

**THE EFFECTS OF UNCONDITIONAL CASH TRANSFER ON THE  
LIVELIHOOD SUSTAINABILITY OF RURAL HOUSEHOLDS IN  
LIBERIA**

**A CASE STUDY OF NIMBA COUNTY**

**By**

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Award of Master's Degree in Development Studies**

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## DECLARATION

This thesis titled “**Effects of Unconditional Cash Transfer (UCT) on the Livelihood Sustainability of Rural Households in Liberia, A Case of Nimba County**” is my original work, it has never been submitted before for any other degree award to any other University.

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**APPROVAL**

This thesis is titled **“Effects of Unconditional Cash Transfer (UCT) on the Livelihood Sustainability of Rural Households in Liberia, A Case of Nimba County”** has been done under my supervision and submitted for examination with my approval.

**Supervisor name:** Dr. KAGABIKA Boaz

**Signature:**

**Date:** ...../ ...../ 2023

**DEDICATION**

To my parents

## ACKNOWLEDGEMENTS

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**Enoch N. Bartuah**

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**ABBREVIATIONS AND ACRONYMS AND SYMBOLS**

<b>BISP</b>	: Benazir Income Support Program
<b>CCT</b>	: Conditional Cash Transfer
<b>CT</b>	: Conditional Transfer
<b>Covid-19</b>	: Corona Virus Diseases 2019

<b>DFID</b>	: Department for International Development
<b>HIV/AIDS</b>	: Human Immunodeficiency Virus/ Acquired Immunodeficiency Syndrome
<b>HSNP</b>	: Hunger Safety Net Program
<b>IPV</b>	: Intimate Partner Violence Survey
<b>NGOs</b>	: Non-Governmental Organizations
<b>PSLM</b>	: Pakistan Social and Living Standards Measurement
<b>PSNP-DS</b>	: Productive Safety Net Program Direct Support
<b>SDGs</b>	: Sustainable Development Goals
<b>SLF</b>	: Sustainable Livelihoods Framework
<b>UCT</b>	: Unconditional Cash Transfer
<b>UNDP</b>	: United Nations Development Programme
<b>USAID</b>	: United States International Development
<b>USD</b>	: United States Dollars
<b>WECD</b>	: World Commission on Environment and Development

## ABSTRACT

The study conducted aims to find out the contribution of Unconditional Cash Transfer (UCT) on the Livelihoods Sustainability of the Rural Households in Liberia, A case of Nimba County. The study's objectives were to identify beneficiaries of unconditional cash transfer programs in Nimba County; To evaluate the various livelihood activities household that are recipient of unconditional cash transfer are involved with in Nimba County; To determine the long-term impact of unconditional cash transfer on household livelihood sustainability in Nimba County; and to assess the challenges faced by institutions and beneficiaries involved in unconditional cash transfer in Nimba County. In conducting the study, mixed approach designed were adopted, and using Yamane formula, 99 were obtained as a sample size that were selected using the simple random sampling technique. Questionnaire, interview and documentation were used in data collection while content and descriptive statistics were used in data analysis. the study finds that UCT enhances household to cover cost of health care and improve the gender equality, the study also finds, the challenges faced by UCT and its beneficiaries are limited knowledge to sustain cash transfer and lack of sustainability of UCT impact. The study recommends that community outreach should be initiative to enhance the accessibility and also the study recommend that financial literacy and skills should be promoted.

**Keywords:** *Unconditional Cash Transfer, UCT, Sustainability and Household*

## CHAPTER 1: INTRODUCTION TO THE STUDY

### 1.0 Introductory Remarks

This chapter consists of the background which states an overview of the study, problem statement that shows the gap to fill in, objectives of the study and research questions from which flow the research methodology to address them, scope of the study, significance of the study and ends by indicating the structure of the study

### 1.1 Background of the study

The challenges facing Sub-Saharan Africa are disheartening. Although the inland endured strong profitable growth in the sunrise of the 21st century, poverty and poor corporeal pointers still depict numerous countries in the region. Challenges related to environmental declination and agrarian product of food security, climate change, natural and human made catastrophes, unpredictable prices and terms of trade, high severance and population growth, HIV/AIDS and other conditions and problems demand strong responses. The liability of African to this innumerable of challenges has increased as traditional support systems has slogged to cover eccentricities faced with distinctive and covariate stocks. Adding migration, sprawl, the HIV/AIDS epidemic, and the elaboration of traditional family structures have weakened informal family safety nets. These issues along with profitable heads and downturns have decreasingly led governments and benefactors in African to examine whether social protection programs in particular can address some of the region's challenges (Garcia, Marito; Moore, Charity. 2012).

Numerous homes inflowing food aid are in the state of customary, rather than temporary food instability. Governments and groups that honored these issues were some of the first to begin testing with cash transferring rather than food. Major CT programs in Ethiopia (the Productive Safety Net Program' Direct Support Element or PSNP-DS) and Kenya (the Hunger Safety Net Program or HSNP) were developed to address the ongoing food insecurity. Support for CT social fortification in general in growing within the region.

Since late 2004, the African Union has handed stimulant to countries to develop their social policy fabrics and a plan of actions supported by governments commits member's countries to expanding

and empowering social protection programs. Individual governments are also taking actions in their own countries (Garcia, Marito; Moore, Charity 2012).

Cash transfer interventions, both conditional and unconditional are familiar social protection and livelihood improvement tools in underdeveloped countries, which objectives are to improve the outcome of education, health, food security, nutrition, and household pliability. The measures of school going dependents of households that are beneficiaries of Conditional Cash Transfer (CCT) ventures are larger compared to those of the Unconditional Cash Transfer (UCT) interventions (Asfaw, Solomon; and Davis, Benjamin 2018). About three-quarters of the frugal functioning rural inhabitants of Sub-Saharan African is made of subsistence farmers amounting to significant contributors to the national food production plans (Asfaw, Solomon; and Davis, Benjamin 2018).

Cash transfer endeavors amount to key component in building flexibility against the many challenges post to rural inhabitants while engaging into subsistence farming to reduce nutrition and food insecurity at the same time increasing agricultural development and lucrativeness. Over the last 15 years, governments in South Saharan African have introduced social protection programs to gather support for people of aged and children, as well as families that are underprivileged and vulnerable, or caregivers of less-fortunate children and those who are unable to compete in the labor market. Cash transfer interventions in African Countries are usually unconditional where households/beneficiaries are given money directly and given the opportunity to make spending decisions compared to that of Latin America where recipients are benchmarked against some requirements for qualification (Asfaw, Solomon *et. al.*, 2014). Numerous of these interventions' goals are to alleviate destitution and reduce household amenableness.

Household with minimum income are challenged in meeting significant well-being such as seeking healthcare services, education or venturing into improved farming methodologies and techniques due the unavailability of finances and required resources. Studies have also unveiled that unconditional cash transfer programs have impacted destitute rural inhabitants in the areas of psychological and economic well-being in Kenya (Eggar; Dennis, Haushofer; Johannes, *et.al* 2016).

GiveDirectly is an International NGO that provides unconditional cash transfer to undeveloped countries, mostly in Africa. In October 2020, an unconditional cash transfer program was launched in Liberia. A project funded by the United States Agency for International Development (USAID) and the King Philanthropies, a private donor and implemented by GiveDirectly, an international



NGO. The beneficiaries of the UCT were 85,954 Liberians immensely grandiose by the economic outcomes of the COVID-19 pandemic and Ebola epidemic in six counties including Bong, Grand Bassa, Lofa, Margibi, Montserrado, and Nimba counties. Out of the 85,954 beneficiaries, there were 14,166 from Nimba County of which each received the equivalent of \$50 USD (approximately 7,750 Liberian Dollars) per month for three months. Though these UCT responded to the economic impact of the pandemic in the areas of food consumption and purchase of basic household needs, school enrollment, basic healthcare services, etc. in Nimba and other areas of intervention according to the USAID report on the project evaluation in 2021, there has been no substantive evidence to show the long-term impact on the sustainability of household who are the beneficiaries of the UCT.

This study intends to investigate the long-term impact of the UCT on household sustainability in Nimba County. secondly, this study also intends to find out what informs recipients spending decisions and how have they successfully executed these plans since there are no specific guidelines or penalizations and training on income generating activities or method of saving given by donors and the implementing partner about the transfer received from the UCT program.

## **1.2 Problem statement**

Household with minimum income are challenged in meeting significant well-being such as seeking healthcare services, education or venturing into improved farming methodologies and techniques due to the unavailability of finances and required resources.

Afzal, Mirza, and Arshad (2019) conducted a study to compare the effectiveness of conditional and unconditional cash transfers in reducing poverty in Pakistan. The authors analyzed data from the Pakistan Social and Living Standards Measurement Survey (PSLM) 2014-2015 and found that both types of cash transfers had a significant impact on reducing poverty, but unconditional cash transfers were more effective than conditional ones.

The authors argue that unconditional cash transfers are more efficient because they provide households with greater flexibility in spending, which can help them address a wider range of needs.

Asfaw and Davis (2018) investigated the impact of cash transfer programs on building resilience in African countries. The authors analyzed case studies from Ethiopia, Malawi, and Zambia and found that cash transfer programs can help households build resilience by providing a safety net

during shocks and stresses, promoting investment in human and physical capital, and facilitating access to credit and financial services.

Barrington *et al.* (2022) investigate the potential mechanisms linking cash plus programming and intimate partner violence (IPV) in Ghana. Through qualitative analysis, the authors found that the provision of cash transfers coupled with additional interventions such as counseling and job training, could lead to increased tensions and conflict between partners, particularly when there were disagreements over how the money was spent. However, the authors also noted that when cash transfers were coupled with programs aimed at improving relationship communication and gender equity, they could potentially reduce IPV.

Studies have also unveiled that unconditional cash transfer programs have impacted destitute rural inhabitants in the areas of psychological and economic well-being in Kenya (Haushofer, Johannes and Jeremy Shapiro, 2013). Unconditional cash transfer programs have shown strong level of reduction in household vulnerabilities with immediate short-term impact, especially during and after the Ebola virus outbreak and the COVID-19 pandemic globally. It is proven by evidence in Liberia during those periods of emergencies according to the USAID COVID-19 emergency respond cash transfer program evaluation report. Based on the literature review conducted on the existing research, there are several gaps in the literature on the effects of unconditional cash transfers on the livelihood sustainability of rural households in Nimba County.

Firstly, while there are several studies on the impact of cash transfers on poverty reduction, there is limited research on the long-term impact of cash transfers on household livelihood sustainability. Secondly, there is limited research on the livelihood activities of households that receive unconditional cash transfers in Nimba County. Thirdly, there is a gap in the literature on the challenges faced by institutions involved in unconditional cash transfers in Nimba County.

Finally, what is not known or has not been demonstrated by previous literature is how sustainable and to what extent are the long-term impact of these unconditional cash transfer programs on the livelihood sustainability of rural dwellers in Nimba County since recipients (household) are not guided and monitored with penalization for how household make their choices on the spending decisions of their transfers for the achievement of sustainability.

### **1.3. Objectives of the study**

This study comprised of two objectives, the general objectives and the specific objectives.

### **1.3.1 General objective**

The general objective of this study is to examine the long-term impact of unconditional cash transfer on the livelihood sustainability of rural cash-recipient households in Nimba County.

### **1.3.2 Specific Objectives**

- (i) To identify beneficiaries of unconditional cash transfer programs in Nimba County;
- (ii) To evaluate the various livelihood activities of household that are recipient of unconditional cash transfer are involved with in Nimba County;
- (iii) To determine the long-term impact of unconditional cash transfer on household livelihood sustainability in Nimba County;
- (iv) To assess the challenges faced by institutions and beneficiaries involved in unconditional cash transfer in Nimba County.

### **1.4. Research Questions**

- (i) What are the benefiting households of unconditional cash transfer programs in Nimba County?
- (ii) What various livelihood activities of household that are recipient of unconditional cash transfer are involved with in Nimba County?
- (iii) What are the long-term impacts of unconditional cash transfer on household livelihood sustainability in Nimba County?
- (iv) What are the challenges faced by institutions and beneficiaries involved in unconditional cash transfer in Nimba County?

### **1.5. Scope of the study**

This research covered three (3) different scopes including the geographical scope (the study area), the time scope, and the scope in domain

#### **1.5.1 The Geographical Scope**

This study was circumscribed to the nine (9) electoral districts of Nimba County, Liberia where GiveDirectly, an International NGO implemented an unconditional cash transfers program funded

by USAID because there are constraint of resources that won't enable the study to be conducted across the seventeen (17) administrative districts since those districts are politically divided into electoral districts (9). Nimba County is one of the largest political subdivisions in Liberia and is the area situated close to the intersection of the Liberian, Guinean, and Ivorian borders. It has a population of 627, 321 as reported by the National Population and Household Census of 2022.

### **1.5.2 Time Scope**

In this study, the researcher deliberated on the period beginning in 2020 when the project implementation started and extending up to 2023. This provided an adequate timeframe to determine the long-term impact on household sustainability in the said region. The purpose for selecting the stipulated time above was to examine the livelihood activities of beneficiaries during and after the project implementation, as well as its impact on sustainable livelihood activities. During this period, a target population of 14,166 who had benefited from the UCTs program in Nimba County was examined through a sample size of 99 to determine how UCTs had impacted the livelihood sustainability of rural households in Nimba County.

### **1.5.3 Content Scope**

The study is connected to modules learned in Master of Development Studies including: Public policy and poverty reduction, Urban and rural development as well as Environment and Sustainable Development.

The study was restricted to the variables enshrined in the research, which includes; unconditional cash transfer and the effects on livelihood sustainability of rural household that are used as indicators to examine sustainable development.

## **1.6. Significance of the study**

The sustainability of every intervention towards poverty alleviation was key to the well-being of beneficiaries and the global fight to improve living standards for all humans. As such, it was important to have scientific evidence on the long-term impacts of these programs to achieve the desires to improve living standards through sustainable interventions based on this evidence. The findings or knowledge gap from this research informed governments, donors, and implementing partners to design strategies that complemented unconditional cash transfer programs in ensuring the sustainability of rural households.

Secondly, the findings helped governments and organizations working on these programs to rethink whether there was a need to continue unconditional cash transfers or to set conditions for eligibility and attach minimum penalties that served as catalysts to improve household livelihood activities. Policy and decision makers were informed about what policies could enhance such projects, and beneficiaries had the opportunities to acquire additional skills if deemed necessary for decision makers who were involved in the process. The findings also informed policy makers about the need for policy reforms, since the majority of the country's population were rural dwellers and were considered to be the vast majority living in extreme poverty.

### **1.7. Structure of the research**

This study was organized into five chapters. Chapter one is about the introduction of the study, which included the background of the study, the statement of the problem, research objectives, research questions, scope of the study, and the significance of the study. Chapter two deals with the literature review, comprising the conceptual review, the theoretical review, the review of related literature, and the conceptual framework. Chapter three consists of the research methodology, including research design, the population of the study, sampling, data collection techniques and tools, data processing, data analysis method, limitations, and ethical education, while chapter four dealt with findings presentation and discussion. Chapter five consists of findings summary, conclusion, and recommendations.

## **CHAPTER 2: LITERATURE REVIEW**

### **2.0. Introduction**

The literature review is an essential chapter in any thesis, as it provides a comprehensive overview of existing research related to the topic. This chapter includes several subsections, including the conceptual framework, which outlines the concepts in perspective of independent and dependent variables; the theoretical review, which examines the theories that inform the research questions; the empirical review, which discusses the relevant studies and their findings; the conceptual framework, which is a model showing the relationship between independent and dependent variables as constructed and used in the research; and finally, the research gaps, which identifies areas where further research is needed to fill the knowledge gap. By exploring these different

aspects, the literature review helps to establish the research context and justify the study's significance.

## **2.1. Conceptual Review**

The conceptual review is a subsection of the literature review chapter in the thesis. It is here that the researcher defines the key concepts used in the study, providing a clear and concise explanation of what they mean. In addition to definitions, the conceptual review may also explore the theoretical and empirical foundations of these concepts, and discuss any controversies or debates surrounding their interpretation.

### **2.1.1. Unconditional Cash Transfer (UCT)**

Unconditional Cash Transfers (UCTs) are a type of social protection programme that provides direct, regular payments to households or individuals without requiring them to fulfill any specific conditions related to their behavior or performance. As described by Asenso-Okyere and Ardayfio-Schandorf (2017), UCTs are transfers made to households or individuals without requiring them to meet any conditions related to their comportment or their use of the transfer. Handa, Peterman, and Davis (2018) similarly define UCTs as direct, regular payments to households or individuals, usually funded by governments or international aid agency, that do not require any specific behavior or performance in return.

As also defined by Mooketsane, Mapetla, and Gideon (2019), UCTs are cash transfers made to eligible households or individuals without any requirement for the recipients to fulfil any specific situations related to their behavior or performance. Similarly, Kajisa, Kudo, and Takahashi (2018) describe UCTs as a type of social welfare program that provides unconditional cash assistance to vulnerable households or individuals, with the aim of enhancing their economic wellbeing and reducing poverty.

UCTs are characterized by their direct and regular payments, which are intended to support households or individuals in meeting their basic needs and improving their livelihoods. Unlike conditional cash transfers (CCTs), which are contingent upon recipients meeting certain behavioral or performance criteria, UCTs provide cash support without any strings attached, and are intended to give recipients the flexibility to use the funds as they see fit. However, as noted by Mooketsane *et al.* (2019), UCTs may still come with certain eligibility criteria or administrative requirements,

such as registration or verification procedures, that can pose challenges for implementation and uptake.

### **2.1.2. Livelihood**

Livelihood refers to the means by which individuals or households generate income and access the resources they need to meet their basic needs and pursue their goals and aspirations. Chambers and Conway (1992) defined livelihoods as the capabilities, assets, and activities required for a means of living, and encompass a broad range of economic, social, and environmental factors. Livelihoods can be understood as complex and dynamic systems that are shaped by a range of factors, including social norms, institutions, market conditions, and environmental conditions.

According to Scoones (2009), a livelihood comprises the capabilities, assets (including both material and social resources), and activities required for a means of living. A livelihood can be understood as a combination of resources, skills, and activities that enable people to achieve their desired quality of life, and encompasses a range of dimensions including economic, social, cultural, and environmental aspects (Devereux & Guenther, 2009).

### **2.1.3. Sustainability**

Generally; defining sustainability is difficult as it is a multifaceted concept that encompasses environmental, social, and economic dimensions. However, some of the authors had managed to define the concepts.

World Commission on Environment and Development (WCED) (1983) defines sustainability as meeting the needs of the present without compromising the ability of future generations to meet their own needs. Elkington (1997) proposed the concept of the "triple bottom line," which suggests that sustainability requires balancing environmental, social, and economic factors. Similarly, Sachs (2015) emphasized the importance of addressing poverty, inequality, and environmental degradation simultaneously in order to achieve sustainability. In addition, Lovins and Cohen (2011) proposed the concept of "natural capitalism," which suggests that sustainability can be achieved by redesigning economic systems to mimic natural systems. This approach involves valuing natural resources and ecosystem services, eliminating waste and inefficiencies, and investing in renewable energy and sustainable technologies.

Overall, the concept of sustainability is complex and multifaceted, but it generally refers to the ability to meet present needs without compromising the ability of future generations to meet their own needs. It involves balancing environmental, social, and economic factors and may require systemic changes in economic and social structures.

#### **2.1.4. Rural areas**

Rural areas are typically defined as geographic regions that are located outside of urban and suburban areas and have a low population density. The United States Census Bureau defines rural areas as any area that is not classified as urban. In contrast, the World Bank defines rural areas as locations that are not part of urban agglomerations, which are areas with a population of at least 100,000. Rural areas can also be defined as regions with low population densities and settlements that are typically small in size and dispersed, with limited access to infrastructure, services, and amenities such as healthcare, education, transportation, and markets (Gollin, 2018; Radel, 2019).

According to the World Bank, rural areas are characterized by their reliance on agriculture, forestry, and fishing for livelihoods and the presence of natural resource-based industries, including mining and energy extraction (World Bank, 2022). Other scholars have also emphasized the importance of social and cultural factors in defining rural areas, such as the prevalence of traditional customs and practices, and a strong sense of community and interdependence among residents (Cloke *et al.*, 2010; Woods, 2013).

#### **2.1.5. Households**

According to the United Nations, a household is a person or a group of persons who occupy a housing unit, irrespective of the type of ownership or legal status of the unit, or whether the occupants share a common meal or not (United Nations, 2019). This definition is commonly used in research on social and economic topics, such as poverty, income distribution, and housing. Other researchers may use variations of this definition, but the key elements typically include a group of people who live together in a shared dwelling.

According to Chambers and Koppenhaver (2014), a household refers to the basic residential unit, comprising one or more persons living together in the same dwelling unit and sharing meals or living arrangements. Meanwhile, the World Bank (2018) defines a household as a group of



individuals who live together and share a common domestic budget, who are likely to be related by blood, marriage, or other types of relationships such as adoption or fostering. These varying definitions highlight the complexity of defining a household, which can have significant implications for policy and research related to social welfare, poverty, and development.

### **2.1.6. The indicators of livelihood**

According to Ellis (2000), the livelihood approach emphasizes the importance of assessing the capabilities, assets, and strategies of individuals and households to improve their well-being. Based on this approach, the following indicators can be used to measure the livelihood sustainability of rural households:

**Income level:** This indicator reflects the amount of money that households earn from various sources, such as employment, self-employment, or remittance.

**Food security:** This indicator measures the ability of households to access available, affordable, sufficient, safe, and nutritious food at all times.

**Assets ownership indicator** can reflect the ownership and control of assets, such as land, housing, livestock, or savings, which can contribute to income generation, social status, and resilience.

**Education and health outcomes indicators** measure the level of education and health status of household members, which can affect their productivity, income, and well-being.

**Environmental sustainability** is an indicator which reflects the ability of households to maintain the ecological balance and natural resources that support their livelihoods, such as soil, water, forests, and biodiversity.

**Development of entrepreneurship:** This measures the capacity of households to identify and pursue economic opportunities, such as starting a business or diversifying their income sources.

**Participation in civil life** is the measurement of the extent to which households are involved in the decision-making processes that affect their lives, such as community development, governance, or advocacy.

**Gender equity:** It reflects the degree of gender equality and empowerment of household members, especially women and girls, who may face various forms of discrimination, exclusion, or violence. By using these indicators, researchers and policymakers can assess the multidimensional impact

of the UCT program on the livelihood sustainability of rural households. The UCT program can contribute to the improvement of these indicators by providing households with a stable and predictable source of income, enhancing their access to basic services, assets, and opportunities, and promoting their participation in local development processes.

### **2.1.7. The indicators of sustainability**

There are various indicators that can be used to measure sustainability, and the choice of indicators depends on the context, goals, and values of the stakeholders involved (WCED, 1987). According to the United Nations Development Programme (UNDP, 2019), some of the commonly used indicators of sustainability are:

**Environmental sustainability:** This indicator reflects the ability of ecosystems to provide essential goods and services, such as clean air, water, soil, climate regulation, and biodiversity conservation.

**Economic sustainability:** Is an indicator that measures the ability of economies to generate and distribute wealth, resources, and opportunities in a fair and efficient manner, without depleting or degrading natural and social capital.

**Social sustainability:** This indicator reflects the ability of societies to ensure human rights, social justice, equity, diversity, and well-being for all members, including future generations.

**Institutional sustainability:** This indicator measures the ability of institutions, such as governments, civil society organizations, and private sector actors, to foster participatory, transparent, accountable, and responsive governance systems that promote sustainability.

**Technological sustainability:** This refers to an indicator that reflects the ability of technologies to enhance the efficiency, effectiveness, and safety of human activities, without causing harm to the environment, health, or social well-being.

### **2.1.8. The benefits of Unconditional Cash Transfer (UCT)**

Unconditional cash transfers (UCTs) have been found to have several benefits for households and communities. According to a review of UCT programs in low- and middle-income countries, UCTs have been effective in reducing poverty, improving food security, increasing access to education and healthcare, and promoting social inclusion (Haushofer & Shapiro, 2016). Specifically, UCTs have been found to:

Reduce poverty and inequality UCTs provide a regular and predictable source of income to vulnerable households, which can help them meet their basic needs, invest in productive assets, and cope with shocks and emergencies. UCTs can also reduce inequality by targeting the poorest and most marginalized groups, such as women, children, and people with disabilities.

Improve food security: UCTs can increase the purchasing power of households, which can enable them to buy more and better quality food. UCTs reduces the risk of hunger and malnutrition, especially during lean seasons or droughts.

UCTs increases access to education and healthcare by enabling households to invest in human capital, such as education and healthcare, by reducing the opportunity costs of schooling and medical care. UCTs can also improve the health and well-being of households by enabling them to access preventive and curative services.

Promote social inclusion: UCTs can reduce social stigma and discrimination by providing a universal and non-judgmental form of support to all households, regardless of their characteristics or behaviors. UCTs can also empower households to make their own decisions and choices, which can increase their agency and dignity.

Overall, UCTs have the potential to address multiple development challenges simultaneously, such as poverty, hunger, education, health, and social exclusion. However, the effectiveness of UCTs depends on various factors, such as the design, implementation, and monitoring of the program, as well as contextual factors, such as the political, economic, and cultural conditions of the target population (Devereux, 2016).

#### **2.1.9. The unconditional Cash Transfer and the sustainability of the livelihood of households**

Unconditional cash transfers (UCTs) have been recognized as a potentially effective policy tool to promote livelihood sustainability and improve the well-being of poor households. According to several studies, UCTs have been found to have positive impacts on various dimensions of household livelihood sustainability, such as income, food security, assets ownership, education and health outcomes, and environmental sustainability (Adato & Bassett, 2009; Fiszbein & Schady, 2009; Handa *et al.*, 2014; Haushofer & Shapiro, 2016; Davis *et al.*, 2018). For example, a

randomized control trial in Kenya found that UCTs increased the consumption of food and non-food items, reduced poverty and hunger, and improved the mental health and subjective well-being of the recipients (Haushofer & Shapiro, 2016). Similarly, a quasi-experimental study in Zambia found that UCTs increased household assets and livestock ownership, as well as reduced child labor and improved school attendance (Handa *et al.*, 2014).

Moreover, UCTs have been found to have positive impacts on gender equity and women's empowerment.

According to a review of UCT programs in sub-Saharan Africa, UCTs have improved women's decision-making power, reduced their exposure to domestic violence, and increased their participation in economic and social activities (Adato & Bassett, 2009). UCTs have also been found to promote environmental sustainability by reducing the pressure on natural resources and increasing the resilience of communities to climate change and environmental shocks (Davis *et al.*, 2018).

However, the effectiveness of UCTs depends on various factors, such as the amount, duration, frequency, and mechanism of cash transfer, as well as the legal and institutional framework of the program (Devereux, 2016). For example, a study in Indonesia found that the size of UCTs was positively correlated with household consumption and assets ownership, while the duration and frequency of UCTs were positively correlated with household investments in education and health (Fiszbein & Schady, 2009). Another study in Mexico found that the payment mechanism and mode of UCTs (cash or electronic) affected the transaction costs and financial inclusion of the recipients (Garcia & Moore, 2012).

Overall, UCTs have the potential to enhance household livelihood sustainability and contribute to the achievement of the Sustainable Development Goals (SDGs), such as poverty reduction, zero hunger, gender equality, and climate action. However, UCTs should be designed and implemented in a way that is context-specific, evidence-based, and participatory, and should be accompanied by complementary policies and programs that address the structural and systemic barriers to sustainable development (Devereux, 2016).

In addition, the success of UCTs depends on the targeting and coverage of the program. UCTs are often targeted to the most vulnerable and marginalized groups, such as women, children, elderly, and disabled people, who are more likely to experience poverty and exclusion (Davis *et al.*, 2018).

However, targeting methods should be carefully designed to ensure that the program reaches the intended beneficiaries and does not exclude or stigmatize certain groups (Devereux, 2016). For example, geographic targeting may exclude some vulnerable groups who live in non-targeted areas, while proxy means testing may exclude those who do not have a formal income or asset record.

Furthermore, UCTs should be accompanied by complementary policies and programs that address the underlying causes of poverty and inequality, such as lack of access to education, health care, and social protection (Adato & Bassett, 2009). For example, UCTs can be combined with conditional cash transfers (CCTs) that require recipients to meet certain conditions, such as attending school or health clinics, in order to receive the cash transfer. CCTs have been found to have positive impacts on education and health outcomes, as well as on poverty reduction and human development (Baird *et al.*, 2013).

In conclusion, UCTs have the potential to contribute to the sustainability and livelihood of households by addressing the immediate and basic needs of the poor, promoting gender equity and women's empowerment, and enhancing environmental sustainability. However, the effectiveness and sustainability of UCTs depend on a range of factors, including the amount, duration, and mechanism of cash transfer, the targeting and coverage of the program, and the complementary policies and programs that address the root causes of poverty and inequality. Therefore, UCTs should be designed and implemented in a way that takes into account the context-specific needs and opportunities of the recipients, and that involves their participation and feedback in the program design and evaluation (Davis *et al.*, 2018).

## **2.2. Theoretical framework**

In this section, the theoretical framework explore three prominent theories related to unconditional cash transfer which are social protection theory, behavioral economics theory, and livelihood approaches theory, and it has been reviewed in the relation to the subject study.

### **2.2.1. Social protection theory**

Social Protection Theory is a framework that emphasizes the importance of social protection programs in reducing poverty and inequality, promoting social welfare, and supporting economic growth. According to Devereux and Sabates-Wheeler (2004), social protection refers to a set of

policies and programs aimed at preventing and reducing poverty, vulnerability, inequality, and promoting social inclusion and economic growth. Social protection programs may include cash transfers, social insurance, and labor market programs.

The concept of social protection has its historical roots in the social welfare policies of the late 19th and early 20th centuries in Europe and North America. These policies were initially designed to address the problems of poverty, unemployment, and social exclusion resulting from industrialization and urbanization. The emergence of the welfare state in the mid-20th century marked a shift towards more comprehensive social protection policies that sought to provide a safety net for vulnerable populations (Lundström & Sténs, 2016).

Social Protection Theory argues that social protection programs can contribute to sustainable development by providing a safety net for vulnerable populations, promoting economic empowerment, and supporting human development. The theory suggests that social protection programs can help to reduce poverty and inequality, improve health and education outcomes, and promote social inclusion and economic growth (Barrientos, 2013).

Overall, Social Protection Theory provides a framework for understanding the role of social protection programs in promoting sustainable development and reducing poverty and inequality. By providing a safety net for vulnerable populations and promoting economic empowerment, social protection programs can contribute to the achievement of the Sustainable Development Goals (SDGs) and support the overall well-being of individuals and communities (Barrientos & Hulme, 2008).

Empirical research has provided evidence to support the social protection theory. Studies have shown that social protection programs, such as cash transfers, can improve the wellbeing of vulnerable individuals and households, particularly in low-income countries. For example, research has found that cash transfers can increase food consumption, reduce child malnutrition, improve school attendance, and promote healthcare utilization (Haushofer & Shapiro, 2016; Handa *et al.*, 2018; Hidrobo *et al.*, 2016). Furthermore, social protection has been found to promote social inclusion and reduce poverty and inequality (Baird *et al.*, 2014; Bastagli *et al.*, 2016). Empirical evidence has also highlighted the importance of designing social protection programs that are well-targeted, flexible, and responsive to the needs of beneficiaries (Gentilini, 2016).

The social protection theory is highly relevant to the subject study of the effects of unconditional cash transfers on the livelihood sustainability of rural households.

The social protection theory emphasizes the importance of providing assistance and support to vulnerable individuals and communities to promote social inclusion, reduce poverty, and enhance overall wellbeing. Unconditional cash transfers are a form of social protection program that provides financial assistance to households without requiring them to meet certain conditions, such as participating in labor market programs or sending children to school. The theory suggests that unconditional cash transfers can improve the livelihoods of rural households by providing them with resources to invest in their businesses, purchase food, and access essential services. Therefore, the social protection theory provides a framework for understanding the potential impacts of unconditional cash transfers on the livelihood sustainability of rural households, which can inform the design and implementation of social protection programs in rural areas.

### **2.2.2. Livelihood Approach theory**

The livelihood approach theory is a framework for understanding the multi-dimensional nature of poverty and the strategies that people use to cope with and overcome it. The theory emphasizes the importance of understanding the assets and resources available to individuals and households, including human, social, natural, physical, and financial capital. The theory originated in the 1990s and was popularized by the Sustainable Livelihoods Framework (SLF) developed by the United Kingdom Department for International Development (DFID) (Ellis, 2000). According to the SLF, livelihoods are the means by which people are able to earn a living, support their families, and improve their well-being. Researches has shown that a livelihoods approach can help to identify the diverse ways in which people cope with poverty and vulnerability, including through diversifying income sources, investing in education and health, and building social networks (Devereux & McGregor, 2014; Scoones, 1998). The approach has been widely adopted in development practice and has influenced policies aimed at promoting sustainable livelihoods and reducing poverty.

The livelihood approach theory recognizes that people have a range of assets and resources that they use to pursue their livelihoods. These assets include human capital (such as skills and education), natural capital (such as land and water resources), physical capital (such as

infrastructure and equipment), financial capital (such as savings and credit), and social capital (such as networks and relationships).

The theory posits that people's livelihood strategies involve a combination of these assets and resources, which are influenced by a range of external factors, including policies, institutions, and markets.

Empirically, the livelihood approach theory can be a useful tool for understanding poverty and developing appropriate interventions. Study conducted in rural Bangladesh found that a livelihoods approach helped to identify the range of coping mechanisms used by households in response to shocks and stresses, such as droughts or floods (Islam & Siwar, 2011). The study showed that households used a range of strategies, including diversifying income sources, migrating to find work, and relying on social networks for support. Another study in Ethiopia found that a livelihoods approach helped to identify the different assets that households use to generate income, including land, labor, and livestock (Abera & Gardebroek, 2017). The study showed that households with greater access to these assets were more likely to have diversified income sources and to be less vulnerable to poverty.

The livelihood approach theory is relevant to the study of the effects of unconditional cash transfers on the livelihood sustainability of rural households. The theory emphasizes the importance of understanding the diverse assets and resources available to individuals and households and how they use them to improve their well-being. As this study seeks to investigate the impact of unconditional cash transfers on rural livelihoods, which includes the various assets and resources that households use to earn a living and support their families. The livelihoods approach can help to identify the diverse ways in which rural households may use unconditional cash transfers to improve their livelihoods, such as investing in education or health or diversifying their income sources. Thus, the theory provides a framework for understanding the complex relationships between unconditional cash transfers and rural livelihoods and can inform policies aimed at promoting sustainable livelihoods and reducing poverty.

### **2.2.3. Behavioral economic theory**

Behavioral economics is a theory that seeks to explain how people make decisions and choices, particularly in situations where the outcomes are uncertain or risky.



Unlike traditional economic theory, which assumes that people are rational and always make choices that maximize their utility, behavioral economics recognizes that people may be influenced by a range of psychological and social factors that can impact their decision-making.

One key concept in behavioral economics is the idea of bounded rationality, which suggests that people make decisions based on a limited amount of information and are often constrained by cognitive biases and heuristics. These biases and heuristics can lead to suboptimal decision-making, as people may fail to consider all available options or may make choices that are not in their best interests.

Behavioral economics is a subfield of economics that incorporates insights from psychology to explain why people make decisions that deviate from the traditional models of rational decision-making. According to Thaler and Sunstein (2008), one of the key premises of behavioral economics is that individuals are not always fully rational in their decision-making processes. Instead, people often rely on mental shortcuts, or heuristics, to make decisions quickly and efficiently, even if those decisions are not always optimal.

Behavioral economics also recognizes the importance of social norms and social influence in shaping economic behavior. People are often influenced by the behavior of those around them, as well as by societal norms and values. For example, a study conducted in India found that the decision to participate in a microfinance program was influenced not only by individual economic factors but also by social factors, such as peer pressure and social networks (Karlan & Zinman, 2011). This highlights the importance of understanding the social context in which economic decisions are made.

Another important concept in behavioral economics is the idea of present bias, which refers to the tendency for people to prioritize immediate rewards over long-term benefits. This can lead to behaviors such as excessive borrowing or failure to save for retirement. Empirical evidence suggests that interventions such as automatic savings plans or commitment devices can be effective in helping people overcome present bias and improve their long-term financial outcomes (Benartzi & Thaler, 2007).

Thaler and Sunstein (2008) also highlight the importance of the framing effect in behavioral economics. The framing effect refers to the fact that people's choices can be influenced by the way

that information is presented to them. For example, individuals may be more likely to choose an option that is presented as a gain rather than a loss, even if the two options are objectively equivalent. This phenomenon can have important implications for a variety of policy decisions, such as how to design public health campaigns or how to structure financial incentives.

In the context of the study of the effects of unconditional cash transfers on the livelihood sustainability of rural households, behavioral economics can help to explain how households may use the cash transfer in ways that are not always predictable based on rational economic models. For example, they may use the cash for immediate consumption or to pay off debts, rather than investing in long-term assets such as education or livestock. Understanding the behavioral factors that influence household decision-making can help to design more effective cash transfer programs that are better aligned with household needs and priorities.

### **2.3. Empirical review**

Afzal, Mirza, and Arshad (2019) conducted a study to compare the effectiveness of conditional and unconditional cash transfers in reducing poverty in Pakistan. The authors analyzed data from the Pakistan Social and Living Standards Measurement Survey (PSLM) 2014-2015 and found that both types of cash transfers had a significant impact on reducing poverty, but unconditional cash transfers were more effective than conditional ones. The authors argue that unconditional cash transfers are more efficient because they provide households with greater flexibility in spending, which can help them address a wider range of needs.

Araujo (2021) explored whether unconditional cash transfers could encourage voter participation in Brazil's elections. Using data from Brazil's Bolsa Familia program, the author found that unconditional cash transfers did not have a significant impact on voter turnout. However, the author notes that cash transfers could have a positive impact on other aspects of civic engagement, such as political knowledge and trust.

Asfaw and Davis (2018) investigated the impact of cash transfer programs on building resilience in African countries. The authors analyzed case studies from Ethiopia, Malawi, and Zambia and found that cash transfer programs can help households build resilience by providing a safety net during shocks and stresses, promoting investment in human and physical capital, and facilitating access to credit and financial services.

Baird, Ferreira, Özler, and Woolcock (2013) conducted a systematic review of the relative effectiveness of conditional and unconditional cash transfers for schooling outcomes in developing countries. The authors analyzed data from 26 studies and found that both types of cash transfers had a positive impact on school enrollment, attendance, and completion. However, unconditional cash transfers were more effective in increasing school enrollment and attendance, while conditional cash transfers were more effective in improving school completion rates. The authors suggest that policymakers should consider the trade-offs between these outcomes when designing cash transfer programs.

Barrington *et al.* (2022) investigate the potential mechanisms linking cash plus programming and intimate partner violence (IPV) in Ghana. Through qualitative analysis, the authors found that the provision of cash transfers coupled with additional interventions such as counseling and job training, could lead to increased tensions and conflict between partners, particularly when there were disagreements over how the money was spent. However, the authors also noted that when cash transfers were coupled with programs aimed at improving relationship communication and gender equity, they could potentially reduce IPV.

Bastagli *et al.* (2016) provide a comprehensive review of the impact of cash transfer programs and the role of design and implementation features in shaping their effectiveness. The authors found that cash transfer programs have been successful in reducing poverty, improving health and education outcomes, and promoting gender equality. However, the impact of cash transfers varied depending on the design and implementation features of the programs.

Dwyer *et al.* (2022) examine the impact of unconditional cash transfers on reducing homelessness. Through a randomized controlled trial, the authors found that providing unconditional cash transfers to individuals experiencing homelessness significantly reduced their likelihood of sleeping on the street.

Ghazi *et al.* (2021) explore the impact of Pakistan's Benazir Income Support Program (BISP), an unconditional cash transfer program, on women's empowerment in Gilgit-Baltistan. The authors found that BISP had positive effects on women's empowerment, including increasing their decision-making power and control over resources.

Golan, Sicular, and Umapathi (2015) conducted an analysis of China's rural minimum living standard guarantee program, which provides unconditional cash transfers to poor households. The

authors examined the program's impact on poverty reduction, income distribution, and consumption patterns among beneficiaries. The study found that the program significantly reduced poverty levels among recipients and contributed to a more equitable distribution of income in rural China.

Grasset (2014) presented a case study on the use of unconditional cash transfers to reduce food insecurity and aid in the repatriation of displaced households in Niger. The study examined the effectiveness of the program in the regions of Zinder, Agadez, and Maradi. The results indicated that the program was successful in reducing food insecurity and aiding in the resettlement of displaced households.

Habimana, *et al.*, (2021) evaluated the impact of unconditional cash transfers on consumption and poverty reduction in Rwanda. The authors used data from a randomized control trial to assess the program's effectiveness in reducing poverty and increasing household consumption. The study found that the program led to significant reductions in poverty levels and improved household consumption patterns among recipients.

Hagen-Zanker, *et al.*, (2017) conducted a policy briefing on the impact of cash transfers on women and girls. The authors reviewed various studies and concluded that cash transfers can have positive impacts on women's economic empowerment, education, health, and overall well-being. They also found that cash transfers can reduce gender-based violence and enhance women's decision-making power within households. The policy briefing highlights the need for designing and implementing cash transfer programs with a gender-sensitive approach to ensure that women and girls can fully benefit from them.

Handa, *et al.*, (2016) conducted an empirical study on the impact of unconditional cash transfers on poverty reduction in Zambia. The authors evaluated two government-led cash transfer programs, the Child Grant Program and the Social Cash Transfer Program, and found that both programs contributed to a significant reduction in poverty among beneficiary households. Moreover, the programs had positive impacts on various indicators of household well-being, such as improved nutrition, health, and education outcomes.

Haushofer & Shapiro (2013) conducted a policy briefing on the impacts of unconditional cash transfers based on empirical evidence from various studies. The authors found that cash transfers

can have positive impacts on various aspects of well-being, such as mental health, social relations, and subjective well-being. They also highlighted that cash transfers can enhance economic productivity and reduce poverty and inequality. However, the authors cautioned that cash transfers may not be suitable for all contexts and recommended carefully designing and implementing cash transfer programs based on local needs and conditions.

Haushofer and Shapiro's (2018) study aimed to investigate the long-term impact of unconditional cash transfers in Kenya through an experimental design. The authors conducted a randomized control trial and followed up with participants after four years to examine the sustained effects of the cash transfer program. The study found that the cash transfer program led to long-term improvements in psychological well-being and sustainable economic outcomes, including increased asset ownership, livestock holdings, and household income.

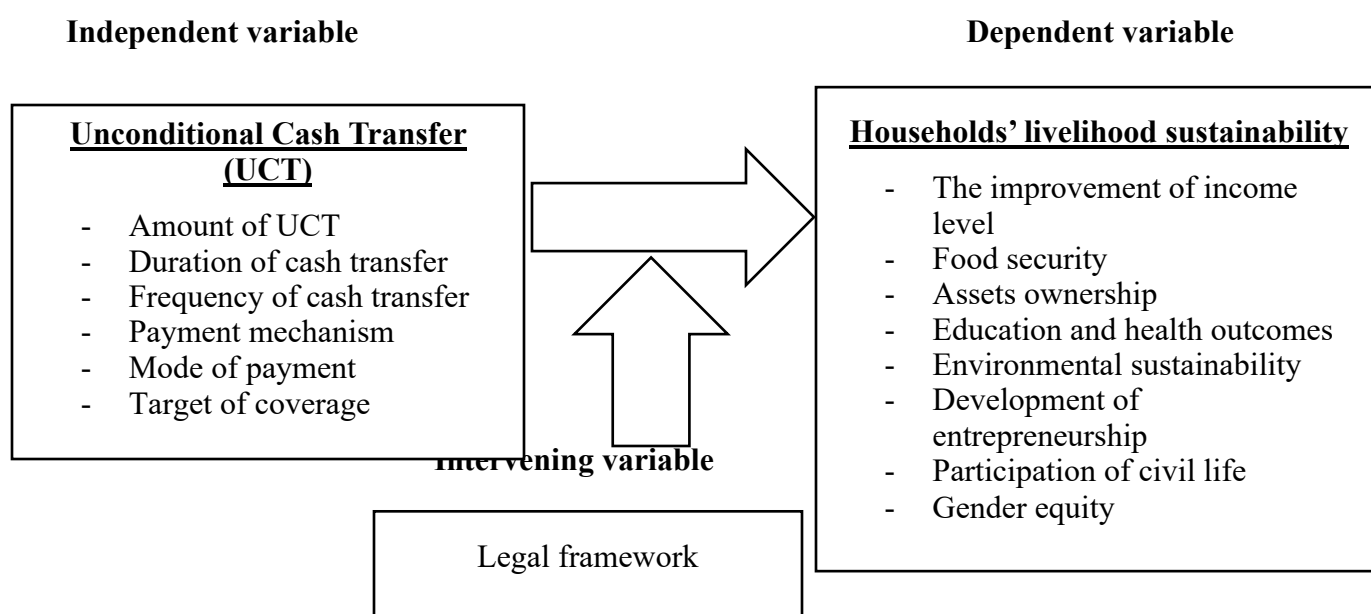
Holmes *et al.* (2012) explored the potential for cash transfers to reduce poverty and increase economic opportunities in Nigeria. The authors reviewed existing literature on cash transfer programs and conducted interviews with stakeholders in Nigeria to understand the context and potential barriers to implementation. The study identified several challenges to implementing cash transfer programs in Nigeria, including limited institutional capacity, weak governance, and lack of political will. Matata *et al.* (2023) investigated the effects of cash transfers on household resilience to climate shocks in the arid and semi-arid counties of northern Kenya. The authors conducted a quasi-experimental study and found that cash transfers led to increased household resilience to climate shocks, including improved food security, access to water, and asset ownership. The study also found that cash transfers had a positive effect on the economic empowerment of women in the region.

Bastagli *et al.* (2019) provides a comprehensive review of the impact of cash transfer programs in low- and middle-income countries. The authors identify a wide range of positive outcomes associated with cash transfers, including increased consumption, improved education and health outcomes, and reduced poverty and inequality. The review also highlights some of the challenges and limitations of cash transfer programs, including issues related to targeting, sustainability, and long-term impacts. Overall, the article provides valuable insights into the potential benefits and limitations of cash transfer programs in the context of poverty reduction and social protection efforts.

## 2.4. Conceptual framework

A conceptual framework is a structured approach to organizing and presenting ideas or theories in a research study. According to Miles and Huberman (1994), a conceptual framework serves as a roadmap that guides the research process by providing a clear structure for organizing the key concepts and relationships that will be explored in the study. The framework typically includes a set of assumptions, concepts, and theories that are used to develop hypotheses and research questions, as well as to guide data collection and analysis.

**Figure 1: Model of conceptual Framework**



**Source: Researcher's design, March 2023**

The Unconditional Cash Transfer (UCT) is the independent variable in this study, and it comprises several dimensions, including the amount of UCT, the duration, and frequency of cash transfers, payment mechanism, mode of payment, and target of coverage. The UCT is expected to have a positive effect on the dependent variable, which is the livelihood sustainability of rural households. The dependent variable includes several dimensions, such as the improvement of income level, food security, assets ownership, education and health outcomes, environmental sustainability, development of entrepreneurship, participation in civil life, and gender equity.

The legal framework is the intervening variable in this study, which is expected to moderate the relationship between the UCT and the livelihood sustainability of rural households. The legal

framework refers to the policies, regulations, and institutional arrangements that govern the implementation of the UCT program. A supportive legal framework may enhance the effectiveness of the UCT program by ensuring its sustainability, transparency, and accountability. On the other hand, a weak legal framework may undermine the impact of the UCT program by exposing it to corruption, political interference, and mismanagement.

The UCT is expected to contribute to the improvement of the livelihood sustainability of rural households by providing them with a stable and predictable source of income. The UCT may also stimulate economic activities and create opportunities for entrepreneurship and investment. Additionally, the UCT may enhance food security by increasing households' purchasing power and enabling them to access nutritious food. Moreover, the UCT may facilitate the acquisition of assets, such as land, livestock, or housing, which may improve households' long-term prospects for income generation and social mobility. Furthermore, the UCT may promote education and health outcomes by enabling households to invest in human capital, such as schooling, health care, and nutrition. The UCT may also encourage environmental sustainability by promoting the adoption of sustainable practices, such as soil conservation, afforestation, or renewable energy.

In conclusion, this study seeks to highlight the potential of the UCT program to contribute to the livelihood sustainability of rural households. By examining the dimensions of the UCT program and the dependent variable, this study provides a comprehensive framework for evaluating the impact of the UCT program. Additionally, by introducing the legal framework as an intervening variable, this study emphasizes the importance of governance and accountability in ensuring the effectiveness of the UCT program.

## **2.5. Research gap**

Based on the literature review conducted on the existing research, there are several gaps in the literature on the effects of unconditional cash transfers on the livelihood sustainability of rural households in Nimba County. Firstly, while there are several studies on the impact of cash transfers on poverty reduction, there is limited research on the long-term impact of cash transfers on household livelihood sustainability. Secondly, there is limited research on the livelihood activities of households that receive unconditional cash transfers in Nimba County. Thirdly, there is a gap in the literature on the challenges faced by institutions involved in unconditional cash transfers in Nimba County.

## **CHAPTER 3: METHODOLOGY**

### **3.0. Introduction**

This chapter presents the methodology that were used in conducting this study. It highlights the research design, target population, and sample size. It also highlights the sampling selection techniques, data collection techniques, validity and reliability instruments, data processing, data analysis methods as well as ethical consideration and limitation of the study.

### **3.1. Research design**

According to Smith and Jones (2018), research design can be defined as the framework or plan for conducting a study, which includes the overall strategy, the methods used to gather and analyze



data, and the procedures used to ensure the validity and reliability of the findings. On the other hand, Johnson and Wilson (2019) describe research design as the blueprint or roadmap for the research process, which outlines the steps to be taken to achieve the research objectives and answer the research questions. In conducting this study, a mixture of qualitative and quantitative research designs was adopted.

According to Patton (2015), a mixed-methods research design involves using both qualitative and quantitative data collection and analysis methods to gain a more comprehensive understanding of the research topic.

In that study, a mixed-methods research design was used, incorporating both qualitative and quantitative data collection and analysis methods. The quantitative component involved a survey of the rural households that had received UCT. The survey collected data on household income, food security, access to healthcare, education, and other basic needs. The qualitative component involved semi-structured interviews with the UCT recipients to gain a deeper understanding of their experiences and perceptions of the program's impact on their livelihood and sustainability.

### **3.2. Target population**

The target population can be defined as "the entire group of individuals or objects to which the researcher wants to generalize the study's findings" (Leedy & Ormrod, 2015). Neuman (2014) also defines the target population as the specific group of individuals whom the researcher wants to draw conclusions about and generalize the study's findings too.

The target population for this study is rural households in Nimba County, Liberia, who have received unconditional cash transfers through the program entitled USAID COVID-19 Unconditional Cash Transfer Intervention implemented by Give Directly, an International Non-Governmental Organization. The total number of the target population is 14,166.

### **3.3. Sampling**

Sampling can be defined as the process of selecting a subset of individuals or objects from a larger population to represent the characteristics of that population (Leedy & Ormrod, 2015). The purpose of sampling is to make inferences about the population based on the characteristics of the selected sample. Sampling is an important aspect of research design because it enables researchers to collect data efficiently and cost-effectively while ensuring that the sample accurately represents the population of interest.

### 3.3.1. Sample size

The researcher applied the mathematic formula developed by Yamane, (1967) to determine the sample size.

Yamane provided a simplified formula to calculate sample size as follows.

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

Where, n = sample size; N= the population, and e = the margin of error which is assumed to be 10% (0.1) in this case;

$$n = \frac{14\ 166}{1 + 14\ 166(0.1)^2}$$

$$n = 99.29$$

Thus n=99.

### 3.3.2. Sample selection technique

Under this study, simple random, by definition, simple random sampling is a probability sampling technique that involved selecting a random sample of individuals from a population. Each member of the population had an equal chance of being selected for the sample, and the selection process done without any bias or predetermined criteria (Leedy & Ormrod, 2015).

Under this study, simple random sampling was used to ensured that each household benefited to the UCT had an equal chance of being selected for the sample.

### 3.4. Data collection techniques

As it is well explained as follows, a questionnaire, interview, and documentation were used in collecting the study data.

### **3.4.1. Questionnaire**

A questionnaire is a research tool that consists of a set of questions that are used to collect data from individuals about their attitudes, beliefs, opinions, behaviors, or experiences (Babbie & Benaquisto, 2013). Questionnaires were administered in different formats, including paper-and-pencil, online, or face-to-face interviews, and can be designed to collect quantitative or qualitative data.

In that study, a questionnaire was used to collect data from the rural households in Nimba County, Liberia, who had benefited from the UCT program. The questionnaire was composed of closed-ended questions, which were questions that provided respondents with a limited set of response options to choose from (Babbie & Benaquisto, 2013). Closed-ended questions were useful in that study because they allowed for easy data analysis and facilitated comparisons between respondents. Closed-ended questions also reduced the risk of response bias because respondents were given a set of predetermined response options to choose from.

### **3.4.2. Interview**

An interview is a research tool that involves asking questions to individuals to gather information about their attitudes, beliefs, opinions, behaviors, or experiences related to a specific topic (Fontana & Frey, 2005). Interviews were conducted in various formats, including face-to-face, telephone, or online, and can be structured, semi-structured, or unstructured.

In that study, semi-structured interviews were used to collect data from a selected number of households in Nimba County, Liberia, who had benefited from the UCT program. The interviewees were selected based on predetermined criteria, such as those who had experienced positive or negative changes in their livelihood and sustainability after receiving the UCT. The semi-structured interviews were based on an interview guide designed to ensure that all relevant topics were covered and to allow for some flexibility in the questions asked to enable the interviewees to elaborate on their responses. It should be noted that not all households who had benefited from the UCT program were interviewed, as the sample size was determined based on the principles of purposive sampling, which involved selecting participants based on their relevance to the research question and the specific criteria of the study.

### **3.4.3. Documentation**

Documentation refers to the collection and analysis of pre-existing data, such as government reports, academic papers, and other documents that are relevant to the research question. This method involves examining and analyzing existing data that have already been collected by other researchers, institutions, or organizations, rather than collecting new data through direct contact with study participants.

In that study, documentation was used to collect data on the UCT program and its impact on rural households in Nimba County, Liberia. Relevant documents such as government reports, policy documents, academic papers, and other relevant data were analyzed to gain insight into the UCT program, its implementation, and its impact on rural households in the study area.

## **3.5. Validity and reliability instruments**

In this section, the validity and reliability of the study are discussed

### **3.5.1. Validity**

Validity refers to the extent to which an instrument measures what it is supposed to measure. It is the degree to which a measure reflects the true nature of the construct it is intended to measure (Trochim & Donnelly, 2008). In other words, it is the accuracy of the measurement tool. If a measure is not valid, then the results obtained from it cannot be trusted.

In that study, the questionnaire and interview guide were assessed for both validity and reliability. To assess validity, the questionnaire and interview guide were reviewed by experts in the field to ensure that they measured what they were intended to measure. Additionally, a pilot test was conducted to identify any issues with the questions and to determine whether the questions were clear and unambiguous.

### **3.5.2. Reliability**

Reliability refers to the consistency and stability of a measure over time and across different samples (Trochim & Donnelly, 2008). It is the degree to which a measure produces consistent

results across repeated measurements. If a measure is not reliable, then the results obtained from it cannot be replicated.

To assess reliability, a test-retest method was used. A subset of the study participants was asked to complete the questionnaire or participate in the interview twice, with a time interval between the two administrations. The responses were then compared to determine the degree of consistency between the two administrations. Furthermore, to ensure the validity and reliability of the data collected through documentation, the researcher used a triangulation approach by cross-referencing the findings from the documents with the data collected through the questionnaire and interviews.

### **3.6. Data processing**

Data processing refers to the series of activities that are performed to transform raw data into useful information (Ary *et al.*, 2018). The data collected in this study through questionnaires, interviews, and documentation undergo several stages of processing to make it meaningful and interpretable. The three main stages of data processing are editing, coding, and tabulating.

In that study, the data were processed using these three stages of data processing: editing, coding, and tabulating. Editing involved reviewing the completed questionnaires and interviews for completeness, accuracy, and consistency. Any errors or omissions were corrected by contacting the respondents or by making reasonable assumptions. This step ensured that the data collected were of high quality and could be used for analysis.

Coding was the process of assigning numerical codes or labels to the data collected during the study. This step involved categorizing the data into themes, concepts, or variables. For example, responses to open-ended questions were coded into specific categories to facilitate analysis. The coding process ensured that the data were organized and could be analyzed effectively.

Tabulating involved organizing the coded data into tables or charts to facilitate analysis. The data were summarized using descriptive statistics such as means, standard deviations, frequencies, and percentages. This step allowed the researcher to identify patterns and trends in the data.

### **3.7. Data analysis methods**

In that study, the data collected were analyzed using a mixed-methods approach, which combined both qualitative and quantitative data analysis.

The qualitative data collected from semi-structured interviews and documentation were analyzed using content analysis. This involved examining the data to identify themes and patterns that emerged from the responses. The qualitative data analysis involved coding the data, categorizing it into themes, and interpreting the meanings of the data. The quantitative data collected from the closed-ended questions on the questionnaire were analyzed using statistical analysis. This involved summarizing the data using descriptive statistics, such as mean, median, mode, and standard deviation.

The quantitative data analysis also included inferential statistics, such as correlation analysis and regression analysis, to identify relationships between variables and test the research hypotheses.

After analyzing the qualitative and quantitative data separately, the two sets of data were integrated through a process called triangulation. This involved comparing and contrasting the results from the two analyses to identify similarities, differences, and contradictions. The aim of triangulation was to provide a more comprehensive understanding of the research problem and to enhance the validity and reliability of the findings.

### **3.8. Ethical consideration**

The ethical considerations guiding this study included obtaining informed consent from participants by informing them about the study's purpose, their roles, data collection methods, and potential risks or benefits while granting them the option to decline or withdraw. Confidentiality and anonymity were strictly maintained, ensuring that participants' identities and personal information remained undisclosed, with data accessible only to the research team after removing any identifying details before analysis and reporting. Special safeguards were implemented to protect vulnerable groups, like rural households in a low-income setting, against exploitation and to safeguard their rights. Ethical approval from an ethics committee was obtained to ensure compliance with ethical standards. Data ownership and sharing were regulated, designating the research team as data custodians responsible for secure storage and authorized sharing. Any

potential conflicts of interest that might influence the study's findings or conclusions were disclosed by the researcher.

### **3.9. Limitation of the study**

This study faces two main categories of limitations. Firstly, financial constraints, which encompass limited resources for covering transportation costs and hiring research assistants. These limitations could potentially impact the data collection process, leading to delays in activities and time management challenges. Additionally, securing qualified and experienced enumerators becomes challenging without adequate funding to compensate their work. Secondly, challenges related to the recruitment of respondents include difficulties in locating targeted participants due to factors like migration, mortality, and refusals for both programmatic and personal reasons.

## **CHAPTER 4: PRESENTATION AND DISCUSSION OF THE FINDINGS**

### **Introduction**

This chapter presents the findings and the discussion of the findings from the respondents. The findings are presented in five sections namely, demographic information of the respondents, beneficiaries of the Unconditional Cash Transfer, the livelihoods activities of rural households who are UCT beneficiaries, the long-term impact of UCT on the livelihood sustainability of rural households in Nimba County, and the challenges faced by institutions and beneficiaries involved in UCT in Nimba county.

### **4.1. Demographic information**

In this section, we provide a comprehensive overview of the demographic characteristics and professional distribution of the respondents. We present key demographic factors, including age, gender, marital status, educational attainment, and professional distribution, shedding light on the composition of our participant pool and providing a foundational understanding of the population under investigation. These demographic insights will serve as a crucial backdrop for the subsequent analyses and thematic exploration of the study's findings.

#### 4.1.1. Gender of the respondents

The following table 1 provides a breakdown of the gender distribution among the study's respondents.

**Table 1: Gender**

Gender	Number of respondents	Percent
Male	54	54.5
Female	45	45.5
Total	99	100.0

**Source: Field data, 2023**

As shown in Table 1, 54.5% of the respondents are Male and 45.5% of respondent are Female. This imply that all respondents are Male and this seems logical as most.

The data presented in Table 1 reveals a clear majority of male respondents, constituting 54.5% of the study's participants, while females make up 45.5%. This predominant male presence in the sample indicates that the study primarily comprises male participants, suggesting that males are the dominant demographic group within the surveyed rural households. This outcome appears logical, aligning with the prevailing gender distribution in rural areas, where men often play significant roles in household activities and economic pursuits.

#### 4.1.2. Age of the respondents

Table 2 provides a comprehensive breakdown of the age distribution among the study's respondents, categorizing them into three distinct age groups: 18-30, 31-40, and 41-50. This categorization allows for a detailed examination of how different age cohorts within the sample may experience and respond to the effects of unconditional cash transfers on rural household livelihood sustainability.

**Table 2: Age**

Age	Number of respondents	Percent
18-30	5	5.1
31-40	74	74.7
41-50	20	20.2
Total	99	100.0

**Source: Field data, 2023**



Table 2 shows that respondents that are between 18-30 years are 5.1% of the respondents, between 31-40 years are 74.7% of respondents, between 41-50 years are 20.2%, between 51-60 years are 6.5% of respondents.

Table 2 illustrates a significant majority of respondents falling within the age group of 31-40 years, comprising a substantial 74.7% of the study's participants. This observation suggests that the study primarily consists of individuals in their thirties, which may have important implications for the research findings. The relatively smaller percentages of respondents in the younger age bracket (18-30 years) and the older age brackets (41-50 and 51-60 years) indicate potential variations in experiences and perspectives related to unconditional cash transfers within the sample.

It is essential to consider the influence of this age distribution when analyzing the impact of such interventions, as different age groups may have distinct needs, aspirations, and responses to these financial support mechanisms in the context of rural livelihood sustainability.

#### 4.1.3. Marital status of the respondents

Table 3 provides a comprehensive overview of the marital status distribution among the study's respondents, offering valuable insights into the relationship statuses within the surveyed population.

**Table 3: Marital status**

Marital status	Number of respondents	Percent
Single	18	18.2
Married	71	71.7
Divorced	5	5.1
Widow	5	5.1
Total	99	100.0

**Source: Field data, 2023**

As indicated in Table 3, 18.2% of the respondents are Single, 71.7% are Married, 5.1% of respondents are divorced and widowed.

Table 3 presents a snapshot of the marital status of the study's respondents, revealing a substantial majority of married individuals, accounting for 71.7% of the sample. Furthermore, 18.2% of respondents identify as single, while 5.1% have experienced divorce or widowhood. This distribution provides a crucial context for understanding the family dynamics and potentially

diverse household structures within the study's rural population, which can be influential factors in assessing the impact of unconditional cash transfers on livelihood sustainability.

#### 4.1.4. Educational level

Table 4 offers a comprehensive overview of the educational attainment among the study's respondents, providing valuable insights into the educational backgrounds and qualifications within the study population.

**Table 4: Education level**

Education level	Number of respondents	Percent
Never attended school	6	6.1
Never completed high school	11	11.1
Completed high school	43	43.4
Technical skills	16	16.2
University level	18	18.2
Postgraduate level	5	5.1
Total	99	100.0

**Source: Field data, 2023**

Table 4 indicates that educational level of the respondents out of 99 respondents, 6.1% never attended school, 11.1% never completed high school, 43.4% have completed high school, 16.2% have technical skills, 18.2% have university level, 5.1% have postgraduate level.

Table 4 presents a detailed breakdown of the educational levels of the study's respondents. Notably, 43.4% of the participants have completed high school, while 18.2% possess a university-level education, and 5.1% have achieved a postgraduate level of education. Conversely, 6.1% have never attended school, and 11.1% did not complete high school. These statistics underscore the diversity in educational backgrounds within the surveyed population, highlighting the potential variations in knowledge, skills, and perspectives that may influence their experiences and responses to the effects of unconditional cash transfers on rural household livelihood sustainability.

#### 4.1.5. Professional of the respondents

Table 5 offers a comprehensive overview of the professions or occupations held by the study's respondents, providing valuable insights into the diverse range of employment and livelihood sources within the surveyed population.

**Table 5: Professions**

Professions	Number of respondents	Percent
Private sector	25	25.3
Student	32	32.3
Farmer	22	22.2
Unemployed	9	9.1
Public servant	11	11.1
Total	99	100.0

**Source: Field data, 2023**

Table 5 indicates the professional of the respondents out of 99 respondents where 25.3% from private sector, 32.3% are students, 22.2% are farmers, 9.1% are unemployed and 11.1 are public servant.

Table 5 provides a detailed breakdown of the professions or occupations of the study's respondents. Notably, 32.3% of the respondents are students, while 25.3% are employed in the private sector. Additionally, 22.2% of respondents are engaged in farming activities, with 11.1% working in the public sector. It's also worth noting that 9.1% of the respondents are currently unemployed. These diverse professional backgrounds within the surveyed population emphasize the multifaceted nature of livelihoods in rural areas, which is essential for a comprehensive analysis of the impact of unconditional cash transfers on different occupational groups and their sustainable livelihoods.

#### 4.2. Beneficiaries of the Unconditional Cash Transfer (UCT) in Nimba County.

In Section Two of this study, we delve into the beneficiaries' linkage to the Unconditional Cash Transfer (UCT) program, aiming to discern whether respondents are recipients of UCT and to what extent the program is present within their respective communities. This section offers critical insights into the reach and effectiveness of the UCT initiative, shedding light on the prevalence of beneficiaries and the program's coverage in the areas under investigation.

**Table 6: Beneficiaries of the Unconditional Cash Transfer (UCT)**

Items	SA		A	
	n	%	n	%
There have been unconditional cash transfer program in this community	79	79.8	20	20.2
There is an active/ongoing unconditional-cash transfer program in this community	68	68.7	31	31.3
I am a beneficiary of unconditional cash transfer program	72	72.7	27	27.3
A member (s) of my household is a beneficiary of UCT program in the community	74	74.7	25	25.3

**Source: Field data, 2023**

Table 6 shows that 79.8% of respondents strongly agree and 20.2% agree that there have been unconditional cash transfer program in their community.

The findings in Table 6 reveal a high level of awareness and recognition among the respondents regarding the presence of the Unconditional Cash Transfer (UCT) program in their communities. An overwhelming 79.8% of respondents strongly agree that such a program exists, while an additional 20.2% agree. This near-universal familiarity with the UCT program underscores its significant presence and impact within the study's rural areas. Such widespread awareness is indicative of not only the program's reach but also its potential influence on the livelihoods and well-being of the respondents. The high agreement rates suggest that the UCT program has

successfully permeated these rural communities, likely affecting various aspects of the beneficiaries' lives.

Table 6 shows that 68.7% of respondents strongly agree and 31.3% agree that there is an active/ongoing unconditional cash transfer program in community.

The data presented in Table 6 demonstrates a significant level of agreement among respondents regarding the presence of an active or ongoing Unconditional Cash Transfer (UCT) program in their community. A majority of 68.7% strongly agree, while an additional 31.3% agree that such a program is currently in operation. This high level of consensus suggests a robust and sustained UCT initiative within the study's rural areas. It indicates that not only are respondents aware of the program's existence, but they also perceive it to be an ongoing and impactful intervention.

This is logical due to the facts in the post corona virus periods with its development partners, including USAID, the government of Liberia has initiated and implemented the program of UCT as the recovery and economic stimulus for the communities mainly in rural areas including the community in Nimba.

Table 6 shows that 72.7% of respondents strongly agree and 27.3% agree that they are beneficiaries of unconditional cash transfer in community.

The data presented in Table 6 highlights a substantial agreement among respondents regarding their status as beneficiaries of the Unconditional Cash Transfer (UCT) program within their community. A significant majority, comprising 72.7%, strongly agree that they are beneficiaries, while an additional 27.3% agree. This high level of agreement underscores the program's reach and effectiveness in directly impacting the lives of Nimba community. It is evident that a significant proportion of respondents have directly benefited from the UCT initiative. This finding has important implications, as it suggests that the program has successfully achieved its intended objective of providing financial support to rural households, potentially enhancing their livelihoods and overall well-being.

Table 6 shows that 74.7% of respondents strongly agree and 25.3% agree that their household members are beneficiaries of unconditional cash transfer in the community.

The data presented in Table 6 reveals a strong consensus among respondents regarding their household members' status as beneficiaries of the Unconditional Cash Transfer (UCT) program within the community.

An overwhelming 74.7% of respondents strongly agree, with an additional 25.3% in agreement that their household members are beneficiaries of the program. This high level of agreement underscores the broad impact of UCT within the Nimba county, affecting not only individual respondents but also their families. This finding is significant as it suggests that UCT has reached and potentially benefited multiple members within the same household, which can have a substantial influence on the overall economic stability and livelihood sustainability of these families.

The findings of this study reveal a consistent presence of unconditional cash transfer (UCT) programs in the study community. This observation aligns with the work of Handa et al. (2018), who emphasized the growing popularity of UCT programs as a means of poverty alleviation in rural areas. Furthermore, the data collected indicate that an active and ongoing UCT program operates within this community, corroborating the insights provided by Fiszbein and Schady (2009) on the sustainability and continued implementation of such programs in impoverished regions. Additionally, the study participants reported their direct involvement as beneficiaries of the UCT program, which resonates with the arguments put forth by Devereux (2019) regarding the direct impact of cash transfers on the livelihoods of recipient households. Moreover, the presence of multiple household members benefiting from the UCT program underscores the multigenerational benefits highlighted by Barrientos and Villa (2018) in their analysis of cash transfers' effects on household well-being. These findings collectively underscore the importance of UCT programs as a significant contributor to the livelihood sustainability of rural households in Nimba County, Liberia.

#### **4.3. The livelihood activities of rural households who are UCT beneficiaries**

In Section Three of this chapter, we delve into the livelihood activities of rural households who are beneficiaries of the Unconditional Cash Transfer (UCT) program. This section is dedicated to exploring the diverse array of economic pursuits and income-generating activities undertaken by these households. By gaining insights into their livelihood strategies, we aim to assess the extent

to which UCT beneficiaries are able to leverage this financial support to enhance their income, improve their overall well-being, and promote sustainable livelihoods within their communities. This investigation will provide a comprehensive understanding of the dynamic relationship between UCT and rural household livelihoods.

**Table 7: The livelihood activities of rural households who are UCT beneficiaries**

Items	VH		H		M		L	
	N	%	N	%	N	%	N	%
Farming activity	99	100	-	-	-	-	-	-
Business person/petty trader	85	85.9	14	14.1	-	-	-	-
Teaching	25	25.3	28	28.3	-	-	16	16.2
Hunting	-	-	1	1	16	16.2	82	82.3
Fishing	22	22	48	48.5	13	13.1	16	16.2
Unskilled hired laboring	20	20.2	62	62.6	4	4	13	13.1

**Source: Field data, 2023**

#### **4.3.1. Farming activity**

Table 7 shows that 100% of respondents strongly agree that farming activity is among livelihood activities of rural households who are UCT beneficiaries.

The data presented in Table 7 reveals a unanimous agreement among respondents that farming activities are among the key livelihood pursuits of rural households who are beneficiaries of the Unconditional Cash Transfer (UCT) program.

The strong consensus, with 100% of respondents acknowledging farming as a central livelihood activity, suggests that UCT may play a pivotal role in supporting agricultural endeavors. This link

between cash transfers and farming activities implies that beneficiaries are likely using the financial assistance from UCT to invest in their agricultural operations, potentially leading to increased productivity, income stability, and food security.

One of the respondents said, *“With the UCT program, we've been able to invest more in our farm. We buy improved seeds, fertilizers, and even hire labor during planting and harvesting seasons. Our crop yields have increased significantly, and we've experienced a noticeable improvement in our family's income.”*

Another one shared, *“Thanks to the cash transfer, we've been able to invest in better seeds, fertilizer, and equipment. This has not only increased our farm productivity but also improved our overall income and food security. It's like a lifeline for our family, and it's helped us weather some tough times. Farming is not just a way of life; it's our way forward, and UCT has made a real difference in that journey.”*

In relations to the findings, De Janvry et al. (2001) in their study highlights that cash transfer programs is the robust connection between cash transfers and agricultural pursuits. This alignment between UCT and farming activities suggests that beneficiaries are likely channeling the financial support from UCT into their agricultural endeavors, which also resonates with the insights provided by Malapit et al. (2015) regarding the positive impact of cash transfers on agricultural investments, ultimately leading to enhanced productivity, income stability, and improved food security.

#### **4.3.2. Business person/ pretty trader**

Table 7 shows that 85.9% of respondents strongly agree and 14.1% agree that business person is among livelihood activities of rural households who are UCT beneficiaries.

The findings in Table 7 reveal a substantial consensus among respondents, with 85.9% strongly agreeing and 14.1% agreeing that engaging in business activities is a key livelihood pursuit among rural households who are beneficiaries of the Unconditional Cash Transfer (UCT) program.

This data underscores the significance of entrepreneurship and small businesses in the livelihoods of UCT beneficiaries, which is a vital aspect of the study's subject matter. It implies that the financial support provided through UCT may empower individuals to start or expand their businesses, contributing not only to their income but also to local economic development. This



connection between UCT and business activities highlights the potential role of cash transfers in fostering entrepreneurship and promoting economic sustainability within these rural communities.

One of the respondents said, " *With cash transfer, I was able to start my small shop, selling everyday essentials. It's been a great source of income for my family, and I've even been able to employ a few local residents. UCT gave me the initial capital boost I needed, and it's wonderful to see how it's not only improving our lives but also benefiting the community by creating jobs and access to goods.*"

This finding resonates with the research of Morduch (1999), who emphasized the transformative impact of cash transfers on income-generating activities, including small-scale businesses. Additionally, these results align with the findings of Banerjee and Duflo (2019) in their comprehensive study of poverty alleviation programs, highlighting the role of cash transfers in fostering entrepreneurship and diversifying income sources for marginalized populations.

### **4.3.3. Teaching**

Table 7 shows that 25.3% of respondents strongly agree and 28.3% agree that teaching is among livelihood activities of rural households who are UCT beneficiaries while 16.2% disagree.

The findings presented in Table 7 indicate a range of opinions among respondents regarding teaching as one of the livelihood activities of rural households who are Unconditional Cash Transfer (UCT) beneficiaries. While 25.3% strongly agree and 28.3% agree that teaching is a significant livelihood pursuit in these communities, it's noteworthy that 16.2% disagree. This divergence in perspectives may reflect variations in the prevalence of teaching as an income-generating activity among UCT beneficiaries. It is important to explore this further to understand the factors that contribute to these differing opinions. The presence of teaching as a livelihood activity, as indicated by those who agree, suggests that UCT may be supporting education-related endeavors, such as private tutoring or community-based teaching initiatives.

A respondents shared, "*With the financial support, I was able to pursue a teaching certification, and now I teach at a local school. It's not just about income; it's about contributing to education in our community. However, I understand that not everyone may have the same opportunities, and that might explain why some disagree. But for me, teaching has become a rewarding way to sustain my family and give back to the village.*"

The findings revealed in Table 7 showcase a spectrum of opinions among respondents concerning teaching as one of the livelihood activities of rural households who are beneficiaries of the Unconditional Cash Transfer (UCT) program. Wodon et al. (2018), who noted variations in how cash transfers impact different livelihood strategies. The presence of teaching as a livelihood activity, as indicated by those who agree, aligns with the work of Sabates-Wheeler and Devereux (2010), who highlighted the potential for cash transfers to stimulate educational opportunities in marginalized communities.

The agreement among respondents also suggests that UCT might be fostering education-related endeavors, such as private tutoring or community-based teaching initiatives, which resonates with the insights provided by Bastagli et al. (2019) regarding the role of cash transfers in promoting human capital development.

#### **4.3.4. Hunting**

Table 7 shows that 1% of respondents agree and 16.2% neutral that hunting as livelihood activities of rural households who are UCT beneficiaries while 82.3% disagree.

The data presented in Table 7 indicates a clear consensus among respondents that hunting is not a significant livelihood activity among rural households who are Unconditional Cash Transfer (UCT) beneficiaries. A substantial 82.3% strongly disagree with the idea that hunting is a primary source of income for UCT beneficiaries, while 16.2% remain neutral on the topic. Only a very small percentage, 1%, agrees that hunting is a key livelihood activity.

This strong disagreement aligns with the broader context of UCT programs, which typically aim to provide financial support to vulnerable households to meet their basic needs and promote sustainable livelihoods through other means.

Hunting, being a relatively unpredictable and non-sustainable income source, is less likely to be a prominent activity among beneficiaries. This finding underscores the importance of cash transfers

in diversifying and stabilizing income sources for rural households, potentially reducing reliance on activities like hunting, which can have negative environmental and ethical implications.

One of the respondents said, "*The cash transfer has helped us find more stable ways to support our families, like farming and small businesses. Relying on hunting alone isn't sustainable, and it can harm our local wildlife. UCT has encouraged us to explore more responsible and dependable ways of earning a living.*"

Refer to the findings, Milner-Gulland et al. (2015) in their research on sustainable hunting practices, where they noted a decline in hunting as a livelihood strategy.

#### **4.3.5. Fishing**

Table 7 shows that 22% of respondents strongly agree and 48.5% agree that fishing as livelihood activities of rural households who are UCT beneficiaries while 13.1% neutral and 16.2% disagree about that.

The data in Table 7 highlights a notable consensus among respondents regarding fishing as a significant livelihood activity among rural households who are Unconditional Cash Transfer (UCT) beneficiaries. A substantial 70.5% of respondents, combining those who strongly agree (22%) and those who agree (48.5%), acknowledge fishing as an important income-generating pursuit within these communities. However, it's important to note that a proportion of respondents (13.1%) remain neutral on this topic, and 16.2% disagree with the notion of fishing as a primary livelihood activity.

This strong agreement and acknowledgment of fishing as a prominent livelihood activity align with the broader context of rural areas where fishing can be a vital source of income and sustenance. UCT may support fishing by enabling beneficiaries to invest in fishing equipment, access fishing-related resources, or engage in fish trade. The diversity of opinions in the neutral and disagree categories suggests variations in experiences and perceptions among respondents, potentially due to regional differences or individual circumstances.

A respondents said, "*As fishing is a major livelihood activity among us as UCT beneficiaries. The cash transfer has allowed me to upgrade my fishing gear and expand my catch. It's not just about income; it's about food security too. But I understand that not everyone may have the same opportunities or may have different experiences, which could explain the range of opinions.*"

This finding is congruent with the insights from Bene and Merten (2008), who emphasized the vital connection between cash transfers and fishing activities in coastal communities.

#### **4.3.6. Unskilled hire laboring**

Table 7 shows that 20.2% of respondents strongly agree and 62.6% agree that unskilled hired laboring as livelihood activities of rural households who are UCT beneficiaries while 4% neutral and 13.1% disagree about that.

The data presented in Table 7 underscores a strong consensus among respondents that unskilled hired laboring is a significant livelihood activity among rural households who are Unconditional Cash Transfer (UCT) beneficiaries. An overwhelming majority, consisting of 82.8% of respondents, either strongly agree (20.2%) or agree (62.6%) that engaging in unskilled hired labor is a prevalent income-generating pursuit within these communities. However, it's worth noting that a small percentage (4%) remains neutral on this topic, and 13.1% disagree with the idea of unskilled hired labor as a primary livelihood activity among UCT beneficiaries.

This high level of agreement aligns with the broader context of UCT programs, which often aim to provide financial support to vulnerable households, including those engaged in low-skilled labor.

The agreement also suggests that UCT may be instrumental in supplementing the income of beneficiaries who work as unskilled laborers, potentially enabling them to improve their overall well-being and livelihood sustainability. The differing opinions in the neutral and disagree categories could reflect variations in local economic conditions or individual experiences.

*A respondents said, "I strongly agree that unskilled hired laboring is a common livelihood activity among us as UCT beneficiaries. The cash transfer has been a lifeline for my family, especially during times when there isn't much work in our community. It's allowed us to cover our basic needs and build a more stable future. However, I understand that some may have different experiences or opportunities, which could explain the range of opinions."*

This finding aligns with the research of Davis and Winters (2001), who emphasized the importance of labor migration and wage labor in rural economies, particularly in areas with limited employment opportunities.

#### 4.4. The long-term impact of UCT on the livelihood sustainability of rural household in Nimba County

In this study, we delve into the examination of the long-term impact of Unconditional Cash Transfer (UCT) on the livelihood sustainability of rural households in Nimba County.

This section is dedicated to analyzing the enduring effects of UCT beyond short-term considerations, shedding light on how this financial support mechanism has influenced the economic, social, and overall well-being of beneficiary households over an extended period. By exploring the long-term implications, we aim to provide a comprehensive understanding of the lasting changes and sustainable improvements brought about by UCT within this specific rural context.

**Table 8: The long-term impact of UCT on the livelihood sustainability of rural household in Nimba County**

Items	VH		H	
	n	%	n	%
UTC contributes to investment	99	100	-	-
UCT improves household school enrollment	61	61.6	38	38.4
UCT improves household food consumption and nutrition level	99	100	-	-
UCT enhances household to cover the cost of healthcare services	40	40.4	59	59.6
UCT enables household to acquire assets ownership	64	64.6	35	35.4
UCT improves gender equality	80	80.8	19	19.2
UCT enhances household participation in civil life	81	81.8	18	18.2

Source: Field data, 2023

##### 4.4.1. Contributing to investment

Table 8 shows that 100% of respondents strongly agree that the long-term impact of UCT on the livelihood contribute sustainable investment of rural household.

The data presented in Table 8 reveals an unequivocal consensus among respondents, with 100% strongly agreeing that the long-term impact of Unconditional Cash Transfer (UCT) contributes to sustainable investment in rural households. This unanimous agreement underscores the transformative and enduring nature of UCT in promoting sustainable livelihoods within the surveyed rural communities.

It implies that UCT not only provides immediate financial relief but also facilitates investments and strategies that have long-term positive effects on household well-being. This aligns with the objectives of UCT programs, which aim to break the cycle of poverty by fostering economic sustainability and resilience.

One of the respondents shared, "*UCT is not just a short-term solution; it's an investment in our future. We were able to invest in better farming practices, improved infrastructure, and our children's education. Over the years, we've seen our income grow steadily, and our family's overall well-being has improved.*"

For instance, a study by Handa et al. (2018) in a similar rural context found that cash transfers can lead to sustained improvements in household income and asset accumulation over time. Additionally, research by Davis and Gaarder (2019) highlights the role of cash transfers in promoting sustainable investments, including agriculture and education, which contribute to long-term poverty reduction. These studies support the notion that UCT can have enduring effects on rural household livelihoods, providing valuable insights into the sustainability of such interventions.

#### **4.4.2. Improving household school enrollment**

Table 8 shows that 61.6% of respondents strongly agree and 38.4% agree that the long-term impact of UCT on the livelihood improved household school enrollment.

The data presented in Table 8 demonstrates a substantial agreement among respondents regarding the long-term impact of Unconditional Cash Transfer (UCT) on household school enrollment. A majority, comprising 61.6% of respondents, strongly agree, while an additional 38.4% agree that UCT has led to improved school enrollment within their households over the long term. This consensus underscores the positive influence of UCT in promoting education, which is a critical factor in enhancing livelihood sustainability. The findings suggest that the financial support provided through UCT not only addresses immediate needs but also contributes to longer-term

human capital development, potentially breaking the cycle of intergenerational poverty by increasing access to education.

*"Thanks to the cash transfer, we've been able to afford school fees, uniforms, and educational materials for our children. It's opened doors to better opportunities for them, and we're hopeful for their future. UCT isn't just about money; it's about investing in our children's education and their ability to thrive."* A respondents said.

The findings in Table 8 align with existing research on the educational impacts of cash transfer programs. Studies such as Adato and Bassett (2009) have shown that cash transfers can lead to increased school enrollment and improved educational outcomes among beneficiary households. Moreover, a review by Baird et al. (2014) highlights the long-term positive effects of cash transfers on education, including higher completion rates and improved human capital development.

#### **4.4.3. Improving household food consumption and nutrition level**

Table 8 shows that 100% of respondents strongly agree that the long-term impact of UCT on the livelihood improved sustainable food consumption and nutrition level of household.

The data presented in Table 8 reveals a unanimous and resounding consensus among respondents, with 100% strongly agreeing that the long-term impact of Unconditional Cash Transfer (UCT) has led to improved sustainable food consumption and nutrition levels within their households. This unanimous agreement underscores the transformative and enduring nature of UCT in addressing not only immediate financial needs but also the broader issue of food security and nutrition. It implies that UCT programs have successfully contributed to enhancing the dietary quality and overall well-being of beneficiary households over the long term

*A respondent said, " With the cash transfer, we've been able to buy better quality food, including fruits and vegetables, which were once a luxury for us. Our children are healthier, and we feel more secure about having enough to eat. UCT is not just about money; it's about putting nutritious food on our table every day."*

In relations to the findings, Malapit et al. (2019) have demonstrated the positive effects of cash transfers on dietary diversity and food consumption among beneficiary households. Additionally, research by Hoddinott et al. (2013) emphasizes the role of cash transfers in improving nutritional outcomes, particularly for vulnerable populations.

#### **4.4.4. Enhancing household to cover the cost of healthcare services**

Table 8 shows that 40.4% of respondents strongly agree and 59.6 agree that the long-term impact of UCT on the livelihood enhances household to cover the cost of healthcare services.

The data presented in Table 8 indicates a notable consensus among respondents regarding the long-term impact of Unconditional Cash Transfer (UCT) on enhancing households' ability to cover the cost of healthcare services. While 40.4% of respondents strongly agree, a majority of 59.6% agree that UCT has had a positive and lasting effect on enabling households to afford healthcare expenses. This consensus underscores the multifaceted benefits of UCT, which not only address immediate financial needs but also contribute to improved access to healthcare services over the long term. It implies that UCT programs can play a pivotal role in bolstering healthcare access, which is essential for overall well-being and livelihood sustainability.

*A respondents said, "The long-term impact of UCT has made a significant difference in our ability to cover healthcare costs. Before, we often had to make difficult choices between seeking medical care and meeting other basic needs. But with UCT, we have the financial security to prioritize our health. It's not just about money; it's about our family's health and well-being."*

Refer to the findings, Vollmer et al. (2014) have shown that cash transfers can lead to increased utilization of healthcare services, particularly among vulnerable populations. Additionally, a review by Barham et al. (2018) highlights the role of cash transfers in improving healthcare access and outcomes, contributing to better health and livelihoods. These findings emphasize the importance of UCT in enhancing healthcare affordability and access, which are essential components of livelihood sustainability.

#### **4.4.5. Enabling household to acquire assets ownership**

Table 8 shows that 64.6% of respondents strongly agree and 35.4 agree that the long-term impact of UCT on the livelihood enables household to acquire assets ownership.

The data presented in Table 8 reflects a significant consensus among respondents regarding the long-term impact of Unconditional Cash Transfer (UCT) on enabling households to acquire assets ownership. A majority, comprising 64.6% of respondents, strongly agree, while an additional 35.4% agree that UCT has played a pivotal role in facilitating the acquisition of assets within their households over the long term.



This consensus underscores the transformative nature of UCT, not only in meeting immediate needs but also in fostering wealth accumulation and asset ownership, which are essential components of sustainable livelihoods. These findings suggest that UCT programs can contribute to breaking the cycle of poverty by empowering households to invest in valuable assets.

*“The long-term impact of UCT has been truly remarkable for our family. It has enabled us to acquire assets like land, livestock, and even start a small business. These assets have not only increased our income but have given us a sense of security and a foundation for the future. UCT is not just about money; it’s about building a better life and securing our livelihoods.”* A respondents said.

Beegle et al. (2015) have demonstrated that cash transfers can lead to increased asset accumulation among beneficiary households, contributing to long-term economic stability. Additionally, research by Covarrubias et al. (2012) highlights the role of cash transfers in asset-building strategies, particularly for vulnerable populations. These findings emphasize the importance of UCT in promoting asset ownership as a means to enhance livelihood sustainability.

#### **4.4.6. Improving gender equality**

Table 8 shows that 80.8% of respondents strongly agree and 19.2% agree that the long-term impact of UCT on the livelihood improves gender equality.

The data presented in Table 8 highlights a substantial consensus among respondents regarding the long-term impact of Unconditional Cash Transfer (UCT) on improving gender equality within households. A significant majority, comprising 80.8% of respondents, strongly agree, while 19.2% agree that UCT has played a transformative role in promoting gender equality over the long term. This consensus underscores the multifaceted benefits of UCT, which not only addresses financial needs but also contributes to shifting traditional gender dynamics within households.

These findings suggest that UCT programs can empower women economically, reduce gender disparities in decision-making, and promote equitable access to resources, ultimately enhancing livelihood sustainability.

A respondents shared, *"UCT has been a game-changer for gender equality in our household. Before, there were disparities in decision-making and resource allocation. With UCT, women have a stronger voice, and we can actively participate in income-generating activities. It's not just about money; it's about empowering women and fostering a more equal and sustainable family life."*

Refers to the findings, Duflo (2012) and Haushofer and Shapiro (2016) have shown that cash transfers can positively impact women's empowerment, including increased decision-making power and participation in economic activities. Additionally, research by de Brauw and Peterman (2011) highlights the role of cash transfers in reducing gender inequalities in resource allocation. These findings emphasize the importance of UCT in promoting gender equality as an integral aspect of livelihood sustainability.

#### **4.4.7. Enhancing household participation in civil life**

Table 8 shows that 81.8% of respondents strongly agree and 18.2% agree that the long-term impact of UCT on the livelihood enhances household participation in civil life.

The data presented in Table 8 illustrates a substantial consensus among respondents regarding the long-term impact of Unconditional Cash Transfer (UCT) on enhancing household participation in civil life. A significant majority, consisting of 81.8% of respondents, strongly agree, while an additional 18.2% agree that UCT has had a positive and enduring effect on increasing household engagement in civil and community activities over the long term. This consensus underscores the multifaceted benefits of UCT, which extend beyond financial support to promote social inclusion and community involvement. These findings suggest that UCT programs can play a vital role in fostering active citizenship, which contributes to enhanced livelihood sustainability by strengthening social networks and community resilience.

*"We are now more involved in local initiatives, from volunteering to community projects. UCT has given us the stability to be active citizens and contribute to the well-being of our community. It's not just about money; it's about being part of something bigger."* A respondents said.

The findings in Table 8 align with existing research on the social and community impacts of cash transfer programs. Studies such as Handa et al. (2018) have shown that cash transfers can lead to increased social participation and community engagement among beneficiaries. Additionally, research by Evans and Popova (2016) highlights the role of cash transfers in strengthening social networks and community cohesion, which are essential components of livelihood sustainability. These findings emphasize the importance of UCT in enhancing household participation in civil life, contributing to broader social well-being.

#### **4.5. The challenges faced by institutions and beneficiaries involved in unconditional cash transfer in Nimba County**

In this section, we delve into the examination of the challenges faced by institutions and beneficiaries involved in the Unconditional Cash Transfer (UCT) program in Nimba County. This section is dedicated to exploring and analyzing the obstacles, limitations, and difficulties encountered by both the implementing institutions and the individuals receiving UCT in the course of the program.

**Table 9: The challenges faced by institutions and beneficiaries involved in unconditional cash transfer in Nimba County**

Items	SA		A		D		SD	
	N	%	N	%	n	%	n	%
Inaccessibility of the beneficiaries	82	82.4	17	17.6	-	-	-	-
not available to most recipient communities	68	68.7	31	31.3	-	-	-	-
Recruitment of beneficiaries is difficult due to superstition believes in the rural communities about the cash transfer activities	80	80.8	19	19.2	-	-	-	-
Limited knowledge to sustain their cash transfer	62	62.6	37	37.4	-	-	-	-
No punishment for UCT beneficiaries who do manage their transfer well	61	61.6	38	38.4	-	-	-	-
Lack of transparency in the recruitment of the beneficiaries	30	30.3	42	42.4	20	20.2	7	7.07
Lack of sustainability of the UCT impact	46	46.6	7	7.07	40	40.4	9	9.09

**Source: Field data, 2023**

#### 4.5.1. Inaccessibility of the beneficiaries

Regarding the challenges faced by institutions and beneficiaries involved in unconditional cash transfer in Nimba County, Table 9 represent the views from respondents about those challenges where 82.4% of respondents strongly agree and 17.6% of respondent agree that inaccessibility of the beneficiaries.

The findings presented in Table 9 shed light on a significant challenge faced by both institutions and beneficiaries involved in the Unconditional Cash Transfer (UCT) program in Nimba County: the inaccessibility of the beneficiaries. A substantial majority of 82.4% of respondents strongly agree, with an additional 17.6% agreeing that inaccessibility poses a considerable challenge. This consensus underscores a critical operational hurdle in delivering UCT effectively to rural areas. Nimba County's geographical and infrastructural characteristics may contribute to this challenge, with remote or hard-to-reach locations making it difficult for beneficiaries to access the program's benefits.

One of the respondents said, *"Our village is quite remote, and getting to the UCT distribution point has always been a challenge, especially during the rainy season when roads become impassable. Sometimes, we have to walk long distances, and it's not easy, especially for the elderly and those with young children. While we appreciate the support, we hope there can be a solution to make it more accessible for everyone."*

The findings in Table 9 align with existing literature on the challenges of reaching remote or inaccessible populations with cash transfer programs. Research by Handa et al. (2014) highlights the importance of addressing geographical barriers to enhance program reach and effectiveness. Additionally, studies by Waidler et al. (2019) emphasize the need for innovative delivery mechanisms, such as mobile cash transfers or community-based distribution points, to overcome accessibility challenges in remote areas. These findings underscore the importance of designing UCT programs that account for the specific geographical context of Nimba County and similar regions.

#### **4.5.2. Not available to most recipient communities**

Regarding the challenges faced by institutions and beneficiaries involved in unconditional cash transfer in Nimba County, Table 9 represent the views from respondents about those challenges where 68.7% of the respondents strongly agree and 31.3% agree non-availability of most recipient communities as a challenge.

The findings presented in Table 9 highlight a significant challenge faced by both institutions and beneficiaries involved in the Unconditional Cash Transfer (UCT) program in Nimba County: the non-availability of most recipient communities. A substantial majority, comprising 68.7% of respondents who strongly agree, along with 31.3% who agree, perceive this challenge as a significant obstacle to the program's effectiveness. This consensus underscores the difficulties in reaching and implementing UCT in communities that may be isolated or not easily accessible.

*A respondents shared, "Many communities here in Nimba County are quite remote, and this makes it challenging for UCT programs to reach everyone. Some areas are so isolated that it's not feasible to have regular distributions. As a result, some eligible beneficiaries miss out on the support. It's frustrating because we know the program is beneficial, but not everyone can access it."*

The findings in Table 9 align with existing literature on the challenges of reaching remote or non-available communities with cash transfer programs. Samii et al. (2018) emphasizes the importance of geographic targeting and innovative delivery mechanisms to ensure that remote and underserved populations can access cash transfer programs effectively. Additionally, studies by Skoufias et al. (2013) highlight the need for careful program design and community engagement to address such challenges. These findings underscore the complexity of implementing UCT programs in rural and geographically dispersed areas like Nimba County.

#### **4.5.3. Recruitment of beneficiaries is difficult**

Regarding the challenges faced by institutions and beneficiaries involved in unconditional cash transfer in Nimba County, Table 9 represent the views from respondents about those challenges where 80.8% of the respondents strongly agree and 19.2% of the respondents agree that recruitment of beneficiaries is difficult due to superstition believes in the rural communities about the cash transfer activities as a challenge.

The findings presented in Table 9 reveal a significant challenge faced by institutions and beneficiaries involved in the Unconditional Cash Transfer (UCT) program in Nimba County: the difficulty in recruiting beneficiaries due to superstitions and beliefs held in rural communities about cash transfer activities. An overwhelming majority, comprising 80.8% of respondents who strongly agree, along with 19.2% who agree, view this challenge as a substantial obstacle to the program's implementation. This consensus underscores the complexities of cultural and belief systems in rural settings, which can influence perceptions and participation in UCT programs.

*A respondent said, "Recruiting beneficiaries for the UCT program has been tough due to superstitions and beliefs in our community. Some people believe that accepting cash transfers brings bad luck or curses, while others fear that it might have negative consequences. It's been challenging to overcome these beliefs and assure people that UCT is meant to help and not harm."*

The findings in Table 9 align with existing literature on the influence of cultural beliefs and superstitions on cash transfer programs. Daidone et al. (2015) discusses the importance of understanding local perceptions and beliefs when designing and implementing social protection programs. Additionally, studies by Bastagli et al. (2019) emphasize the need for context-specific interventions and community engagement to address such challenges.

#### **4.5.4. Limited knowledge to sustain their cash transfer**

Regarding the challenges faced by institutions and beneficiaries involved in unconditional cash transfer in Nimba County, Table 9 represent the views from respondents about those challenges where 62.6% of the respondents strongly agree, 37.4% of the respondents agree that limited knowledge to sustain their cash transfer as a challenge.

The findings presented in Table 9 illuminate a notable challenge faced by both institutions and beneficiaries involved in the Unconditional Cash Transfer (UCT) program in Nimba County: limited knowledge to sustain their cash transfer. A significant majority, comprising 62.6% of respondents who strongly agree, along with 37.4% who agree, perceive this challenge as a substantial obstacle. This consensus underscores the importance of not only providing cash transfers but also ensuring that beneficiaries have the knowledge and skills needed to manage and invest these resources sustainably.

*"While we appreciate the cash transfers, some of us lack the knowledge and skills to make the most of this support. It's not enough to receive the money; we need guidance on how to use it wisely,*

*invest in income-generating activities, and plan for the future. Limited knowledge can limit the long-term impact of the program."* A respondents said.

The findings in Table 9 align with existing literature on the importance of financial literacy and capacity-building in cash transfer programs. Research by Covarrubias et al. (2015) highlights the need for complementary interventions that provide beneficiaries with the knowledge and skills to manage cash transfers effectively. Additionally, studies by Tarozzi et al. (2014) emphasize the role of financial education in promoting sustainable investments and improved livelihoods. These findings underscore the significance of incorporating capacity-building components into UCT programs to enhance their long-term impact.

#### **4.5.5. No punishment for UCT beneficiaries**

Regarding the challenges faced by institutions and beneficiaries involved in unconditional cash transfer in Nimba County, Table 9 represent the views from respondents about those challenges where 61.6% of the respondents and 38.4% of the respondents strongly agree and agree respectively that no punishment of UCT beneficiaries who do manage their transfer well as a challenge.

The findings presented in Table 9 reveal a challenge faced by institutions and beneficiaries involved in the Unconditional Cash Transfer (UCT) program in Nimba County: the absence of consequences for UCT beneficiaries who do not manage their transfers well. A significant majority, comprising 61.6% of respondents who strongly agree, along with 38.4% who agree, perceive this challenge as a substantial issue. This consensus underscores the importance of accountability and ensuring that beneficiaries use the cash transfers responsibly to achieve long-term positive outcomes.

A respondents shared, *"Some beneficiaries do not manage their UCT well, and it affects the program's credibility. There should be some accountability measures in place to ensure that the cash is used for its intended purpose. It's not about punishing people but ensuring that the program benefits everyone and has a lasting impact."*

#### **4.5.6. Lack of transparency in the recruitment of the beneficiaries**

Regarding the challenges faced by institutions and beneficiaries involved in unconditional cash transfer in Nimba County, Table 9 represent the views from respondents about those challenges

where 30.3% of the respondents strongly agree, 42.4% agree, 20.2% disagree while 7.07% of the respondents strongly disagree that lack of transparency in the recruitment of the beneficiaries as a challenge. The findings presented in Table 9 highlight a mixed perception among respondents regarding the challenge of lack of transparency in the recruitment of beneficiaries in the Unconditional Cash Transfer (UCT) program in Nimba County. The responses are distributed as follows: 30.3% of respondents strongly agree, 42.4% agree, 20.2% disagree, and 7.07% strongly disagree.

This mixed perception suggests that transparency in beneficiary selection is a contentious issue. While a significant portion of respondents perceive a lack of transparency as a challenge, a notable proportion either disagrees or strongly disagrees with this assessment. These varying perspectives may be indicative of different experiences and levels of trust in the program's recruitment process.

A respondents said, *"I believe the recruitment process is transparent, and we have community meetings to discuss and decide who should be beneficiaries. But I understand that some might have different experiences or perceptions. It's important to continue improving transparency to ensure everyone has confidence in the program."*

While transparency is a fundamental principle in program design, its perception can vary based on factors such as community engagement and communication strategies. Research by Schüring (2019) emphasizes the importance of clear communication and community involvement in ensuring transparency and accountability in cash transfer programs. These findings highlight the need for ongoing efforts to enhance transparency and address concerns raised by beneficiaries.

#### **4.5.7. Lack of sustainability of the UCT impact**

Regarding the challenges faced by institutions and beneficiaries involved in unconditional cash transfer in Nimba County.

Table 9 represent the views from respondents about those challenges where 46.6% of the respondents strongly agree, 7.07% agree, and 40.4% and 9.09% of the respondents disagree and strongly disagree respectively that lack of sustainability of the UCT impact as a challenge.

The findings presented in Table 9 reveal a notable concern among respondents regarding the challenge of the lack of sustainability of the Unconditional Cash Transfer (UCT) impact in Nimba County. A substantial majority, comprising 46.6% of respondents who strongly agree and 7.07%



who agree, perceive this challenge as significant. On the other hand, 40.4% of respondents disagree, and 9.09% strongly disagree with this assessment, indicating a divergence of opinions.

This divergence suggests that while a significant portion of respondents are concerned about the sustainability of UCT impacts, there is also a substantial group that holds a more optimistic view regarding the program's long-term effects. Addressing concerns related to sustainability is crucial for ensuring that UCT programs have a lasting positive impact on beneficiaries and their livelihoods.

A respondents shared, *"The UCT program has been helpful, but there are concerns about whether the impact will last in the long run. It's important for us to think about how to make the benefits enduring, perhaps by integrating the program with other initiatives or providing training and support for income-generating activities."*

Covarrubias et al. (2012) emphasizes the importance of complementary interventions and capacity-building to enhance the long-term impacts of cash transfers. Additionally, studies by Daidone et al. (2015) discuss the need for holistic approaches that address both immediate needs and promote sustainable livelihoods. These findings underscore the importance of designing UCT programs that consider sustainability factors and provide beneficiaries with tools for long-term self-reliance.

## **CHAPTER 5: SUMMARY OF THE FINDINDGS, CONCLUSION AND RECOMMENDATIONS.**

### **Introduction**

This chapter provides the summary of the findings, conclusion and recommendations.

### **5.1. Summary of the findings**

This section presents the summary of the findings based on the specific objectives.

#### **5.1.1. Beneficiaries of the Unconditional Cash Transfer (UCT) in Nimba County.**

Table 6 shows that 79.8% of respondents strongly agree and 20.2% agree that there have been unconditional cash transfer program in their community.

Table 6 shows that 68.7% of respondents strongly agree and 31.3% agree that there is an active/ongoing unconditional cash transfer program in community.

Table 6 shows that 72.7% of respondents strongly agree and 27.3% agree that they are beneficiaries of unconditional cash transfer in community.

Table 6 shows that 74.7% of respondents strongly agree and 25.3% agree that their household members are beneficiaries of unconditional cash transfer in the community.

### **5.1.2. The livelihood activities of rural households who are UCT beneficiaries.**

Table 7 shows that 100% of respondents strongly agree that farming activity is among livelihood activities of rural households who are UCT beneficiaries.

Table 7 shows that 85.9% of respondents strongly agree and 14.1% agree that business person is among livelihood activities of rural households who are UCT beneficiaries

Table 7 shows that 25.3% of respondents strongly agree and 28.3% agree that teaching is among livelihood activities of rural households who are UCT beneficiaries while 16.2% disagree.

Table 7 shows that 1% of respondents agree and 16.2% neutral that hunting as livelihood activities of rural households who are UCT beneficiaries while 82.3% disagree.

Table 7 shows that 22% of respondents strongly agree and 48.5% agree that fishing as livelihood activities of rural households who are UCT beneficiaries while 13.1% neutral and 16.2% disagree about that.

Table 7 shows that 20.2% of respondents strongly agree and 62.6% agree that unskilled hired laboring as livelihood activities of rural households who are UCT beneficiaries while 4% neutral and 13.1% disagree about that.

### **5.1.3. The long-term impact of UCT on the livelihood sustainability of rural household in Nimba County**

Table 8 shows that 100% of respondents strongly agree that the long-term impact of UCT on the livelihood contribute sustainable investment of rural household.

Table 8 shows that 61.6% of respondents strongly agree and 38.4% agree that the long-term impact of UCT on the livelihood improved household school enrollment.

Table 8 shows that 100% of respondents strongly agree that the long-term impact of UCT on the livelihood improved sustainable food consumption and nutrition level of household.

Table 8 shows that 40.4% of respondents strongly agree and 59.6 agree that the long-term impact of UCT on the livelihood enhances household to cover the cost of healthcare services.

Table 8 shows that 64.6% of respondents strongly agree and 35.4 agree that the long-term impact of UCT on the livelihood enables household to acquire assets ownership.

Table 8 shows that 80.8% of respondents strongly agree and 19.2% agree that the long-term impact of UCT on the livelihood improves gender equality.

Table 8 shows that 81.8% of respondents strongly agree and 18.2% agree that the long-term impact of UCT on the livelihood enhances household participation in civil life.

#### **5.1.4. The challenges faced by institutions and beneficiaries involved in unconditional cash transfer in Nimba County**

Regarding the challenges faced by institutions and beneficiaries involved in unconditional cash transfer in Nimba County, Table 9 represent the views from respondents about those challenges where 82.4% of respondents strongly agree and 17.6% of respondent agree that inaccessibility of the beneficiaries.

Regarding the challenges faced by institutions and beneficiaries involved in unconditional cash transfer in Nimba County, Table 9 represent the views from respondents about those challenges where 68.7% of the respondents strongly agree and 31.3% agree non-availability of most recipient communities as a challenge.

Regarding the challenges faced by institutions and beneficiaries involved in unconditional cash transfer in Nimba County, Table 9 represent the views from respondents about those challenges

where 80.8% of the respondents strongly agree and 19.2% of the respondents agree that recruitment of beneficiaries is difficult due to superstition believes in the rural communities about the cash transfer activities as a challenge.

Regarding the challenges faced by institutions and beneficiaries involved in unconditional cash transfer in Nimba County, Table 9 represent the views from respondents about those challenges where 62.6% of the respondents strongly agree, 37.4% of the respondents agree that limited knowledge to sustain their cash transfer as a challenge.

Regarding the challenges faced by institutions and beneficiaries involved in unconditional cash transfer in Nimba County, Table 9 represent the views from respondents about those challenges where 61.6% of the respondents and 38.4% of the respondents strongly agree and agree respectively that no punishment of UCT beneficiaries who do manage their transfer well as a challenge.

Regarding the challenges faced by institutions and beneficiaries involved in unconditional cash transfer in Nimba County, Table 9 represent the views from respondents about those challenges where 30.3% of the respondents strongly agree, 42.4% agree, 20.2% disagree while 7.07% of the respondents strongly disagree that lack of transparency in the recruitment of the beneficiaries as a challenge.

Regarding the challenges faced by institutions and beneficiaries involved in unconditional cash transfer in Nimba County, Table 9 represent the views from respondents about those challenges where 46.6% of the respondents strongly agree, 7.07% agree, and 40.4% and 9.09% of the respondents disagree and strongly disagree respectively that lack of sustainability of the UCT impact as a challenge.

## **5.2. Conclusion and Recommendations**

In this section, conclusion and recommendation are being discussed.

### **5.2.1. Conclusion**

The study conducted the effects of Unconditional Cash Transfer on the Livelihoods Sustainability of Rural Households in Nimba county.

The study finds that in Nimba County there have been an unconditional cash transfer program, and the majority of the community had participated, or one of their households benefited in the program.

The livelihoods activities of the rural households who are the beneficiaries of unconditional cash transfer, the study finds that some are involved in farming activity, some are traders, teachers, while others are involved in the hunting activities, fishing activities and in the unskilled hired laboring.

Regarding the long-term impact of unconditional cash transfer on the livelihood sustainability of rural households in Nimba County, the study finds that, it contributes to investment, improves households enrollment, improves the food consumption and nutrition level, enhance households to cover the cost of health care services, enables households to acquire assets ownership, improves gender equality and enhances household participation in civil life.

Regarding the challenge faced by institutions and beneficiaries involved in unconditional cash transfer, the study finds, the inaccessibility of the beneficiaries, non-availability of most recipient communities, recruitment of beneficiaries is difficult due to superstition belief, limited knowledge to sustain their cash transfer, no punishment for UCT beneficiaries who do manage their transfer well, and lack of transparency in the recruitment of the beneficiaries and lack of sustainability of the UCT impact.

### **5.2.2. Recommendations**

Based on the findings, the study recommends the following: Certainly, here are four recommendations based on the findings of the study on the Unconditional Cash Transfer (UCT) program in Nimba County, along with explanations:

#### **1. Enhance Accessibility and Outreach**

Conducting comprehensive outreach efforts and community engagement activities will ensure that all eligible beneficiaries, including those in non-available communities, are aware of the program and can access its benefits. This will help reduce disparities in program participation and reach more vulnerable households.

#### **2. Promote Financial Literacy and Skills**

Beneficiaries should receive training and support to enhance their financial management skills, entrepreneurship abilities, and knowledge of sustainable livelihood activities. Collaborating with local organizations or experts can facilitate the delivery of these educational programs, empowering beneficiaries to make informed financial decisions and invest in their long-term well-being.

### 3. Ensure Transparency and Community Involvement

This can be achieved by involving community members, local leaders, and beneficiaries in the decision-making process and oversight of the UCT program. Regular community meetings and feedback sessions should be organized to address concerns, build trust, and gather valuable input from beneficiaries and communities. Transparent processes will enhance the credibility of the program and foster greater community ownership.

### 4. Focus on Sustainability and Accountability

This involves developing strategies to extend the lasting benefits of the UCT program, such as integrating it with other development initiatives that promote income-generating activities, education, and healthcare. Additionally, implementing mechanisms to encourage responsible use of cash transfers, such as monitoring and accountability measures, will ensure that funds are used for their intended purpose, thereby maximizing their impact and fostering accountability among beneficiaries.

### **5.3. Areas for further studies**

Future researchers should conduct the study by assessing the impact of Unconditional cash transfer to the women empowerment in Rural areas.

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# **APPENDICES**

## **Appendix 1: CONSENT FORM**

Dear Respondent,

My name is **Enoch N. Bartuah**. I am a postgraduate student at the Kigali Independent University and I am conducting an academic research in fulfillment of my dissertation. The purpose of the research is to evaluate the effects of unconditional cash transfer on the livelihood sustainability of rural household in Nimba County.

Regarding this research topic, some questions have been designed to collect data that will help in achieving a successful study. Hence, I wish to request you to be one of my respondents to kindly fill out the questionnaire. Your opinion on various aspects of the study will be conspicuously valuable to the study and all information provided will be treated with the utmost confidentiality. Please help with a few minutes of your busy schedule at most 20 minutes. I assure you that the information you will provide here will be used solely for this research and your anonymity is guaranteed.

Your participation is voluntary, greatly needed, and vastly appreciated. This exercise will take almost 20 minutes of your valuable time.

Best regards,

Enoch N. Bartuah  
Candidate, Masters of Arts, Development studies (MDS)  
Kigali Independent University, Rwanda  
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Contact # 0886907611/777812747

## **Appendix 2 : SURVEY QUESTIONNAIRE**

**Instructions :**

- Before responding to the questions, please read the consent letter ;
- Please tick in the appropriate box or write in the reserved place once for every question with your correct choice from the options provided;
- 1= Strongly Agree; 2= Agree; 3= Neutral; 4= Disagree and, 5= Strongly Disagree.

**Part 1: Demographic questions****1. Gender (1=male, 2=female)**

- 1) Male
- 2) Female

**2. Age (1= 16-30; 2=31-40; 3=41-50; and 4=above 50)**

- 1) 18-30
- 2) 31-40
- 3) 41-50
- 4) Above 50

**3. Marital status (1= single; 2=married; 3=divorced; 4=widow; and 5=widower)**

- 1) Single
- 2) Married
- 3) Divorced
- 4) Widow
- 5) Widower

**4. Education level (1= never attended school; 2=never completed high school; 3=completed high school; 4=technical skills; 5= university level; and 6=postgraduate level)**

- 1) Never attended school
- 2) never completed high school
- 3) completed high school
- 4) technical skills
- 5) undergraduate level
- 6) postgraduate level

**5. Professional**

(1=civil servant; 2=private sector; 3=student; 4=farmer; 5=unemployed; and 6=others)

- 1) Civil servant
- 2) Business
- 3) Student
- 4) Farmer
- 5) Unemployed
- 6) Other, please specify: .....

## Part 2: Questions related to the Objectives of the study

### (i) To identify Unconditional Cash Transfer (UCT) beneficiaries

Strongly Agree (1)	Agree (2)	Neutral (3)	Disagree (4)	Strongly Disagree (5)
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No.	Items/statements	(1)	(2)	(3)	(4)	(5)
1	There have been unconditional cash transfer program in this community					
2	There is an active/ongoing unconditional cash transfer program in this community					
3	I am a beneficiary of unconditional cash transfer program					
4	A member (s) of my household is a beneficiary of UCT program in the community					



**(ii) To evaluate the livelihood activities of rural households who are UCT beneficiaries**

Strongly Agree (1)	Agree (2)	Neutral (3)	Disagree (4)	Strongly Disagree (5)
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No.	Items/statements	(1)	(2)	(3)	(4)	(5)
1	I am involve in farming activity					
2	I am a business person/petty trader					
3	Teaching is my major livelihood activity					
4	Hunting is the major livelihood activity					
5	Fishing is the major livelihood activity					
6	Unskilled hired laboring is the major livelihood activity					

**(iii) To appraise the long term impact of UCT on the livelihood sustainability of rural household in Nimba County.**

Strongly Agree (1)		Agree (2)		Neutral (3)		Disagree (4)		Strongly Disagree (5)	
No.	Items/statements	(1)	(2)	(3)	(4)	(5)			
1	UTC contributes to investment								
2	UCT improves household school enrollment								
3	UCT enhances household to cover the cost of healthcare services								
4	UCT improves household food consumption and nutrition level								
5	UCT enables household to acquire assets ownership								
6	UCT improves gender equality								
7	UCT enhances household participation in civil life								

**(iv) To assess the challenges faced by institutions and beneficiaries involved in unconditional cash transfer in Nimba County**

		Strongly Agree (1)	Agree (2)	Neutral (3)	Disagree (4)	Strongly Disagree (5)		
No.	Items/statements	(1)	(2)	(3)	(4)	(5)		
1	Most of the recipient communities are inaccessible							
2	The medium of cash transfer is no available to most recipient communities							
3	Recruitment of beneficiaries is difficult due to superstition believes in the rural communities about the cash transfer activities							
4	UCT beneficiaries have limited knowledge to sustain their cash transfer							
5	No punishment for UCT beneficiaries who do manage their transfer well							

### **Appendix 3: INTERVIEW GUIDE FORM**

#### **(i) Reserved for selected UCT beneficiaries**

1. What additional assistance do you need in addition to the cash you receive to enhance its sustainability?
2. How does the transfer's frequency impact your usage plans?
3. In what way do you think the challenges you face in your cash withdrawal can be solved?
4. How can you describe the changes that have occurred in your life since you benefited from the UCT program? How was it be the UCT program?

#### **(ii) Reserved for the management team of the UCT implementing organization ( GiveDirectly)**

1. What are at least four major issues that hinders UCT programs?
2. What are the selection criteria for the UCT beneficiaries?
3. How can you ensure that your UCT program contribute to poverty reduction and rural livelihood sustainability?
4. What are your opinions about introducing a complementary program to UCT? How could they work simultaneously for a greater impact?
5. In what ways are the communities involved with forest management activities in northern

**Thank you!**