HOUSEHOLDS' PERCEPTION OF THE ASWESUMA CASH TRANSFER PROGRAM: A STUDY BASED ON ANKUMBURA AREA, POOJAPITTIYA DIVISIONAL SECRETARIAT

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Abstract

This study mainly aims to assess households' perception of the Aswesuma cash transfer program in the Ankumbura area, Poojapitiya Divisional Secretariat. This study selected 100 samples from the Aswesuma beneficiaries of Ankumbura area using a simple random sampling method. The primary data were collected through a questionnaire and interview period from July 2023 to July 2024. This study applied the arithmetic mean method Likert (5) scale to identify awareness among Aswesuma recipients, selected factors for data collection and descriptive method to analyze trends for utilization of amount of Aswesuma, investment in livelihood activities, changes in living standard of family of Aswesuma recipients, education expenditure, health expenditure, housing improvements, Samurdhi beneficiary analyzed mixed methods with SPSS – 23 and Excel tools. This study revealed that most of the Aswesuma recipients utilized the cash for more consumption, less investment in livelihood (91%) and poor financial security, not that much change in education and health expenditure, poor housing condition. More than half of the Samurdhi beneficiary received the Aswesuma Cash transfer. Likert scale of arithmetic means, more than 50 % of the Recipients revealed, that they disagree with livelihood activities, rural infrastructure development, community development and not enough cash transfer amount for households' investment in livelihood and activities of saving group of Samurdhi. In this study suggest that the increasing the cash transfer amount for Aswesuma recipients and encourage to invest in income generating sources. This Aswesuma beneficiaries should be regular monitoring and evaluation to measure the success of the poverty alleviation program.

Keywords: Aswesuma recipients, Cash transfer, poverty, household perception, Samurdhi beneficiary

1. Introduction

Over the last two decades, more than 100 low in middle income countries have introduced large-scale, Government-run cash program as part of the poverty reduction strategies where cash transfers programs had been considered to be the only safety net the poor people. Types of cash transfer programs are defined as unconditional case transfer, conditional cash transfer, vouchers and cash for work. Many unconditional cash transfer programs implemented by Sri Lanka government with the aim of alleviating poverty, the respective governments in power since Independence provided an extensive array of social protection services including income transfer programs aimed at assisting poorest groups. The major objectives of these cash transfer programs have been to improve household welfare and income distribution while reducing poverty and food insecurity. Now government following the system Aswesuma social benefits scheme. Sri Lanka's new consolidated welfare system Aswesuma aims to create a poverty free Sri Lanka by 2048. The 'Aswesuma' Social Benefit Scheme was the substitution of the

'Samurdhi' Social Benefit Scheme. The reasons for the change are: Poor targeting: It is alleged that inefficiency prevailed in the Samurdhi program on errors of inclusion of unwarranted beneficiaries and exclusion of warranted beneficiaries. Inadequacy of allowances: In 2019, social assistance in Sri Lanka represented 12 percent of the beneficiary pre transfer consumption, which is lower than the average of low and upper middle-income countries at over 30 percent (World Bank, 2022).

Accordingly, 400,000 transitional beneficiaries will receive Rs.2,500.00 per month until December 31, 2023, 400,000 vulnerable beneficiaries will receive Rs.5,000.00 per month until March 31, 2024, 800,000 poor beneficiaries will receive Rs.8,500.00 per month, and extremely poor beneficiaries will receive Rs.15,000.00 per month for three years beginning July 1, 2023. There are very few studies on this scheme which was launched in 2023. It remains to be seen how successful the Aswesuma cash transfer program is. Therefore, this survey is going to be carried out focusing on Ankumbura area under Poojapitiya divisional secretariat in Kandy district.

Research problem

The covid-19 pandemic in 2019, followed by the economic crisis in 2022, significantly impacted the daily lives of people in Sri Lanka. Many households experienced financial instability, loss of business and reduced incomes, which worsened living conditions. In response, Aswesuma cash transfer was implemented in 2023 to provide relief to families below the poverty line. The aim of the scheme is to eradicate poverty in the country to target in future, with the aim of alleviating poverty in the long term. However, there is a lack of research on how households perceive the effectiveness and impact of the Aswesuma program improving their income and living standards, particularly in the Ankumbura area. Payments were made in Samurdhi program for the following reasons that are child birth, marriage, hospitalization, death but in the case of Aswesuma cash transfer program there is only limited cash transfer. As a result, the limited amount of cash transfer provided may still be insufficient to address ongoing needs. Household in the Ankumbura area face challenges related to consumption, savings, their essential needs and investment due to these financial constraints.

Therefore, this study aims to assess the households' perception of the Aswesuma cash transfer program in Ankumbura area regarding the adequacy, effectiveness, and overall impact of the Aswesuma cash transfer program on their livelihoods.

Research objective

Samurdhi scheme implemented in Sri Lanka for a very long time did not improve the quality of life of the poor people. Therefore, the Aswesuma cash transfer program was introduced in 2023. This study aims to identify the households' perception of the Aswesuma cash transfer program in Ankumbura area. As follow the sub objectives
To identify awareness among Aswesuma recipients
To analysis trend of Asweuma recipients.

2. Literature reviews

Bethan Kell (2020). Exploring the Impact of Unconditional Cash Transfer Program on Cognitive and Relational Well-Being. This research aims to analyses the effects of unconditional cash transfers on relational and cognitive well-being of beneficiaries in Rwanda. The Capabilities Approach and Well- Being Approach are used to explore how the combination of unconditional cash transfers and weekly skills training build economic capabilities and contribute to cognitive and relational well-being. This study uses a mixed method approach including focus group discussions and semi- structured in-depth interviews, alongside secondary baseline data. This research finds that beneficiaries and non-beneficiaries consider material well-being to be the most important well-being dimension,

along with family, kinship and community. In regard to relational well-being the findings show that the marital relationships of beneficiaries improved as they were able to provide a stable income which lessons tensions in the household related to poverty. However, the project also had negative community spillover effects. Friends and community members experienced high levels feeling of jealousy towards beneficiaries.

Fareena Noor Malhi (2020). Unconditional cash transfers: do they impact aspirations of the poor? In this paper, employ propensity score weighting and regression adjustment, to examine the impact of unconditional cash transfers (Benazir Income Support Program (BISP)) on aspirations of the adults in Pakistan. Using Pakistan Rural Household Panel Survey 2012-2013, construct the aspirations index by weighting and aggregating on three dimensions; income, assets and social status. Finds that BISP cash transfers to increase aspirations if adults, yet it has differential impact based on gender and income quartile of the household.

Navirathan, V., & Mustafa, A. M. (2019). A Study of Outcomes of the Poverty Alleviation Programme in Batticaloa District of Sri Lanka. The objective of this study is to examine whether the Poverty alleviation Programmes increase the income level of the beneficiaries in Batticaloa District and examine whether the contribution of Poverty alleviation Programme to increase the standard of living of the beneficiaries living in the Batticaloa District. Primary data were collected from people who were Samurdhi beneficiaries from Manmunai South Eruvil Pattu DS Division, Koralaipattu South DS division and Manmunai South West DS Division in Batticaloa District. The proportionate random sampling method was used to obtain 200 responses from the population. Completed questionnaires were analyzed using SPSS-20 tool package and the collected data were used to test the model using univariate and multiple regression analysis. The coefficient of the constant was positive and statistically significant in the model. All independent variables such as Income, Saving, Wellbeing, Coping Strategies, Entrepreneurial Skill, Employment and Gender Balance of the respondent in the research had a positive and statistically significant coefficient at 5% level. This result revealed that the Poverty alleviation programme moderately impacts on poverty alleviation in Batticaloa district.

Thavarasasingam, H., & Balagobei, S. (2020). Impact of Samurdhi Program on Poverty Alleviation: An Empirical Investigation of Samurdhi Beneficiaries in Kopay DS Division in Jaffna district. 177 Samurdhi beneficiary families were incorporated as samples. Correlation analysis and multiple linear regression analysis were used to analyze the data and examine the hypotheses by using the SPSS. Concluded that There is a significant impact of Samurdhi programme on poverty alleviation. Microcredit has a positive and significant impact on poverty alleviation. Livelihood activity has an insignificant impact on poverty alleviation. Welfare has a positive and significant impact on poverty alleviation. Based on the findings the researcher can conclude that Microcredit and welfare activity is effectively worked, and livelihood activity needs to improve itself.

Hence, the research gaps to identify the challenges faced by individuals living below the poverty line and assess how the program can better address their needs and enhance their quality of life. The insights gained will not only inform the design and implementation of future programs by policymakers, field officers, welfare organizations but also contribute valuable knowledge for researches interested in social welfare and poverty alleviation strategies compared with past period implemented poverty alleviation program in the country.

3. Methodology

In any study, data collection is essential to achieve the objective of the study. In this regard, households' perception of the Aswesuma cash transfer program in the Ankumbura area, Poojapitiya Divisional Secretariat. Quantitative and qualitative data required for this study have been collected entirely from primary data sources and incorporated. In this way, the primary data required for the study has been obtained from the total Beneficiaries of Aswesuma cash transfer program in 13 Grama Niladhari divisions namely Ankumbura North, Ankumbura

South, Ankumbura Udagama, Alawatta, Uda Kithulgolla, Pahala Kithulgolla Dehiwatta, Welgala, Ihalamulla, Egodamulla South, Egodamulla North, Pahala Pallegama and Uggala Janapadaya under Ankumbura area. This study focused on those who are receiving Aswesuma cash transfer in this category 8,500/ and 15,000/. So, 70 recipients out of 418 recipients under the category of 8500/ and 30 recipients out of 216 recipients under the category of 15,000/ were selected as sample size and questionnaire was distributed through simple random sampling. Apart from this, the primary data required for the study have been collected through focus group discussions and interviews. Where the sample size required for the study is calculated using Solvin method.

$$n= \frac{N}{1+N(e)^2}$$
$$n= \frac{634}{1+634(0.1)^2}$$
$$n= 86.376$$

and approximately 100 no of samples are selected for the study. Where,

e = error
N = Total population
n = No of selected samples
also, error will be 0.1% or 10%

The reliability of the instrument was measured using Cronbach's alpha analysis to measure the internal consistency of the instrument as applicable to the research problem. Drucker, Malhothra (2005) indicate that the data can be reliable when the Cronbach's alpha value is more than or equal to 0.6. The Cronbach's alpha in this study were all higher than 0.6, the constructs were therefore deemed to have adequate reliability.

4. Results and Discussion

The objective of this study aims to assess the households' perception of the Aswesuma cash transfer program in Ankumbura area, to identify the trend of Asweuma recipients such as amount of Aswesuma, primary usage of Aswesuma, investment in livelihood activities, education expenditure, health expenditure, Samurdhi beneficiary are analyzed mix methods

Utilization of Aswesuma beneficiaries in this area, the primary usage of Aswesuma recipients has been divided into six categories as food, education, health, savings, investment in livelihood and other per the graph below 4.8 which was selected through sampling and given structured questionnaire to the Aswseuma beneficiaries.
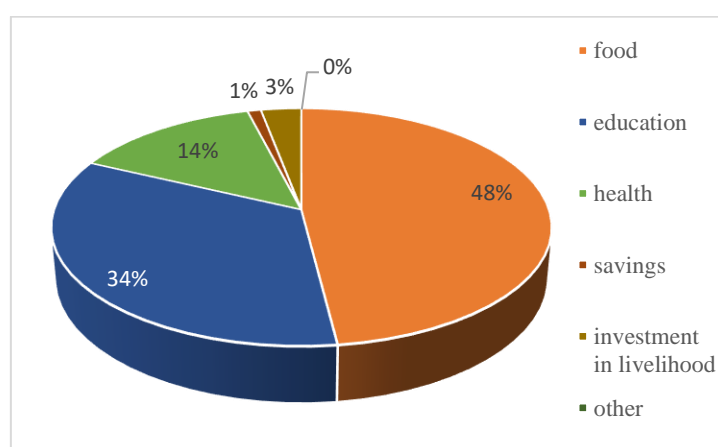
Figure 1: Analysis on primary usage of Aswesuma
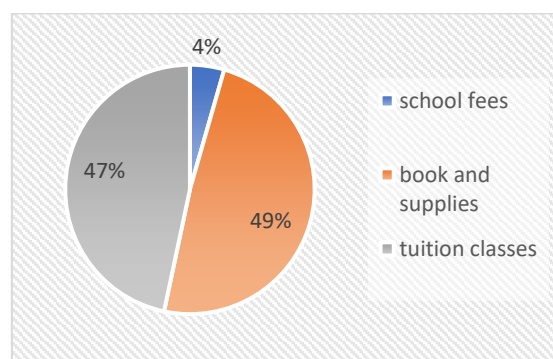Source: Questionnaire survey, 2024

According to the above graph, 48% of recipients are found in the category of food. It can be seen that there is a high percentage of Aswesuma recipients uses cash in the category of food. Through focus group discussions, several reasons were for the high allocation of cash towards food expenses. Those are high food prices, many beneficiaries living below or near the poverty line, making food their most urgent necessity. 34% of recipients are found in the category of education. For the health category, there are 14% recipients. 1% uses Aswesuma money for savings. And 3% of recipients uses Aswesuma money for investment in livelihood. Also, there is no other category recipients in the selected samples in the Aswesuma recipients under the Ankumbura division.
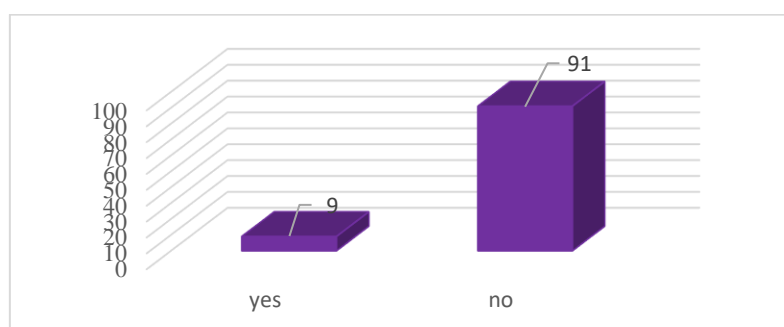
Figure 2: Analysis on Investment in livelihood activities

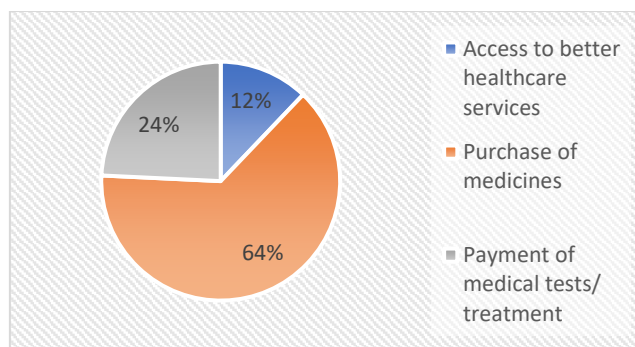Source: Questionnaire survey, 2024

9 recipients invested in livelihood activities and 91 recipients did not invest in livelihood activities when looking at the chart. It can see the that in the sample selected in the Aswesuma recipients under the Ankumbura area there are more recipients did not invest the Aswesuma cash in livelihood activities. Results of Arithmetic mean analysis also revealed that Aswesuma recipients did not used a portion of the cash to invest in livelihood activities. Reasons for this is many households face urgent financial needs, some recipients lack the necessary skills, training or knowledge to start or invest in livelihood activities. These reasons got from focus group discussions in the field.

Figure 3: Analysis on things that increased Education expenditure

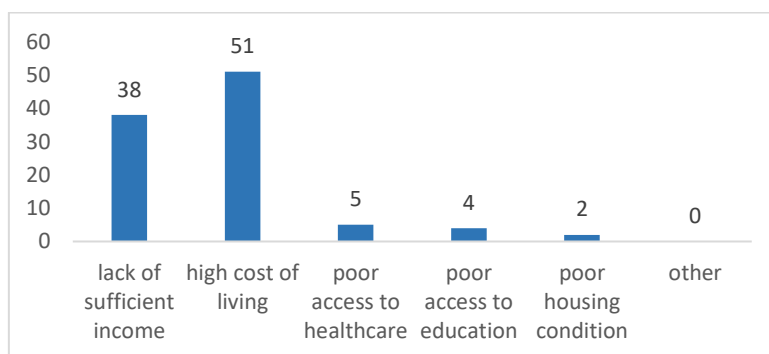Source: Questionnaire survey, 2024

45% of recipients were found to have increased education expenditure can be identified from graph 4.12. Based on that 4% education expenditure on school fess. 49% education expenditure on book and supplies. Also 47% education expenditure on tuition classes. So comparatively expenditure on books and supplies is higher in the area through selected sample.

Figure 4: Analysis on things that increased Health expenditure
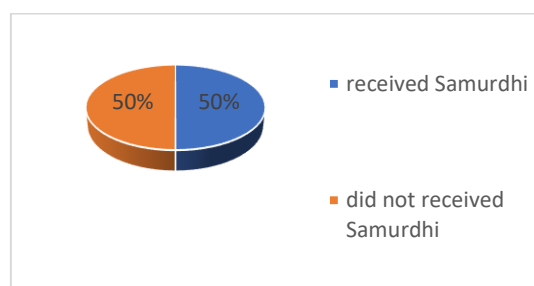
Source: Questionnaire survey, 2024

33% of recipients were found to have increased Health expenditure can be identified from graph 4.12. Based on that 12% Health expenditure on Access to better healthcare services. 64% Health expenditure on Purchase of medicines. Also 24% Health expenditure on Payment of medical tests/ treatment. So comparatively expenditure on Purchase of medicines is higher in the area through selected sample in Ankumbura area..

Figure 5: Analysis on challenges faced by Aswesuma recipients

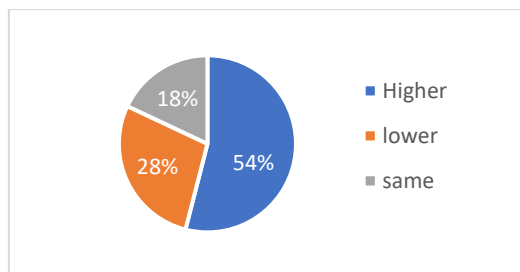Source: Questionnaire survey, 2024

Based on the graph, 38% of recipients are faced the lack of sufficient income. 51% of recipients are faced the high cost of living challenges. It can be seen that there is a high percentage of Aswesuma recipients faced the high cost of living challenge. According to the focus group discussions cost of basic necessities such as food, fuel, and healthcare has increased significantly, large number of dependencies increases cost are the reasons to high-cost living. For the poor access to healthcare, there are 5% recipients. Also, there are 4% of recipients are faced the poor access to education. 2% of recipients are faced the poor housing condition. And there is no recipient under the category of other in the selected samples in the Aswesuma recipients in the Ankumbura area.

Figure 6: Analysis on Samurdhi beneficiaries of Aswesuma recipients

Source: Questionnaire survey, 2024

Based on the 50% of Aswesuma recipients received the Samurdhi benefit and 50% of Aswesuma recipients did not receive the Samurdhi benefit in the selected samples in the Aswesuma recipients under the Ankumbura division. The fact that 50% of Aswesuma recipients had also received Samurdhi suggests a significant overlap between the two program, both programs are likely similar demographics- low income or vulnerable households.

Figure 7: Analysis on comparison of Samurdhi beneficiaries and Aswesuma recipients under the household income

Source: Questionnaire survey, 2024

50% of recipients were found to have received Samurdhi benefit can be identified from graph 4.19. Based on that 54% of recipients responded that household income of Samurdhi benefit is higher than the Aswesuma. Because of perception of benefits, Aswesuma recipients report lower improvements in their quality of life compared to their experiences with Samurdhi. 28% of recipients responded that household income of Samurdhi benefit is lower than the Aswesuma. 18% of recipients responded household income of both Samurdhi and Aswesuma are same in the area through selected sample in Ankumbura area.

Results of Arithmetic mean Analysis on awareness among Aswesuma recipients

The data obtained through the Likert scale data collection method were analyzed using the Arithmetic mean method and the results were obtained. The results of the Arithmetic mean analysis are shown below.

According to table 1, when observing the results of the arithmetic mean analysis of the Likert 5 scale (5+4+3+2+1 =15/5=3) here the average mean value (3) this bench mark. i.e. the result above the average value 3 denoted 'Agree' and below 'Disagree' to identify the trend and perception of the people how the Aswesuma scheme contributes to the Ankumbura area. The aswesuma beneficiaries household income compare to change with Samurdhi, the analysis of the households' monthly expenditure selected through sampling shows that the mean of the results obtained through the data analysis is 3.75 which is higher than the defined mean of 3. The conclusion reached is that Aswesuma cash transfer has significantly increased households' monthly expenditure. Therefore, it is evident that Aswesuma cash transfer has significantly increased households' monthly expenditure.

The mean of the results obtained in the analysis of the importance of Aswesuma cash transfer of the Aswesuma recipients as a result of the questionnaire given to the selected Aswesuma recipients in the Ankumbura area through sampling is 4.28, which is higher than the defined mean of 3. Aswesuma cash transfer is very important to households' overall income. The reason is that, as mentioned in Analysis based on the profile of the Aswesuma recipients in the Ankumbura area, the money was used to primary usage that food, education and health. On the basis, it was concluded that Aswesuma cash transfer is very important to households' overall income. Moreover, the recipients highlighted same fact during the focus group discussion.

According to the results of Arithmetic mean analysis regarding the Savings of Aswesuma cash transfer is comparatively more than Samurdhi scheme, the mean of the results obtained in the analysis is 3.14, which is higher than the defined mean of 3, it is agreed that the savings of Aswesuma beneficiaries increased more than Samurdhi in Ankumbura area in other banks such as People's Bank, Bank of Cyclone and Rural Development Bank .

Table 1: Results of Arithmetic mean analysis

Factors	Strongly disagree (5)	Disagree (4)	Neutral (3)	Agree (2)	Strongly agree (1)	Sample	Cumulative	Mean	Results
The Aswesuma cash transfer has significantly increased households' monthly expenditure	9	62	24	5	0	100	375	3.75	Agree
Aswesuma cash transfer is very important to households' overall income	45	39	15	1	0	100	428	4.28	Agree
Savings of Aswesuma cash transfer is comparatively more than Samurdhi scheme.	8	34	28	24	6	100	314	3.14	Agree
Used a portion of the Aswesuma cash transfer to invest in livelihood activities	1	15	8	63	13	100	228	2.28	Disagree
Aswesuma cash transfer helps to rural development	0	1	5	62	32	100	175	1.75	Disagree
Aswesuma cash transfer helps to community development	0	2	2	53	43	100	163	1.63	Disagree
Aswesuma cash transfer is sufficient to meet your households' needs	0	5	37	53	5	100	242	2.42	Disagree
Investment in livelihood increased the household income	2	15	7	56	20	100	223	2.23	Disagree
Samurdhi was more useful than Aswesuma	2	7	25	23	43	100	202	2.02	Disagree

Source: Estimated by the researcher, 2024

Regarding the results of the Arithmetic mean analysis on the investing Aswesuma cash in livelihood activities in Aswesuma recipients that obtained mean value is 2.28 which is less than the defined mean of 3, which reveals the disagreement among the Aswesuma recipients That indicates did not used the portion of Aswesuma cash transfer to invest in livelihood activities. Most of the people pointed out. Aswesuma cash transfer mean to provide immediate financial relief to vulnerable household. The transfer may not contribute to sustainable rural development. If the funds were mostly spent on consumption rather than productive activities. Also, Aswesuma program's impact is compared with earlier Samurdhi program, which included components like savings scheme

and livelihood development, it may have been seen as less effective in terms of fostering rural development in the Ankumbura area. A questionnaire administered to the Aswesuma recipients in Ankumbura area selected through sampling reveals that the Aswesuma cash transfer did not help to rural development through mean score of 1.75 of Arithmetic mean analysis results. This result is in disagreement as value is less than the defined mean value of 3.

Regarding the results of the analysis of community development as a questionnaire given to the Aswesuma recipients in Ankumbura area selected through sampling, the mean of the results obtained is 1.63, which is less than the defined mean of 3, and the disagreeable opinion of the recipients that the Aswesuma cash transfer did not help to community development of Ankumbura area has been obtained as the results of analysis. According to the results of the data analysis for the question whether the Aswesuma cash transfer is sufficient to meet your households' needs, it can be seen that the mean of the results obtained is 2.42. as this mean value is less than the defined mean value of 3 Aswesuma recipients disagree that Aswesuma cash transfer is sufficient to meet your households' needs. Reasons for the disagreement are the rising cost of living such as food and fuel, the cash transfer is designed as a temporary source of income, however household typically have various essential needs like healthcare, education and transportation, all of which require more money than what is provided by program and when comparing Aswesuma to the previous Samurdhi program, the cash amount may not provide an adequate safety net.

Investment in livelihood can be increase the overall income and quality of life. In the analysis of profile of Aswesuma recipients, according to the Graph no.4.9 (Analysis on Investment in livelihood activities), only 9% of recipients invested and rest of 91% did not invested in any livelihood activities. The mean of analysis results of the data collected on investment in livelihood in Ankumbura area is found to be 2.23. Therefore, as this mean is less than 3 on the defined mean basis, it has been revealed that Investment in livelihood is not increased the household income.

When observing the results of the Arithmetic mean analysis to identify whether Samurdhi was more useful than Aswesuma selected through sampling shows that the mean of the results obtained through the data analysis is 2.02 which is lower than the defined mean of 3. The conclusion reached is that Samurdhi was not as useful as Aswesuma. This statement because of higher amount of Aswesuma cash.

Thus the results for the objectives have been obtained based on the results of the data analyzed through the Arithmetic mean method with a view to identifying the how the Aswesuma scheme contributes to the trend of the perception of the people at Ankumbura area and analysing how the aswesuma beneficiaries household income compare to change with Samurdhi.

5. Conclusions

The perception of Asweuma recipients in the Ankumbura area, the results can be summarized as follows primary usage that a large portion (48%) primarily uses Aswesuma for food due to high food prices and poverty levels, with others allocating it to education (34%) and health (14%). Very few direct funds toward savings (1%) or investment in livelihoods (3%). When referring living standards, the cash transfer has improved nutrition (41%) and education access (38%) for many families, enhancing health and educational outcomes. However, housing and financial security remain largely unaffected. In the case of Education and Health Expenditure, Education expenses have increased for 45% of households, mainly for supplies and tuition, while health spending has risen for 33%, primarily on medications. According to the Challenges High living costs and insufficient income are primary challenges, with 51% struggling due to rising expenses. Additionally, 50% of Aswesuma recipients are

also Samurdhi beneficiaries, with many perceiving Samurdhi as offering greater household income support. Overall, the Aswesuma program has positively impacted immediate needs, yet long-term investment in livelihood and housing improvements remains limited. Furthermore, the Likert 5 scales revealed that the mean value of 3 the above the average values 3 agree the perception of Aswesuma specially the Aswesuma cash transfer has significantly increased households' monthly expenditure, Aswesuma cash transfer is very important to households' overall income, Savings of Aswesuma cash transfer is comparatively more than Samurdhi scheme and below the average value 3 disagree the following aspects used a portion of the Aswesuma cash transfer to invest in livelihood activities, Aswesuma cash transfer helps to rural development, Aswesuma cash transfer helps to community development, Investment in livelihood increased the household income and Samurdhi was more useful than Aswesuma. In this study suggest that the increasing the cash transfer amount for Aswesuma recipients and encourage to invest in income generating sources. This Aswesuma program did not have any infrastructure development phenomena and also beneficiaries should be regular monitoring and evaluation to measure the success of the poverty alleviation program.

Recommendations

In this study suggest that the increasing the cash transfer amount for Aswesuma recipients and encourage to invest in income generating sources. This Aswesuma program did not have any infrastructure development phenomena. Policymakers can consider poor people to implementing a conditional cash transfer system rather the unconditional Aswesuma cash transfer for human development index (HDI), and also beneficiaries should be regular monitoring and evaluation to measure the success of the poverty alleviation program. This study contributes to monitoring and evaluating of newly implementing Aswesuma cash transfer for each type of category for poor people in the particular time period. Any researchers can carry out further study rest of the period study in future.

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