Household Coping Strategies Shaped By Cash-Based Assistance on the Well-Being of Refugees in Dadaab Refugee Camp, Kenya

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ABSTRACT

In the context of long-lasting refugee situations, Cash Based Assistance (CBA) has emerged as one of the main modalities of humanitarian action. But studies examining the extended effects over time as opposed to short-term consumption effects are scarce. The aim of the current study was to investigate the relationship between household coping strategies adopted by the refugees in Dadaab Refugee Camp, Kenya and their well-being as promoted by CBA. The study was carried out in all four camps of the Dadaab refugee complex, namely Hagadera, Dagahaley, Ifo and Ifo 2 which has 80,081 cash transfer recipient households. A cross-sectional survey research design was used. The Capability Approach, Social Capital Theory and the Sustainable Livelihoods Approach were used to guide the study. A stratified random sampling was used, with the four camps as strata and 136, 103, 89 and 70 households were randomly selected from Hagadera, Dagahaley, Ifo and Ifo 2 respectively, proportionate to the camp size. A sample of 398 households was determined using Yamane's formula. The data collection instruments used were questionnaires and semi-structured interview guide. Of the 398 questionnaires sent out, 372 were returned (a 93.5% response rate). Quantitative data was analyzed through descriptive statistics, principal component analysis and multiple regression using SPSS while qualitative data was subjected to thematic analysis. The findings showed that household coping strategies were positively and significantly associated with refugee well-being ($\beta = 0.352$, $p < 0.001$) and the model accounted for 52.4% of the variance in refugee well-being. Respondents also supported/strongly supported that CBA assists them in: (i) borrowing less (68.0%), (ii) not selling possessions (62.0%) and (iii) saving some of the CBA (61.9%). The accountability mechanisms were found to significantly moderate the relationship ($\beta = 0.135$, $p < 0.001$) between household coping strategies and well-being. This study recommends that CBA programmes prioritize savings schemes, financial literacy and livelihood support so that households can sustain positive coping, together with enhanced accountability and longitudinal studies to establish the longer-term effects of cash-based assistance on refugee well-being.

Keywords: Cash-Based Assistance, refugee well-being, Household coping strategies, Dadaab.

INTRODUCTION

Cash-based assistance (CBA) has become an essential element to most humanitarian response efforts. Through cash, electronic transfer or vouchers, CBA gives recipients the ability to decide how to spend money on the most pressing needs of households, which is a much more cost-effective and innovative form of assistance as opposed to in-kind aid and is associated with increased choice, dignity, efficiency and activation of local markets (Matata et al., 2022). Globally, over 190 million low-income households in 60+ countries are receiving social/cash-humanitarian support via mobile money, bank accounts and/or prepaid cards (World Bank, 2022). Established in the early 1990s, the Dadaab refugee complex in Kenya is one of the oldest and largest refugee settlements in the world, with refugees having been present for over 30 years. According to UNHCR, the Dadaab complex is hosting around 419,577 refugees, accounting for 80,081 households (UNHCR, 2025). Despite the services provided for many years, there is still no good sustainable solution for food security, sustainable living and resilience and wellbeing of the households in this complex. In humanitarian contexts coping strategies can either

be positive coping behaviour in order to preserve human capital and future options, or negative coping behaviour, including the sale of assets or risky behavior (Maxwell & Caldwell, 2008). The spectrum of household reactions can be reduced by predictable cash transfers, which can help to reduce the reliance on the negative coping mechanisms of the household and to facilitate more sustainable household management practices. The aim of the research was to explore the effects of household coping strategies shaped by Cash-Based Assistance on the well-being of refugees in the Dadaab Refugee Camp, Kenya. It was developed based on Capability Approach, Social Capital Theory and the Sustainable Livelihoods Approach. The findings are useful for understanding the situation of CBA in long-term refugee settings and for providing feedback on how to better plan and implement cash-based programmes in refugee settings like Dadaab.

Problem statement

Cash transfer programmes have been gradually scaled up in refugee and humanitarian contexts, as well as being integrated into poverty reduction and social protection programming in general (Robson et al., 2022). Kenya's refugees and host communities reside in some of the most marginalized areas of the country with food security problems, limited public services and underdeveloped economic infrastructure (Ogutu, 2021). The value of cash programming is well documented; cash provides recipients with choices and flexibility to spend cash on their household priorities (Lash et al., 2023). Research in West Nile, Uganda, indicates that a cash-based approach is associated with positive outcomes for children under 5 years of age (Ecega et al., 2025). In Dadaab, however, such evidence says little about the sustainability of effects, because inflation, food shocks, weak markets and funding gaps can erode the real value of transfers. In this case, most households will likely be forced to cut down on basic food consumption, find new avenues of debt or cut down on basic goods consumption, thus reducing resilience and further enhancing their dependence.

Largely, there remains a considerable amount of knowledge that is needed on the long-term sustainability of CBA's impact, especially in the context of the ongoing displacement in Dadaab and the ebb and flow of donor funding. There are, for example, many instruments available for measuring food security that rely on short-term indicators such as dietary diversity and the nature of consumption, but few instruments measure long-term indicators of socioeconomic well-being and household resilience. (Hoddinott et al., 2018). This research thus aimed to fill this gap by examining the effects of household coping strategies shaped by Cash-Based Assistance on the well-being of refugees in Dadaab refugee camp.

Objective

To examine the effects of household coping strategies shaped by Cash-Based Assistance on the well-being of refugees in Dadaab refugee camp.

LITERATURE REVIEW

Theoretical framework

The study employs three complementary frameworks. The Capability Approach (Sen 1999; Nussbaum 2011) defines well-being as the actual opportunities (capability sets) that people have to access certain resources or lifestyles and is applied here to explore the impact of CBA in increasing refugee choices and agency in Dadaab. Social Capital Theory (Siisiainen 2000; Horst 2007) provides some concepts that can be used to describe the role of kinship, clan and community networks in disseminating information on CBA and cash use among refugees. The Sustainable Livelihoods Approach (DFID 1999) allows us to examine the relationship between the presence of CBA as a source of financial capital injection and the other household assets and coping mechanisms in the institutional context of the camp (i.e. movement controls, access to markets).

Empirical review on household coping strategies

Household coping mechanisms refer to the different ways refugee households respond to shocks, manage and allocate resources to satisfy basic needs and health (Maxwell & Caldwell, 2008). In humanitarian contexts, they encompass both positive mechanisms that can build or reinforce human capital and future prospects and negative mechanisms that can deplete assets or exacerbate hazardous and risky practices and behaviour, thereby reducing

the long-term resilience of households (Maxwell & Caldwell, 2008). This range can be substantially reduced with adequate predictability of cash transfers and substantial reductions in harmful coping strategies and incremental improvements in household management. Along with household assets and income-generating activities, household savings and income are also important indicators of the resilience aspect of CBA at the household level.

Household savings are an important part of resilience strategies above and beyond the ability to meet functional needs. Among many high potential areas for contribution, in Kenya the widespread use of mobile money particularly M-Pesa, has probably increased financial resilience of households through the availability of a safe platform to save and share risks (Mbiti & Weil, 2015). Mobile money is a vital way for refugee households to create financial buffers in Dadaab, where formal banking systems are mostly unavailable. In this study, 61.9% of valid respondents (n = 365) saved a portion of their CBA. Of these, the majority were saving at home (45.1%) or via mobile money (30.1%), indicating that although there is some savings behaviour, formal savings channels are not being used.

One of the most important coping strategies of refugees is their income generation, which enables them to cope with risks by generating alternative income and decreasing the reliance on aid. Delius and Sterck (2024) present methodologically solid evidence on micro-enterprise activity and cash transfers in refugee contexts in Kenya. With a quasi-experimental design, they analyze the effects of cash transfers on the performance of businesses of refugee households and find that transfers allow the recipients to improve their small businesses.

Despite restrictions on refugee movement and work, research in Kenya shows that refugees are involved in a variety of livelihoods. In Kakuma camp, working refugees reported a median income more than twice that of the surrounding host population and refugee entrepreneurs were disproportionately likely to pay business taxes and police bribes (Betts, Omata & Sterck, 2018). In the present study, 12.1% of households reported operating retail kiosks and 8.1% livestock-related activities (Table 5) and key informants reported that some households had used cash assistance to start small businesses. For instance, a household may first use transfers to pay off urgent debts, then build a small food or cash reserve and only then invest in a micro-enterprise. Evidence from Mbiti and Weil (2015) suggests that mobile money in Kenya has probably helped households to save and buffer risk and evidence from Delius and Sterck (2024) suggests that cash transfers may improve the micro-enterprise performance of refugee households. Taken together, these studies suggest that cash can support both buffering and investment, not only consumption.

METHODOLOGY

A cross-sectional survey research design was used for this study, which according to Taherdoost (2022) is believed to be easier in collecting data and in deriving conclusions about the entire target population at a given point in time. The target population included 80,081 refugee households in the four Dadaab camps that receive cash transfers including: Ifo (17,930), Dagahaley (20,770), Ifo 2 (13,940) and Hagadera (27,441). Stratified random sampling was used, with the four camps being strata and 136, 103, 89 and 70 households were randomly selected from Hagadera, Dagahaley, Ifo and Ifo 2, respectively, proportional to the camp size. Yamane (1967) sample size calculator ($n = N / (1 + N \times e^2)$) was used to calculate sample size. In the equation, N is the size of the population and e is the margin of error. The level of confidence was 95% with a margin of error of 0.05. A calculated sample size of 398 households was obtained. Ten key informants, comprising refugee leaders and humanitarian agency personnel were purposively sampled and seven (70%) responded to the study. No separate focus groups were conducted for women, men and youth.

Semi-structured key informant interview guide and questionnaires were used to gather the data. The questionnaire gathered data on the household profile such as age group, gender, educational level, country of origin, camp of residence and marital status. Within the utilization dimension of cash, the amount of cash transferred was explored, as was the regularity of cash payments and intra-household decision-making on cash. Household coping strategies were assessed using four items that addressed the reduction of negative coping (reduction of borrowing and assets being sold) and positive coping (regular saving and emergency saving), while refugee well-being was assessed by the food security indicator (including the Food Insecurity Experience Scale), the access to healthcare and the access to education measured by five-point Likert items. The questionnaire was

designed following the proper standards for creating and validating research questionnaires (Ranganathan & Caduff, 2023) and pretested. The reliability was tested and all constructs achieved good Cronbach's α above 0.70, the Household coping strategies construct achieved a Cronbach's α of 0.82 and the Refugee well-being construct achieved a Cronbach's α of 0.79. Construct validity was checked through Principal Component Analysis (PCA) and the sampling adequacy was evaluated with the KMO measure of sampling adequacy and the Bartlett's test of sphericity. The KMO for coping strategies in the household was 0.745 and the Bartlett's test was significant ($\chi^2 = 649.9$, df = 6, $p < 0.001$). Out of 398 questionnaires that were administered, 372 questionnaires were filled and returned representing a 93.5% response rate which is above the minimum rate of 50% response rate recommended in social science research studies (Mugenda & Mugenda, 2003). The data collected from questionnaires were analyzed quantitatively through descriptive statistics (mean, SD and %) and inferential statistics (factor analysis and multiple regression, with 95% confidence intervals calculated as $B \pm 1.96 \times SE$). Multiple regression was used to estimate the relationship between household coping strategies and refugee well-being, controlling for accessibility, utilization and conditionality of CBA. Both unstandardized coefficients (B) and standardized coefficients (β) are reported, with the latter used to compare the relative strength of the predictors. Moderation by accountability was tested by adding interaction terms between accountability and each of the four CBA dimensions (accessibility, utilization, conditionality and household coping strategies) to the regression model. The coping × accountability interaction is the focus of this paper. Multicollinearity was estimated by variance inflation factors (VIF), which were all less than 5. Key informant interview responses were transcribed and analyzed using the six-phase method outlined by Braun and Clarke (2006) for qualitative analysis. Ethical approval was obtained from the university ethics committee and NACOSTI, the respondents were informed about the purpose of the study, their voluntary participation, confidentiality and anonymity and that their answers would not impact their access to cash assistance or other services.

RESULTS AND DISCUSSIONS

Response rate and demographic characteristics

The response rate was 372 out of 398 respondents representing 93.5% and 7 of the 10 targeted key informants were interviewed (70.0%). Mugenda and Mugenda (2003) recommend a response rate of at least 50 % for social science research. The response rate achieved in this study therefore provides a sufficient basis for drawing conclusions about the study population.

Quantitative data

Table 1. Demographic Characteristics of the Respondents

N	Category	Status
372	Age group	20 years or below 25 (6.7%), 21-30 years 78 (21.0 %), 31-40 years 96 (25.8%), 41-50 years 112 (30.1%) and over 50 years 61 (16.4%).
372	Gender	Male 140 (37.6%), Female 232 (62.4%)
372	Education level	No formal Schooling 242 (65.1%); Primary 62 (16.7%); Secondary and above 68 (18.2%)
372	Country of Origin	Somalia 286 (76.9%), Ethiopia 52 (14.0%), South Sudan 24 (6.5%), Other 10 (2.7%)
372	Camp	Hagadera 127 (34.1%), Dagahaley 96 (25.8%), IFO 84 (22.6%), IFO 2 65 (17.5%)
372	Marital status	Single 78 (21%), Married 234 (62.9%) Divorced/Separated 37 (9.9%), Widowed 23 (6.2%)

Descriptive statistics on household coping strategies

Table 2. Reduction of negative coping strategies

Statement	SA (%)	A (%)	N (%)	D (%)	SD (%)	Mean	Std. Dev.
Cash assistance has helped my family reduce borrowing money	25.0	43.0	18.0	10.0	4.0	3.75	1.06
Cash assistance has helped my family avoid selling our belongings	22.0	40.0	20.0	12.0	6.0	3.60	1.13

SA = strongly agree (4.21-5.0), A = agree (3.41-4.20), N = neutral, neither agree nor disagree (2.61-3.40), D = disagree (1.81-2.60), SD = strongly disagree (1.00-1.80).

In terms of reduction in negative coping strategies (Table 2), 68.0% of respondents agreed or strongly agreed (25.0% strongly agreed; 43.0% agreed) that CBA helped their household to avoid borrowing and 62.0% agreed or strongly agreed (22.0% strongly agreed; 40.0% agreed) that it helped them to avoid selling possessions. Both means fall in the "agree" range (3.41–4.20), so respondents generally attribute a reduced need for borrowing and asset sales to CBA. This is in line with the view that positive coping preserves human capital and future options, while negative coping through asset depletion or risky behaviour erodes long-term resilience (Maxwell & Caldwell, 2008).

Savings behaviour and positive coping strategies

Table 3 illustrates, amongst those who answered, 61.9 percent (226 of 365 respondents) saved some of their money and 38.1 percent did not (139 of 365). Among those saving, 45.1 percent saved at home, 30.1 percent through mobile money, 18.1 percent through group savings and 6.6 percent through other means. Saving indicates that many households were able to withhold some of the transfer from immediate consumption, but the 38.1% who did not save suggest that saving may not be feasible for every household. For those saving at home, this presents a risk of loss, theft, or extortion. Furthermore, the low utilization of mobile money for saving implies that the mechanisms for delivering transfers and for saving remain largely disconnected, which corresponds to Aker and Wilson (2013), who show that mobile money has the potential to increase savings in low-income households.

Group savings (18.1% of savers) was lower than home-based saving (45.1%) and mobile money (30.1%), suggesting that group-based saving is less established in this sample than the literature on informal rotating savings groups might imply. This could be driven by restrictions on group formation, households' lack of trust in collective saving arrangements or because informal rotating groups are deemed 'other' or as home saving. While the data available cannot empirically test these ideas, they do point to a direction that could be complemented by other interventions, such as strengthening community-based savings groups.

Table 3. Savings behaviour and methods

Variable	Category	Frequency	Percentage (%)
Saves part of CBA	Yes	226	61.9
	No	139	38.1
If yes, Savings method (among savers)	At home	102	45.1
	Mobile money	68	30.1

	Saving group with others	41	18.1
	Other	15	6.6

Table 4 shows that 58.0% of respondents agreed or strongly agreed (20.0% strongly agreed; 38.0% agreed) that CBA helped them to make regular savings in their households (mean = 3.56). Likewise, 62.0% (25.0% strongly agreed and 37.0% agreed) of respondents agreed or strongly agreed that savings gained from CBA help their family in times of emergency (mean = 3.67). Both means are in the "agree" category. Taken together with the results in Table 3, these findings suggest that most households see savings from CBA as useful, while also revealing a gap between this perceived usefulness and the secure, formal channels available for holding savings. Training in financial literacy, awareness of savings products and community savings groups can make inroads into this gap.

Table 4. Positive coping strategies: perceptions

Statement	**SA (%)**	**A (%)**	**N (%)**	**D (%)**	**SD (%)**	**Mean**	**Std. Dev.**
Cash assistance helps my household to save money regularly	20.0	38.0	25.0	12.0	5.0	3.56	1.09
Savings from cash-based assistance help my family during emergencies	25.0	37.0	22.0	12.0	4.0	3.67	1.10

SA = strongly agree (4.21-5.0), A = agree (3.41-4.20), N = neutral, neither agree nor disagree (2.61-3.40), D = disagree (1.81-2.60), SD = strongly disagree (1.00-1.80).

Income-generating activities

Table 5 shows that 55.1% of respondents had no income-generating activity. Among the rest, casual labour (19.9%), retail kiosks (12.1%), livestock-related activities (8.1%) and other activities (4.8%) were reported. The limited uptake of income-generating activities suggests that, for most households, CBA is used mainly for consumption and basic needs. This should be read alongside evidence that transfers can improve micro-enterprise performance and business investment where households already operate a business (Delius & Sterck, 2024), although this survey did not measure whether CBA was used to start or expand these activities. This finding is notable because it indicates that structural barriers including mobility restrictions, weak markets and small transfer values limit the conversion of cash into productive livelihoods, consistent with the Capability Approach's emphasis on conversion factors (Sen, 1999) and the SLA's focus on the institutional environment (DFID, 1999).

Table 5. Types of income-generating activities

Activity	Frequency (n = 372)	Percentage (%)
None	205	55.1
Casual labour	74	19.9
Retail kiosk	45	12.1
Livestock	30	8.1
Other	18	4.8

Factor analysis of the household coping strategies

Principal component analysis (PCA) was used to check whether the four coping items measure a common construct and can be combined into one scale for the regression. The Kaiser–Meyer–Olkin (KMO) measure of sampling adequacy was 0.745, above the recommended minimum (Kaiser, 1974) and Bartlett's test of sphericity was significant ($\chi^2 = 649.9$, df = 6, $p < 0.001$), indicating that the data were suitable for factor analysis. One component was retained, with an eigenvalue of 2.706 explaining 67.65% of the variance (Table 6). All four items loaded between 0.798 and 0.856 on this component (Table 7), with the strongest loadings on reduced borrowing (0.856) and avoided asset sales (0.823). The component was labelled "household coping strategies".

Table 6. Total Variance Explained

Component	Eigenvalue	% of variance	Cumulative %
1	2.706	67.650	67.650
2	0.650	16.250	83.900
3	0.400	10.000	93.900
4	0.244	6.100	100.000

Table 7. Component matrix on household coping strategies

Variable	**Component 1**
Cash assistance has helped my family reduce borrowing money	0.856
Cash assistance has helped my family avoid selling our belongings	0.823
Savings from cash-based assistance help my family during emergencies	0.812
Cash assistance helps my household to save money regularly	0.798

Extraction method: principal component analysis.

Table 8 summarizes the household coping strategies used in the analysis. The mean falls in the "agree" range (3.41–4.20), indicating that respondents perceive that CBA plays a positive role in household coping and the alpha coefficient ($\alpha = 0.82$) indicates good internal consistency (Nunnally, 1978).

Table 8. Descriptive statistics on household coping strategies

Component	**Items (k)**	**Mean**	**Std. Dev.**	**Cronbach's α**
Household coping strategies	4	3.65	0.76	0.82

Refugee well-being

Table 9 shows that the refugee well-being composite had a mean of 3.42 (SD = 0.82), which falls at the lower boundary of the "agree" range (3.41–4.20) and indicates a moderate level of well-being. The Cronbach's alpha of 0.79 indicates acceptable reliability, suggesting that the indicators form a coherent construct of refugee well-being in the Dadaab context. These findings are consistent with the Capability Approach (Sen, 1999), which emphasizes that well-being depends not only on the availability of resources but on the real opportunities people have to convert those resources into valued outcomes.

Table 9. Descriptive Statistics on Refugee Well-Being (Dependent Variable)

Dependent variable	Mean	Std. Deviation	Cronbach's α
Refugee well-being	3.42	0.82	0.79

(Source: Author, 2026)

Regression analysis

Table 10 shows the multiple regression of refugee well-being on household coping strategies, entered simultaneously with accessibility, utilization and conditionality of CBA, to estimate the association between coping and well-being while controlling for the other three CBA dimensions. The regression was significant ($F(4, 367) = 101.0$, $p < 0.001$) and explained 52.4% of the total variance ($R^2 = 0.524$; adjusted $R^2 = 0.519$). All four predictors had positive and statistically significant coefficients (Table 10). Among them, household coping strategies had the strongest standardized coefficient ($\beta = 0.352$, $t = 8.878$, $p < 0.001$): a one-standard-deviation increase in the coping score was associated with an expected 0.35-standard-deviation increase in the well-being score, holding the other three predictors constant. Utilization ($\beta = 0.298$, $p < 0.001$) and accessibility ($\beta = 0.285$, $p < 0.001$) also had significant effects, while conditionality ($\beta = 0.148$, $p = 0.005$) was smaller but still significant. These results indicate that household coping strategies were positively and significantly associated with refugee well-being. The constant ($B = 0.724$, $p = 0.021$) is the expected well-being score when all predictors are zero. All VIF values were below 5, so multicollinearity was not a concern. The 95% confidence interval for the unstandardized coefficient of household coping strategies ($B = 0.435$) was 0.339 to 0.531, excluding zero, which reinforces the significant relationship between coping strategies and refugee well-being.

These results are discussed in light of the theoretical frameworks. From the perspective of the Capability Approach, the reported reduction in borrowing and the sale of household belongings suggests that cash-based assistance may help some refugee households preserve their existing resources and maintain greater control over decisions concerning their immediate needs. However, the limited engagement in income-generating activities indicates that access to cash alone may not be sufficient to expand households' long-term livelihood opportunities (Sen, 1999). Moreover, the proportion of households with no income-generating activity (55.1%) demonstrates that structural factors such as limited mobility, small transfer values and shallow markets constrain the conversion of cash into realized capability, in agreement with the focus on factors constraining conversion by Sen. Social Capital Theory provides insights into the effects of CBA on savings behaviour. Among households that saved ($n = 226$), home-based saving was the most common method (45.1%), followed by mobile money (30.1%) and group saving (18.1%). The predominance of home saving and the limited use of group saving may reflect reliance on household-level and kin-based trust (bonding social capital; Horst, 2007) rather than on wider savings arrangements. The more modest use of mobile money may reflect weaker bridging ties to formal financial institutions or limited trust in them. These interpretations are tentative, as the survey did not measure social capital or trust directly. Finally, the Sustainable Livelihoods Approach frames CBA as a financial capital injection whose livelihood outcomes depend on the institutional environment (DFID, 1999); the significant moderation by accountability mechanisms ($\beta = 0.135$, $p < 0.001$) supports the SLA's emphasis on institutional structures in shaping livelihood strategies.

Table 10. Multiple Regression Analysis

Independent		Model 1			
	B	Std. Error	Beta	t	Sig
(Constant)	0.724	0.312		2.321	0.021
Accessibility (X1)	0.312	0.048	0.285	6.500	< 0.001

Utilization (X2)	0.368	0.045	0.298	8.178	< 0.001
Conditionality (X3)	0.156	0.055	0.148	2.836	0.005
Household Coping Strategies (X4)	0.435	0.049	0.352	8.878	< 0.001
Dependent		Refugee Well-being			
R^2	0.524				
Adjusted R^2	0.519				
F-ratio (4, 367)	101.0				
Prob. > F	< 0.001				

Moderating effect of accountability mechanisms

The study also investigated the moderating effect of accountability mechanisms on the relationship between household coping strategies and refugee well-being. Accountability was measured with four items on ease of access to feedback and complaint channels, safety in using them without fear of losing assistance, community involvement in monitoring and receipt of clear information on action taken. In a model that also tested the accountability interactions for the other three CBA dimensions, the household coping strategies × accountability interaction was positive and statistically significant ($B = 0.122$, $SE = 0.036$, $\beta = 0.135$, $t = 3.389$, $p < 0.001$), indicating that the positive association between coping and well-being was stronger where accountability was rated higher. This suggests that the value of CBA depends not only on the cash transferred but also on how responsive the programme is to the people it serves.

Qualitative findings

The key informants' interviews indicated a clear change in households' livelihood coping strategies following the introduction of cash assistance. One informant noted that "households are now seen to be able to plan, to save a little and the change in household coping strategies is so huge". This transformation has built resilience and reduced reliance on negative coping strategies such as skipping meals or borrowing from usurious lenders. In agreement, another informant observed that "if the cash transfer comes late, the household's negative coping strategies increase, in particular, households borrow money from informal lenders at high interest rates, which can trap them in a cycle of debt".

On the issue of savings, another informant pointed out that cash assistance has helped some households to start saving for the first time, which is a great success since savings can protect against financial shocks. However, he or she said that many households are still struggling to save because the assistance does not cover all their needs. Concerning income-generating activities, the interviews also revealed that some households have used cash aid to start small businesses such as kiosks, vegetable trading and buying and selling of livestock. However, the informant indicated that the cash amount is usually inadequate to make significant business investments and that many households need more cash or other forms of support to start sustainable income-generating activities.

CONCLUSION

To conclude, the study investigated how household coping strategies adopted by beneficiaries of cash-based assistance programmes contribute to refugee well-being in Dadaab Refugee Camp, Kenya. Household coping strategies were assessed using four items covering reduced negative coping (borrowing, asset sales) and positive coping (regular saving, emergency savings), which loaded onto a single component in the factor analysis. Descriptive statistics and multiple regression were used to analyze the data. The findings indicate that respondents agree that cash assistance helps reduce borrowing and the selling of personal belongings and thus can have a moderate effect on reducing negative coping strategies. Respondents indicated that they saved a

portion of the cash assistance, with saving cash at home being the top method, followed by mobile money and group savings. Regression analysis showed that household coping strategies were significantly associated with refugee well-being. Household coping strategies ($\beta = 0.352$, $p < 0.001$) were the strongest predictor of refugee well-being. Additionally, moderation analysis results indicated that accountability mechanisms significantly strengthened the positive relationship between household coping strategies and refugee well-being ($\beta = 0.135$, $p < 0.001$). The findings suggest that the contribution of cash-based assistance to refugee well-being is associated not only with access to financial resources but also with how households manage those resources and the accountability environment within which assistance is delivered.

Limitations

The results of this study should be interpreted in the light of the following limitations. First, the study was carried out in one refugee complex, so the results may not apply to other refugee contexts. Second, households' coping strategies and well-being of households were self-reported, so there is a possibility of social desirability bias, as households may underestimate their needs or overestimate their hardship based on their perception of the likelihood of receiving more. Third, the cross-sectional design prevents drawing conclusions about the effects of cash assistance on coping because household size, vulnerability, remittances and informal work and market access are not constant. Fourth, the non-recipients were not a comparison group, making it difficult to control for the effects of cash and finally, security incidents and access to certain areas within the camps limited the ability to reach target respondents.

RECOMMENDATIONS

In light of the above limitations, the study recommend humanitarian agencies and development partners to strengthen intervention for positive coping strategies at household level aimed at promoting positive coping strategies at the household level and building the resilience of livelihoods. Refugee households should be supported to adopt positive coping strategies, including saving, household budgeting, saving for emergencies and the selection of appropriate income-generating activities. Cash-Based Assistance (CBA) programmes could be complemented by strengthening livelihood and educational support, skills training, savings programmes, entrepreneurship training, income generation support and enabling environment, when these would help households utilize cash assistance in a more cost-effective manner, avoid negative coping strategies, minimize the depletion of household assets and households can convert cash into sustainable outcomes. Humanitarian agencies should also strengthen feedback and accountability mechanisms on CBA programmes in order to facilitate refugees' access to information about the outcome of their complaints and participation in monitoring the programme, thus increasing transparency and responsiveness to programme needs. Transfers should be predictable and adequate so that households can plan and avoid negative coping and longitudinal studies should be undertaken to establish the longer-term effects of cash-based assistance on refugee well-being.

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