women, women’s empowerment, and women economic empowerment (Sarwar, 2018).

In Africa, cash transfer programs have emerged in Kenya, Uganda, Malawi, South Africa, Burkina Faso, Nigeria and South Sudan, (Linder et al., 2007). The focus of this thesis is on CTPs in the African context more specifically in Uganda being one of the few African countries to have adopted a cash transfer program, in refugee camps in support of refugees, internally displaced persons and vulnerable people. In 2017 in northern Uganda's refugee settlements, World Vision distributed more than US\$ 200 to 463 families which had escaped violence in South Sudan.

Thereafter, a World Vision report and other agencies published in 2017 found that more than half of the refugees relied solely on food assistance alone and had no other means of

earning income (Blattman et al., 2019). In the Imvepi refugee settlement alone, World Vision supports more than 530 foster families. World Vision and UNHCR noted that the cash grant could help foster families improve living conditions, boost household incomes, and provide income-generating opportunities. The grant is benefiting both the fostered and biological children in each home. World Vision's cash-based programming in northern Uganda has helped to reduce vulnerabilities and supported beneficiaries to navigate the unfortunate circumstances they face (Blattman and Niehaus, 2019).

According to Blattman et al. (2013), Northern Uganda, which only later came from two decades of political instability, is an appropriate setting to study the economic and social proceeds to anti-poverty programs. In 2008 the government distributed cash transfers income to thousands of poor and underemployed youths aged 16 to 35. The program aimed to reduce poverty and promote social stability. The grants were unconditional, with two special features; the transfer was framed as an enterprise start-up program (Hickel, 2014).

Women in informal settlements of the middle and low-income countries face different challenges; key among them are unemployment and unequal access to economic opportunities. Most of the cash transfer programs in these countries pay a greater attention to women mainly because women typically spend more of their income to support their families (Slater & Holmes 2004). Women spend most their income to benefit their children by improving nutrition, health, and educational opportunities.

It is well noted that countries with extreme poverty levels have above average gender inequality. Cash Transfer programs that target women promote gender inclusion and build economic empowerment (Mbevi, 2016). Equally cash transfer programs have been able to support women join different micro-enterprise-based income and generate agricultural income in both rural and urban areas of these countries.

The 17 Sustainable Development Goals aim to support the sustainable human capital development and poverty eradication. Promoting gender equality is directly linked to poverty and development issues in the developing countries. Social vulnerability, such as gender equality and social discrimination had been assumed in the developing countries for a long time. Social protection policies and programs play a major role in the promotion of gender equality and gender inclusion (Devereux, 2004). Women in the developing

countries have been under-represented in economic activities and employment opportunities. Program beneficiaries and stakeholders recognize that gender dynamics play a key role in shaping and implementing social protection program effectiveness (Holmes, 2010).

Women are considered as agents of change in developing countries and should, therefore, gain equal opportunities. Promoting women through social protection to become agents of their own empowerment is vital for their economic empowerment and inclusion. Cash transfer programs offer women opportunities to empower themselves, their families and the community at large (Holmes, 2010). Social protection policies and programs such as cash transfer programs simultaneously address poverty and inequality (Slater, R 2011). Different cash transfer programs play key as a social protection instrument for tackling poverty while building human capital and promoting equality. The primary objective of cash transfers is to enable household consumption of basic needs. Social cash transfer programs support families living below the poverty line (Slater and Holmes, 2004).

Cash transfers are an investment and there are various pathways through which cash transfers hold the potential to eradicate poverty (Wanjohi, 2014). The biggest problem for those living under the poverty line is a lack of basic cash. Cash transfers are now seen as effective and a normal means of addressing poverty. Cash transfers represent a paradigmatic shift of poverty reduction. These cash transfers do not assume that people are poor because of stupidity and laziness. They are seen as partly satisfying the right to an adequate standard of living.

2.5 Livelihoods and Cash Savings

The impact of cash transfer projects in Uganda appears to be significantly greater when extremely vulnerable individuals are targeted. This is demonstrated in the findings between the two LEARN projects which showed that greater improvement in almost all food security and livelihood indicators (Bailey and Harvey, 2015; Scott et al., 2013). From the same studies, Cash Savings and Credit show opposite trends in savings and credit habits. The proportion of households with savings has decreased by 10% since the baseline, and

the average sum saved has dropped slightly. Even though the project's original indicators called for a reduction in household debt and the maintenance of beneficiaries' savings accounts, the program design did not organize any technical training on savings and credit. That is why the result was not better. However, the related program component was a presentation by Equity Bank on professional financial services that were of little relevance for the resource (Gelb and Majerowicz, 2009).

2.6 Small Business Ownership

The cash transfers helped a substantial percentage of project beneficiaries to promote small businesses. The study found that 32% and 20% of LEARN 1 and 2 beneficiaries, indicated that they were involved in small business enterprises. In each of these businesses, 53% for LEARN 1 and 38% for LEARN 2 were launched after the cash transfer project started in November 2011 (Hickel, 2014). Further, the study also showed that 14 beneficiary households from LEARN 2 became increasingly more engaged in all types of small businesses except for petty trade. The most common business activities include making practical crafts such as mats, pots, and ropes from local materials and brewing local alcohol (23% of households in LEARN1 and 30% of households in LEARN2). The reason for the decline in petty trade was not clear (Gelb and Majerowicz, 2009).

Secondly, economic returns are from top to bottom despite the intervention's stress on vocational training. The indication of job training programs in Latin America, the US, and Europe is unpromising, but there has never been a study on job training in a low-income country such as Uganda. It may be that the theoretical links between poverty and social instability are weaker than usually believed. Blattman et al. (2013) thus argue that in that case, the case for cash transfer-based aid programs will need to be made on the economic returns alone.

2.7 Skills and Training

The Youth Opportunities Program (YOP) involvement on condition cash grants to groups of 10 to 40 youth, the average transfer was \$7,497 per group. The grant is roughly equal to baseline annual income. The goal of the grant was to support skills training, tools, and materials in a vocation of the youth's choosing and enable them to practice their trade individually. To be eligible, a group of youth had to submit a proposal to the central government via their local government (Blattman and Niehaus, 2019). The proposal detailed the amount requested, member names, a management committee of five members, the skills they proposed to train in and a budget for how the transfer would be spent. "Facilitators" usually a local government employee, civil society members helped groups prepare proposals. The central government then made a lump transfer to a bank account in the names of the management committee (Yunusu and Markham, 2016). In 2007, the government determined that it had funds remaining for 265 groups in 13 of the 18 Northern Uganda Social Action Fund (NUSAF) districts. It asked the districts to nominate two to three times as many groups as there was funding. The central government audited nominated applications for completeness and to verify the group's existence.

The main livelihood is agriculture with 35% of group members being female. Just 8% are engaged in a vocation at baseline and 21% are engaged in either a vocation or a small business, such as running a kiosk (Hickel, 2014). Having looked at some of the cash transfer impacts in Uganda, we would like to elaborate it is important to take a glance at the impact of cash transfer in other countries more especially African countries concerning women's economic empowerment.

In Kenya, cash for asset programming was conducted in the Mkamenyi area of Taita Taveta which had hitherto experienced several seasons of crop failure. However, when the rainwater harvesting technologies promoted by the Taita Taveta Cash for Asset programmed was introduced, households reaped immediate benefits. Having embraced the use of Zai pit rainwater harvesting technology, these community members are now able to produce good harvests. Zai pits are rainwater-harvesting technologies for crop production commonly practiced in the Sahel region of West Africa. The financial report for the farmers indicated that a total of Ksh. 7,227 (US\$70) out of the sale of vegetables as a result

of the project has significantly addressed the problem of food insecurity in Taita Taveta (Yunusu and Markham, 2016).

In Burundi, according to the World Vision report cited in the foregoing section, two out of every three people live on less than US\$2 a day. For mothers, ensuring their children get enough food to eat is often a struggle. Before World Vision introduced a cash for work program in the 2017 report, most families used to rely on small parcels of land to grow vegetables for their daily meals (Region, 2017). The World Vision's program in partnership with the World Food Program 2017 (WFP) benefited more than 5,700 families who received the equivalent of US\$25 a month for their labor. The program focused on such activities as digging of organic composting pits for spreading on their land to improve soil fertility, creation of kitchen gardens, providing vegetables for their families and construction and repair of road for access to the market (Region, 2017).

In South Africa, the impact of cash transfers begins with the recipient and then expands to the household, broader community, and finally the country; meaning that many more people said to be beneficiaries of cash transfers (Region, 2017). Much evidence exists on the redistributive impacts of social pensions (Ardington and Lund, 1995; Lund, 1993, Moller and Sotshongaye, 1996; Moller and Fereira, 2003). At the micro-level, cash transfers promote self-esteem, status, and empowerment amongst vulnerable people, in the county permitting them to be active members of their households and communities (Region 2017). The recipients of such transfers are typically vulnerable groups of the population who are dependent. For example, in Lesotho, one of the pensioners described their state before cash transfer programs as, “before we were treated as if we were dead, now people respect me” (Save the Children, 2005). “This disability grant is very helpful because I can buy food and medicines if necessary. I also became a decent person – I now have insurance and accounts” (Jackson et al., 2009).

Across South Africa, mostly women are the recipients of transfers, which helps to promote gender equality. There exists rich literature which suggest that women are more likely to spend money for the benefit of the whole household, rather than just for an individual. As a result, many cash transfers are rewarded to women. A 61-year-old married mother of six receiving cash under the Dowa Emergency Cash Transfer (DECT) program explains that

she is the one who keeps the money and decided on how the DECT money is spent. These have given chance for self-esteem and empowerment and to some extent, fit and productive adults to actively seek work In South Africa (Hickel, 2014).

2.8 Arguments in Favor of Cash Transfers

CTPs concern the individual experiences and subjective changes that appear to follow from participation in cash transfer programmes. With a few notable exceptions (Adato, 2000, this issue; Gonzalez De La Rocha, 2006) much of the evidence of CTPs' social effects draws on the more easily quantified data on their physical benefits. However, in response to a growing literature on the importance of subjective and relational dimensions of human wellbeing (Ferguson, 2015; Macauslan and Riemenschneider, 2011; Pouw and McGregor, 2014; White, Gaines, and Jha, 2013), analysts have begun to examine the psychosocial effects of cash transfers. These include improvements in individuals' feelings of dignity, respect, self-confidence and self-esteem; and reductions in feelings of shame and hopelessness, and relief from worry and stress. Some studies have also drawn on quantitative datasets that include measures of mental health (Baird, De Hoop, and Özler, 2011; Haushofer and Shapiro, 2013); however, these tend to rely on a narrow range of indicators and do not adequately capture the complexity of psychosocial wellbeing.

However, bonding social capital, (Putnam, 2000) the horizontal linkages that can exist between community members, does not always result from cash transfer programmes. In a number of contexts recipients of transfers report experiencing stigma or are the object of envious gossip by non-beneficiary neighbours who feel entitled to transfers and other benefits that the programme may confer, but do not qualify (MacAuslan and Riemenschneider, 2011; White and Ellison, 2006). Even so, such concerns about unfairness do not always arise: Pavanello et al. find in their review of five cash transfer programmes in Africa and the Middle East, that grants targeted to children and the elderly seem quite uncontroversial as these groups are seen as the deserving poor. They note, however, that accusations of unfairness arise where there is little understanding of the rationale of the programme and where inclusion errors are also high. This supports findings elsewhere and underscores the need for CT programmes to ensure that the principles of

targeting are adequately publicised and that there are mechanisms in place to allow abuses to be effectively dealt with (Arnold et al., 2011; Ringold et al., 2012).

Bukenya's study of the Ugandan Aids Support Organisation (TASO), an NGO-led social assistance package targeted at HIV-positive communities highlights the significant role of outside actors in fostering the confidence of beneficiaries and helping to develop vulnerable groups' collective capacity for agency. Bukenya documents the aggregate outcomes of what Hossain (2009) calls 'rude accountability' or informal contentious actions. When twinned with a complementary emphasis on empowering excluded and stigmatised individuals to speak out against poor service provision, programme participation did help to promote a collective dynamic.

Moreover, part of the TASO approach was to reorient HIV-affected communities towards accessing – and thereby increasing demand for – public health services rather than focusing solely on the provision of alternative private sector services. Bukenya concludes that NGO-led social assistance is not necessarily depoliticising as some have maintained, especially if it is proactively mediated through a set of interventions, including awareness-raising and confidence-building initiatives. Programme participants can be encouraged to engage in citizenship practices and demand-making and can effect positive changes in service delivery, sometimes reaching beyond community level to local government. According to the Department of International Development (DFID) (2011), social cash transfer is an effort to improve the coherence and efficiency of the social safety to poor families and inequality providing a minimum level of income for the extremely poor. Social cash transfers do so by focusing on education, health, women leadership, income to households. They also empower women by allowing them a degree of control on how to use the money (Asfaw et al., 2015).

The social cash transfer in Malawi is gradually leading to poverty reduction and women's economic empowerment through activities such as social protection and poverty reduction strategies (Bonilla et al., 2017). Consequently, a number of African governments continue to implement social cash transfer programs, especially in the past ten years. These government interventions have targeted to assist households caring for orphans and

vulnerable children or to labour-constrained households (Clugston, 2018; Asfaw et al., 2015).

Cash transfers have also been able to achieve the dual purpose of improving health while as well as uptake of essential government services that are critical to citizenship. For instance, in Zimbabwe, conditional and unconditional cash transfer programs caused a surge in registration of births and uptake of vaccinations. Robertson et al., (2013) also found that as a corollary, attendance of schools by the same category of beneficiaries—the group that registered births and took up vaccination programs, also significantly improved. Similarly, a study of the PROGRESA Cash Transfer in Mexico showed that where such programs targeted nutritional supplementation especially among children, there were recorded positive child growth and reduced stuntedness (Hoddinott, 2014).

Conditional and contributory cash programs have also significantly changed access to health services by the poor. For instance, the National Health Insurance Fund (NHIF) in Sudan is conditional and contributory, with provision to include poor households which are unable to contribute the set premiums. The program reaches 260,000 households and by enabling the poor to access health services, it has also helped in reducing poverty (Turkawi, 2015). In addition to health services, the conditional and contributory cash transfer program in Sudan also provides grants for students from poor households to pursue university education. Each student receives SDG100 per month in cash and an additional SDG100 per month is paid to the educational institution on behalf of the student for food and rent expenses (Turkawi, 2015).

The success of the Sudanese Cash Transfer program targeting students resonates with positive outcomes of similar programs elsewhere. In Bangladesh, a Female Stipend Program aiming at improving girls' achievement of secondary school levels attained this objective. According to Khandiler et al., (2003) as a result of the stipends, the number of girls achieving secondary education increased substantially. Cash-based programs can benefit poor households and address food insecurity. Evidence from around the world suggests that this assistance method can be implemented successfully in conflict-affected societies (Hoddinott, 2014). In South Sudan, cash-based programs include conditional and unconditional cash transfers, grants, bursaries, and work preparations where beneficiaries

receive financial resources in cash, which can be exchanged for goods in the local markets. These programs are changing aid delivery, and the social setting, towards new schemes, organized around local markets and local currency. Similarly, in Mexico, a study by Hoddinott (2014) on the impacts of PROCAMPO program, a Cash Transfer program targeting to cushion farmers from the adverse effects of North America Free Trade Agreement (NAFTA) found positive impacts. The study found that Cash Transfers tend to have a multiplier effect when recipients of the cash employ the cash to generate more income. Mexican farmers who benefitted from the cash and used it towards generating more from agricultural activities gradually earned profits.

Furthermore, there also exists evidence from several countries that cash transfers have leveraged large gains in health and education services, as measured by growths in school registration mostly for girls and use of health services mainly preventative health, and health monitoring for children and pregnant women (Vincent, 2009). Cash transfers also have a role in specific vulnerable groups such as people living with HIV, orphans, and vulnerable children. There is an increasing volume of research into how cash transfers might support graduation from poverty for those of working age. Evidence from Bangladesh and Ethiopia suggests that transfers are unlikely to achieve graduation without complementary involvements e.g. skills training or agricultural extension to promote livelihoods (Yunusu et al., 2016).

Additionally, CTPs enable households under pressure for basic needs to have the choice of buying such items as food, in many instances food of their choices (Enfield, 2018). Thus, beneficiaries of CTPs get the opportunity to use the transfers as they see fit making them opt for expenditures that fit their needs in circumstances of limited incomes as often is the case (World Bank, 2016). Furthermore, CTs given to the poor people living below the poverty line reduces the incessant dependency of beneficiaries on those in better material conditions living around them (Gaarder and Bank, 2014). Transfers in the form of cash if well beset to poor households, substantially reduce poverty in some countries. Moreover, cash transfer programs every so often have provided a pass to reforming badly targeted subsidies and upgrading the quality of safety nets. (Lawson et al., 2017).

Cash Transfer Programs, other studies have shown a positive correlation between Cash Transfer Programs and reduction in the practice of child labour especially in vulnerable societies. According to World Bank, (2016), the Bolsa Escola Conditional Cash Transfer Program in Brazil reduced the probability of work for children under the age of 6-15 years. The study also noted that while, the program was reducing child labour, school enrolment by the children from the beneficiary households also increased as their parents' participation in the labour force also increased.

Finally, studies also show that CTPs targeted to the ultra-poor globally have economic empowerment impacts such as women's economic progress by expanding income-generating activities, facilitating employment labour for agriculture, expands land use and increase access to productive resources such as farming tools and livestock (Garcia and Moor, 2012). Besides, Kabeer (2005) finds that CTPs increase women's self-esteem and social empowerment by elevating dignity and self-esteem with higher respect from men, enable women to join social networks and participate in public life.

2.8 Arguments Against Social Cash Transfer

Cash transfers have been shown to reduce poverty, increase food security and build households assets, cultivate human capital, and provide recipients with dignity and autonomy. Research from Bangladesh and other low- and middle-income settings also shows that cash transfers can reduce intimate partner violence.

Despite these findings, critics make a set of familiar arguments ones often used against other social protection programs to cast doubt on the efficacy of cash transfers. They cite anecdotal evidence that cash transfer beneficiaries do not use the money wisely. Recipients spend it on alcohol or tobacco, the argument goes, or become dependent on the transfers, failing to improve their financial standing in order to stay in the program. Critics also express doubts about program costs and suggest some households may end up having more children in order to receive more cash.

Cash transfers do not increase alcohol and tobacco consumption. In fact, smoking and drinking often go hand-in-hand with the poor mental health, stress, and desperation

associated with poverty. Cash transfers decrease poverty, and so it is possible that recipients may be less drawn to those temptations. In Lesotho, for instance, transfers resulted in lower spending on alcohol and tobacco while significantly increasing spending on food. Cash transfers have demonstrated nutritional benefits, improving food security, dietary diversity, and consumption; this result also suggests that transfer income could be spent differently, more intentionally, than other income.

Cash transfers are considered investments if they help maintain a household's productive activities and improve children's nutrition, learning capacity, and overall human capital. Most beneficiary households depend on their own efforts in smallholder agriculture or family-run businesses to assure enough income and food for survival. The study broke these efforts down into productivity indicators including livestock ownership, ownership of agricultural assets, and agricultural inputs/outputs. Evaluations showed that cash transfers had significant, positive impacts on at least one productive indicator in each of the seven countries that were studied. In addition, focusing on secondary-age school enrolment and dropout rates shows that cash transfers have a positive, significant impact on human capital investment, as cash increased enrolment rates in Ghana, Kenya, Lesotho, Malawi, and Zambia. Research does not support the hypothesis that cash transfers discourage work or have a net negative impact on labour supply. However, findings suggest cash affects household decision-making on labour allocation recipients may switch their income generating activities or alter the balance between labour, household domestic tasks and leisure. Overall, however, beneficiaries reported having more flexibility regarding when to resort to agricultural wage labour, increasing their autonomy over productive activities and how they allocate their time.

Cash benefits including childcare support, tax credits, and paid leave are popular pro-natal policies worldwide; yet there has been no research evidence showing that women increase fertility to re-qualify for the unconditional cash transfers examined. In fact, research in Kenya found that females between the ages of 12 and 24 who lived in households receiving cash transfers were five percentage points more likely to delay their first pregnancy. In South Africa, childbearing decreased by 10.5 percentage points among those under 21.

Existing evidence actually shows that cash transfers increase the birth spacing among women, particularly among the youth population.

Evidence from across Africa south of the Sahara shows that cash transfer programs do not lead to price inflation or distortion in covered communities. This is because of three factors: Programs typically cover only about 20 percent of community households; beneficiaries are comparatively the poorest households, so that collectively the transfers represent a small injection to total community cash flows; and finally, enough market interconnectivity exists even in rural areas to not limit producers' ability to meet increases in demand.

Cash transfers are, in fact, relatively inexpensive feasible at scale as a percentage of current spending and GDP and fully within the cost considerations of any national government. Costing studies carried out for the Transfer Project showed just how affordable these programs are. In Lesotho, cash transfers accounted for 0.2 percent of GDP; in Zambia, 0.06 percent of GDP. Cash transfers make up a small sliver of government spending compared to cost of other programs school meals, public works, and other nutrition or in-kind spending.

These myths present a distorted picture of how cash transfers actually work and ignore their benefits. If such flawed assumptions are used to inform policy debates and decisions, the price in lost improvements in well-being and livelihood among the poor in developing countries and globally may be high. Policy makers should look to the growing body of evidence showing the array of positive impacts of cash transfers for the most vulnerable, achieved at a relatively low cost.

Despite the strong position CTPs gained in the field of international development practice due to the positive outcomes mentioned above, there are still some criticisms (Garcia et al.,2019). First, Yunusu et al. (2016) argue that whereas cash transfers can help the poor overcome demand-side cost, barriers to schooling or healthcare, they cannot resolve supply-side problems with service delivery, for example, teacher performance, the training of public health professionals (Yunusu et al., 2016). Cash transfers consequently need to be complemented by continuing sectoral strategies to recover service quality. This criticism,

however, excepts nutrition as households getting transfers to spend more on food result in significant gains in children's weight and height in several countries (Asfaw et al., 2015).

Second, Turkawi (2015) contends that there is little evidence of a relationship positive or between cash transfers and aggregate growth. While raising the generation capacity of the poor and stimulating local markets to grow, the size of this effect is likely to be too small to reflect the extremely low share of national income going to poor households the small size of transfers and the still low levels of coverage in most counties.

Third, according to Asfaw (2015), cash transfer programs in African countries have a habit of being unconditional, regular, and predictable. Transfers of money are given directly to beneficiary households without conditions. As such, an argument is advanced that CTPs provide the wrong incentives to recipients. For example, they may discourage labour supply or investment in a person's human capital for future gainful employment. The thinking behind this is that if the government provides the necessities of life, why would people in low productivity settings bother with very hard work that pays when they know the money will be given to them freely (Gwartney, Lawson and Hall 2016).

Fourth, although CTPs are preferable when prices are declining, beneficiaries are protected from price increases when they receive in-kind or food transfers. Therefore, CTPs can adversely affect non-beneficiaries living in the same locality when food markets are not integrated because the injection of cash may cause food prices to rise thereby causing inflation (Gitter and Barban, 2008). Besides, when prices go up, CTPs do not automatically go up, thereby affecting the CTP beneficiaries when it comes to sourcing out food using the same money when prices are a bit high (Gitter and Barban, 2008).

Fifth, cash does not necessarily improve diets as cash may be used for non-food priorities in households (Handa et al., 2016). This is because decisions relating to cash in households tend to be made by men, who may or may not spend the money on food. Some studies have shown that instead of using the cash to buy a variety of foodstuffs to sustain themselves as a family, some men use the money for alcohol consumption and cheating on their wives with other women (Gwartney, Lawson and Hall 2016). In other words, CTPs can be misused, unlike food subsidies.

Finally, studies also suggest that ‘women involved in cash transfer programs were tied to the household and with the role and intention of primary caregiving (Simon et al., 2018). Claire and Simon thus note that the women involved in CTPs continued to spend increased amounts of time in 'invisible' work at home because they were restricted to the traditional responsibilities of motherhood. This point is also tied to the assertion that CTPs to women in some instances caused conflicts within the household, increasing violence towards women due to a change in control over resources but also because of the woman's increased independence (Simon et al., 2018).

2.9 Theoretical Approaches

2.9.1 Women’s Empowerment Theory

This thesis follows Naila Kabeer’s conceptualization of women’s empowerment as its theoretical lens with which to analyze the South Sudanese refugee women through cash transfers Kabeer, 1999 conceptualizes women’s empowerment as the process by which those who have been denied the ability to make strategic life choices acquire such ability. Kabeer contends that the ability to make choices underlies the notion of power and thus to be denied that ability is to be disempowered. As such, the theory argues that the process of empowerment essentially is a process of change.

Choice, according to this theory, underpins empowerment as empowerment is only said to have happened when individuals or groups are able to make choices. Kabeer contends that there are two conditions that have to be fulfilled for real choice to be considered to have taken place. First, there must be alternatives—that is, the ability to have chosen differently (Kabeer, 2005). Kabeer exemplifies this using the relationship between poverty and disempowerment, arguing that poverty denies one the ability to meet own needs thus becomes dependent on the powerful others. The theory argues that it is this dependency arrangement that essentially denies one of meaningful choice. Further, and of interest to this thesis, Kabeer notes that the absence of choice, in the case of poverty has a varied effect on men and women and that gender related inequalities tend to intensify the implications of poverty.

The second condition according to Kabeer is that it is not enough that alternatives exist, in addition, the alternatives must be seen to really exist. Here, the theory takes cognizance of the effect of the unquestioned acceptance of power, noting that the unquestioned acceptance of power may cause a false impression of choice where such choice is curtailed by the contextual power relations across gender (Kabeer, 2005: 14). Put differently, Kabeer notes that, “power relations are most effective where they are not perceived as such” (Kabeer, 2005: 14). Kabeer gives an example of a power relations context in which women have internalized a lesser claim on resources because doing otherwise is generally considered abnormal. In this case, it could appear as a ‘choice’ that the women have made when, the women have been denied a chance to own resources through subtle power dynamics favoring men over them.

2.9.2 Dimensions of Women’s Empowerment

In this theory, Kabeer argues that for a meaningful ability to exercise choice (empowerment), there are three interrelated dimensions that are involved. These are: resources, agency, and achievements (Kabeer, 1999). Wherein, the theory views resources as pre-conditions, agency as the process and achievement as outcomes, a totality of which then leads to empowerment.

2.9.3 Resources

Resources refer to both material resources as typically understood in economics as well as a range of human and social resources which enhance one’s ability to exercise choice (Kabeer, 1999). As such, Kabeer argues that conceptualized broadly, resources are acquired through a myriad of social relationships conducted in various institutional arenas within a society.

Resources are therefore acquired through a multiplicity of social relations, for example family, market and community. Kabeer observes that resources here should be viewed in terms of both the actual allocations as well as future claims or expectations of resources.

Further, the theory argues that the access to resources reflect on rules and norms of redistribution in different institutional arenas that exist within a society and that it is these rules and norms which give certain actors authority over others in determining the principles of distribution and exchange (Kabeer, 1999: 237). As such, Kabeer argues, the distribution of what the theory terms as “allocative” resources is embedded within the distribution of what the theory terms as “authoritative resources”, where “authoritative resources” is defined as the ability to define priorities and enforce claims (Kabeer, 1999: 237). The theory argues that such powers—authoritative resources tend to be bestowed in the hands of heads of households, chiefs of tribes or elites, given their positioning within the institutional contexts of their communities.

2.9.4 Agency

In this theory, Kabeer defines agency as the ability to define one’s goals and act upon them (Kabeer, 1999: 438). The theory argues that agency should be viewed as something that goes beyond just observable action to include the meaning, motivation, and purpose that individuals bring to what they do (Kabeer, 1999: 438). The theory cautions against a narrow conceptualization of agency just as “decision-making”, instead, persuading for an operationalization that also encompasses such aspects as negotiation, deception, subversion, and resistance, depending on the purpose of agency in a particular context. As such, Kabeer contends that agency could have both positive and negative connotations. Under the positive connotation, agency is denoted by “power to” which refers to people’s capacity to define their own life choices and pursue own goals despite opposition from others (Kabeer, 1999: 438). Under the negative sense of agency, which Kabeer terms as “power over”, the focus is on the ability to override others’ agency through use of coercion, violence, and threats. The theory further clarifies that agency is exercised both at individual level as well as collectively.

Further, Kabeer cautions that power may operate even without distinct forms of agency— institutional biases and cultural norms where there is a tendency of existence of unquestioned acceptance of power, but which still denies other choices. Thus, about empowerment, agency implies not just actively exercising choice but also doing so in a

manner that challenges existing power relations, which are unfavorable (Kabeer, 2005: 14). Therefore, it is the notion of agency as has been described here which defines both how individuals or groups see themselves and how those around them also view them.

2.9.5 Achievements

Kabeer notes that whereas resources and agency constitute people's capabilities i.e., their potential for living the lives they want; achievements refer to the extent to which this potential is realized or fails to be realized (Kabeer, 2005). Therefore, put differently, achievements essentially refer to the outcome of the people's efforts. Kabeer (2005) thus argues that regarding empowerment, achievements should be viewed in terms of both the agency exercised and its consequences. As an example, Kabeer argues that while looking at women's empowerment, one thus needs to examine the work opportunities taken by women regarding the sense of independence which such work brings forth rather than as a transactional sale of labor by the women to meet their survival needs.

2.9.6 Link Between Agency, Resources and Achievements

In order to clearly define the connection between resources, agency, and achievements in achieving women's empowerment, Kabeer further makes two distinctions. First, a distinction between passive and active forms of agency. Wherein, passive forms of agency can be viewed as those actions taken when there is little choice while active forms of agency refer to the purposeful behavior. Second, a distinction between greater effectiveness of agency and transformative agency. Kabeer defines women's greater effectiveness as the efficiency in carrying out women's given roles and responsibilities while transformative agency denotes women's ability to act on their restrictive roles and responsibilities in order to challenge them (Kabeer, 2005).

As an example, Kabeer notes that when women enroll in school and the resulting improvement in literacy reduces infant mortality rates, that is exercising agency of great effectiveness. However, when women act against the grain to challenge patriarchal norms

which then reduces gender disparities in infant mortality, it shows a form of transformative agency (Kabeer, 2005: 15). In this theory, Kabeer argues that a meaningful definition of women’s empowerment should be that which focuses on transformative forms of agency. Kabeer concludes on women’s empowerment theory by contending that the three dimensions of empowerment represent pathways through which it occurs and that change in one dimension has the potential to change others.

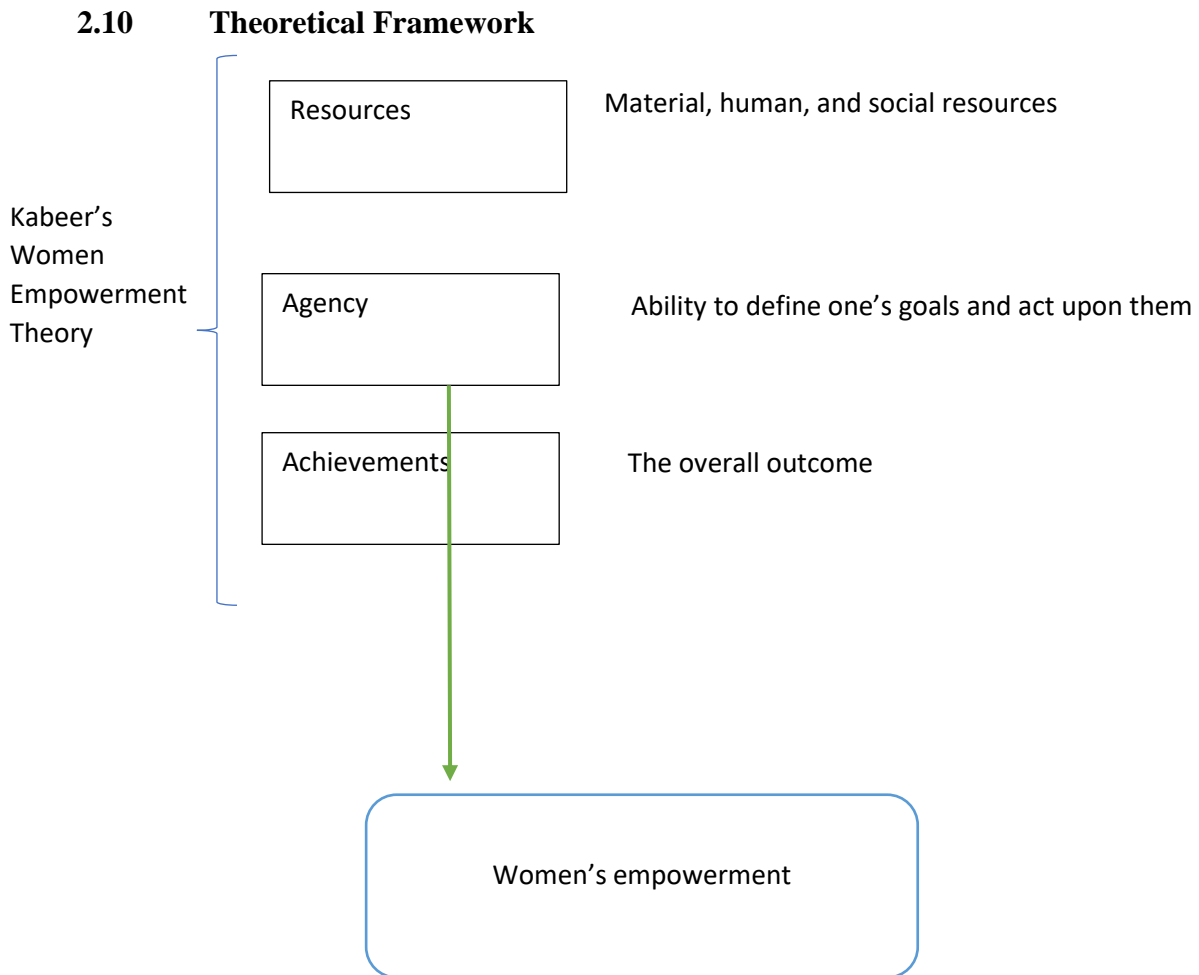


Figure 2 Theoretical framework

Naila Kabeer’s theory of empowerment dovetails into the objectives of this study on empowerment of refugee women through cash transfer programs. The study’s research questions revolve around three issues: how and extent to which cash transfer programs

function as a tool for women's economic empowerment; how access to cash has affected the daily livelihoods of women and their participation in community affairs of the refugee camp and the main sets of challenges women face and how can the cash transfer system be made more effective.

Its definition of empowerment that focuses on ability to acquire strategic life choices for those previously denied such ability fits into the refugee women's plight while the study also views cash transfers as the beginning point of choice(s), as espoused in Kabeer's theory. Resources, which Kabeer argue are acquired through multiple social relations within a society, whether these are actual or futuristic, allows this study to examine the cash benefits, the social rules and norms which determine how the women receive and utilize cash transfers.

Agency, as defined by Kabeer, be it passive, active, effective, or transformative, allows this study to particularly interrogate the first research question on how and extent to which cash transfers function as a tool for refugee women's economic empowerment. Similarly, this study places the second research question, i.e., how access to cash has affected the daily livelihoods of women and their participation in community affairs of the refugee camp under Kabeer's definition of achievement as a dimension of empowerment, whereby achievement refers to extent to which a potential is realized or fails to be realized or outcome of efforts.

The study's third research question which seeks to assess the challenges faced by refugee women with CTPs and possible improvements is examined using both resources and achievement dimensions of Kabeer's theory. This is because the study takes cognizance of rules and norms which Kabeer argue determine "authoritative resources"—the dynamics which determine who get or does not get resources while achievement as conceptualized by Kabeer is useful in analysis of outcome of efforts—through cash transfers.

CHAPTER THREE

3.0 METHODOLOGY

This chapter will delve into research methodology of the study. Research methodology is defined as the systematic, theoretical analysis of the methods applied to a field of study (Zina, 2014). Typically, it includes concepts such as paradigm, theoretical model, qualitative, techniques (Zina, 2004). The chapter comprises the research design, target population, description of the sample and sampling procedures, description of the research instruments, reliability and validity of data collection instruments, procedures of data collection and data analysis and ethical considerations (Zina, 2014).

3.1 Research Design

A research design is a practical plan that is approved by the researcher to answer questions. This study used qualitative methods, specifically, the research utilized—focused group discussions and semi-structured interviews to seek for answers to the research questions. The research also used sampling methods to reach representative samples of the entire population of interest.

The questionnaire and interview guide helped the researcher to answer the research questions thus to meet the research objectives. Through open-ended questions, the respondents were accorded the opportunity to give their insights enabling the researcher to broaden the understanding of the nuanced phenomena under study. According to Bryman (2012) this approach allows one to identify aspects of a phenomenon more accurately by approaching it from different points using different methods and techniques (Bryman, 2012).

3.2 Study Area

The study was conducted in Yumbe District Bidibidi refugee camp, located in the northern region of Uganda, which borders Congo and South Sudan. The social set up of the camp is

largely patriarchal, spilling from South Sudanese set up where social systems and norms assign men roles deemed as superior. This is therefore the context in which this study examines women's economic empowerment through cash transfer programs in the refugee camp. Moreover, Yumbe district began implementing social cash transfers in 2017, a reasonable period for which the study can begin to assess the impact of Cash Transfer Programs (CTPs) on women's economic empowerment. Whereas CTP in Yumbe district broadly targets poverty alleviation, its deeply patriarchal context which undermines the role of women is an interesting phenomenon to study. This is so given that while the people benefit from CTP, women may have been inadvertently empowered, a consequence which is not necessarily intended. This observation invokes the need to systematically measure extent and effects of the women empowerment through CTP, with a view to strengthening the empowerment and considering diffusion to other social set ups that are unfavourable to women.

Map of the Bidibidi Refugees camp



Figure 3 Map of the Bidibidi Refugees camp

3.2.1 Population

Population is defined as any group of individuals that have one or more characteristics in common that are of interest to a researcher (Murphy, 2016). The refugee population at the Yumbe District Bidibidi refugee camp is estimated to be 1.4 million (Logie, et al., 2021). There are more organizations implementing cash transfer programs at the refugee camp, currently benefitting approximately 1,500 refugees. The beneficiaries depend on programs with different focus areas; however, this takes different permutations: households where only men are beneficiaries, households where only women are beneficiaries and those where both are beneficiaries. This research targeted adult women and men who are either beneficiaries, church leaders within the camp or implementors of cash transfer programs. The minimum age of participants in the research was 18 years and maximum in the research was 85 of age, which is considered by law as adults in Uganda.

3.3 Sampling Techniques

Sampling is a method of selecting components, organization, institutions, groups of people from a targeted population (Ajay and Micah, 2014). Sampling allows findings of a study to be fairly generalized to the population from which they were selected as it is impracticable for any study to reach the entire population. In this work, a purposive sampling technique was employed to come up with the sample size.

3.3.1 Purposive Sampling

Purposive sampling technique is a non-probability technique which refers to the deliberate choice of an informant due to the qualities that the informant possesses (Bernard, 2012). It is also referred to as judgment sampling, a non-random method which does not need underlying theories or set number of informants (Bernard, 2012). Bernard argues that the method allows the researcher the leeway to decide what needs to be known and who within the target population is best placed to supply such information. In fact, Bernard further contends that its inherent bias, that is, allowing the researcher to decide who is best placed

to supply the information required in the research, is the method’s efficiency and robustness. Valerio et al. (2016) argues that non-random sampling methods such as purposive sampling have been used effective in eliciting information that reflects broadly held beliefs in communities, especially given the rigour and cost of random samples to achieve the same results.

Thus, this research applied purposive sampling for two reasons. First, because the research is intentionally interested in beneficiaries of cash transfers, purposive sampling makes it easy to identify the research participants. Second, purposive sampling entails minimal cost implications to the researcher, yet guarantees the researcher that the desired data will be obtained. The participants and beneficiaries list were obtained from the World Vision and ACF offices in the refugee camp. When selecting non-beneficiaries from churches, women groups, and other organization, the researcher selected participants randomly from the camp. With the help of cluster leaders, the households with members were select to ensure that the samples being picked have similar characteristics as those of the beneficiaries to ensure that the comparison is accurate (Ajay and Micah, 2014).

3.3.2 Sample Size Categories

| Semi-Structured Interview | Men and Women | Non-Beneficiaries | Church Leaders | Implementors of Cash Transfer |
|-----------------------------|---------------|-------------------|----------------|-------------------------------|
| Total Number | 3 27 | 9 | 5 | 2 women 1 man |
| Focus Group Discussion | 7 men | 7 Women | | |
| Total Number of Respondents | 40 | | | |

Table 1 Sample Size Categories

Although from the initial design of the study, the research already had in mind who would be useful in supplying the information necessary to answer the research question, the sample size for the study was arrived at after studying the refugee camp and consulting broadly with the Executive Director, Law Refugees Project, preliminary discussions with potential target population and local organizations. This was essentially for the practical aspects of the fieldwork.

The research targeted a total sample size of 40 purposively selected participants distributed as follows: 21 women beneficiaries of cash transfer (9 non beneficiaries of cash Transfers, 5 church leaders and 5 representatives from organizations operating the projects. The researcher drew 14 individuals from the 30, to participate in 2 evenly divided focus group discussions. Out of the 29 women, the research ensured that 20 are from women groups doing small businesses with the help of cash transfers.

The total of 40 participants is arrived at for three reasons. First, with the choice of purposive sampling approach, takes cognisance of the fact that this method can be efficient without achieving the representativeness standards set in random sample designs, as long as the participants are carefully selected. Second, interviews as a qualitative method are cumbersome and time consuming especially in transcription and analysis, therefore the researcher believes that 40 carefully selected participants will provide adequate information whose analysis will suffice for the thesis.

3.4 Data Collection Tools

The primary data was collected through semi-structured interviews and Focus Group Discussions. This thesis purposely intended to use semi-structured interviews because of the emphasis on issues of empowerment that need to be interpreted freely by every respondent individually or in group setting, in the case of Focus Group Discussions.

3.4.1 Semi-Structured Interviews

A semi-structured interview by definition is a flexible interview in which the interviewer does not follow a formalized list of questions (Kumar et al., 2011). Instead, the interviewer was using an interview guide that contains research questions and compulsory information. Semi-structured interviews were conducted with 32 women participants as the main research method. The validation for proposing this technique will embrace the researcher to review the information which cannot be easily done through structured interviews (Hays and Wood, 2011). The nature of this qualitative established of interviews needed to probe and recognize the detailed information from women participants' situations, background, and gender relations within families. Similarly, semi-structured interviews ensured flexibility (Bryman, 2008).

Semi-structured interview is mostly used in policy research, and it can be defined as a guide used with questions and topics that must be covered. It gives the researcher some discretion about the order in which questions are asked, standardized with opportunity for probes to ensure that the researcher covers the correct material. The semi-structures interview collects detailed information in a conversational style. It is always used when the researcher wants to delve deeply into a topic and to understand systematically the answers provided (Harrell and Bradley, 2009).

3.4.2 Focus Group Discussions

The Focus Group Discussion (FGD) is a discussion that gathers together 10 to 14 people from similar experiences or background to discuss a specific topic of interest to the researcher and this discussion is guided by a moderator who introduces topics for discussion helping the group to participate in an active and natural discussion among themselves (Bryman, 2008). This research has purposely opted to use FGDs to provide quality controls to findings since in FGDs participants tend to provide checks and balances to one another. Also, FGDs accord participants a conducive environment to ventilate unlike the atmosphere of pressure often created when researchers face participants

individually. Furthermore, FGDs are efficient as they allow the researcher to collect information about several people in one session.

3.5 Researcher's Field Experiences

My interest in empowerment of refugee women first started when I worked with South Sudanese refugees a Kiriyaongo refugee camp in Uganda needless to mention that I am myself a South Sudanese refugee who has lived in Uganda and Kenya. Alongside a Norwegian friend who worked at the Norwegian Embassy in Uganda, we worked at Young Women Christian Association in Kiriyaongo Uganda. It is through working with the refugees in Uganda that enabled me to create the networks that would be useful for accessing Bidibidi refugee camp and various actors—implementors, beneficiaries and local church leaders. Particularly, the Executive Director for Law Refugees Project in Uganda linked me with the counterpart in Bidibidi who in turn introduced me to the study area.

I embarked on fieldwork between January and March 2020. The journey from Kampala northwards to Bidibidi refugee camp takes averagely 15 hours, as most of the road is dusty and rugged. But even after reaching the area and the introductions, the bureaucratic processes of obtaining clearance were long and meant that I needed to travel elsewhere for such clearance. The Settlement Commander sent me on a two-hour trip to Arua District where the Prime Minister—Department of Refugees authorized the study. In the end, the bureaucratic process of clearance forced me to obtain six letters to access the camp and my target sample (described in detail above).

In the end, I was unable to interview two of the five representatives of the implementors of the cash transfer's programs, CEFORD and CARE International. This is because despite visiting their offices on more than occasions the suitable interviewees were unavailable.

3.6 Ethical Considerations

According to Olive (2003), ethics is the branch of philosophy which deals with one's conduct and serves as a guide to one's behavior. Most professionals have ethical guideline

which govern their profession and the field of research too adheres to a code of professional and ethical conduct. Today, there exists elaborate ethical guidelines for researchers dealing with human subject research which emphasize such principles as confidentiality, exploitation, risk of physical harm and disclosure.

I was fully conversant with such ethical considerations guiding human subject's research. As such, I took an introduction letter from the camp commander to seek formal permissions and informal acceptance from community leaders to conduct the research. A consent form preceded by full disclosure of the research was issued to the participants, expressly asking for their permission to participate in the study. The outlined ethical considerations helped the research to gain trust from the subjects to participate in the primary data collection.

However, there are two notable ethical challenges that I experienced while at Bidibidi refugee camp. First, while I fully disclosed the purpose of the research while seeking consent of the participants, a section of participants held hopes that my research could directly translate into additional funds for cash transfer programs. Second, a number of participants also falsely believed that, given that I am a South Sudanese studying in the west, I could find immediate solutions to weaknesses they identified with the current CTPs. These weaknesses include inadequacy of the amounts disbursed, conditionalities attached to CTPs and financial literacy capacity building programs. To address these false expectations and guard integrity of the responses, I continuously but clearly reminded my participants that my research was not a precursor to future CTP funds and that whereas I was sympathetic to the challenges they were raising, I could not directly fix them, however, it was the hope of the research that its findings and recommendations could inform future adjustments in the way the programs are implemented.

CHAPTER FOUR

4.0 RESEARCH FINDINGS, ANALYSIS, AND DISCUSSIONS

Introduction

This chapter presents the research findings in accordance with the study's research questions which examined empowerment of refugee women through cash transfer programs. As was explained in chapter three, the findings are from interviews and focus group discussions administered at Bidibidi refugee camp in Uganda, where South Sudanese refugee women live. The study's research questions revolve around three issues: how and extent to which cash transfer programs function as a tool for women's economic empowerment; how access to cash has affected the daily livelihoods of women and their participation in community affairs of the refugee camp and the main sets of challenges women face and how can the cash transfer system be made more effective. The three research questions form the thematic areas around which the chapter discusses the research findings. However, the chapter begins with a general highlight of biodata information of research participants before delving into the thematic areas.

The findings of this study portray a context in which refugee women are largely of low-level education, are nearly entirely dependent on CTPs both for basic needs and as capital for businesses yet the funds are generally insufficient, limiting meaningful choices available for the women. In addition, the set-up of the refugee camp is generally that which is patriarchal, however, the agency by women, occasioned by the CTPs and material needs, though limited, is gradually beginning to transform the role and place of the women both in their households as well as within the camp. The findings suggest that the desirable active forms of agency and transformative forms are still largely work in progress.

Findings

The study began from educational background of the research participants, as a variable. The findings are distributed as follows across all participants: slightly less than half, 47% of the participants had no basic education - other 31% had education only up to first 3 grades of basic education while those with education level between grade 4-8 were 22%. Another attribute of interest was the family size. Under this variable, the study found that

most of the participants (around 53%) had a family size ranging between five to at least ten members. In terms of age distribution of participants, the study found that 47% of the participants were in the age range of 45 to 65 years of age.

The study also sought to find out the marital status of the research participants, a variable that would be useful in data analysis given differentiated roles that women refugees might play in households depending on whether they were married or not. The findings indicated that just over half were married, i.e., 56%, the unmarried constituted 14% while 30% of the participants were running households as widows.

The average family sizes are a proxy for poverty levels especially in the case of refugees, with very limited sources of income. Slightly over a half of the respondents (53%) had large family sizes—of between five to ten members. Large family sizes make it additionally difficult to meet basic needs such as food, clothing, and education, and where tradeoffs have to be made, girls/women are generally denied the opportunities for education, in favor of the boys/men. Besides, as Benhassine et al. (2011) study of conditional cash transfers in Morocco suggests, conditional cash transfers can be so little to the extent that it only meets just 3%-4% of the needs of beneficiaries. This is corroborated by other studies that find some impact in education but no evidence of empowerment, (Duflo, 2011).

The age range/distribution of respondents, the younger, generally the ability to adapt to difficult circumstances such as in a refugee camp and hence benefit from empowerment that may accrue from the CTPS. Here, nearly half (47%) of the respondents were between 45 to 65 years old, a considerably old age, for example to go back to school hence be able to run a meaningful business from CTPs. A study on gender and cash transfer programs in humanitarian contexts in South Sudan – Girls' Education South Sudan (GESS) program, found that when CTPs are implemented during a period of insecurity and economic collapse and in a context where social and cultural norms and economic constraints reinforce to reduce the priority given to girls' education by poor families, there are often clear barriers (Simon, et. al., 2018).

Further, the study also picked the marital status of the participants, a proxy for the type of family set ups the CTPS would benefit as well as gender dynamics within those families.

Here over half of the women participants were married (56%) while another 14% were single women. Thus, it would be inferred that most cash transfers benefitted women in full families, in which the women beneficiaries therefore had the opportunity to exercise some control. According to Duflo (2011), empowering women changes society's choices in important ways, like women making the best decisions for long-term development. Women's empowerment and economic development thus have a mutually reinforcing effect on each other (Duflo, 2011).

4.1 Cash Transfer Programs as a tool for Refugee Women's Economic Empowerment

In this section, the study analyses responses covering access and control of resources, intra-household gender relations, participation of women in community meetings, non-beneficiaries' participation in community activities as well as perceptions of local church leaders and program implementors. The responses, in the view of the work, attempt to answer the question on linkage between CTPs and empowerment of women refugees.

4.2 Access to Assets

The research findings showed that most of the women have difficulty in accessing social cash transfers. The data shows that 70% of women do not have assets with only 30% indicating ownership of assets. By assets, the reference was broadly on land, small business premises and household equipment used in farm. Further, for the few women who have access to assets, the research was also interested in establishing who keeps the assets in the event of separation or death. The findings showed that most women, that is 76% do not keep any assets after separation while just a paltry 24% get to share such assets upon the eventualities listed. The study further sought to find out the sources of income in households for households. The most predominant source of income to the participants in a refugee camp was cash transfers, covering 78% of the respondents while 22% indicated that cash transfers, small business and casual work are their sources of income.

In addition to the questions on sources of income to refugee women households the research was also interested in finding out role distribution by gender towards livelihood of households. Findings show that 92% of the respondents were involved in selling silverfish, onions, vegetables, cutting grass, essentially small businesses done predominantly by women. However, about 8% of men indicated that they do also cut grass. Interestingly, there was no task that was exclusively performed by men.

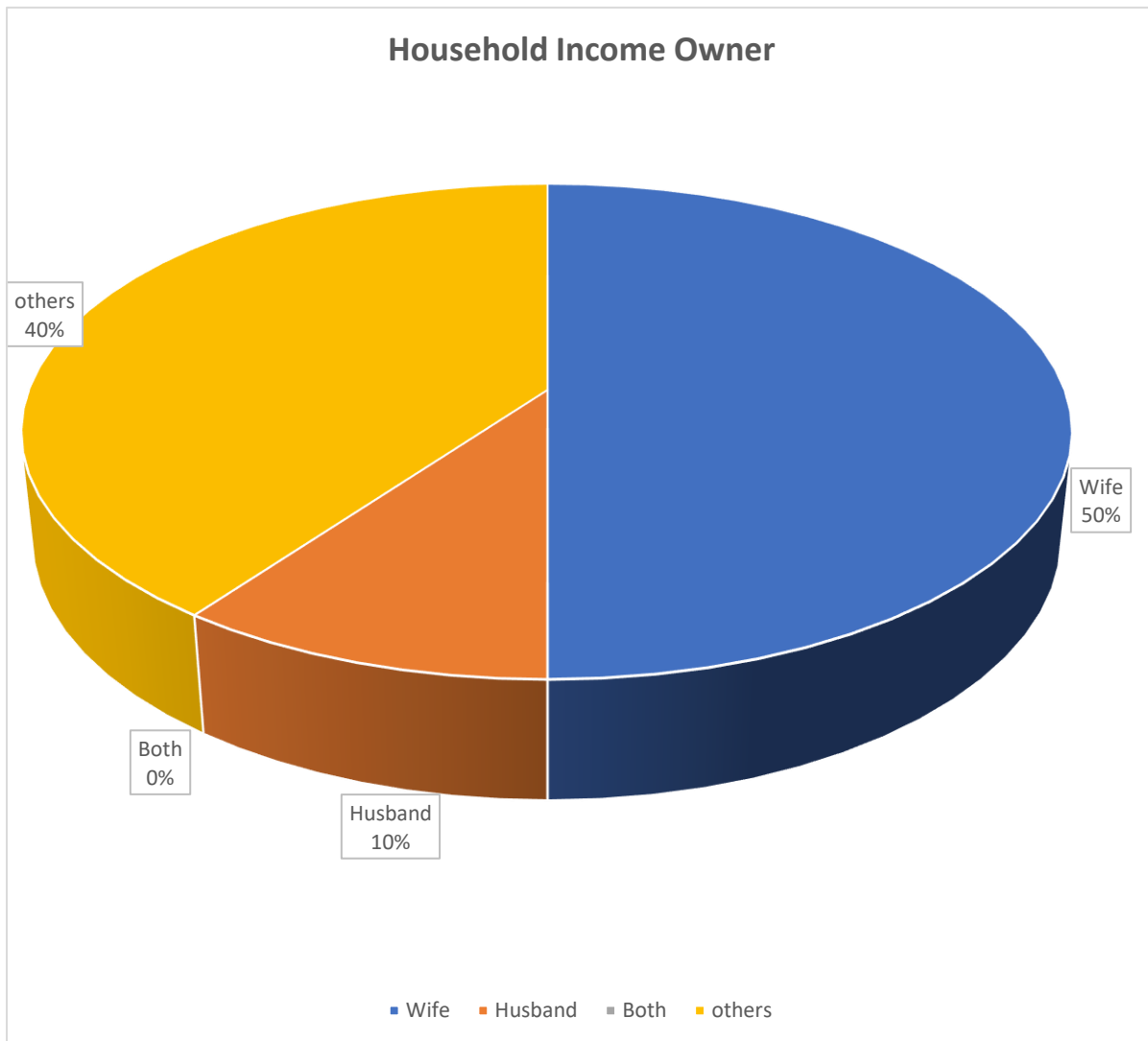


Figure 4 Household income Owner

The figure 4 foregoing questions led the research to another important question about control of the financial resources of the households under the study. The respondents indicated that 71% of the financial resources are controlled by wives, single mothers, and daughters. Attributing this common practice within the camps to the fact that cash transfer

rules allow only women to receive cash transfers. 26% of both men and women reported that they jointly take control of financial resources in their households while only 4% of men do solely take that responsibility in their households. The pie charts also describe household income ownership, half of the married women do own household income, and only 10% of husbands do own income within the house.

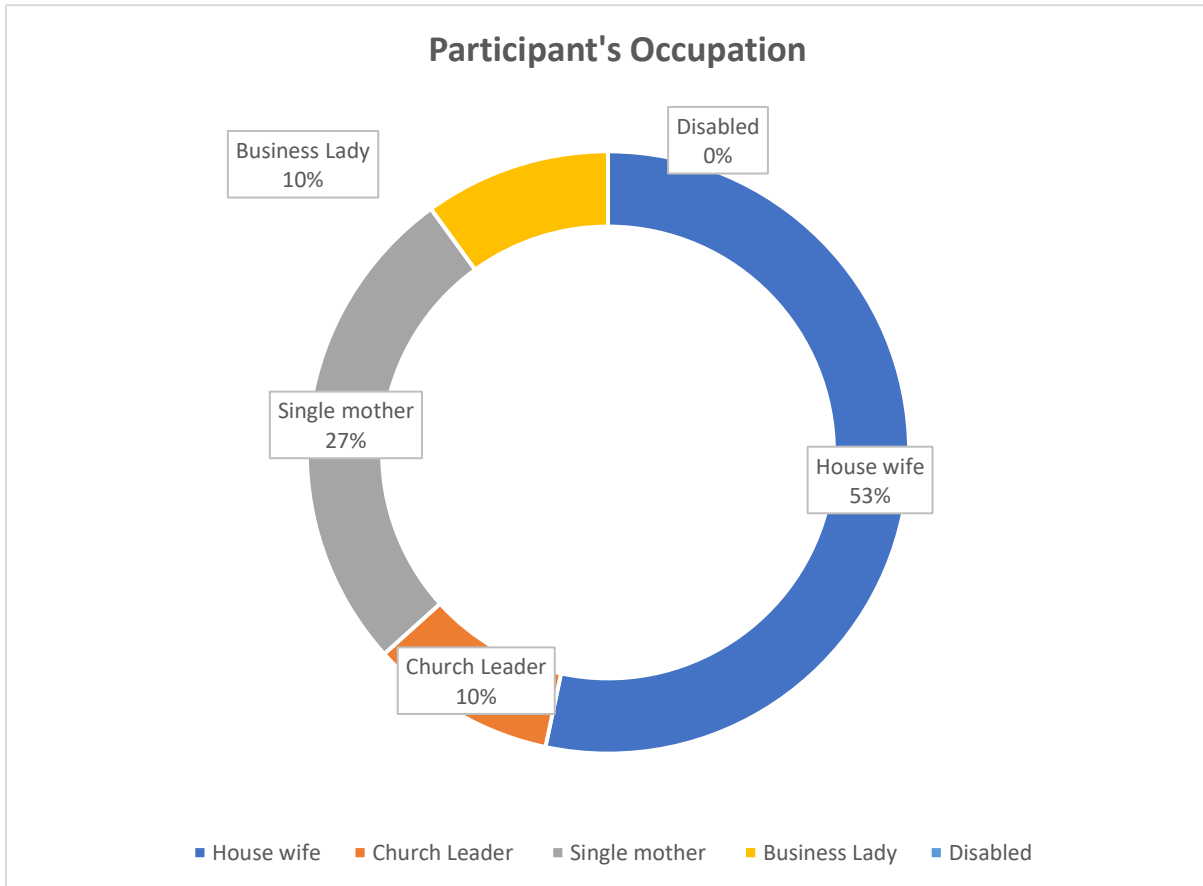


Figure 5 Participant's Occupation

Further, from the FGD conducted with women participants at the refugee camp, it emerged that most women preferred spending their day engaged in activities that fend for their families. These include small businesses such as selling silver fish, onions, and tomatoes as well as casual work for example cutting of grass. The starting point of businesses emerged as a recurrent theme among the women, most of whom underscored the importance of starting even in a small way as a path to self-sustenance hence eventual empowerment. Here, the women broadly mentioned kiosks, selling cassava flour, papering local alcohol,

and selling of silver fish and groceries. The women participants generally identified small business, casual work, and cash transfers as their sources of income, and in the case of those engaged in businesses, also as seed capital. In addition, the women generally agreed that the business they have started have gone a long way in supporting their families, regardless of whether the source of capital was from CTPs or other activities.

4.3 Access to and Control over Household Resources for Non-Beneficiaries of Cash Transfer

In order to obtain a holistic perspective of cash transfers, the research targeted refugees who are non-beneficiaries of cash transfers. First, the study sought to find out their sources of income, given their exclusion from cash transfer programs. Under this category of respondents, 45% indicated that their source of income is small business, 22% rely on casual work, another 22% pointed that they rely both on small business and casual work while 11% rely on construction work (brick laying). For the non-beneficiaries, the study was also interested in the purposes for which they use their income. Here, 56% pointed that they use the money for food and basic needs while 44% use the money only for small businesses.

4.4 Intra-Household Gender Relations

The study further continued into the intra-household dynamics among refugee families in attempt to investigate empowerment of women through cash transfer programs. The study sought to understand from the women, the roles assigned to them in their respective households. Here, 40% of the women indicated that they do basic chores in the house, 45% pointed that they conduct small businesses while 15% said that they are responsible for church activities. For a more specific role on children's health and education, 60% of the women indicated that they make a central decision on their children's health and education while 40% said that they do not have the chance to make such decisions. Further, 65% pointed that they have the ability to independently control household income while 35%

indicated that they lacked that ability. This question was also related to management of day-to-day household activities where 80% agreed that they do have the ability while 20% lacked it. Further, at the household level, in terms of resolution of minor disputes, 57% said that they employ dialogue while 43% have to rely on third parties to resolve their household conflicts.

From FGDs, the men viewed their roles in the refugee camps as clearing the compound, construction of the house, cutting the tree for their women to carry firewood, fetching water for their wives, digging latrines and provide security for their women while they are fetching for firewood in the forest. Comparatively, the men mentioned these roles as belonging to the women: carrying firewood, cooking, taking care of the children, cutting grass, collecting bricks, clean the compound weeding in the gardens, taking children to schools, guiding children regarding social life, and running kiosks, construction of the house, cutting trees, fetching water, and laying bricks. These answers were given by the five men in their focus group discussion.

4.5 Participation of Women in Community Meetings

The study was also interested in finding out participation of women in community meetings to determine matters of social protection. The results showed that 59% of women do participate in such forums while 41% do not. Further to question on women's participation on community forums, the research sought to find out the dynamics which determine such participation. Exactly half, that is 50% of the respondent held that both men and women are able to participate in the forums without hindrances, 27% answered that a number of women lack either the education or time to effectively participate while 23% opined that men participate disproportionately better since they are free from household responsibilities/chores that are socially left to women. Thus, although women participate, the bigger roles in such forums are often taken up by men, given their comparative freedom from chores in their households.

4.6 Beneficiary and Non-Beneficiary Participation in Economic Activities in the Community

The study was also interested in investigating participation of beneficiaries and non-beneficiaries in economic activities within the refugee community. To this endeavour, respondents' financial literacy (savings, insurance, credit, and microfinance) as well as participation in community meetings where decisions on social protection investments are made was sought. The findings show that 13% do not have access to any forms of financial services, 14% have access to group savings while 73% only access cash transfers. For the 14% that are able to access financial services, insurance, loans from microfinance institutions, CBOs, NGOs, social networks, etc. were specified as the sources. The difficulties in access to credit were attributed to a number of challenges.

4.7 Local Leaders/Church Leaders

The study sought views of five local community leaders on impact of cash transfers on women refugees at the camps. These respondents were drawn from Joy Baptist Church, Yuken, Swinga Born Gain, and Keliken International Full Gospel. It is important to mention that 80% of these churches are affiliated with other churches outside the camp while 20% are affiliated with ones within the camp. The opening question was the roles of these churches in the camp. In response, the leaders saw a dichotomous role in which 60% viewed churches as primarily involved in preaching the gospel to the refugees in order to attain peaceful coexistence while 40% saw the role as more focused on helping the needy by providing them with such basic needs as clothes and shelters as well as counseling in the case of marital/family issues.

4.8 Implementors

Similarly, the implementors of CTPs were asked their observations on decision-making powers within refugee households. Here, 67% noted that the decisions are made by women

while 33% held that decisions are made by both women and men. Curiously, none indicated that decisions are made by men alone.

Now, can cash transfers act as tools for empowerment of women refugees? Here, the thesis delves into the discussion surrounding sources of income, ownership of income, access to assets, household income generating activities and possession of assets upon separation. This is within the realms of Kabeer's identification of resources as a component of empowerment. As presented earlier, most of the refugee women rely heavily on CTPs with other sources of income only supplementary. In approximation, 60% is from unconditional cash transfers while the 40% is conditional cash transfers. Cash transfers to women who then put the money into business, from this study and others, appear to have a direct empowerment effect. In Kabeer's (2012) study of women's economic empowerment, the study strongly argues for an empowerment model that focuses on women's employment alongside education. Kabeer (2012) argues that employment—here viewed as ability of the women to start gainful businesses through CTPs, has a positive impact on gender equality. Furthermore, evidence from other studies show that cash transfers can reduce physical abuse of women by men, that is, increased income enables the woman to bargain out of abuse or in the process of abuse by their husband (Bastagil et al., 2016).

The findings of this study on ownership, control, and decision-making point that half of household income in the refugee camp was owned by married women 40% by widows in households without men while only 10% was under the ownership and control of husbands. This suggests that cash transfers accord the women the right to control their money at home, thus also decision-making. Conversely, however, whereas women have been able to control household resources through CTPs, their access to family assets remains a challenge just about 30% of the women had access to assets while over 70% of the women are completely locked out of access to assets. From the analysis of this study at the refugee camp, lack of assets in the refugee camp is partly as a result of low income among refugee families as well as the temporary nature of refugee camps which makes it impractical to endeavor to own assets. It is the argument of this thesis that the inability to own assets significantly deters empowerment, especially when such empowerment is modelled around businesses created from CTPs. The women refugees thus lack collateral to secure credit as

well as an option to dispose of assets to stabilize or expand their small businesses. Indeed, other studies concur that assets serve as a buffer during emergencies (Deere and Doss, 2006).

Relatedly, for the few women (30%) who indicated that they have at least some forms of assets within their families, 70% of them do not get to keep any such assets in the eventuality of separation with their husbands. This thesis contends that the denial of women of an opportunity to keep assets is culturally embedded, in favor of men.

4.9 Effects of access to cash on daily livelihoods of women and their participation in community affairs of the refugee camp

This section delves into the analysis of decision making in refugee households, hindrances to women's decision-making, perceptions on roles and impacts of CTPs, perceptions by church leaders and implementors on gender roles within the refugee camp.

4.10 Decision Making in the Household and Agriculture Activities

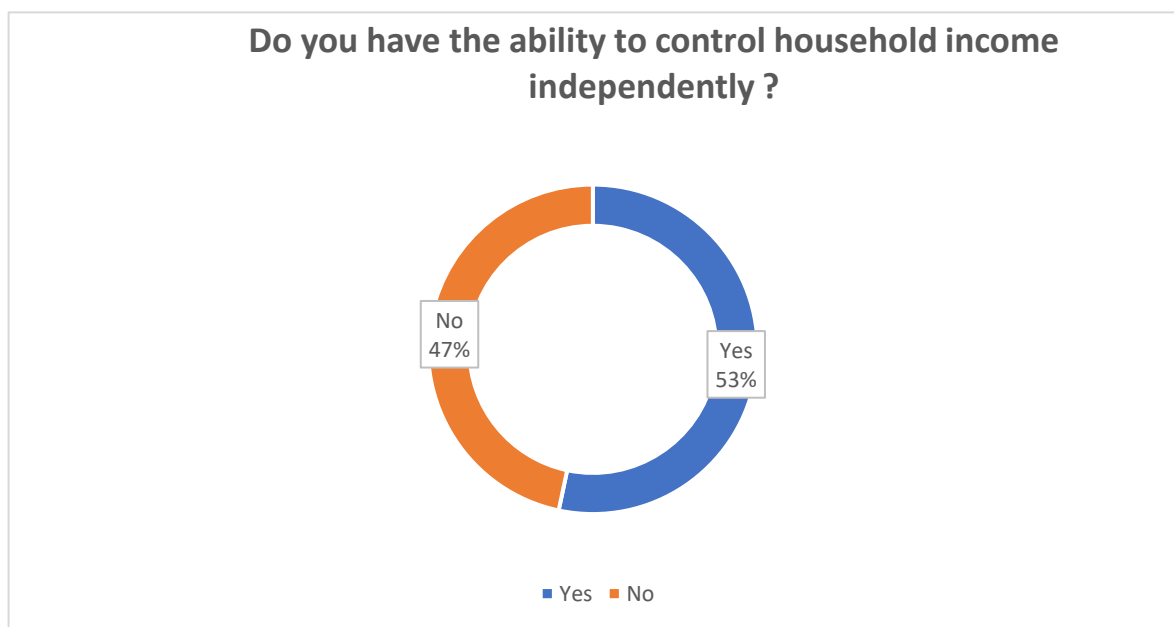


Figure 6 do you have the ability to control household income independently

The study also sought to establish the dynamics of decision making in refugee households. The findings indicated that 53% of both women, men and single mothers do make the decision in their houses, 47% of wives take the sole role in their household's decision making while in 0% of the households, men make decisions.

Further to the general decision-making role, the research also sought to find out decision role on agricultural activities and products, given the rampancy of agriculture as a way of supporting livelihoods among the refugees at the camp. It found that 40% of wives solely make the decision, in 20% of households, both wife and husband, widows make decisions in 40% of the households while there is no (0%) instance where men make the decision alone. The women participants in FGDs broadly held the view that CTPs and their small businesses have significantly improved their decision making on critical issues such as what the families eat/ wear and choice of schools where their children would be enrolled. The income, most of the women noted, had empowered them in these decisions, gradually shifting the control of the affairs of households in their direction. However, there was also an outlying case in which one woman participant (housewife with no business) insisted that her role was strictly cooking for the kids while her husband went out to fend, as such, the woman added, "my work is to cook for family, and take care of the house it is only my husband who has rights to make decision concern money and other assets here at home". Indeed, it appeared to me that all decisions regarding the family were still in the hands of the husband. In addition to the general shift in roles, the women also interestingly said that with income (both from businesses and CTPs), they were able to improve aesthetically— clothes, perfumes, body care etc. without relying on men. In return, they argued that they had gained in self-esteem and commanded dignity which has also in return improved their eligibility for consideration for offices—such as in church.

During the FGDs, married women described the general reaction of their husbands towards their involvement in businesses and their roles in the families. They largely noted that their husbands had changed, gradually accepting their increasing assertive role leading to respect, peaceful coexistence, and reciprocal support. Consequently, the married women also noted a marked decrease in cases of domestic violence. However, in cases where

husbands were drunkards, fights have ensued over CTPs, some incidents even leading to attempts by the men to stop their wives from engaging in small businesses altogether.

The male participants in the FGD were asked whether they saw any overlap between their role and that of their wives especially on financial responsibilities. Most of them pointed that there was an overlap geared towards sharing the burden of providing for their families and that such overlap had not caused major misunderstanding. However, some of the participants opined that as women increasingly take financial responsibility, they are increasingly not subservient.

4.11 Conduct of Women Beneficiaries

The men were also asked their views on general behavior of women beneficiaries of CTPs, whether those were their wives or wives of their friends in the camp. Most of the respondents mentioned the positive ways in which the women beneficiaries conducted themselves, pointing to shouldering such responsibilities as buying of clothes and generally taking care of their families. However, the loss of respect for men still was mentioned as a concern by the men. Some of the men argued that the women had become gradually powerful, taking decisions regarding their household activities like paying school fee for their children, attending public meetings, taking leadership responsibilities in the church and other places. Another contrary view here was that women could not really become powerful as lack of education and cultural norms are still pervasive.

4.12 Hindrances to Women's Decision Making

Since this study is premised on empowerment of women through cash transfers, and against the background of perceptions of women beneficiaries already described above, the study also sought to find out hindrances to women's decision-making in the refugee camps. The findings show that 40% attribute it to lack of education, 20% to poverty, 20% thought that women are burdened by too many responsibilities at home and war while 20% attributed hindrance to decision making to lack of training. Furthermore, the respondents

identified a number of factors that hinder women’s independence in general. These are: poverty, cultural practice and gender imbalance which 73% of women attribute the lack of independence while 19% indicated that the independence of women is inhibited by various forms of disability. Another 8% of respondents excluded poverty but attributed the lack of independence solely to an interplay between cultural practice and gender imbalances.

The Role and Impact of Social Cash Transfers

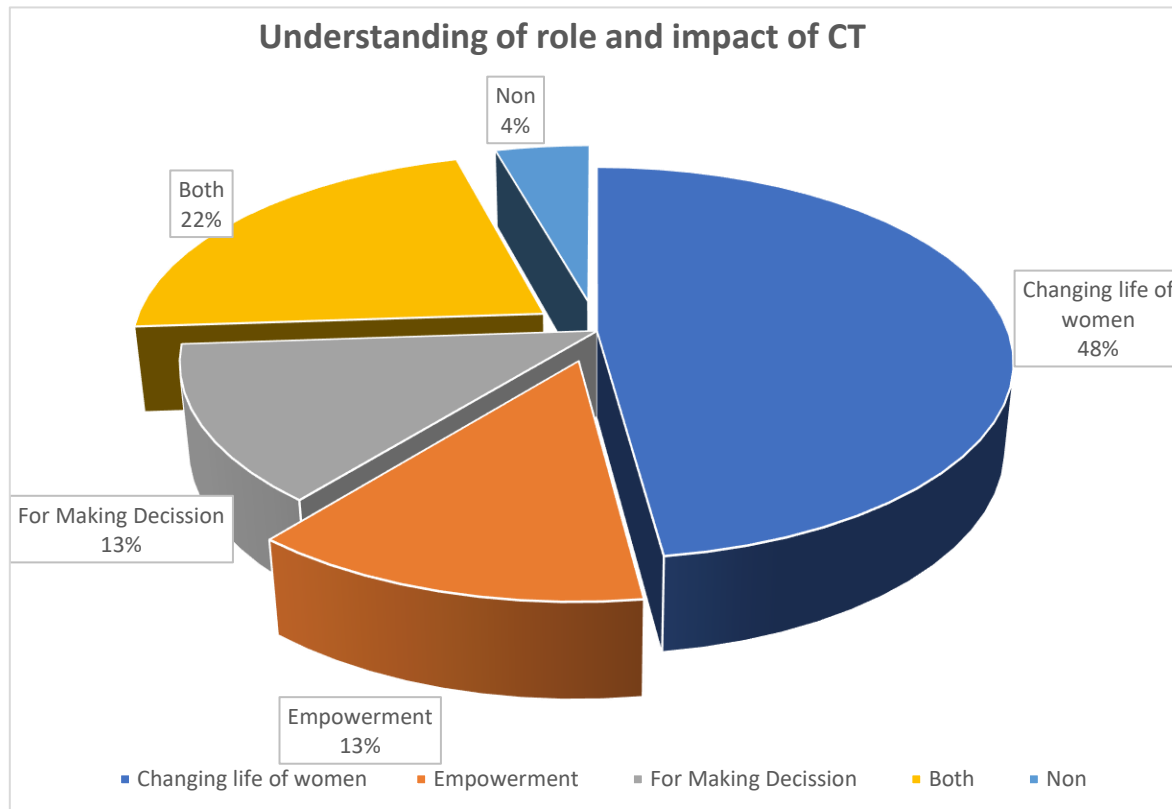


Figure 7 What do you think about the roles and impact of cash transfer

Central to this research is an assessment of role and impact of social cash transfers to refugee women. In responses, 48% of respondents indicated that cash transfers change lives of women, 48% pointed that the programs are for empowerment of women while another 6% said that the programs enable women participate in decision making in the households and the communities at large. Relatedly, the research was also interested in finding out who decides on what to spend the income for, in the case of the non-beneficiaries. The responses showed that in 40% of the cases, both wife and husband decide on how the money is spent, 40% of cases, the decision is solely on the shoulders of single mothers while in 20% of the cases, the husband unilaterally decides the way of

expenditure for the households. Further, the non-beneficiaries were also asked about the factors that hinder women in decision-making in the community and their households. Here, 46 % of respondents attributed the hindrances to cultural practices, another 42% said that the hindrances are as a result of lack of income generating activities while 12% pointed to gender imbalance as the hindrance. In addition, the non-beneficiaries were also asked about hindrances to women’s independence. In responses, 63% attributed the situation to poverty 19% pointed at effects of war while 18% blamed lack of education.

4.13 Church Leaders Perceptions on Gender Roles

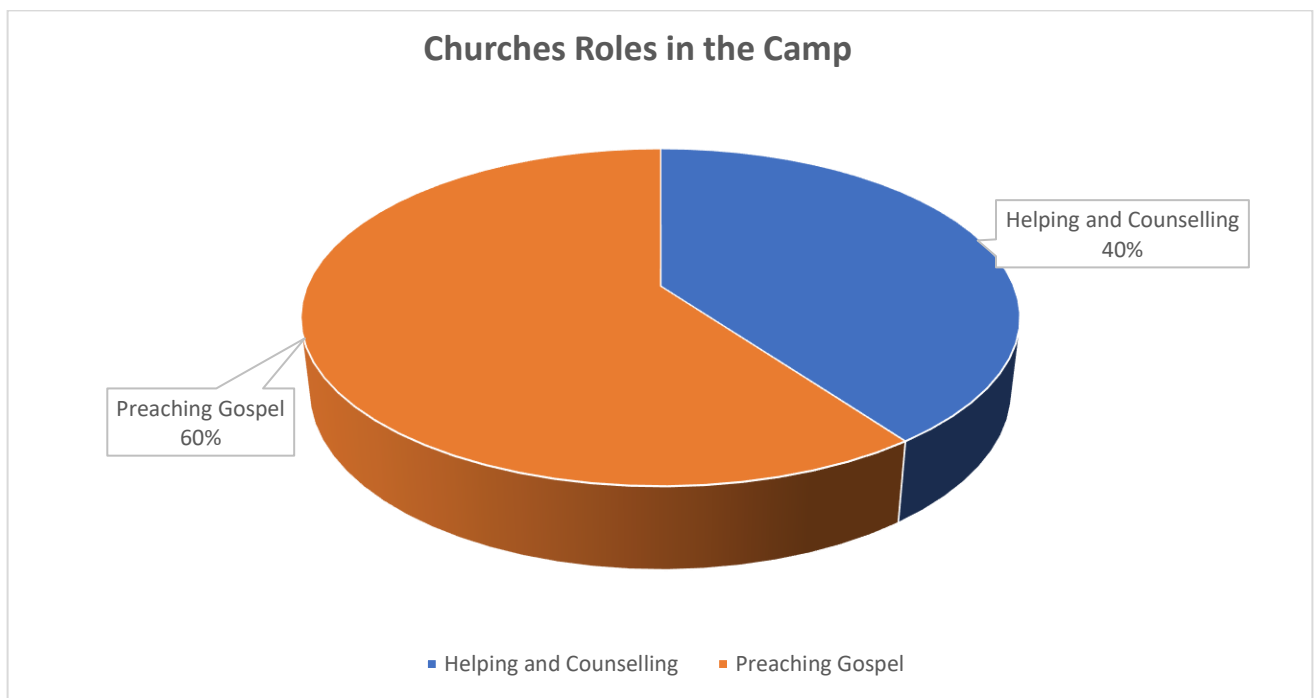


Figure 8 Churches Roles in the Camp

The figure 8 talked about the role of the church leaders in the camp, 60% said their roles as church leaders is to preaching Gospel to the people here at the camp, and also helping the needy, giving them counselling this point as well was mentioned by 40% of the church leaders.

The religious leaders were asked about their views on current roles of played by men and women within the refugee camps. Here, 40% of the church leaders said that most men in

the camp do casual work to support their families financially, are involved in peace work as well as emotional coherence of their families. The other 60% of the religious leaders contended that women are the heads of families since they work in small businesses to earn livelihood for their families while also continuing with their other socially assigned roles in their households. In addition, and perhaps the most interesting point to the research, the study asked the church leaders their views on the relationship between men and women in households within the refugee camp because of cash transfers. A majority of them, that is 80% held that the cash transfers programs have stabilized families—peaceful relations while the other 20% held the contrary view that as a result of these programs, most families were witnessing a surge in cases of domestic violence. Relatedly, the research sought to find out if religious leaders see some overlap in gender roles among refugee communities.

The findings were that 80% of the religious leaders held the view that there was an overlap in roles while 20% did not see any such gender role overlaps. Those seeing the overlap exemplified that in most of the households, causal work such as construction as well as small businesses are being done both by men and women. Conversely, those respondents not seeing a gender overlap argued that across the camp, women are still confined to most of the household chores while nearly all the labor intense work such as construction is still dominated by men. They added that even in church leadership roles, men were nearly all the office holders.

The next line of inquiry involving the religious leaders was seeking their suggestions on the best ways in which Cash Transfer Programs may be purposed to empower women in the refugee camps. The suggestions were generally twofold. First, majority of the church leaders, i.e., 80% suggested that for CTPs to better empower women, the current amounts disbursed need to be increased to sufficiently cater for the needs of the women. While doing so, the NGOs involved should also focus on training of beneficiaries on financial literacy, budgetary decision making at family levels while also conducting joint trainings for both husbands and wives for beneficiary families. Second, 20% of the church leaders suggested that donors need to involve more organizations in CTPs in order to meaningfully empower women.

Implementors

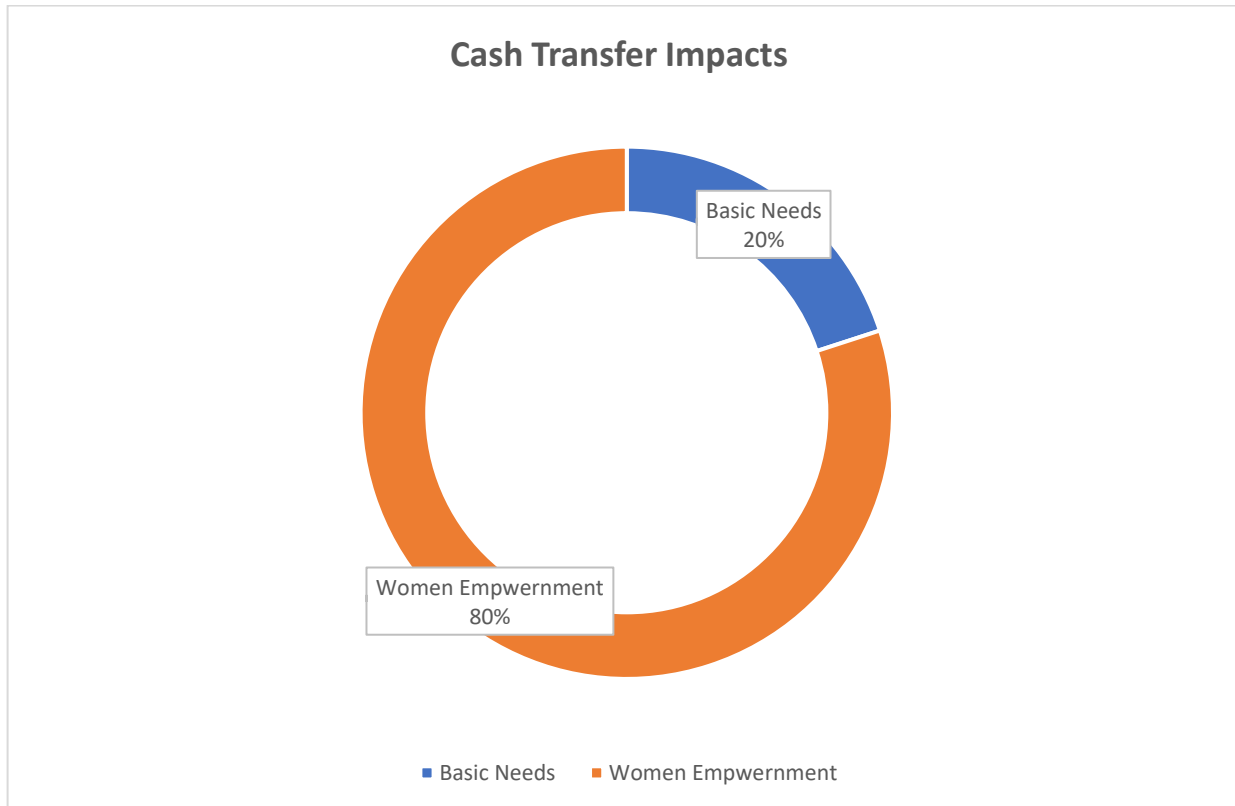


Figure 9 Cash Transfers Impacts

The figure 9 implementors said the impact of cash transfer is seen here in the camp through women empowerment as it counted to 80%, another view of cash transfer impact is basic needs 20%.

In addition to the general descriptive features of the organizations implementing CTPs, the research was specifically interested in finding out the impact of cash transfer program in the camp, in the assessment of the implementors. Nearly two thirds of respondents in this category, i.e., 62% were of the view that the most salient achievement of the CTPs is empowerment of women. Here, they specifically mentioned such issues as freedom of choice, decision making and proliferation of women's savings groups. Another 19 % were more focused on access to needs especially in terms of nutrition and diet. Last, another 19% pointed to education and financial empowerment, that through CTPS, many women whose education had been disrupted have been able to go back to school while many others have been able to start their small businesses.

As it has been across other categories of respondents, the research also sought to find views of implementors on changes (if any) on gender roles within the refugee camp as a result of the cash transfer. Just about two thirds, i.e., 67% held the view that there has been some change in gender roles, pointing that this is a result of the fact that the women are now more empowered, dignified and taking up respectable responsibilities in their communities. The other 33% however did not see any notable changes in gender roles.

Against the foregoing background, how has access to cash affected the daily livelihoods of women and their participation in community affairs of the refugee camp? This is examined within the realm of agency and achievement as espoused in Kabeer's theory of empowerment. The understanding of gender roles as they have always existed and how they may have been evolving as women refugees benefit from CTPs is useful to the core of this thesis in attempt to find out women empowerment through the CTPs. Our findings show that up to 92% of activities—both at the domestic front, such as selling of silverfish, onions, vegetables, and in small business are in the hands of women with only 8% of these chose such as cutting grass, done by both men and women. This is reflective of the general cultural norms in South Sudanese communities where women are still housewives albeit with gradual change. Noteworthy however is that the women at the refugee camp are involved in all types of works, especially those which generate income to them and by extension their households.

The disproportionate involvement of women in their roles and those of men in the refugee camps could be pointing to the level of pressure the women find themselves under in a refugee camp. As Standing (2012) study in India contend, CTPs may induce laziness, resulting in a reduction in labor supply. This is because of guarantee of income, regardless of work status, age, marital status, and needs. In the context of the refugee camp, such laziness appears to have affected more of men, as women benefit from CTPs, the men tend to derelict their duties forcing the women to take them up. Nonetheless, the pressure that the women refugees then find themselves under, leads to their empowerment, even as an unintended consequence.

Relatedly, the findings of this study show that a vast chunk of the refugee camp's financial resources are controlled by the women. Thus 73% of the women, either as wives in

households or widows in households without men controlled the financial resources. In addition, 23% of cases are those in which men and women in their households jointly control finances with only 4% of finances in exclusive control of the men. Such amount of control of financial resources is attributed largely to cash transfers and to some extent the women's entrepreneurship. This assertion is supported by the works by Kabeer and Natali (2013) whose understanding of women's economic empowerment is that which requires many efforts that prioritize women's needs, preferences and recognize their strategies mostly for poor and marginalized women (Kabeer and Natali, 2013).

The study also considered decision-making in the households especially on agricultural activities, a matter of potential (dis)empowerment for refugee women. Here, nearly two thirds of decisions involve women, either as wives, single mothers or alongside their husbands leaving just 10% of such decisions in the hands of men alone. This suggests that other than in financial affairs where the refugee women are already doing well, as mentioned earlier, the women are also at the center of decisions on agricultural activities. Considering the much agricultural activities, especially subsistence agriculture subsidizes provision of needs of poor households, this thesis argues that women's grip on agriculture is empowering. According to Simon et al. (2018), women's decision-making remains in the dominion of household expenditures and needs. For example, in Somalia, the cash transfer program found improvements in the decision-making capacities of women beneficiaries in household expenditures (Simon, et al., 2018). However, the findings of this study in the refugee camp Bidbidi brings a new area where women decision making is taking place, first women make decisions on agricultural activities, financial resources, and income.

4.14 Main Challenges Women face with CTP and modalities for making the system more effective

Towards contributing to policy change and improvement of the CTPs among refugee women, the study was keen on an assessment of the challenges women experience through CTPs and possible modalities of improvement. To this endeavor, the study analyses

meanings attached to CTPs among actors within the refugee set up, actual challenges pointed out by respondents as well as an assessment by implementors and local leaders.

What Do Social Cash Transfers Mean for Women?

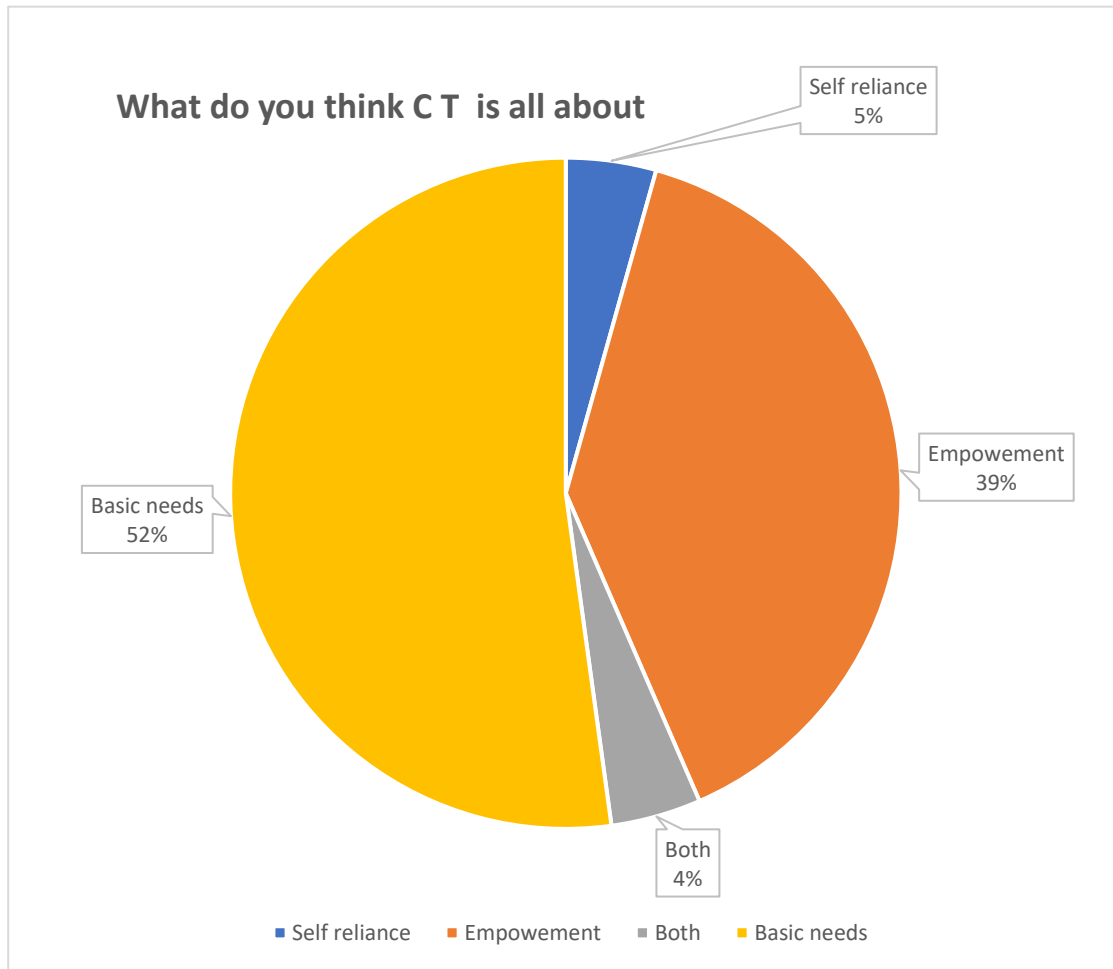


Figure 10 What do you think cash transfers is all about

Figure 10 illustrates the meaning(s) women attach to social cash transfers.

As captured in Figure 10, the responses show that 52% of the respondents consider it in terms of provision of basic needs, 39% as women empowerment while 5% considers social cash transfers as a means for self-reliance.

Related to the study participant’s understanding of social cash transfers was the question of recipients of the cash transfers in households. The findings showed that 57% are widows

and single mothers while 43% are housewives. The next line of inquiry therefore was the purposes for which the respondents use the cash transfer, and the results are as follows: 44% use it for food, 52% for small businesses while 4% use it for treatment. The question of use for cash transfers was further closely linked to the question of who makes the decision on use money from social cash transfer in refugee households? In response, 79% of women (single mothers and wives) indicated that they solely make the decision, just 8% of men decide on use of the money while both husband and wife decide in the remaining 13%.

4.14.1 Challenges Associated with Cash Transfer in the Camp

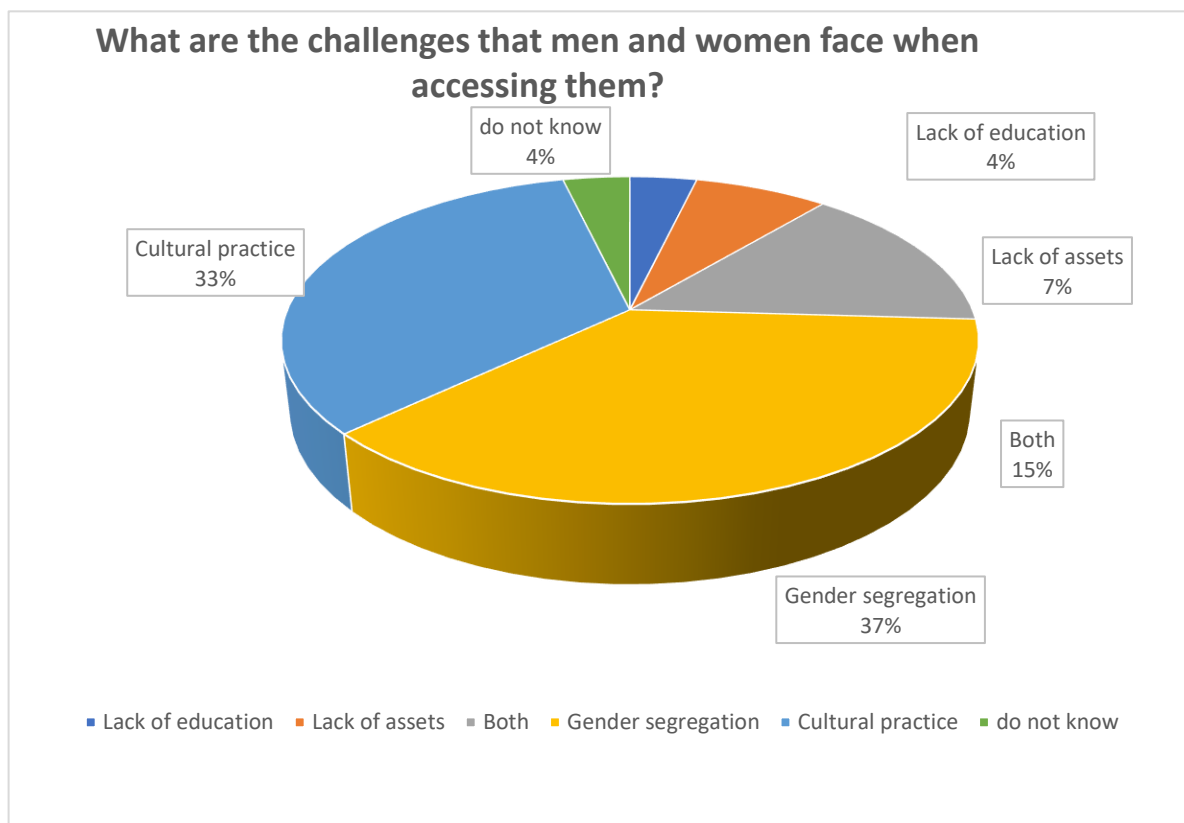


Figure 11 What are the challenges that men and women face when accessing them?

The responses on role and impact of social cash transfers converge at empowerment, one way or the other. As such, the research also sought to investigate beneficiaries' challenges associated with the programs. About 48% of respondents reckoned that the amounts given through the programs are inadequate for meeting their basic needs, 30% of the respondents

felt that the process of accessing the funds is arduous, 9% are of the view that the cash transfer programs are recipes for domestic violence, another 9% opined that the workload assigned to cash for work is much while another 4% pointed out the lack of transparency on the side of cash implementers.

A more direct question targeting women beneficiaries of cash transfers was also put forth, asking whether the women beneficiaries think cash transfer has enabled them in decision making in the households. Just above half of the women, 52% said that the programs have enabled them make decisions, 17% of the women said the cash has to some extent enabled them make decisions while 31% said that the programs have not in any way enabled their decision making at household levels. Related to the question above was the research's interest in establishing whether women beneficiaries feel that the cash transfer programs have changed their status within refugee camps. The findings showed that almost half of the women, 48% indicated that the programs have not changed their status, 35% said it has changed their status while 17% of the cash transfer had, to some extent, changed their status.

Similarly, men participants in FGD were both positive and critical of the NGOs involved. On the positive note, they mentioned access to basic needs, capital, and general empowerment of the refugee community while on the negative side, they pointed that cash for work programs coerce women into very difficult work, the disbursement was riddled with corruption, generally taking advantage of refugees. Finally, to the men's FGD, the research posed the question of who they would rather receive the CTPs between men and women in the households. There was a general consensus that women ought to receive the money as they were more prudent in management to the broader benefit of the household and that if men received the cash, they ought to give a large bulk to their wives. However, they pointed that in single male headed households, the men too deserve to benefit.

Further, the study was also interested in how the length of existence these churches have had within the refugee camps. The longest serving churches within the camps had been there for almost six (6) years –60% of the churches while the about 40% were only five years and below. Against the aforementioned background, the question of the leaders' assessment of impact of the cash transfers was then put forth. All the church leaders were

of the view that cash transfer programs, particularly Direct Cash Transfers, had played an important role to the refugees, for example: food and nutrition, basic needs as well as day-to-day consumption beyond the basic needs. Further, the 80% church leaders specified that CTPs had been instrumental in empowerment of women, arguing that most of the women beneficiaries of the cash transfers were able to successfully start small businesses to improve their livelihoods. The other 20% opined that CTPs has helped much in providing basic needs to families, especially those families with many children and in dire need for food, clothing, etc.

4.14.2 Implementors of Cash Transfers within the Refugee Camp

To further gain insights, the research targeted implementors of cash transfers in the camp (organizations implementing), conducting interviews with three such organizations: Danish Church Aid, World Vision and Save the Children. The study had aimed at five but failed to reach the other two.

In general, two out of three of the organizations had been operating at the camp for more than five years in while the other one had operated for four years. On the approximate amount of money already spent in CTPs at the camp, it's only Danish Church Aid which provided an indicative figure, saying that it approximately spends \$ 39,000 dollars every six months, benefitting 1,260 mothers. Two of the three organizations benefit above 900 recipients while one benefits 500 individuals annually. On the model of CTP, the organizations generally follow cash for work (conditional cash transfer), direct cash (unconditional cash transfer) including direct mobile phone mobile transactions.

Further, the study sought to establish from implementors whether there were other sources of income in the refugee camps other than CTPs. Here, the implementors held that there were other sources of income, i.e., casual work, which makes up to 67% of sources of income while employment made for the other 33% of other sources. Relatedly, the research also sought opinions of implementors on whether, as a result of the CTPs, the relationship between men and women in the camp had witnessed changes. Two thirds of the respondents here were of the view that women now generally live a better life through

small businesses, creating savings groups and some agricultural activities. The other 33% however held that as a result of the CTPs, there was an increase in incidents of domestic violence within refugee households.

On suggestions as to how best can cash transfer programs can empower women at the refugee camps, the implementors identified adoption of clear business plans, financial sensitization for men as well as increasing amounts of cash benefits and access to other forms of credit.

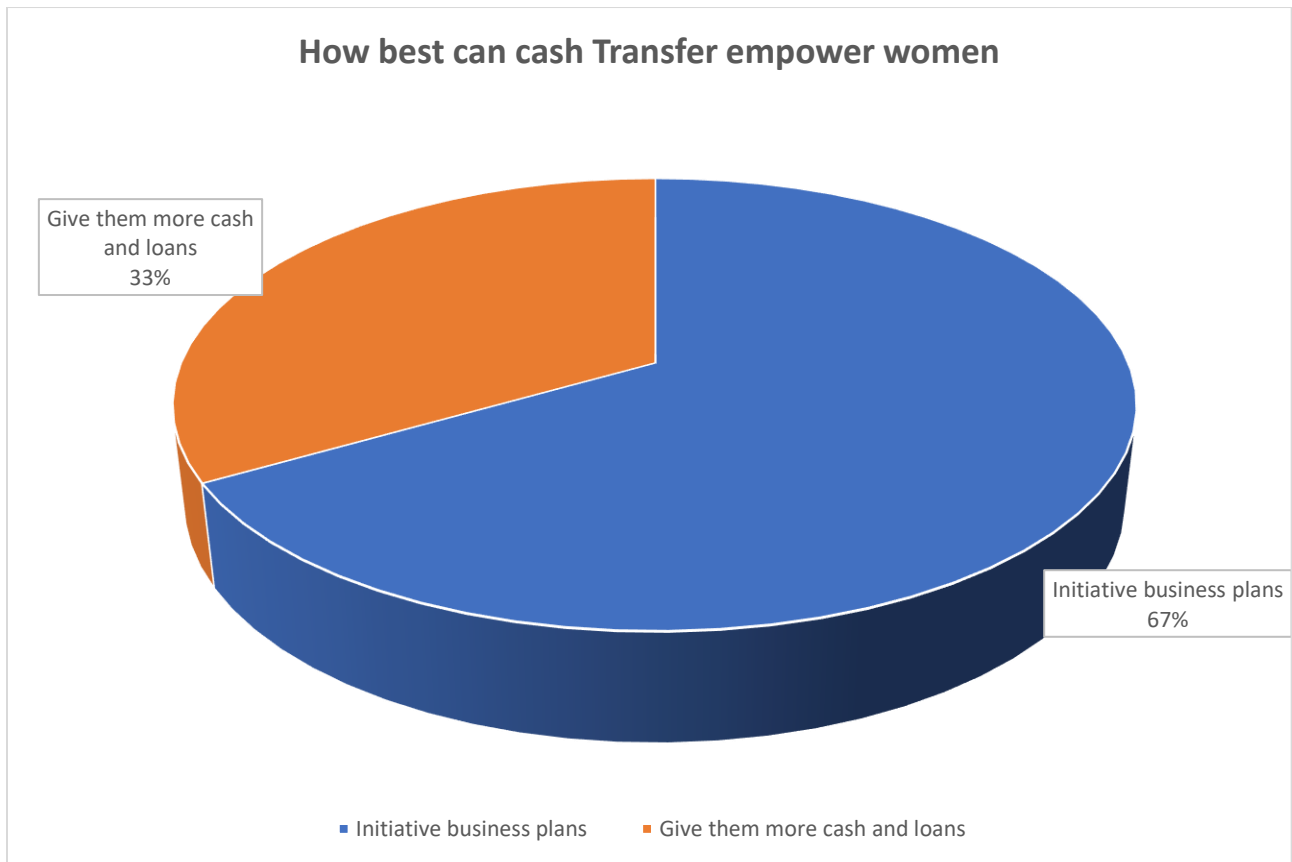


Figure 12 How Best can Cash Transfer Empower Women

So now to the third research question, what are the main sets of challenges women face and how can the cash transfer system be made more effective? This is analyzed within Kabeer's conceptualization of achievement as a dimension of empowerment. This section covers discussion on meaning, purposes, legitimate recipient, and challenges associated with CTPs in the eyes of beneficiaries, local leaders, men and implementors of the programs. Over half of the women beneficiaries held that the funds should be for meeting

basic needs while the other 44% considered CTPs as avenues for empowerment and self-reliance.

As the first study on CTPs and refugee women of South Sudan, the interpretation of these responses on meaning and purpose of CTPs by the women themselves is that empowerment underlies their definition. Other studies however have broadened possibilities for CTPs in meeting humanitarian objectives—food, nutrition, shelter, community practices and entrepreneurship (Bailey and Aggiss, 2016); Slater and Mphale (2008) (Slater & Matseliso, 2008) noted that cash transfer have in some instances allowed women to improve their social activities and community practices, for example, allowing women to engage in their traditional mourning period, which mandates a period of no work, slaughtering a goat and buying a new dress. Further, evidence from Kenya, Zimbabwe and Indonesia suggest that CTPs enables women even to take on leadership roles in the community. In Somalia and Malawi, CTP increased the respect beneficiaries were given by the community and improved overall community relations (Devereux, 2006).

Similar studies in Jordan found that CTPs also improved social cohesion among Syrians and Jordanians, primarily by enabling refugees to repay debts to shopkeepers and friends and to reciprocate favors (Simon et al., 2018). Even though this study's objective has not widened into such social impacts, they were clearly evident.

In terms of legitimate recipients, nearly all the CTPs were received by women—either as wives (57%) or widows (43%), although this could be merely a policy by donors. Such funds were then utilized for food, businesses, education of children and healthcare purposes. In first-hand experience by the researcher as Cash Transfer Manager in Western Equatorial State in South Sudan, beneficiaries were trained on prudent utilization of the funds for orphans (Addo and Cross, 2014).

This study's findings also show that decision on utilization of a vast portion of the CTPs is in the hands of women, at 80% with just 20% of such funds decided upon by men. According to Molyneux & Thomson (2011) study in Peru, Ecuador, and Bolivia, making of mothers central to the CTPs is key to their success, for example, women depend on cash

transfers to accomplish their responsibilities to their children and to spend the money accordingly, thereby, empowering them.

Further, in terms of women and men's perceptions as to whether CTPs have in any way changed the status of women beneficiaries, the split in opinion is nearly half with 48% of respondents opining that no change in status has been as a result of the CTPs while 52% feeling either that women have changed or slightly changed. According to Buller et al. (2016), transfers could cause some misunderstanding between husbands and wives, particularly cash, where men attempt to forcefully extract cash from their wives to do other things, causing jealousy in households. This study found noticeable change in women's status both within their households and the community at large, but a change in status which is constantly threatened by men who are not ready to allow their wives to usurp their traditional status because of economic empowerment.

Given generally observed empowerment of women in the context of cultural hindrances, the study was also interested in the impediments to women's decision-making within their households and communities. About 50% attributed it to women's lack of education, 30% poverty, 9% to too many responsibilities at home and war and 11% to lack of training. This study argues that whereas women would always experience impediments, their benefit from CTPs in the context of the refugee camp significantly accorded them an empowerment opportunity, which over time will allow them to overcome the mentioned impediments.

As a study aimed at understanding empowerment of refugee women through CTPs, it made sense to find out prevailing challenges of implementation of CTPs as evaluated by beneficiaries, implementors and local leaders. The dominant challenges were the amounts disbursed are small in comparison to refugee needs, lack of transparency in implementation of CTPs lead to corruption, unrealistically difficult cash for work programs, involvement of a small number of implementing organizations and that in some instances, CTPs have caused domestic violence in refugee households.

While the challenges identified across the categories of respondents are generally understandable, they have a number of implications on empowerment of women, which is the core of this thesis. First, whereas donors work with budgets and cannot really meet all

needs of refugee households, it would be prudent to ensure that targeted disbursements adequately cover family needs they intend to cover. For example, if a CTP is engaged in educating children, it should do it to a conclusion. Second, CTPs which put unrealistically difficult tasks before issuance of cash risk negating their good intentions, particularly, further traumatizing women beneficiaries. Finally, the donors ought to carefully make considerations of individual family dynamics in order to forestall incidences where men get to feel inferior, fueling domestic violence targeting their wives, who are beneficiaries of the assistance.

4.15 CTPs and Women Empowerment: Inferences from Findings

In addition to specific discussion against each of the three research questions, this last section of the chapter attempts an overarching link between CTPs and the notion of empowerment as postulated in Kabeer's theory using the findings of the research. As already described, Kabeer's theory of women's empowerment is hinged on choice and three dimensions—resources, agency, and achievements.

Broadly in terms of choice, the findings from this study suggest that Cash Transfer Programs as being implemented in Bidibidi refugee camp in Northern Uganda provide limited choice and meaningful alternatives where such CTPs are non-conditional. Nonetheless, in terms of resources, nearly 92% of women beneficiaries view such programs either as avenues for meeting basic needs and empowerment, an interpretation also shared by church leaders, implementers, and men within refugee camps. Such an interpretation is happening in the same context where 70% of the refugee women report no ownership of any assets and in which upon separation from marriage, 76% do not keep any family assets.

On the converse, the research findings show that nearly half of the women beneficiaries (48%) consider the amounts disbursed as inadequate for meeting basic needs while another 30% believe that the process of accessing the funds is arduous. These concerns are also held by church leaders and men in the refugee camps. In Kabeer's conceptualization, one would argue here that where conditional CTPs are also insufficient, the women find

themselves in a situation where they lack meaningful alternatives and are forced into dependency in what Kabeer has described as the “unquestioned acceptance of the power” of donors implementing the programs.

In terms of agency—ability to define one’s goals and act upon them, as defined by Kabeer, the findings suggest that the CTPs have accorded the women beneficiaries some form of agency—largely passive forms or greater effectiveness of agency. As already described, Kabeer defines passive forms of agency as actions taken when there is little choice, active forms of agency refer to the purposeful behavior while greater effectiveness of agency refers to as the efficiency in carrying out women’s given roles and responsibilities. The findings show that 60% incomes of the women in the refugee camp is from CTPs with 44% of the women use the funds to satisfy their basic family needs while 52% tie the role of funds exclusively to basic needs. These figures point to a CTP implementation context in which the refugee women have notable limited choice.

Further, one could argue that the manner in which the refugee women have utilized the proceeds from CTPs depict the women’s greater effectiveness of agency. The findings show that using the CTPs, women have increasingly taken a central role in key family decisions such as what families eat, the healthcare for the children and options for education of the children.

Achievements refer to the extent to which people’s potential to live the lives they want is realized or fails to be realized (Kabeer, 2005). Therefore, put differently, achievements essentially refer to the outcome of the people’s efforts. To this end, the findings of the research points towards a situation where the refugee women, despite the limitations of choices through the resources and passive forms of agency, are beginning to register some gains towards realization of their potential. First, the findings show that the men around the women’s lives in the refugee camp are gradually beginning to accept women’s increasing assertive role and are concerned about the fading subservience by the women as the women use CTPs to earn a living and take key roles in their family set ups. Further, the women beneficiaries of CTPs reported that they have improved their aesthetic choices, boosting their self-esteem and overall dignity. As a result, the women attest to more eligibility for selection into public affairs such as leadership of their local churches. The

examples here fit into Kabeer's description of negative agency— "power over" where the focus is on the ability to override other's agency—where such urgency is an encumbrment.

In conclusion therefore, the findings of this study suggest that the desirable active forms of agency which has already been discussed here, and transformative forms—women's ability to act on their restrictive roles and responsibilities in order to challenge them, are still largely work in progress, the CTPs could over time present the refugee women with opportunities to make meaningful choices, where such choices have been previously denied both by cultural norms and poverty.

CHAPTER FIVE

5.0 CONCLUSION

This research sought to study empowerment of South Sudanese refugee women through cash transfer programs in Bidibidi refugee camp in Northern part of Uganda. To this endeavour, the study applied qualitative techniques targeting the refugee women, men around them in the refugee camps both beneficiaries and non-beneficiaries of the cash transfer programs, local church leaders and implementors of the programs. Specifically, the study sought to answer these three questions: how and to what extent does cash transfer programs function as a tool for women's economic empowerment; how has access to cash affected the daily livelihoods of women and their participation in community affairs of the refugee camp; and what are the main sets of challenges women face and how can the cash transfer system be made more effective?

It employed Naila Kabeer's women's empowerment theory as its theoretical lens with which to examine the research question. Kabeer's theory was apt for the study as its predication on the concept of choice as well as three dimensions of resources, agency and achievements provided a holistic perspective. Put differently, it cautioned the study from oversimplifications of the notion of empowerment yet also allowed appreciation of meaningful efforts and their shortfalls. Ordinarily, it is easy to associate provision of money with empowerment but this theoretical lens' nuanced conceptualization subjects' provision of money to further rigor.

The literature review delved into definitions of the notion of empowerment broadly then women's empowerment. It further reviewed existing studies on role and impacts of cash transfer programs as been implemented thus far in South America, Asia and parts of Africa. The literature review thereafter examined the existing arguments for and against cash transfers based on academic assessments of various programs.

In general, the findings of this study found that refugee women are largely of low-level education, are nearly entirely dependent on CTPs both for basic needs and as capital for businesses. Further, the CTPs are generally deficient for the mentioned usage, thus tending to curtail meaningful choices that the women would have otherwise taken. In addition, the

refugee camp is predominantly patriarchal. Nonetheless, the agency by women, occasioned by the CTPs and material needs, though limited, is gradually beginning to transform the role and place of the women both in their households as well as within the camp.

Conversely, the findings suggest that the desirable active forms of agency and transformative forms are still yet to be attained.

Thus, the study draws the following broad conclusions guided by Naila Kabeer's theory on women's empowerment. First, on choice, this study finds that the Cash Transfer Programs as being implemented in Bidibidi refugee camp in Northern Uganda are insufficient thereby limiting choice and meaningful alternatives. This is especially so where the CTPs are non-conditional in nature. Second, regardless of the inadequate resources, a huge proportion of the women beneficiaries in the refugee camp (92%), view such programs either as avenues for meeting basic needs or empowerment. This viewpoint is also widely shared by church leaders, implementers, and men within the refugee camp. This perhaps is evidence of the destitution and absence of alternative sources of income especially in a refugee camp. As an important caveat, it is noteworthy that the interpretation is happening in the same context where 70% of the refugee women report no ownership of any assets and upon separation from marriage, 76% do not keep any family assets. This points to a setting where the refugee women have limited power in their hands.

Third, nearly half of the women beneficiaries (48%) hold the view that the amounts distributed through CTPs are inadequate for meeting basic needs. Compared with the aforementioned perception among majority of the women that CTPs are important in meeting basic needs and empowerment, one can conclude that the inadequacy essentially inhibits empowerment in Kabeer's sense of resources' dimension.

Fourth, and in addition to the inadequacy of CTPs, there is nearly a third (30%) of actor's beneficiaries and church leaders who believe, out of experience that the process of accessing the funds is difficult. In Kabeer's conceptualization, one would conclude that the women are thus left to an arrangement of dependency, that is, "unquestioned acceptance of the power" of donors implementing the programs. As such, one would expect very little agency (passive agency), motivated by survival instinct and not the latitude to explore their life goals.

Fifth and on the positive side amid the limitations outlined above, the findings suggest that through the CTPs, the refugee women beneficiaries are exhibiting some form of agency largely passive forms or greater effectiveness of agency, in Kabeer's conceptualization. Through the CTPs, the refugee women directly or indirectly via small businesses, are in charge of choices about food, schooling, small businesses and health of their children. This, one would conclude, falls within "efficiency in carrying out women's given roles and responsibilities" as defined by Kabeer.

Sixth, the research points towards a situation where the refugee women, despite the limitations of choices through the resources and passive forms of agency, are beginning to register some gains towards realization of their potential achievements, in Kabeer's theory. This is illustrated by the fact that the men around the women's lives in the refugee camp are gradually beginning to accept women's increasing assertive role and are concerned about the fading subservience by the women as the women use CTPs to earn a living and take key roles in their family set ups. In addition, the women beneficiaries indicated that, as a result of CTPs, they have improved their aesthetic choices, boosting their self-esteem and overall dignity. As a result, the women attest to more eligibility for selection into public affairs such as leadership of their local churches. These findings resonate with Kabeer's description of negative agency "power over" where the focus is on the ability to override other's prohibitive agency.

To sum up the conclusions, CTPs as are being implemented at Bidibidi refugee camp in Northern Uganda, do not meet the desirable active or transformative forms of agency women's ability to act on their restrictive roles and responsibilities to challenge them. Nonetheless, over time, these programs could present the refugee women with opportunities to make meaningful choices.

In terms of the way ahead, I believe there are three areas worth considering. First, the amounts being disbursed are inadequate, whereas, resources are perpetually scarce, perhaps donors and policy makers could target specific needs and seek to fully meet them rather than spread the available resources to partially meet many targeted needs. Second, implementors of CTPs could consider a participatory process that deliberately aims at according to the women meaningful choices through the resources. Finally, given the

generally low education levels among the refugee women, CTP implementors should make basic literacy and financial literacy integral capacity building areas for women beneficiaries as well as their spouses. This would go a long way in liberating not only the women but also preparing their spouses to accept resultant changes in role of the women.

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Appendix 1: Interview Guide

Implementors of CTP

District Name:

Camp Name:

Organization's Name:

Date: 10/3/2020

A. Background Information

1. What is the name of your Organization and how long has it been operating here?
2. Approximately how much money has the organization disbursed and how many have benefitted from the cash transfers?
3. Please briefly describe the Cash Transfer Program your organization is implementing.

B. Impacts of the Cash Transfer Programs

1. Broadly, what would you say are the impacts of your Cash Transfer Program in the Camp?
2. Have you observed any changes in terms of the roles of men and women in the refugee camp as a result of the Cash Transfer Programs?
3. If YES for 2 above, briefly describe such changes?
4. Apart from your Cash Transfer Program, what do you see as other sources of income available to refugee households in this camp?

C. Cash Transfers and Empowerment of Women

1. How would you describe the status of roles among men and women in the camp? Is it the same as it was when you first entered the refugee camp?
2. In beneficiary households, between the man and the woman, who would you say make the most of decisions on how the cash is utilized? Why, in your view is that observation?
3. Are there any changes in gender roles you have observed among households as a result of the Cash Transfer Programs?
4. From your experiences here, how best can Cash Transfers be used to empower women in the refugee camps?

INTERVIEW GUIDE

DISTRICT NAME:.....

CAMP NAME:.....

CLUSTER NAME:.....

RESPONDENT NAME:.....

DATE:.....

A. Respondents socio-economic background for both categories of participants

1. Education level of respondent
(Education background)

2. Age of the
respondent.....

3. Family size (No. of children
.....

4. Family structure (joint family, nuclear family or alone
.....

5. Occupation.....
.....

6. Status of respondent.....

7. Source of income.....

8. Who is the owner husband or wife?.....

9. Do you own any assets? (i.e., house, chair, table, bed, mattress, television, radio, phone, kitchen utensils etc.....

10. Who in the household makes decisions regarding the use and sale of these assets?

Why? What is the impact of this?.....

11. Who keeps these assets or property if a marriage is dissolved because of separation or death?
Why?.....

12. What are the sources of income including agriculture, wage employment, cash transfers, remittances, gift-giving, small business-like Kiosk, Saloon sailing vegetable and hand crafts etc. available in your household?

13. Which of the sources of income-generating activities that you have mentioned are typically performed by men and which by women?

Why?.....

14. Who controls the financial

resources?.....

15. Who makes the decisions regarding the

home?.....

16. Who makes the decisions regarding agricultural activities?

B. Access to and Control over Social Cash Transfers for Beneficiaries

What do you think Social Cash Transfer Program is all about?

1. Who receives the monthly Social Cash Transfers?

2. What do you use the Social Cash Transfer money for?

3. Who decides on how to use Social Cash Transfer money in your family?

4. What do you think about the role impact of Social Cash Transfer in your life? How has Social Cash Transfer benefit you?

5. What do you think are the challenges associated with Social Cash Transfer money?
6. Do you think that Social Cash Transfer money helps you in decision making on your own well-being? Please give examples.
7. Do you think that Social Cash Transfer money helps you in decision making on your children and family wellbeing? (Please give examples)
8. Do you think that the Social Cash Transfers Program has changed your status as the woman in the family and community?
9. In your opinion, what are the reasons which hinder women in their decision making?
10. In your opinion, what are the reasons which hinder women from living independently in their life?

C. Access to and Control over Household Resources (for non-beneficiaries only)

1. Do you have any source of income?
2. How do you make money for yourself and for household activities?
3. What do you do with this money?
4. Who decides on how to use the money in your family?

5. Do you think that this money helps you in decision making for your own well-being? Please give examples.
6. Do you think that this money helps you in decision making for your children and family well-being? Please give examples.
7. In your opinion, what are the factors that hinder women for their decision making?
8. In your opinion, what are the factors that hinder women from living independently in their life?

D. Intra-Household Gender Relations for Both Categories of Participants

1. Who decides on how money is spent?
2. Apart from household activities, what other activities do you engage yourself in?
3. Do you participate in decision making of day to day household activities like education, health of children and your-self?
4. Do you encounter any disagreements and if yes, how do you resolve them?
5. Do you have the ability to control household income to manage for day to day activities independently? How she is functioning that ability and if no what are the reasons?

6. Do you make decisions to manage yourself and household activities? using own ability, in consultation with spouse/family member/friends): (Relationships with spouse)
7. Any further information to add in this discussion will be asked.

E. Participation in Economic Activities in the Community (for both categories of participants)

1. Do you participate in community meetings to help decide on social protection investments?
2. Are there any differences in the way men and women participate in these community meetings e.g. speaking up in public? Explain.
3. What types of credit or other financial services savings, insurance, loans from microfinance institutions, CBOs, NGOs, social networks, etc. do male/female members in your household typically have access to?
4. What are the different challenges that men and women face when accessing these types of?
5. credit? Why? Are they accessible equally to men/women?

Church leaders

District Name:

Camp Name:

Organization's Name:

Date: ___/___/___

D. Background Information

4. What is the name of your Organization you are affiliated to?
5. Please briefly describe the role of your organization within the refugee camp?
6. How long has it been in existence here?

E. Impacts of the Cash Transfer Programs

5. There are several organizations giving Cash Transfers to families within the camp, what do you think are the impacts of these programs in the Camp?

F. Cash Transfers and Empowerment of Women

5. Briefly describe the current f roles played by men and women within the camp?
6. Describe the relationship between men and women in households within the refugee camp as a result of Cash Transfers?
7. At times do you see these roles overlapping/changing, for instance where women take some roles that have been assigned to men and vice versa?

8. If YES for 2 above, describe all the reasons you think cause such overlap/change in roles?
9. Back to the Cash Transfers within the refugee camp, would you say they have given women power to perform roles of women? If Yes/No, why?
10. If YES for 4 above, describe the roles you note have changed/been taken by women?

11. From your interactions with members of the refugee community, how best can Cash Transfers be used to empower women in the refugee camps?

FGD

MEN from Beneficiary Households

District Name:

Camp Name:

Date: ___/___/___

QUESTIONS

1. Describe ALL the sources of income/livelihoods for your families?

2. As the men in your families, describe your roles and the roles of your wives on a day to day basis ?

3. Do you see an overlap in roles between you and your wives especially on financial responsibilities ? Explain your YES or NO responses.

4. Describe your **general views** about effects of the Cash Transfers being given to households within the camp?

5. When your wives or wives of your friends in the camp receive Cash Transfers, how do they conduct themselves, in your view? Describe the behaviours you observe.

6. If a new organization comes to the camp to give Cash Transfers to households and families have to choose between the wife or husband who receives the cash, who will you choose and why? Expound.

7. Do you think the women within the camp (your wives or wives of your friends) have become powerful either because of benefitting from Cash Transfers or involvement in businesses?

8. If YES or NO for Q.4 above, please explain?

FGD

Women Beneficiaries who are in Business

District Name:

Camp Name:

Date: ___/___/___

QUESTIONS

1. Briefly describe the nature of the businesses you do and how you started?
2. Describe ALL the sources of income/livelihoods for your families?
3. How do incomes you generate from the businesses you run benefit your families?
4. Describe your roles in your households/families?
5. Do you think these roles have changed because of your benefit of Cash Transfers and involvement in businesses?
6. If YES or NO for Q.4 above, please explain?
7. For those of you with husbands, can you describe their general reaction/behaviour towards your involvement in businesses and your roles in the family?

Appendix 2: confirmation letter from the university of Oslo

Appendix 2: Confirmation letter



**UNIVERSITY
OF OSLO**

20 February 2020

To whom it may concern,

This is to confirm that that **Lucy Nadeyo** is a Masters student at the Centre for Development and the Environment at the University of Oslo. I am her thesis supervisor.

In February-March 2020, Ms. Nadeyo will be conducting fieldwork in connection with her study on the role of cash transfer program in promoting empowerment of women.

The main research questions for the study are as follows:

To what extent do cash transfers function as tools for women's economic empowerment? How has access to cash expanded the responsibilities of women outside their traditionally limited gender roles, especially in refugee camps? What challenges do women face in accessing and or utilizing the cash transferred to them and how can such challenges be minimized?

I request that you grant her all assistance possible so that she can collect relevant data. Please contact me should you have any questions regarding the study.

Thank you for your assistance.

Yours sincerely,

A handwritten signature in blue ink that reads 'Dan Banik'.

Dan Banik, PhD.
Professor of Political Science
Director, *Oslo SDG Initiative*
University of Oslo
Dan.Banik@sum.uio.no
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Appendix 3: Consent Form

This is a template for informed consent.

Are you interested in taking part in the research project?

The Impact of Cash Transfers on Women's Economic Empowerment in an African Context: A Case Study of South Sudanese Women in Yumbe Refugee Camp Northern Uganda.

This is an inquiry about participation in a research project where the main purpose is to find out: to what extent does cash transfers act as a tool for women economic empowerment in the refugee camp? ; how have South Sudanese Women gained power through implementation of cash transfer programs ?, what are the challenges facing Cash Transfer programs in refugee camps and how can they be overcome?

This letter provides you information about the purpose of the project and what your participation will entail.

Purpose of the project

The purpose of the project is to find out effectiveness of Cash Transfer Programs at the refugee camp in empowering refugee women who are beneficiaries of the program. It is the hope of the researcher that the findings of this study will help strengthen the efficacy of the Cash Transfer Programs, particularly extent to which the programs empower refugee women beneficiaries and their households.

Participation is voluntary

Participation in the project is voluntary. If you chose to participate, you can withdraw your consent at any time without giving a reason. All information about you will then be made anonymous. There will be no negative consequences for you if you chose not to participate

or later decide to withdraw. It will not affect your relationship with your Christian, or colleges at your work place.

Who is responsible for the research project?

University of Oslo, Centre for the Development and the Environment is the institution responsible for the project. Law Society, a local organisation based in the refugee camp in Northern Uganda will help me in identifying the locations for the different groups.

Why are you being asked to participate?

As beneficiaries or implementors of Cash Transfer programs in the refugee camp, the researcher believes that you have valuable insights that are useful to this study and thus the reason for request of your participation.

The population selection criteria.

The research will use simple random sampling targeting a total sample size of 40 participants. Within the 40, the research will interview 21 women households while another 14 will participate in focused group discussions, within the 14 participant 9 will be selected non-beneficiaries of Cash Transfers. Further, the study intends to interview 5 church leaders, and 5 representatives from organizations implementing Cash Transfer projects. This study targets a population of adult women and men aged between 18-75 years. This study intentionally chooses this age group because an adult is regarded to be from ages of 18 and above years in Uganda.

What does participation involve for you?

The researcher will collect your information through semi structure interview by using sound video recording and note taking. Similarly, the focused group discussion will also use voice record and note taking.

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

The study will only use your personal data for the purpose of this master's thesis and for recommendations to improve cash transfers programs in the refugee camp. We will process

your personal data confidentially and in accordance with data protection legislation, i.e. the General Data Protection Regulation and Personal Data Act. Other than the researcher, the supervisor of the research project will also have access to the data. As the primary researcher, I will take necessary measures to ensure that no unauthorized persons are able to access your personal data, I will replace your name and contact details with a code. The list of names contact details and respective codes will be stored separately from the rest of the collected data.

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

The project is scheduled to end [25 of May2021] and the university may store the data if there is a need.

Your rights

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

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

What gives us the right to process your personal data?

We will process your personal data based on your consent.

Based on an agreement with the University of Oslo Department of Development and the Environment and NSD – The Norwegian Centre for Research Data has assessed that the processing of personal data in this project is in accordance with data protection legislation.

Where can I find out more?

If you have questions about the project, or want to exercise your rights, contact: The University of Oslo Centre for Development and the Environment via Dan Banik Professor of Political Science Research Director SUM, University of Oslo. Dan.Banik@sum.uio.no

the person responsible for the project, student Master program in Development Environment and Cultural Centre for Development and the Environment University of Oslo. Lucy Nadeyo Basha Tasa. Nadeyo299@gmail.com

- Our Data Protection Officer: [insert name of the data protection officer at the institution responsible for the project]
- NSD – The Norwegian Centre for Research Data AS, by email: (personverntjenester@nsd.no) or by telephone: +47 55 58 21 17.

Yours sincerely,

Project Leader

Dan Banik Professor of Political Science Research Director SUM, University of Oslo)
Dan.Banik@sum.uio.no

Student

Master program in Development Environment and Cultural Centre for Development and the Environment University of Oslo. Lucy Nadeyo Basha Tasa. Nadeyo299@gmail.com

Consent form

I have received and understood information about the project **The Impact of Cash Transfers on Women's Economic Empowerment in an African Context: A Case Study of South Sudanese Women in Yumbe Refugee Camp Northern Uganda** and have been given the opportunity to ask questions. I give consent:

-
- to participate in sim structured interview
 - to participate in focused group discussions

 - for my personal data to be stored after the end of the project for follow-up studies.

I give consent for my personal data to be processed until the end date of the project, approx. 4th/ of April 2020.

--

(Signed by participant, date)

