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Review Paper

EXAMINING USE OF UNCONDITIONAL CASH TRANSFERS TO ENCOURAGE ENTREPRENEURSHIP EMANCIPATION: A SYSTEMATIC LITERATURE AND RESEARCH AGENDA

Kenneth Jerry Onyango[1] *, Nathaniel Boso[2], Hellen Otieno[3]

[1] *Strathmore Business School, Kenya*
[2] *Kwame Nkrumah University of Science and Technology, Ghana*
[3] *Strathmore University, Kenya*

Abstract: This theoretical paper looks at the use of unconditional cash transfers (UCT) to encourage emancipation through adoption of entrepreneurship in marginalized areas. Using an overview of existing frameworks, the paper explains how UCT could help individuals in these communities launch and grow their own enterprises. By investigating potential consequences on economic agency, resilience, and community development, it attempts to throw light on the theoretical underpinnings that link UCT to the growth of entrepreneurship. The review uses empowerment theory to analyse how UCT might promote a sense of autonomy and self-confidence, inspiring people to undertake entrepreneurial endeavors. Understanding how UCTs can support the growth of entrepreneurship in underserved areas is made easier by the framework provided by the empowerment theory. According to this theoretical analysis, UCTs can encourage economic empowerment and enhance welfare of households in disadvantaged communities, even though their efficacy may vary depending on the particular environment and implementation. The findings add to the discussion about how to use cash transfers to support economic empowerment in marginalized and conflict-prone communities.

Keywords: Unconditional Cash Transfer, Entrepreneurial Emancipation, Empowerment Theory, Social Protection, Marginalized.

1. INTRODUCTION

The evaluation of cash transfer in South America, which makes use of both unconditional and conditional cash transfers, demonstrates efficacy in increasing household spending, extending healthcare access, and increasing school enrollment rates. Research on the possible use of cash transfers to enhance welfare of households (Baird et al., 2013). Crost et al.

* *Corresponding author:* kenneth.onyango@strathmore.edu

Kenneth Jerry Onyango, ORCID: 0009-0007-7783-9030
Nathaniel Boso, ORCID: 0000-0001-7043-4793
Hellen Otieno, ORCID: 0000-0003-0190-491X

(2015) found that CCT reduced the amount of disputes that happened in treatment villages compared to control villages. Cash transfers are recognized by Holmes (2007) as a prevalent form of social protection programs for families in Nepal that are at risk after the eleven-year conflict concluded in 2006. In Nepal, the emphasis was on the need to place cash transfer programs in the context of the nation's major priorities, which include fostering equitable growth, giving the poor access to jobs, and advancing peace (Holmes & Uphadya, 2009). The struggle over pastures in drought-prone Northern Kenya between pastoralist groups is the source of conflict. With the help of a cash transfer program, pastoral households were able to change from their traditional way of life to a non-pastoral one, according to Hurrel & Sebates-Wheeler (2013).

In the arid northern regions of Kenya, where pastoralism is the main source of income for most households, UCT is widely used. Having a large number of animals that graze on the natural vegetation is a sign of being a pastoralist, and there are limited options to pursue other careers such as business or agriculture. The lives of pastoralists are made more difficult by the scarcity of water because agriculture is not an option. During dry seasons, families raise a lot of animals to live. This is the way of life for almost a million Kenyans who live in the north of the nation and for sixteen percent of people in the Sahel (Rachel, 2003). Livestock is an important source of nutrition and revenue for pastoralist people. Therefore, during dry seasons when there is competition for limited pastures, conflicts typically emerge.

Colier (2004) argued that the primary driver of conflict is competition for resources. Poor living conditions, characterized by low levels of educational attainment and a lack of work opportunities, are also prevalent in conflict-prone communities. Poverty is also prevalent at a high level. Participating in livestock raids guarantees that there will be animals to sell and maintain the family, providing an alternative source of income. The money from cattle raids is vital for homes with little educational opportunities and no chances for a successful profession. UCT can help emancipate entrepreneurship by providing communities with an alternative source of income and by making it simpler for enterprises to start (Nathaniel et al., 2014).

UCT is identified in the literature as a development enabler, particularly since it offers opportunities for capacity development and the development of targeted business skills. In marginalized areas, the generation of jobs through entrepreneurship is crucial for resolving conflicts (Rachel, 2003). This gives households the ability to start and run businesses, giving them alternatives to violent cattle raids as a means of making a better living. The cash transfer offers the chance to enroll in a microenterprise training program, which makes it easier to start enterprises employing UCT, such as kiosks, lodging, and honey production. Cash transfers therefore provide households with the opportunity to transition to a stable source of income through other means of subsistence. The documented cash transfer programs—such as Progressa/Oportunidades in Mexico and the Child Support Grant program in South Africa—improved understanding of the UCT. In a survey of 25 cash transfer programs, Fiszbein & Schady (2009) discovered that the recipients had a range of social repercussions, including a decline in poverty, an increase in household expenditure, an increase in school enrollment, and an increase in women's negotiating power. It has been demonstrated that the application of UCT leads to a rise in the number of higher-income households and a fall in the number of homes living in poverty (Arnold et al., 2011). The guarantee of steady future revenue from other sources of sustenance, according to Bianchi and Bobba (2012), encourages entrepreneurship emancipation and deters participation in conflict activities.

The theoretical review highlights how UCT can be used to encourage the adoption of alternate livelihood sources, especially through entrepreneurship emancipation, which is crucial for lowering resource-based conflict. The theoretical analysis thus seeks to bridge the information gap on the use of UCT for entrepreneurial development, explore avenues for policy effect, and guide the establishment of a framework for its use to strengthen underprivileged communities. In order to desensitize households in conflict-prone areas to participating in violence, this will empower them to make educated options and opt to use UCT to pursue entrepreneurship as a substitute source of income.

2. LITERATURE REVIEW

Cash transfers are positively correlated with reducing poverty, as demonstrated by Ombogo's (2017) research in Turkana West." The monetary transfer that the recipient households received facilitated their capital accumulation. According to the analysis, as capital accumulation increased in the investigated area, the prevalence of poverty declined. Okoth (2022) found that the shift in livelihood brought about by Unconditional Cash Transfer is influenced by the educational attainment, religious beliefs, and cultural values of the cash beneficiaries. Furthermore, Turkana recipients of unconditional cash transfers were found to largely use their transfer money to meet their basic consumption needs (Ulrichs, 2019). With only 14% of Turkana County residents engaged in agro-pastoralism, Ulrichs (2019) conjectures that the bulk of households rely on market purchases for their food security. This is evidenced by the fact that household spending increased by USD 2.40 per adult each month after receiving the cash transfer. The money was used exclusively for food during the drought, but it was also used for non-food expenses during the remainder of the year.

The majority of households in marginalized regions suffer from both rising food prices as a result of poor harvests brought on by climate change and famine brought on by violence. Food shortages can also result from natural calamities and a lack of funds. Developing countries are using unconditional cash transfers more often to fight poverty and strengthen their resilience to natural catastrophes (Garcia & Moore, 2012). The medium- to longer-term policy outcome of cash transfer interventions is indicated by the FAO (2015), which suggests that in order to support the development of coping mechanisms and reduce the need for emergency support during times of climate change-induced vulnerability, vulnerable households require a predictable, regular income stream (Garcia & Moore, 2012). Since the poor are disproportionately affected by climate change-related disasters that can affect their livelihoods and fuel conflict due to competition for scarce resources, the program's unconditional cash transfer should prioritize meeting the needs of the poorest people (Peppiatt et al., 2001).

Climate change has serious effects on livelihood. Huho (2023) provides an illustration of this by pointing out that Northern Kenya, especially Turkana, has significant cattle losses, total crop failures, and higher levels of hunger and starvation during droughts brought on by climate change. The result is the loss of revenue streams that are mostly reliant on pastoralism. Huho (2023) found that pastoralist households can develop drought-adaptive living strategies with the assistance of unconditional cash transfers, which provide a source of income. Furthermore, the funds assist in addressing social and economic needs that pastoralism cannot fulfill during a drought. Therefore, unconditional cash transfers can assist households in Turkana and other marginalized regions of Northern Kenya in strengthening their resistance to climate shocks. This was proven by Matata (2022), whose analysis of Kenya's Hunger Safety Net Program—a large-scale, unconditional cash transfer program—showed that cash transfers positively and significantly influence families to adopt alternate sources of income, increasing their resilience to climate shocks. It was determined that regular and predictable cash transfers to low-income and vulnerable households are required to support families in their efforts to adjust to shocks associated with climate change. Investing the money received guarantees sustainability and increases household resilience to meeting basic needs even in the event of climate-related disasters. Developing one's talents is crucial to having the ability to make wise investment choices that provide households with a steady stream of income. Giving UCT grantees access to microentrepreneurial training gives them this crucial capability, enabling them to use the extra funds they receive to assist the establishment of microbusinesses and satisfy their basic needs, such paying their rent and tuition. The training is crucial because of the cash transfer beneficiaries' low educational attainment. Matata et al. (2023) discovered that 89.7% of the beneficiaries of the unconditional cash transfer scheme in Turkana West Sub County did not hold official academic degrees. The high prevalence of household illiteracy emphasizes how important it is to give beneficiaries micro-entrepreneurship training to improve their ability to apply basic business skills and to encourage using cash transfers to start a business and create jobs. According to Oxfam (2006), in order to increase profits, generate new company ideas, and foster creative thinking, unconditional cash transfers need to include business management. The success and creation of jobs that provide alternative income sources for others depends on the ability of skilled cash transfer recipients to manage their businesses.

Provided the beneficiaries accept the monetary transfer, the household income can increase. Sometimes local leaders are against cash transfer programs and prefer the government and other development agencies' food rations. Turkana, which experiences drought frequently, was one place where this was observed. Food help was given there instead of money. The move from food assistance to cash transfers was strongly opposed by community leaders, according to Bakari (2019). Using the financial transfer that the community members had received to purchase food proved to be challenging, as the leaders brought up. In order to enable people to use the money to access marketplaces and purchase necessities of life, the leaders play a critical role in convincing the community to accept the cash transfer and in putting down the necessary infrastructure for effective coordination of the cash transfer process. Participation in coordination organizations such as the Cash Working Group (KCWG, 2017) by community leaders facilitates greater communication between actors and recipients of unconditional transfer schemes. The Cash Working group leaders are in charge of providing technical and strategic guidance to the program's intended beneficiaries (Smith, 2015). Incorporating community leaders offers the benefit of stimulating creativity by implementing a cash transfer technique that considers cultural norms and values. It also encourages the adoption of best practices and the identification of structural capacity gaps that require correction in order to ensure the efficacy of the cash transfer program.

Women who receive cash transfers have more purchasing power, which reduces inequality. Inequality is addressed by providing women with an unconditional cash transfer. If inequality persists, it can exacerbate tension and conflict in both politics and society (Ikiara, 2009). Women who benefit from the program receive higher incomes, which encourages them to participate in the labor market. This is because impoverished individuals who receive cash transfers are more likely than those who do not to search for and find gainful employment. Progressive policies that encourage women's empowerment are required to accelerate efforts to alleviate poverty in developing countries (Gama, 2021). The policy of unconditional cash transfers for households is one way that women's empowerment is progressing. This is exemplified in Turkana West, where a participant in a focus group is reported by Matata et al. (2023) to have commended the cash transfers for enabling some local women to start merry-go-round and table banking enterprises, which have contributed to their economic empowerment.

The cash recipients' ability to take advantage of current business opportunities influences the actions taken to start an enterprise in a marginalized area prone to conflict utilizing the unconditional cash transfer. Exploiting entrepreneurial opportunities involves two steps: creation and discovery (Wu et al., 2021). A business owner must see a gap in the market that has to be filled with a novel good or service in order to fully capitalize on the opportunity

(Companys & McMullen, 2007). A chance can be transformed into a profitable endeavor for capital accumulation by securing resources like money, human talent, and technology. According to John et al. (2023), an enterprise is considered feasible if it is novel, stands out in the market, and gives it a competitive edge over other companies in the same industry. Conducting thorough market research to comprehend consumer needs, industry trends, and the characteristics of rivals enables risk detection and helps the business idea be refined (Edelman & Yli-Renko, 2010). Utilizing the opportunity allows the business owner to find emerging markets with potential for the introduction of a cutting-edge good or service, as well as to gain from ongoing learning and trend monitoring to guarantee the venture's sustainability (Kamran et al., 2022).

Entrepreneurship discovery is an exogenous process that necessitates a person to actively watch the business environment in order to spot trends, detect unmet requirements that may be satisfied by a business, and find possible opportunities (Edelman & Yli–Renko, 2010). The creative entrepreneur can investigate novel concepts and approach current issues and obstacles in a novel way because of this curiosity. Based on market research to understand customer behavior, market trends, and possible innovation areas, new ideas are put into action. Additionally, it aids in locating issues or inefficiencies in the market that could be resolved by novel goods or services. Understanding new technologies and their potential to open doors for new business initiatives that address recognized client demands is necessary before introducing an innovative product (Rosário & Raimundo, 2021). Therefore, in order to find possible chances for new businesses, entrepreneurship discovery entails a dynamic and iterative process of analysis, invention, and investigation.

By meeting urgent financial requirements and creating an atmosphere that encourages entrepreneurial activity, the unconditional cash transfer might be extremely helpful in promoting the discovery of entrepreneurship in marginalized communities that are prone to violence (King'ong'o, 2022). For those in conflict-prone areas who want to start their own business, the cash transfer offers startup money. Small firms or entrepreneurial endeavors might be launched with the help of this first funding. Unconditional cash transfers can function as a type of risk mitigation, offering a financial cushion that enables businesses to negotiate the uncertainties and losses connected with the war. war-prone areas are generally associated with increased risks for entrepreneurs. Additionally, it gives business owners access to resources like equipment, tools, and raw materials—all of which are critical for launching or growing their enterprises. One of the potential would be to use the financial transfer to help entrepreneurs in areas prone to conflict build or strengthen market links. This may entail setting them up with channels to reach wider customers or developing venues on which they can exhibit and offer their goods (Grawert et al., 2017). Through the judicious application of cash transfers in these methods, it becomes possible to stimulate entrepreneurship in marginalized regions prone to conflict, so promoting community development and economic resilience.

Entrepreneurship creation is an endogenous process in which a person uses brainstorming, creative thinking, and problem-solving to come up with original and feasible business ideas. Putting together a talented and varied team to provide complementary talents and views to the project is necessary for the delivery of the product or service that needs to be developed. The entrepreneur makes use of strategic alliances by forming connections with other companies or groups in order to expand their market reach, improve their capabilities, or gain access to more resources. Thus, by turning an idea into a real, sustainable business and taking care of everything from product development to team building and strategic planning, the recipient of the unconditional cash transfer opens up opportunities for entrepreneurship. The unconditional cash transfer is essential in fostering the development of business in marginalized communities prone to conflict, since it offers a stable financial basis and tackles particular obstacles seen in these settings (Kelly, 2020). For people who want to launch their own businesses, the cash transfer acts as seed money. Initial beginning expenses including workspace, equipment, and inventory can be partially covered by this money. According to Blattman & Ralston (2015), the entrepreneur can use the money they receive to designate a percentage of their cash transfers to training and educational initiatives centered around startup culture. This equips the businessperson with the abilities and know-how required to launch and run profitable venture. Furthermore, according to Twigg and Calderone (2019), the unconditional cash transfer offers entrepreneurs a flexible funding method that enables them to adjust their firms to changing circumstances.

3. DATA AND METHODOLOGY

The theoretical study examined previous studies on cash transfer programs as well as current efforts by the Kenyan government and other financing organizations, including non-governmental ones, to support livelihood changes in Turkana County through cash transfer initiatives. The theoretical review examined theories connected to UCT that emerged from research on cash transfers that households in Turkana County, in northwest Kenya, received.

4. RESULTS AND DISCUSSION

The use of UCT is becoming increasingly recognized as a potential tool for reducing poverty and promoting economic prosperity. While their effectiveness in reducing poverty is well known, little is known about how they affect entrepreneurship and the growth of businesses. Aceytuno-Pérez et al. (2023) provide evidence for this claim, suggesting that UCTs provide individuals with extra income to devote to their entrepreneurial pursuits. People can overcome financial hurdles and purchase the tools, commodities, or services they require to start or expand their businesses with the help of this quick cash infusion. Improved ability to make decisions and take risks is necessary for corporate projects to succeed. According to Gennetian (2021), UCTs can lessen risk aversion and assist people in making better financial decisions. The potential for UCT to increase demand and consumption and hence increase economic activity is another factor demonstrating the significance of UCT. Haushofer & Shapiro (2013) assert that UCT grantees can increase business profitability and promote a more vibrant local economy by allocating funds to manufactured goods.

Given that having discretionary income enables people to make investments in their health, education, and skill development, it is clear that UCT may play a role in improving human capital and productivity. As a result, they might become more employable and productive, which would enable them to seize more commercial opportunities (Bastagli et al. (2015). As a safety net that can reduce a person's vulnerability to shocks and setbacks, the money received is vital (Beegle, 2018). Individuals might be encouraged to engage in business ventures and take chances without fear of falling into even deeper poverty as a result of this. UCT stands out for its potential to support greater female entrepreneurship and economic empowerment for women. Women who receive UCTs have the opportunity to seek entrepreneurial opportunities because they have direct financial control (Daidone, 2019). Furthermore, it is mentioned that UCT can support a community's broader efforts in innovation and entrepreneurship (Bastagli, 2016). This is due to the fact that UCTs, by providing individuals with the means to start their own businesses, can encourage an entrepreneurial mindset and the generation of fresh concepts and projects. Previous studies offer guidance on how UC can promote equitable economic development through establishing connections with individuals who may not have had access to conventional banking systems or employment opportunities (Farrington, 2005). Therefore, UCTs have the potential to make it possible for individuals of marginalized populations to participate in the entrepreneurial scene by offering a transparent and unrestricted source of income. These assumptions form the foundation for a more in-depth analysis of the framework required to understand the potential impact of UCTs on entrepreneurship. Therefore, additional research is needed to fully understand the causal relationships and long-term effects of UCTs on entrepreneurial outcomes.

A deeper comprehension of UCT's function in promoting entrepreneurship emancipation in underprivileged areas prone to conflict can be gained by filling in the existing research gaps. Longitudinal studies can be utilized to conduct extended research across time to assess the long-term effects of financial transfers on the development of entrepreneurship (Baird, McIntosh & Özler, 2019). Contextual factors that influence the effectiveness of cash transfers can be identified using comparative analysis, which contrasts outcomes across a number of conflict-prone areas (Bozzoli et al., 2013). An in-depth understanding of the socioeconomic dynamics and challenges faced by entrepreneurs could be achieved through the use of mixed-methods research, which blends qualitative and quantitative methodologies. Furthermore, conducting in-depth case studies in certain conflict-prone areas would provide nuanced insights about impact of cash transfers on entrepreneurship (Oetzel, 2009).

5. CONCLUSION

A potential route toward stability and economic development is shown by research on UCT's ability to foster entrepreneurship in underprivileged, conflict prone neighborhoods (Diwakar, 2023). By providing financial resources and a steady income to households in marginalized communities, it can foster entrepreneurship and provide possibilities for long-term employment. This approach has the potential to break the cycle of poverty and address the root causes of conflict (Bebbington, 1999). In order to ensure enduring and positive impacts on the community, careful consideration of local dynamics, potential roadblocks, and long-term viability is necessary for effective implementation.

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