THE CATHOLIC UNIVERSITY OF EASTERN AFRICA

FACULTY OF ARTS AND SOCIAL SCIENCES

DEPARTMENT OF SOCIAL SCIENCES AND DEVELOPMENT STUDIES

FINANCIAL INCLUSION PRACTICES AND LIVELIHOOD PERFORMANCE OF BENEFICIARIES OF THE BAMBA CHAKULA CASH TRANSFER PROGRAMME IN KAKUMA REFUGEE CAMP, KENYA

ROBINSON WAMBUGU NDERITU

1061994

A THESIS SUBMITTED TO THE FACULTY OF ARTS AND SOCIAL SCIENCES IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE AWARD OF A DEGREE OF MASTER ARTS IN DEVELOPMENT STUDIES.

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DECLARATION

I hereby declare that this thesis is my own original work that has never been presented to any other institution or university for an academic award of degree, diploma, or certificate. All sources of information used in this thesis have been duly cited and referenced.

Robinson Wambugu Nderitu

Reg No.: 1061994

Signature.....Date.....31ST AUGUST 2026.

APPROVAL

We confirm that this thesis is submitted for examination with our approval as the duly appointed university supervisors.

1st Supervisor: Dr. Jonathan Omuchesi,

Signature.....Date.....31/8/2026.....

2nd Supervisor: Dr. Violet Simiyu,

Signature.....Date.....31/8/2026

ENDORSED BY Head, Department of Social Sciences & Development Studies

This work was accomplished under the auspices of the department and has passed all the required stages with the approval of the Directorate of Research, Innovation and Graduate Training.

THE CATHOLIC UNIVERSITY OF EASTERN AFRICA
SEP 2026
P.O. Box 62157 - 00200, NAIROBI

NAME: DR. MARY MUTISYA

Signature: ..... Date: .....21/09/2026.....

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DEDICATION

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ABBREVIATIONS AND ACRONYMS

ANOVA	–	Analysis of Variance
EFQM	–	European Foundation for Quality Management
FAO	–	Food and Agriculture Organization
ICRC	–	International Committee of the Red Cross
ICT	–	Information Communication Technology
IFRC	–	International Federation of the Red Cross and Red Crescent
ILO	–	International Labour Organization
IRPA	–	Immigration and Refugee Protection Act
KISEDP	–	Kalobeyei Integrated Socio-Economic Development
MENA	–	Middle East and North Africa
NACOSTI	–	National Commission for Science, Technology, and Innovation
SPSS	–	Statistical Packages for Social Sciences
UNCDF	–	United Nations Capital Development Fund
UNHCR	–	United Nations High Commissioner for Refugees
UNICEF	–	United Nations Children's Fund
WFP	–	World Food Programme

ABSTRACT

Cash based programs are highly important in humanitarianism especially in improving the economic capacity and living standards of refugees. This paper reviews the performance of the Bamba Chakula cash-based livelihood program in Kakuma Refugee Camp in Kenya with an emphasis on financial inclusion in the program performance. The research was pegged on four objectives; to establish the measure of access to cash-based incentives on performance of Bamba Chakula cash-based refugee livelihood; to examine the measure of financial literacy on performance of Bamba Chakula cash-based refugee livelihood; to evaluate the measure of regulatory support on performance of Bamba Chakula cash-based refugee livelihood at Kakuma refugee camp. A significance threshold of 5% was used to test the hypotheses in the investigation. Refugees, merchants, and UNHCR and World Food Programme employees were among the 10,190 people studied using a cross-sectional research design. The sample size was obtained using Cochran's method and stratified random sampling. Through the use of questionnaires and an interview schedule, data was obtained. A total of 37 questionnaires were sent to refugee beneficiaries with comparable demographics to the research region in order to pilot test the instruments. In order to determine the trustworthiness of the data collected by the split-half approach, Cronbach's alpha coefficient was used. Using basic linear regression, quantitative data examined the kind and strength of the observed-data-based relationships between variables and predicted the dependent variable's value from the independent variable. The variable was shown to have a modest positive significant effect on the performance of the Bamba Chakula cash-based refugee livelihood with the following statistical values: $r=0.196$, $r^2=0.038$, $\beta=0.278$, $t=3.473$, and the $F_{(1, 302)} = 12.064$ at $p=0.000<0.05$. The study also found that performance of Bamba Chakula cash-based refugee livelihood positively and significantly influenced by financial literacy ($r=0.672$, $r^2=0.451$, $\beta=0.449$, $t=15.749$ and $F_{(1, 302)} = 248.034$ at $p=0.000<0.05$), access to insurance ($r=0.753$, $r^2=0.567$, $\beta=1.168$, $t= 19.899$ and $F_{(1, 302)} = 395.960$ at $p=0.000<0.05$), and regulatory support ($r=0.749$, $r^2=0.561$, $\beta=0.885$, $t=2.744$ and $F_{(1, 302)} = 385.862$ at $p=0.000<0.05$). The combined influence of the four predictor variables indicated an overall regression model that was statistically significant ($F=194.928$, $p<0.001$) demonstrating the selected predictors jointly explain variations in the response variable. All of the financial inclusion practices' independent factors affected the dependent variable, according to the study's conclusion.

CHAPTER ONE

INTRODUCTION

1.1 Introduction

The following points are covered and introduced in this chapter: background of the study, problem statement, purpose, importance of the study, and limitations of the study; theoretical framework and conceptual framework of the study, and framework of the investigation.

1.2 Background to the Study

Financial inclusion has now emerged as an important enabler for socio-economic development, access to affordable financial goods and services that foster sustainable livelihoods, improve income stability and enhance resilience being a key component of this. The World Bank (2022) states that all people in society should have access and be able to use money transfer, save, take out loans, insurance, and financial literacy programs, which are all formal financial services. Beyond just having access to financial goods, financial inclusion gives displaced people a chance to reestablish their livelihoods, become less reliant on humanitarian aid, and have a real say in their local economies. World Bank (2022) and UNHCR (2024) identified that refugees with access to formal financial services tend to more be economically self-reliant, invest in productive activities, build capital and adapt to shocks better. Therefore, maintaining the resilience of people in the long-term, humanitarian development programmes have placed financial inclusion at the top of its agenda.

As a more adaptable and respectable way to help poor people, humanitarian organizations throughout the world have started to choose cash-based transfer programs over conventional in-kind aid. According to the United Nations High Commissioner for Refugees, financial assistance helps to empower refugees to prioritize their own needs and promote the overall wellbeing of their households and local economies (UNHCR, 2024). In addition, cash-based interventions are one of the fastest growing humanitarian response modalities, due to its capacity to enable beneficiaries' choice, support local economies and improve the distribution efficiency of assistance (WFP, 2024).

But other forms of financial inclusion such as insurance, financial education, and creating a pro-financial inclusion regulatory environment and financial infrastructure are also required for cash assistance to be effective (CGAP, 2023; World Bank, 2023). In the absence of these enabling factors, cash transfer programs could be effective to provide food security and nutrition for only the short-term periods and could not contribute to people's long-term livelihoods.

As a means of empowering refugees to become more self-sufficient, financial inclusion has gained popularity among African nations that have taken in refugees. Rwanda, Kenya, Ethiopia, and Uganda provide refugees with mobile money services, digital payments, saving products, and microfinance services, as part of their available financial services (UNHCR, 2024). However, a shortage of legal documentation, inadequate financial infrastructure, low financial literacy, volatile markets and tough regulatory environments continue to constrain initiatives to have impact on full refugee economic inclusion (World Bank, 2023; Alliance for Financial Inclusion [AFI], 2023). This illustrates the need for a comprehensive approach which encompasses financial services alongside supportive legislation and institutional arrangements for refugee livelihood programmes.

The innovative Refugee Act, 2021 and the Shiriki Plan, have been contributing in positioning Kenya as a leader in supporting refugee integration and a reduction in reliance on humanitarian assistance in the region. Programs such as the Kalobeyei Integrated Socio-Economic Development Program (KISEDP) have aimed to stimulate market-oriented activities for both host communities and refugees by strengthening trade, agriculture, and other livelihoods and promoting financial inclusion. However, refugee livelihood programmes continue to struggle with low employment rates, limited financial systems, inflation pressures, and inadequate insurance coverage as well as access to formal financial institutions, according to the JDCFD (2024) and UNHCR (2024). Unfortunately, these obstacles have not been eliminated despite the growing funding of cash-based programmes, and continue to pose a danger to the sustainability of refugee livelihoods.

The Kakuma Refugee Camp can serve as a major case study to examine these challenges, as one of the largest and most diverse refugee camps in Africa is situated here. For refugees, who try to run small enterprises, farms and informal trade, albeit within constraints, restricted movement, lack of access to productive investments and limited banking services constrain economic opportunities. The World Food initiative has initiated Bamba Chakula cash based transfer as a strategy used for fighting hunger and empowering the economy. This refugee program is proactively leveraging eWFP through retail activities to enable refugees to access food and services through local markets and businesses (WFP, 2024). The program's goals include boosting local markets and getting more refugee households involved in the financial system, in addition to making food more secure for families. However, inflation, financing gaps, market volatility, low financial literacy and insurance uptake, and legislative barriers to broader financial inclusion are more recent factors affecting its effectiveness (Kanere, 2024; WFP, 2024).

While previous research indicated that cash based livelihood programmes are beneficial to refugee wellbeing, little work has examined their impact on the effectiveness and sustainability of these programmes. This is particularly evident in woredas with a strategic importance like that of the Bamba Chakula program at Kakuma refugee camp, where no empirical evidence on the interaction between cash-based incentive programs, financial literacy, insurance coverage and regulatory support is available. To address this gap, this study examines the Bamba Chakula cash-based refugee livelihood intervention and influence of financial inclusion practices on the success of the intervention. It is hoped that the results will assist in policy decisions, humanitarian programming and to enhance refugee's prospects for a sustainable livelihood in Kenya and elsewhere.

1.3 Statement of the Problem

Cash based support is increasingly being promoted as a preferred humanitarian intervention to support refugees to become more economically self-sufficient, food secure and highly dignified. There has been a shift to market based approaches instead of traditional in-kind food assistance programmes in refugee assistance (e.g. Bamba Chakula in Kakuma Refugee Camp).

This transfer offers the recipients more flexibility and options in meeting the family needs. Previous studies have found that providing financial support can positively affect the consumption of subsidized households, the local economy, food security, the development of small businesses and humanitarian assistance dependency (Crisp et al., 2021; Mastrorillo et al., 2021). Accordingly, there has been an increasing advocacy push by governments and humanitarian actors towards greater cash-based support for refugees in their efforts to become self-sustaining.

Nevertheless, there are doubts regarding the sustainability and impact of "livelihood cash" support for refugees. Despite the achievements of Bamba Chakula program beneficiaries in Kakuma One Refugee Camp, they still face challenges including financial literacy, shortage of money due to inflation, market inefficiencies, limited access to credit and insurance products and limited access to formal financial services. Even as the programme seeks to foster economic development and reduce the need for humanitarian assistance, many refugee households remain vulnerable to devastating shocks, and rely on external support to sustain their livelihoods. These issues raise questions as to the effectiveness of the current approach to financial inclusion in supporting the Bamba Chakula program.

Much of the research on the impact of cash transfer on refugee food security, livelihoods, and wellbeing has focused on the impact of cash transfer itself, disregarding the possible role of financial inclusion to enhance the effectiveness of cash transfer. For instance, Mastrorillo et al. (2021) examined food security and health consequences of refugees, and Crisp et al. (2021) examined the role of financial support in refugee entrepreneurship. Similarly, LUMBumba et al. (2022) studied the effectiveness of Cash Based Transfer and its impact on food security of Kakuma refugees. These research seemed not to be attentive to the intersection of financial inclusion practices with effective and sustained cash-based livelihood interventions. These extend to issues such as access to services, financial education, insurance, enabling regulations etc.

There is a scarcity of research focused on the refugee camp in Kenya due to the fact that previous research have concentrated on humanitarian and refugee-contexts which are distinctly different from the economic, regulatory and social environments in Kakuma

Refugee Camp (Crisp et al., 2021; Mastrorillo et al., 2021). Lack of empirical research is another aspect that requires improvement with regard to methodology, as it concerns the effects of financial inclusion on the effectiveness and sustainability of cash-based livelihood interventions. Previous studies have mostly analyzed the welfare impact of cash transfers, including on indicators of food security, income generation, nutrition, and consumption (Mastrorillo et al., 2021; Lumumba et al., 2022). However, it was noted that refugees in Kakuma One Refugee Camp have been engaging in Bamba Chakula cash-based livelihood program, but the data on financial inclusion practices resulting in Bamba Chakula program success is lacking (Lumumba et al., 2022).

This research aimed to investigate how financial inclusion practices affected the success of the Bamba Chakula cash-based livelihood initiative for refugees at Kakuma One Refugee Camp, taking this context into consideration. The study aimed, in particular, to: Guide policy, programming and future humanitarian funding strategies by supplying empirical evidence of how regulatory support, insurance services, financial literacy, and access to financial services all impact upon the success and sustainability of livelihood interventions with refugees.

1.4 Purpose of the Study

This mixed method study aimed to identify the effect of financial inclusion tools on the Bamba Chakula cash-based livelihood in the Kakuma refugee camp, Turkana County Kenya. The research was conducted in the Kakuma refugee camp, Turkana county, Kenya, whose population consisted of refugees, as well as in-depth interviews with key informants through closed-ended questionnaires.

1.5 Objectives of the Study

The following were the specific aims of the research:

i. To research aimed to explore the cash-based livelihood of the Bamba Chakula refugees in Kakuma refugee camp in Turkana County, Kenya from the perspective of the impact it had on their livelihoods and the manner in which they are participating in financial inclusion.

ii. To determine the extent to which access to cash based incentives influence performance of bamba chakula cash-based refugee livelihood project in Kakuma refugee camp.
iii. To examine how financial literacy influences performance of bamba chakula cash-based refugee livelihood project in Kakuma refugee camp.
iv. To establish the extent to which access to insurance cover influences performance of bamba chakula cash-based refugee livelihood project in Kakuma refugee camp.
v. To assess the extent to which regulatory support influence performance of bamba chakula cash-based refugee livelihood project in Kakuma refugee camp.

1.6 Research Hypotheses

The research hypotheses that were tested in the research are as follows;

H_{01}: Cash-based incentive access does not have a significant impact on performance of Bamba Chakula cash-based refugee livelihood in Kakuma refugee camp.

H_{02}: Financial literacy does not significantly influence performance of Bamba Chakula cash-based refugee livelihood in Kakuma refugee camp.

H_{03}: Access to insurance cover does not significantly influence performance of Bamba Chakula cash-based refugee livelihood in Kakuma refugee camp.

H_{04}: Regulatory support does not significantly influence performance of Bamba Chakula cash-based refugee livelihood in Kakuma refugee camp.

1.7 Justification of the Study

There is growing evidence that financial inclusion is an essential element to increasing the economic and social resilience and self-sufficiency of people driving the transition from prolonged humanitarian crises, including displaced persons and refugees. While many aspects of cash-based assistance to refugees have transformed humanitarian responses and provided refugees with greater choice, dignity and freedom, there is a gap in empirical data

on the impact of specific financial inclusion practices on the effectiveness and sustainability of cash-based humanitarian assistance.

This study addresses this need by examining what factors, such as financial literacy, regulatory support, cash incentive availability, and the Bamba Chakula Cash Based Refugee Livelihood Program (CBRPLP) in Kakuma Refugee Camp determined program performance.

One of Kenya's most prominent cash-based transfer programs, Bamba Chakula aims to increase food security and encourage refugees to become economically independent via market-based methods. It is run by the World Food Program (WFP) and its partners. Despite the growing popularity, the evidence of the effectiveness of financial inclusion techniques to enhance the success of the program is scarce. This is particularly so in the light of the policy and socioeconomic environment of Kakuma Refugee Camp. This research contributes to a critical, yet missing, contextual and empirical gap in terms of delivering findings that could guide humanitarian actors, policy makers, financial service providers and development partners in improving livelihood programmes for refugees through more inclusive financial systems.

Supporting the achievement of SDG 1: No Poverty, SDG 2: Zero Hunger, and SDG 8: Decent Work and Economic Growth, the findings add to the ongoing policy discussions on refugee economic inclusion and promote access to financial resources and sustainable livelihoods, as well as entrepreneurship, and economic participation among refugees (United Nations, 2015). Furthermore, the study aligns with Kenya Vision 2030 goals under the Social Pillar which seeks to improve the lives of marginalised people by giving them economic opportunities and social security. This is in line with the objectives of the Refugee Act, 2021 and the Shiriki Plan that build around ideas of transitioning away from short-term care and assistance to long term development of refugees; helping them to become economically independent, socially accepted and a part of the community that hosts them. Thus, the findings will give actionable and policy-relevant insights that can be used to design, implement, and scale up more effective cash-based livelihood initiatives in Kenya and other countries receiving refugees, facing similar development and humanitarian challenges.

1.8 Significance of the Study

The findings of the study may have value for government authorities dealing with asylum seekers and refugees, the donor organisations and the programme operators, says the researcher. All this is part of a bigger programme to make programmes more efficient that support refugees to earn a livelihood. The findings of this study could be of significant importance for future projects supporting refugees in regard to livelihoods who might have needed some of the information in their management, planning and implementation processes. The information can also be used to strengthen national and local government machinery through providing policy guidance for livelihood and financial inclusion of marginalised and vulnerable groups. There's also a chance for people and groups to increase transparency and accountability on how similar initiatives and projects are managed.

Although the study was carried out in one refugee camp, Kakuma in Turkana County, there may be implications in other sectors that are concerned with the management and implementation of livelihood programs and initiatives for refugees. The study further aims to be a good resource for academics and researchers in the field of development studies.

1.9 Scope and Delimitations of the Study

This research report was only addressing the Bamba Chakula cash based livelihoods program in Kakuma Refugee Camp in Turkana County. The camp was chosen for its refugee concentration, and past achievements of the Bamba Chakula program trial in Kalobeyei. Kakuma is the perfect environment to test the effectiveness of financial inclusion programmes, given it is in a humanitarian context.

The study is institutional based and covers two target groups namely refugees who receive benefits from Bamba Chakula program and major stakeholders or implementing partners involved in the delivery of the program including World Food Program and local nongovernmental organizations (NGOs). They became engaged in and influential on the program's success; as a result, they were purposefully selected.

The research is conducted in the Kakuma Refugee Camp where 10,186 displaced people are living. One camp where the respondents are refugees, WHO staff and UNHCR staff. The need for locating the venue was based upon the location of the potential responders and access to program related content. The fact that it is situated in a semi-arid part of Turkana County impact its context in an unusual way; living means are essential.

As far as time, it was completed in the time period 2020-2025. This period of time includes the 'post-COVID-19' of program changes and digitization trends, after which the Bamba Chakula program was developed and expanded. In that period, it will display pertinent results and trends.

Four variables were identified from the initial list of factors that could be considered: access to CBIs, financial literacy, insurance and regulatory support. According to the author of the study, those four had a significant impact on the effectiveness of implementing Bamba Chakula's livelihood programme for refugees who could only live through the assistance provided by the humanitarian donors. Moreover, theoretical support of the incorporation of all the necessary variables was achieved through capacity theory and social capital theory. Mixed-method research strategy has also been used in the study, the researcher was only allowed to use questionnaires and interview guides to collect data.

1.10 Limitations of the Study

It is revealed that there were a few limitations throughout the research process which had to be considered in this research. Firstly, the problem of respondents not reachable had faced, as conducting research in Kakuma Refugee Camp has logistical issues. These highlighted challenges comprised the extensive geographical reach of the camp and inadequate transport structures as well as the high temperatures experienced during the summer in Turkana County. This problem was addressed by settling on a survey time that could be coordinated with the focal persons for the study, the local administration, community leaders and refugee camp management to be during the regular community meetings or during other local gatherings, which made the study more accessible and reduced the need for travel for the participants.

Field operations may also have been called off due to security issues, as Kakuma is located near international borders, and in many instances is insecure. This constraint was reduced by frequent collaboration with local administrative figures (the area chief and the office of the county's commissioner). They gave guidelines on how to secure data collection processes and security readiness for the period of the field exercise.

Respondents were from diverse countries and local languages, which could present communications challenges caused by variations among refugee groups and languages. This difficulty was mitigated by the assistance of research associates who could speak the languages of the more common use groups within the camp, and were able to properly translate the questions and survey items into and from the local tongue. A cross-sectional survey was conducted which involved collection of the data from the respondents at one point in time. While this study cannot claim cause and effect, or consider changes in the experiences of the respondents over time, it does lend a statistically significant evidence of the relationship between financial inclusion practices and the achievements of the Bamba Chakula 'cash for refugees' livelihoods project. This study was also largely based on self-report data, which could have been influenced by a number of other factors including social desirability or recall or by the subjective views of the respondents despite assurances of anonymity and confidentiality. The findings at the end of the day are only for the people from Kakuma Refugee Camp that took part in the Bamba Chakula initiative. Assuming that such results apply to other places where there has been displacement or refugees would be a mistake, unless and until the socioeconomic, cultural, operational and policy differences were shown. However, the findings do help provide an understanding on the value of financial inclusion in a humanitarian situation. In spite of these caveats, the research procedures used to gather this data improved its validity, reliability, and trustworthiness, providing a solid foundation for both current and future policies and studies.

1.11 Conceptual Framework

The extent of financial education, having insurance and encouragement from regulatory authorities all play a role in determining refugees' livelihood options at the Kakuma refugee camp.

Figure 1 displays the theoretical grounding of the predictor – outcome relationship. Predictors include financial literacy, insurance coverage and regulatory support, while outcome variables are the effectiveness of the Bamba Chakula cash-based livelihood intervention in the Kakuma refugee camp. The percentage of disadvantaged groups getting Bamba Chakula, how often cash-based payments are made, how they are distributed and the percentage of eligible persons, among others, are measures of access to cash-based incentives. Financial literacy can be measured by number of financial plans, quality of financial decision-making, risk management and levels of trainings received Financial skills. Finally, there are indicators of regulator support, which entails a large element of consumer protection, data protection and privacy, a legal and regulatory framework as well as collaboration mechanisms. The third variable is access to insurance, which can be affected by such things as accessibility of the low cost insurance; rate of insurance penetration (whether high or low); high/low insurance coverage; insurance comparatively good vs. bad; and the flexibility of payment plans etc.

Outcomes variables indicating food security programs success included beneficiaries satisfaction, capacity to meet basic needs, number of beneficiaries households that met basic needs, ease of access to financial incentives, and decline of household debts.

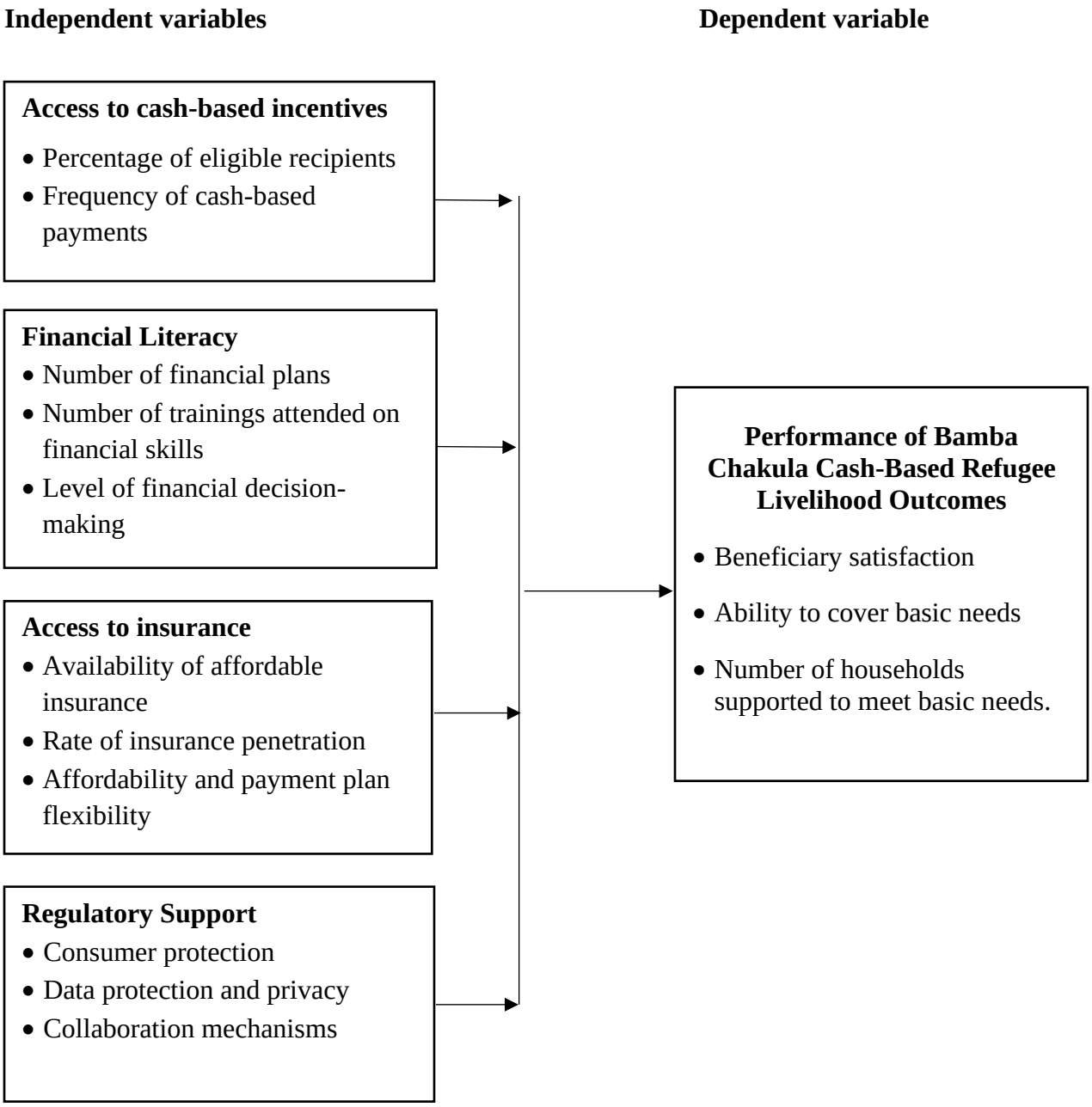

Figure 1: Conceptual Framework

The relationship between the independent variables; access to cash-based incentives, financial literacy, access to insurance and regulatory support on performance of Bamba Chakula cash-based refuge livelihood in Kakuma refugee camp in Turkana County, Kenya.

1.12 Operational Definition of Variables

Access to cash-based incentives – refers to the ability of refugees to receive**,** use, and benefit from direct cash transfers or financial assistance provided through livelihood support programs. These incentives are designed to enhance self-reliance, economic participation, and resilience by enabling refugees to cover essential needs, invest in income-generating activities, or develop sustainable livelihoods.

Access to insurance – this concept refers to the ability of refugees to obtain and benefit from financial protection mechanisms in efforts to safeguard refugees from economic and health shocks. In this context, the variable can be measured by the availability of affordable insurance, rate of insurance penetration, type of insurance coverage and affordability and payment plan flexibility.

Financial inclusion practices – the process of combining access to cash-based incentives, knowledge, skills and efficacy required to make and exercise money management in terms of budgetary allocation, expenditure about adoption of e-health costs

Financial Literacy – refers to the state or ability to use financial skills and knowledge to make financial decisions in this context being measured by financial planning, number of trainings attended on financial skills, and financial risk management

Performance of Bamba Chakula Cash-Based Refugee Livelihood – This pertains to the implementation of projects associated with cash-based livelihoods, which will be evaluated through refugee beneficiary satisfaction, the capacity of households to fulfil basic needs, the number of households assisted in meeting these needs, the accessibility of cash incentives, and variations in household debt.

Regulatory Support – this concept refers to the legal and institutional frameworks about financial inclusion practices and will be measured in this context by consumer protection, data protection and privacy, legal and regulatory framework and partner collaboration mechanisms.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter proposes to review the literature related to the subjects discussed, this as per the goal of the research. The relevant literature as related to previous investigations has been utilized in the empirical reviews and the same literature has been utilized in the theoretical reviews. The second part of the chapter explains in more detail the area of knowledge which has not been explored and gives context to the literature reviewed.

2.2 Theoretical Review

The study will be grounded on the theories of capacity and stakeholder involvement.

2.2.1 The Capability Theory

Amartya Sen's (1999) Capability Approach offers a solid theoretical basis for comprehending how financial inclusion practices might enhance the effectiveness of the Bamba Chakula cash-based livelihood initiative for refugees in Kakuma Refugee Camp. Progress should only measure the extent to which people can be gratified with life they have chosen to live and not the growth of wealth or economy as per Sen (1999). A concept that states poverty isn't simply an absence of monetary resources, but a lack of opportunities which keeps out people from living the lives that they have in their thoughts.

Such capacities need to be enhanced in refugee settings, where employment opportunities, banking, and productive assets are often restrictive. Financial inclusion policies, such as insurance, financial education, incentives in cash and facilitating regulations, can hence be interpreted as facilitating migrants' control of their economic situation. Bamba Chakula assistance is supporting refugees in so many ways. Enables them to meet their basic needs while also providing them with opportunities to invest in money-generating commodities, to learn to manage risks with money, to develop resilience at home, and ultimately, to reduce their dependence on humanitarian assistance.

Refugee financial inclusion enables refugees to make choices for their life and future opportunities, according to Sen (1999), providing dignity, self-reliance, and economic engagement in the process.

Highly attempting to empower every human being to live with dignity, Nussbaum (2011) extended work on the Capability Approach, and came up with ten basic human capabilities. Development interventions should not only help people meet their most basic needs; they should also help people make better choices, be more engaged members of society, and realize their full potential, says Nussbaum (2011). This perspective is particularly relevant to the Bamba Chakula project, as financial inclusion can help refugees to be part of the economy rather than recipients of humanitarian aid. Financial education, safe savings practices, insurance and reliable cash transfer systems can help refugee families make better financial choices, diversify livelihood opportunities, and cope with economic shocks.

The need of understanding the Capability Approach in the context of people's unique social and economic circumstances is highlighted by Robeyns (2017). In this way, she argues that the abilities of groups differ and that an individual's success depends on institutions, institutions, and their own individual set of circumstances and weaknesses. The contextual perspective may be beneficial for the refugees living in Kakuma Refugee Camp since their economies and income-generating potential are quite distinct from that of the general population. Financial inclusion measures need to be tailored to the needs of a refugee due to aspects of relocation, limited market access, legal barriers, and social vulnerability. This study seeks to explore the role of financial inclusion practices in improving the capability of refugees to participate in economic activities, make improved financial choices, improve household welfare and success of the cash based livelihood program, Bamba Chakula, which supports the sustainability and achievement of these. Overall, the theory is a good way to understand that refugee livelihood programmes should not only be evaluated by the cash and vouchers they provide, but also by the degree of supporting refugees' capacities, autonomy, resilience, and their quality of life.

2.2.2 Theory of Change

To engage financial inclusion practices in the planning and execution of Bamba Chakula cash-based refugee livelihood initiative in Kakuma Refugee Camp, it is useful to use Carol Weiss's (1995) Theory of Change (ToC). The theory's logical sequence of inputs – actions – outputs - intermediate modifications – long-term repercussions explains how planned inputs result in intended outputs (Weiss, 1995). With a Theory of Change as a guide, interventions for development must not necessarily have positive impact. Rather, one should make the assumptions of each step in the change process explicit along with the conditions that should exist to enable the desired outcomes to be realized. The study proposes to improve the overall performance of Bamba Chakula program utilizing the concept of financial inclusion and thereby enhance the sustainability of Bamba Chakula program. These practices include providing access to cash incentives, improving financial literacy, offering insurance services, and establishing supportive regulatory frameworks. The goal and outcomes that are expected to be achieved are to promote economic engagement, employment and financial capacity of refugees. As a result, the theory provides a methodological structure for understanding how financial inclusion programmes and interventions can lead to tangible improvements in refugee families' livelihoods.

In another version of the Theory of Change, Anderson and Clark (2005) emphasized bottom-up, as opposed to top-down planning, processes in the development of an SD solution. Stakeholders should be engaged to help identify how change is expected to happen so that development initiatives are responsible, owned and long-lasting, as per Anderson and Clark (2005). Given refugees' experience of the economic and social misfortunes addressed by livelihood initiatives like Bamba Chakula, it is natural for refugees to be consulted in planning, implementation, assessment and evaluation. By proving its value in administering complicated social programs functioning in unpredictable and dynamic situations, Taplin and Clark (2012) further bolstered the Theory of Change. They remind us that inflation, market instability, policy changes, threats to security and supply chain disruptions are all a part of the humanitarian response – and that these require constant adaptation of programme strategies while maintaining an eye on the desired results.

Since humanitarian and economic conditions are fluid, the Theory of Change is highly suited to the flexible approach needed in refugee programmes, such as Kakuma. This theory was employed as a basis for comprehending financial inclusion practices that can aid refugees in the current study. It thus seeks to boost their financial capacity, strengthen their household resilience, expand their livelihood avenues and augment the effectiveness of the Bamba Chakula cash-based livelihood project. In this way, the Theory of Change sets the desired sustainable livelihood outcomes for refugee populations in the context of available funding, engages stakeholders, and assumes supporting institutional environments.

2.3 Empirical Review

2.3.1 Livelihood Performance of Beneficiaries of the Bamba Chakula Cash Transfer Programme

The "performance" term occurs in a generalized and specialized sense in economics, engineering, and other fields. The EFQM is more comprehensive and will look at a more holistic approach to measuring performance and not just at financial measurements. EFQM (2023) declared that performance in a results context is an organisation's ability to achieve its strategic goals. Conversely, in a stakeholder context, performance is the organization's ability to satisfy the needs and expectations of all of its stakeholders, including customers, employees, partners and society.

Projects that seek to change the situation of refugees must be measurable with financial targets, to be assessed. Bastagli et al. (2016) conducted research and identified positive effects regarding dietary changes, money or financial issues, and studies and education and also changes in physical and mental health. The meta-analysis included 201 research papers that studied 56 different cash transfer schemes. Secondly, the level of financial transfers also would have tremendous impact on beneficiaries' lives. Hidrobo et al. (2014) analysed data from a randomized control study of migrants from Colombia in Ecuador. Presence of the objects of study was provided in the form of monetary transfers, food vouchers, or transfers of comparable in-kind value.

The nutritional results of the three ways used were significantly better than a control group, according to the report. Food vouchers are the most effective modalities that have been found to increase dietary variety in research studies. The ultimately comparison among the three options of nutrition intake, in-kind food aid was the strong one. Vouchers, in particular, were found to consistently yield the highest cost-effectiveness (Hidrobo et al. 2014), and were often the most cost effective distribution methods. By contrast, in-kind food transfers invariably had the worst outcomes.

Aker (2017) compared the effectiveness of voucher transfers to the effectiveness of cash transfers of the same amount drawing on a randomized controlled study in the DRC. No differences in food intakes or other health-related measures were observed. This was partly because some households purchasing food with vouchers were selling their vouchers, with a profit. Anker (2017) claims that monetary help is the most effective kind of food assistance. That this is true may be inferred, because there was no actual influence that was worth taking account of. On the other hand, United States and Popova (2017) brought together data from nineteen quantitative studies analysing effects of monetary transfer on enticement goods. The thought that they might be used for drinking, contrary to its aim, was relegated to concerns. In their meta-analysis, the researchers found that when they used a negative number, equal to 0.18 standard deviations (SDs), they saw an effect on spending for temptation items.

A mixed methods approach was used by Sterck et al. (2020) to explore the debt and cash transfer regimes of the Kalobeyei Settlement. A total of 896 households were randomly selected in Kalobeyei refugee camp in Turkana County. All the members of the households had fled from the South Sudan's brutality. The study's results indicated that the cash transfer programme usage was increased during periods of humanitarian crisis. Financial and in-kind forms of aid were compared in the study. The results showed that monetary transfers were better liked for three main reasons: it gives autonomy, reduces the costs and it helps the local trade. The report shows that almost 90% of refugee households sampled had borrowed money from their food suppliers. The study found that the unrestricted cash transfers had taken over the Bamba Chakula transfer.

The main goal of the research is to look at the factors affecting the practice of financial inclusion in the Kakuma refugee camp. Very much part of the research strategy is the use of mixed methods. All the organisations that give refugees a chance to get a monetary transfer will be considered in this research. Using Pearson Product Moment Correlation approach, determine the nature and direction of the relationship between the dependent and independent variables. This will be carried out in the question. Furthermore, focus groups with key actors in the cash transfer system will be held with the aim of obtaining feedback.

2.3.2 Access to Cash-Based Incentives in Financial Inclusion Practices

Here, "access to cash-based incentives" means that refugees may get their hands on, spend, and reap the benefits of direct cash transfers or other forms of financial aid offered via livelihood support programs. These incentives are intended to empower refugees to be more self-sufficient, active and resilient in order to meet basic needs, establish businesses or other sustainable earning opportunities.

There is a wealth of knowledge among UNICEF, FAO, IFRC, UNHCR, and UNHCR about cash transfer programs and other cash-based endeavors. Food security, education, health, and nutrition initiatives, as well as those that try to bring displaced individuals back together with those from other nations, are funded by these transfers (Sphere Association, 2018). Cash and kind transfers – in the form of either ready to eat or prepare non-food items or food hampers – are becoming more common in humanitarian interventions. In the wake of the ever expanding use of mobile phones and other electronic equipment, HR departments have taken the initiative in optimizing resources. It is all aimed to make the electronic systems more robust, governing financial matters, while also accelerating relief to the needy in crisis or during a natural disaster. This could become a reality through the use of cellular money/ bank cards.

An investigation of the availability of funding for the purpose of improving the health and quality of life of Iranian catastrophe victims via the use of information technology was carried out by Taghavifard and Yousefzadeh (2020). Most non-parametric analysis methods were used, as this donated cash can be tracked and recorded through the same indicators used in the first phase, through online reporting.

Test correlations were used as the basis of data analysis using Kendall's coefficient of concordance as the basis. The study has been carried out with the received cash and the rest have been disbursed to the recipients from their respective bank accounts.

Cunha et al. (2019), looking at Mexico, found the price to be lower in the scenarios including in-kind transfers, especially in operational areas, compared to cases of equivalent cash transfers, which lead to a higher price. Recognizing that the demobilization of fighters in Burundi theaters increased the pricing and generality of the profits from financial incentives given to the military, D'Aoust et al. (2018) acknowledge this in their articles. Those in Kakuma and Kalobeyei that participated in the World Food Program (WFP) transitioned to paying for food with Bamba Chakula, which had a positive impact on sales and profits, as noted in the Delius & Sterck (2020) study. Entrepreneurs' families' lives also improved in terms of their diet and funds. Haushofer et al. (2016) discovered evidence that, contrary to widespread opinion, those who did not receive program monetary transfers may have a temporary decrease in life satisfaction.

But money transfers also have the potential to boost farming incomes and outputs by freeing up investments from less lucrative staple crops and allocating them to more profitable cash crops (Sloane 2011). Transfers of funds may also contribute to bettering environmental circumstances. Haushofer and Shapiro (2014) and Handa et al., (2016) results show that investments in long-lasting assets in non-agricultural enterprises may be expected to bring about an increase in income to these enterprises. Nsabimana et al. (2020) find that households are more likely to create an income-generating activity (IGA) when financial transfers are targeted towards IGAs rather than consumption. This is in relation to the production and diversification of income. However, monetary transfers can have other purposes besides increasing income growth. But, demand for products and services in the market is necessary to turn these resources into extra income, and this is often absent during protracted crises (Kurtz et al. 2021). Investment funds for improving livelihood strategies are channeled. People participating in cash transfer programmes in these situations might not have the insight or know-how to capitalize on opportunities related to their industries.

As the Syrian crisis has been ongoing for some time, with no chance of a permanent and long-term resolution, Dautriat & Rosales (2022) looked at how food insecurity, reduced purchasing power and the absence of employment opportunities were interconnected in CVA. Other environmental factors are drought and climate change which contribute to the country's agricultural output. One of the qualitative research methods the researchers used was a semi structured interview. An additional problem was that the value of commodities went up with the sinking of the Syrian Pound which eroded the purchasing power of those who received the Pound. The study suggests that cash and voucher financial assistance could provide benefits in many ways. They can purchase and own items, share their work, accept payment for their work, work for themselves, have their own businesses and make new friendships.

In this study mixed methods approach will be employed as it involves both qualitative and quantitative approaches to answer the research questions. To appraise the Bamba Chakula cash-based refugee livelihood (CRL) programme and its impact on the programme success in Kakuma refugee camp using various types of data and techniques.

2.3.3 Financial Literacy in Financial Inclusion Practices

Financial literacy is about understanding money issues and personal finances in terms of how these relate to refugees' ability to build their own financial security, negotiate with service-providers and to make informed financial decisions. A fundamental objective of IGC financial literacy is to increase self-sufficiency and resilience of refugee and low income communities. The other goal is to increase their skills in making good investment choices. In addition, it provides the means for individuals to enhance their financial knowledge, skills, attitudes and habits (UNCDF, 2022).

Financial inclusion programs aim to reduce income inequality, further eradicate poverty and promote economic growth (Neaime and Gaysset, 2018). Ten of the banks had a positive effect on low-income and poor areas (Allen et al., 2016). This is because it gives these communities the power to spend their own money, and therefore ultimately makes them more resilient to economic ‘bad times' and better equipped to enhance their living standards and

financial situation. In the Middle East and North Africa (MENA) region, the economic category was also unable to access financial services, according to Lyons and Kass-Hanna (2019). Financial inclusion, financial literacy, and economically disadvantaged people were similar with their research interests/expert areas. It is strongly recommended that people, in MENA especially, be better educated about personal finance, before they take any loans, be it from approving or disapproving sources or companies, and that they should begin saving without delay. This is even more so the case in case it is tapped over internet or an illegal means. If you unwind the relationship between these factors, then those who cause the damages will be least affected.

A study from 2017 by Minjung Kim, Syngjoo Choi and Jungmin Lee, which surveyed North Korean refugees in the first generation from diverse socioeconomic backgrounds, revealed the financial literacy levels among refugee populations and South Koreans to be different. The research was designed so that it was possible to make comparisons. As it is in a capitalist society, the researchers said, they could find one thing that everyone needs: formal education in financial matters. North Korean refugees, which had so far not been admitted in North Korea's financial markets, were much less financially educated than native-born South Koreans. Gradually, the immigrant's financial literacy increased as much as it was possible during the process of adapting to life in South Korea. Financial literacy (or lack thereof) is set and in most cases cannot be changed until your early 20s.

Ultimately, Dhawan and Zollmann (2022) chose Jordan and Kenya to support their FIND project, funded by the German Federal Ministry for BMZ, to understand financing practices among the refugees in the displacement camps. Overall objective of this research was to understand the importance of financial services for refugees' economic welfare. Although Jordan has well-developed banking facilities generally, this study shows that refugees have no access to any financial services while in Jordan. This was because of the necessities of the system (documentation) and the fact that it was anti-banking.

For example, despite Kenya's highly established mobile money business, refugees have been denied registration in the nation. It is obvious from the results of this research on Horn (2006) that the current methods of doing something about refugees in terms of giving montions to refugees are not empowering them for economic independence.

Calabria and Hakiza (2020) explored the microfinance projects around Kampala, Uganda, which were led by refugees. The researchers used different methods to collect information from the refugees, such as, purposive sampling, snowball sampling, focus group, semi-structured interview and non-participant observation. Uganda was the site of the study. The study found out that the structure of refugees' MFIs was a successful one, due to low default rates among refugees, they were able to maintain a such lending structure. Refugees were the impetus for the building. A foundation of trust among community members was essential to the success – especially among women, single mothers, undocumented immigrants and the very poor. The study also found that refugee-led microfinance organizations didn't have enough money to lend their members and didn't have enough training in business, livelihood management, and financial literacy, even tho they had access to business capital to fill the void in livelihood assistance.

2.3.4 Access to Insurance in Financial Inclusion Practices

When it comes to refugees' ability to make a living, "insurance" refers to the measures they take to lessen the impact of potential financial shocks and hazards on their standard of living. Incorporating health and micro-insurance within national social security systems is part of this (ILO and UNHCR, 2020). If refugees can join national health insurance, they can count on receiving the care they need, making their lives better. One of the more critical aspects of insurance for refugees' resilience, recovery from adversity and ability to provide a better life is labour insurance. Either Rwandan natives or urban or student refugees can use a Community Based Health Insurance Scheme (CBHI) service (UNHCR and RSSB, 2019).

Micro-insurance can also be viewed as the embedding of insurance in refugee livelihood activities, to drive financial inclusion. Included in this category are products like money transfers, credit & savings accounts.

Innovations such as these can help refugees protect their assets, reduce spending and also link to livelihood opportunities, allowing for the establishment of new businesses (McLoughlin, 2017). Refugees' social health protection is crucial, according to a research (2020) by the International Labor Organization and the United Nations High Commissioner for Refugees. There are two main arguments regarding the inclusion of refugees into national social health protection schemes: ensuring refugees do not fall outside the scope of national health programmes, and enhancing their health and financial situation.

More than 1 million refugees in Iran, the majority of them are Afghans. For centuries, Iran has been the home of the world's biggest and longest-standing refugee population. As long as they have the proper paperwork, refugees and migrants may get health insurance via the Iran Health Insurance Organization in Iran. In 2015 each state across the country began covering health insurance for the refugees (Abolfazi et. al., 2019). This was the first year it was established, and a procedure was started. Although this program does cover some people, it only covers a small fraction of the population. Many factors mean that many refugees still don't have health insurance and have trouble affording medical treatment when they need it. The Iranian government also has to address numerous issues, including the fact that most of the refugees are refugees, the low socio-economic status of refugees and the unstable financial situation of refugees with expensive medical conditions.

Shahabi et al. (2023) examined in-depth the policies and concepts behind the development of financial protection policy in Iran using systems thinking perspective. Cleared by the study which largely based itself on conducting interviews with Iranian immigrants surrounding their experiences with health insurance, the following qualities manifested the provision of a health insurance to a not too vulnerable group: Some of the challenges facing Iran's healthcare system involve household based rates for refugees, waiting long periods for insurance coverage, huge difference between public and private health care, and exorbitant prices for non-vulnerable segments of the population. Action was also taken to improve Iranian immigrants' health insurance; targeted policy solutions were found.

Many different policy options were considered, to reduce premium rates as they are now, to exclude family size in premium calculation, and/or to collect monthly premium fees from those refugees who were not vulnerable. The study results were key in identifying the need for measures to successfully boost health funding for refugees. Many parties involved and funds needed to be guarded led to this action being taken.

Chuah et al. (2018) conducted a qualitative research using 20 semi-structured in-depth interviews with sources of health needs and barriers to health access of asylum-seekers and refugees in Malaysia. The study's results show how complicated refugee and asylum seeker healthcare is. When it comes to healthcare, there are a lot of social, cultural, and economic considerations; however, this is not the case for refugees and asylum seekers. Refugees and asylum-seekers are faced with specific challenges in accessing health care due to ignorance of entitlements and poor health literacy. To enhance their access to healthcare, the report's authors emphasize the need for improving the health literacy of these groups and adopting more inclusive health policies.

Congruence between the two studies' findings that they followed the same methodology (qualitative analysis) and, at base, the same issue – health care funding for refugees and asylum seekers. The current study will use parametric analysis in the form of descriptive statistics (measurement of central tendency and dispersion) namely mean and standard deviation. While regression analysis looks at the relationship between the predictor and outcome variables, inferential analysis is a step back and takes into account the nature of that relationship.

2.3.5 Regulatory Support in Financial Inclusion Practices

By drafting and maintaining legislation that ensures refugees have access to and are able to use formal financial services, government organizations and regulatory agencies provide regulatory support for financial inclusion practices in refugee livelihood efforts. One of the key aims of humanitarian assistance is to ensure refugees have access to formal financial services.

UNHCR indicates that in 2020, engagement in livelihoods is one of the measures to lessen the price of the offer of asylum and protection. As people move to different places it is important to be able to access own resources, both in addressing needs and also in recovering from and assisting in resolving crises or problems. When refugees have access to their family members or can rely on themselves, they will be able to lead a dignified life and create a future for themselves and their family (UNHCR, 2020). UNHCR and the Turkana County government signed an agreement for the management of Kalobeyei refugee camp in 2015. This was a concerted effort, which constituted a more extensive innovation and which the international refugee system benefited greatly from. The move to already-established closed camps or cities was never planned for Kalobeyei camp, which was always designed to host the refugees and the host population in a new camp.

That is to say, Canada's refugee protection regime provides an example of how practical matters related to integration and the humanitarian protection principles can coexist. IRPA provides for expedient procedures and clear instructions regarding appeals and resalet (Maratani, 2020). Canada has many reasons it remains a great place to resettle refugees: it has a high resettlement rate and many have been able to fully integrate into Canadian society with Canadian social services in operation. It is more kind and generous community support for refugees in Canada than the base they get in other countries, so many refugees think in Canada nice place to reside. Long periods of time between family reunions and the need to enhance services are two of the obstacles that people are currently facing.

A qualitative research was conducted in four countries: Cameroon, Jordan, Malaysia and Turkey (Wake and Barbelet, 2020). There are gaps in research and policy creation and implementation when it comes to a livelihoods framework that is unique to refugees, according to their results. It was known as 'an approach to refugee livelihoods' before now. The interviewee from the livelihoods intervention team in Cameroon, for example, reported that they knew the funding promised for the implementation of their livelihood intervention program would not be enough to improve the lives of their beneficiaries – refugees.

Even if they couldn't make ends meet working for the NGO-backed company, most of the immigrants continued to do so after three months. For this reason, they Thought the intervention was effective.

The researcher made comparisons between four countries of the livelihood frameworks and how they are adapted to meet the needs of the refugees as outgrow of their policies and developments. This study will seek to find out the scale of the impact of cash-based livelihood response on the performance of the cash-based livelihood of Bamba Chakula refugees in Kakuma refugee camp using a mixed method approach and the Parametric analysis.

2.4 Gaps in Literature Review

The gaps obtained from the review of literature will be presented in Table 2.1

Table 2.1: Gaps in Literature Review

Variable	Author/ Year	Title	Findings	Knowledge Gaps	Current Study
Performance of Bamba Chakula cash-based refugee livelihood	Sterck et al., (2020)	The Kalobeyei Settlement's debt and cash transfer models.	The research included a comparison of monetary transfers with in-kind assistance. The results showed that most people liked cash transfers since they helped with independence, saving money, and boosting local economies.	The research specifically focused on South Sudanese refugee beneficiaries in Kalobeyei refugee camp	This research will seek to address the majority of refugees accessing the Bamba Chakula initiative
	Aker (2017)	A randomised controlled study was conducted to compare the effects of cash transfers vs voucher transfers of equal value.	There were no discernible changes in nutrition consumption or other indicators of health among voucher households. One reason for this was that some voucher families were turning to reselling some of the food they had purchased with coupons for extra income.	The study only focused on RCTs and failed to include qualitative analysis for triangulation	The current research will adopt mixed methods research to include triangulation with responses from the qualitative tools to be employed.
Access to cash-based incentives	Taghavifard and Yousefzadeh (2020)	Disaster victims' livelihoods and health may be supported by a	It has been observed that the monitoring and tracking of the cash that has been	The research relied on non-parametric analysis adopting	To examine cash-based incentives, the study will employ parametric analysis to

		localised procedural paradigm that utilises information technology.	contributed ought to be achievable based on the stated indicators in the first phase, which are presented in the form of online reports, beginning with the receipt of cash and ending with its transfer to the recipients.	Kendall's Coefficient of Concordance	quantify the strength and direction of the association between the factors
	Dautriat and Rosales (2022)	Making long-term problems more manageable via the use of CVA.	There was a correlation between food insecurity and a lack of economic possibilities and a low buying power. Additionally, challenges connected to climate change and drought had an associated influence on agricultural productivity.	The research adopted a qualitative approach utilizing semi-structured interviews and the Delphi technique	To collect information from participants, this research will use qualitative and quantitative methods.
Financial Literacy	Minjung Kim, Syngjoo Choi, and Jungmin Lee (2017)	South Korean natives and North Korean refugees from different economic backgrounds compare and contrast in terms of economic	Due to the fact that they had extremely limited access to financial markets in their home country, North Korean exiles had a much lower level of financial literacy compared to their South	The research was a comparative study	The current research will be a cross-sectional and correlational research

		system and financial literacy.	Korean counterparts who were born and raised domestically. During the course of their settlement in South Korea, the refugees did, in fact, make progress in terms of their financial literacy; nevertheless, the extent of that progress was not very significant.		
	Calabria and Hakiza (2020)	Providing microloans in Kampala to refugees.	Microfinance organisations that were under the leadership of refugees had devised a lending structure that was effective, as shown by the low default rates among refugees.	Research was purely qualitative and opted to use snowball and purposive sampling techniques. Tools used were semi-structured qualitative interviews, focus group discussions and non-participant observation among refugees.	The research will employ both purposive and proportionate stratified random sampling techniques. Tools to be employed include surveys and key informant interviews.
Access to Insurance	Shahabi, Etemadi and Hedayati (2023)	Policy recommendations and conceptualisations for Iran's financial security	Improving refugees' access to health insurance was a result of a number of measures, including lowering premium rates,	Research failed to utilize quantitative tools in addressing data triangulation	The current research will conduct parametric analysis using the mean and SD as measure of central tendency

		based on a systems thinking framework.	removing family size from premium calculations, and collecting monthly payments from refugees who were not deemed vulnerable.		and measure of dispersion for descriptive analysis
	Chuah, Tan, Yeo, & Legido-Quigley (2018)	The demand for and challenges in accessing health care for refugees and asylum seekers.	The breadth of coverage does not include asylum-seekers and refugees in the discussion of healthcare access, which is influenced by several social, cultural, and economic aspects.	Research failed to utilize quantitative tools in addressing data triangulation	Parametric analysis will be used in this study to investigate the link between the result and predictor factors.
Regulatory Support	Wake and Barbelet, (2020)	Where there is no livelihoods framework, there is an approach to refugee livelihoods.	A comparative examination of four nations focuss on the policy gaps that exist in efforts pertaining to livelihoods.	The research only focused on non-parametric analysis and failed to triangulate the instruments.	The current study will adopt a mixed-method approach while applying parametric analysis.

2.5 Summary of Literature Review

The term "performance" is a broad term that applies to many disciplines such as economics and engineering. The European Foundation for Quality Management (EFQM) describes it as a holistic approach, embracing not only financial measures, but also results and a sense of satisfaction for stakeholders (EFQM, 2023). In judging the success of industries that offer services for a fee, it is important to take into account the refugees' earning capacity. In a comprehensive analysis of 201 studies on 56 different cash transfer programmes, Bastagli et al. (2016) found in all cases that global unconditional and conditional cash transfer had a positive impact on the nutritional and income situation, education, health and overall wellbeing of the beneficiaries.

Another interesting result of the data was a positive correlation of the number of cash transfers with a significant improvement on the part of the beneficiary. Hidrobo et al. (2014) considers a number of transfers in Ecuador, including monetary transfers, voucher transfers, food transfers and in-kind transfers. The study's researchers found that all three methods of transfers were positive in improving nutrition. Despite the fact that food vouchers broadened the variety of foods eaten, monetary aid in the form of commodities and services allowed for a greater caloric intake.

Treatments in combination with currency are gaining popularity. Aker (2017) shows a greater impact of cash transfers over vouchers in the DRC. This was as people involved in the 90:10 Consumption Voucher Scheme swoped the food vouchers they convened for dollars. Evans and Popova (2017) found that overall there was no any effect on alcohol consumption, but there was a small decline in spending associated with Brelie and Co ate cash transfers. Due to Bamba Chakula's conditions, the lack of access to the money transfers was found to increase the individual's cost and autonomy in the decision to opt out of Bamba Chakula and get the money transfers instead (Sterck et al., 2020). Armed with these findings, the current study will adopt a mixed-methods approach with quantitative and qualitative data collected and important stakeholders (refugees from the Kakuma immigration camp) consulte.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This section presents a synopsis of the research design of the study focusing on study framework, population, sampling and sample size. Data collection methods, data analysis methodologies, ethical issues, assessment tools, instrument validity and reliability, pilot testing, data analysis method, and variable operationalization are among the other fascinating subjects discussed.

3.2 Research Design

This study investigated the extent of financial inclusion practices and their effect on Bamba Chakula refugee livelihood program's performance in the Kakuma refugee camp in Kenya through cross-sectional survey research design. Because the situation required taking a ‘snapshot’ of the current situation, behaviors, and relationships between variables, a cross-sectional survey design was considered appropriate (Creswell & Creswell, 2023). It is a study style well suited for investigations which desire to set up hypothesis testing, connection between factors and data which can guide program and policy choices. This study adopts a cross-sectional design, which allowed for the collection of quantitative data from the refugee households at one point in time and made efficient analysis of patterns and associations in the humanitarian context possible. The objective was to understand the implications of financial inclusion practices toward improving the performance of Bamba Chakula program.

The design was also found to be appropriate as they enable one to obtain directional relationship, level of effect and the degree of predictability of the independent variables on the dependent variable through various statistical analyses including regression and Pearson's product moment correlation as reported by Saunders et al. (2023). Cross sectional surveys can also be particularly valuable in research conducted in social and humanitarian sciences, where (as opposed to experiments) it is not possible to manipulate the variables studied, but it is possible to analyse phenomena that 'naturally' occur amongst the study population.

Due to their low operational costs, minimal administration time and provision of valuable information for program improvement and evidence-based decision making, cross sectional surveys have been recommended as one of the most recommended methodological designs for development programs in the more recent methodological literature (Bryman, 2021). Because of the methodology used in the study, the researcher was able to elaborate about the experiences that the refugee families who participated in the Bamba Chakula program had with financial inclusion as well as the relationship between their practice and the successful implementation of a program. The empirical data generated by this design can be leveraged by humanitarian actors and organizations, lawmakers, and development partners to strengthen cash for refugees livelihood programmes in Kakuma Refugee Camp.

3.3 Study Area

The study was conducted in Kakuma Refugee camp in Turkana County. The Camp is a sprawling and ancient refugee community in Kenya's northwest Turkana County. It provides sanctuary to a large number of people, such as refugees of all kinds. The DRS, which is responsible for the camp in coordination with the Kenyan government and UNHCR (2022), is in charge of the camp. The Camp faces numerous challenges such as bad weather, availability of supply, over-population and the burden on the host community. The study was restricted to the Kakuma One refugee camp, which is home to almost 10,000 beneficiaries of the Bamba-Chakula project and 170 refugee merchants (UNHCR, 2022).

3.4 Target Population

Sekaran and Bougie (2010) state that the group of individuals who will be a part of this study are referred to as the "target population". According to the World Food Program (2023), the total number of individuals that will be polled for this investigation will be 68,186. This included ten agents from the phone company Safaricom, four officials from the supply chain of the World Food Program, two UNHCR registrars and one hundred seventy people participating in Bamba Chakula as traders. The figures for various population groups can be obtained in Table 3.1.

Table 3.1: Target Population

Category	Number of Stakeholders	Percentage (%)
UNHCR Registering Officers	2	0.003
WFP Supply Chain Officers	4	0.005
Safaricom Agents	10	0.015
Refugee Traders	170	1.669
Refugee Beneficiaries	68, 000	98.174
Total	**68, 186**	**100.000**

(Source: WFP, 2022)

3.5 Sampling Procedures

The group of individuals who will be a part of this study is called the "target population" according to Sekaran and Bougie (2010). A total of 68,186 people will be interviewed for this investigation, according to the World Food Program (2023). This included ten agents from the phone company, Safaricom, four supply chain officials from the United Nations World Food Program, two United Nations High Commissioners for Refugees (UNHCR) registrars, and a hundred and seventy participants in Bamba Chakula as merchants. According to Sekaran (2012), researchers can select a large enough number of components from a population, and see the breakdown of the various demographics, characteristics and qualities of that demograph. Sampling involves selecting persons, things or events for study and is an essential practice. Now, using this information, we can infer to the entire population.ics (see Table 3.1).

3.5.1 Sampling Method

We will be using two sampling techniques to obtain a representative sample from the population: Proportional Stratified Random Sampling and purposive selection. Purposive sampling was employed to select the people involved in this programme for revealing how they are selected, i.e., informing their selection criteria.

There were ten (10) Safaricom employes who are agents in their registration of the cash transfer effort, four (4) WFP Supply Chain officials and two (2) UNHCR registering officials. The sampling method used in this study was Proportional Stratified Sampling as well as Simple Random Sampling. For instance, by using simple random sampling, we ensured that each component would be able to give us information pertaining to the Bamba Chakula cash-based project. Wambugu et al (2015) has stated that using stratified random sampling, gave better statistical natures than random sampling.

3.5.2 Sample Size

0.5% (370) of 68186 beneficiaries was selected using the UNHCR data, as the study sample. An ice was the stratified data set in the research and Cochran method was selected to determine the appropriate sample size as shown;

$$no = \frac{Z2pq}{e2}$$

$$no = \frac{(1.96)(1.96)(0.5)(0.5)}{(0.05)(0.05)}$$

n_o=384.16

$$n = \frac{n_0}{1 + \frac{(n_0 - 1)}{N}}$$

$$n = \frac{384}{1 + \frac{384 - 1}{10186}}$$

n= 370.08

n=370

Table 3.2: Sample Size

Category	Frequency	Proportion	Sample Size
UNHCR Registering Officers	2	0.00003	Purposive sampling
WFP Supply Chain Officers	4	0.00005	Purposive sampling
Safaricom Agents	10	0.00015	Purposive sampling
Refugee Traders	170	0.01669	7
Refugee Beneficiaries	68,000	0.98174	363
Total	**68, 186**	**1**	**370**

(Source: Researcher, 2026)

3.6 Data Collection Instruments

The study was carried out by using primary and secondary information. Questionnaires and interview guide were used as principal methods of data collection. Desk Research was employed for the purpose of collecting Secondary data. A cross-sectional study was carried out where 370 beneficiaries from the Kakuma refugee camp were directly targeted through the use of questionnaires and interview guides to collect the primary data. Both quantitative and qualitative data did collection through a closed-type questionnaire and Interview guide respectively. Both quantitative and qualitative data was collected. The questionnaire consisted of closed-ended questions answered on a 5-point (e.g., 1 = never, 2 = rarely, 3 = sometimes, 4 = often, 5 = always) Likert scale following the suggestion of Brown and Brown (2011). The questionnaire had five sections; the first to gather baseline demographic information and the second through the sixth to gather feedback on the research variables presented through a Likert scale.

Key informants were engaged and data collected using interview guidelines. This technique was used by the interviewer to get detailed responses from those immigrants who benefited from the program, by posing probing questions not found in the survey.

3.7 Pilot Testing of the Instruments

Before the big data collection, a Pilot Study was performed to check the appropriateness of the research instruments used, which were clear, valid and reliable. The sample size (n=37) was 10% of the target sample (n=370) convenience samples. This is in line with the general guideline that the number of instruments used in research should be equivalent 5 to 10% of the number of samples for the main survey to detect and correct weaknesses (Hair et al., 2022). A pilot study was undertaken with refugee traders and beneficiaries in Kalobeyei Refugee Settlement. The site has been selected because it is similar to Kakuma Refugee Camp in terms of size, socio-economic structure and other relevant operational aspects. Therefore, those instruments could be used in a similar setting to test them without actually engaging the individuals in the study. The external applicability of the instrument was enhanced and risk of contamination in the main research sample minimized due to features of an environment similar to that of the pilot. During pilot testing the researcher was able to evaluate the average time required to complete the questionnaires, clarity of the questions, the syntax in the questions, the sequence in which the questions were asked, and appropriateness of the options for answers. It also facilitated identification and rectification of any questions that would have been unclear, duplicated or misleading and therefore could have caused the data collected in the primary survey to be compromised. The instrument's reliability was also assessed during the pilot study using internal consistency measures such as Cronbach's Alpha while content and face validity were determined through the instrument's approval by experts that ensured the credibility and correctness of the results in research. While not good indicators of a main study's success, pilot studies provide researchers with increased confidence that the measures they are using to capture the structures are adequate (Taherdoost, 2022). To ensure methodological rigour, the pilot study ensured the instruments were appropriate for researching how the practices of financial inclusion affected the performance of Bamba Chakula cash-based refugee livelihood program in Kakuma Refugee Camp.

3.7.1 Validity of the Instruments

The research instruments (interview guide and questionnaire) were validated to ensure that they were indeed capturing the expected financial inclusion practices, as well as the success of implementing the Bamba Chakula cash-based refugee livelihood initiative. Survey legitimacy in terms of both content and construct was ensured before the major data collecting started. The research supervisors who were familiar with the research technique and the topic field were included in the expert review to achieve the content of the research. The specialists studied and refined each item to make sure it was relevant to the study, clear, representative and aligned with the study's aims and study variables. Their feedback gave improvements to the general organisation of the instruments, their phrasing and to the removal of superfluous elements as well as to comments which were inadequate or unclear.

The content validity index (CVI) was obtained by dividing the number of items that were considered to be relevant by the number of experts. It was an opportunity to objectively determine the content validity (Polit & Beck, 2021). The Scale Content Validity Index (S-CVI) of this instrument is 0.92 according to Lynn (1986) and Polit and Beck (2021) which is above the minimum required value of 0.80. This means that the experts do strongly agree that the instrument well portrayed the desired material. To achieve the criterion of construct validity, we ensured that each indicator measured the correct construct by developing the questions of the questionnaire based on the aims, conceptual framework and literature relevant to the study. To achieve the objectives of the research the instruments used had to be theoretically valid, environment-appropriate and yield reliable data. Thus, the instruments were more confidently determined to be valid enough to measure the desired variables and give a trustworthy scientifically sound result further supplemented by quantitative determination of the CVI.

3.7.2 Reliability of the Instruments

The research instruments (interview guide and questionnaire) were validated to ensure that they were indeed capturing the expected financial inclusion practices, as well as the success of implementing the Bamba Chakula cash-based refugee livelihood initiative. Survey legitimacy in terms of both content and construct was ensured before the major data

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3.8 Data Collection Procedures

For the primary data, a closed end of questionnaire with a 5-point likert type scale was used. The six parts of the questionnaire included details of the respondents' personal information and statements on the four independent variables while the dependent variable was the effectiveness of the Bamba Chakula cash-based refugee livelihood. The instrument comprised of closed-ended and open-ended questions. A questionnaire was the most dependable and economic data collecting tool used in this project.

The researcher prepared an opening letter especially for the respondents. The research received approval from NACOSTI as well as the Catholic University of Eastern Africa acknowledges the same.

The researcher then proceeded to the place where the study is going to be carried out and formally appealed the Standing Committee of the appropriate authorities to agree with the study. Research assistants were recruited and trained to operate the equipment in the study. The survey being self-administered; time was provided to participants to complete the instruments (three weeks). Researchers' research assistants were also involved in interviewing the respondents using the interview guidelines for qualitative data collection.

3.9 Data Analysis Techniques

In the first step, the researcher cleaned the raw data to link with the variables. The descriptive and inferential statistical analysis of the study was carried out using SPSS version 27. Descriptive statistics comprised mean, standard deviation and presentation of the results in tables of percentage and distribution of frequencies. Parametric analysis, which assessed the mean-squared statistical model, included investigating the interrelationships of the variables by the use of regression models and Pearson's product-moment correlation coefficient. This also enabled the effective testing of the hypotheses of this study. For the knowledge of the strength and direction of linear relationship between the dependent and independent variables the technique used was Pearson's Product-Moment Coefficient of Correlation. Pearson's correlation is one parametric statistical method that considers the relationship of two continuous measuring values, assigns them a value between -1 and +1 as a correlation coefficient. Coefficients that are near 1, -1, or 0 signify one strong positive correlation, one strong negative correlation, and little or no linear association, respectively. The relationship was determined by the p value at 5% significance level ($p < 0.05$). In order to use a continuous variable, due to aggregated Likert scale rating of the variables in the research, Pearson's correlation is a good measurement of the variables in this research. This approach provided preliminary information about potential association between improved practices associated with financial inclusion and the improved performance of the Bamba Chakula cash-based livelihood initiative before the regression analysis was carried out.

For the quantifications of the impact of the independent factors to the dependent variable and the explanations of the goodness of fit were adopted using inferential analysis in regression.

The study was majorly aimed at determining the effect of financial inclusion practice in the success of Bamba Chakula program hence the simple and multivariate regression models were adopted in order to accomplish this aim. In regression analyses, the coefficient of determination (R^3) was used for quantifying the amount of variance described by the model, quantified the predictive effect of each independent variable for the dependent variable. It was also easier to test hypotheses with the regression model using the statistical tests like the F-statistics, t-statistics, β statistics, and significance values. This study sought to identify the effects of each of the financial inclusion techniques on the lives of refugees, and because a refugee's life might be influenced by the results, regression was the preferred method of research. Regression, in contrast to correlation, allows for prediction and determines the chosen variables' explanatory power while allowing for other predictors' influences.

Analysis of variance (ANOVA) revealed the predictive ability of the regression model as a result of the regression study. Analysis of variance (ANOVA) was used to compute the effects of the independent variables on the dependent variable. At each level of the independent variable, whether or not the group means were different was checked. The following framework was used in this study;

$$Y= \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Where Y: Performance of Bamba Chakula Cash-Based Refugee Livelihood

α = Constant term;

β = Beta Coefficients,

X_1 = Access to cash-based incentives

X_2 = Financial literacy in Financial Inclusion Practices

X_3 = Access to insurance

X_4 = Regulatory Support

e = error term

Moreover, the researcher took advantage of the Nvivo software application programming for qualitative analysis in order to address the field notes of the interviews. After choosing the themes from the recorded replies and notes, topics were coded accordingly.

3.10 Ethical Considerations

In an effort to protect the safety, respect and well-being of the participants, the researcher of the present study closely followed all relevant ethical protocols in legal conduct of the study given the cultural and refugee contexts. Tight adherence with the values of respect for individuals, beneficence and justice, according to the other requirements of good practice in scientific research on human subjects (World Medical Association, 2022), ensured that participants were treated fairly and with autonomy throughout. We provided participants with information about the objectives, procedures and method of the study in order to ensure them opportunities to make an educated decision about whether or not to participate. All participants gave their informed permission before any data was collected, and they were allowed to stop participating at any time without any penalties (Israel & Hay, 2021).

The confidentiality of the participants' identification and their data was always protected. The responses from the participants were coded to preserve the anonymity of the participants, and all the identification data from the data collecting instruments were removed. As with data security and ethical procedures adopted in research (British Psychological Society, 2021), all data obtained was kept in a secure manner and only accessed by the researcher. Sharing of personal data may risk discrimination or stigma for participants, particularly with regard to sensitive issues such as refugee protection (UNHCR, 2023 and Amnesty International, 2024).

Besides, the researcher ensured that the study would not harm the mental, emotional or social well-being of the participants; based on the concept of non-maleficence. While we conducted these interviews in a courteous manner, knowing we would be oceans deep into informational themes such as displacement, gender-based violence, protection issues, etc., we also did so in a trauma-informed manner. If participants were found to be uncomfortable answering a question, referral information relevant to psychological support services (WHO, 2021 & Mackenzie et al., 2020) was provided.

We have got the ethical clearance and institutional authorization before gathering the data. The researcher obtained formal consent from the Catholic University of Eastern Africa prior to an authorization from the NACOSTI and Department of Refugee Services. To make sure the research procedure was transparent and legitimate, an official introduction letter was sent to participants and important stakeholders which states the purpose and importance of the research. The permissions are given based on the national ethics and legislation in Kenya, which these research met.

The study emphasized the protection of rights, anonymity and wellbeing of the subjects in conformity with the institutional and International ethical research standards. This was particularly relevant to populations at risk, such as the migrant population.

3.11 Operationalization of Variables

Table 3.3 explains the measurement of the variables in this study.

Table 3.3: Operational Definition of Variables

Variable	Indicator	Research Instrument	Measurement Scale	Type of analysis	Tools of Analysis
Financial literacy	• Financial planning • Number of financial products and services • Financial decision-making • Financial risk management	Questionnaire Interview Guide	Interval	Descriptive Statistics Inferential statistics	Mean, standard deviation, Correlation, regression ANOVA
Access to insurance	• Availability of affordable insurance • Rate of insurance penetration • Type of insurance coverage	Questionnaire Interview Guide	Interval	Descriptive Statistics Inferential statistics	Mean, standard deviation, Correlation, regression ANOVA
Regulatory Support	• Consumer protection • Data protection and privacy • Legal and regulatory framework • Anti-money laundering practices	Questionnaire Interview Guide	Interval	Descriptive Statistics Inferential statistics	Mean, standard deviation, Correlation, regression ANOVA
Performance of Bamba Chakula cash-based refugee livelihood	• Beneficiary satisfaction • Ability to cover basic needs • Number of households supported to meet basic needs • Ease of use of cash incentives	Questionnaire Interview Guide	Interval	Descriptive Statistics Inferential statistics	Mean, standard deviation, Correlation, regression ANOVA

(Source: Researcher, 2026)

CHAPTER FOUR

RESULTS AND DISCUSSIONS

4.1 Introduction

This chapter is an overview of the results obtained from the study and is focused on examining the impact of the financial inclusion practices carried out by the Bamba Chakula cash-based refugee livelihood initiative in the Kakuma refugee camp, Turkana County, Kenya. The results are drawn on the objectives of the study. This chapter reports both results by study factors and respondent demographics as well as results by percentage of questionnaires returned.

4.2 Respondents Return Rate

Three hundred and seventy-one people from the Kakuma refugee camp who took part in the cash-based livelihood project for refugees were the subjects of the research. The following individuals were sent questionnaires. Using the analysed data, we provided evidence of the relationship between the factors. Out of 370 surveys submitted, 304 had all the necessary information filled out, yielding an 82.16% response rate. Table 4.1 displays the proportion of surveys that were filled out.

Table 4.1: Questionnaire Return Rate

	Frequency	**Response Rate**
No. of questionnaires returned	304	82.16
No. of questionnaires not returned	66	17.84
Total	**370**	**100.00**

(Source: Researcher, 2026)

The research conducted by Mugenda and Mugenda (2003) used a sufficient level of response to allow for the analysis and reporting of the results. The acceptable range is 50-to-70 percent for manual surveys, sixty percent is a good return and seventy percent is regarded as fantastic, they said.

This is partly because of the fact that the research assistants were used to manage the assignment of the survey items, and how they were completed. As per the study's protocol, both Researcher and the WFP staff introduced themselves to start the process. As seen in Table 4.1, response rate was 82.16 percent which is rather good. The researcher also had the opportunity to clarify any issue that the respondents would have if they had any questions, but again as per research ethics it wasn't permitted to affect the results. This made it possible for the instrument's response rate and scoring rate to be maintained due to the lessening of impact because of language barrier.

4.3 Demographic Statistics

In this section, we discuss the research in terms of its Demographic, namely the respondents' sex, age, education and period of time spent while running the cash based refugee livelihood project.

4.3.1 Distribution of Respondents by Gender

The gender distribution of the responders was determined independently by the researchers. The results are shown in table 4.2.

Table 4.2: Distribution of Respondents by Gender

Gender	Frequency	Percent
Male	128	42.1
Female	176	57.9
Total	**304**	**100.0**

(Source: Researcher, 2026)

The results show that out of the total number of responses, 128 were men (or 42.1% of the total) and 176 were females (or 57.9%), as we asked them to indicate their gender. There seems to be more female respondents than male ones to the Bamba Chakula cash-based refugee livelihood project. This may relate to the fact that the recipients of the project are predominantly women, and women family members are likely to suffer greater hardship both during separation and on death and at the time of relocation compared with men family members. Moreover, it indicates that it matches with the gender-sensitive targeting which is

very crucial to ensure that interventions on food security and livelihoods can benefit disadvantaged groups, particularly women.

4.3.2 Distribution of Respondents by Age

For the respondents there was a mandatory statement of age. In Table 4.3, we can see the results.

Table 4.3: Distribution of Respondents by Age

Category by Age	Frequency	Percentage
21 – 30 years	50	16.5
31 – 40 years	126	41.4
41 – 50 years	91	29.9
Over 50 years	37	12.2
Total	**304**	**100.0**

(Source: Researcher, 2026)

The data shows that the majority of the respondents (41.4% of the total) are in the age group of 31 to 40. The next age group, which contains 29.9% of the total population, is the 41-50 age group. This translates to a good number of young people working for the project. Those in this age group are likely to be the primary earners and household managers, and therefore are the ones most likely to benefit from financial support in their personal consumption or creation of start-up capital.

A comparison can be made with the poor engagement of the youth in the project, evidenced by the very small number in the 21-30-year-old category, representing 16.5 per cent of the respondents. Though this generation is the one with a lot of entrepreneurial ideas and adaptability, it may be suppressed because of dependency on the previous generation and its limited finances. If this project included other youth related components such as mentoring and financial literacy courses, the youth would be much more interested in the project to ensure longevity and success.

There is also evidence of senior involvement with 12.2% of the recipients aged 50 and above. However, they can be slowed down by physical limitations and when a person is not able to move around.

Even so, they all joined in shows a very resilient nature and a need for continued targeted support, including multi-generational support and/or less demanding ways of earning a living. Lastly, while the age range does suggest that this study works best to include those in their prime working years, it may be necessary to include younger and older patients to achieve better results.

4.3.3 Distribution of Respondents by Level of Education

The maximum level attained by the respondents to the questions was explicitly requested and indicated. The results can be viewed in the table at 4.4.

Table 4.4: Distribution of Respondents by Level of Education

Category	Frequency	Percentage
Primary Level	158	52.0
Secondary Level	56	18.4
Diploma Level	29	9.5
Bachelor's Degree	4	1.3
Other	57	18.8
Total	**304**	**100.0**

(Source: Researcher, 2026)

However, out of the 52.0% who completed their elementary education, 56.4% completed secondary education. Most respondents (158) had attended primary school. Due to the higher expected levels of reading, numeracy, they would be expected to have greater influence on financial resources, entrepreneurial activities and plans for diversifying livelihoods. There are 29 (9.5 percent) who have a diploma, 4 (1.3 percent) with a Bachelor's Degree and 57 (1.8 percent) who have participated in a variety of short courses in tailoring among others, carpentry, entrepreneurship, and small business.

The educational background of the respondents gives an indication of the strengths and contributions of the Bamba Chakula project as well as the challenges. Table 4.13 shows that at 0.05 significance level there was significant ribute support to the maximum. This discovery highlights the requirement for easy training, financial know-how, and frequent mentoring, particularly at a young elementary degree.

Concurrently, there is an unused opportunity in the refugee population of people who have occupational skills, or other higher education, to learn from each other, and within their own community to innovate and role model. These diverse education levels can help the programme to guarantee the immediate food security of the refugees and, in the longer term, continued livelihoods.

4.3.4 Distribution of Respondents by Years of Cash-Based Assistance

The participants were asked to give details on how the Bamba Chakula cash based refugee livelihood project has been performing to help determine the number of years of cash assistance provided. This is summarized in Table 4.5.

Table 4.5: Distribution of Respondents by Number of Years Receiving Cash-Based Assistance

Category	Frequency	Percentage
Less than 2 years	58	19.1
3 – 5 years	82	27.0
5 – 8 years	108	35.5
8 – 10 years	56	18.4
Total	**304**	**100.0**

(Source: Researcher, 2026)

Among those who have benefited from the Bamba Chakula refugee livelihoods project's cash-based assistance, the largest percentage (35.5%), having been a part of the program for 5 to 8 years, stands out. These results underscore the importance of the programme to support vulnerable families in the longer term and to provide them with regular support while they are refugees. These chronic beneficiaries are beginning to doubt whether they are on the path towards less dependence on public assistance or are they too dependent and need to take more action in order to change their financial circumstances? Out of this group, who had been receiving assistance between 3 to 5 years ago, about two-thirds of the respondents or 82 persons, said that they had been receiving help for three to five years.

This type of beneficiary is good at manoeusing financial transfers and could have developed a range of coping strategies including small business investments or income diversification. We don't yet know how easily these techniques have produced durable livelihood improvements and decrease in reliance, but such ongoing engagement suggests that the initiative is developing resilience. In addition, 19.1% of the participants are receiving the program for less than 2 years and 18.4% are receiving the program for 8 years or more. To sustain the forward-looking performance, it is beneficial to provide targeted training, financial literacy intervention or livelihood assistance to the new beneficiaries when getting to know the cash transfer program. At the same time, more robust plans for departure and resilience building are required to reduce dependence in the longer term, as evidenced by the spread of long-term beneficiaries, of 8 to 10 years. The overall distribution is palpitating – it will have to figure out a way to solve the issue of dependence hazards among the more mature members of the program and will need to enhance initial support to newcomers.

4.4 Access to Cash-Based Incentives in Financial Inclusion Practices

Finding out how much of an impact financial incentives have on the productivity of Bamba Chakula cash-based refugee livelihoods in the Kakuma refugee camp was the primary goal of the research. Bamba Chakula cash-based refugee livelihood project depends on the provision of cash-based incentives, which is to different extents. This effect was rated by the respondents. We used a five-point Likert scale to assess the participants' responses; SA = "strongly agree," (4) = "agree," (3) = "neutral," (2) = "disagree," and (1) = "strongly disagree." Descriptive analysis focused on the variables and included percentages, means, standard deviations, correlation analysis and others.

The results are shown in Table 4.6.

Table 4.6: Access to Cash-Based Incentives in Financial Inclusion Practices

Statements	5 F (%)	4 F (%)	3 F (%)	2 F (%)	1 F (%)	Mean	SD
1. A significant percentage of eligible refugee beneficiaries receive cash-based incentives as part of financial inclusion programs	112 (36.8)	34 (11.2)	4 (1.3)	126 (41.4)	28 (9.2)	3.25	1.521
2. Eligibility criteria for cash-based incentives are clearly defined and ensure equitable access for all intended beneficiaries.	44 (14.5)	38 (12.5)	48 (15.8)	98 (32.2)	76 (25.0)	2.59	1.366
3. Financial inclusion strategies prioritize the most vulnerable populations to ensure equitable distribution of cash assistance.	31 (10.2)	27 (8.9)	40 (13.2)	110 (36.2)	96 (31.6)	2.30	1.279
4. Women, the elderly, and those with disabilities are among the many groups who have access to financial incentives.	35 (11.5)	39 (12.8)	60 (19.7)	63 (20.7)	107 (35.2)	2.45	1.380
5. Cash-based incentives are distributed through secure and reliable channels such as mobile money, prepaid cards, or direct bank transfers.	35 (11.5)	37 (12.2)	50 (16.4)	105 (34.5)	77 (25.3)	2.50	1.302
6. Beneficiaries have multiple options for receiving cash assistance, improving accessibility and financial inclusion.	7 (2.3)	5 (1.6)	48 (15.8)	105 (34.5)	139 (45.7)	1.80	0.923
7. Cash-based payments are disbursed consistently and within the scheduled timeframe to ensure financial stability for beneficiaries	9 (3.0)	14 (4.6)	81 (26.6)	69 (22.7)	131 (43.1)	2.02	1.073
8. The frequency of cash-based payments aligns with the livelihood needs of beneficiaries, supporting long-term economic resilience.	149 (49.0)	16 (5.3)	73 (24.0)	44 (14.5)	22 (7.2)	3.74	1.379
Composite Mean						**2.49**	**1.278**

(Source: Researcher, 2026)

The number of eligible users, frequency of cash-based payment and proportion of disadvantaged groups receiving Bamba Chakula were used to access the cash-based incentives. The mean of comparison was 2.49 and SD (standard deviation) was 1.278. Statements with score means above the composite score means that view was stronger than average, when based on cash incentives. The beneficiaries strongly agree that the payment schedule is beneficial in their long-term resilience (mean of 3.74 and SD of 1.379). Moreover, the mean of statement 1, had high value of 3.25 and SD value of 1.521, meaning it is well known that they were able to participate in financial inclusion initiatives.

The much larger SDs on these line items indicated potential for experience variability, as many beneficiaries had positive experiences, but a small percentage had a problem with continual access. Given the above, it is evident that the points that the project is more widely spread and makes more regular payments have a major impact on financial stability and livelihood security of refugees.

Any statement whose score was below the composite mean, meant that he/she was doing poor. There are some minor issues that may need to be addressed in terms of openness and fairness slightly above the average: obvious eligibility requirements (Mean 2.59, SD 1.366) and a secure and reliable means of delivery (Mean 2.50, SD 1.302). The following statistics find an imbalance in the spheres of fair access, inclusion and efficacy: access for women, elderly and people with disabilities (Mean 2.45); many opportunities to receive cash (Mean 1.80) and the timeliness of disbursement (Mean 2.02). The respondents appear to be a more general population with respect to these issues as indicated by the lower SD values and the smaller means. Bamba Chakula has appropriate geographical reach and frequency of cash disbursements, but to achieve the best possible 'value for money' and promote equity amongst beneficiaries, the programme must strengthen its service delivery mechanisms.

The qualitative analysis's findings corroborated the quantitative analysis's on the Bamba Chakula Refugee Livelihood Project in Kakuma. Several people responded to the question "what about financial incentives?Several people responded about financial incentives based on that question. Many of the answers the researcher received from a responder were as follows: The monetary incentives are wonderful but sometimes it is no longer sufficient to make ends meet for my family. While with the help, we can pay for some of our needs, the amount is often not enough when market prices rise or if our family needs to pay for medical, clothing or educational expenses. There are many of us who still have difficulty paying off all those things, and sometimes have to take out a loan or cut back on food just to make it through.

4.4.1 Correlation Analysis for Access to Cash-Based Incentives

The analysis obtained values ranging from between -1 and +1 as presented in Table 4.7.

Table 4.7: Correlation Analysis for Access to Cash-Based Incentives

Variables		Access to Cash-Based Incentives	Performance of Bamba Chakula Cash-Based Refugee Livelihood
Access to Cash-Based Incentives	Pearson Correlation	1	0.196**
	Sig. (2-Tailed)		0.001
	N	304	304
Performance of Bamba Chakula Cash-Based Refugee Livelihood	Pearson Correlation	0.196**	1
	Sig. (2-Tailed)	0.001	
	N	304	304

**. Correlation is significant at the 0.05 level (2-tailed)

Table 4.7 indicated that, for the Bamba Chakula Cash-Based Refugee Livelihood (CBR) program, success was related to their ability to pick up monetary incentives. The numbers indicate that there was weak positive correlation (0.196) at the 0.05 level of significance. The P value (0.001) is less than the value of the test statistics and thus the weakness of the associations between the predictor and outcome variables may be inferred. The correlation study showed that the Bamba Chakula cash based refugee livelihood project and its success was correlated with the presence of monetary incentives. This suggests that the greater the access to cash-based incentives, Bamba Chakula Cash Based Refugee Livelihood works best.

4.4.2 Regression Analysis for Access to Cash-Based Incentives

To determine the effect of financial incentives on Bamba Chakula cash based livelihood programme among refugees residing in Kakuma refugee camp, this was the main objective of this research. Upon further thinking and trial, we had a thought:

Hypothesis 1.

Hypothesis 01: In the Kakuma refugee camp, the Bamba Chakula cash-based livelihood project is not considerably affected by the availability of cash-based incentives.

Cash-based refugee livelihoods such as Bamba Chakula in Kakuma refugee camp is significantly influenced by the availability of cash-based incentives, in line with Hypothesis 1.

Regression Model

The mathematical model to represent the hypothesis is:

Results of the Bamba Chakula cash-based livelihood program for refugees = (Incentives to access cash)

$Y = \beta_0 + \beta_2 X_3 + \varepsilon$

Table 4.8: Regression Analysis for Access to Cash-Based Incentives

ANOVA[a]

Factor	Sum of Squares	d.f	Mean Square	F	Sig.
Regression	952.593	1	952.593	12.064	0.001[b]
Residual	23846.091	302	78.961		
Total	**24798.684**	**303**			

a. Dependent Variable: Performance of Bamba Chakula cash-based refugee livelihood.

b. Predictors: (Constant) Access to cash-based incentives

As shown in the output in Table 4.8, the sum of squares is 24798.684, which represents the amount of variance accounted for by cash incentives. The model was very significant as indicated by the F-value (12.064) and p-value (0.001) which indicate that the predictor variable in this case was 'refugee livelihood through cash' – Bamba Chakula had a large impact. The model F—critical value of 3.87 is less than the model F—calculated value of 12.064 so it can be stated that the regression model does a good job to explain the relationship between the two variables and fits the data well. Such findings are further verification of statistical validity of the model.

Table 4.9: Model Summary for Access to Cash-Based Incentives and Performance of Bamba Chakula cash-based refugee livelihood project

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.196[a]	0.038	0.035	8.886

(Source: Researcher, 2026)

The Bamba Chakula cash-based livelihoods support for refugees reveals a weakly positive association between access to cash-based incentives and performance with R-value of 0.196. The modified R2 reflects that almost 3.5% of the variance in the performance Bamba Chakula cash-based refugee livelihood initiative could be explained by access to cash-based incentives. This model could then predict the relationship between the predictor and response variables and the rest (96.5%) was due to factors not predicted by the model. This highlights the importance of more comprehensive studies on other factors affecting success of the Bamba Chakula refugee cash-based livelihood programming.

Table 4.10: Coefficients of Access to Cash-Based Incentives and Performance of Bamba Chakula cash-based refugee livelihood project

	Unstandardized Coefficients		**Standardized Coefficients**	**t**	**Sig.**
Variables	**B**	**Std. Error**	**Beta**		
(Constant)	15.185	1.732		8.769	0.001
Access to Cash-Based Incentives	0.278	0.080	0.196	3.473	0.001

a. Dependent Variable: Performance of Bamba Chakula Cash-Based refugee livelihood project.
b. Predictors: Access to Cash-Based Incentives

Bamba Chakula Cash Based Refugee Livelihood Project's predicted performance value was 15.185 (CONSTANT). After putting all independent variables to zero. The coefficient for this variable was 0.278 and adopted the "MITLUM" organisation, showing a change in the performance of the Bamba Chakula Cash-Based refugee livelihood project with every unit increase in the access to cash-based incentives. Furthermore, the standardized coefficient for cash-based incentive access was 0.196, which means that the variance of access to cash-based incentives increased by 19.6% for every SD increment in cash-based incentive access. A t-value of 3.473 indicates that there is statistical significance (p-value=0.000<0.05) in the coefficient for access to cash-based incentives).

4.4.3 Discussions on Access to Cash-based incentives and Performance of Bamba Chakula Cash-Based refugee livelihood project

To assess the impact of provision of Cash based Incentives on Bamba Chakula livelihood refugees in Kakuma refugee camp this was the first variable. The study's results showed that Bamba Chakula cash-based refugees' performance was significantly correlated with their availability to cash-based incentives. These findings support the findings of Nsabimana et al. (2020) which revealed that families were more likely to start an IGA when the cash transfers went to IGAs rather than consumption.

This study reveals that there are cases in which monetary transfers are not necessarily geared toward increasing income. Furthermore, market demand for products/services is also needed to convert the resources into additional income, which is frequently lacking during long-term crises. Furthermore, cash-based incentives and transfers give money for livelihood improvement strategies as stated in Kurtz et al., 2021. But, a risk is that the target groups of such programs may not have the proper skills to avail of employment related opportunities.

4.5 Financial Literacy in Financial Inclusion Practices

The second purpose was to assess the effects of financial literacy on cash based livelihoods of Bamba Chakula refugees in Kakuma refugee camp. The financial literacy of the people was taken as proxy for the extent to which they influenced the dependent variables of the survey. Responses were assessed on a 5-point Likert scale that ranged from (1) "strongly disagree" to (4) "agree" and (5) "strongly agree," with (3) included for a "neutral" response. Descriptive analysis focused on the variables and employed statistical methods such as percentages, mean, standard deviation and correlation analysis and others.

Table 4.11: Financial Literacy in Financial Inclusion Practices

Statements	5 F (%)	4 F (%)	3 F (%)	2 F (%)	1 F (%)	Mean	SD
1. Refugee beneficiaries with financial literacy demonstrate better budgeting and saving habits, enabling them to manage their income effectively.	3 (1.0)	6 (2.0)	81 (26.6)	89 (29.3)	125 (41.1)	1.92	0.918
2. Refugee beneficiaries struggle with long-term financial planning, often prioritizing immediate needs over future financial security.	9 (3.0)	4 (1.3)	34 (11.2)	117 (38.5)	140 (46.1)	1.77	0.916
3. Refugee beneficiaries who have attended multiple financial literacy training sessions report increased confidence in managing their finances	2 (0.7)	8 (2.6)	31 (10.2)	130 (42.8)	133 (43.8)	1.74	0.798
4. Beneficiaries of financial aid to refugees who are financially knowledgeable are more likely to manage their money wisely.	30 (9.9)	10 (3.3)	0 (0.0)	128 (42.1)	136 (44.7)	1.91	1.210
5. Beneficiaries tend to attend literacy training programs to gain financial skills	67 (22.0)	12 (3.9)	17 (5.6)	72 (23.7)	136 (44.7)	2.35	1.591
6. Beneficiaries with strong financial literacy skills are more likely to adopt financial risk management strategies, such as insurance and emergency savings.	78 (25.7)	3 (1.0)	31 (10.2)	61 (20.1)	131 (43.1)	2.46	1.637
7. Beneficiaries lack awareness of financial risk mitigation tools which makes them vulnerable to economic shocks and unforeseen expenses	43 (14.1)	0 (0.0)	40 (13.2)	86 (28.3)	135 (44.4)	2.11	1.357
8. Lack of financial knowledge contributes to poor decision-making, leading to excessive debt, unplanned spending and missed investment opportunities.	21 (6.9)	0 (0.0)	16 (5.3)	143 (47.0)	124 (40.8)	1.85	1.031
Composite Mean						**2.01**	**1.182**

(Source: Researcher, 2026)

Table 4.11 Financial Knowledge has a composite mean score of 2.01 with an SD of 1.182 which showed that most of the respondents struggle to manage their income, to plan for the long-term, to make use of financial knowledge effectively. This suggests that generally, refugee recipients still have poor financial literacy. A few comments exceeded the overall average and focussed on strengths and opportunities that were identified as promising. Based on average, the sixth statement obtained the best result (M=2.46, SD 1.637), the fifth statement had the best result and the last statement 7 had the lowest result (2.11, SD 1.357). There is a generally low financial literacy and these higher means suggest that as beneficiaries acquire more financial knowledge (and/or have access to training) they are more likely to exhibit better savings, insurance and risk management habits. There is obviously some benefit from literacy programmes with some "left behind", as illustrated by the relatively high SDs, especially for the claims 5 and 6.

The importance of financial literacy training in defining beneficial financial habits among refugees is shown by these findings, which affect the study. Results suggest refugees may benefit from targeted interventions to increase their financial literacy if they were to move from a position of spending on short-term needs, toward investing and saving for the future. The fact that the SD is more than 1.5 shows that there are disparities in training availability and uptake, which is moderate to high.

The question asked in the interviews with the Program Informants regarding the Bamba Chakula program participants, whether or not they received instructions on budgeting or financial planning since their enrolment. One respondent came up with this perspective;

> *I have not received formal training on financial management or budgeting since joining the Bamba Chakula program. Most of us learn by experience, prioritizing food and urgent household needs, but without proper guidance, it is difficult to plan for savings or long-term use of the cash incentives.*

Furthermore, we wanted to also determine what money management skills people thot they would be most useful to maximize monetary rewards. The following account was given by an additional responder;

> *Financial skills like budgeting, saving, and planning for emergencies would really help me make better use of the cash incentives. Many of us focus on immediate needs, but with proper training in how to manage money wisely, we could stretch the support further, avoid unnecessary debt, and even invest small amounts in income-generating activities. Skills in record-keeping, understanding market prices, and financial risk management would also help us make informed decisions, especially when dealing with unexpected expenses or supporting larger families.*

4.5.1 Correlation Analysis for Financial Literacy and Performance of Bamba Chakula Cash-Based Refugee Livelihood project

Researchers used Pearson's product-moment correlation analysis to find out if there was a link between refugees' financial literacy and the viability of the Bamba Chakula cash-based livelihood scheme. The ranges in the correlation values were wide from -1 (completely negative correlation) to +1 (completely positive correlation). Weak correlation was considered 0.1 – 0.25, moderate correlation was considered 0.25 – 0.5, high correlation was

considered 0.5 – 0.7 and very strong was considered > 0.7. The results are shown in Table 4.12.

Table 4.12: Correlation Analysis for Financial Literacy and Performance of Bamba Chakula

Variables		Financial Literacy	Performance of Bamba Chakula Cash-Based Refugee Livelihood project
Financial Literacy	Pearson Correlation	1	0.672**
	Sig. (2-Tailed)		0.001
	N	304	304
Performance of Bamba Chakula Cash-Based Refugee Livelihood	Pearson Correlation	0.672**	1
	Sig. (2 -Tailed)	0.001	
	N	304	304

**. Correlation is significant at the 0.05 level (2-tailed)

(Source: Researcher, 2026)

Financial literacy is strongly associated with the effectiveness of Bamba Chakula cash-based refugee livelihood program ($p < 0.05$), as indicated in table 4.12. A level of significance of 0.05 means that this association is statistically significant. It has been shown that the prediction predictor had a relatively good relationship with the response variable with a correlation of 0.672 in the shown continuum.

4.5.2 Regression Analysis for Financial Literacy

The second goal of the study was to look at the Kakuma refugee camp's Bamba Chakula cash-based livelihood and how financial literacy affects their performance. This is how the following hypothesis was put to the test:

Hypothesis 2.

Hypothesis 2: Bamba Chakula cash-based livelihood is not influenced by financial knowledge level in Kakuma refugee camp.

Hypothesis 2 in the Kakuma refugee camp is: Financial knowledge has no impact on Bamba Chakula cash-based livelihood.

Regression Model

The mathematical model for the above hypothesis is:

Bamba Chakula cash-based livelihood program for refugees – Financial Literacy results.

The equation $Y = \}0 + \beta 2X2 + \varepsilon$

Tables 4.13, 4.14, and 4.15 show the findings.

Table 4.13: Regression Analysis for Financial Literacy and Performance of Bamba Chakula cash-based livelihood project

ANOVA[a]

Factor	**Sum of Squares**	**d.f**	**Mean Square**	**F**	**Sig.**
Regression	11182.790	1	11182.790	248.034	0.001[b]
Residual	13615.894	302	45.086		
Total	**24798.684**	**303**			

a. Dependent Variable: Performance of Bamba Chakula cash-based refugee livelihood.

b. Predictors: (Constant) Financial Literacy

Sum of Squares for the regression was equal to 24798.684 with financial literacy explaining the overall variance. The predictor variable correlated significantly with the success of the Bamba Chakula cash based refugee livelihood-initiative (F=248.034 p=0.001). In addition, the F-critical value of the model was 3.86 which was lower than the F-calculated (248.034) which indicates the regression model has sufficient explanatory power to determine the relationship between the two variables. The value of the statistic F calculated was aligned and it was seen that the model was able to fit the data accordingly to the statistical significance.

Table 4.14: Model Summary for Financial Literacy and Performance of Bamba Chakula cash-based refugee livelihood project

Model	R	R Square	Adjusted R-Square	Std. Error of the Estimate
1	0.672[a]	0.451	0.449	6.715

(Source: Researcher, 2026)

The R-values (0.672) render a moderate positive correlation between increased financial literacy by the Bamba Chakula cash-based refugee livelihood project and its performance. Furthermore, the coefficient of determination (0.451) points to the effect of financial knowledge on project performance; accounting for 45.1% of the variations in project performance. Thus, this model predicted the relationship between the predictor and the response variables fairly well, with the other factors accounting for the 54.9% of the variance.

Table 4.15: Coefficients of Financial Literacy and Performance of Bamba Chakula cash-based refugee livelihood

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Variables	**B**	**Std. Error**	**Beta**		
(Constant)	7.986	0.908		8.797	0.001
Financial Literacy	0.803	0.051	0.672	15.749	0.001

a. Dependent Variable: Performance of Bamba Chakula Cash-Based refugee livelihood project.

b. Predictors: Financial Literacy

The output shows that the coefficient of the explanatory variable, when this factor is 0, is 7.986, which translates to the average expected level of the response variable, the performance of Bamba Chakula Cash Based refugee livelihood project, since the refuge was not present. For each extra unit of financial literacy, there is a change in the project performance of 0.803.

The standardized coefficient was 0.672, which means the variability in the response variable (openness to cash transfer participation) was 67.2% greater for each one-unit change in the financial literacy of a person being studied. The coefficient did prove to be statistically significant, given the t-value (15.749) and P-value < 0.001.

From these coefficients we can get the regression model in the form:

The outcome for the Bamba Chakula Cash Based Refugee Livelihood Project is: Outcome is 7,986 + 0.803 (financial literacy) + e. The overall model summary shows that R=0.672; R2=0.451; adjusted R2=0.449; F(1,302) = 248.034 and p=0.001 (<0.05), indicating that the model explained 45.1% of the variances in the performance of Bamba Chakula Cash Based refugee livelihood. Since the null hypothesis is rejected, we can infer that the Bamba Chakula Cash-Based Refugee Livelihood Project was positively associated with financial literacy at 95% confidence level.

4.5.3 Discussions on Financial Literacy and Performance of Bamba Chakula Cash-Based refugee livelihood project

The second study variable revolved around the question of financial literacy and the performance of the cash based livelihood of Bamba Chakula refugees in Kakuma refugee camp. Based on the refugees who had participated in the Bamba Chakula cash based livelihood program in Kakuma camp in the study, it was found that there was a positive relationship between Financial Literacy and the Bamba Chakula livelihood program. The current study investigates financial management among refugees in Jordan and Kenya as opposed to the study by Dhawan and Zollmann (2022) that wanted to find out how refugees manage their finances when in flight. It was discovered that although the banking facilities in Jordan are advanced, refugees living in Jordan have no access to financial services. Refugees, however, can't even register in Kenya where the mobile money industry is very developed. It is worthwhile to note that the findings of the current study are in tandem with Horn (2006) who indicates that current case studies of financial assistance to refugees do not empower refugees nor do they assist to attain economic independence.

4.6 Access to Insurance in Financial Inclusion Practices

The third variable of interest was the amount of impact the insurance coverage had on the cash-based livelihood performance of the Bamba Chakula refugees living in Kakuma refugee camp. A number of indicators were chosen for quantifying the variable, some of them being: Low penetration rates of the insurance sector, Insurance products are affordable, the Insurance products prices are affordable and Insurance products can be paid easily. Here, the status of this variable was measured using the five option points Likert Scale as SA (Strongly Agree), (3) (= Agree), (2) (= Disagree), (1) (= Strongly disagree). In Table 4.16, you can see the investigation's findings.

Table 4.16: Access to Insurance

Statements	5	4	3	2	1	Mean	SD
	F (%)	F (%)	F (%)	F (%)	F (%)		
1. Beneficiaries lack access to affordable insurance options, limiting their ability to protect against financial risks.	18 (5.9)	0 (0.0)	51 (16.8)	106 (34.9)	129 (42.4)	1.92	1.059
2. Where affordable insurance products exist, a lack of awareness and understanding hinders uptake among potential beneficiaries.	0 (0.0)	6 (2.0)	38 (12.5)	125 (41.1)	135 (44.4)	1.72	0.756
3. The overall rate of insurance penetration remains low, particularly in underserved communities, due to limited financial literacy and trust in insurance providers.	3 (1.0)	9 (3.0)	30 (9.9)	140 (46.1)	122 (40.1)	1.79	0.815
4. Innovative distribution channels, such as mobile-based insurance products, have contributed to an increase in insurance penetration in some regions.	6 (2.0)	0 (0.0)	54 (17.8)	113 (37.2)	131 (43.1)	1.81	0.867
5. Health and life insurance are the most commonly accessed types of insurance, while coverage for agriculture, businesses, and property remains limited.	0 (0.0)	6 (2.0)	100 (32.9)	66 (21.7)	132 (43.4)	1.93	0.917
6. Many informal sector workers and low-income households remain uninsured due to a lack of tailored insurance products that meet their specific needs.	0 (0.0)	8 (2.6)	112 (36.8)	66 (21.7)	118 (38.8)	2.03	0.929
7. Flexible payment plans, such as micro-insurance schemes and installment-based premiums, have made insurance more accessible to low-income populations.	0 (0.0)	0 (0.0)	35 (11.5)	140 (46.1)	129 (42.4)	1.69	0.667
8. High premium costs and rigid payment structures continue to be significant barriers to insurance uptake among financially excluded groups	0 (0.0)	6 (2.0)	34 (11.2)	139 (45.7)	125 (41.1)	1.74	0.732
Composite Mean						**1.83**	**0.843**

(Source: Researcher, 2026)

The project's consideration of access to insurance found that there is poor access to insurance, with a composite mean of 1.83 and an SD of 0.843, out of the refugees' number of benefits; Most subjects identified the lack of knowledge about the issue, the lack of confidence in providers and at high premiums as the problem. The statements that recorded means showing larger than the composite mean indicated areas of relative strength. The highest mean and standard deviation were for the sixth statement, Mean=1.93, SD=0.917 and for the sixth statement Mean=2.03, SD=0.929. The mean and the standard deviation of first were 1.92 and 1.059 respectively. The findings revealed that use of basic health insurance was low and there were product design and pricing deficits to prevent making the product popular. Another indication that the experiences of households were variable, with some experiencing very little access to the positive, and others experiencing almost no access, were the somewhat higher SDs.

The findings of the study were significant for future research as it helped to prove the importance of product design, cost and awareness on the refugees purchasing of insurance. With individual means above the composite mean it can be seen that there are certain problems in the field of cost, design and inclusion that are faced by low-income households. Refugee health insurance creates new opportunities to engage in other livelihoods, such as small businesses, real estate or agriculture, where health insurance is readily available. To support recipients to face unforeseen with calm and maintain resilience, the data revealed that this initiative should not be a simple cash transfer but consider parting with flexible payment and explain financial inclusion strategies such as micro-insurance.

4.6.1 Correlation Analysis for Access to Insurance and performance of Bamba Chakula Cash-Based refugee livelihood project

The analysis obtained values ranging from between -1 and +1 as presented in Table 4.18.

Table 4.17: Correlation Analysis for Access to Insurance

Variables		Access to Insurance	Performance of Bamba Chakula Cash-Based Refugee Livelihood
Access to Insurance	Pearson Correlation	1	0.753**
	Sig. (2-Tailed)		0.001
	N	304	304
Performance of Bamba Chakula Cash-Based Refugee Livelihood	Pearson Correlation	0.753**	1
	Sig. (2-Tailed)	0.001	
	N	304	304

**. Correlation is significant at the 0.05 level (2-tailed)

In Table 4.17 the common correlation matrix reveals a fair correlation (r=0.753) between the insurance and the operation of Bamba Chakula cash based refugee livelihood stimulus. Positive indicates that a Bamba Chakula cash-based refugee livelihood initiative would become more successful, the more the predictor variable increased. The correlation coefficient is in the strong association range (+0.6 to +0.8), which is a good indication of the strong correlation.

This result suggests that success of the Bamba Chakula cash based refugee livelihood programme is closely dependent on the participants' access to health insurance as the association is quite high. In other words, the relationships between the changes of the two measures are strongly associated.

4.6.2 Inferential Analysis of Access to Insurance on Performance of Bamba Chakula cash-based refugee livelihood project

An evaluation of the impact of insurance coverage on the performance of the cash-based livelihood of Bamba Chakula refugees in Kakuma refugee camp was the third goal of the study. To test the following hypothesis, the following was done:

Hypothesis 3.

H3: Cash-based livelihood – Bamba Chakula is not influenced by insurance in Kakuma refugee camp.

Third hypothesis: Bamba Chakula cash-based refugees' ability to make a living in the Kakuma refugee camp is unaffected by their access to insurance.

Regression Model

The following mathematical model is for the hypothesis:

How well refugees' cash-based livelihoods in Bamba Chakula are doing = (Insurance coverage)

$$Y = \beta_0 + \beta_3 X_3 + \varepsilon$$

The results are presented in Tables 4.18, 4.19 and 4.20

Table 4.18: Regression Analysis for Access to Insurance and Performance of Bamba Chakula cash-based livelihood project

ANOVA[a]

Factor	Sum of Squares	d.f	Mean Square	F	Sig.
Regression	14068.555	1	14068.555	395.960	0.001[b]
Residual	10730.130	302	35.530		
Total	**24798.684**	**303**			

a. Dependent Variable: Performance of Bamba Chakula cash-based refugee livelihood.

b. Predictors: (Constant) Access to Insurance

The result from Table 4.18 shows the overall sum of squares for the variance that can be explained by insurance access (24798.684). The statistical significance of the model (F-calculated = 395.960 and p-value = 0.001) found in the study showed that Bamba Chakula cash-based refugee livelihood project success had a significant impact on the dependent variable. The model F-critical value was less than the calculated F value (3.86<395.960) which means that there was a good relationship between the two variables and that the model had a good fit. Results as these further validate the statistical correctness of the model.

Table 4.19: Model Summary for Access to Insurance and Performance of Bamba Chakula cash-based refugee livelihood project

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.753[a]	0.567	0.566	5.961

a. Predictors: (Constant), Insurance

The R-sq. value in the above is 0.753 and the coefficient of determination is 0.567, thus we can observe that round 56.7% of the variance in the performance of Bambachakula cash-based livelihoods for refugees can be explained by the insurance. This indicates that the more insurance that is extended to the project, the better the results will be. The model did a decent job of predicting the relationship between the independent variables and dependent variable, with extraneous factors accounting for the variance of the 43.3% of the dependent variable.

Table 4.20: Coefficients of Access to Insurance and Performance of Bamba Chakula cash-based refugee livelihood project

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Variables	**B**	**Std. Error**	**Beta**		
(Constant)	3.840	0.925		4.153	0.001
Access to Insurance	1.168	0.059	0.753	19.899	0.001

a. Dependent Variable: Performance of Bamba Chakula Cash-Based refugee livelihood project.

b. Predictors: Access to Insurance

Bamba Chakula Cash-Based Refugee Livelihood Project's projected performance value was 3.840, a constant coefficient. After putting all independent variables to zero. With an increase of one unit in access to insurance, the Bamba Chakula Cash-Based refugee livelihood project's performance changes, as shown by the coefficient for insurance access (1.168). The former corresponds to a standard coefficient of 0.753, that is, an increase by 75.3% per SD other thing being equal with respect to access to insurance. The coefficient of access to insurance was significant as per the t value and the p value (0.001<0.05).

From these coefficients, we obtain the following regression model:

Based on the results, the Bamba Chakula Cash Based Refugee Livelihood Project's Evaluation = 7.986 + 0.803 (Insurance Access) + e.

The overall summary of the model was R=0.753, R2=0.567, adjusted R2=0.566, F(1,302) = 395.960, p=0.001<0.05 indicating that the model accounts for 56.7% of the variance in this Bamba Chakula Cash-Based refugee livelihood initiative. The results of the Bamba Chakula Cash Based Refugee Livelihood project revealed that there is a statistically significant relationship between the independent variable – insurance – and the project's success.

4.6.3 Discussions on Access to Insurance and Performance of Bamba Chakula Cash-Based refugee livelihood project

The third variable was to analyze the extent to which access to insurance cover relates with the Cash for Work refugees' livelihood performance in Kakuma refugee camp and there was a significant positive correlation between the independent and the dependent variables. The last result of this research was that the null hypothesis was true. Therefore, it was found that the study's null hypothesis is not true. The study's results are in line with those of a qualitative study on Iranian financial protection schemes that focused on the insurance experiences of Iranian refugees (Shahabi, Etemadi, and Hedayati, 2023). That study found that when providing health insurance to non-vulnerable populations, there are issues such as household-based rates for refugees, long waiting periods to get insurance benefits, exorbitant premiums for non-vulnerable groups, and a huge price gap between public and private sectors.

There was also improvement in health insurance coverage of Iranis thanks to the discovery of targeted policy solutions. Large number of economically excluded groups were potential non-joiners due to high premiums and inflexible payment systems per the current data.

4.7 Regulatory Support in Financial Inclusion Practices

The final variable was to determine how much of an impact regulatory assistance had on the Bamba Chakula cash-based livelihood project's success in the Kakuma refugee camp. The participants were asked by the researchers to indicate the effect of regulatory influence that is impacting the dependent variable. The responses were assessed on a five-point scale – strongly agree (SA): 4; agree (A): 3; neutral (N): 2; disagree (D): 1; strongly disagree (SD): 1. Descriptive analysis was used to analyze and presented the variables and provided statistics such as percentages, means, standard deviations, correlation analysis, etc.

Table 4.21: Regulatory Support

Statements	5	4	3	2	1	Mean	SD
	F (%)	F (%)	F (%)	F (%)	F (%)		
1. Financial regulatory bodies effectively enforce policies that protect refugee beneficiaries from unfair financial practices	50 (16.4)	17 (5.6)	19 (6.3)	118 (38.8)	100 (32.9)	2.34	1.410
2. There are adequate grievance resolution mechanisms for refugees facing disputes with financial service providers	87 (28.6)	26 (8.6)	6 (2.0)	88 (28.9)	97 (31.9)	2.73	1.653
3. Financial institutions comply with data protection laws to ensure the privacy and security of refugee information.	111 (36.5)	8 (2.6)	24 (7.9)	62 (20.4)	99 (32.6)	2.90	1.730
4. Refugee beneficiaries are well-informed about how their financial data is collected, stored, and used by financial service providers.	127 (41.8)	6 (2.0)	17 (5.6)	126 (41.4)	28 (9.2)	3.26	1.554
5. Existing financial regulations support the growth of inclusive financial services, particularly for underserved populations.	37 (12.2)	25 (8.2)	15 (4.9)	136 (44.7)	91 (29.9)	2.28	1.304
6. Financial service providers are subject to transparent, equitable, and innovative regulations that promote financial inclusion.	46 (15.1)	20 (6.6)	2 (0.7)	151 (49.7)	85 (28.0)	2.31	1.349
7. Government agencies, financial institutions, and other stakeholders work closely together to promote financial inclusion.	34 (11.2)	17 (5.6)	47 (15.5)	100 (32.9)	106 (34.9)	2.25	1.294
8. Increasing underserved populations' access to banking services is a key function of public-private partnerships	94 (30.9)	13 (4.3)	51 (16.8)	35 (11.5)	111 (36.5)	2.82	1.682
Composite Mean						**2.61**	**1.497**

(Source: Researcher, 2026)

Though there may be significant variation across the experience of beneficiaries with regards to regulatory frameworks, the composite mean of the regulatory support revealed in the project analysis indicates 2.61 (SD 1.497). The limited abovementioned comments for the composite mean suggest a more positive perception for a few portions of the regulatory frameworks. The fourth statement's greatest mean (3.26 SD 1.554) indicates that Data transparency procedures are rather disclosed. Likewise, the third statement registered a score of 2.90 (SD 1.730), which indicates that data security compliance is accepted although there are significant differences (represented by the standard deviation score) between the groups: it is certainly not the same for everyone. The last statement in Table 4.22 shows that the score was above the composite mean (2.82/1.682), indicating that the partnership to promote financial inclusion to refugees has been visible.

These findings have implications for future studies since they highlight the need of maintaining the privacy of participants' information and fostering partnerships in order to improve the efficacy of the cash-based programs. Respectively high transparency and compliance indices are indicative of the higher level of trust beneficiaries place in the handling of their personal information, which is important to establish trust in financial institutions in general. At the same time, the growing acceptance of PPPs demonstrates the critical importance of working in partnership to reach those marginalized refugee communities with financial services. There is a large disparity between the knowledge and experiences of refugees; although some may be better off in their situation and be offered greater protection than others, this is evident from the size of the SDs in the range 1.554 - 1.730. To ensure that the benefits of the protection services and financial inclusion programme are distributed fairly and equitably amongst all beneficiaries, this indicates that regulatory oversight must be more regular and there must be an increased number of grievance mechanisms and outreach.

Comments and suggestions for strengthening the regulatory support and consumer protections of financial assistance programs emerged from key informant interviews. One promoter stated the following;

> *I recommend that there should be strengthening of consumer protection by ensuring clear and accessible grievance mechanisms where we can safely report issues like delays, unfair practices or exclusion without fear of retaliation. Regulators and financial service providers should also improve awareness campaigns so that all beneficiaries fully understand refugee rights, how our personal data is used and what services we are entitled to.*

A second responder shared their thoughts on the following topics about the Bamba Chakula livelihood project's collaboration between agencies and financial institutions:

> *Closer coordination between government, NGOs, and financial institutions is required to make policies that are more consistent and fairer, while expanding inclusive financial services such as low-cost accounts or flexible mobile money options—that meet the specific needs of vulnerable groups like women, the elderly, and people with disabilities.*

A further analysis on the third respondent stated the following;

> *We do not know whether there will be continued support going forward with the program since the in-coming US administration does not support refugee resettlement programs.*

4.7.1 Correlation Analysis for Regulatory Support and Performance of Bamba Chakula Cash-based livelihood Project

An analysis exercise was carried out to explore the linkages between the Bamba Chakula Cash-based livelihood Project and the various aspects of Regulatory Support. Pearson's product-moment technique was used to analyze the connection. Values of correlation were obtained over a number of different ranges from -1 (total negative correlation) to +1 (total positive correlation). Then values below 0.1-0.25 is the weak degree of correlation, 0.25-0.5 is the moderate degree of correlation, 0.5-0.7 is the high correlation, and 0.7-0.9 is extremely significant correlation. Results can be viewed in Table 4.22.

Table 4.22: Correlation Analysis for Regulatory Support and Performance of Bamba Chakula Cash-based livelihood Project

Variables		Regulatory Support	Performance of Bamba Chakula Cash-Based Refugee Livelihood project
Regulatory Support	Pearson Correlation	1	0.749**
	Sig. (2-Tailed)		0.001
	N	304	304
Performance of Bamba Chakula Cash-Based Refugee Livelihood	Pearson Correlation	0.749**	1
	Sig. (2-Tailed)	0.001	
	N	304	304

**. Correlation is significant at the 0.05 level (2-tailed)

Table 4.22 indicated that there was a substantive relationship between regulatory support and success of Bamba Chakula cash based refugee livelihood programme with $p<0.05$ level of significance. It was seen that the independent and the dependent variables showed a very good level of positive correlation ($r=0.749$).

4.7.2 Inferential Analysis of Access to Insurance on Performance of Bamba Chakula cash-based refugee livelihood project

Finding out how much of an impact regulatory support has on the success of the Bamba Chakula cash-based livelihood for refugees in the Kakuma refugee camp was the fourth goal of the study. The following hypothesis was tested by the following way:

Hypothesis 4.

H_{04}: Regulatory support does not significantly influence performance of Bamba Chakula cash-based refugee livelihood in Kakuma refugee camp.

H_{a4}: Regulatory support significantly influences performance of Bamba Chakula cash-based refugee livelihood in Kakuma refugee camp.

Regression Model

Here is the mathematical model that corresponds to the hypothesis:

The Bamba Chakula cash-based refugee livelihood program (with regulatory assistance) yielded the following results:)

$$Y = \beta_0 + \beta_4 X_4 + \varepsilon$$

The results are presented in Tables 4.23, 4.24 and 4.25

Table 4.23: Regression Analysis for Regulatory Support and Performance of Bamba Chakula cash-based livelihood project

ANOVA[a]

Factor	Sum of Squares	d.f	Mean Square	F	Sig.
Regression	13911.025	1	13911.025	385.862	0.001[b]
Residual	10887.659	302	36.052		
Total	**24798.684**	**303**			

a. Dependent Variable: Performance of Bamba Chakula cash-based refugee livelihood.

b. Predictors: (Constant) Regulatory Support

The independent variable had a strong correlation with the success of Bamba Chakula cash-based refugee livelihoods initiative (F-value 385.862) which make the model statistically significant. Moreover, value of the F-critical was 3.86 which was less than the value of the Fcalculated 385.862, which means that the regression model had adequate explanatory power to differentiate the relationship between the two variables. The result showed that the F value of calculated statistic was in the same line as their statistical significance, it was evident that the model in well fitted with the data with F value in the horizontal line.

Table 4.24: Model Summary for Financial Literacy and Performance of Bamba Chakula cash-based refugee livelihood project

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.749[a]	0.561	0.560	6.004

(Source: Researcher, 2026)

In the Bamba Chakula cash-based refugee livelihood project, we can observe that R-value is 0.749 and coefficient of determination is 0.561 which indicates that the level of regulatory support accounted for 56.1% of this projects' performance. This indicates that the more it is supported by the regulations, the better are the results of the projects. The percentage of variance accounted for by extraneous variables was 43.9%, but the model did a good job in predicting the relationship between the dependent and independent variables.

Table 4.25: Coefficients of Regulatory Support and Performance of Bamba Chakula cash-based refugee livelihood

	Unstandardized Coefficients		**Standardized Coefficients**	**t**	**Sig.**
Variables	**B**	**Std. Error**	**Beta**		
(Constant)	2.452	1.002		2.447	0.001
Regulatory Support	0.885	0.045	0.749	19.643	0.001

a. Dependent Variable: Performance of Bamba Chakula Cash-Based refugee livelihood project.

b. Predictors: Regulatory Support

The model was fitted and predicted that, the value of the response variable performance of Bamba Chakula Cash-Based refugee livelihood project at the zero point of the independent variable is 2.452 and the change in performance of the project with a unit change in regulatory support is 0.885 as shown by the coefficient of the constant. The standardized coefficient (+0.749) shows that when the regulatory support had a one-unit change, the variability of the response variable had a 74.9% change. The results of the test showed that the coefficient was statistically significant as indicated by the t-value (19.643) and p-value (< 0.001).

Using these coefficients, we can create the regression model:

The Bamba Chakula Cash Based-Refugee Livelihood Project's Outcome is 2.452 plus 0.885 (regulatory support) plus environmental factors. Overall, the model was a good fit and accounted for 56.1% of the variance in the Bamba Chakula Cash Based refugee livelihood project (See overall model summary (+(+R=0.749, +R2=0.561, a+djusted+ R2=0.560,

F(1,302) = 385.862, p=0.001<0.05). There was significant correlation between Bamba Chakula Cash Based Refugee Livelihood Project's performance and regulatory support since the null hypothesis was rejected.

4.7.3 Discussions on Regulatory Support and Performance of Bamba Chakula Cash-Based refugee livelihood project

The hypothesis tested was that regulatory assistance is one consideration that influences the profitability of Bamba Chakula cash based livelihood of refugees in Kakuma refugee camp. The results of statistical analysis highlighted a correlation between the independent variable 'Regulatory Support' and Bamba Chakula Cash-Based Refugee Livelihood Project success. The findings indicated that the following influenced the regulatory support that affected the performance of the Bamba Chakula cash-based livelihood for refugees in the Kakuma refugee camp: Effective grievance resolution when refugees have issues with financial service providers; Complying with data protection laws; and Access to banking services which is a critical function of the public-private partnerships. The qualitative results aligned with the findings of Wake and Barbelet (2020) who adopted a four-part qualitative analysis as well and found a lack of research and the process of implementation and creation of policies in frameworks pertaining to the lives of refugees.

4.8 Performance of Bamba Chakula Cash-Based Refugee Livelihood Project

This variable's status was measured using a five-point Likert scale: SE (very disagree) (1), SA (strongly agree) (5), N (neutral) (3), D (2), and SD (very disagree) (1). The findings of the study are given in Table 4.6. Finding out how much people agreed with different claims about how well the Bamba Chakula cash-based refugee livelihood programs were doing was the main goal of the study report.

Table 4.26: Performance of Bamba Chakula Cash-Based Refugee Livelihood

Statements	5	4	3	2	1	Mean	SD
	F (%)	F (%)	F (%)	F (%)	F (%)		
1. The majority of refugee beneficiaries express satisfaction with the Bamba Chakula cash transfer system for being reliable and efficient in receiving funds	97 (31.9)	14 (4.6)	2 (0.7)	106 (34.9)	85 (28.0)	2.78	1.658
2. Cash transfers have enabled most refugee households to purchase essential food items regularly, improving household food security.	106 (34.9)	25 (8.2)	1 (0.3)	80 (26.3)	92 (30.3)	2.91	1.718
3. Refugee beneficiaries still struggle to cover basic needs, especially in cases of large households or fluctuating market prices	122 (40.1)	5 (1.6)	15 (4.9)	55 (18.1)	107 (35.2)	2.93	1.794
4. The program has successfully reached a significant number of households, ensuring that a substantial portion of the refugee population receives financial support for their basic needs.	69 (22.7)	9 (3.0)	10 (3.3)	104 (34.2)	112 (36.8)	2.40	1.551
5. There are occasional challenges in program reach, with some eligible households experiencing delays or exclusion from cash disbursements.	70 (23.0)	16 (5.3)	3 (1.0)	110 (36.2)	105 (34.5)	2.46	1.560
6. Beneficiaries find the mobile money system convenient and secure, reducing risks associated with carrying physical cash.	93 (30.6)	15 (4.9)	6 (2.0)	82 (27.0)	108 (35.5)	2.68	1.695
7. Refugee households have reported a reduction in debt levels as the cash transfers help them avoid borrowing for food and essential expenses.	62 (20.4)	16 (5.3)	4 (1.3)	112 (36.8)	110 (36.2)	2.37	1.514
8. Households continue to rely on credit due to the insufficiency of cash support, especially when faced with emergency costs.	78 (25.7)	2 (0.7)	0 (0.0)	107 (35.2)	117 (38.5)	2.40	1.603
Composite Mean						**2.59**	**1.637**

(Source: Researcher, 2026)

In order to gain a general perspective of interpretation of individual items, one may consider an example of an excerpt from the results where the overall mean of all the statements was 2.59 and the overall standard deviation 1.637. Statements where the beneficiaries' perceptions are stronger than the overall mean were indicated by statements with means higher than the composite mean. These statements were as follows: The second statement has a mean of 2.91 and a SD of 1.718; the third statement had a mean of 2.93 and a SD of 1.794; and the first statement had a mean of 2.78 and a SD of 1658. Such increased means demonstrate the role of the program in relation to food and/or cash distribution but also the increased awareness of the difficulties in meeting basic needs, varying according to family size and market differences. While the family received significant benefits, there were concerns of coverage and insufficient benefit as evidenced by the slightly higher SD representing a greater variety of views.

However, Statements 4 (mean 2.40, SD 1.551) and 7 (mean 2.37, SD 1.514) which had lower means than the composite mean, showed poorer performance in general. These findings indicate that the project has to a degree enhanced food security and dependence on food transfers, but not carried out much in terms of reducing debt and making the program more inclusive. Results indicate that respondents' view is more consistent, but not in a positive direction because there is a decrease in the average and standard deviation. However, while the programme is highly dependable and food security is achieved by many of the beneficiaries, the overall picture emerging from the outcomes is complexity, with problems of adequacy, credit reliant and gaps in food security. It is through these issues that the effectiveness of the programme could be suggested and the areas that may be improved.

4.9 Multiple Regression Analysis

The objective of the present study was to analyze the relationship between the bamba-chakula cash-as-livelihood of the refugees in Kakuma refugee camp and the combined factors of the predictor variables.

4.9.1 Multiple Regression Analysis for Financial Inclusion Practices and Performance of Bamba Chakula Cash-Based Refugee Livelihood in Kakuma Refugee Camp, Kenya

This study aimed at evaluating the effect of financial inclusion strategies on livelihood performance of the Bamba Chakula cash based refugees in Kakuma refugee camp. This is how the following hypothesis was put to the test:

Regression Model

The mathematical model representing the hypothesis is:

The implementation of the Bamba Chakula cash-based approach for livelihoods of refugees depends on the following: Cash incentives, Financial literacy, insurance and regulatory assistance.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

The results are presented in Tables 4.27, 4.28 and 4.29

Table 4.27: Regression Analysis for Regulatory Support and Performance of Bamba Chakula cash-based livelihood project

ANOVA[a]

Factor	Sum of Squares	d.f	Mean Square	F	Sig.
Regression	17924.934	4	4481.234	194.928	0.001[b]
Residual	6873.750	299	22.989		
Total	**24798.684**	**303**			

a. Dependent Variable: Performance of Bamba Chakula cash-based refugee livelihood.

b. Predictors: (Constant) access to cash-based incentives, financial literacy, access to insurance and regulatory support

Multiple regression analysis was used to seek the relationships between financial inclusion practices and the success of the bamba-chakula cash-based livelihoods for the refugees. The overall regression model was statistically significant ($F=194.928$, $p<0.001$) indicating that

the selected variables as a whole could explain some of the variations in how the bamba-chakula cash-based refugee livelihood project performs.

Table 4.28: Model Summary for Financial Literacy and Performance of Bamba Chakula cash-based refugee livelihood project

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F-Change	Df1	Df2
1	0.850[a]	0.723	0.719	4.795	194.928	4	299

a. Predictors: Access to cash-based incentives, financial literacy, access to insurance and Regulatory Support

Moreover, the model highlights the high explanatory power (R2=0.723) which indicates that the four explanatory variables presented in the model are able to explain around 72.3% of the variation in the response variable of financial inclusion practices. This is yet another indication of the significance of financial inclusion approaches for livelihood programmes to reach refugees.

Table 4.29: Coefficients of Regulatory Support and Performance of Bamba Chakula cash-based refugee livelihood

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Variables	**B**	**Std. Error**	**Beta**		
(Constant)	-0.668	1.197		-0.558	0.577
Access to cash-based incentives	-0.088	0.057	-0.062	-1.541	0.124
Financial Literacy	-0.182	0.081	-0.152	-2.239	0.026
Access to Insurance	0.898	0.105	0.579	8.549	0.001
Regulatory Support	0.633	0.059	0.536	10.736	0.001

a. Dependent Variable: Performance of Bamba Chakula Cash-Based refugee livelihood project.

b. Predictors: Access to cash-based incentives, financial literacy, access to insurance and Regulatory Support

However, on the individual variable results level, the two most important variables for the success of Bamba Chakula Cash Based Refugee Livelihood Project were regulatory status and insurance. The most positive and statistically significant changes were around access to insurance ($\beta = 0.579$, $p < 0.001$), implying that refugees would be more likely to have better livelihood outcomes, including if they had access to insurance services for health, assets or livelihoods protection. The approach follows the idea of Financial inclusion, which implies that families would be more likely to engage in productive activities, if they have tools to lower risks. The strong positive and significant influence of regulatory support ($\beta = 0.536$, $p < 0.001$) attests to the importance of enabling policy environment, including access to legal documentations, mobility and financial systems to translate any financial service decentralization into improved livelihoods.

Conversely, financial literacy was negatively correlated with project success with a clear and significant relationship ($\beta = -0.152$, $p = 0.026$). In fact, this surprising conclusion may stem from certain issues at hand, which include inadequate relevant training, absent practical application, or a discongruence between training and identifiable improvement in standard of living. Finally, it may indicate that even when financial education reduces performance gaps, it does not necessarily lead to immediate performance gains, as other factors are also required to reinforce this training, such as the accessibility of markets and financial products. Similarly, a negative, although statistically non-significant, effect was found with access to cash-based incentives ($\beta = -0.062$, $p = 0.124$). This means that while cash transfer programmes can help smooth consumption in the short-term, they may not have long-term positive effects on livelihoods unless other, more robust financial inclusion initiatives are put in place.

Based on the results, the factors that have the best chance of enhancing the success of bamba chakula cash-based livelihood projects are the structural and institutional variables (insurance coverage and regulatory backing), rather than financial literacy programmes and direct cash transfers. In order to achieve long-term livelihood results for refugee populations, it is crucial to take a comprehensive and coordinated strategy to financial inclusion. This implies it isn't only about paying cash subsidies, but using risk mitigation measures and establishing regulatory systems.

4.10 Summary of Results of the Test of Hypotheses

Table 4.30 shows a summary of the results of the hypothesis testing procedures undertaken with the data analyzed.

Table 4.30: Summary of Results of Tests of Hypotheses

Objective	Hypothesis	Regression Model	Results	Decision as a result of empirical evidence
1. To determine the extent to which access to cash-based incentives influence performance of Bamba Chakula cash-based refugee livelihood in Kakuma refugee camp.	1. H_0: Access to cash-based incentives has no significant influence on performance of Bamba Chakula cash-based refugee livelihood in Kakuma refugee camp.	$y= \beta_0+\beta_1X_1+e$	{R=0.196, R^2=0.038, β=0.278, t=3.473, $F_{(1,302)}$ = 12.064, p<0.05}	Reject H_0 **Accept H_1**
2. To examine how financial literacy influences performance of Bamba Chakula cash-based refugee livelihood in Kakuma refugee camp.	2. H_0: Financial literacy has no significant influence on performance of Bamba Chakula cash-based refugee livelihood in Kakuma refugee camp.	$y= \beta_0+\beta_2X_2+e$	{R=0.672, R^2=0.451, β=0.803, t=15.749, $F_{(1,302)}$ = 248.034, p<0.05}	Reject H_0 **Accept H_1**
3. To evaluate the extent to which access to insurance cover influences performance of Bamba Chakula cash-based refugee livelihood in Kakuma refugee camp.	3. H_0: Access to insurance has no significant influence on performance of Bamba Chakula cash-based refugee livelihood in Kakuma refugee camp.	$y= \beta_0+\beta_3X_3+e$	{R=0.753, R^2=0.567, β=1.168, t=19.899, $F_{(1,302)}$ = 395.960, p<0.05}	Reject H_0 **Accept H_1**
4. To assess the extent to which regulatory support influence performance of Bamba Chakula cash-based refugee livelihood in Kakuma refugee camp.	4. H_0: Regulatory support has no significant influence on performance of Bamba Chakula cash-based refugee livelihood in Kakuma refugee camp.	$y= \beta_0+\beta_4X_4+e$	{R=0.749, R^2=0.561, β=0.885, t=2.744, $F_{(1,302)}$ = 385.862, p<0.05}	Reject H_0 **Accept H_1**

(Source: Researcher, 2026)

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter contains a summary of the consequences, suggestions and results of the study. Further, results of the study and its implications and suggestions for future studies are mentioned.

5.2 Summary of Findings

In the summary, the main finding from the data provided in Chapter 4 pertaining to the variables was given emphasis.

Researchers in the Kakuma refugee camp have begun to measure the effect that cash transfer incentives have on the productivity of Bamba Chakula's cash-based livelihood. The results showed a slight positive correlation (0.196) between the availability of cash incentives and the success of Bamba Chakula cash-based refugee livelihoods in Kakuma refugee camp. This was the result of the investigation. The study results indicate that “monetary incentives” only explained 3.5% of the variability of the dependent variable. This means that availability to financial incentives can have only a certain amount of prediction power in regard to the variable under study.

The second variable was to examine whether or not there was a correlation between Bamba Chakula refugees' level of financial literacy and the success of their cash-based livelihood in the Kakuma refugee camp. The findings indicated that the financial literacy and the effectiveness of the Bamba Chakula cash based refugee livelihood initiative in Kakuma refugee camp had a moderately good positive relationship of 0.672. Furthermore, from the result of the study, the variation of the financial literacy is 45.1% which has been calculated by the R2 value = 0.451. A positive and statistically significant association was demonstrated between the cash-based Bamba Chakula livelihood success and level of financial literacy of the residents of Kakuma refugee camp.

The third variable sought to establish the extent to which access to insurance cover influences performance of bamba chakula cash-based refugee livelihood project in Kakuma refugee camp. The results of the Bamba Chakula cash-based refugee livelihood program has a good positive correlation with the availability of insurance at 0.753. The R2 value obtained in the research was 0.567 which showed that variations in the dependent variable were accounted for by the appearance of the variable availability of the insurance. After analyzing the data the researchers concluded that there is a statistically significant relationship between the amount of insurance coverage and Bamba Chakula cash-based refugee livelihood enterprise.

The study's last need was to determine how much regulatory factors affect the cash-based project's impact on the lives of the Bamba Chakula people. The mean of the variable was 2.61 and the standard deviation was 1.497. These two numbers were recorded. It can therefore be presumed that responses were widely spread with some stating they felt they did not have much support from the regulators and some saying that they felt they were very supported. This indicates that the implementation of the regulatory policies in the refugee oriented program is valued differently.

5.3 Conclusions

This research focused on Bamba Chakula cash-based livelihood project, in the Kakuma Refugee Camp to bring a light to the community on the effect on financial inclusion practices on the performance of the project. The study concluded that there are financial inclusion practices, which was supported by the four independent variables—financial literacy, availability of insurance, regulatory support and cash-based support.

The results of this study indicate that Cash based incentives are a critical component in the Bamba Chakula livelihood programme in Kakuma Refugee Camp which has significant positive effects. Results suggest that refugee households can meet their consumption needs and invest in small-scale cash-generating activities when they receive cash transfers promptly and fairly. But the correlation between the two is rather weak when compared with the other practices of financial inclusion examined.

However, the weak relationship between the two indicates that the financial aid is not sufficient to lead to long term amelioration of people's standard of living. So the research concluded that cash incentives are more effective in conjunction with a range of other financial inclusion interventions that enable users to become more financially independent and resilient in the longer term.

The study found that cash-based livelihood programming (CBLP) Bamba Chakula to refugees is strongly reliant on the refugees' financial literacy skills. Financial literacy can help refugees manage family finances, make smart use of existing financial resources, plan ahead and prepare for future needs, and ultimately, improve livelihoods. Results indicate that financial literacy can have a significant impact on the effectiveness of the program and better equip and strengthen recipients from a financial perspective. Therefore, investing in financial education is a wise step as it has been found to be effective and sustainable in life over time, with cash-based livelihood interventions being more effective and supportive of growth.

A key financial inclusion measure - access to insurance - has been shown to be a key determinant in the success of the Bamba Chakula cash-based refugee livelihoods programme. Insurance can provide essential resilience to unforeseen economic shocks and livelihood risks and help preserve productive assets, which are key for refugee families. There is a strong relationship between access to insurance and effectiveness of the programs – providing a range of inexpensive, context-specific insurance products could significantly support refugee populations' economic recovery and livelihood resiliency.

The research findings suggest that this Bamba Chakula cash-based livelihood programme for refugees is supported by regulatory frameworks to facilitate its operations. Robust regulatory frameworks enable refugees to have secure and legitimate access to and use of financial services in a favorable, enabling and transparent environment that encourages financial inclusion and consumer protection within a trustful set-up promoting efficient service delivery. The analysis reveals that financial institutions and policies become effective instruments for implementing programmes in assisting beneficiaries in protecting their rights, increase accountability of service providers and stimulate uptake amongst beneficiaries of formal financial services.

Thus, the study concludes that there is a need for greater regulatory support for cash-based livelihood programs for refugees, if they are to be more successful and sustainable.

Financial inclusion practices were identified as a big challenge to the Bamba Chakula cash-based livelihoods programme in Kakuma refugee camp. While cash transfers do not inevitably lead to sustainable lives, each pillar of financial inclusion offers different impact on the effectiveness of refugee programmes. On the contrary, all sectors can have better livelihood outcome when a holistic strategy is adopted, including financial education, affordable insurance, regulatory environment that facilitates the sector and equal access to cash based incentives. Collectively, these financial inclusion approaches enhance the sustainability and effectiveness of humanitarian cash-based livelihoods, strengthen refugees' economic dependencies and make them more self-reliant.

5.4 Recommendations/ Implications of the Study

The following were the study recommendations;

1. The project should strengthen partnerships with micro-insurers, humanitarian agencies and mobile financial service providers to deliver affordable refugee sensitive insurance products targeting health, crops and asset assurance. Integrating insurance into the Bamba Chakula mobile platform and conducting targeted awareness campaigns will enhance uptake and improve livelihood resilience.
2. Financial literacy should be embedded as a core component of the project, focusing on practical and context-specific skills such as budgeting, savings, responsible mobile money use, debt management, and fraud prevention. This will enhance the effective utilization of cash assistance and improve long-term livelihood outcomes.
3. Cash assistance should be redesigned to improve impact by enhancing targeting of vulnerable groups, introducing performance-based incentives linked to livelihood activities, and providing flexible, needs-based or seasonal top-ups. This will ensure that cash transfers move beyond short-term consumption to support sustainable livelihoods.
4. The project should intensify engagement with national and local authorities to promote inclusive regulatory frameworks that enable refugees to access economic opportunities,

financial services, and mobility. Establishing a multi-stakeholder coordination platform involving government, UN agencies, NGOs, and private sector actors will streamline implementation, reduce bureaucratic barriers, and ensure sustainability.

5.5 Limitations of the Study

Much still needs to be learnt regarding the Bamba Chakula Refugees' Cash based livelihoods program in Kakuma Refugee Camp. One of the drawbacks is that it is heavily dependent on the subjects' answers in the interviews and surveys, where there could be a biased answer. Maybe the refugee samples benefiting from this programme gave answers which were socially desirable or they didn't wish to lose the benefits, or there was confusion over the wording of the questions.

Secondly, this study failed to consider the possibility of causation between the predictor factors and the outcomes of the projects since it was conducted using a cross sectional design with data being collected at one point in time. But the sizable correlations we've witnessed does not necessarily indicate a cause-and-effect relationship. Third, as a site-specific project, conditions in the Kakuma Refugee Camp and its policy and infrastructure are unique. These differences mean that the implications might not be valid in other refugee settings, e.g. Dadaab or urban refugee settlement.

Finally, another limitation of the study was the factors they selected were bias. This is because it did not account for other factors like gender, education, duration length in camp, market availability etc. If some variables are omitted, this might impose some limitations on the interpretation and validity of the regression models used. The following cautions must be borne in mind when using and interpreting the results for more general policy or program decisions.

5.6 Study Contribution and Recommendations to additional study.

This study has valuable contributions to existing knowledge on humanitarian cash-based interventions, as it empirically explored the most impactful factors influencing Bamba Chakula project in Kakuma Refugee Camp's effectiveness. The study, focusing on insurance coverage, financial education, availability of cash incentives, and regulatory support, sheds

light on how these factors affect the success of the Bamba Chakula cash-based refugee livelihood initiative. The findings also have implications for policy - policymakers, humanitarian groups, and implementing actors who wish to see more impact in the financial assistance programme on the lives of refugees. God or prosperity invoking policy structures are one of the key points in resolving discussion being financial inclusion, as it allows to reach better outcomes for displaced people. The latter has, however, to be explored more for expansion and generalization of these results. In future, longitudinal research designs can be used to closely assess causal relations over a longer time period and to more fully appreciate the enduring effects of treatments. Conversely, market access, gender, level of education, digital literacy and psychological supports can be considered as project performance drivers in the research. It would be helpful to compare results to gain insight into whether they are applicable in the other scenario and what is most useful in the other refugee camp, and/or refugee urban situation.

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APPENDICES

Appendix I: Letter of Introduction

Robinson Wambugu Nderitu,
Catholic University of Eastern Africa,
Nairobi
03rd August 2025

Dear Respondents,

RE: REQUEST FOR DATA COLLECTION

I am a graduate student pursuing a Master of Arts degree in Development Studies at the Catholic University of Eastern Africa. I have been tasked with conducting a comprehensive research study titled **"Financial Inclusion Practices and Performance of Bamba Chakula Cash-Based Refugee Livelihood in Kakuma Refugee Camp, Kenya."**. I have attached a questionnaire, interview guide and a focus group discussion tool to ensure that my study is well-informed and thorough. Your sincere feedback is highly valued, and you can be certain that we will handle all of your information with the highest secrecy and utilise it only for this study.

Thank you in advance for your cooperation.

Yours Faithfully,

Robinson Wambugu Nderitu
1061994
Tel: +254 737.013.320
Email: robwnderitu@gmail.com

Appendix II: Questionnaire for Project Beneficiaries

This instrument is meant to gather data from refugee beneficiaries and financial providers at the Kakuma refugee camp concerning financial inclusion practices and performance of the Bamba Chakula Cash-Based Refugee Livelihood in Kakuma Refugee Camp, Kenya. The gathered information will only serve academic reasons, with the expectation that the results would substantially enhance the efficacy of cash-based refugee livelihood initiatives in Kenya.. Kindly provide your feedback by giving your opinion in the provided sections.

PART 1: DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

1. Indicate your gender by checking the appropriate boxes below.

a. Male [ ] b. Female [ ] c. Other, specify ……..

2. Please choose the age group that best describes you.

a. 21 – 30 years [ ]
b. 30 – 40 years [ ]
c. 40 – 50 years [ ]
d. Over 55 years [ ]

3. State your highest level of education

i. Primary level education [ ]
ii. Secondary level education [ ]
iii. Bachelors' degree [ ]
iv. Other, specify [ ]

4. Kindly indicate how many years you received in-kind assistance and cash-based assistance?

a. Less than 5 years [ ]
b. 5 – 10 years [ ]
c. 11 – 15 years [ ]
d. Over 15 years [ ]

PART 2: PERFORMANCE OF BAMBA CHAKULA CASH-BASED REFUGEE LIVELIHOOD

This part of the questionnaire requires that you provide responses related to the dependent variable, the performance of the Bamba Chakula Cash-Based Refugee Livelihood in Kakuma Refugee Camp, Kenya. Please give your opinion on the extent to which you agree with the

following statement using a Likert Scale of 1 – 5 regarding performance of Bamba Chakula cash-based refugee livelihood in where;

1=Strongly Disagree (SD), 2= Disagree (D), 3= Neutral (N), 4= Agree (A) and 5= Strongly Agree (SA)

Statements					
1. The majority of refugee beneficiaries express satisfaction with the Bamba Chakula cash transfer system for being reliable and efficient in receiving funds					
2. Cash transfers have enabled most refugee households to purchase essential food items regularly, improving household food security.					
3. Refugee beneficiaries still struggle to cover basic needs, especially in cases of large households or fluctuating market prices					
4. The program has successfully reached a significant number of households, ensuring that a substantial portion of the refugee population receives financial support for their basic needs.					
5. There are occasional challenges in program reach, with some eligible households experiencing delays or exclusion from cash disbursements.					
6. Beneficiaries find the mobile money system convenient and secure, reducing risks associated with carrying physical cash.					
7. Refugee households have reported a reduction in debt levels as the cash transfers help them avoid borrowing for food and essential expenses.					
8. Households continue to rely on credit due to the insufficiency of cash support, especially when faced with emergency costs.					

PART 3: FINANCIAL INCLUSION PRACTICES

Section A: Access to Cash-based Incentives in Financial Inclusion Practices.

Please give your opinion on the extent to which you agree with the following statement using a Likert Scale of 1 – 5 regarding access to cash-based incentives in financial inclusion practices action where;

1=Strongly Disagree (SD), 2= Disagree (D), 3= Neutral (N), 4= Agree (A) and 5= Strongly Agree (SA)

	Statements					
1.	A significant percentage of eligible refugee beneficiaries receive cash-based incentives as part of financial inclusion programs					
2.	Eligibility criteria for cash-based incentives are clearly defined and ensure equitable access for all intended beneficiaries.					
3.	Financial inclusion strategies prioritize the most vulnerable populations to ensure equitable distribution of cash assistance.					
4.	Women, the elderly, and those with disabilities are among the many groups who have access to financial incentives.					
5.	Cash-based incentives are distributed through secure and reliable channels such as mobile money, prepaid cards, or direct bank transfers.					
6.	Beneficiaries have multiple options for receiving cash assistance, improving accessibility and financial inclusion.					
7.	Cash-based payments are disbursed consistently and within the scheduled timeframe to ensure financial stability for beneficiaries					
8.	The frequency of cash-based payments aligns with the livelihood needs of beneficiaries, supporting long-term economic resilience.					

Section B: Financial Literacy in Financial Inclusion Practices

Provide your responses on your level of agreement or disagreement using a Likert scale of 1 – 5 regarding financial literacy in financial inclusion practices action where;

1=Strongly Disagree (SD), 2= Disagree (D), 3= Neutral (N), 4= Agree (A) and 5= Strongly Agree (SA)

	Statements					
1.	Refugee beneficiaries with financial literacy demonstrate better budgeting and saving habits, enabling them to manage their income effectively					

2. Refugee beneficiaries struggle with long-term financial planning, often prioritizing immediate needs over future financial security.					
3. Refugee beneficiaries who have attended multiple financial literacy training sessions report increased confidence in managing their finances					
4. Beneficiaries of financial aid to refugees who are financially knowledgeable are more likely to manage their money wisely.					
5. Beneficiaries tend to attend literacy training programs to gain financial skills					
6. Beneficiaries with strong financial literacy skills are more likely to adopt financial risk management strategies, such as insurance and emergency savings.					
7. Beneficiaries lack awareness of financial risk mitigation tools which makes them vulnerable to economic shocks and unforeseen expenses					
8. Lack of financial knowledge contributes to poor decision-making, leading to excessive debt, unplanned spending and missed investment opportunities.					

Section C: Access to Insurance in Financial Inclusion Practices

Provide your responses on your level of agreement or disagreement using a Likert scale of 1 – 5 regarding access to insurance in financial inclusion practices action where: 1=Strongly Disagree (SD), 2= Disagree (D), 3= Neutral (N), 4= Agree (A) and 5= Strongly Agree (SA)

Statements					
1. Beneficiaries lack access to affordable insurance options, limiting their ability to protect against financial risks.					
2. Where affordable insurance products exist, a lack of awareness and understanding hinders uptake among potential beneficiaries.					
3. The overall rate of insurance penetration remains low, particularly in underserved communities, due to					

limited financial literacy and trust in insurance providers.					
4. Innovative distribution channels, such as mobile-based insurance products, have contributed to an increase in insurance penetration in some regions.					
5. Health and life insurance are the most commonly accessed types of insurance, while coverage for agriculture, businesses, and property remains limited.					
6. Many informal sector workers and low-income households remain uninsured due to a lack of tailored insurance products that meet their specific needs.					
7. Flexible payment plans, such as micro-insurance schemes and installment-based premiums, have made insurance more accessible to low-income populations.					
8. High premium costs and rigid payment structures continue to be significant barriers to insurance uptake among financially excluded groups					

Section D: Regulatory Support in Financial Inclusion Practices

Provide your responses on your level of agreement or disagreement using a Likert scale of 1 – 5 regarding regulatory support in financial inclusion practices action where:

1=Strongly Disagree (SD), 2= Disagree (D), 3= Neutral (N), 4= Agree (A) and 5= Strongly Agree (SA)

Statements					
1. Financial regulatory bodies effectively enforce policies that protect refugee beneficiaries from unfair financial practices.					
2. There are adequate grievance resolution mechanisms for refugees facing disputes with financial service providers.					
3. Financial institutions comply with data protection laws to ensure the privacy and security of refugee information.					
4. Refugee beneficiaries are well-informed about how their financial data is collected, stored, and used by financial service providers.					
5. Existing financial regulations support the growth of inclusive financial services, particularly for underserved populations.					
6. Financial service providers are subject to transparent, equitable, and innovative regulations that promote financial inclusion.					
7. Government agencies, financial institutions, and other stakeholders work closely together to promote financial inclusion.					
8. Increasing underserved populations' access to banking services is a key function of public-private partnerships.					

Appendix III: Structured Interview Guide

I hereby acknowledge your cooperation and dedicated time for this interview. The exercise will take you about 45 minutes to complete. The purpose of the interview is to gather data on financial inclusion practices and performance of Bamba Chakula cash-based refugee livelihood in Kakuma Refugee Camp, Kenya. The data will be used exclusively for academic purposes being a requirement for the fulfillment of the award of a Master of Arts in Development Studies at the Catholic University of Eastern Africa. I request you to freely and honestly provide concise answers to the below questions. The interview comprises of questions related to the variables of the study.

1. How accessible and reliable is the mobile money system used for cash transfers?
2. Have you experienced any challenges in withdrawing or using the cash incentives? If so, what are they?
3. How sufficient are the cash incentives in meeting your household's basic needs?
4. Have you received any training on financial management or budgeting since joining the Bamba Chakula program?
5. What financial skills do you think would help you make better use of the cash incentives?
6. How can financial literacy training be improved for Bamba Chakula beneficiaries?
7. Have you or anyone in your household accessed any type of insurance like health, life, or asset insurance? Why or why not?
8. What are the main barriers to accessing insurance services for refugee communities?
9. How do you think insurance services could be integrated into the Bamba Chakula program to enhance financial security?
10. How well do you understand your rights and protections as a beneficiary of the Bamba Chakula program?
11. Have you ever faced challenges in resolving disputes related to cash transfers or mobile money transactions?
12. What recommendations do you have for improving regulatory support and consumer protection in cash-based assistance programs?

Appendix IV: Plagiarism Certificate

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I HEREBY CONFIRM THAT **ROBINSON WAMBUGU NDERITU** REG NO: **1061994**, SUBMITTED A CHECK OF ANTIPLAGIARISM ON EVALUATION OF **FINANCIAL INCLUSION PRACTICES AND LIVELIHOOD PERFORMANCE OF BENEFICIARIES OF THE BAMBA CHAKULA CASH TRANSFER PROGRAMME IN KAKUMA REFUGEE CAMP, KENYA. A RESEARCH THESIS SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS OF THE AWARD OF THE DEGREE OF MASTER OF ARTS IN DEVELOPMENT STUDIES OF THE CATHOLIC UNIVERSITY OF EASTERN AFRICA, NAIROBI, KENYA.**

Verification by Systems Librarian:

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Appendix V: University Research letter

THE CATHOLIC UNIVERSITY OF EASTERN AFRICA

Faculty of Arts and Social Sciences

Department *of Social Sciences & Development* Studies

29th July 2025

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

RE: ROBINSON WAMBUGU NDERITU - REG. 1061994

This letter is to confirm that the above-named individual is a postgraduate student pursuing a **Masters of Arts Degree in Development Studies** at The Catholic University of Eastern Africa.

As part of the degree requirements, the student is required to undertake a research study with the title:

"Financial Inclusion Practices and Performance of Bamba Chakula Cash-Based Refugee Livelihood in Kakuma Refugee Camp, Kenya"

The information gathered during this study will be used solely for academic purposes and will be handled with strict confidentiality.

Any assistance accorded to him will be highly appreciated.

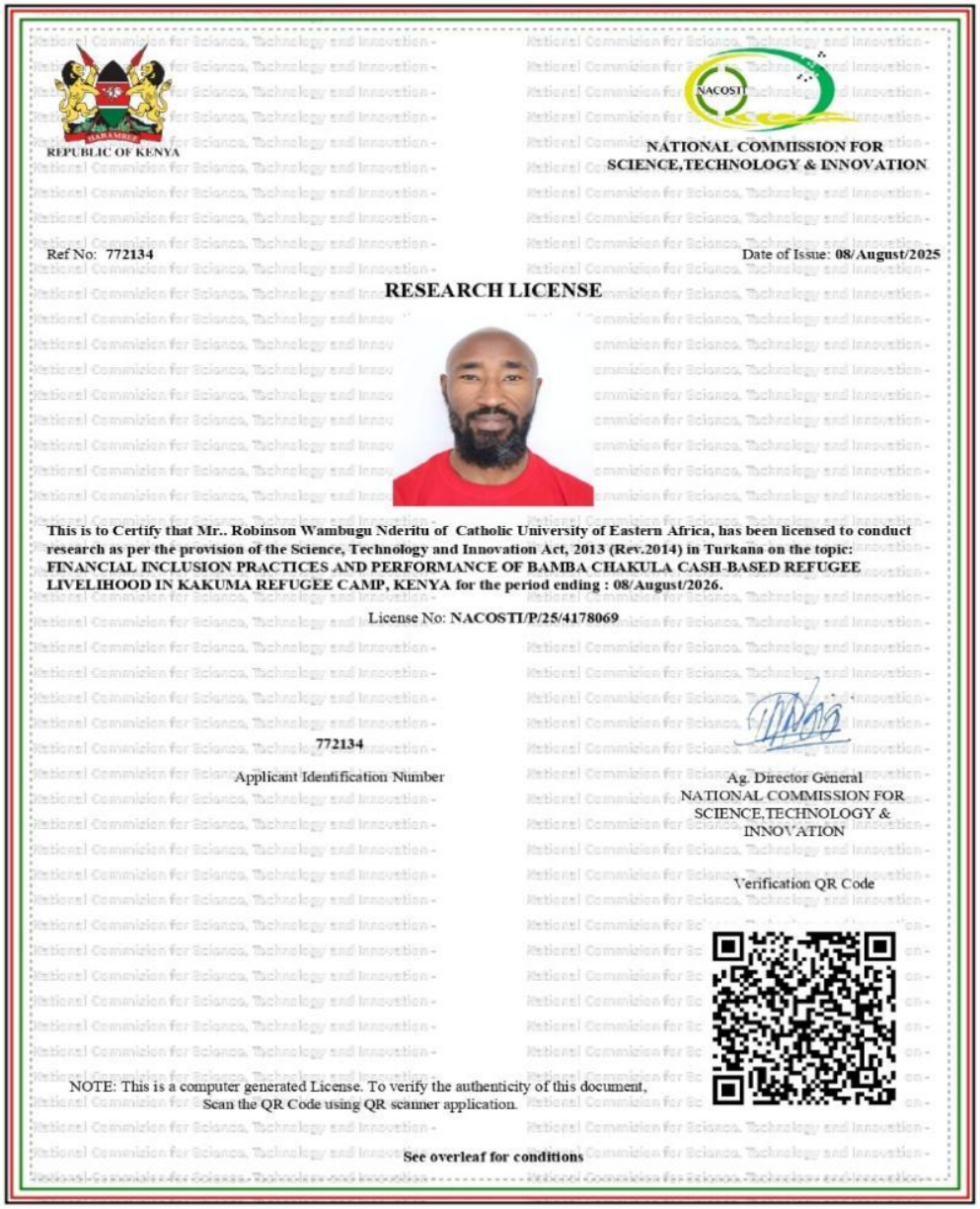
Yours faithfully,

Dr. Mary Mutisya
HoD, Department of Social Sciences & Development Studies

THE CATHOLIC UNIVERSITY OF EASTERN AFRICA FACULTY OF ARTS & SOCIAL SCIENCES
29 JUL 2025
P.O. BOX 62157 - 00200 NAIROBI

THE CATHOLIC UNIVERSITY OF EASTERN AFRICA (CUEA) P.O. BOX 62157 00200 Nairobi – KENYA
Tel: 020-2525811-5, 8890023-4, Fax: 8891084, Email: Website: www.cuea.edu
Founded in 1984 by AMECEA (Association of the Member Episcopal Conference in Eastern Africa)

Appendix VI: NACOSTI Authorization letter



REPUBLIC OF KENYA

NATIONAL COMMISSION FOR SCIENCE,TECHNOLOGY & INNOVATION

Ref No: 772134

Date of Issue: 08/August/2025

RESEARCH LICENSE

This is to Certify that Mr.. Robinson Wambugu Nderitu of Catholic University of Eastern Africa, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Turkana on the topic: FINANCIAL INCLUSION PRACTICES AND PERFORMANCE OF BAMBA CHAKULA CASH-BASED REFUGEE LIVELIHOOD IN KAKUMA REFUGEE CAMP, KENYA for the period ending : 08/August/2026.

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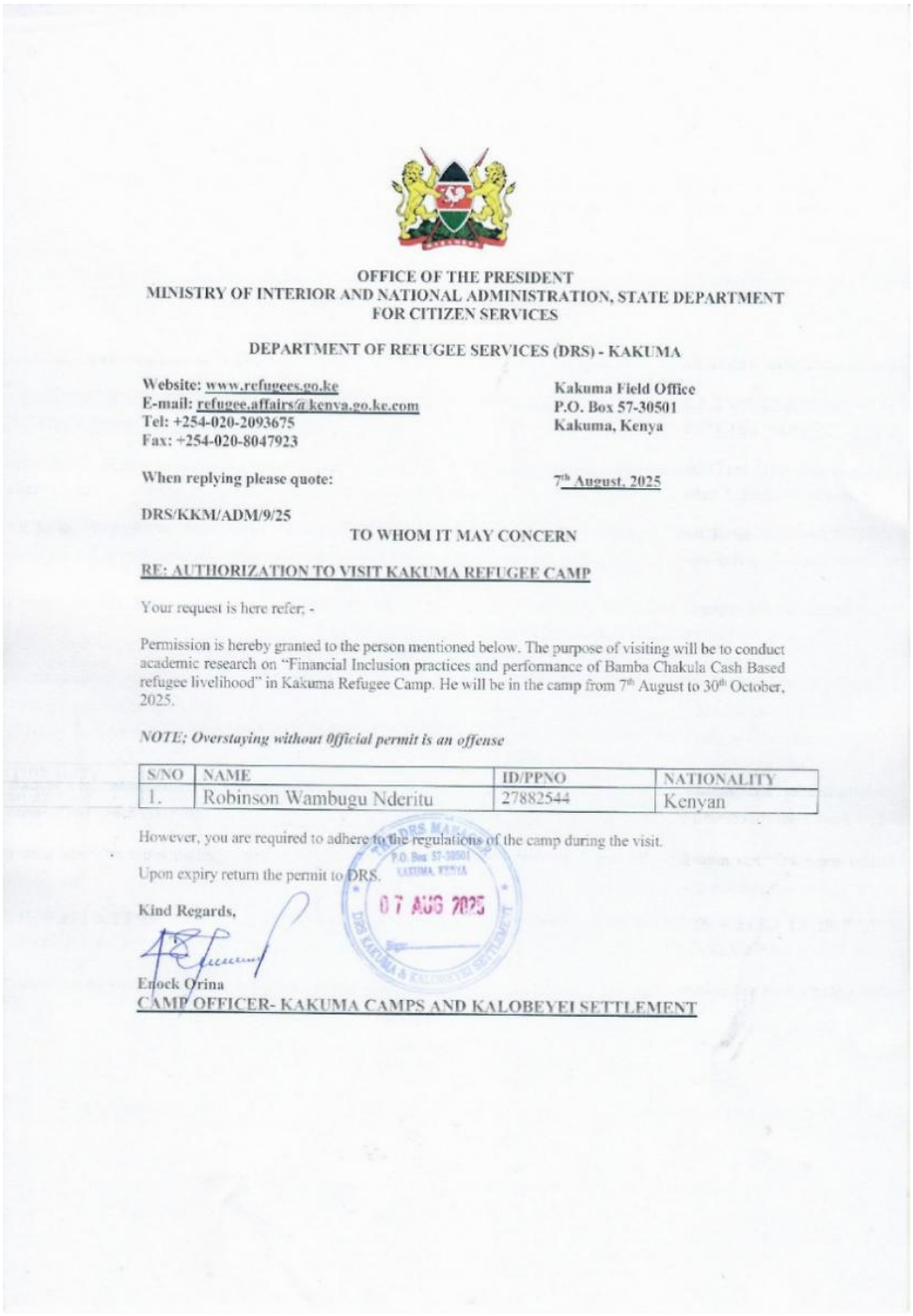
Appendix VII: DRS Camp Authorization letter



OFFICE OF THE PRESIDENT
MINISTRY OF INTERIOR AND NATIONAL ADMINISTRATION, STATE DEPARTMENT FOR CITIZEN SERVICES

DEPARTMENT OF REFUGEE SERVICES (DRS) - KAKUMA

Website: www.refugees.go.ke
E-mail: refugee.affairs@kenya.go.ke.com
Tel: +254-020-2093675
Fax: +254-020-8047923

Kakuma Field Office
P.O. Box 57-30501
Kakuma, Kenya

When replying please quote:

7th August, 2025

DRS/KKM/ADM/9/25

TO WHOM IT MAY CONCERN

RE: AUTHORIZATION TO VISIT KAKUMA REFUGEE CAMP

Your request is here refer; -

Permission is hereby granted to the person mentioned below. The purpose of visiting will be to conduct academic research on "Financial Inclusion practices and performance of Bamba Chakula Cash Based refugee livelihood" in Kakuma Refugee Camp. He will be in the camp from 7th August to 30th October, 2025.

NOTE; Overstaying without Official permit is an offense

S/NO	NAME	ID/PPNO	NATIONALITY
1.	Robinson Wambugu Nderitu	27882544	Kenyan

However, you are required to adhere to the regulations of the camp during the visit.

Upon expiry return the permit to DRS.

07 AUG 2025

Kind Regards,

Enock Orina
CAMP OFFICER- KAKUMA CAMPS AND KALOBEYEI SETTLEMENT