

**EFFECT OF GOVERNMENT CASH TRANSFERS ON BENEFICIARIES'
SOCIO-ECONOMIC WELL-BEING: A CASE OF UGANDA'S YOUTH
LIVELIHOOD PROGRAM**

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RS21M66/017

**A DISSERTATION SUBMITTED TO THE SCHOOL OF EDUCATION IN PARTIAL
FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF A DEGREE OF MASTER
OF DEVELOPMENT MONITORING AND EVALUATION OF UGANDA CHRISTIAN
UNIVERSITY**

August, 2025



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DECLARATION

I Mercy Nabulobi here by declare that the research, “An assessment of the effect of government cash transfers on the socio-economic wellbeing of the beneficiaries in Uganda, A case study of the Youth Livelihood Program, Pallisa district” is my original work and has never been submitted to any institution for any academic award.

Signed: 

Date: 11/August/2025

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APPROVAL

This dissertation has been read, reviewed and approved by the University academic supervisor and has been recommended for submission to the school of social sciences at Uganda Christian University.

Signed:



Date: 9/9/2025

Dr. Martin Kizito

DEDICATION

This research paper is dedicated to my parents, Micheal Wandukwa and Sylvia Nambuya whose unending support and belief in me has been constant and a pillar to lean on throughout every stage of my education. Thank you, mom and mzee for encouraging me and reminding me every single day not to give up even when it felt like the only option.

I also dedicate this research to my siblings. This is proof that with prayer, purpose, consistency, persistence and perseverance, anything is possible. I hope that this research paper and my entire Masters degree will inspire you to pursue your dreams with courage and determination

ACKNOWLEDGEMENT

I thank God for His faithfulness, grace and providence throughout my academic journey, His presence sustained me throughout the most challenging times of this study.

I am so much grateful to Uncle Sam, head of Sports at Uganda Christian university for approving the request and giving me an opportunity to do a masters on a sports scholarship under the women's football team. It's because of that opportunity that I was able to write this research paper.

I also want to sincerely appreciate my friend, Ruth Akao for her support emotionally, financially and in countless other ways. This journey has only been possible because of her constant encouragement and sacrifice.

I also thank my supervisor, Dr. Kizito Martin, for his invaluable technical and professional support. His kind constructive feedback and timely help and responsiveness to me have shaped this study

Special thanks go to my boss at Watoto Wasoka, Mr. Francis Mugoya, for generously supporting the data collection process financially. Your kindness and belief in my academic journey meant a lot.

Lastly, I thank the leadership of Pallisa District for their cooperation, assistance and support in any form during the data collection phase. Your support was essential to the success of this research

ABBREVIATIONS

CDO - Community Development Officer

CSG - Child Support Grant

DFID - Department for International Development

FY - Financial Year

ILO - International Labour Organization

M&E - Monitoring and Evaluation

MGLSD - Ministry of Gender, Labour and Social Development

NDP - National Development Plan

NSNP - National Safety Net Program

OAA - Old Age Allowance

PDM - Parish Development Model

SCG - Senior Citizen Grant

SDG - Sustainable Development Goal

SLF - Sustainable Livelihoods Framework

SPSS - Statistical Package for the Social Sciences

UBOS - Uganda Bureau of Statistics

UWEP - Uganda Women Empowerment Program

YLP - Youth Livelihood Programme

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ABSTRACT

The study examined the effects of the Youth Livelihood Programme (YLP) on the socio-economic wellbeing of the beneficiaries in Pallisa District, Uganda. A mixed methods approach was employed, combining cross sectional survey design and qualitative interviews for key informants. The data was collected from 126 beneficiaries and 15 key informants. The findings of the study show that most beneficiaries used the funds given to them to start income generating activities mainly in agriculture and small businesses and services, but the success of these projects was largely moderate due to challenges like delayed disbursement, insufficient funding, and lack of financial literacy. While there were slight improvements in income levels and overall affordability of basic needs like food, healthcare, education, shelter, the program's contribution to assets accumulation was very minimal and only limited to small assets like livestock and basic tools. A negligible number were able to acquire land or any other long-term productive assets.

Overall, YLP led to moderate improvements in beneficiaries' socio-economic wellbeing by enhancing the beneficiaries' ability to start income generating activities which enhanced their ability to meet some basic needs. This study concludes that while YLP has potential to empower youth economically, its overall impact remains limited by design and implementation gaps. It recommends individual funding, increased funding per group, timely disbursement, financial literacy training and improved monitoring for improved program outcomes.

CHAPTER ONE: INTRODUCTION

1.0 OVERVIEW

This study purposed to assess the effect of government cash transfers on the socio-economic wellbeing of the beneficiaries in Pallisa district and how these effects are brought about. In this study, the Youth Livelihood Program (YLP) is the cash transfer that was studied to examine the effect of this cash transfer on the different aspects of socio-economic wellbeing like household income, affordability of basic needs, accumulation of assets, savings etc.

This first chapter entails the introduction of the study, which includes the background of the study, problem statement, purpose of the study, research objectives, research questions, significance, justification of the study, scope and the conceptual framework.

1.1 BACKGROUND OF THE STUDY

1.1.1 Conceptual background

In low- and middle-income countries, Cash transfer programs have been increasingly adapted for the purpose of improving the socio-economic well-being of the citizens (Bastagali et al, 2016). Cash transfers refer to direct or indirect payments from a state or development partner like NGOs or international development agencies to individuals or groups of individuals normally for purposes of reducing poverty and or improving livelihoods (Ribas, 2013).

Cash transfers can be in different forms, but they are generally categorized into two major types: conditional and unconditional. The cash transfers where the recipients are given specific conditions or specific behavioral requirements that they ought to meet, such as enrolling children in school or attending health clinics is a conditional cash transfer. In contrast, unconditional cash transfers are given without any behavioral requirements or restrictions on how the money is supposed to be used. These can be given out through bank deposits, mobile money or in the form of physical cash (UNICEF Eastern and Southern Africa Regional Office Social Policy Working Paper, 2021).

Well-being is a very broad concept, much as there is no consensus on a single definition for wellbeing, the Centers for Disease Control and Prevention (CDC) describes wellbeing as the presence of positive emotions and moods, the absence of negative emotions, satisfaction with life, fulfillment, and positive functioning of an individual or group of people (Bautista et al., 2023). Wellbeing can be categorized into several dimensions to enhance understanding, including physical, mental, emotional, social, and economic (financial) wellbeing

Socio-economic wellbeing is a term used to mean social and economic factors that produce the best outcomes for an individual's health and overall wellbeing and the most common indicators that can be used to measure the socio-economic wellbeing of an individual or group of individuals are employment, material assets, affordability of education and healthcare services and other household needs (Baker, 2014)

1.1.2 Historical background

Cash transfers gained popularity first in Brazil and Mexico in the 1990s before being adopted all over the world in 2005 and by 2007, it was implemented in twenty-seven countries (Sardan & Piccoli, 2018). Globally, approximately more than one billion people in the middle- and low-income countries are benefiting from cash transfer programs (Dietrich & Gassmann, 2018).

In the study by the world bank in 2014, the study highlighted that, throughout the last decade, there is a great expansion of the cash transfer interventions across Africa with over 40 sub-Saharan countries implementing these programs. The major reason as to why these cash transfer interventions were adopted was to respond to the persistent socio-economic challenges like poverty unemployment etc. and by directly giving the vulnerable populations financial resources, over the years, the cash transfers have been recognized as one of the most effective ways to enhance household income, improving access and affordability of basic services like education and healthcare and improving local economies through income generating activities which in the long run contributes to the broader socio-economic wellbeing. The first country in Africa to undertake cash transfer programs was South Africa with its "Child Support Grant (CSG)" in 1998 which

aimed at alleviating child poverty (Hall, 2023).

In the same way, the approach of the cash transfers was adopted by East African countries for example, in Kenya, the cash transfers were first introduced first in 2004. The first program, Orphans and Vulnerable Children Cash Transfer COVC), was a pilot intervention in Kenya launched in 2004 and it was aimed at supporting orphans and the most vulnerable children affected by HIV/AIDS (Ng'ong'a, 2021). Particularlyansfer aimed at enhancing household ability to meet the basic needs of these children,

particularly access to food, education, and healthcare hence contributing to improved socio-economic outcomes over time.

1.1.3 Contextual background

Uganda, like any other developing country, has adopted cash transfer programs like Social Assistance Grant for Empowerment in 2011, Youth Livelihood Program in 2013, Emyooga in 2019 and currently the Parish Development Model that launched in 2022. These cash transfers are all aimed at improving the social economic wellbeing through providing income for startups and improve on their entrepreneurial skill that will in turn improve the standard of living (Mwesigwa & Mubanganzi, 2019).

The YLP is a program that was funded by the Ugandan Government, launched in the FY 2013/14 through the ministry of gender and Labor, Gender and social development and was designed as one of the various interventions by Government in response to the increased levels of unemployment and poverty among the youth in the country whose major aim was to empower the target youth to harness their socio-economic potential and increase self-employment opportunities and income levels (Ekesionye & Okolo 2012).

According to the International Monetary Fund Poverty Reduction Strategy Paper: Progress Report, November 2014, the proportion of the population in Uganda living below the poverty was 19.7% in 2012/13 and the youth make up the biggest percentage of this population. This program was developed to address the issue of poverty as well as the Millennium development goal 1 “Eradicate extreme poverty and hunger” (Ministry of Gender, Labour and Social Development, 2021)

The Youth Livelihood Program (YLP) had three components which are skills development that took 20% of the program and this component aimed at developing skills that can increase opportunities for self-employment among the poor and unemployed youth.

Livelihood support took 70% of the entire program and this component was purposed to provide productive assets for viable income generating enterprises and the Institutional support component that took 10% and all these were aimed at increasing incomes and improve the quality of life of the beneficiaries.

According to the Ministry of Gender, Labor and Social Development Youth Livelihood Program (YLP) summary update of program implementation of January 2021, the Cabinet and Parliament approved budget of Ugandan Shillings 265 billion for the first 5 years of implementation 2013-14 to 2017-18 to cover all the then 112 Districts of Uganda plus Kampala Capital City (Ministry of Gender, Labour and Social development, 2021). Since the program has reached its second phase, it's critical that we understand the effects of the program to ensure that goal was achieved and that is why the research aims at studying "The Effect of Government Cash Transfers on the Socio-Economic Wellbeing of the Beneficiaries".

1.2 PROBLEM STATEMENT

Cash transfer programs have been widely implemented across various countries to reduce poverty and improve welfare. Cash transfers are an effective approach for improving the socio-economic well-being of vulnerable populations by enabling them to afford basic needs like food, healthcare, and education (World Bank, 2022). In a study by Davis et al. (2016), cash transfers are highlighted as way of contributing to growth of income and accumulation of assets but much as these programs are being researched on well globally by different researchers, it is crucial and critical to assess the impact of these cash transfers in specific contexts particularly in the low-income countries like Uganda.

The Youth Livelihood Program (YLP) was launched in 2013 and is one of the many cash transfer interventions that the Ugandan government has implemented over the years. The purpose of the YLP was to address high rates of youth unemployment and poverty through providing financial support to help beneficiaries start income generating activities. In the first phase, the YLP was allocated UGX 265 billion to support youth-projects across the country, according to the Ministry of Gender, Labor, and Social Development (2021). However, even with this heavy investment in the program, questions concerning its effectiveness in lifting the beneficiaries out of poverty and improving their wellbeing still remain especially in regions like the Eastern Uganda where poverty rates are still high.

In the 2022 report by the world bank, 42.1% Ugandans live in extreme poverty with the youth making up the biggest percentage of this figure. In Pallisa District, one of the first YLP beneficiary districts in the country, poverty rate remains high, with an estimate of 35.7% of the population living below the poverty line in 2016/17 (Uganda Bureau of Statistics (UBOS), 2018). Similarly while specific figures for Pallisa District are not always reported separately, the district is within the Bukedi sub-region, which according to UBOS statistical report of 2023 (UBOS, 2023) has a poverty rate estimated at approximately 30% above the national average of 16.1% and given that Pallisa is among Uganda's high-poverty clusters that are characterized by low income per capita, largely reliant on subsistence farming, and poor infrastructure.

According to the MGLSD YLP report of 2021, the recovery rate of funds in the district was just 26.8%, suggesting that the income-generating activities funded by YLP may not have been sustainable or profitable for many beneficiaries (Ministry of Gender, Labour and Social development, 2021).

The persistent high poverty rates in this region among the youth despite receiving substantial financial support through programs like YLP raises concerns about the actual long-term impact of cash transfers on socio-economic well-being of the beneficiaries. Even though the existing studies have examined cash transfer programs on a broad scale, evidence of their effectiveness at a local level is still limited, especially in rural areas like Pallisa District.

This study is therefore aimed at addressing this gap by examining the specific effects of the YLP on the social economic wellbeing of the program beneficiaries in Pallisa District. The research assessed how and if the beneficiaries' ability to start income generating activities, afford basic needs and accumulate assets has been influenced or impacted by the YLP. Through that, the study provided valuable insights into the effectiveness of cash transfer programs and suggested improvements that could enhance the impact in future implementation

1.3 PURPOSE OF THE STUDY

This study's purpose is to examine the effect of the YLP on the socio-economic wellbeing of the beneficiaries in Pallisa District, Uganda

1.4 RESEARCH OBJECTIVES

- 1) To examine the effect of the YLP on the beneficiaries' ability to start up income generating activities in Pallisa district.
- 2) To determine the effect of the YLP on the affordability of basic needs of the beneficiaries in Pallisa district.
- 3) To examine the contribution of YLP towards accumulation of assets by the beneficiaries in Pallisa district.

1.5 RESEARCH QUESTIONS

- 1) How did the YLP affect the beneficiaries' ability to start up income generating projects?
- 2) How did the YLP influence the affordability of basic needs of the beneficiaries?
- 3) What is the influence of YLP on the accumulation of assets among the beneficiaries?

1.6 SCOPE OF THE STUDY

1.6.1 Content scope

In this study, the cash transfer program that was considered and studied is the "Youth livelihood program" (YLP) and the areas of socio-economic wellbeing that will be looked at will be majorly; the beneficiaries ability to start up income generating activities, livelihood skills and their affordability of basic needs or services like education, medical care, food, shelter, clothing etc.

1.6.2 Geographical scope

The study was conducted in Pallisa district. Pallisa district is in the Eastern region of Uganda. The district is bordered by Kumi district to the North, Budaka district to the East, Butalejja district to the southeast, Namutumba district to the south, Kaliro district to the west and Kamuli & Soroti districts to the northwest. This area was chosen because it was one of the districts that got large disbursements and yet still one of the districts highly ranked with poverty and poor socio-economic status (Owori, 2020). This district received UGX 1,784,396,870 for 235 project interest groups in the financial year 2013/14, yet it continues to face economic challenges, with only 26.8% of the disbursed funds recovered making it one of the worst performing districts regarding the YLP funds. The case study has been narrowed down to one district, Pallisa to ensure detailed study and to reduce the complexity that comes with studying a very large area.

1.6.3 Time scope

This study covered beneficiaries of the YLP from its implementation in 2015 up to the end of 2023. This period was chosen because it covers the full duration of YLP implementation in Pallisa District and provides a wide view of its effects. Although initially, the study intended to focus on earlier beneficiaries, challenges encountered during fieldwork data collection such as unavailability of contact information and traceable records, relocation of beneficiaries (respondents), made it challenging to reach those who received funds in the earlier years and as a result, all accessible beneficiaries within the whole program period were considered for the study.

1.7 SIGNIFICANCE OF THE STUDY

This study provides findings to inform policy, practice and contribute to the existing body of knowledge for researchers as explained below.

1.7.1 Inform policy

Assessing the effect of government cash transfers will give valuable insights to enable policymakers to evaluate already existing programs and to design future interventions by identifying successful strategies and areas that need improvement. This research will provide information that will inform the Government, particularly the Ministry of

Gender, Labour and Social Development, in designing and implementing effective social policies aimed at improving the lives of the people.

1.7.2 Inform practice

The findings of the study will provide stakeholders who support cash transfer programs with the required feedback to facilitate decision-making and planning for future or other similar programs. It will also help in generating practical ideas to inform the implementation processes and socio-economic improvement efforts in Uganda

1.7.3 The researchers.

This study will also add more information to the pool of already existing literature on the impact of cash transfers in the country and other research can build upon findings from this study thus advancing the collective understanding of effects of cash transfers on socio-economic wellbeing

1.8 JUSTIFICATION

It is critical that this study is conducted because the Government of Uganda and other development partners continue to inject a lot of money in cash transfer programs with an aim of improving livelihoods of its citizens and yet poverty remains persistently high.

For example, the government, through the Ministry of Gender, Labor, and Social Development (MGLSD), UGX 34.7 billion was initially allocated to the UWEP (Ministry of Gender, Labour and Social Development, 2016), UGX 150 billion to the SAGE (World Bank, 2018), and 256 billion to the YLP (Ministry of Gender, Labour and Social Development (MGLSD), 2021). But even with these large injections of money, the national poverty rates remain significant with an estimate of 42% of Ugandans living in extreme income poverty (World Bank, 2022), and Pallisa District having a 26.8% fund recovery rate in YLP according the report by (Ministry of Gender, Labour and Social Development (MGLSD), 2021), indicating poor sustainability of income-generating projects

This study therefore aimed at assessing whether the government cash transfer programs are achieving the intended objectives of improving the socio-economic wellbeing of the beneficiaries or not and to as well highlight recommendations that can be adapted to improve the implementation of such interventions. Without such evidence-based assessments and studies, there is a risk that these big government investments may not yield their intended socio-economic outcomes and developmental impact in the long run. The findings of this study provide evidence based redocumentations to enhance program design and implementation that will enhance the program outcomes of improving livelihoods of beneficiaries.

1.9 CONCEPTUAL FRAMEWORK

The illustration shows that, in this study the beneficiaries' ability to start up income generating activities, ability to afford basic needs and the ability to accumulate assets is dependent on the cash transferred to them.

Independent Variable

Youth livelihood program

- Amount of cash received
- Timeliness of disbursement
- Business/skills training offered
- Monitoring/support supervision

Dependent Variables

Socio-economic wellbeing

- Ability to start up income generating activities
- Affordability of basic needs (Ability to pay for food, healthcare, education, rent)
- Accumulation of assets (Acquisition of productive assets like land, livestock, equipment)

A conceptual framework describes how particular variables connect in a study in other words; it describes the required variables for the study (Regoniel, 2015). This conceptual framework shows how the different elements/ variables of the study are interconnected, that's to say, how the government cash transfer (YLP) is interconnected with the socio-economic wellbeing of beneficiaries. It highlights the independent variable which is the government cash transfer in this case and the dependent variable which is the socio-economic wellbeing in this case and the intervening variables which essentially serve as processes through which the independent variable influences the dependent variable.

In conclusion, this chapter has introduced the study by establishing the research context of Uganda's Youth Livelihood Program (YLP) as a government cash transfer initiative. It presented the background of cash transfer programs globally, East-Africa and specifically in Uganda, highlighting YLP's objectives. The problem statement highlighted the key gaps in understanding YLP's effect on the economic wellbeing of beneficiaries, while the research objectives and questions were formulated to address these gaps. This chapter ends by outlining the study scope and presenting the conceptual framework that guided the study

CHAPTER TWO: LITERATURE REVIEW

2.0 INTRODUCTION

This section presents a detailed review of the theoretical perspectives and the literature from the previous studies undertaken relating to this topic to inform this study. It examines what other researchers, studies and authors have said and written about cash transfers and socio-economic wellbeing to determine if there has been any ascertained relationship between these variables.

2.1 THEORETICAL REVIEW

This section of the study highlights the theoretical foundations that guide the understanding of how government cash transfer interventions influence socio-economic outcomes, especially among the youth. Theories provide a conceptual lens through which the impact of such initiatives can be assessed. In this study, two major theories, the Sustainable Livelihoods Framework (SLF) and the social protection theory, were applied to inform the research which offered guidance in explaining how the YLP contributes to starting and improvement of income generating activities, affordability of basic needs, and accumulation of assets among youth beneficiaries in Pallisa District.

2.1.1 The Sustainable Livelihoods Framework (SLF)

Developed by the UK (Department for International Development (DFID), 1999), the SLF framework provides a comprehensive approach to understanding how individuals and households achieve improved livelihood, specifically in the poverty and vulnerability context. The key principle highlighted in this framework is that people (individuals and households) need access to different assets including financial, human and social capital to acquire sustainable livelihoods.

Additionally, the SLF recognizes the role of external interventions like the government cash transfer programs in helping individuals and communities enhance their financial capital/ assets which in the long run enables them to build the other forms of assets. In the vulnerability contexts that include economic shocks, political instability, or

natural disasters, interventions, like Uganda's Youth Livelihood Programme (YLP), play a key role in shaping the strategies people adopt to better their livelihoods.

This framework is particularly relevant to this study, which investigates the effect of the Youth Livelihood Programme (YLP), a government cash transfer initiative on the socio-economic wellbeing of youth beneficiaries in Pallisa District because it helps to explain how the government cash transfer like YLP in this case enhances financial capital which enables the program beneficiaries to start income generating activities, improve their affordability of basic needs and enhance asset accumulation and hence improvement of livelihoods since the YLP was designed to provide financial capital in the form of group-based startup funds, aiming to empower young people economically

2.1.2 Social protection theory

This theory was developed by the International Labor Organization (ILO) (International Labour Organization (ILO), 2017) and later was expanded through the global social policy discourse. The theory offers an important framework to guide the understanding of how governments and other institutions intervene to address poverty, inequality, and vulnerability. This theory is based on the idea that social protection interventions such as cash transfers help the beneficiaries (individuals or households) both to navigate their short-term economic difficulties and promote long-term social and economic inclusion. Such initiatives are developed to reduce the risk of poverty, protect individuals and households from income shocks, and support their capacity to achieve sustainable livelihoods.

This theory is relevant to the study on YLP in a way that, when applied to this study, YLP can be explained as both a protective and promotive strategy. YLP is a protective mechanism because it provides immediate financial relief to the unemployed or underemployed youth by enabling them to stabilize their consumption and reduce their exposure to economic shocks and as a promotive intervention through facilitating access to capital that enables the youth to actively participate in economic activities for example by starting income generating activities. In doing so, the program supports youth empowerment.

This theory is relevant to this study because of its ability to explain how cash transfers, YLP in this case, contribute to the improved socio-economic outcomes among the beneficiaries. This theory, first, aligns with the study objective of assessing how YLP enables the beneficiaries to start income-generating activities. The financial resources given to the beneficiaries in this program act as the start-up capital upon which they can invest in productive projects, which is the key function of social protection as a promotive tool. Besides that, the social protection theory supports assessing how cash transfers are able to improve the beneficiaries' affordability of basic needs like food, medical care, and education. Additionally, the theory applies in examining how the YLP contributes to asset accumulation by the beneficiaries by highlighting the importance of cash transfers as not only to reduce poverty in a short term but also in laying the foundation for accumulation of assets and long-term economic resilience

In summary, both the sustainable livelihood framework and social protection theory helps to conceptualize this study by guiding and explaining how government cash transfers like the YLP influence the socio-economic wellbeing of the beneficiaries through improving their access to financial resources, enhancing investment in income generating ventures, improving the affordability of basic needs and supporting long term asset accumulation. The sustainable livelihood framework (SLF) guides in understanding how external financial support can enhance the different forms of livelihood capital which is important for sustainable youth empowerment whereas the social protection theory offers a policy-level lens which places YLP within broader national efforts to reduce poverty and improve the wellbeing among beneficiaries. Therefore, these two theories inform the design, interpretation, and analysis of the research objectives and provide a meaningful structure for assessing the impact of cash transfers on livelihoods of beneficiaries in Pallisa District.

2.2 EMPIRICAL REVIEW

This section reviews studies on the impact of cash transfer programs on socio-economic wellbeing. It focuses on evidence related to income generation, affordability of basic needs, and asset accumulation. The review is on findings from various contexts to show

patterns, successes, and limitations that are relevant to Uganda's Youth Livelihood Program (YLP), thereby providing a foundation for assessing its effectiveness in Pallisa District

2.2.1 Effect of the government cash transfer on the beneficiaries' ability to start up income generating projects

Cash transfer initiatives have shown both positive and negative effects on the beneficiaries' ability to start income-generating activities. Positively, these transfers provide financial capital that enable the recipients to start up small businesses, invest in agriculture, or engage in informal small-scale trade, hence improving their level of income and reducing unemployment. However, not all beneficiaries benefit equally. Some face various challenges like insufficient funds, lack of business skills, delayed disbursement, and many other challenges which may hinder the successful establishment and sustainability of the started projects and in some cases, beneficiaries divert funds to other personal immediate needs or non-productive uses, limiting the intended long-term impact of the cash transfer.

Cash transfers are intended to build financial resilience through enabling the beneficiaries to start up income generating projects. In research done by Mafabi (2023) on the socio-economic benefits of Emyooga, it was found that 50% of the beneficiaries started business such as engaging shops, bars, salon operation among others, 47.1% used the money for personal issues such as paying school fees, buying clothes, food, rent or medical bills etc. and 88% used the money to support their families and constructed/renovated houses. This highlights both productive and non-productive uses of the cash transfers showing some beneficiaries making strategic investments aimed at generating income, while others prioritized immediate household and personal needs or long-term livelihood improvements like housing.

Similarly, a government cash transfer program in Kenya increased the likelihood of youth engaging in self-employment and entrepreneurship (Blattman & Niehaus, 2014).

A study by (Fillippo Grisolia, 2021) in rural Uganda on a cash transfer found that cash transfers had sustained positive impacts on savings, business ownership, and non-

agricultural incomes even two years after the program ended. While the direct effects on investment amounts and assets were limited, the study reported a significant increase in the number of beneficiaries who initiated or maintained income-generating activities, particularly in non-agricultural sectors. In some cases, recipients successfully diversified their livelihoods into small businesses.

According to (Ng'ong'a, 2019) In a study to assess the impact of the “inua Jamii” Cash transfer program on the socio-economic wellbeing of recipient households under the Kenya’ s national safety net program conducted in Migori County, Kenya, findings showed that government cash transfers improved the beneficiaries' socio-economic well-being and increased their engagement in small scale enterprises. In this study, beneficiaries reported using the cash transferred to them to buy stock, farming inputs, and equipment for small scale trade, which gave a foundation for sustainable income-generating activities

Additionally, in Bangladesh, the government cash transfer enabled youth access credit and investment opportunities that helped them in the establishment of the income generating projects (Ahmed et al, 2019). However, according to a study by Johnson et al (2017), it was found out that the bureaucratic process in some cash transfer programs discourages risk taking which limits the beneficiary’s ability to pursue big business ideas.

Despite the success reported above, some studies highlight negative effects of cash transfers. For example, a study by Johnson et al. (2017) showed that bureaucratic processes in some cash transfer programs discouraged risk-taking which limited the beneficiaries’ ability to pursue more ambitious business ventures. Similarly, Smith and Jones (2018), in their study highlighted that long term participation in government sponsored cash transfer programs led to a dependency syndrome and reduced entrepreneurial motivation among the beneficiaries leading to decreased initiative to startup businesses.

Additionally, a study by (Aluoch, 2013) on the Influence of cash transfer programmes on socio-economic wellbeing of beneficiary households in Bungoma county, Kenya

reported that majority of guardians used the funds got from the Orphans and Vulnerable Children Cash Transfer to address educational needs of the children. The program improved relations within the beneficiary households but contributed to the emergency of deep jealousy against these households. Similarly, also the program had positive effect on economic wellbeing of beneficiary households but did not remove these households from extreme poverty.

Furthermore, some other studies show that the effectiveness of cash transfers is in most cases dependent or affected by some external factors. For example, in a study by (Justice Nyigmah Bawole, 2019) in the Philippines showed that microfinance institutions and access to credit acted as a mediator that enhanced the beneficiaries' ability to invest in and grow small scale enterprises. In the same way, according to (Karen Austrian, 2021), evidence from the Adolescent Girls Initiative, Kenya reported that cash transfers alone were not sufficient to bring about meaningful entrepreneur outcomes unless complimented with other initiatives like training in financial literacy. The extra support given significantly enhanced the overall impact of the intervention on the ability to start businesses

These findings show that much as cash transfers can play a very important role in improving the beneficiaries' ability to start income-generating activities, the scale and sustainability of the businesses and overall impact does not only depend on the amount of money given but also on other factors or enabling environments like program design, and additional support or services.

2.2.2. Effect of the Cash transfer on the affordability of basic needs of the beneficiaries

Cash transfers are meant to help families cover basic needs and give the beneficiaries freedom to choose anything they want to consume, whether it's food, education and medical care (Barrientos et al., 2010). In Kenya, the government implemented the Hunger safety net program, a cash transfer aimed at increasing the capacity of the vulnerable to meet their basic needs and an evaluation found that it increased food expenditure to at least one meal per day (Matata et al, 2022).

In Malawi, a mother described the positive impact the government cash transfer had not only for her family's food security, but she was also able to take her children back to school ("Concern Worldwide", 2021). (Moses Naiim Fuseini, 2019.) in their study on the Poverty reduction in Upper West Region, Ghana where it was noted that the LEAP program which was a cash transfer program enabled the beneficiaries improve their food consumption, income levels, savings levels, access to healthcare, and school attendance. In this study, it was concluded that LEAP contributed to poverty reduction as it enhanced the living conditions of the beneficiaries. However, in a study in Peru noted that the cash transfers did not lead to meaningful improvements in food consumption among the recipients (Parker & Vogl, 2018).

In Tanzania, the beneficiaries of the government cash transfer program had an increased likelihood of seeking medication when sick and (The World Bank, 2016). Similarly in Malawi, the government cash transfers increased the medical expenditures and improved health outcomes of the beneficiaries (Baird et al,2019). However, a study in Kenya found no significant relationship between cash transfers and seeking health care (Owusu-Addo et al, 2018)

In terms of affordability of education, in Mexico, a study by Wong and Williams (2017), revealed an increase in household investment in education and promoted school enrollment and attendance. However, a study in Bangladesh found that while cash transfers increase school enrollment, it did not necessarily improve the learning achievements (Ahmed, 2019).

Despite the fact that most literature show a positive relationship between cash transfers and socio-economic wellbeing, there are a few exceptions that show nonimpact for example according to the study by the (Asian Development Perspectives, 2021) on the Productive Impacts of Cash Transfer and Conditional Cash Transfer Programs in Bangladesh, it was found that some cash transfer programs like Old Age Allowance (OAA) and Allowance for the Widowed, Deserted and Destitute (AWDD) were not able to make any significant impact on the livelihood of the beneficiaries and the presumed reasons for failure to create impact was that both OAA

and AWDD beneficiaries were one of the poorest groups and the amount given to each beneficiary was very low.

Furthermore, a cross-country assessment of government led cash transfer programs in Ghana, Zambia, Kenya and Lesotho by (Silvio Daidone, 2019) found out that the effect of cash transfers on affordability of food and consumption is majorly influence by frequency, adequacy and predictability of the payments. Evidence showed that when transfers were provided regularly and in relatively enough amounts to meet at least 20-30% of household basic needs, the transfers brought about meaningful improvements in the quantity and quality of food consumed hence reducing the food insecurity in beneficiary household but when payments were small and irregular, the effect of the cash transfer on the ability to afford basic needs was negligible. This highlights that it's not just the presence of cash transfers that matters but the way through which the program is implemented is equally important in attaining outcome related to the ability to afford basic needs.

2.2.3 Cash transfers contribution towards accumulation of assets

Cash transfer programs are aimed at addressing only immediate needs or enhancing beneficiaries' ability to start income generating activities or improve affordability of basic needs, but they are also recognized for their potential to enhance long-term economic empowerment through asset accumulation. By providing individuals or households with income, cash transfer programs can help beneficiaries to acquire assets like livestock, land, housing materials, equipment etc. and the ability to accumulate assets is very important in building financial resilience, improving household and individual wealth and reducing vulnerability to future economic shocks. This section explores the extent to which cash transfers contribute to asset accumulation drawing from findings from various studies.

In Brazil, a government cash transfer yielded positive results in household reliance because the beneficiary has accumulated assets like land and animals like goats which was the majority (Dou, 2016).

In Uganda, according to Paul Bukuluki and Carol Watson in their report: Transforming Cash Transfers: Beneficiary and Community Perspectives on the Senior Citizen Grant (SCG) in Uganda (Watson, 2012), the findings show that the beneficiaries (older people) of this grant were able to acquire small but meaning full assets especially livestock like chicken, piglets while others joined savings groups and invested their small moneys. This highlights the role of cash transfers in not only enhancing livelihoods in terms of affording basic needs but also accumulation of modest assets.

In Nairobi, the government cash transfer program in Mukuru slums helped the beneficiaries not only to meet their immediate need like paying school fees and buying essential household items but also to acquire assts like shelter materials, livestock etc. Similarly, another study in Kenya by (Ombogo & Owuor, 2018), it was reported that many households that received the cash transfer made efforts to accumulate and retain assets after receiving the cash transfer with livestock (goats) taking the highest percentage.

However not all findings were positive for instance in Niger, a study by (Shannon Doocy, 2017) on a humanitarian cash transfer program that was intended to stabilize house hold food security and livelihoods during the drought seasons should that the intervention did not bring about any meaningful change in durable asset accumulation. It highlighted that beneficiary households only showed some improvement in non-durable assets like food stock. This shows the limited capacity to invest in long-lasting assets. similarly, in Ghana, in a study: The household and individual-Level Productive Impacts of Cash Transfer Programs in Sub-Saharan Africa, the findings show the the cash transfer program(LEAP) had limited direct impact on the accumulation of productive assets among the beneficiaries, and this was attributed to the small cash transfer provided (Agyemang-Duah et al, 2017).

Additionally In another study of the unconditional cash transfers given to the Syrian refugees in Lebanon showed that while the beneficiaries' cash savings and durable goods holding increased, during the period when they received the funds, these assets were later liquidated very soon after the support ended and there was no evidence of

sustained difference in asset levels compared to non-beneficiaries just six months after the intervention. (Popova, 2022)

2.3 Conclusion

The chapter reviewed theories and evidence from other studies on the effect of cash transfers on the socio-economic wellbeing of beneficiaries. Various studies report positive effects on income generating activities, affordability of basic need and asset accumulation but other studies reveal limited or short-term impacts due to weak implementation, insufficient funds or unavailability of support services. The SLF and the social protection theory explain these outcomes. Generally, the effectiveness of the cash transfers depends on many factors, and these insights inform the evaluation of the YLP in Pallisa District

CHAPTER THREE: METHODOLOGY

3.0 INTRODUCTION

This section of the study entails the methodology applied in conducting the research, explaining the procedures, processes and approaches of data collection. It explains in detail the study design and approach adapted, the area of study, the study population, procedure and processes applied in sampling, sample size, the data collection methods, approaches used in data analysis, measures for data quality control, study reliability assessment, limitations of the study and lastly the ethical considerations of the study

3.1 RESEARCH DESIGN

A research design is an arrangement through which data for a study is collected, analyzed and presented (Blankenagel, 2021). Through the guidance of the research design, the researcher is able to get the answers to the study questions. Under this study, a cross-sectional design was adapted. This involves the collection of data in a single point in time from the respondents without revisiting the representative population (Spector, 2019). This design was applied due to its ability to reduce time wastage and costs yet provides valuable conclusions through statistical analysis and detailed insights into the study (Patrik & Ugo, 2019).

3.2 RESEARCH APPROACH

A mixed methods approach was employed for this study. It combines both the quantitative and qualitative methods to give a detailed analysis of the effects of YLP on the socio-economic wellbeing of the beneficiaries in Pallisa District

The quantitative method involves the collection of data that is numerical, that is quantifiable and can be statistically analyzed. In this study, quantitative data was collected by the aid of structured surveys that were administered to selected beneficiaries which offered statistical insights into the YLP's effect on the ability to

start income generating activities, affordability of basic needs, and asset accumulation (Bless & Hingson-Smith, 2010).

On the other hand, the qualitative method involves the non-numerical data collection methods. It aims to explore the respondents' experiences, perceptions and meanings. It provides an in-depth understanding of issues, and it's normally done through interviews and focus group discussions. For this study, qualitative data was collected through semi-structured interviews with key informants that included the YLP District focal person, Community Development Officers, Sub-County chiefs/local council leaders, youth leaders and leaders of youth groups that received YLP funding. The interviews provided in-depth perspectives on program implementation, challenges, and long-term effects, ensuring a well-rounded understanding of the research problem (Bhardwaj, 2019).

The mixed methods approach provided measurable statistical insights and in-depth qualitative perspectives regarding the effect of the YLP which ensured and aided a comprehensive analysis (Haradhan, 2021).

3.3 STUDY SITE

This study was conducted in the 14 sub counties of Pallisa district that were randomly selected. The reason for choosing all the 14 sub-counties which are; Agule, Kameke, Apopong, Kibale, Kamuge, Gogonyo, Kasodo, Butebo, Kabwangasi, Kakoro, Pallisa, Pallisa Tc, Petete and Puti-puti sub-counties was because the Youth Livelihood Program was implemented in all these 14 sub-counties in Pallisa District. Therefore, getting a sample from each sub-county helped in determining whether the program was successful or not holistically hence making the study valid and reliable enough.

Furthermore, Pallisa District was chosen because it is one of the districts that got large disbursements and still one of the districts highly ranked with poverty and poor socio-economic status and is one of the worst performing districts regarding the YLP funds (Owori, 2020).

3.4 STUDY POPULATION

The research population comprised of youth above 18 years at the time of study, both male and female, that were beneficiaries of the Youth Livelihood Program (YLP) in Pallisa District not later than the end of FY 2022.

According to the Ministry of Gender, Labor and Social Development (2020), Pallisa District had 597 beneficiaries from all the 14 sub-counties, and these were included in the study as the study population. Besides the beneficiaries, the study population included the YLP District and subcounty focal persons such as the community development officers, sub-county chiefs/local council leaders, youth leaders and leaders of youth groups that received YLP funding and these were included in the study as the key informants.

3.5 SAMPLE SIZE DETERMINATION

A sample refers to a subset of the larger population that will participate in the survey (Althubaiti, 2023). Hence, the sample size will be determined using Slovin's formula (1960) as follows:

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

“n” is sample size, “N” is population, “e” is error (0.05) or level of confidence 95%

“N” (population) = 597 beneficiaries, male and female, that were beneficiaries of the Youth Livelihood Program (YLP) in Pallisa District by the end of 2022.

$$n = \frac{597}{1 + 597(0.05)^2}$$

$$n = \frac{597}{1 + 597(0.0025)}$$

$$n = \frac{597}{1 + 1.4925}$$

$$n = \frac{597}{2.4925}$$

n = 239 beneficiaries

Therefore, the intended sample size was 239 beneficiaries of Youth Livelihood Program (YLP), male and female, from Pallisa District as of the end of 2022. However, due to practical challenges outlined in the limitations section, the researcher was only able to access 126 beneficiaries which number was the actual study sample. Additionally, the study included 15 key informants who are; the YLP District Focal Person, Subcounty YLP focal persons such as Community Development Officers, Sub- County Chiefs/Local Council Leaders, youth leaders and leaders of youth groups that received YLP funding. These are further represented in the table below.

Table 1: Study population, sample size and sampling techniques

Category of respondents	Population	Sample size	Sampling methods
Youths' beneficiaries of the YLP in Pallisa by end of 2019	597	126	Simple random sampling
Key informants (YLP District focal person, CDOs, Local Council Leaders, youth leaders & leaders of youth groups that received YLP funding)	N/A	15	Purposive sampling

3.6 SAMPLING TECHNIQUES AND PROCEDURE

3.6.1 Simple random sampling

According to (Yates, Moore, & Starnes, 2008), Simple random sampling refers to the method of sample selection where a researcher selects individuals randomly from a given population or large group giving each one of them the same chance to be picked

This study employed a simple random sampling method to ensure an unbiased selection of Youth Livelihood Program (YLP) beneficiaries from Pallisa District. Lists of beneficiaries, along with their contacts, were obtained from different sub-county offices, ensuring accessibility to potential respondents. All beneficiaries had an equal

chance to be selected which eliminates bias in selection and improves sample representativeness.

This is appropriate because it ensures there is fairness and objectivity in the selection of participants as well as capturing the different experiences and program impact among various beneficiaries (Rahman et al., 2022). Additionally, this approach strengthens the reliability and generalizability of the study findings (Ben-David et al., 2021).

3.6.2 Purposive sampling

It is sampling technique where the researcher selects participants or respondents intentionally based on specific required characteristics that are relevant to the study. This sampling technique is also known as selective or judgmental sampling. It differs from the random sampling technique in a way that its focus is on a particular subset of the population for purposes of getting in-depth insights about the study.

This sampling technique was employed in selecting the key informants. The technique is appropriate for the study because the individuals selected as key informants were directly involved in the implementation, supervision and monitoring of the YLP in Pallisa district. Their first-hand experience with the program and expert knowledge offered valuable insights into the effectiveness, challenges and overall impact of the program to the beneficiaries. Their expert knowledge and firsthand experience provided valuable insights into the program's effectiveness, challenges and overall impact on the beneficiaries. Selecting them based on their roles and expertise ensures that the study gathers relevant and informed perspectives that cannot be obtained through random sampling (Bakkalbasioglu, 2020).

3.7 DATA COLLECTION METHODS

Two types of data collection methods were used in the study. These included questionnaire surveys, and interviews which are briefly explained in the following subsection.

3.7.1 Questionnaire survey

According to Amin (2005), a survey is a self-administered inquiry designed to collect information about variables of interest. The researcher utilized a questionnaire survey in this study to gather quantitative data on the effect of government cash transfers like the youth livelihood program on the socio-economic wellbeing of the beneficiaries in Uganda. The questionnaire consisted of structured items designed to elicit responses regarding the topic under study. This method facilitated the effective gathering of extensive data, enabling the researchers to quantify the topic under study (Mchumu, 2011).

The questionnaires were administered physically by the researcher herself plus the support of research assistants. In cases where respondents could not understand English, translation of the survey questions into the local language by the research assistants because most of them were well versed with the local language (s) and where the research assistant was not able to translate, he/she was supported by an available interpreter or community member, under the supervision of the research assistant to ensure consistency and accuracy.

3.7.2 Interviews

Interviews refer to a qualitative data collection method which involves verbal interaction between the researcher and the participant. Interviews aim at collecting detailed and in-depth information about a given topic. They take different structures from fully structured having pre-determined questions to semi-structured and unstructured forms that allow flexibility and exploration of responses Jain (2021). In this study, the interviews complemented and validated information gathered from respondents through questionnaires (Taherdoost, 2021), aiming to capture a comprehensive perspective on the subject. In this study, interviews were conducted face to face and over the telephone, using both structured and semi-structured questions. The researcher chose interviews because of their ability to probe additional information, aid in seeking clarification and also observe the respondents' facial expressions. The interviews also help to address issues that other data collection

instruments might have missed out yet considered essential for the study (Ruslin et al., 2022).

3.8 DATA COLLECTION INSTRUMENTS

Two types of data collection instruments were employed in this study, and they were questionnaires and interview guides that are briefly explained in the subsection below.

3.8.1 Questionnaires

The primary instrument for data collection in this study was the questionnaire, and it was administered to the YLP beneficiaries in Pallisa District. It included structured questions that were systematically designed to gather quantitative data on the effect the YLP on the socio-economic wellbeing of the beneficiaries. The respondents answered the questions which were aligned to the study objectives, hence ensuring a focused assessment of the program's impact. This approach of data collection led to efficient collection of data from a big sample which aided in a comprehensive and robust quantitative analysis. The questionnaire adapted a Likert scale to capture participants' perceptions on the YLP's influence on their ability to start income-generating ventures, afford basic needs, and accumulate assets.

3.8.2 Key Informant Interview (KII) guide

For purposes of collecting qualitative information from key sources, individuals directly involved in the implementation, monitoring and the overall program such as the district and sub-county YLP focal persons, sub county and local council leaders, youth leaders, CDOs and others, the study employed the key informant interviews method. The Key Informant interview guide was comprised of open-ended questions that were designed to aid in exploring in-depth insights into respondents' experiences challenges and perspectives on the effect of government cash transfers, specifically the YLP on the socio-economic wellbeing of the beneficiaries (Ahuja, 2009). This method allowed for a comprehensive exploration of the study key themes capturing rich, contextual data that would otherwise not have been fully captured if only quantitative methods were employed. This guide contained topics that are related to the research objectives which

ensured a targeted discussion on program's impact. Gathering information through interviews from the key informants ensures that the study captures expert opinions and detailed insights, thereby enhancing the validity and depth of the research findings (Jain, 2021).

3.9 VALIDITY AND RELIABILITY OF DATA COLLECTION INSTRUMENTS

3.9.1 Validity for quantitative research

Validity in research examines whether the research instrument is able to truly and effectively measure what it intends to measure and also determine whether the findings are credible or trustworthy (Bates, 2020)

To determine if the questions of the study can effectively capture the intended data, the research experts reviewed and evaluated the questions to examine their ability to capture the intended responses

In order to ascertain the validity of the research instrument, a content validity index (CVI) was computed. Below is the formular that was used by the researcher to determine the validity of the research instruments.

Content validity Index (CVI) = Relevant items by all judges as suitable

Total number of items judged.

When the CVI meets or exceeds the recommended threshold of 0.70 (Duckett, 2021), it suggests that the questionnaire is to effectively collect the required data.

3.9.2 Reliability for quantitative research

Reliability in research refers to consistency, stability and the dependability of the research outcomes. It reflects how well the study findings can be produced under comparable conditions or by different researchers. To determine the reliability of the questionnaires, Cronbach's coefficient alpha was used (Mellinger & Hanson, 2020). Additionally, a pilot study involving 5 participants was conducted and the reliability analysis was performed using the Statistical Package for Social Sciences (SPSS).

3.9.3 Validity and reliability for qualitative research

The researchers' memory constraints can affect the study's validity in qualitative research and to address this, the researcher took detailed notes during the interviews and following each interview, the researcher promptly compiled and analyzed the data collected to extract meaningful insights relevant to the study. The results were shared with the respondents to ensure there was accurate interpretation of their responses by the researcher. Additionally, the researcher sought feedback regarding the data collected from the supervisor to validate the findings.

For qualitative research, reliability can be measured through conducting a study more than once to determine if consistent findings will be got but due to time and financial constraints, the researcher may not have the opportunity to re-do the study. Therefore, it becomes relatively difficult to draw definitive conclusions on the reliability of the study. The lack of the opportunity for multiple repetitions may undermine the ability to examine the consistency and stability of findings which potentially may limit the confidence in the study outcomes. This limitation emphasizes the importance of careful planning and proper execution of qualitative research or data collection so as to maximise reliability within the constraints of the study's circumstances (Hayashi et al., 2019).

3.10 PROCEDURE OF DATA COLLECTION

After the proposal defense, the researcher obtained an introductory letter from the university (Uganda Christian university). Following that, she sought for permission from Pallisa District Local Government leadership (CAO) to use the district as a case study. Additionally, she sought permission from the sub county offices (chiefs) to conduct research from their sub counties after which the researcher finally reached out to various respondents to conduct interviews and administer questionnaires after the respondents had consented.

3.11 DATA ANALYSIS

3.11.1 Quantitative data analysis.

Quantitative data that was collected was reviewed and edited from the field to ensure completeness of the questionnaires. It was then sorted, coded, and entered into the Statistical Package for Social Sciences (SPSS) version 25 for analysis. Then, descriptive statistics like frequencies and percentages were generated to provide an overview of the findings (Pentang & Pentang, 2021) and to assess the relationship between government cash transfer which in this case is the YLP and socio-economic wellbeing, linear regression analysis was conducted to determine the strength and direction of the relationship between independent and dependent variables. Finally, univariate and bivariate analysis was performed where the researcher thought necessary, and the overall statistical data was presented in the format of tables for clarity and easy interpretation (Skinner, 2020).

3.11.2 Qualitative data analysis

Thematic analysis with the aid of NVivo was employed in analyzing the qualitative data that was collected. This approach helped in identifying patterns and insights emerging from participants' responses regarding the effects of government cash transfers on socio-economic wellbeing. The process started with transcribing the data collected through interviews, then it was followed by repeatedly reading through the transcriptions to get a clearer and deeper understanding of the respondents' perspectives and experiences. After that, coding was then done manually by identifying recurring concepts and phrases, these were then grouped into broader themes aligned to the objectives of the study. This kind of data analysis approach ensures that the research findings are drawn from the respondents' very own lived experiences and not just imposed frameworks (Clarke, 2022). The identified themes were then analyzed in relation to the existing literature on government cash transfers and socio-economic wellbeing which allowed for validation, broadening and refinement of the current knowledge. The thematic analysis, due to its repetitive nature, enabled continuous reflection on emerging themes and therefore improving the accuracy, depth and credibility of the study findings (Jackson et al., 2019).

3.12 MEASUREMENT OF VARIABLES

The variables under this study were measured through quantifying both the independent and dependent variables using specific indicators. Categorical scales were used to measure independent variables to examine relevant demographic and contextual factors. On the other hand, Likert scales (for example, 1 to 5, with 1 = Strongly Disagree to 5 = Strongly Agree) were used to examine perceptions, attitudes, opinions and responses related to each independent variable. To measure the dependent variables to examine the level of impact or change observed, ordinal scales were adopted, guided by key indicators that were relevant to the objectives of the study. To summarize the responses, descriptive statistics like the mean & standard deviations were used, and to aid in testing relationships and drawing conclusions on the variable interactions, inferential statistics was applied.

3.13 ETHICAL CONSIDERATION

Ethics refer to the guidelines that differentiate between right and wrong conduct. They play a very important role in outlining clearly and differentiating the acceptable from the unacceptable behavior (Pietilä et al., 2020). In this study, the following ethical considerations were considered and adhered to.

Informed consent: The researcher got informed consent from all respondents. It was ensured that they understood the objective or purpose of the research, the methods involved, and about their voluntary participation in the study. The right to withdraw from the study at any point without any negative consequences was made known to all respondents. Signed consent forms were collected from the key informants, and other respondents while verbal consent was sought from some respondents who were interviewed via phone calls.

Confidentiality and privacy: Throughout the study, the privacy and confidentiality of participants was maintained. Any personal identifiers were removed from the data that was collected, and the responses were kept securely and confidentially to avoid

unauthorized access. Participants' information was used only for research purposes and was not disclosed at any point in time

Participation on voluntary basis: No participant was coerced into participating in this study, and it was made known to them clearly that their involvement or non-involvement in the study did not affect their relationship with the researcher or any institution they are affiliated with.

Respect for participants: There was respect for all participants, particularly in how their opinions, views and experiences are shared. The researcher made sure she remained neutral and avoided in any way influencing the responses of the respondents during interviews and the administering of questionnaires

Minimizing harm: In the process of collecting data, the researcher purposed to minimize harm in any form; physical, emotional, or psychological harm to respondents. Sensitive issues raised during the study were addressed with care, and support was provided if necessary. The respondents' wellbeing was a priority throughout the process, and this was also made known to them.

Honesty and transparency: The researcher ensured that transparency and honesty with participants about the study's objectives and how the findings were to be used is maintained. The participants were informed about the possibility of the findings being published but the researcher emphasized to them that their identities would not be revealed for any purpose.

Ethical clearance: This was sought for, from the University's Research Ethics Committee (REC). This was to ensure that the research meets all the ethical standards and requirements before the commencement of data collection

3.14 LIMITATIONS OF THE STUDY

This study faced several methodological limitations including;

Biased information especially from public offices like sub-county officials and from some beneficiaries who in some cases were not willing to fully disclose how the cash transfers were used. This could impact on the accuracy of the data.

Time constraint was also a limitation, that's to say; data collection process was quite time-consuming due to the geographical spread of respondents across different sub-counties in the district. This delayed the completion of data collection and had a great financial implication for the researcher.

Generalizability becomes a little hard since the study focused on Pallisa district and the findings may not be easily generalized to other districts or regions with different socio-economic conditions and implementation challenges of the Youth Livelihood Program.

The study was also limited by the wide geographical dispersion of respondents across the district and sub-counties. In addition, there were challenges in locating participants (programme beneficiaries), as some had no available contact information, others had changed their contact details, and some had relocated to different areas. These constraints hindered access to the full sample and resulted in a reduced sample size from 236 to 126 respondents, which may affect the representativeness and generalizability of the findings.

There was also a limitation of non-response where some respondents declined to participate due to fear of being arrested since at the time of data collection, there had been some arrests of Uganda Women Empowerment Program (UWEP) beneficiaries who had defaulted to pay back the money. Some respondents failed to provide complete information, which reduced the sample size and affected the comprehensiveness of the results.

Finally, the study faced significant financial constraints. The researcher faced logistical challenges during data collection because the respondents were widely dispersed geographically across the district and sub counties which did not just hinder the ability

in reaching the intended sample size but also significantly increased operational costs. Additionally, the expectations of compensation in form of money from participants, especially key informants, further strained the limited budget which impacted overall study's financial feasibility

In conclusion, this chapter explains the methodological approach that was employed to the study to assess effect of the Youth Livelihood Program (YLP) on socio-economic wellbeing of the beneficiaries in Pallisa District. The chapter covered and explained the research design and approach, the techniques of sampling that were used, the data collection and analysis methods as well as ethical considerations for the study. The chapter additionally highlighted some of the limitations faced like financial and geographical challenges but despite these limitations, the methodology allowed for valid, reliable and ethical data collection offering a strong foundation for the analysis in the following chapter.

CHAPTER FOUR: PRESENTATION AND ANALYSIS OF DATA

4.0 INTRODUCTION.

This chapter presents the findings from 126 beneficiaries of the YLP in Pallisa District which are supported by insights from 15 key informants. The data is organized around the research objectives, focusing on the YLP's effect on income generating activity start up, affordability of basic needs and asset accumulation. Both quantitative and qualitative data were used to analyze the outcomes guided by the research questions

4.1 SOCIO-DEMOGRAPHICS OF RESPONDENTS.

Table 1: Socio-demographic characteristics of beneficiaries.

Variables	Responses	Frequency	Percent
AGE GROUP	20-25	8	6.3
	26-31	46	36.5
	32-38	64	50.8
	39 and above	8	6.3
	Total	126	100
GENDER	Female	63	50
	Male	63	50
	Total	126	100
EDUCATION LEVEL	No formal education	9	7.2
	Primary	15	11.9
	Secondary	54	42.9
	Tertiary	33	26.2
	University	15	11.9
	Total	126	100

MARITAL STATUS	Divorced	6	4.8
	Married	95	75.4
	Single	25	19.8
	Total	126	100

From table 1, the highest percentage (50.8%) of respondents fall within the 32-38 years age group. In terms of gender, there was an equal representation, with both female and male respondents each constituting 50% of the sample, the majority (42.9%) of respondents attained secondary education. Concerning marital status, the highest percentage (75.4%) of respondents are married.

4.1.1 The effect of the YLP on the beneficiaries' ability to start up income generating projects in Pallisa district.

Table 2: Ability to start up income-generating projects.

Variables	Frequency	Percentage	Mean	S. D
Duration as a beneficiary of the YLP				
1-2 years	23	18.3	2.62	0.778
Less than 1 year	2	1.6		
More than 2 years	101	80.2		
Source of income before the YLP				
Formal employment	2	1.6	4.43	1.622
Informal employment	20	15.9		
Self-employment	22	17.5		
Self-employment	15	11.9		
Student	12	9.5		
Unemployed	55	43.7		
Cash transfer from the YLP helped start an income-generating project				
No	29	23	1.77	0.423
Yes	97	77		
Income generating project				
Agriculture	71	56.3	3.08	1.853
Craftsmanship (tailoring, carpentry, etc.)	8	6.3		
Others	2	1.6		
Services (Salon, boda boda)	27	21.4		
Small business (retail hop, grocery, etc.)	18	14.3		

Success of income-generating project				
Moderately successful	63	50	3.53	2.093
Not successful	17	13.5		
Slightly successful	39	31		
Very successful	7	5.6		
Reason for not starting income generating activity				
COVID	1	0.8	1.6	1.63
Dodged by my group members	1	0.8		
Misunderstanding with the group members	2	1.6		
No business idea	4	3.2		
The money was little	3	2.4		
Used the money for other things	6	4.8		
No response	109	86.5		
Change in income				
Decreased	4	3.2	3.3	0.982
No change	30	23.8		
Significantly increased	21	16.7		
Slightly increased	71	56.4		
Challenges when starting projects				
COVID-19 affected us	4	3.2	7.13	3.587
Delays in receiving funds	40	31.8		
Insufficient funds	47	37.3		
Lack of financial literacy	17	13.5		
Lockdown affected us	1	0.8		
Mismanagement of funds	11	8.8		
Negative ideas	1	0.8		
Others	4	3.2		
Used it for medical bills	1	0.8		

According to table 2, the highest percentage (80.2%) of respondents have been beneficiaries of the YLP for more than 2 years (mean = 2.62, S.D = 0.778).

In terms of source of income before the YLP, the majority (43.7%) were unemployed (mean = 4.43, S.D = 1.622). The majority (77%) of respondents indicated that the cash transfer from the YLP helped them start an income-generating project (mean = 1.77, S.D = 0.423). Regarding the type of income-generating project, the highest percentage (56.3%) of respondents engaged in agriculture (mean = 3.08, S.D = 1.853). Concerning

the success of these projects, the majority (50%) reported their projects were moderately successful (mean = 3.53, S.D = 2.093).

Regarding change in income, the majority (56.4%) of respondents reported that their income slightly increased (mean = 3.3, S.D = 0.982). Finally, concerning challenges faced when starting projects, the most common challenge reported when starting projects was insufficient funds (37.3%) (mean = 7.13, S.D = 3.587).

The qualitative findings from the qualitative analysis reinforce the results from the survey under the theme; Effect of the YLP on ability to start income generating projects. Several key informants emphasized that YLP offered crucial start-up funds especially for those youths that were unemployed prior to their participation in the program. Beneficiaries used the money provided to start small-scale businesses like salons, produce dealerships, poultry rearing, piggery etc. One respondent explained:

“The money helped them start small businesses. Even if after some time the most businesses failed, at that time they somehow helped them.” -KII03-PTC-2025

Another added:

“The money was given to groups with aims like chicken rearing or cattle, and it was revolving, coming back to fund others.”- KII05-AGU-2025

However, the 23% who either did not start or whose projects failed just after starting shown by the quantitative analysis, in the qualitative data, it was often attributed this to misappropriation of funds, bureaucracy, and corruption in the disbursement process. Key informants who are leaders in communities noted that some beneficiaries reported that technical staff deducted unofficial commissions (bribes) before releasing funds which reduced the amount given to them for business start-up. Additionally, it was noted that group-based funding also diluted capital, and when combined with poverty and high operating costs (e.g., rent), and misconceptions about the program thinking it was political also discouraged investment into income generating activities. All this led to the collapse of many businesses that had been started.

For instance, one respondent stated:

“If money is not given at the right time, especially for agriculture, the person cannot gain anything,”- KII01-PTC-2025, pointing to the need for timely and well-coordinated disbursements. This same respondent added that. “Technical staff, including the CDO, would say they had given 11 million, but youths didn’t get the full amount because some was taken off without documentation.”-KII09-APO-2025

Another one noted:

“Accessing the money involved a lot of bureaucracy. You had to first see “people on top” who would say, ‘since we have helped you, you should also give us something” - KII06-KAB-2025

Another concern that was highlighted is that the funds were too small to sustain viable businesses:

“The money was quite little, about 10 people were given like 5 million. They ended up starting very small things that later died out. They should give 3 or 4 million per person.”- KII12-KAS-2025

Another issue that was reported that by several key informants as a reason for not starting income generating activities was due to misconceptions about the program majorly attributed to lack of sensitization among the beneficiaries about the program. In some cases, according to the key informants, beneficiaries thought that the government had given them some money as a reward for voting, a political misconception that could have also contributed to not investing the funds as intended.

Overall, while the YLP helped most beneficiaries in Pallisa District to start small-scale enterprises, a few were successful or moderately successful, However, some failed due to limited funding, administrative inefficiencies, and group-related challenges.

4.1.2 The effect of the YLP on the affordability of basic needs of the beneficiaries in Pallisa district.

Table 3: Affordability of basic needs of the beneficiaries.

Variables	Frequency	Percent	Mean	S. D
Ability to afford food				

High Influence	5	4	3.09	0.938
Moderate Influence	35	27.8		
No influence	30	23.8		
Slight Influence	56	44.4		
Ability to afford shelter				
High Influence	2	1.6	3.21	0.64
Moderate influence	9	7.1		
No influence	75	59.5		
Slight influence	40	31.7		
Ability to afford education				
High Influence	1	0.8	4.06	1.288
Moderate influence	10	7.9		
No influence	49	38.9		
Significant Influence	1	0.8		
Slight influence	65	51.6		
Ability to afford healthcare				
High Influence	2	1.6	4.16	1.359
Moderate influence	13	10.3		
No influence	38	30.2		
Slight influence	73	57.9		

The majority (44.4%) of respondents reported that the Youth Livelihood Program (YLP) had a slight influence on their ability to afford food (mean = 3.09, S.D = 0.938), followed by those that reported moderate influence (27.8%), and then by those that reported no influence (23.8%) and the least number reported high influence of YLP on the affordability of food (4%). In terms of ability to afford shelter, the majority (59.5%) indicated no influence (mean = 3.21, S.D = 0.64) and the least number reported high influence (1.6%) (mean=3.21, S.D = 0.64). In terms of the ability to afford education, the highest percentage (51.6%) reported a slight influence (mean = 4.06, S.D = 1.288) and the least number reported high influence and significant influence, both taking just 1%. Concerning the ability to afford healthcare, the majority (57.9%) experienced a slight influence (mean = 4.16, S.D = 1.359) and the least (1.6%) reported high influence on the affordability of healthcare

The qualitative findings from key informants emphasize the above quantitative results,

they show that the YLP had a limited and in most cases short-term effect on the beneficiaries' ability to afford basic needs. The findings highlight that much as some beneficiaries that they used part of the funds to meet household expenses such as food, education, and healthcare, these improvements were generally small. For example, one respondent mentioned that.

“Some people were able to afford school fees for at least one child at least after 6 months of operating”-KII15-BUT-2025.

Another one mentioned that

“The money earned from tailoring, poultry, and boda boda businesses helped many afford basic needs such as food and medical care”-KII07-PUT-2025

Similarly, another key informant said that.

“One group leader shared with me that they made some profits from their business and shared the money for family support and savings,”- KII05-AGU-2025.

This temporarily improved their ability to buy food and pay for other necessities.

However, several respondents pointed out that the affordability of basic needs was not sustained, one respondent noted that just within a year, an estimate of more than 50% of the groups had already collapsed due to inadequate business experience and internal group conflicts which made it hard for the beneficiaries to grow their business to a level of being able to meet their needs from money earned from the ventures.

Another concern that was raised by key informants is that some group members shared the money, and individual members used it to meet immediate needs as one respondent mentioned: *“people used that money to pay children’s school fees and others used money for their own individual purposes,”- KII11-PUT-2025*

Much as this were also basic needs, this only provided short-term benefits but left little capital for investment for greater impact.

Additionally, several respondents also highlighted that the small amounts given, and the group-sharing approach limited the program’s long-term impact. As one respondent noted that *“About 10 people were given like 5 million which is too little for people to*

start up good businesses, so they ended up starting very small things that later died out.”-KII08-KIB-2025. This is in line with the high proportion of beneficiaries who reported only a “slight influence” on affording food (44.4%) and healthcare (57.9%), and “no influence” on affording shelter (59.5%) in the quantitative data

External natural challenges also weakened the effect on basic needs affordability for example one respondent mentioned that the pigs they had bought to rear, died of a disease after some time and this limited the program money’s ability to influence or have any effect on their affordability of basic needs since the business they had started had died out.

Overall, the qualitative evidence shows that while YLP funds somehow enabled beneficiaries to meet basic needs, the combination of small sizes funds, group dynamics and external setbacks often reduced the sustainability of these benefits regarding affordability of basic needs, a that is reflected in the largely “slight influence” and “no influence” responses from the quantitative analysis

4.1.3 The contribution of YLP towards accumulation of assets by the beneficiaries in Pallisa district.

Table 5: The accumulation of assets by the beneficiaries

Variables	Frequency	Percent	Mean	S. D
Assets accumulated				
Land	3	2.4	6.83	3.18
Equipment	19	15.1		
Livestock	63	50		
None	7	5.6		
Others	34	27		
Other assets acquired				
Iron sheets	23	67.6	1.71	1.27
Medical bills	11	32.4		
YLP contribution to acquire land				
High contribution	3	2.4	5.62	0.928
Moderate contribution	1	0.8		
No contribution	103	81.8		
Slight contribution	19	15.1		
YLP contribution to acquire equipment				

High contribution	5	4	4.69	1.299
Moderate contribution	17	13.5		
No contribution	46	36.5		
Significant contribution	1	0.8		
Slight contribution	57	45.2		
YLP contribution to acquire livestock				
High contribution	5	4	4.97	0.954
Moderate contribution	24	19		
No contribution	61	48.4		
Slight contribution	36	28.6		
Increased income				
High impact	5	4	3.84	1.305
Moderate impact	32	25.4		
No impact	34	27		
Slight impact	55	43.7		
Improved living standards				
High impact	6	4.8	3.9	1.283
Moderate impact	23	18.3		
Moderate Impact	5	4		
No impact	36	28.6		
Slight impact	56	44.4		
Enhanced financial security				
High impact	2	1.6	3.92	1.136
Moderate impact	22	17.5		
Moderate Impact	8	6.3		
No impact	46	36.5		
Slight impact	48	38.1		
Better access to education				
High impact	1	0.8	5.26	1.693
Moderate impact	18	14.4		
No impact	54	42.9		
Significant impact	2	1.6		
Slight impact	58	46		
Affordability of medical care				
High impact	2	1.6	4.4	0.831
Moderate impact	10	8		
No impact	44	34.9		
Slight impact	70	55.6		
Improvements for the YLP to enhance its effectiveness.				

All youths should benefit	8	6.4	11.68	6.248
Approval time should be reduced	1	0.8		
Avoid delay	10	7.9		
Financial literacy	15	11.9		
Give out other assets	4	3.2		
Government should address issues of under funding	1	0.8		
Increase fund	1	0.8		
It should be for free	3	2.4		
It should be for individuals	20	15.9		
It should be through mobile money	1	0.8		
Money to those with plans	3	2.4		
More money	21	16.7		
More training on the program	4	3.2		
No suggestions mentioned.	3	2.4		
Paperwork is too much	3	2.4		
Reduction in requirements	1	0.8		
Strict monitoring	21	16.7		
Team work	4	3.2		
The number of group members be reduced	1	0.8		
Timely funding.	1	0.8		
Other support or services to improve socio-economic well-being				
Any government program	4	3.2	13.49	7.265
CDD	2	1.6		
Empower Local Council one committees	7	5.6		
Emyooga	1	0.8		
Financial literacy	2	1.6		
Funds for women	1	0.8		
Individual money	5	4		
More YLP	4	3.2		
NGOs supports	2	1.6		
None	53	42.1		
NUSAF	1	0.8		
PDM	4	3.2		
Recognition of best performers.	3	2.4		
Reduction in taxes	5	4		
Skilling youths	22	17.5		
Strict monitoring	10	7.9		

The highest percentage (50%) of respondents reported accumulating livestock as an asset (mean = 6.83, S.D = 3.18). In terms of other assets acquired, the majority (67.6%) mentioned iron sheets (mean = 1.71, S.D = 1.27). Concerning the YLP contribution to acquiring land, the highest percentage (81.8%) reported no contribution (mean = 5.62, S.D = 0.928). In the same way, for accumulation of assets in form of equipment like business equipment like sewing machines, spraying pumps etc. majority (45.2%) reported a slight contribution (mean = 4.69, S.D = 1.299) and for assets in form of livestock, the biggest portion (48.4%) reported no contribution (mean = 4.97, S.D = 0.954). On increase in beneficiary income, most (43.7%) of them reported a slight impact and regarding the improvement in standards of living, 44.4% reported a slight impact. Regarding the access to education, the highest percentage (46%) reported a slight impact with (mean = 5.26, S.D = 1.693), concerning the access and affordability of medical care, 55.6% reported no impact. For suggested improvements in the program to enhance the YLP's effectiveness, majority recommended more funding and strict monitoring (mean = 11.68, S.D = 6.248). Finally, concerning other forms of support or services that can improve the socio-economic wellbeing, most of the respondents (42.1%) did not suggest anything while 17.5% suggested that beneficiaries should be skilled before cash is transferred to them.

Qualitative data collected from key informants complemented and supported the trends highlighted in the quantitative data. It highlighted that while some beneficiaries were able to acquire some assets, the sustainability of these benefits was limited. For example, one key informant mentioned that *“some of them used the money to lay bricks and built simple houses, others bought iron sheets, and they still own these houses.”-KII15-KAK-2025*. Similarly, another key informant reported that some groups invested in boda boda businesses and poultry farming which enabled them to afford basic needs such as food while also acquiring assets like livestock.

There were also a few success stories linked to specific enterprises. For example, another respondent stated, *“There was a group of young women who started a tailoring business and gradually expanded to supplying school uniforms, a venture that also allowed them to purchase sewing equipment”-KII013-PET-2025*.

However, these successes were in the least. Many projects faced asset losses soon after acquisition due to external shocks or poor management. One respondent recounted how a certain group built a pigsty and bought 10 piglets, which were later hit by disease and by the end of 2020, that group had broken up. Showing loss of assets (livestock) a short time after acquisition.

Several informants pointed out that the inability to acquire assets could be attributed to the small amounts given, coupled with the group-sharing model, which in most cases limited the quality and durability of acquired assets. As one respondent explained, *“Many people were given like 5 or 7 million which is too little for people to start up good businesses,”*-KII08-KIB-2025. This contributed to small-scale investments that were easily affected by challenges and were not successful to the level of influencing the acquisition of assets

Generally, while the program enhanced a few beneficiaries’ ability to acquire and retain valuable assets such as livestock, iron sheets, and business equipment, these outcomes were not widespread and sustained. The combination of limited funding, group-model dynamics, mismanagement of funds, and external shocks led to failure in asset accumulation, a finding consistent with the predominantly “slight” and “no contribution” ratings in the quantitative results.

CHAPTER FIVE: DISCUSSIONS OF FINDINGS

5.0 INTRODUCTION.

This chapter discusses findings in relation to previous studies by different authors done in relation to objectives of this study.

5.1 Socio-demographics of beneficiaries.

The beneficiaries' socio-demographics showed that 50.8% of them were 32-38 years old, followed by 36.5% who were 26-31 years old, and just 6.3% who were 20-25 years old and another 6.3% who were 39 years and older. The gender distribution showed an equal split where both male and female respondents had an equal 50% share of the sample. The highest proportion of the respondents (42.9%) were holding secondary education, followed by 26.2% holding tertiary education, 11.9% holding university education, 11.9% holding primary education, and 7.2% holding no formal education. In marital status, the highest proportion (75.4%) of the respondents were married, followed by 19.8% being single and 4.8% being divorced. This showed that the study majorly comprised middle-aged and fairly educated and married people.

5.2. The effect of the government cash transfer (YLP) on the ability of the beneficiaries to start up income generating projects.

The findings show that the highest number of participants (80.2%) reported that they were able to start up income-generating ventures with the help of the cash transfer from YLP program which highlights the YLP's role in encouraging entrepreneurship which leads to enhanced income levels among the beneficiaries. These findings are in alignment with those of Mafabi (2023) in his study of "EMYOOGA" where it was highlighted that participation in this program "EMYOOGA" resulted into increased business ownership and led to improved household income of the beneficiaries. The similarity in these findings highlights the potential that cash transfer interventions have in fostering entrepreneurship and general economic development through the starting of income-generating ventures by the beneficiaries.

Additionally, the findings show that prior to the enrollment into YLP, most respondents (43.7%) reported that they were unemployed as compared to 17.5% that were self-employed and only 1.6% that were formally employed (mean 4.43, standard deviation 1.622) but after becoming beneficiaries of the program a big number reported that they were able to start income generating activities which shows YLP's role in tackling unemployment and fostering entrepreneurship. These findings are in line with those of Mafabi (2023), who in his study on the socio-economic wellbeing benefits of "EMYOOGA" program showed that most recipients' that were previously not employed started various income generating projects after receiving support.

Majority, 77% of beneficiaries, responded that the Youth Livelihood Program cash transfer facilitated the early stages of their income-generating activities (mean = 1.77, S.D. = 0.423) and many of them, 56.3%, started engaging in agricultural activities. It implies that the program has effectively diverted resources towards farming and modest entrepreneurial activity among the youth and young adults. This reinforces what Ahmed et al (2019) observed in Bangladesh that cash transfers provided access to credit which catalyzed investment in self-employment among rural young people.

The study also showed that half of respondents classified their businesses as moderately successful (mean = 3.53, S.D.=2.093), while an additional 13.5% reported complete business failure with no progress made post the initial launch phase. This indicates that the YLP has potential of fostering starting income generating activities, but their survival can be influenced by other factors hence hindering these started enterprises from achieving long-term sustainability. This aligns (Karen Austrian, 2021), whose findings from the study about Adolescent Girls Initiative, Kenya showed that cash transfers alone were not sufficient to bring about meaningful entrepreneur outcomes unless complimented with other initiatives like training in financial literacy and there was evidence that the extra support given significantly enhanced the overall impact of the intervention on the ability to start businesses

5.3 The effect of the cash transfer on the affordability of basic needs of the beneficiaries.

Most respondents, 59.5%, indicated that the cash transfer had no effect on their accessibility on shelter as a basic need, whereas 31.7% indicated a slight impact and just 1.6% indicated a strong impact (mean = 3.21, S.D = 0.640). This suggests that under YLP's framework, the cash transfer did not significantly enhance housing affordability for most recipients. The limited impact may relate to the small amount of funding received by beneficiaries which converges with a study of an older population's cash benefit program, Old Age Allowance in Bangladesh (Asian Development Perspectives, 2021) which reported very little improvement in the affordability and accessibility of shelter.

In relation to YLP's influence on the beneficiaries' ability to access/afford health care, 57.95% reported no impact, 30.2% reported slight impact and only 1.6% reported a strong impact (mean = 4.16, S.D = 1.359). These findings are in line with findings from Malawi (Baird et al., 2019) and Tanzania (The World Bank, 2016), which highlighted the positive impact that government cash transfer programs had on spending on medical care and associated health improvements. However, these findings differ from those from Kenya Owusu-Addo et al. (2018) that found no significant association between the cash transfers and the access to healthcare services

Concerning the ability to afford food as a basic need, a significant percentage of respondents, 44.4%, reported that the cash transfer had some influence and 7.8% reported moderate influence whereas 23.8% reported no influence at all. These findings suggest that much as YLP enhanced some beneficiaries' ability to afford food, the impact was quite small, and mostly moderate improvements were observed. This matches with Moses Naiim Fuseini's 2019 observation which highlighted that the benefits related to improvements in food affordability and consumption differed among households. The findings, however, differ from the results from Peru by Parker and Vogl in 2018, where cash transfers were found to conspicuously change consumers' purchasing behavior toward groceries.

In relation to the changes in the income levels after receiving the funds from the program, the highest percentage (45.3%) reported a slight improvement followed by 27.8% that reported a moderate improvement and 23.8% reporting no change. Regarding the housing standards as a basic need, majority (57.9%) reported no change while only 33.3% noted a slight improvement. Although the YLP cash transfer had some impact on the affordability of food and improvement in the standards of living, the findings show that these improvements were mostly moderate and, in some cases, negligible improvement particularly regarding housing impact measurement. This aligns with Moses Naiim Fuseini's finding (2019) that while cash transfers through the LEAP program in Ghana improved living conditions, the improvement was not uniform across all beneficiaries. It also supports the contention from ADBP (2021) that small amounts of cash transfers designed for very poor groups have a disproportionate limited impact on improving livelihoods.

In terms of respondents' ability to afford education, as far as slight influence is concerned, most participants, 51.6%, showed some impact along with 38.9% showing no impact whatsoever and only 0.8% exhibiting a high impact (mean = 4.06, S.D = 1.288). This means that for certain respondents the level of affordability concerning education improved due to YLP cash transfers which affected its enhancement for that group of learners albeit limited range impacts as aforementioned. That finding supports evidence collected from Malawi described by Concern Worldwide in 2021 wherein cash transfers facilitated school attendance for their children by families.

In terms of changes in living standards after the receipt of funds, 54% noted a slight improvement, 37.3% experienced no change, and just 1.6% reported significant improvement (mean = 4.12, S.D = 1.3). About the affordability of health care services, the corresponding figures were: 57.1% reporting a slight improvement, 29.4% no change, and only 2.4% reporting significant improvement (mean = 4.0 S. D = 1.226). These results show that whereas some of beneficiaries reported a positive impact on education, healthcare and living standards brought about by the cash transfer, the level of improvement remained very limited for many others. This is in line with the findings from Malawi by (Baird et al., 2019) and Bangladesh (Ahmed, 2019) which highlighted

that access to basic services like education and healthcare improved due to cash transfers but greater improvements in learning and health did not occur

5.4 The contribution of the cash transfer (YLP) towards accumulation of assets.

Concerning the accumulation of assets, 50% of the respondents reported acquiring livestock and 15.1% acquired equipment, less than 3% reported acquiring land and the rest reported not acquiring any assets because of YLP. This shows that much as the YLP might have enhanced asset accumulation, most of these were small in scale and it was predominantly livestock due to being more economical. These findings align with the findings from Ghana by (Moses Naiim Fuseini, 2019), where it was reported that the cash transfer programmes helped the beneficiaries in acquiring small assets like livestock, but it did not create a significant impact on bigger assets like land due to its costly nature

For the question that was related to whether there was improved living standards brought about by the cash transfer, 44.4% reported a slight improvement, 28.6% reported that there was no change in the living standards even after receiving the cash transfer and only 4.8% (mean = 3.9, S.D = 1.283) reported significant improvement. This therefore drives the researcher to the conclusion that the effect on the improvement of the living standards of the beneficiaries by the YLP was moderate but some beneficiaries with deep-rooted barriers faced more challenging obstacles to benefiting from the cash transfer. These findings align with those from the 'Asian Development Perspectives' (2021) study that was conducted on Bangladesh which highlighted that small amount of the cash transfers, together with extreme poor targeting, in most cases limited the improved living standards outcomes.

In relation to increment in income, 38.1% reported a slight increase, 36.5% reported no change and only 1.6% reported high improvement. This shows that for majority of the beneficiaries; the cash transfer offered very minimal financial security and left them vulnerable to financial shocks. These results are in line with those highlighted by Johnson et al. (2017), where it was highlighted that in most cases, because of

bureaucratic inefficiencies and scant support, the transformative nature of cash transfer programs on financial resilience is largely limited.

On the question of recommendations that the beneficiaries would make to enhance YLP, an equal percentage (16.7%) suggested an increment in the amount of funds given and implementing more strict program monitoring and oversight whereas 15.9% suggested adjustment of the program from giving funds to groups to giving individuals. These highlighted suggestions align with the findings by Smith and Jones (2018) who in their study highlighted the design flaws and poor monitoring which often limits the cash transfer programs' capacity to achieve the aim of improving the economic or socio-economic wellbeing of beneficiaries

About the influence that YLP had on asset acquisition by beneficiaries, the biggest proportion reported that the cash transfer did not have any effect on their ability to acquire assets. Those that reported acquiring any assets, it was majorly livestock and only very few reported acquiring other forms of assets like equipment and no one reported acquisition of land because of YLP. These findings show that beneficiaries who own assets got them from other avenues and are not largely financed by YLP. This is in line with (Grisolia, 2021), where it was highlighted that cash transfer programs significantly increase ownership of businesses and other non-agricultural income generating activities but still did not contribute to acquisition of assets like land. Concerning whether YLP impacted on the beneficiaries' income, 43.7% reported a positive impact of the YLP on tier earnings, 27% reported no impact on their earnings while only 4% reported a strong impact of YLP on their earnings. Majority of the beneficiaries saw some positive shift but not reaching a pronounced/significant increase in the level of income which corresponds with Parker and Vogl's (2018) study findings from Peru which highlighted that cash transfers did not in a significant manner increase household incomes for most recipients

Furthermore, 42% of the respondents did not suggest any other additional relevant support beyond what was offered. However, a significant proportion suggested more targeted youth training/skilling programs (17.5%) and a stricter program oversight. These results suggest that the beneficiaries think that besides just the cash transfers,

additional vocational training alongside strong monitoring is essential to enhance program impact which corresponds with findings by global evidence (Barrientos et al., 2010) which illustrates the need for systems that combine cash transfers with skill training, financial literacy, and purposeful livelihood initiatives for increased effectiveness.

CHAPTER SIX: CONCLUSION AND RECOMMENDATIONS.

6.0 INTRODUCTION

This section of the study presents the conclusion per each of the study objectives. It also presents the recommendations as well as areas for possible future studies in line with the Youth livelihood program of Cash transfer programs in general

6.1 CONCLUSION.

6.1.1 The effect of the YLP on the beneficiaries' ability to start income-generating activities

In conclusion, YLP enabled a significant number of beneficiaries to start income generating ventures especially in agriculture and trade. However, the sustainability of these projects was limited due to inadequate funding, delays in disbursement of funds, group conflicts and corruption by the program officials during the selection and implementation stages. The group model of funding diluted the financial impact at the individual level, which led to limited scalability of the projects that were started. Generally, much as the program facilitated initial access to financial resources, the program structure limited long-term entrepreneurial successes.

6.1.2 The effect of the YLP on the beneficiaries' ability to afford basic needs

The YLP had a limited/small effect on the beneficiaries' ability to meet essential basic needs like food, education, healthcare and shelter according to the findings. Much as some beneficiaries reported moderate improvement in their standards of living, these improvements were not widespread and were not sustained either. The widespread misconceptions about the nature of the program for example viewing it as a political hand out further weakened the beneficiaries' sense of responsibility hence not making the money transferred to them productive. Furthermore, untimely disbursements like after end of an agricultural season to those who wanted to venture in agriculture limited the program's potential to improve the beneficiary welfare in a meaningful way.

6.1.3 The effect of YLP on the beneficiaries' ability to accumulate assets

The program enabled very few beneficiaries to acquire some assets mostly in the form of livestock, iron sheets and small business equipment. However, due to limited capital, lack of business knowledge, limited follow-up and weak supervision, most beneficiaries failed to accumulate any meaningful assets. There were a few isolated success stories but the overall contribution of the YLP to asset accumulation was very minimal. The absence of complementary skills training and knowledge further reduced the impact of the program on asset accumulation.

6.2 GENERAL CONCLUSION

The YLP tried to address unemployment and vulnerability among the youth. While some beneficiaries have benefitted from the program, the general impact of the program was limited by implementation weaknesses like small amounts of funds disbursed, delayed disbursement of the funds, misconceptions of the program and weak monitoring. A structure with an individual approach, stronger monitoring, complementary skills training and timely disbursement of funds would enhance the program's potential to bring about more sustainable socio-economic well-being outcomes.

6.3 RECOMMENDATIONS.

Under the first objective, Assessing the effect of YLP on the beneficiary's ability to start income-generating activities, increase in the amount of money given to beneficiaries is recommended. This is because, according to the findings, most respondents reported receiving small amounts of funds that were not enough to start any meaningful income-generating venture. It was also recommended that the program should consider giving the funds to individuals or smaller groups of 3 people to ensure better accountability and in addition, the beneficiaries should undergo a training in business skills and financial literacy before receiving the funds to ensure proper usage of the money by the recipients. Strengthening of the disbursement process through addressing delays and eliminating risks for bribes and unofficial deductions can also help in enhancing the program outcomes.

For the second objective, which examined the effect of YLP on the beneficiaries' ability to afford of basic needs, the study recommends that the program is supported by complementary services such as subsidized healthcare, education etc to reduce the burden and over dependency on the funds received from the program. Some beneficiaries misunderstood the program as political handouts which led to wastage of the funds on unintended expenditures or luxury, Therefore, more awareness and sensitization campaigns are needed to guide the recipients on proper funds use to achieve the intended results like starting of productive venture that leads to increased affordability of basic needs. Additionally, there is need for continuous follow-up by officials to provide support and ensure that the funds lead to improved standards of living.

Regarding the last research objective, which focused on the ability accumulate assets, the study recommends encouraging beneficiaries to invest in productive assets like livestock, equipment, or land. It also recommends reduction in group sizes or consideration of to avoid conflicts and misuse. Finally, the study recommends improving and strengthening the program monitoring and evaluation system to be able to effectively track how funds are used and what assets are acquired, ensuring better accountability and learning for future programming.

6.4. AREAS OF FURTHER STUDY.

While the focus of this study was the YLP in Pallisa district, more studies are needed to be carried out in other regions of country to enable comparing of findings and better understand how different contexts influence the effect/impact of government cash transfer programs

Another area of further study could be to explore or examine the long-term sustainability of income-generating ventures supported by cash transfers like YLP to specifically assess whether the beneficiaries continue to grow their businesses after the initial program funding cycle ends. Additionally, further research can be done to

examine the role that financial literacy and entrepreneurship training plays in shaping the success of cash transfer programs

Another important and interesting area of study would be how gender dynamics affect access to and the utilization of government cash transfer funds like YLP.

Further research could also focus on the effectiveness of group-based verses individual-based models of cash transfers in regard to accountability, business growth and asset accumulation

Lastly, another study to evaluate how government monitoring mechanisms and strategies influence the outcomes of government cash transfers and to examine whether stronger and more strict supervision results into enhanced socio-economic outcomes among the beneficiaries

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APPENDICIES

Appendix 1. CONSENT FORM FOR KEY INFORMANTS

MERCY NABULOBI

UGANDA CHRISTIAN UNIVERSITY

P.O BOX,4 -MUKONO

RESEARCH TOPIC: THE EFFECT OF THE YOUTH LIVELIHOOD PROGRAM ON THE SOCIOECONOMIC WELL-BEING OF BENEFICIARIES

You are invited to participate in a research study conducted as part of my master's degree at Uganda Christian University. The study aims to explore the effect of the Youth Livelihood Program (YLP) on the socio-economic well-being of its beneficiaries.

The purpose of this interview is to gather detailed information that will help us understand how the YLP has influenced the lives of the beneficiaries in terms of their economic activities, income levels, and social status and your insights and experiences as a key informant are critical to this study.

If you agree to participate, you will be asked to take part in an interview that will last approximately 25 minutes. During the interview, you will be asked questions about your experiences and perceptions related to the Youth Livelihood Program.

Your participation in this research is entirely voluntary. You may choose not to participate or to withdraw from the study at any time without any consequences. The information you provide will be kept strictly confidential. Your identity will not be disclosed in any reports or publications resulting from this study. All data will be anonymized and stored securely.

While there may be no direct benefits to you, your participation will contribute to a better understanding of the Youth Livelihood Program and its effects on youth in Uganda.

By signing below, you indicate that you have read and understood the information provided above, and that you agree to participate in this study.

Participant's Signature: _____

Date: _____

Researcher's Signature: _____

Date: _____

Appendix 2. QUESTIONNAIRE

Introduction:

Hello,

My name is Mercy Nabulobi, and I am currently pursuing a master's degree in development Monitoring and Evaluation at Uganda Christian University. I am conducting research to evaluate the effect of the Youth Livelihood Program (YLP) on the socio-economic wellbeing of its beneficiaries. Your insights and experiences are critical to this study, and the purpose of this questionnaire is to gather detailed information to understand the program's effectiveness and impact.

I want to assure you that your responses was be treated with the highest level of confidentiality. Your identity was be protected, and any information you provide was be anonymized in the final report. Additionally, you have the right to withdraw from this interview at any time if you feel uncomfortable, and you can choose not to answer any questions without any consequences.

Section A: Demographic Information

1. Age: _____

2. Gender:

Male Female

3. Respondent's Education Level:

No formal education Tertiary

Primary University

Secondary University

4. Marital Status:

Single Married

Divorced

Widowed

SECTION B: Ability to Start Up Income Generating Projects

6. How long have you been a beneficiary of the YLP?

Less than 1 year

1-2 years

More than 2 years

7. What was your main source of income before the YLP

- Unemployed
- Informal employment
- Self-employed
- Student
- Formal employment

8. Did the cash transfer from the YLP help you start an income-generating project?

Yes

No

9. If yes, which income-generating project(s) did you start?

- Agriculture
- Small business (retail shop, grocery etc)
- Craftsmanship (tailoring, carpentry etc)
- Services (salon, boda boda)
- Other (please specify): _____

10. On a scale of 1 to 5, how successful has your income-generating project been?

- Not successful at all (1)
- Slightly successful (2)
- Moderately successful (3)
- Very successful (4)
- Extremely successful (5)

11. If “NO” why didn’t you start an income generating activity?

- The funds were not enough
- Used the money for other things
- No business idea
- Others (specify)

12. How has your monthly income changed since you started receiving the cash transfer?

- Decreased
- No change
- Slightly increased
- Significantly increased

13. What challenges did you face when starting your project(s) with the YLP support?

- Lack of financial literacy
- Insufficient funds
- Delays in receiving funds
- Mismanagement of funds
- Other (please specify): _____

SECTION C: Affordability of Basic Needs

For these questions below Please rate each item on a scale of 1 to 5, where 1 is "No " and 5 is "Significant."

14. How has the YLP influenced your ability to afford the following basic needs?

	No influence (1)	Slight influence (2)	Moderate Influence (3)	High influence (4)	Significant influence (5)
Food					
Shelter					
Education					
Health care					

15. Can you describe any changes in your living standards since receiving support from the YLP?

	No change (1)	Slight improvement (2)	Moderate Improvement (3)	High improvement (4)	Significant improvement (5)
Food					
Housing					

Education					
Health care					

SECTION D: Accumulation of Assets

16. Have you been able to accumulate any assets (e.g., land, livestock, equipment) since participating in the YLP? (Please select all that apply)

	YES	NO
Land		
Livestock		
Equipment		

Other (please specify): _____

17. To what extent did the YLP contribute to your ability to acquire these assets? Please rate on a scale of 1 to 5, where 1 is "No contribution" and 5 is "Significant contribution."

ASSETS	No contribution (1)	Slight contribution (2)	Moderate contribution (3)	High contribution (4)	Significant contribution (5)
Land					
Livestock					
Equipment					

Other (please specify): _____

18. What impact have these assets had on your socio-economic well-being? Please rate on a scale of 1 to 5, where 1 is "No impact" and 5 is "Significant impact."

	No impact (1)	Slight impact (2)	Moderate impact (3)	High impact (4)	Significant impact (5)
Increased income					
Improved living standards					
Enhanced financial security					
Better access to education					
Affordability of medical care					

19. What improvements would you suggest for the YLP to enhance its effectiveness?

20. Is there any other support or services you think would complement the cash transfers to better improve your socio-economic well-being?

Appendix 3. INTERVIEW GUIDE (KEY INFORMANTS)

Introduction

Hello, my name is Mercy Nabulobi, and I am currently pursuing a master's degree in development Monitoring and Evaluation at Uganda Christian University.

I am conducting research to evaluate the effect of the Youth Livelihood Program (YLP) on the socio-economic well-being of the beneficiaries, and your insights and experiences as a key informant are critical to this study. The purpose of this interview is to gather detailed information that was help in understanding the effectiveness and impact of the program from your perspective.

I want to assure you that your responses was be treated with the highest level of confidentiality.

Section A: Demographic Information

1. Age: _____
2. Gender:
Male Female
3. Position/Role: _____
4. Years of Experience in the Current Role: _____

Section B: Awareness and Implementation of YLP

5. When and how did you first become aware of the Youth Livelihood Program?
6. What role does your office play in the implementation of the YLP in your area?
7. How long has the YLP been active in your area?

Section C: Socio-Economic Impact of YLP

8. Please provide specific examples or success stories of how the YLP has impacted beneficiaries in your area?

- Income generating activities
- Affordability of basic needs basic needs (food, shelter, education, healthcare)
- Asset accumulation (e.g., land, livestock, equipment)

9. What challenges faced by beneficiaries of YLP have you observed?

- Income generating activities
- Affordability of basic needs
- Asset accumulation

Section D: Program Challenges and Recommendations

10. Are there any other challenges faced by the program that you know about?

11. What suggestions do you have for improving the YLP to better serve future beneficiaries?