

The Perspectives of Young Women in Siaya County, Kenya: Their Lives and Their Thoughts on Cash Transfer Programs

A Research Report for GiveDirectly

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Introduction

Numerous studies show that cash transfers can improve health, nutrition, education, and other socioeconomic outcomes (Arnold, 2011; Hanlon, Barrientos, & Hulme, 2010). Many of these studies have been randomized controlled trials (RCTs), which are often viewed as the gold standard study design for determining whether or not a program is effective. These quantitative impact assessments are enhanced by having a qualitative study component (Adato, Roopnaraine, & Becker, 2011). For instance, while quantitative research methods can prove whether cash transfers are effective, qualitative methods can help explore why cash transfers are effective, and what these effects actually mean to transfer recipients in their own words. Qualitative methods can also capture novel insights that recipients have about cash transfer programs and how these programs can be improved.

Innovations for Poverty Action is a research organization conducting an RCT to evaluate an unconditional cash transfer (UCT) program being implemented by a non-profit called GiveDirectly. The program is for women, ages 18 to 19 at baseline, living in extreme poverty in rural Siaya County, Kenya. The RCT includes three study groups: (a) 37 women receiving a \$1,000 transfer, (b) 40 women receiving a \$500 transfer, and (c) 82 women receiving no transfer. The RCT is evaluating quantitative data on numerous outcomes, including socioeconomic status, goals, and health and psychological status.

Aims

I aimed to interview a representative subset of women in each of the three study groups of this RCT in order to answer the following overarching research questions:

1. What future goals do these girls have? Why do they have these goals, and how do they negotiate issues of household resource allocation to achieve their goals?
 - These questions will build off of the data that the RCT is already collecting on the goals and household decision-making processes of study participants, and will explore if, and how, participants feel empowered to reach their goals.
2. How do these girls perceive their psychological well-being? What are the stressors they face (including those potentially related to receiving cash transfers)? How do they cope with these stressors?
 - These questions will add narrative depth to the data that the RCT is already collecting on the psychological status of study participants.
3. For girls who received cash transfers, what has the receipt meant to them? To what extent do they feel that cash transfers have impacted, or even transformed, their lives? What ideas do girls have for improving cash transfer programs?
 - These questions will yield suggestions for the design of cash transfers and complementary resources, such as education, health, and job training programs.

Methods

Study Participant Recruitment

I obtained a spreadsheet listing all of the women in each of the three study groups. I stratified these women based on factors such as their marital status at baseline, geographic location at baseline, and whether or not they had already received the final installment of their cash transfer. In a given stratum, I would first attempt to contact and interview the potential participant with the lowest random number, and then do the same for the potential participant with the second lowest random number. I continued this process until I interviewed the number of participants I planned to interview in that stratum.

Participant contact was different for those in the groups that received a cash transfer versus the control group. The interpreter and I had cell phone numbers for the women in the groups that received the cash transfer. So, we called these women and set up appointments with them directly. The interpreter and I did not have cell phone numbers for the women in the control group. Instead, we had cell phone numbers for their respective village elders. So, we called these village elders, set up appointments with them, and then asked them to take us to the control group interviewee whom we sought. We followed the advice given by a GiveDirectly staff person, who mentioned that the organization typically compensated village elders KSh 200 if they took a half or full day of the village elders' time.

In some instances, this contact attempt would not go as planned. For instance, the interpreter and I would call and schedule an appointment with a potential participant, but then she would not be present at her appointment time. If it was not possible to conveniently re-schedule with that potential participant, we attempted to contact and interview another potential participant in her village. We did this so that we would not, for instance, spend an entire

afternoon driving and walking out to a village only to not get any interview done in that village. Thus, in a minority of cases, time and transport constraints influenced who was actually interviewed, even though the women interviewed were selected primarily on their stratum and assigned random number.

Data Collection

Pilot Phase

To gather data on the overarching aims of this study, I used a semi-structured, in-depth interview approach. Luo was the primary language of most study participants. Thus, I worked with an interpreter to execute interviews. Before doing the interviews, I worked with this interpreter to modify interview questions as need be and practice executing the interview guide. Through this process, we developed common expectations on the data I was seeking, and how each interview should proceed.

Interview Phase

I worked with an interpreter to interview ten women from each of the three study groups during June through August 2013, completing 30 interviews in total. After obtaining informed consent, we interviewed each of the 30 women for one to 1.5 hours. I would ask a question in English, the interpreter would re-state that question in Luo, the interviewee would answer in Luo (except in a few cases in which the interviewee spoke English), and the interpreter would re-state her response in English. Each interview was audio-recorded.

Interviews were guided by the list of questions shown in Appendix I. Interviews were flexible, so that I could ask clarifying follow-up questions, and the interviewee could influence the course of the interview based on her responses. At the end of the interview, each study participant received KSh 100 as compensation for their time.

Before and after interviews, the interpreter and I had numerous discussions during which:

- (1) We discussed how interviews were going, and revised the interview approach as need be, and
- (2) I clarified any questions I had concerning local cultural, linguistic, socioeconomic, etc., nuances. After all in-person interviews were completed, the interpreter and I made a brief phone call to each of five interviewees to ask a few follow-up questions that arose after I had had more time to think about the interview data.

Data Analysis

I transcribed each interview. Based on the content of interview transcripts, I developed an initial list of codes. Each code served as a label representing a single theme, which was mentioned by interviewees, and which I deemed relevant to the study. I then analyzed the transcripts using Atlas.ti software for qualitative data analysis. I imported each interview transcript into the Atlas.ti program. Using Atlas.ti, I then coded each transcript. In other words, I read through each transcript, and any time I encountered a quote representing a particular theme(s), I labeled it with the code(s) corresponding to that theme(s). Using Atlas.ti, I identified commonly-mentioned themes, and analyzed how different themes related to one another.

The following analysis is organized based on each of the main study aims and sub-aims. Each of the following results sections discusses commonly-mentioned themes, and how women in different study groups thought similarly or differently about these themes. Results presented in this report are based on commonly mentioned quotes from interviewees. Quotes that seem to contradict overarching trends in the data are also presented to capture less commonly held viewpoints among study participants.

All quotes presented in this report have been anonymized, and all names used are pseudonyms. These pseudonyms are common names in the English language, because most

interviewees introduced themselves using a name common in the English language. Quotes beginning with “JJ:” signify statements that I made in the course of talking with interviewees. As need be, I removed excessive stutters or other vocalizations (e.g., the sound “um”) that made quotes difficult to read. Other than this, quotes are presented verbatim as they were spoken by the interpreter or me during interviews. For the first two interviews conducted by the interpreter and me, the interpreter spoke in the third person. Thereafter, we decided that he would speak in the first person. Hence why quotes presented below from Jackie and Kristen are in the third person, rather than the first person.

Reflexivity

Reflexivity means being aware of, and accounting for, one’s own biases and characteristics as a researcher (Mays & Pope, 2000). Reflexivity is especially important when using interview-based qualitative methods, because the characteristics and biases of a researcher may influence how study participants respond to questions, and how data is analyzed.

In the case of this study, it was obvious to study participants that I was from a resource-rich country. Thus, though I stated at the beginning of every interview that I am a student, and that this interview would not have any influence on benefits received by her or her family now or in the future, some participants still assumed or wondered whether I worked for GiveDirectly or had resources to provide them. This could have influenced the way participants responded to interview questions. In the following discussion, I have tried to be cognizant of cases in which this may have happened.

Ethics and Confidentiality

The Harvard Medical School Office for Research Subjects Protection approved this research project as an exempt study. All information that could be used to identify participants

(including any audio recordings) was stored in a password-protected computer account or in a locked place. Identifying information was removed from interview transcripts, and no such identifying information is used in this report or any other reports or presentations concerning this research.

Sample

As discussed above, stratification was used to organize study participant recruitment. For the ten interviewees receiving \$1,000 and the ten interviewees receiving \$500, this was done in an attempt to make them: (1) Representative of their broader study group within the 159-person RCT, and (2) Comparable to each other in terms of characteristics available at baseline that could influence their perspectives on the study questions. These baseline characteristics were whether or not they were still receiving a cash transfer, and whether or not they had married. Table 1 illustrates this baseline comparability for the \$1,000 and \$500 study groups.

Table 1: Number of Participants in Each Strata of the \$1,000 and \$500 Study Groups

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

For the control group, data on marital status was not available at baseline. Stratification was instead done based on geographic location. Each of the ten control group study participants were from different villages, and no more than two control group study participants were from the same sub-location. Thus, attempts were made so that control group participants were

geographically representative. Six married and four unmarried control group participants were ultimately interviewed.

Results Related to Study Aim 1

What future goals do interviewees have, and why do they have these goals?

The vast majority of interviewees, regardless of study group, had one of the following as their main goal: (1) Continuing their education² (with the hopes of getting a good job), (2) Training and working as a tailor,³ or (3) Starting a small business. The relative lack of diversity among interviewee goals was notable, and as explained below, likely reflects the relatively limited options that were available to interviewees to meet their basic needs. Indeed, when asked why they were motivated to attain a particular goal, basically all interviewees explained that they saw the goal as a means to an income to support themselves and their families. Thus, to many interviewees, these goals, and their accompanying income, were among the, if not the, most important aspects of their lives. Furthermore, there seemed to be a hierarchy of goals, with education (and the kinds of jobs to which education was assumed to lead) preferred over tailoring, preferred over business, preferred over farming. For instance, those who could meet their educational goals generally did not want to settle for doing tailoring or farming. Similarly, those who were small farmers generally desired to start a business as a means to a larger and more stable income.

Education

² The following is a brief overview of the educational system in Siaya County, Kenya, and how it differs from that in the United States (US). The term “Standard” or “Class” is used instead of “Grade” in Siaya County. A small fee must be paid for a child to attend standards one through six in Siaya County. Starting in standard seven, this fee increases. At the end of standard eight, students take the Kenya Certificate of Primary Education (KCPE) exam, a standardized test used to certify their level of educational achievement. “O levels” in Siaya County, is similar to the term “high school” in the US, and “forms” one through four in Siaya County are similar to grades nine through twelve in the US. At the end of form four, students can take the Kenya Certificate of Secondary Education (KCSE) exam, graduate, and potentially progress to university. A fee has to be paid to take both the KCPE and KCSE exams.

³ Though tailoring training is certainly a form of education, I use the term “education” to refer to going through standards one through eight, O levels, etc. Though some interviewees wanted to work as a tailor, and eventually have their own tailoring shop, tailoring should be viewed as a livelihood distinct from starting a small business. This is because tailoring involves being trained in a skilled trade, enabling women who had this skill to have the option of starting their own shop or working for someone else.

As explained by Jackie, an interviewee who was still attending school:

Oh, she's generally just appealing to GiveDirectly to continue the assistance, so that she can be able to clear her, uh, schooling at, her education, cause she believes that education is life...And uh, it is through that education that, uh, she can find herself somewhere in a useful, uh, position, and do something meaningful with her life...She would also not like to live a life where she's herding goats and cattle in the village... But rather, uh, able to manage her life, and uh, you know, without even having to beg for, you know, assistance from door to door.

Even interviewees who had dropped out of school expressed how much they valued education. For example, Caroline, who had already dropped out of school, counted education as one of the two aspects of life that were most important to her. She described how:

Well, uh, with education, um, you cannot get anything good in life if you don't, uh, reach a level that is good. Uh, so, you, you have to go to school to be able to, to do anything meaningful...Yeah, uh, when you go to school, you are likely to learn some job opportunity, which will enable you have some income. Uh, if you don't go to school, you might not even get anything.

Among those interviewees who discussed why they dropped out of school, the vast majority explained that they dropped due to lack of money to pay school fees, rather than lack of interest in continuing. The risk of dropping became much higher starting in classes seven and eight, due to the increase in school fees for upper grade levels. In addition, around this time, some interviewees began to have sexual relationships with men. In some cases, interviewees developed a relationship with a man with the underlying aim of obtaining money to fund school and other personal expenses – the kind of transactional sexual relations described by Wamoyi, Wight, Plummer, Mshana, and Ross (2010). Ironically, this pursuit often ended in pregnancy and the end of their educational advancement. According to Molly, who was trying to fund her education by selling firewood:

Uh, while at home, I really used to love going to school. Uh, my parents died when I was still very young, at nursery level... So, I put up with my uncle, whom uh, uh stopped taking care of my, uh, school needs at Standard Five level. At that point, he told me to, uh, to either drop out of school, or sort out, sort out, sort myself out, find out how I can

pay my school fee...Uh, the second term, at term two of my, uh, studies in Standard Seven, that is when, uh, I fell into a trap...there was a lot of money that was required, like 400, 500 shillings. So, at any given trip to the market, I would only carry firewood worth 100 shillings...and the market was a long way...So, I befriend this guy, uh, because I wanted him to assist me, uh, pay my fee. I wanted, I was interested in finishing at least standard eight.

As explained by Molly, who ended up becoming pregnant with this man's child, "those were some of the reasons why, uh, these kind of things like pregnancy, you know, came up."

Tailoring

For those who did not finish school, tailoring was often the next best choice. As Beth described:

...when uh, there was, it was apparent that there was no school fee to take me to secondary, uh, it is my mom who suggested that, uh, I go, you know, seek for training as a tailor, instead of just sitting at home...I'm generally satisfied with my life, uh, cause, uh, as it were, I'm now working. I have a small business, tailoring, which I do at [the] nearest center here...and uh, I'm able to make some money, which we use, uh, we share with my mom. So, I'm generally satisfied with that.

For some, being trained in a trade, such as tailoring, seemed to offer a more secure income than starting a business selling produce or other items. For instance, when asked about things that could be done to help improve the lives of people like herself, Jane replied that:

I can say if, uh, somebody gets trained in some work, that and help in their life ahead... The reason why I say this is, uh, money does not really stay. I mean, you'd use, you get the money, you'll spend it, you start your business, and some, at some point, it can go down. Uh, but if you train in a trade that, uh, you qualify in, you'll always be available to make the best out of your training and be able to make a living out of it.

Business

Despite the possible enhanced financial security offered by a trade, many interviewees viewed starting a small business as the key to a better livelihood for themselves. For instance, when asked what aspects of her life were most important to her, Irene stated that:

What is important for me is, uh, if I would get some, uh, money, which I can use, uh, to start a small business, and run it...When I get money, and do some small business, that's the only way I can, eh, get some money to assist me, eh, in my household.

Starting a business helped people to avoid the problems that could be faced when working as casual laborers for others. As explained by Tiffany:

...the problem is, uh, the moneys that we are paid, uh, is very little. It's hardly enough to take care of, um, uh, our needs. And uh, sometimes, you start working for someone, and at the initial steps, they pay you well, but as time goes by, uh, the payment now, uh, goes down, they, they take you for granted. And uh, once that happens, there's no proper payment, the people back at home, uh, suffer, yes.

Furthermore, there was one interviewee, named Kristen, who had a business selling bananas, which she thought was helpful to her:

She, opted for banana business, because, uh, the returns are, uh, good. It's, uh, about 100% profit. For instance, if she bought a bunch of bananas, raw bananas for 200, she's likely to make another 200 on top of it. So that, that would give her some good income to help her take care of her needs, as opposed to other forms of businesses that, uh, she sees people engage in.

However, most interviewees who had managed to start their own businesses – be they for selling fish, small household items (e.g., cooking fat, salt, sugar), etc. – faced tough challenges. These challenges included lack of fish in local water sources, lack of efficient transportation to markets, and not having enough paying customers. Thus, most of the businesses started by interviewees were struggling or had failed. For instance, Caroline described the failure of a previous business of hers selling sugar, soap, and cooking fat:

Caroline: I used up the working capital. I used to take the capital bit by bit when I didn't have money. So, as time went by, I could not have money [to] purchase goods. So that's how it collapsed...So, I only took the reserve that I had to even buy food that people would eat in the house.

JJ: Mm, okay. And were there a lot of customers or buyers? Or was it hard to find customers or buyers?

Caroline: Oh, the buyers were not very many...Initially...I would sell maize or beans to replace the money that I've taken from the business. But at some point, I saw that the

maize stock was reducing. So I wouldn't, I could not risk selling it off to pay back on the moneys for the business. Yes. So that's how my business ended up collapsing.

Despite these difficulties, most interviewees (including Caroline), who previously had a failed business, often still expressed interest in trying again to start a business. This could have been due to lack of options for income generation if education or tailoring did not materialize. When asked if she felt that she had any options other than business or farming to generate income, Caroline responded that:

Caroline: Oh, what I do other than that, is sometimes I, I burn charcoal, uh, that one I do, and I still sell it off and make money from it.

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

Caroline: Mm, no I don't see anything.

Farming

Failing other options, there was small-scale farming. But, the insecurity inherent in this income-generation option led many to strive to obtain the aforementioned livelihoods. As explained by Patricia:

...now that we've farmed vegetables, and it doesn't do well, that would worry you, because it means you'll have lost income. And you have to now think about where else do I, do I make the money, where else do I get the money from? So, generally, that is what I can say would be my source of stress. Now that uh, the weather is not also very promising...

I began to think about this whole idea [of tailoring], uh, because, I looked forward to, uh, a situation whereby, if our farm produce, whatever it is that we happen to farm would fail. Then I'm sure, uh, if I was trained as a tailor...I would be able to supplement our income.

Did interviewee goals vary by cash transfer receipt?

Overall, it seemed that the kinds of goals people had – be it education, tailoring, or business – was more influenced by interviewees' past experiences, rather than by receipt of a

cash transfer. For instance, the six people who were in school at the time of their interview were either in the control group, or were already in school even before starting to receive a cash transfer. No one who had previously dropped out of school returned to school after starting to receive a cash transfer. Of the eight people who expressed a desire to do tailoring, two were in the control group, three were in the \$1,000 group, but had already started tailoring training before receiving a cash transfer, and three were in the \$1,000 group and had not yet started tailoring training. For these latter three, receiving a cash transfer may or may not have encouraged them to consider improving their livelihoods through tailoring. Almost all other interviewees – regardless of study group – expressed an interest in starting a business. Thus, the types of goals women had seemed to be influenced primarily by the pre-existing opportunity structure in which they lived before being exposed to cash transfers.

Do interviewees feel empowered to reach their goals? If yes, then how?

Empowerment can be thought of as having two main parts: resources and agency (Adato, de la Brière, Mindek, & Quisumbing, 2000; Kabeer, 1999). Resources can, of course, include economic, human, and social resources. Agency refers to “the ability to define one’s goals and act upon them,” including “the meaning, motivation and purpose which individuals bring to their activity” (Kabeer, 1999, p. 438).

Resources

Aside from the cash transfer, interviewees had the following financial resources. Among those who were not married, parents, siblings, and other relatives sometimes provided financial support, for example, helping with school and tailoring training fees. However, nearly half of the interviewees had lost at least one parent, limiting the extent to which they could depend on parental support. Among those who were married, and lucky enough to have a husband who was

both working and cooperative, their husband contributed money to the household. For two interviewees, staff members at their school provided some support in exceptional situations. Finally, there was whatever could be earned from tailoring, business, farming, livestock, petty/casual labor, or begging. With the exception of the one interviewee already working as a tailor, often little or no money was gained from these income generation pursuits.

Loans

Though some interviewees considered getting a loan to start a business, many were hesitant to do so. As Christine explained:

Um, I'm interested in starting a business, but I would wish to start a business without borrowing money... I find, uh, loan issues difficult. I just want to start my own, even if it goes down, it is my own.

It seemed as though interviewees like Christine were aware that starting a business was a risky proposition, and did not want to accumulate debt in case their business failed. The one interviewee, named Julia, who did discuss actively seeking out a loan was facing difficulties. She was trying to secure a loan from the Kenya Women Finance Trust, but as she explained:

Julia: Oh, we are still trying to get the numbers. We are trying to come together, uh, as a team, or as a group of women from the village. So, the numbers that is required isn't yet...

JJ: Do you have to form a group to get a loan, and do you need, like, a certain number of people to do that, or is it something else? I just want to understand what you mean by "the numbers."

Julia: Oh, they want us to form a group first, before we get a loan.

According to Julia, fifteen people were required in a group, but only six women in the village had committed to taking part. At the end of her interview, Julia actually asked if I would be able to give her a loan, because in her words, "Kenya Women, uh, will still take a long time before we reach the number we want."

The Cash Transfer

In terms of monetary resources, the cash transfer obviously contributed a large sum to the otherwise meager set of resources available to interviewees. For multiple reasons (discussed below), the number one purchase among cash transfer recipients in both the \$1,000 and \$500 groups was a house with an iron sheet roof. The money remaining after a housing purchase could potentially be used to directly invest in pursuits such as education, tailoring training, a sewing machine, or a business. Thus, compared to women in the \$500 group, those in the \$1,000 group were in a much better position to have money remaining after housing expenses to invest in their livelihood goals.

Whether or not interviewees had the resources necessary to feel empowered to reach their goals depended, in part, on how much it would cost to achieve their goals. For instance, interviewees who were still in school, with the continual challenge of high school fees, often felt like it would be difficult or impossible to achieve their goals without continued financial support. Jackie, who was in Form Three and believed that “education is life,” illustrated this difficulty, as well as the challenge of trying to scrape together funds from a meager patchwork of undependable sources.

Jackie’s mother had passed away when she was younger. After she passed her Kenya Certificate of Primary Education (KCPE) exam at the end of standard eight, her father (who was a “drunkard”) “started ailing, little by little.” Thus, “...there was no money to assist her go to secondary school. So, she just prayed that, uh, some help would come, and uh, that is when an uncle came into the picture.”

Her uncle started paying for her education. However, he “could not manage to, you know, uh, pay fee in time.” So, her school attendance was “an on off, on off arrangement.”

Jackie would attend school during the month, but at the end of each month, when fees were required to take the end-of-the-month exams, she would be sent home. A cousin of hers, who lived in a high-income country, helped Jackie clear her school fee balance. However, the cousin began to send Jackie's school fee money to his mother in Kenya, and this woman would sometimes not send Jackie the money.

So, it was during that process that she kept on praying that her problems would get some solution. That is when the GiveDirectly team, approached, came into the picture. And uh, she qualified to be one of the beneficiaries, and she's been using that money to pay her fee...

When asked what she thought it would be like once she stopped receiving a cash transfer, Jackie responded that:

...she's likely to go back to the situation where she was before, or she might even drop out of school, uh, now that...the fee that they're paying is a little, is a little higher. Uh, her father cannot afford to pay that. She will basically just, uh, go back where she was initially before the cash transfer.

Basically, Jackie was stuck. She was going to school full-time, and had substantial domestic chores to do (including fetching water, firewood, and vegetables, and cooking dinner for her father and older brother). By the time she finished her chores, it would be "late in the night" and "when she tries to at least go to her books, she finds that she can hardly concentrate, cause of exhaustion." Thus, she did not have the capacity to generate an income, and had to depend on the availability of cash transfer money and/or unreliable relatives to pay her school fees. Like Jackie, other interviewees who were still in school often did not feel empowered resource-wise to reach their goal of completing their education.

Agency

As discussed above, empowerment can be viewed as being comprised of resources and agency. While the \$1000 and \$500 groups obviously had a boost to the resource component of

their empowerment, differences in agency between study groups were less clear, or perhaps more subtle.

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

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

This language of desire and resource constraints was used across study groups when discussing future goals. Thus, the main limiting factor preventing goal achievement seemed to be not motivation, but money. It may be that receiving a cash transfer had no significant impact on interviewees' motivation to achieve their goals, especially if their motivation was already high at the start of the cash transfer program.

However, despite the fact that the language of desire and resource constraints was used across study groups, cash transfer receipt may have influenced interviewee motivation in subtle ways. For instance, when discussing issues of motivation, Lisa explained the following:

Lisa: Uh, my husband is a weakling. He loves his body. He doesn't like heavy work...They say that the cash from GiveDirectly stopped my husband from looking for a job. I think it's true, because at some point, a cousin to my husband had got him a place to work in Kisumu as a carpenter. So, by that time, I was receiving...my first cash that I received from GiveDirectly, even these chairs I bought when my husband was not there. But, because of nosy co-wives, there was a co-wife of mine who...called my husband and told him that [I]...had received money from GiveDirectly...So, my husband came...and since then, he has never gone back. So, even his own, uh, uh, even his mother tells him that um, uh, "Are you planning to go back to look for a job when the money that your wife receives gets finished? Or when do you plan to go and do, look for a job?" So, people say that, and, uh, I guess perhaps it is true. Yeah.

JJ: Okay. And do you think, um, do you think that receiving cash transfer money has changed your work ethic, or made you less likely to want to work, or no?

Lisa: Yeah, the money that, uh, I received has given me, uh, has motivated me, and given me, uh, hope. Uh, because I have used that money to even, uh, rent or lease out, uh, farms out there, uh, which, which I pay, uh, per year. And uh, so that even if the money, I wouldn't receive the money now, I've already taken care of a year's, uh, uh, planting season...The farms that I've been able to lease out there are likely to do well, as compared to the ones that I have within, that I was given within the home. They never do well. But the farm out there seems to do so well. So, that has encouraged me to work hard and, uh, do things much, much more better than I used to.

At another point during her interview, Lisa mentioned that, "God has a very special way of identifying areas and people with need. People like us. I was, we were lucky, and I thank God for having identified us to benefit from this money."

Interviewees such as Lisa could have been influenced by social desirability bias when portraying cash transfers as increasing their motivation. In other words, they may have wanted to portray cash as a motivation simply to make a good impression. However, it could be that receiving a cash transfer actually does engender feelings of luck, hope, and/or improved overall subjective well-being (discussed in the section "Results Related to Study Aim 2") that enhance the capacity of recipients to make future decisions that will improve their lives. This would make sense in the context of work by Duflo on how: (a) Giving financial assistance to people living in poverty can sometimes spur hope and optimism, and (b) These feelings can help people make decisions to improve their lives beyond what would be expected based on the monetary value of the financial assistance initially given (Duflo, 2012; "Hope springs a trap," 2012).

How do study participants negotiate issues of household resource allocation to achieve their goals?

Widowed Recipients

When thinking about how married cash transfer recipients make money management decisions, it must first be acknowledged that not all married cash transfer recipients are living

with a spouse. For instance, Christine had been married, but was widowed by the time she started receiving her cash transfer.

In at least some rural Luo communities in Kenya, widowed women sometimes encounter the issue of “widow inheritance” (known in Luo as *tero mon*) (Geissler & Prince, 2010, p. 262). *Tero mon* is a cultural practice in which a man (traditionally from the family of the deceased husband) takes on some of the spousal privileges and/or responsibilities of the widow’s husband. These can include having sexual relations with the widow, sharing a ritual meal with her and her children, repairing her house (which traditionally she should not do on her own), doing other ritual acts for her, and/or taking ownership of the land deeds and property of the deceased husband. Given this range of potential privileges and responsibilities, the practice of *tero* is complex, evolving, and hotly contested.⁴ Some see it as a way to fulfill traditional duties and enable renewal and familial growth, whereas others see it as a way for men to obtain sexual favors and financial assets from vulnerable women. There can sometimes be substantial pressure placed on a widow to accept a man as her inheritor, and if a man knew that the widow had cash transfer money, this pressure could increase. However, especially if the money was kept a secret, then having extra money could help prevent a widow from becoming financially dependent on an inheritor.

Though the issue of inheritance did not arise during Christine’s interview, Christine did mention that her husband had passed away about two years previously. When talking with the interpreter after our interview with Christine, he explained that in this local context, it was quite unusual, even dangerous, for a widow to live alone with her two young daughters without a man present.

⁴ Indeed, the discussion of *tero* presented here is an oversimplification. Chapter eight of Geissler and Prince 2010 contains a much more thorough discussion of widow inheritance.

Negotiation with Spouses

To understand how interviewees living with a husband negotiated the management of their cash transfer money, it is first important to understand how money management decisions were made in their households before the cash transfer started.

The “Head of the House”

When asked about household money management, the most common response among married women across all study groups was that, ultimately, their husband had the final say concerning financial decisions. This point is illustrated by Jane. During her interview, it seemed as though Jane held the majority of decision-making power when making money management choices with her husband:

JJ: Before you started getting the cash transfer, how were decisions made about what to do with money, that either you or your husband got?

Jane: ...Uh, myself, the one who used to decide...[My husband] would just give me the money, and then I decide what to do with it.

JJ: Okay. And uh, just to check, so is it still, uh, just you by yourself making decisions about how to use your cash transfer money, or is anybody else involved?

Jane: It is me who decides what to do with it, because when I receive it, I'm the only one who knows, uh, that it has come, and how much it is. So, I decide what to do with it.

JJ: Okay. Um, and so does your husband know, or anybody else in your household know? So, nobody else knows, or?

Jane: Uh, my husband is aware about it.

JJ: Oh, okay. Okay. But he doesn't ask to be involved in the decision?

Jane: He doesn't.

However, during a follow-up phone call, when asked further about why her husband decided to give Jane most of the money management decision-making power, Jane mentioned the following, which applied both before and while receiving the cash transfer:

Jane: Oh, he would give me the money...he gave me the powers to use that kind of money, because all the time he gave me money, I would use it properly as he desired... If he told me to go and buy food, I would go and buy food exactly how he had told me, uh, things for the children, I would do exactly that. So, that is why he, he believed in me, and uh, that's why he left me the responsibility of, uh, buying things in the house as he wanted.

JJ: Okay. And when he gives you the money, does he say, you know, "Spend um, KSh 500 on food, spend KSh 500 on clothing for the children, etc."? Or does he let you decide how much to spend on what?

Jane: Oh, he would give me the money, and tell me just to identify what I needed to do with it.

JJ: ...If there ever were a time when you and your husband had different views about what to do with money, who would kind of have the final say, your husband, or you, or?

Jane: Oh, my husband.

JJ: Okay. And why is that?

Jane: Oh, he's the owner of the house. So, I cannot afford to be stubborn.

JJ: Mm. Okay, and what do you mean by, "You cannot afford to be stubborn"? Like what would happen if you were stubborn?

Jane: Oh, uh, I fear he would beat me up.

Similarly, when asked about how money management decisions were made between her and her husband, Caroline initially stated that, "we would discuss with him, um, and then agree. So, we have, I haven't seen any trouble when it comes to, uh, spending money in the house." However, after discussing her household money management some more, she explained that her husband had the final say on money matters, because he was the owner, or "head" of the house.

Caroline: Well, I feel I have to tell him first, I don't just want to buy things without consulting him.

JJ: Hm, and why is that?

Caroline: He's the head of the house...So, as a sign of respect, you just have to tell him. If he says no, you stop it.

JJ: Okay, I see. Okay. Okay, and can you just describe a little bit more what it means to be the head of the house...?

Caroline: Okay, um, why I say he's the head of the house, when I came, I get, I got married here, I found him here. This is his house that, if he decides to throw me out any time, I would have no choice but just to move out. So, there's also, and uh, he's also older than me, so, I, I have to respect his opinion.

This language of the "head of the house" was the main discourse used by interviewees to describe power relations between them and their husbands. As illustrated by Jane and Caroline, this language often arose only after asking several probing questions about household money management.

The Nuances behind the "Head of the House"

Despite the predominance of the "head of the house" discourse, deferring to one's husband as the household head was not the only way in which interviewees related to their spouses. Instead, there were other nuances to how money management decisions were made.

For instance, for one interviewee named Susan, there was simply too little money in the house for her and her husband to even bother talking about it. As explained by Susan:

Susan: ...when the cash transfer stopped, uh, we haven't been sitting down. Whatever it is that, uh, we receive from our various engagements, we just use it. Anybody uses their money, uh, any, as they deem fit. I use my money the way I deem fit. My husband uses his money the way he deems fit. Cause it's little money, sometimes about 200 shillings, thereabouts. So, that is too little to sit down and plan for...Before the cash transfer, it used to be the same thing. We would just, uh, everybody would, uh, spend their money, I would spend my money the way I, I deemed fit, uh, my husband would also spend his money.

For Kristen (the woman with the relatively successful banana selling business), who had the final say with money depended in part on who had earned the money:

...it depends on who...comes with the money. If it's the husband, in most cases, um, he will decide what to do with the money. Um, if it is her money, she will prioritize what to do with the money. But, um, if the husband has a different view of what he wants to do with the money that she has, um, she will prioritize on her expenditure, but then tell the

husband, that if we get more money later stage, now we can do yours, or we can spend it on what you are proposing.

In contrast, for Tina, who had the final say with money depended in part on what was being purchased:

JJ: ...if you and your husband were to ever disagree, would it probably be your husband who ends up deciding, or you, and if you could say why?

Tina: Oh, he's the one who always have the final word...Oh, whatever he has decided, I cannot pass. I humble myself, and just accept it the way it is...But the ones that I'm supposed to do as a women, then I need to just go and do it, even if he said no...things like cooking pots or sufurias, uh, utensils, um, my clothes, and the ones for children... The reason why I would just go ahead and buy them is because, there's no day himself he would go and buy them. I'm the one who uses them daily, and I'm the one who knows, the, the, importance of the same. So, it's me to decide to, just to go ahead and buy it even if he had said no.

Tina explained further that there were other purchases, such as cows, that were within her husband's domain and that she did not "interfere with":

Oh, the reason why I cannot stop him from, uh, going to buy something like a cow, is because he's the one who handles them. He's the one who herds them. So, he's the one who knows what they need. So, I cannot stop him from doing that, because I'm not involved in how, to, to take care of them, give them food, and all that.

For larger purchases, such as a house, Tina's husband had the final say, because, as she described:

...the bigger ones that perhaps might bring me problems, and uh, fights in the house, I try to leave it to him to do. The lighter ones, those ones I can handle. I know those won't bring me problems.

There were other ways in which a few interviewees more actively resisted the money management preferences of their husbands. For instance, both before and while receiving her cash transfer, Mary sent money to support her mother in secret, because she knew that her husband would disapprove of her doing so:

I don't consult [my husband] when I want to give my mother money...He would sometime ask me if he sees me walking out, he would ask where I'm going to. But I

would tell him, “I’m going to the market.” He would ask if I have money. I would tell him, “Yes I have money.” And he’d ask me, “Where did you get the money?” I would tell him that, uh, uh, “My sister, one of my sisters sent me some little money.” But I wouldn’t tell him how much, because I know he would ask me for it...So I just tell him, “I have money, uh, little money, and that I’m going to the market.” Period.

Another interviewee (Susan) actually left her husband when he neglected to buy her a sewing machine so that she could start working as a tailor. As she explained, “I decided to walk away. I went back to my home. Oh, he came. He followed me there, uh, talked to my parent who was there, and he promised to buy me the sewing machine.” After this incident, which happened in 2011, Susan returned to live with her husband. However, according to Susan, “When the time reached for buying the sewing machine, he just didn’t explain to me where, why the money was not there. So, we just kept quiet.”

In cases such as that of Susan, one could wonder why she did not simply leave her husband permanently. However, for the participants in this study, leaving one’s husband had important consequences. If their relationship with their husband disintegrated, they would risk being in a position in which they were not welcome at their marital home or their parents’ home. This is because, at least some people in rural Luo villages feel that, traditionally, a woman should not leave her husband and return to come live at her parent’s home after she has married (Geissler & Prince, 2010). Furthermore, as explained by Kristen, leaving one’s husband could make one the subject of ridicule:

...as a woman, if she stays at her home, people, she’d be a laughing stock. People would start ridiculing her. So, yeah, it’s important for her that she stays with her marriage, so that she’s able to ward off, uh, you know, laughter and ridicule from people.

Finally, there were a few cases in which money management power did seem to reside more with the interviewee, or equally between her and her spouse. For instance, Joyce described how:

...when I was newly married, uh, I feared my husband. I still feared him. So, I would always go with his proposals. But I realized at some point, uh, if I would send him even to the market, to do for me something or buy for me something, he wouldn't do as we had agreed. So, I decided not to really go with his ideas so much. So, I changed my mind, and decided to be a little tough...

Joyce stated that since this shift in her attitude occurred, she feels that her husband consults her more. She mentioned that currently:

...when he, he raises an issue, and I feel that that issue cannot be helpful in the house, uh, I would tell him that that issue, we need to approach it this way, and uh, deal with it. But in most cases, he would always share his ideas with me, and then we would agree.

The examples of household money management presented in this section illustrate how interviewees did not always automatically defer to their husbands as the "head of the house." Instead, in the money management arena, there was space in which the interviewee could maneuver (either overtly or covertly) before reaching the point at which she ultimately felt compelled to defer to her husband's wishes.

Did the cash transfer alter this household money management power structure?

Since the cash transfer was explicitly given to interviewees rather than their husbands, one might expect that interviewees would have more control than usual over how the cash transfer was spent. This would align with the process that Kristen described, in which the owner of money had greater say in how it was used. However, in most cases, the power dynamics of household money management did not seem to substantively change upon receipt of a cash transfer. This was true of both the \$1,000 and \$500 study groups. For instance, when asked if she had more say than normal in determining how the cash transfer money was used, Tina replied:

I decided to stay as normal, because, um, I didn't want to show myself, uh, put myself at another level. Because if the money would eventually come to an end, how would it be, how would it look like? I didn't want to create a situation whereby I would look like I

was, I was on top of things, because when the money finally, uh, would end, how would I look like, or how would it look like?

One seeming exception to this overall trend was Joyce, who described how, for her cash transfer:

...we never had any disagreement, because my husband told me that that money was my money, it was a blessing, and uh, he did not want to interfere with it. He would fall into my program, whatever it is that I told him, he would support it. He didn't want to interfere with it. He didn't want to get involved in it. That was my blessing, and he let me, uh, carry the day.

Part of the reason why Joyce's husband fell into her program was that the main item she bought with the cash transfer money was a house, which her husband had wanted himself even before the cash transfer program began. According to Joyce:

...he said that...You people have assisted him so much, cause he was planning to just put up a bigger house, but with a grass thatch roof. But when the money came, and the idea of putting up an iron sheet house, he said, you had saved him a lot, a lot of expenses. Cause he didn't even have the money in the first place. So he said that, he didn't want to, you had helped him, and there's no way he could get involved or come in the way of this money and how it was going to be used.

Fourteen of the twenty people who received a cash transfer used the money to help build an iron sheet house, a purchase which (as explained below) was likely often the top priority of both interviewees and their husbands. Thus, conflict over how to use the cash transfer money was likely forestalled in many cases simply due to shared priorities. Furthermore, there could be a fair amount of overlap between the spending priorities of interviewees and their husbands, as evidenced by the fact that: (a) Interviewees generally seemed to use the cash transfer money well, and (b) Their husbands often had the power to make the final say about spending decisions. Given that interviewees and their families often lacked sufficient money for even food, shelter, and school fees, it could be that in many cases, both interviewees and their husbands agreed to focus on purchasing the basics.

Cases of Severe Conflict between Interviewees and Spouses

However, in three cases, there was severe conflict between an interviewee and her husband during the period when she was receiving her cash transfer. One case was that of Mary, who described how:

...when [my husband] knew that I had started receiving the money, he would come and request for me to buy him, uh, things, for instance, trousers. If...he saw something that he wanted, he would come tell me he wants me to buy for him, whatever. But, at some point, when I refused, he would quarrel. He would quarrel about it. Also, um, he stopped, uh, contributions in the house. I started a small business, uh, but when I would ask him for money to buy household needs like paraffin for our lamp, he would ask me to get the money from my business. So, the business actually eventually collapsed.

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

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

I was going back to my home. We had disagreed on certain issues...When I was leaving, he followed, he looked, he chased me and took away my phone, took away my identity card, and all the particulars with details of my PIN numbers and everything. So, he remained with my phone and all my particulars...He has a phone that he has twin SIM. So, he put my SIM card in his phone. So every time you're sending money, he actually receives it. But my phone he sold, and he's using my card in his phone, alongside his number.

Jennifer left her husband in January 2013. But by May 2013, her husband called her back, and lied to her that GiveDirectly would not send funds if she was not around. So she returned to live with him, only to find that her husband was using all the money on himself,

rather than spending any of it in their household. Jennifer's husband used another woman to impersonate her, when staff from GiveDirectly made follow-up phone calls.

As illustrated by Mary, Sharon, and Jennifer, married, female cash transfer recipients can be in a vulnerable position. They may have married someone with the potential to steal money from them, and the cash transfer is an amount sizeable enough for some men to potentially use force to steal. A situation such as that faced by Mary is likely difficult for GiveDirectly to control. However, GiveDirectly has already been informed of Sharon and Jennifer's situation. The organization has acted swiftly to address the problems faced by Jennifer and potential future recipients, who may experience situations similar to hers (Toth, 2013).

Negotiation with Parents

For unmarried interviewees, the money management negotiation process was much different, and usually involved their parents. Unmarried interviewees in the control group were not involved in household money management – instead, their parents made the spending decisions. In contrast, interviewees in both the \$1,000 and \$500 groups had an important say in how their cash transfer money was spent. All unmarried interviewees in these two groups: (a) Kept some of their cash transfer money for themselves, and (b) Used most of the rest of the money to give to their parents or buy something that would benefit their parents.

One could argue that this split arrangement may result from underlying power that parents exerted over interviewees, and/or respect that interviewees had for their parents. For instance, Rachel generally kept about a third of each cash transfer installment for herself, and gave her mother (with whom Rachel was living) two thirds. She explained that:

Oh, since it's my mom who is, uh, the one in charge of the budget for the house, what needs to be done here, I, I felt the need to give her a bigger share, and I remain with a smaller share.

Similarly, Anna's parents were very much involved in deciding how to use the cash transfer money she received. Anna mentioned that:

...the reason why I used to sit down with [my parents] was that, uh, every time you receive money, you'll get a call asking you how much you received, and what you've done with it, what you used the money for. So that's why I used to sit down with my mom and dad first, so that when I'm called, and uh asked, then I'll be able to tell them.

Based on this statement alone, it could seem as though Anna was only present during discussions about how to spend her cash transfer money, just so that she could answer calls from GiveDirectly, rather than for her to have a substantive say concerning how the money would be used. However, this did not seem to be the case. Or at most, it was only one of several aspects influencing how decisions were made about Anna's cash transfer money. Indeed, even when Anna first received the money, she intended to use it to help support her mother. As she explained, her mother used to have a grass thatched house:

That was what she used to have...It always leaking, and we used to, uh, just avoid the leaks by using polythene bags to avoid the leakage...My step mom used to come from, uh, the town where she lives, she would laugh at us, she would insult us, and stuff like that. So, when I received this money, I told my mom that the first priority would be to build a house for her...so that we can also avoid, uh, suffering from leakages when it is raining...Now things have changed. Things have improved. Uh, my mother at least now has even a bed to sleep on, a chair to sit on. Uh, we managed to buy a piece of land, piece of land somewhere, where we now have peace.

In addition to her mother, Anna, her father, and her siblings all now live in the iron sheet house that Anna used her cash transfer money to build. However, Anna framed her housing purchases primarily in terms of reducing the suffering faced by her mother – a framing which reflects the devotion and love which many interviewees felt for their parents. Indeed, even interviewees who strongly expressed that they were the sole owners and decision-makers for their cash transfer money, used the money to buy a home in which their parents would live. For

instance, Patricia, who bought an iron sheet house in which her, her parents, and her siblings now live, explained that:

Patricia: Actually the law did not allow us to discuss it with our parents. So, I'm the one who was deciding what to do with it. I just tell them, "I've received the money, and I would like this and this done with it." So, I didn't sit down with anyone.

JJ: Okay. And can you tell me more about how the law said that it was only you who could be part of the decision?

Patricia: Yeah, uh, when the guys from GiveDirectly came here, they gave us a phone, and told us that they would send us money directly to our phones. And uh, that they were not going to use our parents' phones to send money. So, I'm just following the directives that we were given...

Even Sharon, who did not seem to be living with her father at the time of her interview, had chosen to buy her father a house. Thus, interviewees seemed to voluntarily use some of their cash transfer money on housing purchases to support their parents, even when they did not directly benefit from such purchases.

Did cash transfers impact money management negotiation between interviewees and their parents in the long-term?

There were only three unmarried interviewees who had already finished receiving their cash transfer. Among these three, the amount of involvement in household money management retained by the interviewee after the end of the cash transfer varied. For instance, though Anna no longer discusses spending decisions with her parents, Patricia has continued to be involved with such decisions even after the cash transfer ended. Patricia felt that her continued involvement was due to her good use of the cash transfer money:

When I used to receive the money from GiveDirectly, I used the money well. And uh, there's no day or time that I, that money was misused. So, my parents have been involving me in decisions. If they get some money, they would involve me, they would involve me, ask for my input, and then I would give my input, because I managed the money well from GiveDirectly.

Results Related to Study Aim 2

How do these girls perceive their psychological well-being, and what are the stressors they face?

Three core components of overall and psychological well-being were brought up by interviewees across all study groups: (1) Meeting basic needs, (2) Social relationships, and (3) God. As illustrated by Emily, provision or lack of basic needs was central to well-being, and lack of such basics caused stress and sadness:

I'm satisfied with my life. We are living just fine...Because, uh, our mother takes good care of us. Uh, whatever it is that we need, we get it at whatever time we want it or need it...Um, she'd buy for us food if we need food. Uh, when I used to go to school, she would buy for us uniform, uh, at a time that we needed them.

Oh, during the periods where my mom is sick, I normally feel very bad, because, uh, she's, the, our only source of, our, our only breadwinner, source of, who goes out there to look for what to eat. So, we feel really, really bad.

As reflected by the above discussion about interviewees who used their cash transfer to help support their parents, interviewees' relationships also had a significant impact on their well-being. As discussed by Mary, conflict with others and inability to provide for the needs of loved ones were distressing:

Uh, even my mom would call me and, uh, ask if I could send her some help. But I'm, sometimes I'm unable to, I'm helpless...Another thing that worries me more is the fact that my mom, uh, lacks a house for her own, and the fact that she stays at a shopping center. Uh, that really worries me, and that I cannot be able to even provide for her.

Uh, my other sources of stress, that gives me stress a lot more, are domestic, uh, issues with my husband...My husband, uh, especially when he doesn't have money, he comes here and...shouts at me and makes noise at me, and even, uh, release his stress on our little baby. Uh, he would discipline or cane our little girl. I would try to intervene and ask him if, asking him if that was the best way to deal with, uh, the problems of lack of money, would that bring money if he did that? But he would still continue and do that. And also, we also got married when we were young. So, he also stresses me with uh, moving out with other girlfriends...

Finally, God was a major aspect of the lives and well-being of interviewees, in particular because many interviewees saw God as a provider, who would help them meet their basic needs.

As explained by Christine, when her husband passed away:

I felt bad. Uh, it found when I was sick, I was pregnant, uh, I kept on just crying as I sat on the chair here. But, at the moment, I told myself that there's nothing really, really hard before God...When you go to church every Sunday, and you listen to the preachings from the man of God, you get relief. You find yourself at peace.

...at the moment, even the house that I stay in is, uh, leaking, uh, when it rains. But I see, God has protected me, despite the leaking roof. Um, he protects me here...Oh, the reason why I'm saying God has helped me is, uh, the money I started receiving [from GiveDirectly], that has given me strong will and power. Because I'm planning now to put up my house, proper house.

The Complexity of Interviewee Views on Their Subjective Well-Being

In some ways, it seems simple that interviewees' well-being depended on basics, relationships, and religious faith. However, in other ways, evaluating interviewee well-being is difficult, because interviewees seemed to have multiple perspectives – some more negative and others more positive, some more durable and others more fleeting – about their level of well-being. Various perspectives would arise at different time points in an interview. Take for instance, Mary, who was struggling to provide for her mother and children, and was dealing with a difficult marital relationship. When asked whether or not she was happy, Mary replied:

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

JJ: ...how is it that you're okay when there's not food there? How is it that you're still happy? It could be, uh, you might have answered this already. I just want to check to make sure I understand.

Mary: I'm happy, I wear a happy face...I don't want to wear a sad face, because I don't want anybody, somebody would wonder, "Why is she sad, wearing a sad face? Is she

lacking something in the house, or what?" So, I just wear, I'm happy, because I wouldn't want anybody to even notice that we are going through some, some problems.

JJ: Okay. And, um, that's sort of the face that you present to people. Inside, when you don't have any food, are you happy, or sad, or a mix, or?

Mary: Deep inside my heart, um, I feel sad, and it stresses me that sometimes, uh, by the onset of darkness, I have nothing. There's even no sign that there'd be food in the house. My small baby would cry, asking for certain things. But I don't have, I can't provide. So, deep inside, I keep on wondering whether one day I'll be able to have my stock of things, and if my baby asks for it, I'll be able to give it out. So, deep inside, I'm really stressed.

As illustrated by these quotes, one can think of interviewees' evaluation of their well-being as consisting of an evolving mix of perspectives ranging from negative to positive. For instance, one could be thankful that they were at least still living, but yet long for so much more. Given this complexity, it is challenging to evaluate how different groups compare in terms of their sense of well-being. However, it is important to try to evaluate this, because overall well-being is, of course, an overarching outcome of much importance to cash transfer recipients. Thus, what follows are the main findings of this study, concerning how the different study groups compared in terms of their overall sense of well-being – presented with the knowledge that such comparisons are difficult to reliably make.

How Study Groups Differed In Terms of Well-Being

First, money helps. Given the aforementioned components of well-being, it makes sense that interviewees had a higher level of well-being while they were receiving their cash transfer money. For instance, according to Tiffany:

Since I started receiving the money, I have seen changes in my life. Uh, before I used to be rained on, uh, my house used to leak. And we would be rained on with my children. That is why we even decided to start buying iron sheets. Uh, so that is my happiness. That is my greatest happiness, that I, I can say.

Second, receiving a larger sum of money also seemed to help. For instance, compared to interviewees in the \$500 group, those in the \$1,000 group were more likely to make statements about their lives being raised to “another level” as a result of the cash transfer. As explained by Caroline:

Ah, the reason why I’m saying I’m happy is, uh, the kind of things that you people have done for me, um, have made me move from the stage I was to another level. Uh, so the step that I’ve made, uh, has helped me change, and that’s why I’m happy.

In contrast, interviewees in the \$500 and control groups were more likely to say that nothing good had happened in their life. For instance, when asked whether or not she was happy, and why, Susan explained:

Uh, the reason why I’m saying I’m not happy, because I started suffering when I was still young. Up to this far, I still continue to suffer. I have, my life has not improved any bit. So, wherever I sit, wherever I am, I’m always sad. I always feel, uh, pain that my problems have persisted, and uh, I have never seen, I have never known happiness in my life.

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

How do interviewees cope with stressors?

Coping strategies were similar across study groups. Interviewees often explained that, though they had worries, they usually just preceded with their daily work and activities. As explained by Tina:

My worries, uh, are there, and even though I do whatever I planned, uh, whatever I’ve planned to do in the day, I feel weak at times. But then I just have to do them, because if

I don't, I would be much more weaker, uh, than if I just sat down and stopped doing them. So, I just do them despite the worries that I have. Uh, that makes me feel a little better.

To many interviewees, keeping busy and/or working to generate income were their main strategies for coping with stressors. This makes sense, given that their stressors often stemmed from lack of income. As described by Molly, "Oh, there's nothing that, uh, can reduce my stress, except for the work that I said, the farm work that I said I engage in, for cassava."

In addition, as explained above, interviewees often drew on their religious faith to help get through difficult times.

Results Related to Study Aim 3

For girls who received cash transfers, what has the receipt meant to them?

Initial Receipt

As would be expected based on the above discussion, interviewees were generally happy and excited upon finding out that they would receive a cash transfer. There were two exceptions to this observation.

First, as explained by Mary, “people have a tendency of thinking that they’re being cheated on,” and some interviewees doubted that the cash transfer money would actually come. For Mary in particular, this issue was important, because when she was growing up, another organization had written down her name as a potential or actual recipient for a social assistance program, but never provided her with any assistance. Mary still remembered this experience, and thus, in her words, “I just pray[ed] that I would succeed and benefit from this, because I never had an opportunity before, yet it was there.” People like Mary can feel long-standing disappointment when they perceive a social assistance program as not fulfilling its commitments. Thus, it is important to make clear to people when they are only being considered for a cash transfer, and when they have been officially enrolled and will definitely receive one.

Second, four interviewees mentioned that initially, people in their community portrayed the people from GiveDirectly as being “devil worshippers” or people who would suck blood from community members. As explained by Jackie:

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

But...during the process when the GiveDirectly people were within the villages here, she would meet people from other villages...and then she would hear people talking about what GiveDirectly had done in those areas, in terms of improving shelter for people.

Eventually, Jackie decided to enroll in the cash transfer program:

She said that, in any case, uh, as the claims were within the village, that GiveDirectly people are devil worshippers, so be it! She would just go and, and just suffer the consequences if they were. So, the testimonies from other village beneficiaries...Helped her, you know, decide to join the program much faster

This is not to say that accusations of Satanism and blood-sucking are unique to GiveDirectly. Actually, such accusations have also been made about epidemiological research projects being done in Luo communities in western Kenya. These claims may reflect “wider perceptions of exploitation and threat” borne out of various historical experiences; they also may reflect suspicion of outside knowledge that is not embedded in local communities (Geissler & Prince, 2010, p. 22). The programmatic implication of this is that, given the strong religious beliefs of many potential cash transfer recipients, efforts could be made to: (a) Introduce GiveDirectly to communities in a way that allays fears about GiveDirectly’s intentions, and/or (b) Facilitate discussions between past and potential recipients, so that those with initial apprehensions about GiveDirectly can gain the kind of perspective that Jackie acquired.

Housing

Excluding Jennifer, whose husband had taken all of her cash transfer money by the time of her interview, there were 19 interviewees who received a cash transfer. Of these 19, 14 (seven in the \$1,000 group and seven in the \$500 group) used their cash transfer to help build a house with an iron sheet roof. Of the 14 who bought a house, ten felt that obtaining an iron sheet house was one of the biggest changes they experienced as a result of the cash transfer. The focus on housing makes sense, given the panoply of difficulties faced when living in a grass-thatched hut.

Foremost among these difficulties was having a grass roof that leaked when it rained – especially in a place like Siaya County, where there are rainy seasons with extremely heavy

downpours. Of the 14 interviewees who bought an iron sheet house, ten mentioned the challenges of having a leaky roof. These included having to wait until the rain stopped before one could eat (presumably to avoid food getting rained on), and the health risks of living in a leaking house. As explained by Tiffany:

Oh, it's generally a difficult situation, staying with your children in a leaking house, because there are situations where you could be attacked by malaria, and stuff like that...And two, when the house leaks, and it makes the house cold, the cold can attack the child from even the feet.

As mentioned by Molly, it is also difficult to sleep in a house with a leaking roof:

I think, uh, the moment I'll have my new house, I think life will be better. Because, um, I'll be able now to um, stay well, sleep well, as compared to, uh, the moment when, if it rains at night, I have to sit up and wait for the rains to stop, because I have to pull things here and there, uh, to avoid being rained on

In addition, grass thatch for a roof requires continual upkeep, which consumes a great deal of time, energy, and/or money. As explained by Tina, manual upkeep involved, "cutting grass," "bringing it all the way" from the riverbed which is a "long way" away, "drying it," and "thatching it." "It's a whole process. It takes time. And it's very tedious. And sometimes, you'd even miss grass...yeah, you're not able to find it there, because it hasn't, it hasn't grown yet." Patricia mentioned that her parents had to continually buy grass to reinforce their roof. So, she felt that using the cash transfer money to buy her family an iron sheet house would, in the long-run result in money saved that she could then use to pay for her tailoring training.

As illustrated by Patricia, purchasing an iron sheet house could potentially improve not only interviewees' living situation, but also their livelihood prospects. In line with these livelihood benefits, Jackie explained that:

...if you are going to school and you're living in a leaking house, you will not be comfortable, um, uh, doing your studies there, because all your mind would be focused on the leaking house, and you'll not even concentrate in your studies.

Joyce described how:

...the reason why I decided to prioritize the house, is uh, one, my initial house was small, and could hardly move even around it. Two, um, a house is like, a, the foundation of everything. Uh, even if you had to start a business, would you start a business and, you know, come back to nothing? You need a house to even come back to, once you are out there doing your business, and even where you can keep your things safely. So that is why I prioritized the house.

This same logic applied to using one's house to safely store farm produce.

Beyond these economic concerns, a home is of central cultural importance to many Luo people. "Most Luo everywhere – can point to a place called home...(married women have two: birth and marital home), and everyone agrees that a person must have a home...From a Traditionalist perspective, the home is by no means a mere material structure, but the core of 'Luo culture,' kinship and social order" (Geissler & Prince, 2010, pp. 113-114). Furthermore, in this cultural context, "It is a man's obligation to build a house – or rather a series of houses – for his wife: first a house in his father's home; then, in his incipient own home, a temporary house; and eventually the proper house at the centre of the new home" (Geissler & Prince, 2010, p. 126).

The experience of Jackie accords with this understanding of a home in Luo culture. Jackie discussed several reasons for using part of her cash transfer money to put up a home, including having a decent shelter for herself and her family, which could be used as a place to study and host guests. However, she initially framed her housing purchase as building her "mother's house." She used this language, even though her mother was deceased. As explained by the interpreter, "Culturally, a, a man is supposed to put up a home," but Jackie's mother, "passed on before, uh, her father could be able to make for her a house. So, that is why, they decided to now put the mother, put for, build a house for the mother posthumously."

Finally, there is the issue of dignity or public image, which played a major role in interviewee's well-being and motivation to purchase not only housing, but also other items such as furniture and clothes. For instance, as explained by Joyce, "people have always, uh, taken me for granted, insulted me, scorned me," and that she was "taken as a nobody before" starting to receive her cash transfer. She explained that:

...my house was tiny...We were sleeping on the floor... when people would come to my house, there was no where they could sit on. So they would go about talking. Oh that, "Oh, that lady's suffering. She'll forever live in suffering, uh, stay in suffering."

Things changed once she started receiving her cash transfer:

...now I have a better house. I've bought chairs. So, even the level of scorning has gone down...Oh I feel great. I feel happy, because when I walk around, when I go to the market, the people who used to laugh at me no longer do that. They have coiled their tails now...They're like, uh, they have given me respect. And I'm happy about it.

These results concerning the numerous reasons why interviewees prioritized buying an iron sheet house accord with findings from another GiveDirectly project in Rarieda Province, Kenya (Faye, 2013).

To what extent do interviewees feel that cash transfers have impacted, or even transformed, their lives?

As illustrated by the above discussion, interviewees tended to feel that the cash transfer program had had a positive impact on their lives. Indeed, all interviewees who received a cash transfer agreed that the program was a good idea. Though the cash transfer program definitely had impact in the short-term, it is also important to consider its potential for long-term impact.

As described above, in the \$1,000 group, five women were still receiving a cash transfer at the time of their interview, and five women had stopped receiving their cash transfer at the time of their interview. Similarly, in the \$500 group, five were still receiving, and five had stopped receiving, by the time of their interview. However, for the five women in the \$1,000

group, June 2013 (the month before I interviewed them) was their last month receiving a cash transfer. So, most of them had not yet felt what it was like to no longer receive a cash transfer for a substantive period of time. In contrast, among women in the \$500 group, the last month receiving a cash transfer ranged from January through May 2013. Therefore, they had a better sense of what it was like to no longer receive a cash transfer.

In both the \$1,000 and \$500 groups, however, there were women who were either unclear about when their cash transfer would end, and/or who hoped that the cash transfer would be continued beyond its original duration. This is illustrated by the following dialogue with Anna:

Anna: I would just want to thank, uh, the people from GiveDirectly to continue helping us, because so far our life has changed for the better.

JJ: ...how do you want your life to be in the future?

Anna: Oh, I would like to have a good life. Uh, if you continue assisting me, so that I can remove, uh, any worry that can come. Yeah.

JJ: Okay. Um, and can you describe more what specifically you'd like, uh, for the future in your life?...anything specific or any way specific you want your life to be in the future.

Anna: Uh, what I say is, if, you can continue helping me, so that one day you take me to do some training, uh, so that I can be able to do some work, yeah, that would improve my life.

It can be difficult to prevent people from forming inaccurate hopes and expectations concerning the duration of cash transfer receipt. However, perhaps it would be possible to include, as part of the text messages sent to recipients or as part of follow-up phone calls to recipients, a reminder of how many cash transfer installments they have remaining. That way, they could be helped to remember how much time they have left to benefit from the cash transfer funds.

Because the women in the \$1000 group had only just finished their cash transfer at the time of their interview, it is difficult to compare their lives post-cash transfer to those of the \$500

group. However, it seemed that overall, after the cash transfer, life once again returned to being quite difficult. This was especially true if livelihood investments that had been made were unsuccessful. Joyce, for instance, was in the \$1,000 group, and June 2013 was her last month receiving a cash transfer. In response to a question about what life has been like since she stopped receiving her cash transfer:

Uh, I must say, it's, it's been tough, uh, cause the last money I got, I used it to farm. I bought seeds, and uh, fertilizer. And I knew that, if it did well, then I would get enough maize to feed on, and also surplus. But this is what I got [Joyce points to a small pile of corn outside her house] from all the expenditures that I put in. This can hardly last me a month. So, I'm really, I'm really scared. I'm worried that, you know, things might just not be enough.

Given the challenges she faced after the cash transfer ended, Mary (an interviewee in the \$500 group who received her last cash transfer installment in January 2013), felt like she was back to square one. As discussed previously, Mary's husband stopped contributing to their household after the cash transfer began, and the business that Mary started with part of her cash transfer money had collapsed. She used her cash transfer to help support her mother, and pay for food and household needs. However, aside from purchasing some livestock, she did not seem to have bought any other durable goods such as a house. According to Mary:

I can say that, uh, my life has, it's just the way it used to be before I started receiving the money. Uh, because, I, I'm just back to where I was before, when the money, eh, stopped coming.

However, despite the difficulties of life post-transfer, some interviewees felt that their life was better overall compared to before the cash transfer. Take for instance, Emma, who received her last cash transfer installment in March 2013. When asked what life has been like since she stopped receiving her cash transfer, Emma explained:

Emma: ...life has been difficult, and [I] find it difficult to explain...

JJ: Can you maybe, maybe we can start with this. Um, is your life now more similar to what your life was like before you got the cash transfer, or is your life now more similar to what your life was like during the cash transfer?

Emma: Now my life is a little better compared to, uh, before I started receiving the money. Uh, my life after even receiving the money and stopping to receive it is much better compared to before I started receiving the cash.

JJ: Okay. Um, and how so?

Emma: Okay. It was worse before I started receiving the cash, uh, because I had a small plot that could not sustain my, uh, food needs. Now I have a bigger one...

It seemed that purchasing an iron sheet house, and making a successful livelihood investment (a larger plot of farm land, a sewing machine, etc.), were two important factors that promoted a better life after the cash transfer ended.

Did interviewees think that cash transfers were good even though they were temporary?

Given the challenges faced after the cash transfer ended, I began asking interviewees if they thought that cash transfers were a good idea even though they were temporary. Of the nine people asked, the only equivocal response was from May, who explained that:

I must say, it was okay, even during the time we were receiving the money. And uh, unfortunately up to now, when we stopped, we stopped receiving the money, um, I'm, I'm stuck with so many things. Uh, but the whole idea is good, uh, as long as it is consistent.

All other responses were unequivocally positive. For instance, in response to the question about whether or not the cash transfer was good even though it was temporary, Joyce stated that:

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

It is worth noting that, of the ten interviewees who had already finished receiving their cash transfer, Mary was the first to stop receiving hers. Thus, other interviewees might develop a

more equivocal view of the cash transfer program, as more time passes since the end of their transfer. However, given the challenges surrounding Mary's cash transfer experience, her views may be somewhat more negative than those of others.

What ideas do interviewees have for improving cash transfer programs?

Improvements

Interviewees were asked at several points, and in several ways, during the interview, if there were any negative aspects about the cash transfer program, or anything about the program that could be improved. Other than the issues mentioned above in the section on "Cases of Severe Conflict between Interviewees and Spouses," interviewees raised almost no negative aspects about the cash transfer program.

In fact, far and away the most common request was asking that the cash transfer program continue for current recipients and/or expand to serve more people. For example, Emma, a woman in the \$500 group who had already finished receiving her cash transfer, explained:

I would, uh, recommend that they continue cash transfer program continues for us. Also, I would also recommend that, uh, more people are recruited to benefit from the cash transfer program, at least for a year or so.

Community Discord

One interviewee named Amy requested that her village elder stop gossiping about cash transfer recipients:

Amy: Um, our village elder who stays, who is our neighbor just around here, uh, when this program came, he announced it to everyone, and has been actually spreading, you know, rumors that, uh, we are going to get some help, we are going to build [either "four" or "for"] houses, and get food supplies. So...I fear that, uh, we could even be attacked, if people think that all those things might be done for us. So, I would want to, urge that he stops spreading the rumors around village...

JJ: Okay. Um, during the time when you were receiving the money, did anyone come and bother you about it, or, you know, attack you, as you said...?

Amy: Uh, nobody came to attack us, uh, though the village elder was always spreading the information around.

Though no other interviewee made this kind of request about a gossipy village elder or other community member, other interviewees did mention that there was sometimes resentment among community members who had not received a cash transfer. Perhaps the most extreme case of resentment was mentioned by Joyce:

Joyce: Yeah, well I must say, people are jealous. Uh, community members are very jealous. And uh, people speak badly. Uh, if you go to the river, somebody just want to chop you with a machete... Just because of this house. Uh, s, recently, somebody, some people said they would come and burn us in the house, torch the house. So that tells you that people are not just happy. People are jealous. People are not very happy of this development...

JJ: Are you, um, fearful about that, or?

Joyce: Well, uh, uh, I think those are, those are just empty talks. I don't fear anything or anybody. Cause in any case I think if, if somebody wants to burn you in your house, they'll just do it anyway. But uh, I don't think anybody who is seriously interested in burning you in your house would even tell you, uh, because if that happens, then those are people you need to report them to the authorities. But I think anybody who is interested in really burning you down in your house, they wouldn't even tell you. They would just sneak in, and do it, and get away without being noticed...So, to me those are just empty talks.

JJ: Okay. What about the machete-ing? Do you think that's empty talk, or, or, are you fearful about that?

Joyce: Oh the one who threatened, threatened to chop us with a panga, with a machete is a notorious thug. Uh, he's been in and out of prison...So, he's known. He steals from people here. He does funny funny things in the village...So, his, his name is everywhere. He's been reported. He's somebody on surveillance. He's being watched by everyone, the police, here, in Siaya. So everybody, he has issues with almost everybody. So everybody have reported him...So should he do anything bad, then he would just be picked to the police, because he was brought here by the police, and the police know where he is. They would just come and pick him up.

Given the potential for resentment and jealousy, many interviewees decided to keep their cash transfer a secret, known only to those in their home. However, as illustrated by the cases discussed above of spouses stealing money, people in interviewee's homes could be just as, if

not more, likely to steal than community members. Indeed, the only other case of attempted theft was that of Lisa, who suspected that a co-wife of hers stole her cell phone in an attempt to access her cash transfer money. However, given that the co-wife did not know Lisa's M-Pesa PIN, this attempt was unsuccessful. Given these incidents, GiveDirectly should continue monitoring for theft and other adverse events.

Less Commonly Mentioned Negative Aspects or Requests for Improvement

There were only two more potential issues raised about the cash transfer program, and these issues were each raised by only one interviewee.

Christine mentioned an issue with the cell phone she was supposed to receive from GiveDirectly:

...the initial people [from GiveDirectly] who were doing survey and recruitment...came here, and um, they were taking photographs for people. And, uh, there were rumors of those people being devil worshippers and all that. So, I refused. I had devolved some fear and I told the person not to take my photos. So, he told me that, if he doesn't take my snaps, my photos, I should give him the phone. So, I gave him the phone, and he went back with it. So, I'm just requesting if I can get my phone back.

GiveDirectly has already been informed of Christine's situation, which seemed likely to be either an isolated logistical incident, or perhaps a confusion on the part of the interviewee.

Finally, another interviewee (Caroline), happened to mention during her interview that, "...if I'm busy or tired, I would send [my husband] to get [the cash transfer money]. Sometimes, we wouldn't get M-Pesa in [our Nearby Location]. So, we had to go all the way to Siaya town." Caroline was not mentioning this to request that a change be made to GiveDirectly, but rather she just happened to mention this situation during the course of explaining why her husband sometimes picked up her cash transfer funds.

Alternatives and Complements to Cash Transfers

Interviewees' overall positive view of the cash transfer program generally also applied when they were asked to compare cash transfers to other potential programs, such as those providing healthcare, education, savings groups, jobs, clean water, or agricultural support. Of those asked, most interviewees explained that they would prefer to receive cash transfers rather than these other programs. The main reason for this preference was that, with a cash transfer, they could decide how to use the resource to meet their individualized needs. As explained by Emma:

I would rather prefer a cash transfer where I'd receive money, as opposed to materials. For instance, if somebody were to give me seeds, uh, and apparently my need at that point was not necessarily seeds, for instance, if my baby was sick, and I have seeds for planting, uh, I might not be able to sell the seeds to make money to take my baby to the hospital. So I would rather I receive money. Then I'll be able to sort out my needs as they arise, as opposed to a material that, uh, might not necessarily meet my, uh, current needs.

There was, however, a sizeable minority of interviewees who would have preferred education or livelihood support, such as being provided a job, a motorcycle, or assistance with farming, livestock rearing, or starting a business. An important reason for such preferences was the desire for a more sustainable income source than that which cash transfers could provide. As Patricia explained:

Well, a job is long-term, cause it will help you always throughout your life until you die. But money you are given, that would be temporary. You'd get it, and you'd use it, and uh, it gets finished. But a job, you'll always use, you'll always work and earn from it for a long period of time.

Finally, some interviewees also expressed basically the idea that, "Hey, I have so many needs that I'll take whatever I can get." In other words, they would welcome any of a variety of services – from cash transfers, to health care, to a job. For instance, Patricia stated that, "Yes, I would love some service other services than the ones for cash transfer. Generally everybody would want some development here and there."

Final Thoughts on Cash Transfer Programs

Giving Cash Transfers to Minors

When asked what they thought about giving cash transfers to people under age 18, most interviewees said that giving cash transfers to minors was good idea. For instance, when asked about this, Joyce replied that:

Joyce: Oh, it's a good idea...Especially if they are still living with their parents, there are so many things they need in their lives. And um, this money would help them acquire those needs. Because that's why I realize, most of girls, at that age, uh, they tend to run away, get married, because they hope that that is where they'll get those things they want in their lives. Yeah. So, that, that money's just okay at that age.

JJ: ...And can you just describe what sort of needs you mean?

Joyce: Oh, those are things like clothes, you know, girl clothes, uh, shoes, and stuff like that. So, those are the things that girls sometimes, uh, her parents might not be able to provide for her. Uh, yet she see her friends, oh, you know, wearing those kind of clothes, and those clothes are really expensive. So, that is why sometimes they run away and hope to get it from, um, boys out there.

Interestingly, the few interviewees who said that giving cash transfers to minors was a bad idea were all still living with their parents, and often cited the possibility that younger girls would spend the cash transfer money poorly. For instance, Jackie explained that:

If you give them money, sometimes they will not plan with the money on a correct way. Sometimes they will say that, "Now I've started receiving the money, I should not even listen to my parents." Then, they'd decide on what to do with the money. Nowadays, the world have change. Some girls also get married when they're still at a tender age. Now they will say that, "I have money. I can go and get married to any person." Now, they are, I was saying that people who are still under 18, they have no plan with money. But people who are now 18 and above, they are grown-ups. They know what is bad and what is good. They can see, in our home, we lack this and this...We sit down with our parents. We decide on what to do with the money. Now, it depends. Now I cannot say.

Advice to Future Cash Transfer Recipients

A fitting place to end this discussion of cash transfers is what advice interviewees had for future cash transfer recipients. In line with what has been stated above, the main advice that

interviewees had was to use the cash transfer well. The language of spending the money on something “visible,” or something that could be “remembered,” often arose in the advice given by interviewees. In other words, just as funders think about sustainability, so do interviewees. They often wanted to convert the short-term cash transfer into some purchase that would have a long-term impact on their lives. Similarly, just as funders are concerned that money is not wasted, so are interviewees. This makes sense, given that unmet basic needs caused so much suffering in interviewees’ lives. In addition, for a few interviewees, there was the idea that one day, the people funding the cash transfer might come back, and they wanted to be able to show the funders that they used the money well. Thus, even without externally imposed conditions, there were many factors encouraging interviewees to make the most out of their cash transfer money. As explained by Tiffany:

I can advise them that, uh, when they receive the money, let them use it, uh, on things that are visible, and...things that can make their life improve...Okay, I mean, when I talk about visible things, I mean if you are living in a grass-thatched house, uh, like this one, you can put up an iron sheet house, uh, so that when your funders come one day, they’ll find you in that kind of a house, and even tell them that you managed to build a better house, because of the funds they sent you. You can also start a business that you’d say that you started with that money, and also even buy a cow, if you never, if you lacked a cow before.

Finally, as explained by Beth:

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

Summary of Results and Programmatic Implications

Summary of Results

Results Related to Study Aim 1

The vast majority of interviewees, regardless of study group, had one of the following as their main goal: (1) Continuing their education, (2) Training and working as a tailor, or (3) Starting a small business. Interviewees pursued these goals mainly as a means to an income to support themselves and their families. Empowerment to achieve one's goals can be viewed as being comprised of resources and agency. Cash transfers helped provide resources – though in the case of interviewees still in school, these resources often were not enough to meet the high costs of education. Cash transfers may have had subtle positive impacts on agency, by increasing levels of luck, hope, and/or improved overall subjective well-being.

For interviewees who were married, when asked about household money management, the most common response among married women across all study groups was that, ultimately, their husband had the final say concerning financial decisions. Despite this fact, deferring to one's husband as the household head was not the only way in which interviewees related to their spouses. Instead, there were other nuances to how money management decisions were made. In most cases, the power dynamics of household money management did not seem to substantively change upon receipt of a cash transfer. However, in three cases, there was severe conflict between an interviewee and her husband during the period when she was receiving her cash transfer.

For unmarried interviewees, the money management negotiation process was much different, and usually involved their parents. Unmarried interviewees in the control group were not involved in household money management – instead, their parents made the spending

decisions. All unmarried interviewees in the \$1,000 and \$500 cash transfer groups: (a) Kept some of their cash transfer money for themselves, and (b) Used most of the rest of the money to give to their parents or buy something that would benefit their parents. This reflected, in part, the devotion and love which many interviewees felt for their parents.

Results Related to Study Aim 2

Three core components of overall and psychological well-being were brought up by interviewees across all study groups: (1) Meeting basic needs, (2) Social relationships, and (3) God. Interviewees had a higher level of well-being while they were receiving their cash transfer money, and receiving a larger sum of money seemed to help raise levels of well-being. To many interviewees, keeping busy and/or working to generate income were their main strategies for coping with stressors.

Results Related to Study Aim 3

Finding out about the cash transfer program was generally exciting for interviewees, except for some apprehensions about: (a) Whether or not they would actually receive any money, and (b) The potential for GiveDirectly staff to be “devil worshippers.” Once the cash transfer was received, the most important purchase for most interviewees was a house with an iron sheet roof. Women were sometimes unclear about when their cash transfer would end, and/or hoped that the cash transfer would be continued beyond its original duration. Life after the cash transfer ended was tough. However, it seemed that purchasing an iron sheet house, and making a successful livelihood investment (a larger plot of farm land, a sewing machine, etc.), were two important factors that promoted a better life after the cash transfer. Basically, all interviewees felt that the cash transfer was a good idea, even though it was temporary.

Far and away the most common request made by interviewees was to ask that the cash transfer program continue for current recipients and/or expand to serve more people. Most interviewees preferred cash transfers over other programs, and thought that cash transfers would be good to give to minors. The main advice that interviewees had for future cash transfer recipients was to use the cash transfer well.

Programmatic Implications

Below are programmatic implications from this study, many of which I am sure that GiveDirectly is already doing and/or considering. The section of the above text supporting each programmatic implication is cited.

Programmatic Implications Related to Study Aim 1

- Be cautious about the possibility of providing loans instead of cash transfers
 - *Section:* Loans
- Probe more deeply than asking “Who decides what to do with your cash transfer money?” to understand how recipients think about household money decisions
 - *Section:* How do study participants negotiate issues of household resource allocation to achieve their goals?
 - The following are helpful questions for probing deeper into the power dynamics of household money management, especially given that people can be hesitant to admit to a disagreement over money in their household. To gather information on these power dynamics, it is helpful to simply ask a lot of, “Why?” follow-up questions when discussing household money management.
 - Has there ever been a time when you wanted to use money for something now and [the person with whom you make money management decisions]

wanted you to wait until later? Could you describe this more? Could you describe if the reverse has ever happened?

- If there ever were a time when you and [the person with whom you make money management decisions] had different views about what to do with money, who would kind of have the final say? Why?
- Address potential recipient abuse, theft, and impersonation
 - *Section:* Cases of Severe Conflict between Interviewees and Spouses
 - Strongly emphasize to interviewees that they do not need to stay in one place to continue receiving a cash transfer. This may help women feel more comfortable leaving an abusive relationship, if they so choose.

Programmatic Implications Related to Study Aim 2

- Provide UCTs to the control group of this RCT as soon as possible
 - *Section:* How do these girls perceive their psychological well-being, and what are the stressors they face?

Programmatic Implications Related to Study Aim 3

- Make clear to people when they are only being considered for a cash transfer, and when they have been officially enrolled and will definitely receive one.
 - *Section:* Initial Receipt
- To address potential fears that GiveDirectly affiliates are “devil worshippers,” efforts could be made to: (a) Introduce GiveDirectly to communities in a way that allays fears about GiveDirectly’s intentions, and/or (b) Facilitate discussions between past and potential recipients.
 - *Section:* Initial Receipt

- Possibly include, as part of the text messages sent to recipients or as part of follow-up phone calls to recipients, a reminder of how many cash transfer installments they have remaining.
 - *Section:* To what extent do interviewees feel that cash transfers have impacted, or even transformed, their lives?
- Continue the cash transfer program, and expand it to serve more people.
 - *Section:* Improvements
- Consider giving cash transfers to minors
 - *Section:* Giving Cash Transfers to Minors
- Consider creating a UCT program for families with young children
 - This is a reiteration of an idea which I proposed in my “Initial Findings and Action Items to Consider” document sent in October 2013.
 - Though this goes beyond the scope of this study, there is abundant research highlighting the importance of the cognitive, social, and physical development that occurs in utero and during the first five years of life (Grantham-McGregor et al., 2007). Having the financial support necessary for successful early childhood development can have a lifelong impact on one’s health and socioeconomic well-being. GiveDirectly could potentially alter poor children’s entire life course if it provided their families with UCT support as needed from in utero through their first five years of life.

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Appendix I

Interview Guide

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

Questions for All Interviewees

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

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

Probes related to starting a business

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

Comment [j1]: Added 130701.1955 b/c interviewee 154 seemed unclear on her age

Comment [j2]: Probe added 130712.1843 as a probe to help simplify this question

Comment [j3]: Probe added 130704.2220 to beef up the section of the interview guide on psychological well-being. It also gets at a core question of, "Are you happy?"

Comment [j4]: Word added 130704.1850 to this, the preceding, and the following questions, because worry is a commonly-used term in the Luo language

Comment [j5]: Probe added 130704.22## due to example from the SF-36 that a research advisor sent

Comment [j6]: Probes tried out 130712, and added 130713.1059 to investigate more about the "starting-a-business" discourse brought up by interviewees

- wanted you to wait until later? Could you describe this more? Could you describe if the reverse has ever happened?
- d. What kinds of decisions about money do people tend to have different views on?
 - e. If people have different views, who tends to make the final decision? Could you explain why this is?

Comment [j7]: Started asking on 130701 as a probe about money management decision making in general and/or with the cash transfer money (as need be). But it wasn't until 130730 that I recorded this probing strategy in this document.

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

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

Comment [j8]: Added "family, you" and changed order (to list the largest entity 1st, and then the smallest) on 130704.2216 due to concerns that cash transfers do not promote a feeling of self-help/empowerment

Questions for Interviewees Who Received a Cash Transfer

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

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

Comment [j9]: Probe added 130715.1937 after 3 interviewees mentioned devil worshipping, etc. concerns about GiveDirectly when GiveDirectly first arrived in the community

Comment [j10]: Probe added 130716.2248 to explore the kind of situation that interviewee 73 was in, in which she hadn't budgeted/saved anything for tailoring training

Comment [j11]: Probe added 130716.2247, because saving seems (possibly) beneficial for post-transfer well-being

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

Comment [j12]: Phrase suggested by interpreter 130705 pre-1st interview; institutionalized and added to this document on 130706.1803

Comment [j13]: Probe added sometime pre-130705 in an attempt to better explain this question; institutionalized and added to this document on 130706.1803

Comment [j14]: Probe added 130704.2245 due to concerns that cash transfers do not promote a feeling of self-help/empowerment

Comment [j15]: Probe added 130712.1859 due to continued concerns that cash transfers create dependency and a diminished self-empowerment for improving one's one life

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

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

Comment [j16]: Probe added 130712.1922 due to concerns about the long-term impact of cash transfers, and whether it's better to have received a transfer and lost it, than to have not received a transfer at all

Comment [j17]: Probe added 130704.2259. I added savings groups due to concerns about cash transfers and empowerment. I added jobs, because a job is what stands between so many people and poverty. Decided on 130712.1905 to first ask the question without examples (but offering to give examples if the interviewee wants), that way I don't bias any ideas the interviewee might have.

Comment [j18]: Probe added 130716.2030. This doesn't seem crucial to ask, because it's not the main focus of any of my research aims, but it might help provide some context as to what people prefer in terms of programs and services, and what their initial perceptions of GiveDirectly were.

Questions for Interviewees Who Did Not Receive a Cash Transfer

1. Do you know anything about cash transfer programs? Could you tell me about what you know?
2. (If yes to the previous question): What do you think of cash transfer programs?

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- a. Overall, do you think cash transfers seem like a good idea, or no? Could you describe why you think this?
3. Is there anything else you would like me to know?

Interview Guide References

Question or Probe	Reference	Direct quote from Reference (if applicable)
1	(Jones, Tafere, & Woldehanna, 2010)	“Thinking back to when you were younger, can you map out key events in your life up until now (positive and negative) that have influenced the type of choices you have made or the alternatives you’ve had?” (Jones et al., 2010, p. liv)
2	(Abler, 2012)	“What are the things in your life that are important to you?” (Abler, 2012, p. 144)
3	(Helliwell, Layard, & Sachs, 2012)	“The life satisfaction question in the European Social Survey asks ‘All things considered, how satisfied are you with your life as a whole nowadays?’ (on a 0 to 10 scale). The World Values Survey asks almost the same life satisfaction question, except that it uses ‘these days’ instead of ‘nowadays,’ ...” (Helliwell et al., 2012, p. 14)
8, 9, 10, 11	(Abler, 2012; Snyder, 2004)	---
17	(Davies & Dart, 2005)	- “Looking back over the last month, what do you think was the most significant change in [particular domain of change]?” (Davies & Dart, 2005, p. 11) - “Some organisations have set up a domain specifically for negative stories, thus creating an explicit demand” (Davies & Dart, 2005, p. 19)
18.a; 18.b	P. Mukhopadhyay (personal communication, January 23, 2013)	---
19	- (Anon, 2012) - P. Mukhopadhyay (personal communication, January 23, 2013)	“For beneficiaries: have your relationships with non-beneficiaries changed [probe e.g. more jealousy and resentment?] How? How has this affected you?...Do you feel that being a beneficiary has affected your relationship with the community? Do people who are not selected now treat you differently? Why?” (Anon, 2012, p. 26)
20.a	(Hunter & Adato, 2007)	“CSG recipients were asked if since receiving the CSG there are types of decisions that they could now take themselves that they were not able to take before receiving the grant” (Hunter & Adato, 2007, p. 30)
21	(Adato, de la Brière, Mindek, & Quisumbing, 2000)	“We asked women whether participation in PROGRESA made them feel differently about themselves, gave them new confidence, or changed their relationships in any way with their husbands” (Adato et al., 2000, p. 68)
26	P. Mukhopadhyay (personal communication, January 23, 2013)	---

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