

The following interviews were conducted April 23-25th 2014 in Siaya, Western Kenya by Jacob Kushner and simultaneously translated from Luo and/or Swahili by John Okinda. This transcript has been condensed, and any ambiguous responses have been removed.

Woman, mid-30s. Koga.

- Has a husband, 5 children.
- Grows beans, maize, millet, and raises pigs.
- Says she used the transfer to buy an iron roof and paid for the labor to build it.
- Used 10,000ksh of first transfer to pay secondary school fees.
- Used second transfer to buy furniture and two pigs. The pig has given birth twice: Seven piglets then 6 piglets. She has sold several of them at 800ksh each.
- Started growing cassava that she harvests and sells.
- Participates in a “table banking” group where community members lend each other money and get paid back.

Before I received the money I was living in a grass thatch house that was leaking, and I didn't have money to make repairs.

I had a son in secondary school, but I wasn't able to continue paying his school fees.

I think the neighbors here who didn't receive transfers had tin houses.

The people who didn't receive the money were not jealous because those who were living in iron roof houses were sympathizing with our situation. They were happy some help was coming.

The village elder during that time was from around here. He didn't receive anything, but there was a scandal. He had conspired (to enlist) some households that were outside the area and had better houses, with the understanding that they would give him some money. When Give Directly was doing follow-up on the recruitment, the photos indicated showed that they had iron roofs, so they were canceled before they received money.

If I were in charge, I would ask for more funding.

(In the household), we decided jointly how to spend it (the money). There were no disagreements.

I think GiveDirectly still needs to work with village elders, because they know the boundaries of the village and who is most in need. But once the initial people are selected, they don't need to use them (the elders) anymore.

There are many other projects (here). Two years ago there was one to help rear cattle, goats, poultry. Community members contributed (money) to be a part. But two years later, there is nothing. This has more integrity because the money comes exactly when they say, but the others, people lose faith in them. Because I have freedom to spend the money, it's better. Instead of someone telling you, 'you must buy a table,' but you already have a table and you don't need a table.

This allows you to prioritize the things you really need.

Since getting the money my life has significantly improved.

Man, former village elder.

-Says he has been village elder since the time of President Jomo Kenyatta. Kenyatta died on 1978, so that's at least 36 years.

-Said GiveDirectly paid him to help identify houses that were grass huts.

When the GiveDirectly team was walking around, this was my house, and they took a photograph of me in front of my house (which is thatch). The reason I think they didn't give me the money is they saw this house (points to tin house nearby) that belongs to my first wife.

Give directly has done well and majority of people in the village have benefited. All these iron sheets you see here, these are people I was able to recruit. Even widows were able to benefit and construct better houses.

I was so upset that I didn't receive the money that I decided to quit my job because they received money and I was left out. I was the village elder and I was working for the (entire) community. I felt degraded by my community members. They were laughing at me that I didn't receive any help even though I was the leader of the community. I was so humiliated. Even my assistant asked me to go back to work, but I don't because I am so upset by what has happened. What can change my mind is money. Money makes people change their mind.

I think the foreigners need to go through the office of the President who will direct them to district commissioners office who will further direct them to the chiefs.

The tension that existed comes from the community members who were not selected or those who were living in grass houses but were not yet married.

Woman, 40s. Koga.

-Involved in a local Church, as a secretary.

-Also a member of the 'table banking' women's group

I live with my two children. My husband is deceased. My major activities are farm work. I received the first transfer in July 2012 and I used part of the money to buy 23 iron sheets and 5 kilos of nails. I paid my son's school fees. When I received the second transfer I paid 25,000 shillings for his fees.

I know there are people here who were supposed to get it (the money) but didn't get it.

I can only say a big thanks to GiveDirectly...even though I have no money at hand, I have no balance (debt) and my son is doing very well in school.

If I were in charge of GiveDirectly I would identify the different areas of need that families have. For example, if someone needed to start a business, I would support that, or school fees, I would pay that.

The older generation, I would give them a little more because the older ones would not be starting businesses to earn more—they would just be spending it.

When the recruitment was going on, I think the village elder didn't understand how the transfer was working, so he brought people from other locations by mistake. I see it was the fault of the village elder to trespass. And also he was demanding some bribes from the people in (another) location.

He used to work very well, and I would wish to have him back. I'm not sure whether he was fired or not, but when a lot of information came up about the bribes, there was a bit of chaos and he was upset with the whole thing.

I remember there was CARE Kenya, there was a time they were working here in the village supporting the community health, giving medicine to the community health workers to give out. There are water wells that CARE Kenya drilled so, that is still helping us up to now. A dispensary was built, and the community health workers have been offering their services since.

There is not much tension, but I know that the people who didn't receive the transfer were a little unhappy. You hear them saying that the help that GiveDirectly was giving was supposed to help everybody, not just groups of people.

I'd prefer that they give us the money and we spend it the way we want because if they put it in a pool for the community, I fear the money would not reach the intended members because the people in charge might squander it. When the people from GiveDirectly came, I asked them, 'can I build another house?' They said yes, I can do whatever I like with it because they will give it just to me.

Man, early 40s. Did not receive a transfer. Koga.

-Has four kids and a wife.

The time the GiveDirectly team was working in the village, they came to my home, but at that time I was grazing cattle outside the compound, and I saw them in my sister and law's house. I was curious. But due to how relations within households go sour, my sister told the GiveDirectly team that I had left and was never around.

I talked to one of the staff of GiveDirectly and they were informed that I was not around and they bypassed my house and they said they could not help me because it would put their job at risk. It was a Kenyan man who was walking around, and I was told he was in charge.

I felt bad because if there is a development like that in the community, I want to be a part. I live in a house like this—(a) grass thatch house. I have children in school and I struggle to pay their fees. Some of my children for lack of funds have to be supported by my relatives in other areas, in Nairobi. I have only two cattle.

I would have identified a project to undertake like poultry chicken raising. I would have built a better house and with the remainder I would have paid my children's school fees.

I'm aware what happened—that the village elder bypassed some of the houses he was supposed to report. He knows me, he knows I am the eldest son of that home, so even as I was coming back from my cattle, he saw me.

I would not be happy with what has happened to him, because the feeling he has now at losing his job is the same feeling I have at not getting the money. I feel bad for him because I am also going through some pain.

If I was the boss I would want to walk around the village to my community members and train them on the best way to use the money to invest in their future. I saw some beneficiaries, the way they misbehaved when they got the money, and that made me feel it is important that recipients receive training on how to spend it. For example there are people who wasted it on drinking sprees, and others bought items that they didn't understand how they would maintain. For example, one bought a motorbike and used it for a few months, but now it is unused and has not really helped him.

Women, 20s. Amudho.

-Has a husband and two kids.

I am an early childhood development teacher. I also am a small business lady. I sell sugar and things. I also charge cell phones at a fee.

I used that money to buy the solar battery an inverter solar panels and even iron sheets. I also bought goats and chickens. Part of the money I paid school fees for my son. I also paid some money for my mothers house.

Initially I didn't have any idea on what to spend it on. (My husband) was asking me if I was interested in doing business. But I didn't have a separate house to keep the supplies, so we decided he should leave his parents house an build his own house and that's when we came to this land.

When the GiveDirectly team came to Amudho they told us they would recruit only households with grass roof houses. So at that point everyone who had grass roof received. I think that was a good way of doing it because we didn't hear anyone complain about the way the selection was conducted. I didn't notice any tension because all the households spent their money as they saw fit.

I know my co-wife has benefited from a project by an organization called AD. "They give just one goat, and if it dies, that is not their concern," she said. "Compared to other organizations I support the way GiveDirectly does things because I received the money in my phone and I was able to decide what to do with it."

If I were the one in charge I would first visit all the households in the community to establish how their living standard is. Some people may have a tin roof house but they might not even have furniture to sit on. I would give to individuals according to how they live.

Man, 60s.

-Sitting with wife, 53.

-Sells secondhand clothes he buys from Kisumu and brings them back here to sell in different markets.

When I first received the money I used it for construction purposes and the remainder was for plastering the walls. I bought iron sheets and paid for the labor.

My grass house was falling down with many cracks in the walls and it was leaking so the money came just as I needed it the most.

There were people who wished to receive it but didn't, especially people with iron-roofed houses.

There are a number of projects that have come to our villages, but we have doubted many of them more than this. There was one that was supposed to assist the elderly in the village. Our names and ID numbers were recorded, but so far nothing has happened. But when GiveDirectly showed up we also expressed doubt because we had seen others fail before. But we were shocked when we received the money almost immediately.

Woman, 40s. Abindu.

I am a widow. I have six children and I do activities in the farm. I plant cassava, sweet potatoes, maize and beans.

I used the money to buy iron sheets for my house, furniture, chairs, table, mattress. I also built a house for my son.

The people who didn't receive the cash transfer were not happy. They were saying the money we were getting was from our president Uhuru Kenyatta and that it was for some unexplained rituals we were to do. You would hear them lamenting about the transfer and saying things that are not true.

I would help only the people with grass thatched houses. The cost of maintaining a grass thatch house is very expensive and you have to replace them every year.

Others have come to help—to give women loans. But I know women who have taken loans and have been unable to pay and have run away from their homes.

Man, 70s. Abindu. Didn't receive.

-Has iron roofed home

GiveDirectly people came here in 2012 and took pictures of the houses. But after that we didn't receive anything. I didn't feel so good because they even took photographs of myself and my wife and told us we would get some help but later on we didn't receive anything and we were unhappy.

I think we people with houses like this ought to have received help as well because they are only semi-permanent, they cannot last for long compared with stone houses or brick houses.

Our only source of income is just through farming. Unfortunately I recently got sick and lost my eyesight so I am unable to farm. I would start with the people who have grass roof houses and later on consider those with tin roofs because the people with thatched houses are more in need.

I prefer the direct approach where the money is being sent to the recipients' phone, because I

fear if it went through others the chances that it might not reach the people who really need it is high. But if it goes to them directly, they can decide what to do best according to their needs.

Woman, 50s. Kanyajera. (saturation village)

-Widow, five children.

I mainly do farming and when there is a surplus that's what I sell to make money. For example, I grow cassava.

I bought cushions, paid school fees, iron sheets to repair house and expand to a second room. I had a tin roof house but it was old. I intend to plaster my house fully because I am always plastering with mud, but I am getting very old and tired.

Other neighbors here didn't receive because their houses were fully plastered. Initially there was tension especially after we received our phones. The people who had been visited and didn't receive phones started complaining that they had been left out. The village elder called a baraza (meeting) with a team from GiveDirectly where they assured them that the people who had been left out would be visited later, and that brought calm. But until now, they have not.

If I had the opportunity to decide who to support, I would give to people based on the needs they have. If my neighbor is poor, I would want to look at them first.

Man 30s. Kanyajer-A

-Married, two kids. Sitting with wife, early 20s.

I repair bikes at the intersection here. But it's my only source of revenue.

When something like that happens—when you receive money of that nature—it is important that you sit down and agree on how to spend it and that's what we did.

The first transfer I bought nails. The second transfer I bought iron sheets, timber and the door for this house.

Because of the low money I get from my bicycle business, I will use it (the transfers) to plaster my entire house

*did anyone spend it poorly or disagree or have problems?
anyone use it for business.*

I would hope the next transfer would be big enough that I would pay dowry to my wife who comes from Ugenya. I would rather have her dowry paid even if I have no income because I don't want to die before paying dowry first.

(Eunice agrees that paying dowry would make me stay here more permanently).

Woman, 40s. Kanyager-A. Didn't receive

-Has seven children and says she also helps care for 4 orphans.

The GiveDirectly field officer told me I was not going to benefit from the transfer because the walls and the floor are plastered. I also asked them if my children who had grass thatch houses would benefit, but they also didn't benefit.

Only my living room is plastered, because my husband passed away before he could finish plastering. I tried to plead with them (GiveDirectly).

I felt sad because almost the entire village got the transfer except my home and two other homes here because they were said to be more well off than the others.

My husband was a carpenter in Siaya and also I used to make mandazi (doughnuts). Now I just do farming

I think it was unfair. Even if people thought I was more well off, then I still would have wanted to receive just a little. I would have renovated the other rooms that were left unfinished. And I would have bought merchandise at the market and resell it here next to the road.

Woman, 20s. Kanyager-B.

I am married my husband, who works in Kericho town on the tea farms. I used to live there too but I moved here three years ago after the post-election violence. I used to work at a local primary school here but since delivering my child, I have not been able to go back. So I rely only on the money my husband sends home.

I bought 17 iron sheets that I will construct a new house with.

For a long time we've been hoping to save some money and build a home. And in some homesteads there's a bit of tension between families living in the same home. So when this money came it was automatic that we would use it to buy land and for a new home.

Woman, 30s. Nyawita.

Before I moved everyone there received (the money). My husband decided to build it (a house) here on some land he had.

I had not thought of anything to do except construction because during that time there was so much tension in my homestead and so we both decided to move to find peace. The dispute was over land.

I think the idea of giving is money directly is good because the money comes discretely so perhaps you are the only one who is aware. Whereas money that comes in a community group everybody would know that you have received this amount.

(In) a group it is common knowledge that everyone has received money and you are liable for attacks by criminals and gagsters, so it is risky.

The GiveDirectly way of giving is peaceful because no one else knows that you have the money.

I think equal distribution was perfect, regardless of who was getting it whether he has a thatch or a tin roof. Everyone should benefit

Man, 30s. Nyawita

-Cares for 11 children (six his own, 5 orphans).

I have to thank god because he has done so much for us. The first transfer of 7,000 shillings I did not use well. Here we were hungry so I used the money to feed my family. But the second disbursement I went and purchased the seeds of tomatoes and the seeds of maize and I planted both. I bought two pumps, a hand pump and a foot pump.

Farming had so many challenges and one of the biggest is the drought. Unfortunately rains disappear. I wanted to farm even during the times of drought so I can take my crops to the market while the price is high.

I dug the wells but one dried up it does not have enough water and that's why my tomatoes didn't do well. I now have 3,000 stalks of corn

I joined a farmers organization to get more knowledge on farming and to get their assistance rearing poultry

I'm expecting to spend 60,000 shillings for poultry, 36,000 shillings to build the (poultry) house. Poultry will fetch me money very fast if I maintain it properly. They are very easy to rear. Even if you are away you give instructions to the family and they can do it for me. I and my children will get eggs almost everyday and (malnutrition) wont effect my family.

People used the money in different was, to pay their children's school fees, to buy a motorbike, to build a new house like you see my neighbor has done here. I think everybody has used it well according to their own needs.

Two people never agree from the start. You have to sit down ad discuss to reach agreement. My wife and I did this for one month. My wife wanted to buy a dairy cow for milking. But such a cow can cost 100,000 shillings. And we would not have enough money. So I tried to persuade her to spend it on corn and then chickens, and then with the money from the chickens we will buy a cow.

GiveDirectly maybe did not give money to those who are more well off because they don't need it.

We have World Vision which has assisted children with cows. Kenya Red Cross society is assisting people with cassava cutting so they may get enough food. Red cross has worked well, but there are so many challenges. People do not attend their trainings and then don't plant the cassava per their instructions so then the people are giving the Kenya Red Cross failure.

I think GiveDirectly might be ahead of all these (other) organizations because now it is you who could fail, but GiveDirectly has done their work.

There is one person here who ... bought 20 iron sheets. But 20 iron sheets cannot make a house complete. You need ground posts, nails and labor. So now he has 20 iron sheets but he cannot proceed.

I think the method they (GiveDirectly) is using is the best because if you like to waste it, it is upon you, and if you want to use it wisely, it is upon you.

It is more respectful for someone to give me the cash and let me use it the way I wish because if I budget for myself I'll fulfill my promise. If you budget for me, maybe that thing I don't want. Maybe you give me maize seeds, but I wanted to plant cabbage. Maybe I'll plant (them) because you gave me the seeds free of charge, but I won't put as much effort so maybe I won't even achieve what you want. But the thing that is in my mind, I will achieve.

Man, 20s. Nyawita.

-married, one child,

-grows kale.

I have used the money on funeral funds, and I bought iron sheets. My grandmother passed away.

I am waiting for my dad to come from Mombasa in June. So he will construct his own home and I can stay here alone. Both of us got the money my dad and I and we live in bad houses so we decided we will build new houses.

If I were in charge I would put up better hospitals and dig a well where people can get clean water. The nearest hospital is in Siaya town. And there is not much water. I would prefer a hospital than the money.