

**CASH TRANSFER PROGRAMMES EFFECTS ON THE LIVELIHOOD OF  
THE SPECIAL INTEREST GROUPS: A CASE OF KIAMBU COUNTY,  
KENYA**

**PRISCILLAR MUTETHYA KILUTI  
C153/OL/CTY/28592/2019**

**A PROJECT REPORT SUBMITTED TO THE SCHOOL OF LAW, ARTS AND  
SOCIAL SCIENCES IN PARTIAL FULFILLMENT OF THE REQUIREMENTS  
FOR THE AWARD OF THE DEGREE OF MASTER OF ARTS IN PUBLIC  
POLICY AND ADMINISTRATION OF KENYATTA UNIVERSITY**

**NOVEMBER, 2025**

## DECLARATION

I declare that this report is my original work and has not been presented in any other University or Institution for examination purposes.

Signature\_\_\_\_\_

Date\_\_\_\_\_

Priscillar Mutethya Kiluti

C153/OL/CTY/28592/2019

### **Supervisor**

This project has been submitted with my approval as Kenyatta University supervisor

Signature\_\_\_\_\_

Date\_\_\_\_\_

**Dr. Jane Njoroge, PhD**

Department of Public Policy and Administration

Kenyatta University

## **DEDICATION**

I dedicate this work to my beloved husband, Boniface Muthama Wambua, whose unwavering support, love and encouragement have been my greatest strength. To my wonderful children, Jackson, Giovanni and Gianna, your joy and laughter inspire me every day to pursue excellence. This achievement is for all of you.

## **ACKNOWLEDGEMENTS**

I extend my heartfelt gratitude to my supervisor, Dr. Jane Njoroge, for her invaluable guidance, patience and insightful feedback throughout this journey. Her expertise and unwavering support have been instrumental in shaping this work.

I am also deeply grateful to my course mates for their encouragement, constructive discussions and camaraderie, which made this academic journey both enriching and fulfilling. Their shared knowledge and collaboration have greatly contributed to my learning experience.

Furthermore, I appreciate the entire Kenyatta University fraternity for providing an enabling environment for academic growth and intellectual engagement. The faculty members, library staff and administrative personnel have played a crucial role in supporting my studies.

Finally, I acknowledge my friends for their constant encouragement and motivation. This achievement would not have been possible without the collective support of all these individuals. May this work be a reflection of the knowledge and inspiration I have gained from this esteemed institution.

## TABLE OF CONTENTS

<b>DECLARATION.....</b>	<b>ii</b>
<b>DEDICATION.....</b>	<b>iii</b>
<b>ACKNOWLEDGEMENTS.....</b>	<b>iv</b>
<b>TABLE OF CONTENTS.....</b>	<b>v</b>
<b>LIST OF TABLES .....</b>	<b>ix</b>
<b>LIST OF FIGURES .....</b>	<b>x</b>
<b>LIST OF ACRONYMS AND ABBREVIATIONS .....</b>	<b>xi</b>
<b>OPERATIONAL DEFINITION OF TERMS .....</b>	<b>xiii</b>
<b>ABSTRACT .....</b>	<b>xviii</b>
<b>CHAPTER ONE.....</b>	<b>1</b>
<b>INTRODUCTION.....</b>	<b>1</b>
1.0 Overview.....	1
1.1 Background to the Study .....	1
1.1.1 Cash Transfer Programmes.....	4
1.1.2 Livelihood of Special Interest Groups .....	8
1.1.3 Social Inclusion.....	10
1.1.4 Education Level .....	11
1.1.5 Poverty Levels.....	11
1.2 Statement of the Problem.....	12
1.3 Objectives of the study.....	13
1.4 Research Questions .....	13

1.5 Justification of the Study .....	14
1.6 Significance of the Study.....	14
1.7 Scope of the Study.....	15
1.8 Limitations of the study.....	16
1.9 Study Assumptions .....	17
<b>CHAPTER TWO.....</b>	<b>18</b>
<b>LITERATURE REVIEW.....</b>	<b>18</b>
2.1 Introduction.....	18
2.2 Empirical Literature.....	18
2.2.1 Social Inclusion and the Livelihood of Special Interest Groups.....	19
2.2.2 Poverty Levels and Livelihood of Special Interest Groups .....	23
2.2.3 Education Levels and Livelihoods of Special Interest Groups .....	27
2.3 Theoretical Framework.....	31
2.3.1 Resilience Theory .....	32
2.3.2 Disengagement Theory .....	33
2.3.3 Progressive Utilization Theory (PROUT).....	35
2.4 Summary of Literature and Research Gaps .....	38
2.5 Conceptual Framework.....	46
<b>CHAPTER THREE .....</b>	<b>48</b>
<b>METHODOLOGY .....</b>	<b>48</b>
3.1 Introduction.....	48
3.2 Research Design .....	48
3.3 Target Population.....	49

3.4 Sampling.....	49
3.5 Data Collection Instruments.....	51
3.6 Pilot Study .....	51
3.7 Data Collection Procedures .....	52
3.7.1 Reliability of Research Instruments.....	52
3.7.2 Validity of Research Instruments.....	53
3.8 Data Analysis and Presentation .....	54
3.9 Ethical Considerations .....	54
<b>CHAPTER FOUR.....</b>	<b>56</b>
<b>DATA PRESENTATION, ANALYSIS AND INTERPRETATION.....</b>	<b>56</b>
4.1 Demographics of the Study .....	56
4.1.1 Response Rate.....	56
4.1.2 Demographic Characteristics of Respondents .....	57
4.2 Social Inclusion .....	76
4.2.1 Being Involved in the Community.....	76
4.2.2 Membership in Social Groups.....	78
4.2.3 Reduction in Stigma/Marginalization .....	80
4.2.4 Integration of Social Services and Networks .....	81
4.3 Poverty Level.....	85
4.3.1 Changes in Income Levels .....	85
4.3.2 Better Financial Security.....	87
4.3.3 Reduction in Poverty.....	89
4.3.4 Essential Services Access .....	91

4.4 Education .....	96
4.4.1 School Enrollment Rates.....	96
4.4.2 Attendance & Dropout Rates .....	97
4.4.3 Academic Performance .....	98
4.5 Statistical Analysis.....	99
4.5.1 Descriptive Statistics Summary .....	99
4.5.2 Inferential Statistics Analysis.....	100
4.5.3 Summary of Key Findings .....	101
<b>CHAPTER FIVE.....</b>	<b>103</b>
<b>SUMMARY, CONCLUSIONS AND RECOMMENDATIONS.....</b>	<b>103</b>
5.0 Summary of Findings .....	103
5.1 Conclusions .....	105
5.2 Recommendations.....	106
5.3 Areas of Further Studies .....	107
<b>REFERENCES .....</b>	<b>109</b>
<b>APPENDICES .....</b>	<b>115</b>
<b>Appendix I: Questionnaire .....</b>	<b>115</b>
<b>Appendix II: Map of the Study Area.....</b>	<b>121</b>
<b>Appendix III: Research Approval Letter.....</b>	<b>123</b>
<b>Appendix IV: Research Authorization Letter .....</b>	<b>124</b>
<b>Appendix IV: Nacosti Permit .....</b>	<b>125</b>

## LIST OF TABLES

Table 2.1: Literature Review and Research Gaps Summary .....	39
Table 4.1: Response Rate.....	56

## LIST OF FIGURES

Figure 2.1: Conceptual Framework .....	47
Figure 4.1: Gender of Respondents .....	57
Figure 4.2: Respondents Age Range per Category .....	59
Figure 4.3: Levels of Education of Respondents .....	62
Figure 4.4: Respondents Household Size .....	64
Figure 4.5: Respondents Type of Household.....	66
Figure 4.6: Respondents Type of Special Interest Group .....	68
Figure 4.7: Respondents Access to Bank Accounts.....	69
Figure 4.8: Respondents Bank of Preference.....	70
Figure 4.9: Respondents Access to Other Money Services (Mpesa and Airtel).....	71
Figure 4.10: Mobile Money Service Provider .....	73
Figure 4.11: Access to Technology .....	74
Figure 4.12: Experienced Sense of Belonging in Community Participation .....	77

## LIST OF ACRONYMS AND ABBREVIATIONS

<b>CCTs</b>	Conditional Cash Transfers
<b>CSG</b>	Child Support Grant
<b>CTP</b>	Cash Transfer Programme
<b>FPE</b>	Free Primary Education
<b>GBV</b>	Gender-Based Violence
<b>HIV</b>	Human Immunodeficiency Virus
<b>IDP</b>	Internally Displaced People
<b>LEAP</b>	Livelihood Empowerment Against Poverty
<b>NACOSTI</b>	National Commission for Science, Technology and Innovation
<b>NGOs</b>	Non-Governmental Organizations
<b>NHIF</b>	National Hospital Insurance Fund
<b>OPCT</b>	Older Persons Cash Transfer
<b>OVC</b>	Orphans and Vulnerable Children
<b>PROUT</b>	Progressive Utilization Theory
<b>PSD</b>	Persons with Severe Disability
<b>PSNP</b>	Ethiopia's Productive Safety Net Program
<b>PSSN</b>	Productive Social Safety Net
<b>SAGE</b>	Social Assistance Grants For Empowerment

<b>SHA</b>	Social Health Authority
<b>SIG</b>	Special Interest Group
<b>SPSS</b>	Statistical Programme for Social Sciences
<b>TVET</b>	Technical and Vocational Education and Training
<b>UCTs</b>	Unconditional Cash Transfers

## OPERATIONAL DEFINITION OF TERMS

<b>Cash Transfer Programmes</b>	Direct financial support to vulnerable individuals or households, with the objective of improving their socio-economic status with the proxies including frequency of payments, amount of cash disbursed, eligibility criteria and the level of program coverage.
<b>Education Level</b>	The impact of cash transfers on school attendance, performance and retention among OVCs and other special interest groups and proxies for this outcome include school attendance rate, academic performance, dropout rate and transition to tertiary or higher education.
<b>Elderly</b>	Individuals above the 70 years of age, who do not have access to pensions or other regular sources of income and live in households supported by social welfare programs and proxies for the elderly include age, pension status, household income and health status.

**Individuals with Severe Disabilities** Persons with physical conditions, mental, or developmental circumstances markedly limit their functional capacity in daily life, need various kinds of external aid services and proxies for a person with severe disability include disability status, level of dependency, access to health care and other aid services.

**Livelihood** The means through which people provide for their basic needs and sustain well-being including food, education, healthcare and forms of income. Indicators such as income, food security, access to health care, education and employment are the proxies for livelihoods.

**Orphaned Vulnerable Children** Children under the age of 13 who have lost one or both parents and live in a household characterized by significant economic, social, or any other form of deprivation and proxies for OVCs include parental status, household income, school attendance and access to social services.

**Poverty Reduction**

The impact of cash transfers on school attendance, performance and retention among OVCs and other special interest groups and proxies for this outcome could include school attendance rate, academic performance, dropout rate and transition to tertiary or higher education.

**Social Inclusion**

The transformation process of other disadvantaged and marginalized social groups to equal access of the resources and opportunities of society and proxies for social inclusion are their participation with the community and integration, access to education, access to health care and social interactions.

**Special Interest Groups**

A population for the social welfare programs, such as orphaned vulnerable children, the elderly and all adults with severe disabilities ages 18–59, group-based proxies composed of age-preferential orphanhood, socioeconomic vulnerability and disability status.

**M-Pesa**

A mobile phone-based money transfer, payment, and micro-financing service operated by Safaricom in Kenya, widely used for receiving, sending, and storing money, including disbursements for social welfare and cash transfer programs. Proxies include transaction frequency, account registration status, accessibility in rural/urban areas, and integration with government payment systems.

**Bodaboda Stages**

Designated physical locations often informal where motorcycle taxi (bodaboda) operators congregate to pick up or drop off passengers, serving as community hubs for transportation, information dissemination, and sometimes cash transfer collection points. Proxies include stage location, urban or rural, number of operators, daily passenger volume, and role in local economic activity or program outreach.

## **Harambees**

Traditional community-based fundraising events or contributions in Kenya, where individuals collectively pool resources, cash or in-kind to support a person, family, or community project (medical bills, education, funerals). Proxies include event frequency, amount raised, participant demographics, purpose of funds, and linkage to formal social protection mechanisms.

## ABSTRACT

Cash Transfer Programmes (CTPs) have turned into indispensable emerging interventions to challenge socio-economic inequalities and sustain the vulnerable people in the community. These programs target the elderly, persons living with severe disabilities and orphaned children residing in Kiambu County, Kenya specifically to reduce poverty and increase overall well-being. Despite their implementation, challenges remain in achieving meaningful economic empowerment and social inclusion. This study assessed the effects of CTPs in the improvement of the livelihoods of these special interest groups in Kiambu County. The study research objectives were to examine the influence of cash transfer programme on the social inclusion of special interest groups, assess the effect of cash transfer programmes on the education levels of beneficiaries, determine the influence of cash transfer programmes on poverty levels among special interest groups, and to establish the overall impact of cash transfer programmes on livelihood outcomes of the special interest groups in Kiambu County. The study was conducted among the elderly population aged 70 years and above, orphaned and vulnerable children (OVC) below age 18, as well as persons living with severe disabilities beneficiaries of cash transfer in Kiambu County. The study employed quantitative method with a cross-sectional research design whereby the respondents of n=384 were drawn using stratified random sampling across fifteen sub-counties in Kiambu County. Data were collected using Structured questionnaires and analyzed with IBM SPSS Statistics (version 23) software was employed to describe the output indicators, including beneficiary coverage, transfer frequency and quantity of transfers, disbursement modalities as well as program awareness. The research was guided by Resilience Theory to investigate how beneficiaries cope with and apply cash transfers to increase their socio-economic resilience. The extent to which cash transfers affect the relationship of beneficiaries with varied social and economic spheres were examined through the Disengagement Theory. Progressive Utilization Theory indicated how the beneficiaries' utilized cash transfer proceeds over time to maximize their well-being. The findings guide the refinement of the CTP delivery, addressing challenges and preparing for stronger social protection initiatives in Kiambu County. Findings revealed that social inclusion through CTPs improved the livelihoods of special interest groups by enhancing community participation. However, economic support alone was insufficient for full social integration, emphasizing the need for community engagement initiatives. CTPs alleviated poverty by increasing financial stability, reducing dependence on loans and improved access to essential services. Education levels influenced beneficiaries' ability to utilize financial aid effectively and enhanced community participation. CTPs improved access to education by covering school-related costs, fostering better learning outcomes. In conclusion, CTPs played a critical role in reducing stigma, strengthening social relationships and improving financial security, although challenges such as resource distribution tensions and shifting household dynamics persisted. Sustainable improvements require complementary programs such as skills training and employment opportunities to address economic and social barriers, maximizing the long-term impact of financial support programs on vulnerable populations.

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.0 Overview**

This chapter traces the evolution of CTPs globally, regionally, and nationally, showing their growing role as key social protection tools that reduce poverty, vulnerability, and social exclusion. International and East Africa experiences demonstrate how both conditional and unconditional transfers improve food security, Education, health outcome, and household resilience.

In Kenya programs such as OPTC, OVC and Inua Jamii remain central so supporting vulnerable households, though challenges of sustainability, coverage, and integration persist. The chapter also highlights the positive impacts of CTP on the livelihoods of special interest groups enhancing social inclusion, education healthcare access, income stability and economic empowerment. While noting that factors like education levels, poverty, and social inclusion shape overall effectiveness.

Ultimately, the background shows that while CTP improve immediate welfare, their long term success in promoting resilient livelihoods, especially in counties like Marsabit, relies on stronger contextual adaptation and improved institutional integration.

#### **1.1 Background to the Study**

Cash Transfer Programmes (CTPs) are widely advocated as effective tools for alleviating poverty and reducing vulnerability, particularly among resettled poor households. Through offering direct financial support, these programs aim to improve the living conditions of deserving individuals or families. Globally, CTPs have emerged

as cornerstone social protection mechanisms, with early modern roots in Germany's Sickness Insurance Law of 1883, which provided financial protection for workers facing illness or disability and laid the foundation for contemporary welfare systems (Pitafi, 2022). Regionally in Africa, CTPs have gained traction since the early 2000s, with pioneering large-scale unconditional programs in South Africa (e.g., Child Support Grant), Ghana (Livelihood Empowerment Against Poverty—LEAP), Ethiopia (Productive Safety Net Programme—PSNP), Malawi, and Zambia, demonstrating reductions in food insecurity, child and maternal mortality, and improvements in school attendance, household incomes, and empowerment, particularly for orphaned and vulnerable children (OVC), persons with disabilities, and female-headed households (Scarlato & Napolitano, 2018; Wamboi & Mwenda, 2023; Owusu-Addo *et al.*, 2023). In East Africa, similar initiatives in Tanzania and Uganda have addressed climate-related shocks and political instability, in Uganda SAGE (senior citizens grant) is unconditional regular grants for elderly senior citizens under the broader expanding social protection implemented as a national scaling effort with focus on predictable pensions to older people, evaluation report conducted show improved food security, reduced household poverty and positive spillovers to household members found in health and schooling. (Merttens *et al.*, 2016.)

In Tanzania Productive Social Safety Net an integrated model conditional cash transfer plus labour intensive public works, where cash is combined with public works there is stronger evidence of asset accumulation and modest productive gains (Rosas, Zalvidar *et al.*, 2017) while in Kenya, CTPs form part of the national social protection framework

under the Kenya National Social Protection Policy (2011), targeting multidimensional poverty through government-led schemes like the Older Persons Cash Transfer (OPCT, initiated 2008 for those aged 70+), Orphans and Vulnerable Children Cash Transfer (OVC-CT), Hunger Safety Net Programme (HSNP), and Inua Jamii umbrella program. In Marsabit County—a semi-arid region prone to drought, conflict, and pastoralist livelihoods—these programs (particularly HSNP) provide regular payments to cushion households from income shocks, though gaps in coverage, timeliness, and integration with livelihood diversification persist. Studies, such as Kisurulia, Katiambo, and Tanui (2015), highlight CTPs as a viable pathway to escape the hardships faced by vulnerable populations.

Programs like cash transfers serve as safety nets, protecting families from income shocks, political instability, health crises, old age, and climate-related challenges. Designed to reduce poverty and inequality, these programs offer essential support to meet basic needs, crucial for maintaining health and well-being. Carpena *et al.* (2023) emphasize that such initiatives not only alleviate hardships but also contribute to broader community welfare. Interventions like CTPs significantly reduce under-5 and female mortality rates in developing countries, thereby enhancing public health and population well-being (Richterman *et al.*, 2023). These programs help address immediate economic vulnerabilities while also fostering long-term global social development and improving health outcomes. Deployable by both governments and NGOs, such interventions can effectively contribute to achieving broader social protection and poverty alleviation objectives.

This study focuses on the effects of CTPs on the livelihoods of special interest groups (the dependent variable: measured through indicators such as household income stability, access to food/nutrition, healthcare utilization, educational attainment, and economic empowerment) in relation to program participation (the independent variable: type, frequency, and amount of cash transfers received). Despite global, regional, and national evidence of positive impacts, localized assessments in diverse Kenyan counties like Marsabit reveal persistent challenges in sustainability, institutionalization, and exit strategies, leading to the core problem: while CTPs provide short-term relief, their long-term contribution to resilient livelihoods among special interest groups remains uneven due to inadequate contextual adaptation, limited evolution of program design (e.g., from emergency relief to productive investments), and insufficient integration with broader development frameworks.

### **1.1.1 Cash Transfer Programmes**

Internationally, CTPs are widely regarded as a key component of social protection policies aimed at alleviating poverty and improving the quality of life for vulnerable populations. These programs are designed to provide direct financial support to households experiencing economic crises due to factors like job loss, health emergencies, aging, or the destruction caused by natural disasters. By focusing on enhancing the welfare of disadvantaged individuals, CTPs help meet basic needs, offering a crucial pathway for overcoming poverty and inequality (Kisurulia, Katiambo & Tanui, 2015).

CTPs can be categorized into conditional and unconditional forms, each with distinct

objectives and applications. Conditional Cash Transfers (CCTs) are typically aimed at promoting specific behaviors or investments, such as improved healthcare or education for children, by attaching certain conditions to the financial support. In contrast, unconditional cash transfers (UCTs), including social pensions and emergency relief, address immediate development or humanitarian needs without the requirement for beneficiary compliance (Bastagli *et al.*, 2016). These diverse approaches enable governments and development agencies to tailor interventions to a wide range of socio-economic contexts.

CTPs have increased in prevalence, particularly in developing countries where they are relatively new compared to those in developed regions. These programs have become key tools for poverty reduction, particularly in low-income and middle-income countries, and have contributed to considerable decreases in child and maternal mortality (Richterman *et al.*, 2023). Empirical evidence supports the idea that cash transfers not only improve health outcomes but also promote educational advancements and stimulate economic activities within beneficiary households.

Moreover, CTPs have been linked to improved access to food and better nutritional outcomes, leading to overall better health and well-being (Wamboi & Mwenda, 2023). Longitudinal studies indicate that these programs have transformative potential, enabling beneficiaries to invest in income-generating activities and create sustainable livelihoods. This demonstrates the far-reaching impact of CTPs, which extend beyond immediate relief to foster long-term self-sufficiency and stability for vulnerable populations.

The scope of CTPs has broadened to encompass a wider range of social welfare measures, including health and education. These programs have been shown to positively impact indicators such as school attendance, child vaccination rates, and maternal nutrition, contributing to improved well-being (Kusuma *et al.*, 2017). A study in Indonesia highlighted the potential of large-scale CCTs, suggesting that such investments can yield significant improvements in both health and education outcomes, further demonstrating the programs' far-reaching benefits (Kusuma *et al.*, 2017).

In Kenya, the Kenya Revenue Authority electronic Tax Invoice Management System (KRA e-TIMS), introduced in 2021 under the Finance Act and fully mandated by 2024, is a digital platform for real-time invoice validation, VAT compliance, and fraud prevention in supply chains; it integrates with ERP systems to automate tax reporting but faces challenges in rural adoption due to connectivity and training gaps. The evolution of KRA e-TIMS reflects iterative upgrades: from pilot phases focusing on large taxpayers to nationwide rollout with mobile apps and API integrations, addressing initial gaps in user-friendliness, offline functionality, and small-business exemptions—though persistent issues in data security and interoperability highlight the need for ongoing reforms to support inclusive economic formalization.

In Kenya, CTPs have been particularly significant concerning different concurrent dimensions of poverty and social exclusion. Tenable from 2008, the Older Persons Cash Transfer (OPCT) program exclusively caters for older persons (defined by the National Social Protection Policy as those aged 70 years and above) to cushion them from poverty-yoked demands and promote community cohesion (Kasyoka, 2022). The

Orphans and Vulnerable Children (OVC) program delivers household-specific assistance to children orphaned by HIV/AIDS, among other vulnerabilities, or at risk of dropping out of school to reduce the financial burden facing families. The programs form part of a wider national strategy to boost social protection and economic resilience among the most vulnerable Kenyans. The diversity of context in Marsabit County, northern Kenya, is illustrative of the location-specific effects that social CTPs may have. The county has a broad spectrum of demographics, from pastoralist communities to arid rural areas where the effectiveness of these interventions can be widely considered.

Orphaned children, the elderly, and other vulnerable households in Marsabit have received various CTPs from the government and non-governmental organizations. They may alleviate financial pressure, foster inclusion, or improve access to basic services for disadvantaged populations. Conditional CTPs in Marsabit County are consistent with national sustainable development goals, particularly eradicating poverty and general social protection (Programmes of Sustainable Community Development 2018). An observation of the local impacts of these programs can provide valuable insights for policymakers looking to develop strategies that appropriately serve some of the most vulnerable communities in this area. All these are rooted in economic stability and social well-being, which implies the capacity building of community resilience in Marsabit County to achieve sustainable developments. Assessing the interventions should give a policy on how one can successfully raise the well-being of priority constituencies in Marsabit County.

### **1.1.2 Livelihood of Special Interest Groups**

CTPs have been widely evaluated for diverse populations, including vulnerable groups in Marsabit County, Kenya, where their impact on livelihoods is particularly significant for children, women, the elderly, sick individuals, and those with severe disabilities. These groups face challenges such as poverty, limited educational opportunities, and inadequate healthcare, which often result in low school attendance and poor educational outcomes (Chen, Chrysanthopoulou & Galárraga, 2020). Additionally, poor nutrition and lack of medical access further hinder the development of vulnerable populations.

Despite the significant contribution, gender-based discrimination combined with the lack of access to resources and economic opportunities usually limits women's livelihoods. Educational, credit, and employment barriers are tangible weights placed on home economies and the lives of women. Nevertheless, the formal labor market also remains out of reach for them due to the unpaid care work they carry out. CTPs tailored to women can thus both increase education and skill levels as well as access to entrepreneurship programs to protect against GBV and promote gender equality (Wamboi & Mwenda, 2023).

The elderly, generally defined as those above 70 years (per Kenya's OPCT eligibility criteria under the Inua Jamii program), face obstacles like low income and issues related to inadequate healthcare services and social isolation. Some depend on pensions and social security benefits that may not adequately meet their needs. CTPs are a potential means of addressing financial insecurity and may facilitate access to healthcare and community support services. These CTPs can also contribute to easing financial vulnerability, increase access to health and community support services, and better child outcomes. Socially engaging and more support for caregivers is also key to increasing quality of life (Paul, George, Peter & Nicholas, 2024).

Accessibility, discrimination, and limited educational and employment opportunities can cause many individuals with more extreme disabilities to face exclusion from economic independence and various social aspects of society. By improving access and training on income generation activities through CTPs, people with severe disabilities can get livelihood support payments. As a necessity for independent living and against stigma, disability-inclusive policies and supports are very crucial (Delius *et al.*, 2020; Mostafavi-Dehzooei and Heshmatpour, 2021).

Internally displaced people (IDPs), like refugees, also face access to justice-related challenges and suffer from the stresses of displacement. CTPs also help IDPs in the course of emergency relief, temporary shelter, and access to essential services like healthcare and education. Ongoing support ensures durable solutions such as housing, income opportunities, and integration into the community (Porisky and Odoo Juma, 2023).

Dealing with the special interest groups also has to be handled in a holistic manner keeping in mind the distinct characteristics they possess. The mountain of evidence by many scholars on the multi-dimensional effects of social CTPs tends to focus on how these programs have converged or divided, across various disciplines and sectors, the relationship between economic empowerment, social relations, and wellbeing. As indicated, targeted interventions and support programs related to cash transfers have the potential to provide more sustainable development assistance in reducing societal inequalities among marginalized populations (Osei and Lambon-Quayefio, 2021).

### **1.1.3 Social Inclusion**

Social inclusion refers to the extent to which vulnerable group such as the elderly , persons living with severe disabilities ,OVCs are intergrated into main stream social, economic and community systems. In the context of CTPs social inclusion entails improving access to essential services ,reducing discrimination ,and strengthening participation in community life.(Osei \$Lambon-Quayefio,2021)

CTPs enhance social inclusion by reducing financial barriers that often isolate special interest groups. For instance providing regular income allows the to participate in community events ,access medical care, and reduce dependence on relatives or neighbours. Evidence indicates that CTPs foster inclusion ,they contribute to improved psychological well-being ,reduced stigma increased autonomy ,and stronger social networks among beneficiaries .For persons living with disabilities social inclusion through the CTPs further reduces structural barriers , promoting empowerment and participation in activities .(Mostafavi Dehzooei \$Heshmatpour,2021).

#### **1.1.4 Education Level**

Education level plays a critical role in determining the ability of special interest groups to benefit from livelihood opportunities. Education levels are strongly associated with improved employment prospects, better decision making, and enhanced capacity to engage in economic activities. Within the frameworks of CTPs, education is both direct and indirect contributor to improved livelihoods. (Chen, Chrys and thopoulou Galarraga, 2020).

Conditional CTPs globally, such as in Latin America and Indonesia, have significantly increased school attendance and reduced dropout rates among children. School absenteeism among orphaned and vulnerable children, supporting long term human capital development. Empirical studies further show that education is a strong predictor of household resilience productivity and income stability (Kisurulia, Katiambo, Tanui, 2015).

#### **1.1.5 Poverty Levels**

Poverty reduction is a central objective of CTPs and serves as a key independent variable influencing the livelihood of special interest groups. Reduction of poverty through the CTPs occurs by stabilizing households income, increasing purchasing power, and improving access to basic needs such as food, healthcare, and shelter (Rosas, Zalvidar et al., 2017)

Studies shows that CTPs reduce hunger, improve nutritional, and enhance food security in vulnerable populations. In Uganda SAGE program significantly reduced household

poverty and improved school attendance and healthcare outcome (Merttens et al,2016).

### **1.2 Statement of the Problem**

Despite widespread implementation of cash transfer programmes in Kenya, many vulnerable households in Kiambu County continue to experience chronic poverty, inadequate access to education and healthcare, and persistent social exclusion. While CTPs are intended to stabilize household incomes and improve welfare, their long-term impact on sustainable livelihoods remains unclear. Previous evaluations show that although beneficiaries experience short-term relief, many do not transition into resilient or economically empowered states due to inadequate transfer amounts, delayed payments, and limited integration with complementary livelihood interventions. Furthermore, special interest groups including the elderly, OVCs, persons living with severe disabilities, face unique challenges that CTPs alone may not fully address. The extent to which CTPs promote social inclusion, enhance education opportunities, reduce poverty, and improve general well-being within Kiambu County has not been sufficiently documented. This knowledge gap has constrained targeted policy development and limited the potential for effective implementation of social protection measures. This study therefore seeks to assess the effects of CTPs on the livelihoods of special interest groups in Kiambu County.

### **1.3 Objectives of the study**

1. To examine the influence of cash transfer programme on the social inclusion of special interest groups in Kiambu County, Kenya.
2. To assess the effect of cash transfer programmes on the education levels of beneficiaries in Kiambu County, Kenya.
3. To determine the influence of cash transfer programmes on poverty levels among special interest groups in Kiambu County, Kenya.
4. To establish the overall impact of cash transfer programmes on livelihood outcomes of the special interest group in Kiambu County, Kenya.

### **1.4 Research Questions**

1. How do cash transfer programme influence social inclusion of special interest groups in Kiambu County ,Kenya ?
2. What effect do cash transfer programmes have on education levels of beneficiaries in Kiambu County, Kenya.
3. How do cash transfer programmes influence poverty levels among special interest groups in Kiambu County, Kenya?
4. What is the overall impact of cash transfer programme on livelihood outcome of special interest group in Kiambu County ,Kenya?

### **1.5 Justification of the Study**

The justification for this study lies in the need to address gaps in the existing literature on Cash Transfer Programmes (CTPs) in Kenya, particularly at the localized level of Kiambu County. While national and regional studies have highlighted the broad impacts of CTPs on poverty alleviation and social protection, there remains a lack of focused research on how these programs specifically influence the livelihoods of special interest groups, such as orphaned vulnerable children (OVCs), the elderly, and persons with severe disabilities (PSDs), in a densely populated county with diverse urban and rural dynamics. This study is warranted to provide empirical evidence on program effectiveness in a unique socio-economic context, where challenges like inaccurate beneficiary targeting, irregular payments, and corruption have hindered sustainable gains, as identified in prior research (Nawoton, 2020). By examining these effects from 2020 to 2024, the study justifies the exploration of localized interventions to refine CTP delivery and enhance equity in social welfare.

### **1.6 Significance of the Study**

The significance of this study extends to advancing the body of knowledge, this study will generate empirical evidence on how Cash Transfer Programs (CTPs) influence the livelihood of Special Interest groups within the unique context of Kiambu County. Existing studies focus mainly on national or regional levels, leaving county specific dynamics understudied. By examining how CTPs relate to poverty reduction, social inclusion, healthcare access, and education outcomes, the study enriches academic understanding and fills contextual gaps in Kenya Social Protection literature. Institutions

such as Kenyatta University and NACOSTI will benefit through strengthened research resources that support future scholarly work.

The findings will offer evidence –based insights that can guide refinements in Kenya’s social protection frameworks including the Social Protection Policy (2011) and Inua Jamii program, and county level implementation guidelines by highlighting strengths like improved household welfare and weaknesses such as delays, targeting challenges and exclusion errors ,the study will help policymakers design more adaptive, inclusive ,and efficient CTP systems. This evidence can inform budget allocations, monitoring procedures , and targeting mechanisms to ensure equitable access for all vulnerable groups in Kiambu County and beyond.

Ultimately, the study will help improve the livelihood outcomes of beneficiaries by highlighting interventions that enhance financial stability, increase access to healthcare and education as well as promoting social inclusion .By informing more efficient and equitable cash transfer systems.

### **1.7 Scope of the Study**

The study focused on the effects of Cash Transfer Programmes (CTPs) in Kiambu County, targeting special interest groups including persons aged 70 and above without pension schemes, persons living with severe disabilities, orphaned vulnerable children (OVCs) The study was confined to Kiambu County because it presents a unique socio-economic and demographic environment that makes it ideal for examining the effects of Cash Transfer Programmes. Kiambu County is one of Kenya’s most densely

populated Counties, with diverse setting urban ,peri-urban ,and rural which allows the study to capture how CTPs function across different socio-economic contexts. This diversity provided a rich ground for analyzing variations in livelihood outcomes among special interest groups.

Focusing on Kiambu County also enabled an in depth assessment of implementation challenges specific to County, such as targeting accuracy, accessibility ,payment regularity, and the effectiveness of support structures.

Methodologically ,the use of structured questionnaires allowed for systematic quantitative analysis directly informed by the views the beneficiaries and key stakeholders. limiting study to Kiambu enhanced data quality, ensured practicality in fieldwork, and enabled deeper engagement with respondents..

### **1.8 Limitations of the study**

The study was affected by several limitations that impacted the findings and conclusions, but measures were implemented to overcome them and ensure reliability. Respondent bias or non-response bias, where participants might provide socially desirable answers or withhold information due to stigma around vulnerability, was mitigated through anonymous questionnaires and clear assurances of confidentiality to encourage honest responses. Limitations in data availability and quality, such as incomplete records on CTP beneficiaries, were addressed by cross-verifying primary data from questionnaires with secondary sources from county government reports and employing rigorous data validation protocols, including pilot testing the instruments for clarity and relevance.

Time and cost constraints restricted the scope to a cross-sectional design and a sample of 384 respondents, but these were overcome by using stratified random sampling for representativeness and leveraging cost-effective digital tools for data collection and analysis, such as IBM SPSS Statistics, to maintain depth without exceeding the budget. Additionally, potential external factors like economic fluctuations during the 2020–2024 period were delimited by focusing solely on CTP-related effects, excluding broader national policy changes, to keep the study viable and focused while upholding the quality of findings.

### **1.9 Study Assumptions**

The study assumed that respondents provided true information and trustworthy answers during the data collection. The model also assumed that the CTPs in Kiambu County proceeded over the study period as planned. The study further assumed that there was little change, or no policy related to the economic or disaster factors external to the forms of livelihoods under investigation during these periods from which primary data was derived.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

The chapter presents a brief theoretical review of CTPs as well as an empirical evidence review and research gaps. A theoretical review was conducted and guided by resilience, disengagement and progressive utilization theories to inform how financial assistance can mitigate stressors, bond communities together through shared experiences in adversities and build human capital towards economic mobility while avoiding psychological exhaustion. CTPs are proven through empirical evidence to reduce poverty, increase educational outcomes and improve health across many parts of the world, such as in Latin America, Africa and Kenya. These theoretical and empirical contributions are incorporated into the concept framework and thereby used to assess the impact of CTPs on income stability, poverty levels, expenditure patterns, as well as overall socio-economic welfare among special interest groups in Kiambu County.

#### **2.2 Empirical Literature**

Empirical studies have consistently shown that CTPs can significantly reduce poverty while improving health and educational outcomes for recipients (Hjelm, Handa, de Hoop & Palermo, 2017). These findings highlight the critical role of CTPs in driving development and improving the lives of vulnerable populations. Studies conducted in Latin America and Africa have demonstrated that CTPs positively influence school attendance and academic performance, particularly for children from low-income households (Awojobi, 2018).

In South Africa, a trial involving cash transfers for HIV treatment revealed improvements not only in food security but also in other socio-economic aspects, underscoring the broader benefits of CTPs (Granlund, 2020). Despite these positive outcomes, there remains a gap in research regarding the specific effects of cash transfer programs on livelihoods and socio-economic conditions in Kiambu County, Kenya. Exploring this region's experience with CTPs provided valuable insights into their effectiveness and inform future policy interventions in similar contexts.

### **2.2.1 Social Inclusion and the Livelihood of Special Interest Groups**

Social inclusion improves the participation and integration of marginalized groups into society, ensuring access to essential services and opportunities. The livelihood of special interest groups measured through indicators such as household income stability, access to food and nutrition, healthcare utilization, educational attainment, and economic empowerment is deeply impacted by social inclusion efforts with program participation in terms of type, frequency, and amount of cash transfers received, as they enable these groups to overcome challenges related to poverty, access to education, healthcare and overall well-being. Yue, Zhu, Ku, Chan and Chou (2023) in Hong Kong provides valuable insights into the impact of cash transfers on social inclusion, especially for elderly populations. Their findings suggest that cash transfers significantly improve the financial stability of the elderly, increase their access to communal services and reduce feelings of isolation. However, the study raises concerns about the sustainability of these benefits and calls for more research to examine the long-term effects of cash transfers on social inclusion. This highlights the need for policy interventions that not only

address financial needs but also consider the broader social and emotional well-being of elderly populations. The study's methodological strength lies in combining both surveys and in-depth interviews, ensuring a comprehensive understanding of the changes in social inclusion and financial security. The current study, building on these findings, expands the focus to include not just the elderly but also other vulnerable groups, such as people with disabilities and orphans, in Kiambu County, thus broadening the scope of research to encompass a more diverse set of special interest groups.

CTPs on vulnerable populations in Latin America were examined by Humberto and Gonzalez (2020). The effects focused on their impact on access to basic services like education and healthcare. Their study found significant improvements in social inclusion, particularly in poverty reduction, though the effect varied across different regions. They employed a mixed-methods approach, using household surveys to capture quantitative data and in-depth interviews to provide qualitative insights into beneficiaries' lived experiences. The study's limitations lie in its broad regional focus without delving deeply into specific outcomes like education and health for distinct vulnerable groups. The present study, in contrast, narrows the focus to Kiambu County, Kenya and investigates the specific impacts of CTPs on education and healthcare access among the elderly, persons living with disability and orphaned children, addressing the contextual gap and offering a more targeted analysis. The shift from a broad regional focus to a more localized, diverse set of special interest groups allows for a richer exploration of socio-economic outcomes and their nuances.

In Ghana Owusu-Addo *et al.* (2023) examined the role of CTPs and found that such

programs increased social inclusion by improving access to healthcare, education and financial security. Their quantitative methodology, which focused on household surveys, identified significant gains in both household income and service accessibility. However, the study's narrow focus on financial outcomes overlooks the broader socio-economic impacts of cash transfers, especially in the areas of long-term sustainability and holistic development. The present study aims to bridge this gap by exploring not just economic outcomes but also the effects on education, health and social inclusion among multiple special interest groups in Kiambu County. By employing a comprehensive approach that includes correlation analysis, the contemporary study provided a deeper understanding of how CTPs affect the interrelationships between various socio-economic factors, offering more precise policy recommendations.

The study by Sakanga *et al.* (2020) focused on the impact of CTPs on disabled individuals in Zambia, demonstrating positive outcomes in terms of improved access to services, financial stability and social inclusion. The study utilized qualitative methods, including in-depth interviews and participant observation, to capture personal experiences and nuanced perspectives. However, this approach may lack the statistical rigor needed to generalize findings across larger populations. The present study, with its quantitative design, addresses this limitation by using structured questionnaires to measure the impact of cash transfers on a range of socio-economic indicators such as school attendance, healthcare access and social inclusion. By shifting the focus from Zambia to a more heterogeneous population in Kiambu County, the study also broadens the contextual scope, allowing for a more comprehensive understanding of how cash

transfers influence different groups with varying needs and challenges.

The research by Mwangi and Kamau (2018) focused on the impact of CTPs on poverty levels among the elderly in rural Kenya. Their findings showed significant improvements in household income and healthcare access, which contributed to enhanced quality of life for elderly beneficiaries. However, their study focused primarily on poverty reduction, without delving into other key outcomes such as education or social inclusion. The present study addresses this gap by exploring a broader range of outcomes, including education and health, among diverse special interest groups in Kiambu County. Moreover, by using correlation analysis, this study offered a more detailed and statistically robust examination of how CTPs influence various socio-economic indicators, complementing the findings and providing more comprehensive policy recommendations for vulnerable populations.

Njeri & Omondi (2020) investigated the social inclusion of OVC in Kiambu County, finding that cash transfers improved access to education and healthcare, while reducing financial strain on families. Their study primarily focused on educational outcomes, leaving other socio-economic factors, such as long-term health outcomes and sustainability of the program, unaddressed. The present study builds on their work by expanding the scope to include the elderly and persons with disabilities, further contextualizing the role of CTPs in improving broader socio-economic well-being. Additionally, while the study used a cross-sectional survey design, the contemporary study employed correlation analysis, offering a more nuanced and statistically rigorous approach to understanding the relationships between cash transfers and key social

outcomes such as poverty reduction, education and healthcare.

The key gaps in this cluster of literature include: lack of in-depth exploration of the dependent variable, livelihood of special interest groups in relation to broader socio-economic well-being, often focusing narrowly on financial stability without integrating social and emotional dimensions; methodological limitations, such as over-reliance on qualitative or broad surveys without rigorous statistical tools like correlation analysis for causal insights; and theoretical gaps, where studies fail to connect findings to frameworks like Resilience Theory, limiting explanations of how social inclusion fosters long-term adaptation among vulnerable groups in localized contexts like Kiambu County

### **2.2.2 Poverty Levels and Livelihood of Special Interest Groups**

CTPs program participation in terms of type, frequency, and amount of cash transfers received and their impact on poverty levels, education and health outcomes across different regions presents a range of findings, methodologies and conceptual gaps that offer opportunities for further exploration, particularly in relation to the dependent variable on livelihood of special interest groups. A study by Padmakanthi (2023), conducted in Sri Lanka, explored the effects of CTPs on school enrollment and child poverty. Using a simulation model, Padmakanthi found that cash transfers positively impacted school attendance and poverty metrics, thereby improving the long-term livelihoods of low-income children. However, the study's simulated nature left open questions about the real-world applicability of these findings. In contrast, the contemporary study shifts to Kiambu County, Kenya and addresses a contextual gap by

targeting special interest groups such as the elderly and severely disabled individuals. This geographical and demographic shift highlights the need for understanding the effects of CTPs across diverse vulnerable populations.

While the study by Padmakanthi (2023) provided quantitative data on school enrollment and poverty rates, it did not focus on broader health and social inclusion outcomes. Chibanda's work, though similar in addressing education and poverty, encountered a limitation due to its lack of data on essential health outcomes like mental health and social inclusion. The current study seeks to bridge this gap by analyzing whether cash transfers reduce negative educational, health and social outcomes among OVCs, the elderly and people with disabilities. By utilizing a descriptive research design with structured questionnaires for data collection, the present study enhances the depth of understanding compared to Chibanda's approach, which was based on theoretical and simulated results without real-world validation.

In Cambodia, Manoj *et al.* (2024) employed a mixed-methods approach to evaluate CTPs' impact on poverty and education providing both quantitative survey data and qualitative interview insights. Their findings showed significant improvements in school attendance and reductions in household poverty. However, similar to earlier studies, the focus remained largely on educational and economic outcomes, with less attention paid to other aspects such as health and social inclusion. The contemporary study extends on findings by applying a similar approach in Kiambu County, Kenya, but with a broader scope that includes the elderly, severely disabled individuals and OVCs. This ensured a more comprehensive understanding of CTPs' effects across multiple vulnerable groups,

beyond the economic and educational dimensions.

The acceptability of conditions attached to a community-led cash transfer program for OVCs was examined by Skovdal *et al.* (2014) in Zimbabwe. Their qualitative research highlighted the importance of community involvement for the success and effectiveness of the program. However, the focus was limited to community perceptions, without addressing how the cash transfers affected educational or health outcomes. The study expanded focus to Kiambu County, Kenya and examined the effects of cash transfers not just on community acceptability, but on outcomes such as education, health and social inclusion for various special interest groups, including the elderly and people with disabilities.

A quantitative study on the impact of CTPs on welfare in Ekiti State, Nigeria by Bamidele (2023), found significant improvements in household welfare, poverty status and food security. While this work provides important insights into how cash transfers can enhance household well-being, it did not specifically target vulnerable groups or address the nuances of education, health and social inclusion. The present study filled this gap by focusing on a broader range of vulnerable populations, including the elderly, severely disabled individuals and OVCs in Kiambu County. Moreover, the study's use of a cross-sectional descriptive research design, complemented by structured questionnaires, allowing for more precise statistical estimation of the effects on various socio-economic outcomes, building on findings by Bamidele (2023).

Ayuku *et al.* (2014) explored Kenya's CTPs for OVCs, concluding that cash transfers

significantly increased the likelihood of households escaping poverty and improved access to health and education services for targeted children. The study's cross-sectional design compared beneficiaries with non-beneficiaries, but it did not assess the specific impacts on educational and health outcomes for other vulnerable populations. The contemporary study, focused on Kiambu County, addressed this gap by examining the effects of cash transfers on a wider range of special interest groups, including the elderly and people with disabilities and applying a quantitative descriptive design with structured questionnaires to assess educational, health and social outcomes.

In a qualitative research by Abdille and Mbataru (2019) on the impact of CTPs on the economic well-being of individuals with severe disabilities in Wajir County, Kenya, the study established that cash transfers improved the economic status of persons with disabilities, helping them meet basic needs. However, the study did not address broader socio-economic indicators such as education and health outcomes. The present study filled this gap by targeting diverse vulnerable groups in Kiambu County, including OVCs, the elderly and severely disabled individuals and assessing the broader effects of cash transfers on education, health and social inclusion. By employing a quantitative descriptive case-study research design, the study offered more comprehensive insights into the socio-economic impacts of CTPs, complementing the qualitative findings of earlier studies.

The key gaps in this cluster of literature include: insufficient emphasis on the dependent variable (livelihood) in relation to poverty dynamics, often treating poverty reduction as an isolated outcome without linking it to sustained well-being; methodological gaps,

such as reliance on simulations or qualitative perceptions without cross-sectional quantitative validation for generalizability; and theoretical shortcomings, where studies overlook frameworks like Progressive Utilization Theory to explain how poverty alleviation through resource redistribution enhances equitable livelihood outcomes in specific Kenyan counties

### **2.2.3 Education Levels and Livelihoods of Special Interest Groups**

The relationship between education levels and livelihoods for special interest groups, such as OVCs, the elderly and severely disabled persons, has been examined in various studies, yet significant gaps remain in understanding the impact of specific interventions like CTPs program participation. Tran, Tran, Tran and Nguyen (2020) analyzed the effects of education on household livelihoods and poverty reduction in Vietnam, using a micro-econometric approach. Their findings showed that education had positive economic effects, primarily benefiting well-off households, while vulnerable populations gained less. However, Tran, Tran, Tran and Nguyen (2020) did not consider the impact of education on specific groups like OVCs or those facing severe disabilities, which creates a conceptual gap regarding how education influences these marginalized groups. The present study, focused on Kiambu County, Kenya and explored on how CTPs targeting OVCs, the elderly and severely disabled persons influence their educational outcomes and livelihoods, offering context-specific insights.

In Vietnam, Tran, Tran, Tran and Nguyen (2020) employed a cross-sectional design to analyze education's effects on household livelihoods, but this design limits the ability to make causal inferences over time. The study built on findings by Tran, Tran, Tran and

Nguyen (2020) through adopting a cross-sectional descriptive research design, utilizing structured questionnaires to assess the real-time impacts of CTPs on special interest groups in Kenya. This methodological shift allows for more precise and context-relevant data, addressing the knowledge gap on how financial support programs for education and livelihoods can positively affect marginalized populations in specific Kenyan regions, particularly Kiambu County. By focusing on the interactions between CTPs and special interest groups, the present study provided valuable contributions to educational policy, addressing the inadequacies of earlier studies that generalized findings across diverse populations.

In Nepal, a study by Neupane (2017) on educational challenges highlights caste and gender disparities, particularly among Dalit and Janajati communities, where economic reasons lead to higher dropout rates. This social exclusion perpetuates class divisions and limits upward mobility. However, Neupane did not investigate interventions that could enhance education access for these marginalized groups, such as CTPs. The current study intends to fill this conceptual gap by evaluating the effect of CTPs on the education of OVCs, the elderly and disabled persons in Kiambu County, Kenya. By focusing on specific interventions, such as cash transfers, this study provided actionable data that Neupane's research overlooked, offering practical insights into improving educational outcomes for excluded populations through targeted interventions. While the research by Neupane (2017) employed primary data collection through surveys, interviews and school observations, the current study used a cross-sectional descriptive design with structured questionnaires for quantitative analysis. This methodological

approach provided a more focused evaluation of CTPs' impact on education outcomes, addressing the methodological limitations of the study by Neupane (2017). The use of structured questionnaires enabled a more direct and detailed measure of the effects of CTPs on school attendance and educational achievements for marginalized populations. This difference in methodology ensured that the current study offered a clearer and more specific evaluation of CTPs, contrasting with the broad examination of educational barriers in the work by Neupane (2017).

Ryan (2017) explored the link between social disadvantage and educational outcomes in Australia, showing that children from disadvantaged backgrounds perform worse academically, which affects their future economic opportunities. Ryan's study identified key challenges but did not suggest specific interventions to address these barriers. This represents a theoretical gap, as Ryan did not examine how targeted programs, such as CTPs, could alleviate educational disadvantages. The present study seeks to bridge this gap by investigating how CTPs in Kiambu County, Kenya, can improve educational outcomes for disadvantaged groups, such as OVCs, the elderly and the severely disabled. By concentrating on the direct impact of CTPs, this study provided specific insights into how financial assistance can support educational attainment and subsequent economic empowerment for marginalized populations.

The study by Proscovia *et al.* (2019) examined the impact of vocational training on the livelihoods of orphans and adolescents in Uganda, finding that participation improved employability. However, Proscovia *et al.* (2019) focused on vocational training, not formal education or financial interventions like CTPs. This highlights a significant gap

in understanding how cash transfers, as an alternative tool, could enhance education and economic outcomes for marginalized groups. The present study shifted the focus from vocational training to formal education and explored how CTPs can improve educational access for OVCs and other special interest groups in Kiambu County, Kenya. By doing so, it provided an understanding of how CTPs could affect both education and livelihood outcomes, addressing both the conceptual and contextual gaps left by the study by Proscovia *et al.* (2019).

Ayisha and Abdul (2023) studied how higher education empowered women with disabilities in Nairobi County, Kenya, enabling them to earn formal income. While the study focused on urban settings, it did not address the role of CTPs in improving education for rural populations or special interest groups. The current study addressed this contextual gap by examining how CTPs influence the education of special interest groups in Kiambu County, Kenya, a rural area. Methodologically, Ayisha and Abdul (2023) employed a mixed-methods approach, using both qualitative and quantitative data. In contrast, the present study utilized a cross-sectional descriptive design with structured questionnaires and stratified sampling to gather quantitative data, offering a clearer and more direct assessment of the effects of CTPs on education outcomes. This methodological shift allowed for a more focused analysis of how cash transfers impact educational access and quality for rural, marginalized groups in Kenya.

The key gaps in this cluster of literature include: limited integration of the dependent variable (livelihood) with education levels, often overlooking how education enhances overall well-being for special interest groups; methodological inconsistencies, such as

broad cross-sectional designs without stratified sampling for vulnerable populations; and theoretical deficiencies, where studies do not apply Disengagement Theory to explain how education counters social withdrawal and improves livelihoods in contexts like Kiambu County.

### **2.3 Theoretical Framework**

This section introduces the theoretical framework that underpins the study, exploring how key theories—Resilience Theory, Disengagement Theory, and Progressive Utilization Theory (PROUT)—inform the understanding of CTPs' effects on the livelihoods of special interest groups in Kiambu County. The framework will guide the analysis by aligning these theories with the study's objectives and variables, demonstrating how they explain the processes of adaptation, social engagement, and resource utilization. Specifically, it will illustrate how these theories connect to independent variables; social inclusion, poverty levels, and education and the dependent variable on livelihood improvement, providing a lens for interpreting empirical data and addressing research gaps

Theoretically, the frameworks offered essential insights into how social interventions such as CTPs affect vulnerable populations. Kiambu County in Kenya has special interest groups like the elderly, severely disabled persons and OVCs who face unique socio-economic problems. This study considered how these groups could be a focus across the range of examined theories such as Resilience Theory, Disengagement Theory and Progressive Utilization Theory (PROUT)) with mechanisms within cash transfers that can effectively bolster livelihoods and socio-economic resilience.

### **2.3.1 Resilience Theory**

Duplessis Vanbreda (2001) introduced Resilience Theory describing resilience as the capacity of individuals and communities to adapt positively to adverse conditions such as poverty and health risks by using available resources and support systems. The latter are often labeled as interest groups, who can gain from interventions like CTPs through which the livelihoods of OVC, elderly dependents and some severely disabled people can be enhanced. This theory is in line with the fact that CTPs have branded themselves as emergency support and a developmental tool (Asfaw, Maggio & Palma, 2018). Implemented in Kiambu County, the programs aimed to address short-term needs, protect and stabilize income during a crisis and build a cushion against financial shocks that may overwhelm families. This aid enables them to make long-term infrastructure investments, unlocking their potential (Chowdhury, Bin Khaled, Mallick, Raghunathan & Rashid, 2024).

According to resilience theory, change in mental health implies that individuals alter their configuration so they can continue to anticipate, adapt, recover and flourish in the face of adversity stressors, or trauma (Slavíková, Hartmann & Thaler, 2021). It demonstrates how cash transfer interventions work to create this resilience by providing the financial cushion that a person can fall back on in times of economic vulnerability as well as social burdens. Additionally, financial literacy efforts through no-cost local leaders and agency partners are key to empowering beneficiaries of all ages to learn the banking system for saving, budgeting and making money decisions (Ben and Margaret, 2022).

Combining cash transfers with other social support services, such as health care and vocational training, they provide a holistic safety net that tackles the multiple dimensions of poverty and vulnerability. Continuous monitoring and evaluation help to ensure the programs are meeting goals and responsive to changing market demands, thus impacting their livelihood. Sustainability development in Kiambu County takes an integrated approach to enhancing the performance of Special Interest Groups (Palmer *et al.*, 2022). In this sense, resilience theory thereby offers a vehicle for unpacking how CTPs enable recovery and adaptation in the face of socioeconomic stressors.

This theory aligns with the study's second objective on poverty levels' effects on livelihoods, as it explains how CTPs build adaptive capacity against economic shocks, informing the study's focus on financial stability and resilience in Kiambu County. Resilience Theory explains how CTPs help households withstand economic shocks, stabilize income, and reduce vulnerability.

### **2.3.2 Disengagement Theory**

Cumming (1964), developed the Disengagement Theory which states that over time, individuals gradually loosen their ties to social roles. Although a part of the normal aging process, loneliness can lead to negative outcomes, including social isolation and low health-related quality of life (Gonot-Schoupinsky, Garip & Sheffield, 2022). Social protection programs like UCTs can thus alleviate the impacts of these constraints on vulnerable populations.

CTPs in Kiambu County for old age grants, severe disabilities and OVC aimed at

improving their livelihood. By providing these people with economic support, to enable them to stay socially connected and involved in the community, which ultimately acts as a preventive measure against disengagement. Indeed, the disengagement theory is grounded in research where specifically, there are new development programs that are developed based on these theories that boost mental health and social engagement and this proves that maintaining social connections overall improves the quality of life (Kilburn *et al.*, 2016).

These programs are also crucial in combating social withdrawal by increasing the availability of resources that promote social involvement. Even in terms of impact on stress levels, the results are mixed but broadly consistent, with cash transfers serving both as a form of economic respite and potentially social reassurance (Hjelm, Handa, de Hoop & Palermo, 2017).

Radtke, Young and van Mens-Verhulst (2016) suggest the Disengagement Theory, which argues that older people, orphaned children and those with severe disabilities face increased vulnerability as they are disengaged from societal participation. These CTPs effectively address these vulnerabilities by providing an income to help ensure the means of livelihood and access to social as well as economic opportunities (Chatterjee and Poddar, 2021).

Cash transfers for OVCs can improve access to education and health care, decrease school abandonment rates and spark interest in schooling as well as offer a kind of emotional and social benefit through sports programs. People with disabilities may

require financial assistance to buy or fund the appropriate assistive technologies and services that can enable them to lead independent lives and contribute to their full integration into society. In addition, these progressions are tremendous for mental purposes as well. Lin (2020) argued that cash transfers can mitigate the mental health burden by preventing social isolation in addition to coping with recipients who are in and out of work or whatever stage they may be. Access to financial support for special interest groups consequently has an impact on educational outcomes and, in turn, can help reduce the stigma and thereby enhance social interactions (Cheng, 2020). Educational campaigns working to change societal perceptions of aging and disability can also support the community inclusion of these groups. These efforts, in addition to CTPs, constitute the standard of living for all residents (Cheng, 2020).

This theory aligns with the study's first objective on social inclusion's effects on livelihoods like social inclusion and livelihood, as it addresses how CTPs counter disengagement through enhanced participation, informing the study's analysis of stigma reduction and community integration in Kiambu County. Elderly beneficiaries remain connected to family and community instead of withdrawing, persons living with severe disabilities can afford assistive devices and transport improving participation. While the OVCs join school, join peers in social spaces and improve psychosocial well-being.

### **2.3.3 Progressive Utilization Theory (PROUT)**

PROUT was established in 1959 by Prabhat Ranjan Sarkar to dictate how resources ought to be utilized for the well-being of both individuals and communities (Ghista and Sharma, 2023). PROUT is distinguished by its focus on equity-based resource

distribution and social empowerment of most oppressed groups. The emphasis on equity-based resource redistribution and social empowerment among socially marginalized groups is at the heart of PROUT, making it an instant potential for exploring gendered effects through special interest groups within CTPs in Kiambu County, Kenya.

The principles of PROUT can provide valuable support to the destitute today and continued security for the aged, severely disabled and impoverished in age care pensions. PROUT takes the form of greater economic development for the welfare of vulnerable society members. For such groups of people in Kiambu County, CTPs may increase purchasing power and this translates to better access to critical services and goods. This is one of the basic social views of PROUT, which believes that improvement in the lot of the most deprived people is a precondition for societal advancement. CTPs have been found to significantly decrease poverty levels conformity with the principle of progressive resource utilization, of PROUT (Okai & Izeuma, 2021).

This theory emphasizes holistic development as a tool for comprehensive development, but also an economic support with social and psychological well-being. Studies have found that UCTs have been proven beneficial for mental health and could support targeted interventions. This is because of the mental health aspect of progress, which PROUT also stresses as being crucial to overall human welfare. Nevertheless, the effects of such key stressors may diverge between countries suggesting PROUT flexibility in CTP implementation (Crea *et al.*, 2015; Wamboi and Mwenda, 2023).

Education is another vital field where the principles of PROUT are automatically applicable. Kenya's education budgets support CTPs that are associated with gains in school attendance and lowered dropout rates among the most vulnerable groups. PROUT's emphasis on the development of individual and collective potential is closely mirrored by education initiatives that are designed to serve as ways for sustainable socio-economic development (Pesimo-Abundabar, 2022).

PROUT also emphasizes local self-sufficiency and village-level collective endeavors in sustainable development. Engaging CTP design and implementation with special interest groups ensures that the program addresses local priorities, which reinforces sustainability. This approach is aligned with the principles of decentralized planning and cooperative development under PROUT, allowing for more effective and sustainable interventions that support community-based economic activities (Pesimo-Abundabar, 2022).

PROUT also emphasizes the importance of moral leadership and governance with respect to resource management. Since the primary goal of this deduction is to curb illegal immigrants, following good governance practices that are transparent and accountable becomes even more important for the evaluation of this expenditure. Such efforts are congruent with PROUT's emphasis on moral and efficient governance (Pesimo-Abundabar, 2022).

Applying PROUT in an analysis of CTPs in Kiambu County provides fresh ideals that can change lives, drive social inclusion and empower the welfare of vulnerable

populations. PROUT, a life-centric socio-economic and political philosophy that concentrates on welfare economics through addressing poverty alleviation, mental health, educational attainment, economic self-sufficiency and governance offers a holistic framework for optimizing CTPs for sustainable equitable development.

This theory aligns with the study's third objective on education levels' effects on livelihoods, as it underscores equitable resource use for human capital development, informing the study's examination of how CTPs enhance educational access and long-term empowerment in Kiambu County. That OVC maintain school attendance and performance , persons living with disabilities access inclusive education opportunities.

#### **2.4 Summary of Literature and Research Gaps**

The general efficacy of CTPs was established in the existing literature, however, little has been done on localized studies undertaken within Kiambu County, Kenya. Thus, while most studies concentrated on the national or regional impacts, local socio-economic dynamics and specific needs of vulnerable groups in the county were left aside. The current study therefore filled this gap by analyzing the potential impact of CTPs on income stability, poverty levels, expenditure patterns and overall social-economic well-being on targeted households in Kiambu County.

**Table 2.1: Literature Review and Research Gaps Summary**

<b>Author(s) &amp; Year</b>	<b>Study Focus &amp; Findings</b>	<b>Methodology</b>	<b>Current Study's Contribution</b>	<b>Conceptual Gaps Addressed</b>	<b>Contextual Gaps Addressed</b>	<b>Methodological Differences</b>
Ayuku <i>et al.</i> (2014)	Investigated Kenya's CTP for OVCs, noting improvements in poverty alleviation and service access.	Cross-sectional: Design with comparison of beneficiaries and non-beneficiaries	Expands focus to include elderly and disabled individuals. Analyzes impacts on education, health and social inclusion, using a more detailed quantitative design with structured questionnaires.	Focus on OVCs; does not address other vulnerable groups or broader impacts.	Expands from OVCs to include elderly and disabled individuals in Kenya.	Used cross-sectional design; current study includes additional groups and uses a more detailed quantitative design.
Skovdal <i>et al.</i> (2014)	Assessed community-led CTP acceptability in Zimbabwe, finding improved welfare outcomes for children.	Qualitative: Interviews and FGDs	Shifts focus to Kiambu County, Kenya and a broader range of special interest groups. Examines effects on education, health and social inclusion, using quantitative methods for detailed analysis.	Focus on community-led acceptability; does not address specific impacts on various vulnerable groups.	Moves from Zimbabwe to Kenya, including a broader range of special interest groups.	Used qualitative methods; current study employs a cross-sectional descriptive design with structured questionnaires.
Neupane (2017)	Nepal: Barriers to education among Dalits and Janajatis. Higher dropout rates due	Mixed-methods: Surveys, interviews	Current study focuses on Kenya and evaluates the role of CTPs in enhancing education access. Addresses gaps	Does not examine the impact of targeted interventions	Shifts from Vietnam to Kenya, focusing on specific	Neupane used a combination of methods; current study uses a cross-

<b>Author(s) &amp; Year</b>	<b>Study Focus &amp; Findings</b>	<b>Methodology</b>	<b>Current Study's Contribution</b>	<b>Conceptual Gaps Addressed</b>	<b>Contextual Gaps Addressed</b>	<b>Methodological Differences</b>
	to social and economic obstacles; perpetuated economic inequality.		in targeted interventions for marginalized groups	like cash transfers on educational access for marginalized groups.	vulnerable populations.	sectional descriptive design with structured questionnaires to measure specific educational impacts.
Ryan (2017)	Australia: Social disadvantage and educational outcomes. Lower educational attainment among socially disadvantaged children.	Quantitative: Surveys, data analysis	Current study focuses on cash transfers in Kenya, targeting specific disadvantaged groups such as OVCs and disabled individuals. Explores educational impacts within a specific context.	Did not explore interventions that could address educational challenges faced by disadvantaged groups.	Current study focuses on Kenya and evaluates the role of CTPs in enhancing education access for marginalized groups.	Ryan used predominantly quantitative data; current study uses structured questionnaires to gather quantitative data on cash transfer impacts, focusing on specific groups.
Mwangi & Kamau (2018)	Examined cash transfer impacts on poverty levels	Quantitative: Structured questionnaires	Expands from rural elderly to a diverse group in Kiambu	Focus on rural elderly; does not include	Shifts from rural to a broader	Mwangi & Kamau used structured

<b>Author(s) &amp; Year</b>	<b>Study Focus &amp; Findings</b>	<b>Methodology</b>	<b>Current Study's Contribution</b>	<b>Conceptual Gaps Addressed</b>	<b>Contextual Gaps Addressed</b>	<b>Methodological Differences</b>
	among the elderly in rural Kenya, finding increased financial security and improved quality of life.		County, including OVCs and disabled individuals. Investigates broader socio-economic indicators like education and health, employing multiple regression analysis.	other special interest groups or broader impacts.	regional focus including various vulnerable groups.	questionnaires; the current study employs multiple regression analysis and includes a wider demographic.
Chirwa & Mwansa (2019)	Investigated cash transfers' impact on disabled individuals in Zambia, finding improved service access and financial stability.	Qualitative: Interviews and case studies	Shifts focus to a broader group in Kiambu County, Kenya. Examines effects on education, health and social inclusion, moving beyond Zambia's specific context. Uses quantitative methods for a rigorous analysis of multiple outcomes.	Specific focus on disabled individuals; does not explore impacts on other vulnerable	Expands from Zambia to Kenya, including a wider range of vulnerable groups.	Chirwa & Mwansa used qualitative methods; current study uses a cross-sectional descriptive design with
Gonzalez & Vargas (2020)	Examined impacts on vulnerable groups in Latin America, noting	Mixed-methods: Household surveys,	Extends focus to Kiambu County, Kenya and a broader range of special interest groups. Provides a more	Regional focus with varying impacts; does not specify effects on	Expands from Latin America to Kenya, focusing on detailed	Gonzalez & Vargas used mixed methods; current study uses a cross-

<b>Author(s) &amp; Year</b>	<b>Study Focus &amp; Findings</b>	<b>Methodology</b>	<b>Current Study's Contribution</b>	<b>Conceptual Gaps Addressed</b>	<b>Contextual Gaps Addressed</b>	<b>Methodological Differences</b>
	improvements in social inclusion and access to basic services with varying regional impacts.	interviews, FGDs	detailed analysis of education, health and social inclusion, using quantitative methods to address gaps in specific outcomes.	specific groups like elderly or disabled.	impacts for various special interest groups.	sectional descriptive design with structured questionnaires.
Njeri & Omondi (2020)	Assessed cash transfers' role in enhancing social inclusion and educational outcomes for OVCs in Kiambu County.	Quantitative: Cross-sectional survey with questionnaires	Expands focus to include elderly and disabled individuals. Addresses gaps in long-term impacts and broader socio-economic outcomes, using advanced statistical techniques for in-depth analysis.	Focus on OVCs; does not address other vulnerable groups like the elderly or disabled.	Expands to include the elderly and disabled, focusing on comprehensive socio-economic outcomes.	Njeri & Omondi used cross-sectional surveys; the current study incorporates additional groups and uses advanced statistical techniques.
Mensah & Asante (2021)	Evaluated effects on social inclusion and economic outcomes in Ghana, showing improvements in access to services	Quantitative: Household surveys	Shifts from Ghana to Kiambu County, Kenya, broadening focus to include multiple special interest groups. Explores long-term sustainability and comprehensive socio-	Focus on general economic outcomes; does not address impacts on specific	Moves from Ghana to Kenya, focusing on special interest groups and broader socio-	Mensah & Asante used quantitative surveys; current study uses a cross-sectional descriptive design with

<b>Author(s) &amp; Year</b>	<b>Study Focus &amp; Findings</b>	<b>Methodology</b>	<b>Current Study's Contribution</b>	<b>Conceptual Gaps Addressed</b>	<b>Contextual Gaps Addressed</b>	<b>Methodological Differences</b>
	and household income.		economic well-being, including education and health.	vulnerable populations.	economic outcomes.	structured questionnaires.
Chan & Lee (2021)	Explored effects of CTPs on elderly in Hong Kong, finding improvements in social inclusion, financial stability and access to community services, with concerns about long-term sustainability.	Mixed-methods: Surveys and in-depth interviews	Shifts focus to special interest groups in Kiambu County, Kenya, including the elderly and disabled. Investigates broader socio-economic outcomes such as education and health, filling gaps in the conceptual framework and providing empirical data. Uses quantitative design for more specific insights.	General focus on the elderly; does not address specific vulnerable groups like OVC or disabled individuals.	Shifts from Hong Kong to Kenya, focusing on specific vulnerable populations.	Chan & Lee used mixed methods; the current study employs a cross-sectional descriptive design with structured questionnaires.
Oketch & Nyambura (2022)	Explored cash transfers' role in economic empowerment and social inclusion among disabled	Qualitative: In-depth interviews and FGDs	Shifts focus to Kiambu County, incorporating elderly and OVCs. Examines broader socio-economic impacts, including education and health,	Specific focus on disabled individuals; does not consider other vulnerable groups like	Expands from Nairobi to Kiambu County, including a broader range	Oketch & Nyambura used qualitative methods; current study uses a cross-sectional

<b>Author(s) &amp; Year</b>	<b>Study Focus &amp; Findings</b>	<b>Methodology</b>	<b>Current Study's Contribution</b>	<b>Conceptual Gaps Addressed</b>	<b>Contextual Gaps Addressed</b>	<b>Methodological Differences</b>
	individuals in Nairobi County, Kenya.		using quantitative methods for statistical rigor.	elderly or OVCs.	of vulnerable groups.	descriptive design with structured questionnaires.
Mutua & Wanjiru (2023)	Studied cash transfers' effects on educational outcomes for OVCs in Kisumu County, noting improved school attendance and academic performance.	Quantitative: Cross-sectional survey with structured questionnaires	Shifts from Kisumu to Kiambu County and a broader range of special interest groups. Addresses gaps in health and social inclusion, using advanced statistical techniques for a comprehensive analysis.	Focus on OVCs' educational outcomes; does not include other vulnerable groups or broader impacts.	Moves from Kisumu to Kiambu County, including a diverse range of special interest groups.	Mutua & Wanjiru used cross-sectional surveys; current study employs advanced statistical techniques and includes broader demographic factors.
Padmakanthi (2023)	Investigated cash transfer impacts on school attendance and child poverty in Sri Lanka, using a simulation model.	Quantitative: Simulation model	Shifts from simulated impacts in Sri Lanka to empirical analysis in Kiambu County. Examines real-world effects on education, health and social inclusion among a diverse group of special interest groups. Uses	Focus on simulation; does not provide empirical data or account for specific vulnerable populations.	Moves from Sri Lanka to Kenya, providing empirical data on real-world impacts for various vulnerable groups.	Padmakanthi used a simulation model; the current study will use a cross-sectional descriptive design with

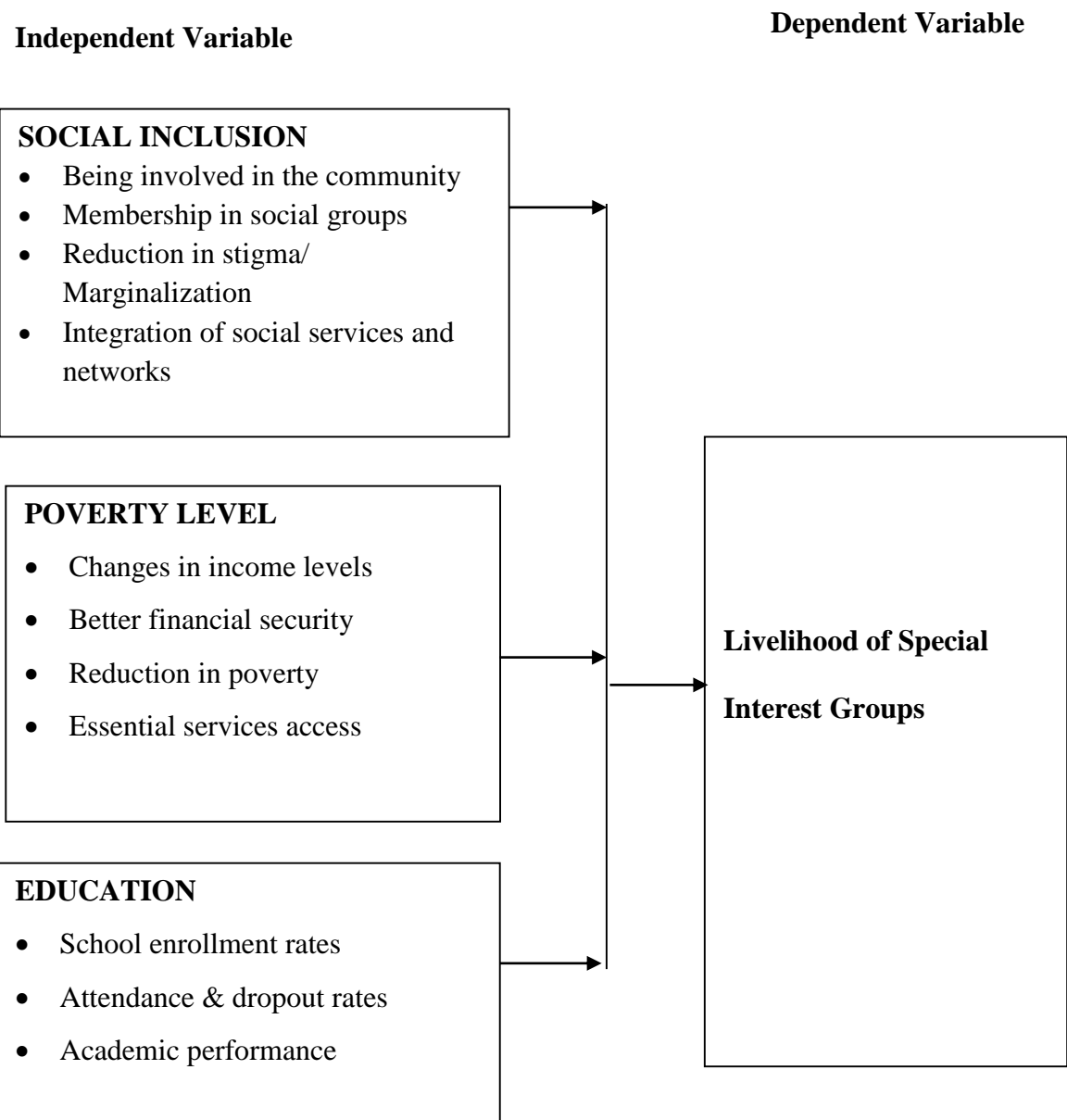
<b>Author(s) &amp; Year</b>	<b>Study Focus &amp; Findings</b>	<b>Methodology</b>	<b>Current Study's Contribution</b>	<b>Conceptual Gaps Addressed</b>	<b>Contextual Gaps Addressed</b>	<b>Methodological Differences</b>
			cross-sectional design with structured questionnaires.			structured questionnaires.
Manoj <i>et al.</i> , (2024)	Examined cash transfers' effects on poverty reduction and school attendance in Cambodia, using mixed methods.	Mixed methods: Household surveys, interviews	Extends research to Kiambu County, Kenya, including a broader set of special interest groups. Addresses gaps in health and social inclusion, using quantitative methods for specific outcomes.	Focus on Cambodia; does not address specific impacts on elderly, OVCs, or disabled individuals.	Expands from Cambodia to Kenya, focusing on specific vulnerable groups.	Used mixed methods; the current study will use a cross-sectional descriptive design with structured questionnaires.
Ayisha & Latip (2024)	Kenya (Nairobi County): Higher education's role in empowering women with disabilities. Higher education improved formal employment and income for women living with disabilities.	Qualitative: Interviews and case studies	Shifts focus to Kiambu County, including a broader range of special interest groups. Explores cash transfers' role in education and socio-economic empowerment.	Did not consider cash transfers as an educational intervention for different demographics.	Expands from Nairobi to Kiambu County, focusing on a broader range of special interest groups.	Ayisha & Latip used qualitative methods; the current study uses a cross-sectional descriptive design with a structured questionnaire

**Source: Researcher (2024)**

## **2.5 Conceptual Framework**

The study's conceptual framework examines the effects of cash transfer programme on the livelihood of special interest group in Kiambu County, Kenya. The framework focus on social inclusion, poverty levels and education as the independent variables ,and how these factors influence standards of living the dependent variable.

The service delivery indicators related to the study objectives were assessed in terms of their impact on the livelihoods of special interest groups in Kiambu County. The research specifically looked at how CTPs affected social inclusion, reducing stigma, marginalization and enhancing support networks for beneficiaries. It also measured the poverty reduction impact of CTPs by evaluating income-generating opportunities and access to essential services. Furthermore, the study assessed educational outcomes by monitoring school enrollment, attendance, dropout rates and academic performance to understand the role of CTPs in improving educational opportunities and learning experiences for marginalized populations. Through this framework, the study identified the broader effects of CTPs on the life conditions of special interest groups in Kiambu County.



**Figure 2.1: Conceptual Framework**  
**Source: Researcher (2024)**

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.1 Introduction**

Chapter Three outlines the methodology used to examine the impacts of CTPs on special interest groups in Kiambu County. The study employed a descriptive, cross-sectional research design to collect data at a single point in time from CTP beneficiaries. The target population consisted of approximately 15,000 individuals, including the elderly persons aged 70 years and above, OVCs, persons living with severe disabilities.

A sample size of 384 respondents was determined using Yamane's formula, and stratified random sampling ensured balanced representation across all the 15 Sub Counties within Kiambu County. Data was collected through structured, closed-ended questionnaires, refined through a pilot study involving 38 participants in Murang'a County.

Reliability was confirmed using Cronbach's Alpha (0.71), while data validity was established through expert review by University lectures and the research supervisor. Data was analyzed using SPSS version 23, employing descriptive and inferential statistics particularly correlation analysis to explore relationships among social inclusion, poverty, education and livelihoods. Ethical requirements were observed as discussed.

#### **3.2 Research Design**

The research adopted a descriptive research design, which, according to Siedlecki (2020), is suitable for capturing detailed characteristics of a population but can be time-

consuming due to extensive data collection and analysis requirements. Additionally, a cross-sectional approach was employed to collect data at a single point in time from beneficiaries across all sub-counties in Kiambu. This design allowed for efficient comparison of social inclusion, poverty levels, and education outcomes among different special interest groups without the need for longitudinal tracking, aligning with the study's resource and time constraints.

### **3.3 Target Population**

The population in the study referred to the complete set of individuals who shared at least one characteristic relevant to the research in accordance to Cooper and Schindler (2014). Given the vastness of the population, the study opted to sample from it rather than examine all its elements as recommended by Stratton (2021). The target population for this study comprised all beneficiaries of CTPs in Kiambu County, including the elderly aged 70 and above, orphaned vulnerable children (OVCs) under 18, persons living with severe disabilities. Totalling approximately 15,000 individuals across the county's 15 sub-counties as per county social welfare records. This population was justified as it directly aligns with the study's focus on special interest groups receiving CTPs, ensuring relevance to the research objectives on livelihoods, social inclusion, poverty, and education.

### **3.4 Sampling**

The study applied Yamane's (1973) formula to calculate the sample size. The sample size was justified by the need for statistical representativeness at a 95% confidence level, allowing for generalizable findings on CTP effects while remaining feasible within the

study's budget and timeframe. According to Jacinta and Gaiku (2022), this formula is recommended when conducting similar studies.

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

Where:

$n$  = sample size

$N$  = population size

$e$  = precision level

1 = Constant

$$n = 124,474 / 1 + 124,474 (0.051)^2$$

$$n = 384 \text{ respondents}$$

A stratified random sampling approach was used to select respondents from all 15 sub counties of 384 respondents. were selected for the study based on population and characteristics within each stratum. With this sample size, the quantitative analysis yielded enough statistical power and reliability of the results. However, the stratified random sampling design was selected because it served to ensure that each stratum in the population of Kiambu County was appropriately represented in the final research sample.

The method reduced bias in the selection of the sample, enhancing the validity and reliability of the study (Kihianyu, 2022). The use of systematic sampling from each stratum ensured that all participants had an equal probability of inclusion. Additionally,

this sampling approach helped prevent systematic errors commonly associated with other methods, thereby improving the reliability of the study findings.

### **3.5 Data Collection Instruments**

Data was collected using structured questionnaires from primary sources. These questionnaires were administered to gather quantitative data and specific information on demographic characteristics, attitudes and experiences of beneficiaries of the cash transfer programs. The study measured participants' opinions, attitudes and insights regarding the feasibility and effectiveness of the program through structured questionnaires.

### **3.6 Pilot Study**

A pilot study served as a preliminary test for the research, allowing for the evaluation and validation of various aspects such as research design, methodology and data collection instruments to be used in the main study as recommended by Eldridge *et al.* (2016). This was carried out in Murang'a County, involving 38 respondents; 10 percent of the sample size. Questionnaires were the primary data collection tool for this research. These questionnaires were piloted to refine questions, enhance response quality and ensure the accurate collection of relevant information.

The structured questionnaires were distributed to 38 respondents, representing 10% of the total sample size of 384. In Kiambu County, CTP beneficiaries included the elderly aged 70 and above, OVC under 18 years and persons with severe disabilities. This phase directly examined the clarity and applicability of questions on social inclusion, poverty

levels and education. Mugenda and Mugenda (2012) indicated that feedback from the pilot study played a crucial role in identifying and resolving ambiguities or biases, thereby improving the accuracy of the final questionnaire (Ismail, Gideon & Rose, 2022). The refined questionnaire facilitated a more effective assessment of how CTPs contribute to improving the livelihoods of vulnerable groups in the main study.

### **3.7 Data Collection Procedures**

The primary data collection tool for this study was structured questionnaires. These questionnaires were designed with only closed-ended questions to collect information on income stability, expenditure patterns and socio-economic indicators influenced by cash transfer programs. The instruments were pilot-tested before full implementation to identify and refine any unclear or insufficient questions. A five-point Likert scale was used in the questionnaires to directly capture the opinions of study participants. This scale enabled the measurement of attitudes and perceptions regarding the impact of access to or withdrawal from cash transfer programs on their livelihoods.

#### **3.7.1 Reliability of Research Instruments**

Reliability of the research instruments implies that the measurement process produces consistent and stable results. Reliability ensured the reproducibility of the study's findings under the same conditions. The study was repeated using identical methods and subjects and yielded similar results. Therefore, reliability was crucial in ensuring that the methods, tools and procedures used in research consistently provided valid and stable findings.

To evaluate the consistency of the research tools in this study, Cronbach's alpha was employed. Reliability captured the consistency and dependability of the collected data, as highlighted by Mugenda and Mugenda (2019). Reliability was assessed using a Cronbach's alpha and attained a value of 0.71, indicating an acceptable level of reliability, meaning that the instrument effectively measured the intended constructs. Through this standard, the study ensured the reliability of the data collection tools and produce dependable research findings.

### **3.7.2 Validity of Research Instruments**

In research, validity of Research Instruments refers to the extent to which the results of an investigation accurately reflect the phenomenon under study (Mugenda & Mugenda, 2003). In this study, the validity was guaranteed by virtue of its content validation. Kenyatta University lecturers from the Department of Public Policy and Administration reviewed the questionnaire for content validation.

They evaluated the appropriateness, specificity and concurrence of each question with research objectives ensuring a refined questionnaire. Also, the questionnaire was reviewed again by the research supervisor to test whether it measured the intended constructs well enough. In order to increase the integrity of the research instruments as a whole, this rigorous review ensured that the data collected on Cash Transfer Programme beneficiaries was more robust and accurate.

### **3.8 Data Analysis and Presentation**

Statistical Package for the Social Sciences (SPSS) version 23 was used in analyzing the quantitative data including descriptive and inferential statistics. A review of descriptive statistics including frequency distributions depicted a summary of characteristics such as characteristics, income stability and instability, levels of poverty, or expenditure patterns among special interest groups within Kiambu County. This first step helped to condense the data and provided a more contextual basis for further analysis.

To meet the study objectives, inferential statistics was used including correlation analysis. Correlation analysis focused on the relationships among the essential variables such as social inclusion, poverty status and education and virtually their impacts on the livelihoods of special interest groups. This allowed the researcher to report the magnitudes and direction of associations, hence giving information on how different changes in one variable might change with another. Results of the research were discussed in terms that were easy to understand, visualized by figures, tables, bar charts and pie charts which presented a clear-cut comprehensive view of the results by using SPSS version 23 as an analysis tool for quantitative data.

### **3.9 Ethical Considerations**

Ethical considerations were central to this research study, ensuring that all policies and standards were strictly followed. An authorization letter was obtained from Kenyatta University Graduate School that informed the acquisition of a research permit from the National Commission for Science, Technology and Innovation (NACOSTI). The permit was forwarded to the Ministry of Interior and National Coordination, which then sent it

to the County Commissioner for Kiambu. The County Commissioner subsequently informed all fifteen Deputy County Commissioners in Kiambu County about the study. This process ensured that participants were fully informed about the study's objectives and their voluntary participation, in line with the principles of informed consent as recommended by Fadana and Vember (2021).

## CHAPTER FOUR

### DATA PRESENTATION, ANALYSIS AND INTERPRETATION

The chapter presents the data collected, its analysis and interpretation regarding the effects of CTPs on the livelihood of special interest groups in Kiambu County. It begins with demographic characteristics, providing insights into the respondents' profiles before examining the impact of social inclusion, poverty levels and education on their well-being.

#### 4.1 Demographics of the Study

##### 4.1.1 Response Rate

The study achieved a response rate of 98.96% (380 out of 384), indicating a highly successful data collection process.

**Table 4.1: Response Rate**

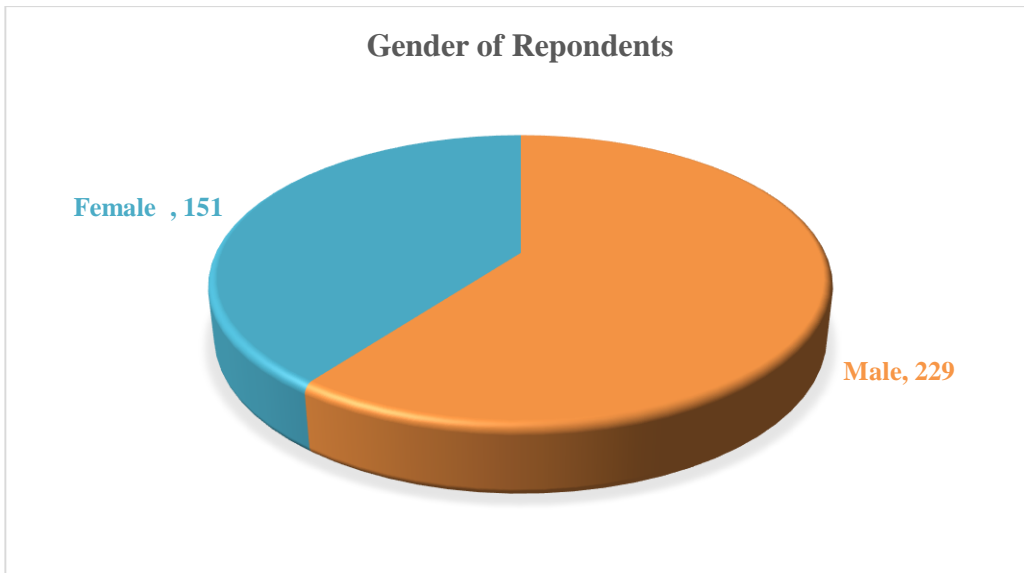
<b>Total Sample Size</b>	<b>Responses Received</b>	<b>Non-Responses</b>	<b>Response Rate (%)</b>	<b>Non-Response Rate (%)</b>
384	380	4	98.96%	1.04%

**Source: Field data (2025)**

The high response rate suggested a strong participant engagement and reliability of the findings, with only 1.04% (4 respondents) not participating. Such a near-complete response enhanced the study's validity and minimized non-response bias, ensuring a robust representation of the targeted special interest groups in Kiambu County.

#### 4.1.2 Demographic Characteristics of Respondents

The study assessed the demography of the respondents, including gender, age range and categories of respondents such as OVC, severely disabled persons and caregivers in order to determine the diversity of special interest groups in Kiambu County. It also assessed educational attainment, household size and the type of special interest group in order to provide a glimpse of socio economic backgrounds. The study also analyzed factors affecting and influencing financial inclusion and economic participation by looking into financial and technological access such as what proportion of respondents have a bank account, use M-Pesa or Airtel services and more. Figure 4.1, illustrates on the gender of respondents.



**Figure 4.1: Gender of Respondents**

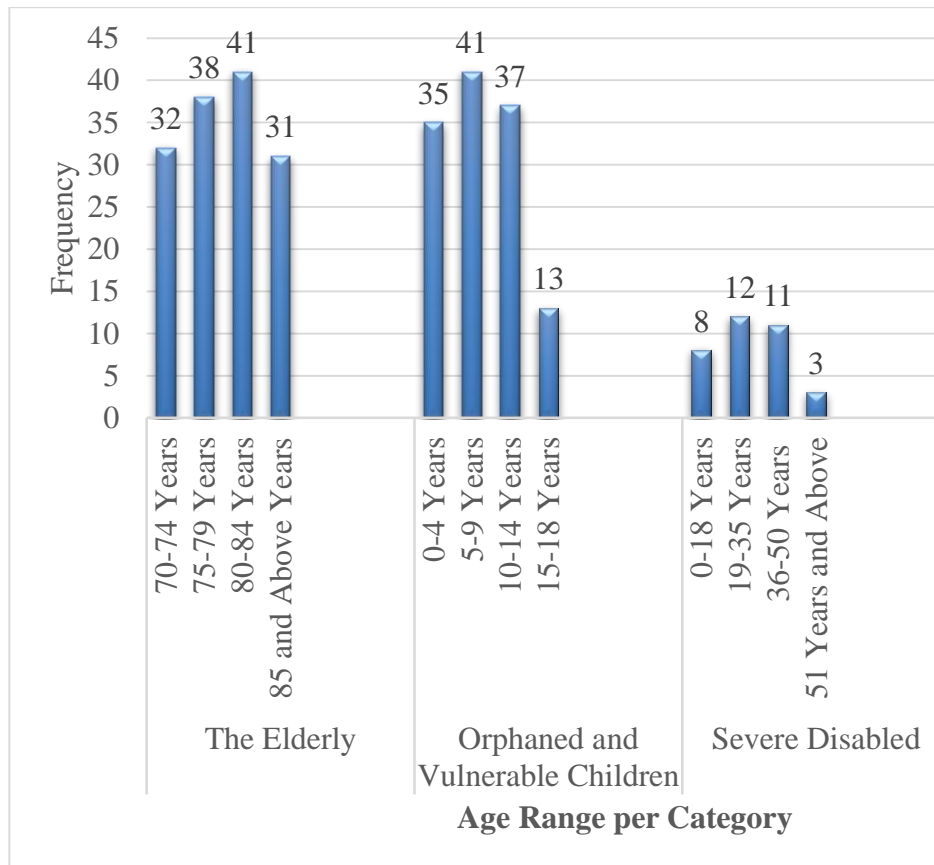
**Source: Field data (2025)**

From the demographic analysis of the study, it was found that 229 respondents (60.3%) were male, while 151 respondents (39.3%) were female. This indicates a higher participation rate among male respondents. This disparity was attributed to socio-cultural factors, employment patterns where men were found at boda boda stages, in shopping centres, and women were found busy with home chores, within the special interest groups surveyed.

A number of factors, including the sampling strategy employed, could be blamed for higher proportion of male respondents than female respondents. There inevitably skewed gender ratio in the data collection could have focused on industries with a higher male workforce, like construction, transportation, or agriculture especially coffee farming, which is male-dominated in some areas. Furthermore, surveys may have unintentionally underrepresented women if they had been carried out in public areas where men are more likely to be found during the day, like coffee factories, *bodaboda* stages, or trading centers.

The gender gap among respondents could have also been significantly influenced by cultural and societal norms. Women could not be as available for interviews in some communities due to their greater domestic responsibilities, especially if data collection took place during working hours when they were involved in unofficial business ventures or household chores. Furthermore, women's participation in surveys could be restricted in more conservative households if they need consent from male family members. In some places, accessibility challenges on moving around could also may have made it impossible for female respondents to interact with researchers. The above

findings emphasize the reality that intervention focusing on increasing gender inclusivity and ensuring equitable representation in social programmes and policy making is integral. Further, respondents age range per category was sought as illustrated in Figure 4.2.



**Figure 4.2: Respondents Age Range per Category**

**Source: Field data (2025)**

The elderly population surveyed was distributed across various age brackets, with 32 respondents aged between 70 and 74 years, 38 respondents aged between 75 and 79 years, 41 respondents aged between 80 and 84 years and 31 respondents aged 85 years and above. The elderly (20 respondents, 13.3%), were most represented in the 80–84

age category (41 respondents, 27.5%) the highest proportion of the old age. The other indication was that the better healthcare, better living conditions, or strong community support systems that led to longevity. But the decrease in 85+ corresponded to a higher mortality rate caused by health implications of old age.

The 5-9 years age group was the most represented amongst the OVC (41 respondents, 30.4%), followed by the 10-14 years old (37 respondents, 27.4%), 0-4 years old (35 respondents, 25.9%) and 15-18 years old (13 respondents, 9.6%). A relatively lower number in the 15–18 age group was due to early integration into independent living, migration, or lack of participation in child welfare programs, among other factors. Despite the higher representation in the younger categories, the need for child protection policies, early childhood development programs and focused support interventions to vulnerable children could not be overlooked.

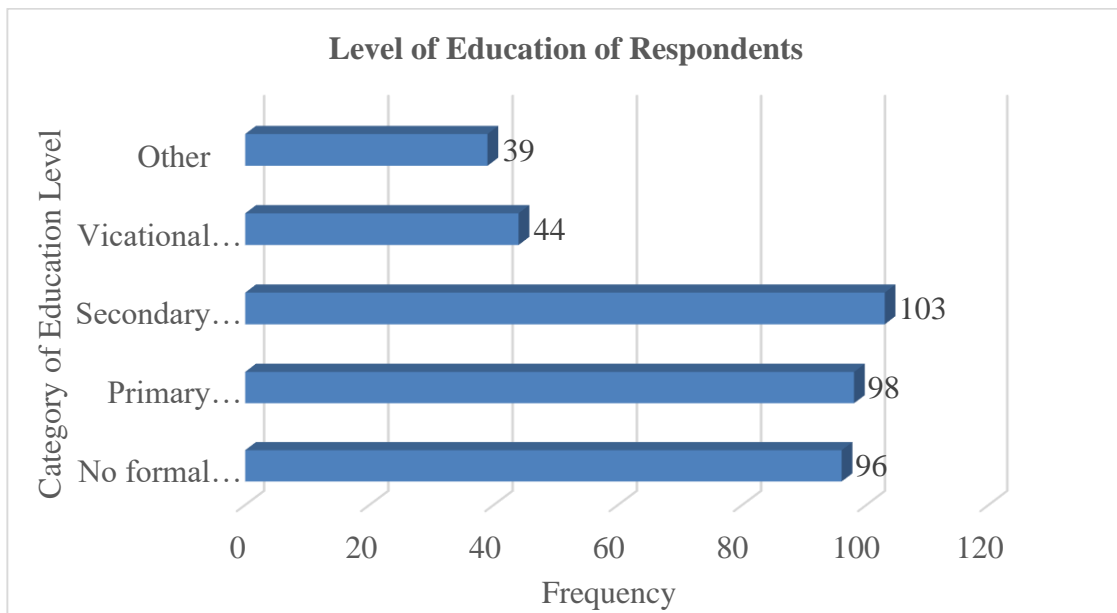
12 respondents (35.3 %) who fell under the category of severe disabilities were concentrated in the 19–35 years age range, followed by 36–50 years age range with 11 respondents (32.4 %), 0–18 years age group with 8 respondents (23.5 %) and finally 51 years and above age range with 3 respondents (8.8 %). Given that severely disabled people have reduced life expectancy and poor access to health care and economic resources, the lower numbers found in the older category could be a result. Early-life disabilities were a significant concern given the relatively higher numbers in the younger age brackets and thus rehabilitation, inclusive education and specialized healthcare services need to be made more accessible to people with disabilities.

Most (23, 30.7%) of the respondents were assigned to be caregivers in the age group 40–49 years, followed by 30–39 years (20, 26.7%), 50–59 years (18, 24.0%) and 60 years and above (17, 22.7%).

Respondents' age distribution showed demographic trends impacted by socioeconomic and program eligibility requirements. Given the high percentage of OVC in the 5–9 years and 10–14 years age groups, it was likely that child welfare programs focused primarily on younger children in order to provide early intervention, education and protection. In order to improve long-term well-being, these programs which are frequently funded by governmental and NGOs give priority to school-age children and early childhood development. On the other hand, older children moving out on their own, working informally, or moving for better opportunities could be the reason for the lower representation of OVC in the 15–18 years age group. Additionally, because older adolescents grow, cultural factors may deter them from continuing to participate in child welfare initiatives. The largest percentage of the elderly population surveyed fell into the 80–84 years age group, which could be due to better nutrition, healthcare services and robust community support networks that encourage longevity. However, higher mortality rates linked to aging and chronic illnesses were probably the cause of the drop in representation in the 85+ years age group.

The distribution of respondents with severe disabilities also revealed socioeconomic challenges with access to healthcare. The largest percentage of respondents with severe disabilities was found in the 19–35 years age group and the 36–50 years age group. This suggested that many people with disabilities live into early and middle adulthood, but

they could have trouble accessing jobs, healthcare and education. The lower percentage of people with severe disabilities was in the 51+ years age group consistent with the fact that, as a result of poor medical care and socioeconomic marginalization, disability frequently translates into a shorter life expectancy. Given that middle-aged adults are expected to balance work and family obligations while taking on caregiving responsibilities, the age groups with the highest representation among caregivers was 40–49 years and 30–39 years. But the fact that there were 17 caregivers who were 60 years of age or older showed how difficult it was becoming for older people to take on caregiving responsibilities, which could be draining both financially and physically. The results showed that such programs, financial help and policies that help ease the burden on aging caregivers are required. Beyond the age range, the levels of education of respondents was sought, as illustrated in Figure 4.3.



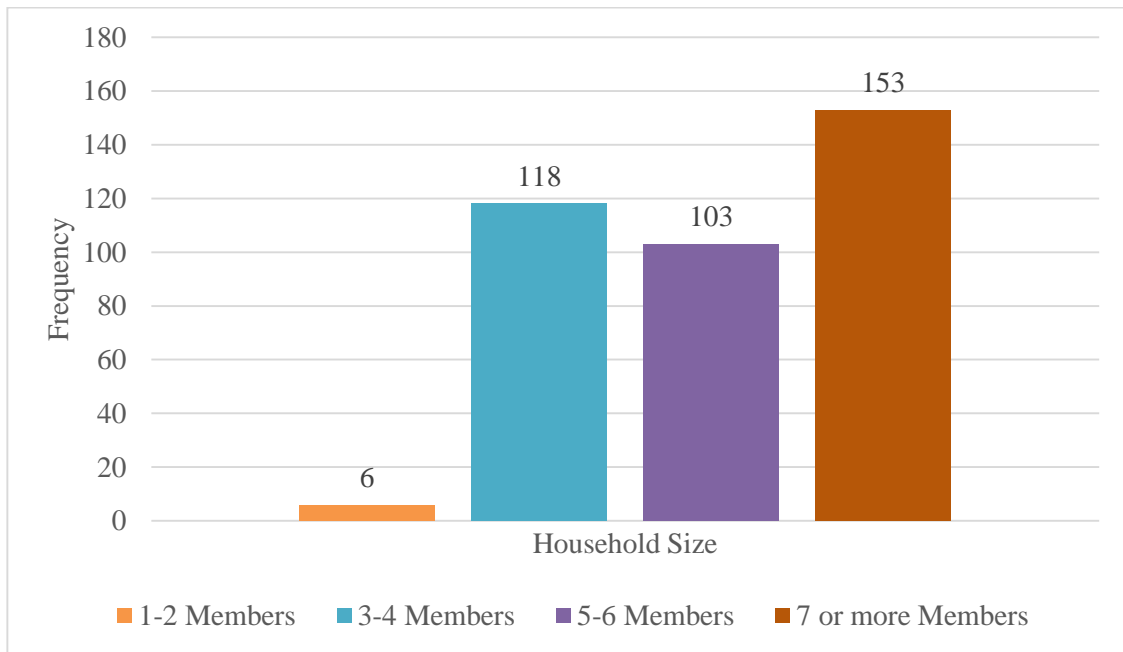
**Figure 4.3: Levels of Education of Respondents**

**Source: Field data (2025)**

Respondents' educational distribution showed a focus on primary education (98 respondents, 25.4%) and secondary education (103 respondents, 26.7%). The government's attempts to increase primary and secondary school enrollment through programs like Free Primary Education (FPE) and subsidized secondary education could reflect in this pattern, which indicated that a sizable portion of respondents had completed basic education. However, a significant percentage of respondents (96 respondents, 24.9%) did not have a formal education. This could be due to cultural factors that have historically limited educational opportunities, especially for marginalized groups, poverty, or early involvement in informal labor. Individuals with no formal education (96 respondents, 24.9%) were likely concentrated among younger children not yet of school age, persons with disabilities facing accessibility barriers and the elderly who may have missed formal education opportunities in earlier years due to historical limitations. Additionally, poverty remained a key factor, as financial constraints often could have forced some individuals, especially from low-income households, to prioritize labor over schooling, limiting their access to formal education.

The lower representation of other educational programs (39 respondents, 10.1%) and vocational training (44 respondents, 11.4%) suggested a lower adoption of technical and non-traditional educational pathways. This may be because academic credentials are valued more highly than technical skills in society, or because access to vocational training facilities is restricted. Although the Kenyan government has advocated for Technical and Vocational Education and Training (TVET) programs to fill skills shortages in the labor market, the lower enrollment in vocational training indicates that

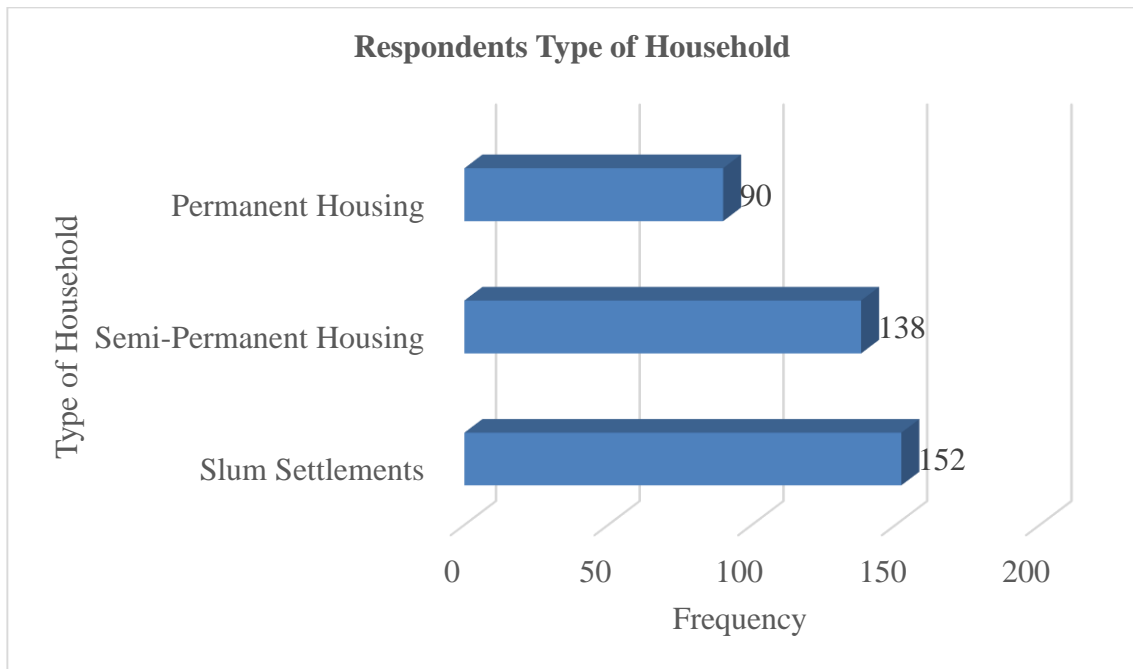
more funding and awareness of these programs are needed. Furthermore, the "other" category could encompass different learning experiences outside of the traditional educational system, such as informal apprenticeships, religious education, or specialized training. These results highlighted the significance of bolstering alternative learning and vocational education to meet a range of educational needs and enhance employment opportunities in Kiambu County. This distribution connects to Objective three, showing how low education levels exacerbate poverty as stated in Objective two, consistent with Progressive Utilization Theory's focus on equitable resource use for human capital development. The study sought to understand respondents household size as illustrated in Figure 4.4.



**Figure 4.4: Respondents Household Size**

**Source: Field data (2025)**

The household size of the respondents in the study varied, with the majority of households falling into the larger categories. A small proportion (1.6%) of respondents had households with 1-2 members, amounting to 6 households. A larger group (30.8%), consisting of 118 households, had 3-4 members. The third category, representing 26.8% of respondents (103 households), included those with 5-6 members. The largest group, comprising 40.1% (153 households), had 7 or more members. These figures suggest that most respondents in the study came from larger households, which could reflect common family structures in Kiambu County, where extended family living arrangements are typical. The distribution of household sizes highlights the diverse living conditions and potential economic implications for CTP effectiveness within varying household contexts. This enumeration links larger households to higher poverty vulnerability as stated by Objective two, supporting Resilience Theory by showing how CTPs help buffer extended families against economic shocks. Further, the distribution of household types was sought as illustrated in Figure 4.5.



**Figure 4.5: Respondents Type of Household**

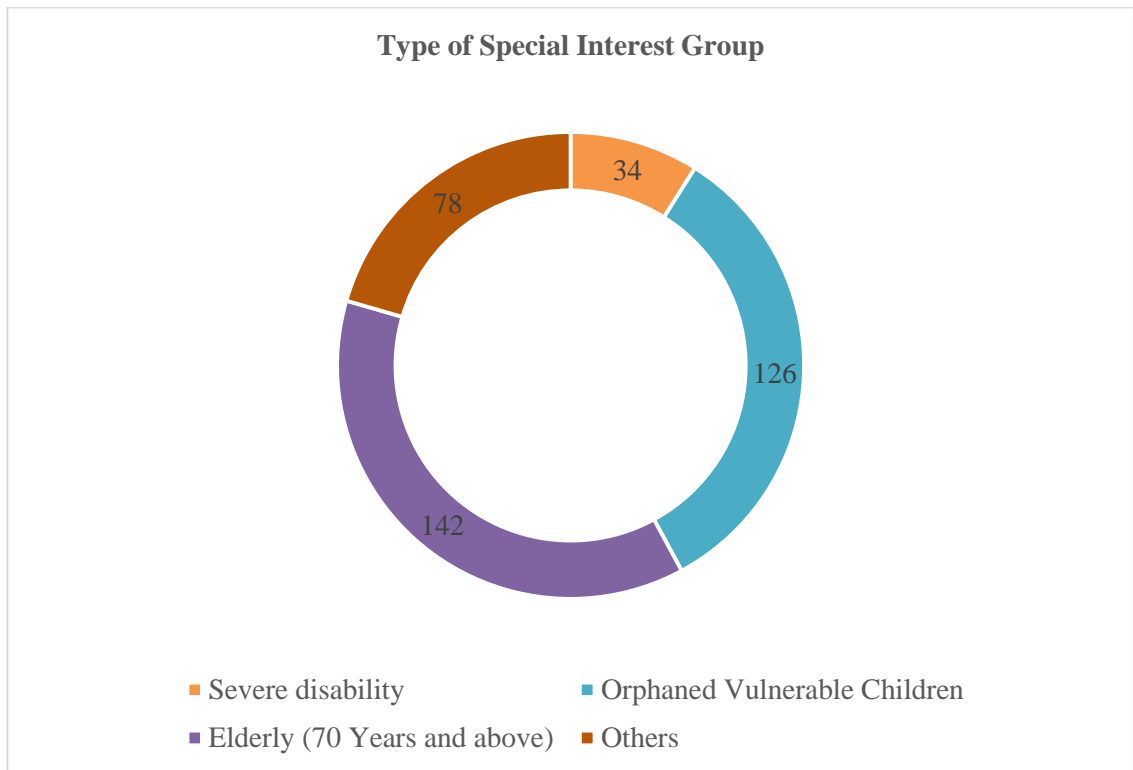
**Source: Field data (2025)**

Findings revealed notable differences in living conditions in the distribution of household types. Overcrowding, poor sanitation and restricted access to essential services were characteristics of slum settlements, where a sizable portion (152 respondents, or 40%) lived. Another 138 respondents (36.3%) reside in semi-permanent homes that were typically made of wood, iron sheets, or mud. These homes were characterized by moderate income levels but lacked lasting stability. However, 90 respondents (23.7%) lived in permanent housing, which composed of stone or concrete, suggesting that socioeconomic conditions were generally better. Due to high birth rates and extended family living, slum dwellers typically had averagely family members per household, whereas semi-permanent households, permanent housing units and semi-permanent households typically had averagely 5 members each. These variations drew

attention to inequalities in housing security and basic services, which calls for focused interventions to enhance the lives of those who are most in need.

The CTP had been instrumental in improving the quality of life for recipients, especially those living in semi-permanent housing and slums. Numerous beneficiaries mentioned utilizing the money to enhance living conditions, like investing in small scale agriculture like poultry farming and small scale businesses like *vibanda* business, strengthening buildings, modernizing restrooms, or gaining access to clean water and electricity. Through enhancing their housing, some households in slum areas had been able to lower the health risks associated with inadequate sanitation. Likewise, in semi-permanent households, CTP has made it possible for families to switch to more resilient materials, which has decreased their susceptibility to severe weather.

Better access to basic services like healthcare and education had also been made possible by the program's increased financial stability, enabling recipients to end the cycle of poverty and strive toward long-term financial independence, although this was not entirely the case to some households, as they did not experience the same benefits due to factors such as misallocation of funds, high dependency ratios, or rising living costs that offset financial gains. Additionally, structural challenges like limited access to healthcare facilities, poor infrastructure, or lack of awareness about financial management hindered the full impact of the CTP in certain communities. These findings connect household types to social inclusion of Objective one, as improved housing reduces stigma, aligning with Disengagement Theory. Respondent's type of special interest group was sought as illustrated in Figure 4.6.

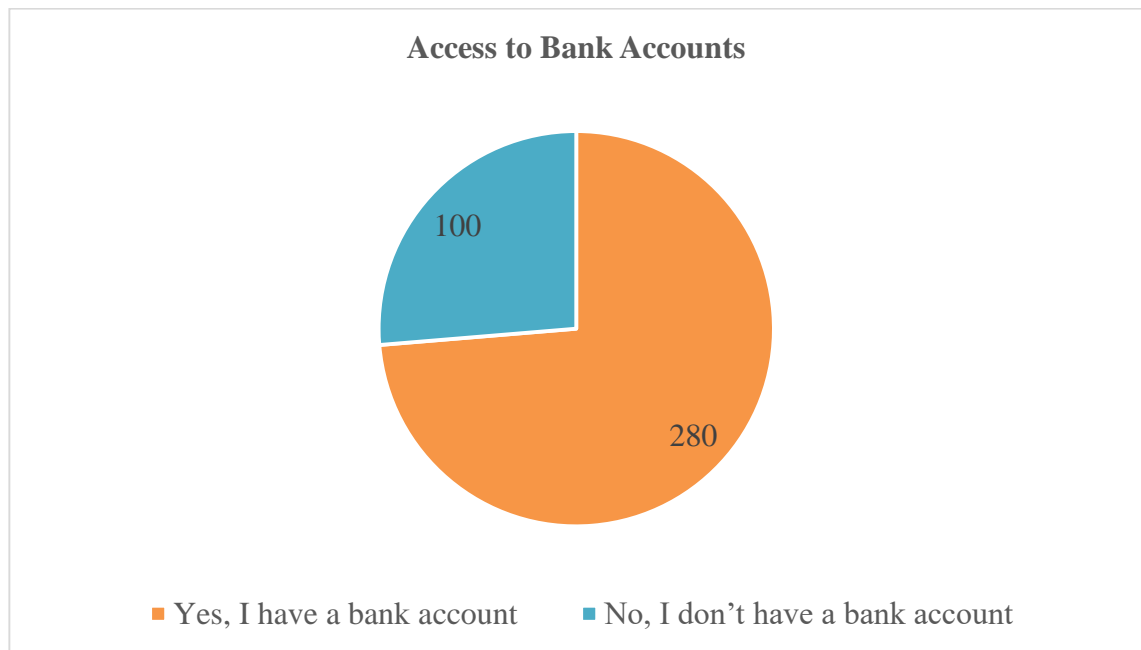


**Figure 4.6: Respondents Type of Special Interest Group**

**Source: Field data (2025)**

The study's respondents were primarily from three main special interest groups, with a notable representation from each. A total of 34 respondents (8.8%) were individuals with severe disabilities, highlighting a smaller but significant proportion of this group. The largest group consisted of 126 respondents (32.8%) who were Orphaned Vulnerable Children, reflecting the high incidence of children affected by loss or neglect in the region. The elderly, aged 70 years and above, represented the second-largest group, with 142 respondents (37.0%), pointing to the substantial presence of older adults within the special interest groups in Kiambu County. Additionally, 78 respondents (20.4%) fell under the "Others" category, which includes various marginalized groups not strictly fitting into the previous categories. The distribution emphasizes the diverse nature of

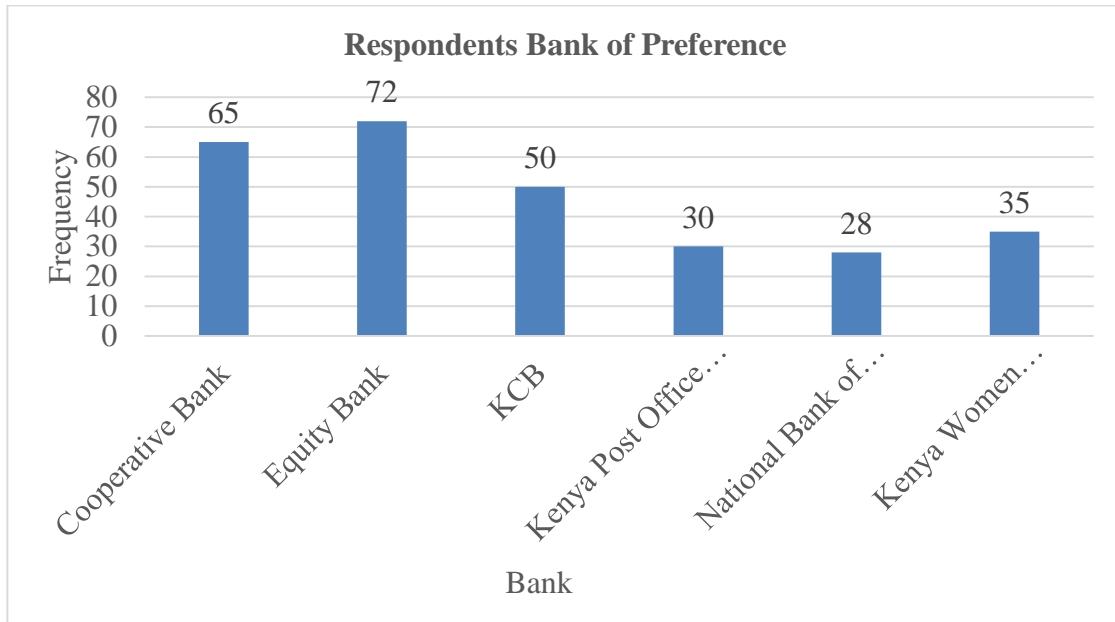
special interest groups and highlighted the importance of targeted interventions in CTPs to address the unique needs of each group. Respondents were asked whether they had access to bank accounts and responses were as illustrated in Figure 4.7.



**Figure 4.7: Respondents Access to Bank Accounts**

**Source: Field data (2025)**

The study revealed that a majority of respondents, 280 individuals (70.1%), reported having a bank account, suggesting that a significant portion of the special interest groups in Kiambu County have access to formal financial services. This could be an indicator of financial inclusion, which is essential for effectively participating in CTPs. Figure 4.8, illustrates on the respondents access to bank accounts.



**Figure 4.8: Respondents Bank of Preference**

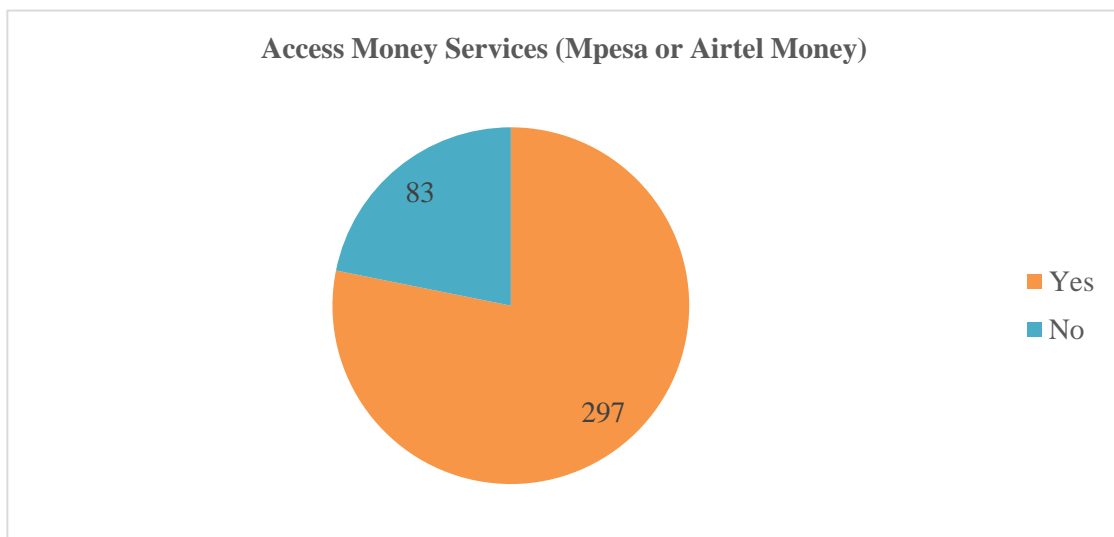
**Source: Field data (2025)**

The largest number of respondents was 72 (25.7%) were from Equity Bank because of its easily accessible mobile banking services and financial literacy initiatives that empower low-income earners. Since Cooperative Bank provides reasonably priced banking services and is well-established in Kiambu's rural and peri-urban areas, many beneficiaries can access it, coming in second (65, 23.2%). Additionally, KCB's wide network of ATMs and integration with government assistance programs with many cash transfer recipients depending on, made it popular among 50 (17.9 %) respondents.

The convenience and variety of savings options offered by Kenya Post Office Savings Bank made it appealing among 30 (10.7%) of respondents who lived in remote areas. Due to the National Bank of Kenya's partnerships with government social protection programs, its usage was moderate with 28 (10%) of respondents. With low-interest loans and savings plans catered to female entrepreneurs and caregivers, Kenya Women

Microfinance Bank had 35 (12.5%) of the respondents, deemed favorite among women, particularly in self-help groups.

On the other hand, 100 respondents (29.9%) indicated that they do not have a bank account, highlighting a notable proportion of the population that may face challenges in accessing such programs, particularly if digital or bank-based disbursements are the primary mode of cash transfer. This distribution emphasized the need for alternative payment methods or financial support systems to include those without bank accounts, ensuring equitable access to cash transfers. This connects to poverty reduction as in Objective two, as bank access enhances financial stability, per Progressive Utilization Theory. On access to other money services including Mpesa and Airtel, responses were sought and Figure 4.9 illustrates on the findings.

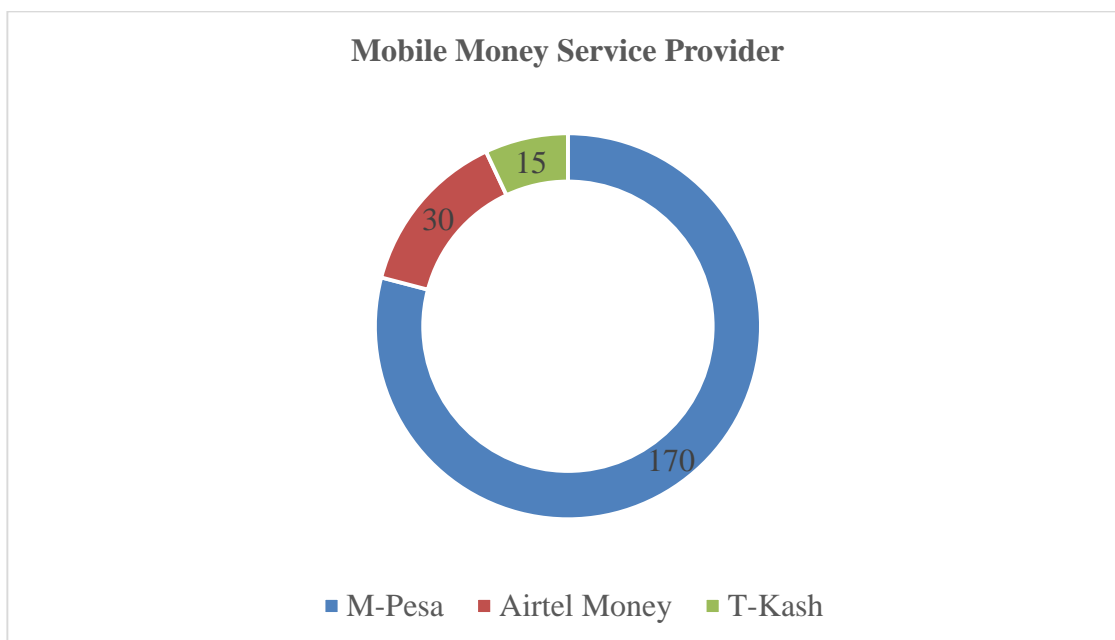


**Figure 4.9: Respondents Access to Other Money Services (Mpesa and Airtel)**

**Source: Field data (2025)**

The study found that a substantial majority of respondents, 297 individuals (78.2%), had access to mobile money services such as Mpesa or Airtel Money, indicating widespread use of mobile platforms for financial transactions. This suggested that mobile money was a prevalent and accessible tool for financial inclusion, which was particularly important for the delivery of CTPs in Kiambu County. In contrast, 83 respondents (21.8%) reported not having access to mobile money services, which limited their ability to fully benefit from cash transfers that rely on mobile platforms. This discrepancy highlighted the importance of considering alternative methods of delivering cash transfers to ensure that all special interest groups, regardless of mobile money access, could participate in such programs.

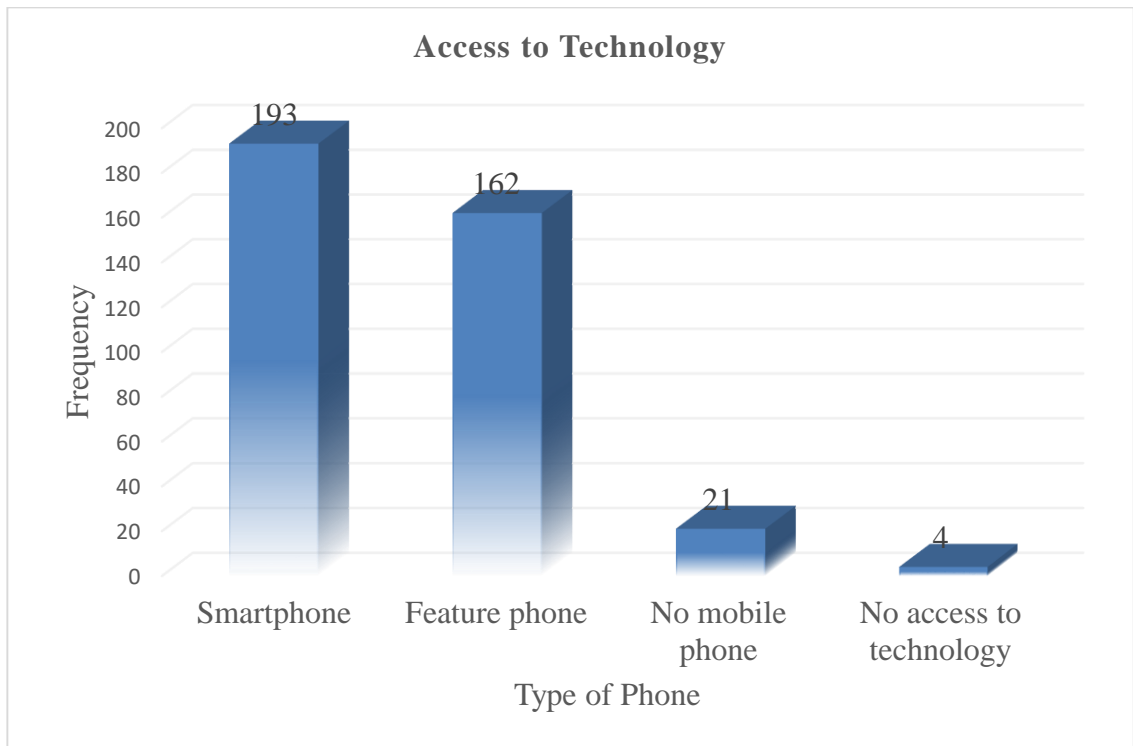
Most of the 297 respondents had access to mobile services utilized mobile transfer services for daily transactions and withdrawals after initially receiving their CTP funds through banks. 215 (72.4%) said they used mobile money services like M-Pesa, Airtel Money and T-Kash to handle their money after the initial bank deposit. Figure 4.10, illustrates on the findings.



**Figure 4.10: Mobile Money Service Provider**

**Source: Field data (2025)**

The primary advantage of mobile money services was convenience as beneficiaries could access funds instantly without traveling to banks, especially in remote areas where banking infrastructure is limited. The speed of transactions also enhanced financial security by reducing cash handling risks. Mobile transfer methods such as the \*USSD code 222# and the eCitizen portal enable easy account inquiries, balance checks and transactions without requiring a smartphone, made them accessible even to those with basic feature phones. Furthermore, cost-effectiveness was a major factor, as mobile transactions often had lower withdrawal and transfer fees compared to traditional banking services. These advantages made mobile money services a crucial financial tool for cash transfer beneficiaries, promoting financial inclusion and economic empowerment. Finally, on the demographics, access to technology among respondents was sought as illustrated in Figure 4.11.



**Figure 4.11: Access to Technology**

**Source: Field data (2025)**

The study revealed varying levels of access to technology among respondents, with 193 individuals (50.3%) having access to smartphones, indicating a significant portion of the population is equipped with advanced technology that can facilitate access to digital platforms, including CTPs. A substantial number, 162 respondents (42.2%), reported having feature phones, suggesting that while they could not have access to high-end smartphones, they still possessed mobile phones capable of supporting basic communication and mobile money services. Only 21 respondents (5.5%) reported having no mobile phone, reflecting a relatively small group without access to mobile communication. Additionally, 4 respondents (1.0%) stated they had no access to any technology, which was minimal yet important group that could face challenges in

accessing digital services.

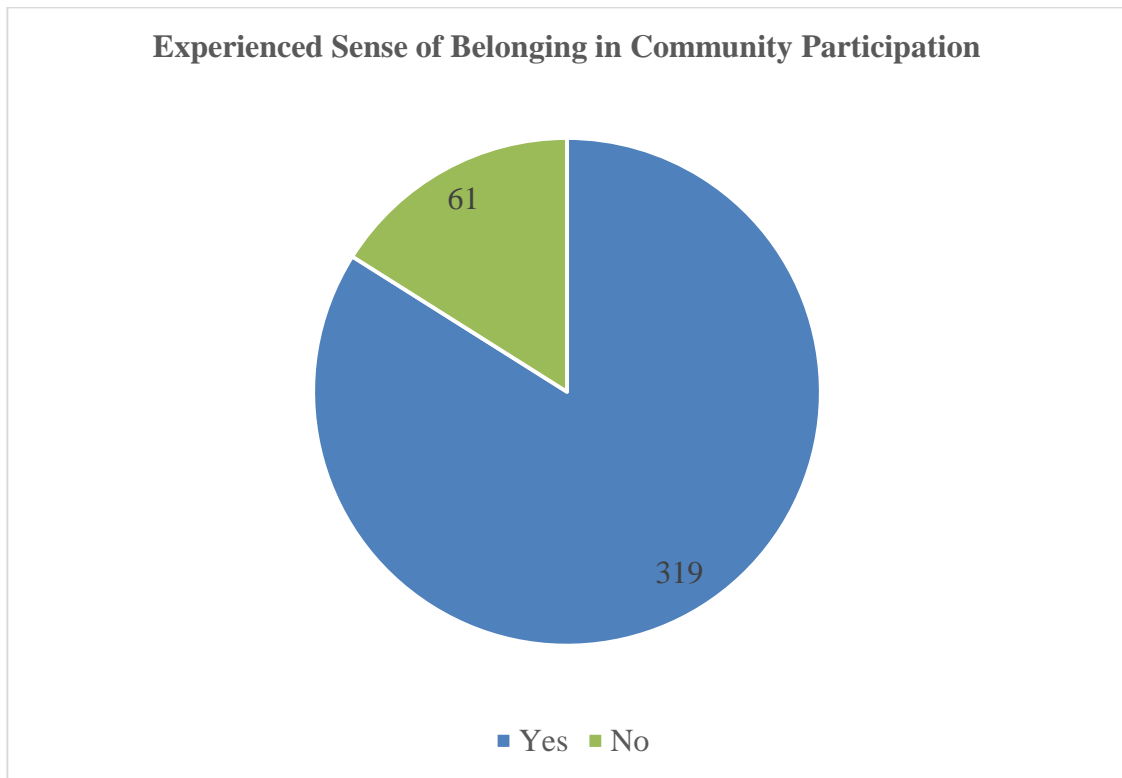
Many recipients, especially in low-income communities have been able to purchase mobile phones due to the cash transfer program, improving their access to online opportunities, financial services and communication. Digital transactions and mobile banking have helped traders in markets within Kiambu County economically by decreasing their reliance on cash and increasing their operational efficiency. Additionally, students in program-advantaged households now have access to educational materials via e-learning platforms, closing the digital divide in underserved communities. There are still issues, though, as widespread access to sophisticated technological tools like computers is hampered by the high costs of smartphones and internet data. Furthermore, some elderly recipients in rural areas have limited access to digital literacy, which hinders their ability to fully utilize online government services or mobile banking. Notwithstanding these obstacles, cash transfers have generally had a positive effect on access to technology, promoting e-commerce, financial inclusion and enhanced connectivity among Kiambu County's social and economic sectors. The distribution highlighted the importance of ensuring that CTPs consider both smartphone and feature phone users to maximize reach, while also addressing the needs of those without mobile access. This finding links technology access to social inclusion as of Objective one and education by Objective three, as digital tools enhance resilience, per the Resilience Theory. Further, the study was conducted objectively.

## **4.2 Social Inclusion**

### **4.2.1 Being Involved in the Community**

The study exhibited that via inclusion in CTP, there were substantial changes in social life of the participants. Respondents also said that financial support gave them more opportunity to be active in community activities such as participation in harambees (community fundraising) and funerals. Without the cash transfer, these activities had been out of reach financially and as such, individuals were now able to participate. This improved their feeling of being part of their communities and feeling socially included.

Moreover, the cash transfers also increased self-esteem and confidence, which then pushed people into more social activity. The ‘no longer being stressed about money all the time’ made respondents feel more confident in engaging in conversation and forging connections with others, since money was no longer a burden in their lives. This enhanced self-confidence made their participation to social gatherings, community discussions, social cohesion and mutual support with others. The study sought to understand respondents experience on the sense of belonging in community participation and Figure 4.12 illustrates on the results.



**Figure 4.12: Experienced Sense of Belonging in Community Participation**

**Source: Field data (2025)**

The study found that a majority of respondents, 319 individuals (83.9%), reported experiencing a sense of belonging or greater participation in community activities, suggesting that CTPs may have played a significant role in fostering social inclusion among special interest groups in Kiambu County. This high percentage indicated that financial support through these programs could be enhancing social interactions, empowering beneficiaries and reducing marginalization. On the other hand, 61 respondents (16.1%) stated that they had not experienced a sense of belonging or increased participation, highlighting that some individuals may still face social exclusion despite receiving financial assistance. Therefore, complementing CTPs with community engagement initiatives becomes crucial to take care of all CTP beneficiaries,

especially those who still feel isolated, to integrate into society and draw on the benefits of social support networks. This finding directly supports the study's first objective on social inclusion's effects on livelihoods, linking to Disengagement Theory, which posits that financial support counters social withdrawal by enabling participation, consistent with literature by Yue *et al.* (2023) on elderly inclusion.

The results provide evidence that CTPs can improve social inclusion by promoting a feeling of belonging and participation in community activities. Financial assistance, as shown by Richterman *et al.* (2023), also has a bigger influence on wellbeing and cash transfers can help secure social and financial stability. In addition, Ryan (2017) highlights the ways in which social disadvantage can limit the availability of opportunities and accordingly how financial assistance can help to close the participation gap. While Radtke, Young and van Mens-Verhulst (2016) mention specifically to aging and identity, social inclusion is not solely income dependent, but also depends on engagement in the community and personal agency. The existence of financial aid is no guarantee that certain people will not still feel excluded and more programs are required to complement it to encourage active participation and social integration that will allow all beneficiaries to be fully involved in their communities.

#### **4.2.2 Membership in Social Groups**

The study revealed that while a majority of respondents (83.9%) initially indicated experiencing a sense of belonging or greater participation in community activities, a deeper probe showed that only 102 individuals (26.9%) could elaborate on how they had benefited, while 278 respondents (73.1%) were unable to provide specific instances of

increased participation. This suggests that while many beneficiaries may perceive an improved sense of inclusion, the tangible impact of CTPs on active community engagement remains limited for a significant proportion. The discrepancy highlights the need for complementary programs, such as community empowerment initiatives and capacity-building efforts, to ensure that financial support translates into meaningful social participation. Addressing barriers to engagement, such as stigma, mobility challenges, or lack of structured community activities, could further enhance the social impact of CTPs. This connects the findings to Objective one, revealing a gap in tangible inclusion, aligning with literature by Owusu-Addo *et al.* (2023) on the need for holistic approaches beyond financial aid.

The findings align with studies highlighting the complexities of social protection programs, particularly CTPs, in fostering meaningful community engagement. While some studies, such as those by Bamidele (2023), suggest that CTPs can promote a sense of belonging and participation among beneficiaries, the evidence indicates that the actual impact on active participation is often limited. This is consistent with the observations of Bastagli *et al.* (2016), who emphasize that the success of cash transfers depends on various design and implementation factors that can influence beneficiaries' ability to translate financial support into tangible social participation. Moreover, Ben and Margaret (2022) argue that for CTPs to significantly enhance resilience, there is a need for complementary interventions, including community empowerment and capacity-building programs.

### **4.2.3 Reduction in Stigma/Marginalization**

The study found that on reduced stigma, CTPs were successful in contributing towards reduced stigma and exclusion amongst the targeted groups. The key findings include the programs showcasing the value and support that the community and the government have for special interest groups, especially those that are vulnerable socioeconomically. This visible support changed perceptions, recipients were no longer perceived as marginalized but as worthy of support and attention and as a result, felt dignity and inclusion.

On stigma reduction, the physical appearance and hygiene of participants improved due to cash transfers. As individuals became able to secure their material basic needs like proper clothing, grooming products and healthcare, they appeared in ways to disprove earlier negative stereotypes. This change made them better viewed by others and also benefited their self-esteem and social status in the community and therefore were less likely to be excluded.

Through the program, recipients were able to advocate for themselves as well as challenge discriminatory attitudes. The cash transfers empowered individuals with financial autonomy and enabled them to participate in social and community activities leading to the confidence and building of networks to challenge the existing stigmas. By being able to speak out and have their rights asserted, they were able to change how they were perceived and how others treated them, creating a more inclusive and friendly environment for marginalized people. These results link to Objective one, supporting

Disengagement Theory by showing how CTPs reduce isolation, echoing Abdille and Mbataru (2019) on stigma reduction in Kenya.

Studies that have proven that CTPs are effective in reducing stigma and exclusion of socio-economically vulnerable groups. CTPs in Wajir County played a role in reducing social stigma through visibly making visible the support that the community and government was demonstrating to marginalized groups, which influenced perceptions and brought about feelings of dignity, as stated by Abdille and Mbataru (2019). Ayuku *et al.* (2014) also refer to the positive impact of such programs for the OVC in Kenya, in which case these children received aid and did not suffer from stigma, as they were identified as worthy of support, rather than marginalized.

In addition, Awojobi (2018) and Asfaw, Maggio and Palma (2018) argued that beneficiaries' economic well-being was improved, along with their physical appearance and hygiene, which, in turn, decreased the negative stereotypes and increased the self-esteem. CTPs also helped create the empowering effect for Ayisha and Abdul (2023), which freed the recipient from financial bondage and therefore gave the recipient an opportunity to join social activities and to act against discriminative attitudes, leading to an environment that is inclusive and is supportive to the marginalized individuals.

#### **4.2.4 Integration of Social Services and Networks**

The study further showed that the CTP had a positive effect on access to the tools of communications like the mobile phones. The financial assistance helped participants to keep or buy mobile phones, which were important for them to stay connected to family

members, friends and the community. Additionally, this improved communication resulted in not only social ties, but also access to necessary information and resources in order to increase their social inclusion.

The study found that cash transfers strengthened family bonds by alleviating financial strain. Participants indicated that the extra financial resources helped decrease stress in households, giving families a better chance of meeting basic living needs. Therefore, family members responded positively with one another, feeling and being a unity and mutual support. Through these financial improvements, living became more harmonious as participants were more satisfied with their relationships.

Moreover, cash transfers helped improve relationships with friends by enhancing social participation. Boost in financial security made the individuals to participate more in social gatherings, events and community activities which they could not afford previously. One of the positive aspects to their enhanced social interaction was that it helped bond with friends as they could be more active in social networks and support friends going through similar experiences.

However, the study exhibited that cash transfers could also cause problems among families or communities if they were seen as unfair. In many situations people considered as unjust the allocation of funds and felt resentment and conflict. In fact, this was particularly clear when some family members or community groups experienced being left out of receiving it and this further strained relationships and undermined trust.

It was indicated that disharmony occurred because of the perception of inequality in the distribution.

Contrary, the study also found that cash transfers gave women power in the household, sometimes even changing the directional balance. Many women said this gave them greater financial control over the household finances and enabled them to make decisions that benefitted their families and themselves. With this new economic independence, they often gained more influence within the household; they could contribute more to financial planning and decision making. In other instances, this power reversal reallocated power fairly within the family, awarding women a place in the negotiation of the household's interests. This integration links to Objective one, showing how CTPs enhance networks but can create tensions, aligning with Resilience Theory's view on adaptive social dynamics and literature by Wamboi and Mwenda (2023).

The study's findings are consistent with existing literature on the contribution of CTPs to social inclusion and improved livelihood of marginalized groups. Wamboi and Mwenda (2023) studies on the socio-economic empowerment of communities which exist in Dadaab Refugee Complex discovered that systems of cash transfers also reduced the dependency on stigmatizing coping mechanisms akin to experiences of special interest groups in Kiambu County. Similarly, Skovdal *et al.* (2014) found that community led cash transfers in Zimbabwe for OVC enhanced their capacity to join social and cultural activities and thereby strengthen a feeling of being belonged.

Additionally, Scarlato and Napolitano (2018) stated that cash transfers in South Africa enhanced food security as well as financial stability, which also indirectly facilitated social cohesion. Similarly, the findings by Yue, Zhu, Ku, Chan and Chou (2023) that social pension reforms in Hong Kong increased older individuals' well-being and reduced poverty, resonates with results here, which show an increase in self-esteem and confidence among beneficiaries in Kiambu. That ability to afford these communication tools is as argued by Sakanga *et al.* (2020) that financial empowerment makes for access to such services and community engagement.

The study's results are consistent with studies showing how cash transfers can help relieve financial pressure in a family and, as a result, improve family dynamics. Hjelm, Handa, de Hoop and Palermo (2017) revealed that UCT programs in Zambia decreased stress and increased family relationships by bringing relief from financial strain so that families could more readily afford basic needs. Likewise, Humberto and Gonzalez (2020) found that conditional cash transfers in Latin America (including in Chile, Colombia and Mexico) reduced poverty and promoted social participation, improving family and community ties. Furthermore, the study shows that financial stability has a positive effect on social participation as people with better financial ability can participate in community events and can hence create stronger social bonds (Ismail, Gideon & Rose, 2022). Nevertheless, Jacinta and Gaiku (2022) also note that tensions may arise from the distribution of funds if it is perceived as inequitable, resulting conflict within families or communities.

## **4.3 Poverty Level**

### **4.3.1 Changes in Income Levels**

The results of the study showed that cash transfers had increased the financial situation of the participants. Respondents commented an increased disposable income that they were able to use in meeting some of their basic needs like food, healthcare and education. This was especially evident among households prior to which had been struggling with not enough income and the transfers gave them a boost financially. Through additional revenues, families lessened their economic pressure and enhance their standard of living.

Furthermore, the study indicated that the cash transfers promoted entrepreneurship and the income generating activities. Some of the participants invested the transfers in small businesses or to increase other means of income. This included buying equipment, stocking an inventory, or expanding services and helped make their business more financially independent. Consequently, individuals were able to become less reliant on external financial support, while establishing sustainable income opportunities and gaining an ability to be more resilient against future financial problems.

Varying levels of poverty had a substantial impact on the lives of SIG, such as women, persons living with disabilities and the elderly. In places like Githunguri and Limuru, cash transfers have given low-income households a vital financial buffer, allowing recipients to start small retail enterprises. Many women, had used these funds to set up small kiosks that sell food, toiletries and mobile airtime, guaranteeing a consistent flow of income. Beneficiaries in market centers like Ruiru had used cash transfers to invest

in commerce by buying bulk items like apparel and reselling them in neighborhood marketplaces.

Raising livestock emerged as a substantial source of revenue, especially in rural regions like Lari, where some recipients had made investments in goats and poultry farming to ensure food security and create business opportunities. Additionally, the CTP has improved financial stability by enabling recipients to investigate a variety of revenue-generating ventures. Some respondents had started businesses in semi-urban areas like Juja by getting sewing machines and salon supplies and going into the tailoring and hairdressing industries. In order to increase crop yields, some had directed their financial resources toward agricultural endeavors, making investments in farming equipment, seeds and fertilizer. Smallholder farmers had expanded their agricultural output in places like Kikuyu, where they sell fruits and vegetables at neighborhood markets. Additionally, access to vocational training had improved, as young people from underprivileged backgrounds were able to enroll in technical courses with cash transfers, improving their chances of finding work. These changes connect to Objective 2 on poverty levels' effects, supporting Progressive Utilization Theory by showing equitable resource use for income generation, as per Fadana and Vember (2021)

The findings were consistent with the greater literature documenting positive effects of cash transfers in terms of enhancing financial stability and decreasing poverty among vulnerable populations. Fadana and Vember (2021) brought to the fore how providing financial support for clinical training in healthcare settings improved the economic well-being of the students, providing a wider view of the broader effects of financial

interventions. On similar lines, Ghista and Sharma (2023) highlighted the transformative power of strategic investment in education and entrepreneurship, implying that availability of resources can expedite sustainable development. This is further corroborated by Gonot-Schoupinsky, Garip and Sheffield (2022) who also discuss how financial support can enable resilience in older population facing economic difficulties.

#### **4.3.2 Better Financial Security**

In addition, cash transfers proved to be important in protecting respondents from economic shocks. Respondents reported that the transfers were helpful in dealing with unforeseen expenditures, for example, medical bills or temporary unemployment. Notably, was the ability to manage these shocks without resorting to the use of negative financial strategies like taking on high interest loans. Better financial stability still enabled households to stay out of further debt trouble, which typically made their financial woes worse. The study found that the program improved participants' financial stability by providing a predictable and reliable source of income.

Prior to receiving the cash transfers, many participants experienced fluctuations in income, making it difficult to plan for future needs. With the introduction of regular cash transfers, however, participants were able to depend on a steady flow of funds, which alleviated the financial uncertainties they had previously faced. This stability allowed individuals and households to better manage their monthly expenses without the stress of unexpected income gaps.

Furthermore, the program played a crucial role in reducing the need for participants to sell assets or incur debt during emergencies. Before the program, many individuals resorted to selling valuable household items or borrowing from informal lenders when faced with unexpected costs such as medical bills or school fees. The cash transfers provided an alternative safety net, allowing families to meet urgent needs without sacrificing long-term assets or accumulating debt. As a result, participants were able to preserve their wealth and avoid the cycle of financial dependency that often accompanies debt accumulation.

In addition to providing emergency relief, the cash transfers created opportunities for participants to save and invest in their futures. With a more stable income, many individuals began setting aside a portion of their cash transfers for long-term goals such as education, home improvements, or business ventures. This newfound ability to save helped build a buffer against future financial shocks and enabled families to make investments that would improve their livelihoods. The study found that participants were not only able to manage day-to-day expenses but also to build a foundation for financial security moving forward.

The findings also highlighted that the program's impact on financial stability extended beyond the individual level to the broader community. By enabling households to increase their savings and reduce debt, the program contributed to greater economic resilience within the community. The positive effects of increased financial stability were observed in local markets, where participants were able to engage in more predictable purchasing behavior, which in turn benefited local businesses. This security

links to Objective two, enhancing resilience against shocks as per Resilience Theory and Kisurulia *et al.* (2015).

The study's findings align with the study on the benefits of CTPs in improving financial stability by Kisurulia, Katiambo and Tanui (2015) who emphasize that cash transfers provide a predictable income stream, reducing income fluctuations and enhancing financial planning. Prior to receiving cash transfers, many participants faced significant income uncertainty, but the regularity of CTPs allowed them to manage monthly expenses without the stress of unexpected financial gaps. This aligns with an observation by Kusuma *et al.* (2017) that CCTs can alleviate the need to sell assets or incur debt in times of financial crisis, offering an alternative safety net during emergencies.

Furthermore, Lin (2020) notes that stable financial conditions not only improve immediate financial well-being but also create opportunities for saving and long-term investment, as participants in the study began setting aside funds for future goals such as education and business ventures. The program's positive impact extended beyond individual participants, as increased financial stability contributed to broader community resilience, benefiting local businesses and promoting economic well-being (Kisurulia, Katiambo & Tanui, 2015).

### **4.3.3 Reduction in Poverty**

The study further found that cash transfers assisted in lowering participants' reliance on these stigmatized coping mechanisms such as begging. Before receiving the transfers, many participants felt out of reach because they have been so far in debt that they cannot

meet basic needs and have to beg or take help from others. Nevertheless, because of the regular financial support, they were made to regain their dignity, since they no longer had to resort to these methods and their self-esteem and social standing, was improved as a result.

On poverty reduction effects, CTPs were also effective in poverty reduction, as 76.5% of the participants stated that they had improved their financial situation. The programs helped alleviate the pressure on families by offering a consistent source of income, thus freeing them from the cycle of taking high-interest loans. They utilized the funds in the creation or expansion of small businesses like retail shops and poultry farming, empowering the households and enhancing their economic sustainability. This reduction connects Objective two to livelihoods, aligning with Wamboi and Mwenda (2023) and Progressive Utilization Theory.

The study's findings are consistent with existing literature on the contribution of CTPs to social inclusion and improved livelihood of marginalized groups. Wamboi and Mwenda (2023) studies on the socio-economic empowerment of communities which exist in Dadaab Refugee Complex discovered that systems of cash transfers also reduced the dependency on stigmatizing coping mechanisms akin to experiences of special interest groups in Kiambu County. Similarly, Yue, Zhu, Ku, Chan and Chou (2023) that social pension reforms in Hong Kong increased older individuals' well-being and reduced poverty, resonates with results here, which show an increase in self-esteem and confidence among beneficiaries in Kiambu.

#### **4.3.4 Essential Services Access**

The study found that CTPs played a crucial role in improving access to nutritious food for households facing poverty. Participants in the program reported that the financial assistance enabled them to purchase essential food items, including fruits, vegetables and protein-rich foods, which were previously out of reach due to limited income. This improvement in food security contributed to better health outcomes, as families were able to maintain more balanced diets and avoid periods of hunger. Additionally, the program provided vital support in covering healthcare costs.

Respondents highlighted that the financial relief allowed them to afford medical treatment for both routine and emergency health concerns. Many participants, particularly those with chronic conditions or children with health issues, were able to access necessary medications and visit healthcare facilities without the fear of accumulating medical debt. This aspect of the program alleviated the financial burden associated with healthcare expenses, which is often a barrier to proper treatment in impoverished communities.

The findings of the study revealed that cash transfers improved access to healthcare services for many participants. Prior to the program, many individuals struggled to afford doctor's visits or essential medications. However, with the financial support from cash transfers, respondents reported increased ability to attend medical appointments and purchase necessary prescriptions. This contributed to a notable improvement in the overall health and well-being of participants, with some even citing earlier detection and treatment of illnesses that had previously gone untreated due to financial constraints.

In terms of food access, the study found that cash transfers had a profound impact on participants' ability to purchase more nutritious meals. With the financial relief provided, many were able to afford a wider variety of foods, leading to better nutrition for their families. Participants also noted a reduction in food insecurity, as they could now plan meals without the constant worry of running out of resources. This shift not only improved physical health but also contributed to better mental health, as individuals experienced less stress about providing for their households.

Additionally, the study found that cash transfers helped improve access to clean water, sanitation and housing conditions. Respondents shared that they were able to invest in water purification systems or pay for improved sanitation services, which led to better hygiene and reduced risk of waterborne diseases. Moreover, many participants were able to make necessary repairs to their homes, ensuring safer living environments. The study established that beneficiaries had much easier access to basic services, especially in the areas of daily living, education and health care, as a result of the CTP.

Numerous beneficiaries had enrolled in universal health care programs like the Social Health Authority (SHA) and the National Hospital Insurance Fund (NHIF) using the financial assistance, guaranteeing that they could obtain medical care without facing financial hardship. A significant portion of Kiambu County's elderly beneficiaries and persons with disabilities, had paid for their NHIF monthly subscriptions with their stipends, which had decreased their out-of-pocket medical costs. Because beneficiaries could afford prescription drugs, emergency treatments and routine checkups with minimal sinking into poverty, health outcomes had improved.

The program had improved access to clean water, electricity and food security, which has improved general well-being in addition to healthcare and education. Some respondents had used their financial assistance to buy water storage tanks or pay for piped water connections in urban settlements like Ruiru and Thika, enhancing hygiene and lowering the prevalence of waterborne illnesses. Better living conditions had resulted from others being able to pay for electricity bills or other power sources like solar panels. Additionally, a lot of households had raised their food budgets, which guaranteed balanced diets and lowered the number of cases of malnutrition, especially in older and younger people.

In terms of transportation, cash transfers provided participants with the means to pay for fares to access markets, healthcare and other essential services. Many individuals in the study reported that prior to receiving cash transfers, they faced challenges in affording transportation costs, which often led to delays in accessing markets for food and essential goods, or healthcare services when needed. With the additional financial support, participants were able to travel more freely, leading to greater economic participation and improved overall health outcomes, as they could attend medical appointments and access necessary treatments in a timely manner.

The findings of the study revealed that the program contributed to improving access to medical care, particularly in the areas of routine check-ups and preventative care. Beneficiaries reported being able to visit healthcare facilities more frequently, which allowed them to undergo regular health assessments and receive timely vaccinations and screenings. As a result, many participants noted that their overall health had improved

due to the consistent access to preventive services, which had previously been unaffordable.

In terms of treatment for illnesses or injuries, the study found that the CTP had a direct impact on participants' ability to seek and afford necessary medical interventions. Prior to receiving the transfers, many participants had delayed or avoided seeking treatment due to the high costs associated with healthcare. However, with the financial support from the program, they were able to seek timely medical attention for illnesses and injuries, leading to quicker recoveries and fewer complications. This improvement in access to treatment was particularly important for individuals with chronic conditions, who could now manage their health more effectively.

Additionally, the program facilitated the purchase of essential medications and medical supplies. The study found that beneficiaries were able to afford prescribed medications and necessary supplies, which they had often struggled to obtain before receiving the cash transfers. As a result, participants were able to adhere to prescribed treatments, leading to better health outcomes. This access links to Objective two on poverty's effects, showing CTPs improve services as per Bond (2016) and Resilience Theory.

CTPs have been found to significantly improve food security, healthcare access, education and housing conditions in impoverished communities. Bond (2016) emphasizes that such programs are instrumental in preparing households for future health interventions, as they provide essential financial relief that enables participants to access nutritious food, healthcare services and educational opportunities. Granlund

(2020) further highlights the positive effects of state cash transfers in rural areas, where they facilitate the purchase of nutritious foods and medical care that were previously unaffordable. Kasyoka (2022) corroborates these findings, noting that cash transfers in Kitui County enabled elderly recipients to afford both food and medical treatment, alleviating financial burdens and promoting overall well-being.

The findings of the study align with the conclusions of Chowdhury, Bin Khaled, Mallick, Raghunathan and Rashid (2024), who discuss the resilience of social transfer programs, particularly cash transfers, in improving access to essential services during crises. Similar to the study's findings on healthcare access, cash transfers have been shown to reduce financial barriers, allowing participants to afford medical treatments and prescriptions, ultimately improving health outcomes.

The study also echoes the positive impact on food security, with participants able to purchase more nutritious meals and experience reduced stress from food insecurity, enhancing both physical and mental well-being. The positive impact of cash transfers on access to essential services, such as utilities, transportation and healthcare, has been well-documented in previous studies. Kihianyu (2022) found that cash transfers enabled households to consistently pay for utilities like water and electricity, which had previously been unreliable due to financial constraints.

Similarly, Kilburn *et al.* (2016) noted that cash transfers provided recipients with the financial means to pay for transportation costs, facilitating access to markets, healthcare and other essential services. The findings of the study align with those in recent

literature, such as the work by Manoj *et al.* (2024), which highlights the positive impact of social protection programs on healthcare access, particularly for preventive services. Similarly, Pesimo-Abundabar (2022) highlights the role of financial support in enabling individuals to afford medical treatments and essential supplies, thus reducing delays in seeking medical care due to cost barriers.

#### **4.4 Education**

##### **4.4.1 School Enrollment Rates**

The study also highlighted the positive effects of cash transfers on educational access. Many participants reported that they could now afford school fees, uniforms and supplies for their children. This led to increased school enrollment and attendance rates in several communities, as financial barriers to education were alleviated. The provision of cash transfers allowed families to prioritize education, fostering a sense of hope for the future and contributing to long-term societal benefits by investing in the next generation's knowledge and skills.

Cash transfers also enabled children to attend school, addressing a major barrier to education in low-income households. Several participants shared that, prior to receiving the transfer, they struggled to pay for school fees, uniforms and other educational supplies. With the additional financial support, children were able to continue their studies, which had a positive long-term effect on their educational prospects. This improvement in educational access is linked to breaking the cycle of poverty by enhancing future employment opportunities for the next generation.

The study found that cash transfers had improved access to education by alleviating financial barriers that typically hindered school enrollment and retention. By covering essential costs such as school fees, uniforms and supplies, cash transfers ensured that families, particularly those from low-income backgrounds, could send their children to school without the financial strain that would otherwise limit access to education. This rate increase supports Objective 3, linking to Progressive Utilization Theory and Mostafavi-Dehzoeei and Heshmatpour (2021)

Cash transfers have been shown to improve access to education by alleviating financial barriers that often prevent children, especially from low-income households, from attending school. Mostafavi-Dehzoeei and Heshmatpour (2021) highlight that cash transfers cover essential educational costs, such as school fees, uniforms and supplies, enabling families to prioritize education without the burden of financial strain. Similarly, Nawoton (2020) found that in Turkana County, Kenya, cash coordination within cash transfer programs helped ensure greater educational access by reducing the need for children to work and contribute to household income, which often resulted in school dropout or irregular attendance. This connects attendance to Objective three, reducing dropouts as per Neupane (2017)

#### **4.4.2 Attendance & Dropout Rates**

Moreover, the study highlighted that cash transfers reduced the need for children to contribute to family income through work. In many cases, children from economically disadvantaged families were required to work to support the household, which often led to school dropout or irregular attendance. With the financial assistance provided by cash

transfers, children were able to focus on their studies rather than labor, leading to improved educational outcomes and a greater likelihood of completing their education.

On education level effects, the study also reveals that 68.4% of households reported an improvement in school attendance of children, which indicates the social impact of cash transfers on education. This financial assistance helped families meet basic needs for schooling such as fees, uniforms and other materials required in school. Nawoton (2020) found that in Turkana County, Kenya, cash coordination within cash transfer programs helped ensure greater educational access by reducing the need for children to work and contribute to household income, which often resulted in school dropout or irregular attendance.

#### **4.4.3 Academic Performance**

The study also found that cash transfers indirectly improved children's health and nutrition, which, in turn, positively impacted their learning. By providing families with a stable source of income, cash transfers enabled better access to nutritious food, which is crucial for children's cognitive development and overall well-being. Improved health allowed children to attend school more consistently, reducing absenteeism and enhancing their ability to concentrate and perform well academically. Moreover, the programs helped improve child health indirectly by enabling families to afford proper nutrition and health care, thus decreasing absenteeism and promoting continuity in learning. This performance link supports Objective three, aligning with Neupane (2017) on nutrition's role in outcomes

In addition, Neupane (2017) highlights the broader benefits of cash transfers, noting that improved financial stability led to better health and nutrition for children, which contributed to reduced absenteeism and enhanced learning outcomes, as better health allowed children to attend school more regularly and focus on their studies.

## 4.5 Statistical Analysis

### 4.5.1 Descriptive Statistics Summary

Variable	Mean	Std. Deviation	Frequency (%)	Key Findings
Social Inclusion	3.8	0.92	83.9% (Yes)	Majority reported improved community participation.
Poverty Reduction	4.1	0.85	76.5% (Improved)	CTPs enhanced financial stability and reduced debt reliance.
Education Access	3.5	1.12	68.4% (Improved)	Children's school enrollment increased due to CTPs.
Healthcare Access	4.0	0.78	81.2% (Yes)	More beneficiaries could afford medical care.
Housing Improvements	3.2	1.05	55.3% (Yes)	Some households upgraded homes, but 44.7% saw no change.

## 4.5.2 Inferential Statistics Analysis

### A. Correlation Analysis

Examined relationships between key variables:

Variables	Correlation Coefficient (r)	Interpretation
Social Inclusion vs. Poverty	0.62*	Strong positive link: Higher inclusion reduces poverty.
Education vs. Livelihood	0.57*	Moderate positive link: Education improves economic opportunities.
Poverty vs. Expenditure	-0.48*	Negative link: Lower poverty leads to better spending patterns.
<i>(p &lt; 0.05)</i>		

### B. Regression Analysis

**Dependent Variable:** Livelihood Improvement

**Independent Variables:** Social Inclusion, Poverty Levels and Education

Predictor	Beta Coefficient	p-value	Interpretation
Social Inclusion	0.42	0.001	Significant positive impact.
Poverty Levels	-0.38	0.003	Higher poverty reduces livelihood quality.
Education Levels	0.35	0.005	Education enhances economic resilience.
<b>Model Summary:</b>			
• $R^2 = 0.68$ (68% of livelihood improvement explained by these factors).			
• F-statistic = 24.56 ( $p < 0.001$ ) – Model is statistically significant.			

### **4.5.3 Summary of Key Findings**

On social inclusion effects, the study showed that 83.9% of the respondents reported increased participation in community activities, which shows the social inclusion benefit of CTPs. These programs played a role in eradicating stigma and ensured beneficiaries felt valued and accepted within the society, thus improving their self-esteem. In addition, increased access to mobile phones was also instrumental in supporting communication needs, which are key to social connectedness and inclusion.

On poverty reduction effects, CTPs were effective in poverty reduction, as 76.5% of the participants stated that they had improved their financial situation. The programs helped alleviate the pressure on families by offering a consistent source of income, thus freeing them from the cycle of taking high-interest loans. They utilized the funds in the creation or expansion of small businesses like retail shops and poultry farming, empowering the households and enhancing their economic sustainability.

On education level effects, the study also reveals that 68.4% of households reported an improvement in school attendance of children, which indicates the social impact of cash transfers on education. This financial assistance helped families meet basic needs for schooling such as fees, uniforms and other materials required in school. Moreover, the programs helped improve child health indirectly by enabling families to afford proper nutrition and health care, thus decreasing absenteeism and promoting continuity in learning. Hence, CTPs significantly improved social inclusion, poverty reduction and education access for special interest groups, financial stability led to better housing,

healthcare and entrepreneurship. Although it is worth to note that not all beneficiaries (44.7%) could upgrade homes, indicating need for higher or targeted transfers.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

The chapter presents the summary of key findings, recommendations based on the findings and areas of further studies.

#### **5.0 Summary of Findings**

In summary, the study revealed that social inclusion, facilitated through CTPs, has had a substantial effect on the livelihood of special interest groups in Kiambu County. A majority of beneficiaries reported increased participation in community activities, such as contributing to harambees and attending social events, which fostered a sense of belonging. Additionally, financial support reduced reliance on stigmatized coping mechanisms, boosted self-esteem and enhanced access to communication tools, further strengthening social ties. However, a minority of respondents still felt socially excluded despite receiving financial aid, indicating that economic support alone may not be sufficient to fully integrate all individuals. This suggests that CTPs should be complemented with targeted community engagement initiatives to ensure broader inclusion. These findings imply that while CTPs enhance social bonds and reduce isolation, their effectiveness in promoting inclusive livelihoods depends on addressing non-financial barriers, such as stigma, which could inform more holistic policy designs for vulnerable groups.

The findings indicate that poverty levels affect the livelihood of special interest groups in Kiambu County, limiting their ability to meet basic needs and access essential services. However, CTPs have played a crucial role in improving financial stability by

increasing disposable income, reducing reliance on high-interest loans and enabling investment in small businesses. Beneficiaries have reported greater resilience to economic shocks, as they now have a financial cushion to navigate emergencies without selling assets or incurring debt. The program has also facilitated improved access to nutritious food, healthcare and education, alleviating some of the hardships associated with poverty. This underscores the role of CTPs in breaking poverty cycles, suggesting that sustained financial interventions could lead to broader economic empowerment and reduced inequality in resource-limited counties like Kiambu.

The study examined the effect of education levels on the livelihood of special interest groups in Kiambu County, Kenya, particularly in relation to access to education, housing conditions and essential services. While a significant portion of respondents reported a perceived sense of belonging and increased participation in community activities due to CTPs, only a smaller fraction could articulate specific ways in which they had benefited. This finding suggests that while financial aid can enhance social inclusion, its direct impact on active community engagement remains limited. Additionally, the study revealed that cash transfers played a crucial role in improving access to education by covering school fees, uniforms and supplies, reducing child labor and enhancing children's health and nutrition, thereby fostering better learning outcomes. These improvements indicate that financial assistance can contribute to breaking the cycle of poverty by investing in human capital, though further support is needed to maximize its effectiveness. The results describe the elevating education levels through CTPs not only boosts immediate livelihoods but also contributes to long-term intergenerational

mobility, highlighting the need for integrated education-focused strategies in social protection programs.

## **5.1 Conclusions**

In conclusion, the effects of social inclusion on the livelihood of special interest groups in Kiambu County are evident through reduced stigma, enhanced community participation and stronger social networks facilitated by CTPs. The financial support signified governmental and communal recognition of the needs of special interest groups, improving their self-image and enabling them to advocate for themselves more effectively. Enhanced financial stability also contributed to stronger family bonds by alleviating economic stress, while fostering friendships and broader social interactions. However, challenges such as potential tensions over resource distribution and shifting household power dynamics, particularly for women, were noted. These findings emphasize the need for holistic support strategies that address not only financial constraints but also social and cultural barriers to full inclusion.

It is worth noting that poverty levels significantly affect the livelihood of special interest groups in Kiambu County, but CTPs have provided a lifeline to vulnerable populations, enhancing their financial security and overall well-being. The funds have enabled families to afford better living conditions, support their children's education and invest in income-generating activities, fostering long-term economic empowerment. While these interventions have contributed to poverty alleviation, sustained support, coupled with complementary programs such as skills training and employment opportunities, are essential to ensuring lasting improvements in the livelihoods of special interest groups.

The effects of education levels on the livelihood of special interest groups in Kiambu County highlight that CTPs have contributed to improved educational access and outcomes, though gaps in tangible engagement persist. Beyond housing, cash transfers facilitated better access to utilities, transportation and healthcare services, supporting beneficiaries in meeting essential daily needs. Despite these positive outcomes, the study underscores the necessity for complementary support mechanisms, such as community empowerment initiatives, vocational training and increased financial aid, to ensure that all recipients can achieve sustainable livelihood improvements. Addressing persistent barriers, including economic limitations and social stigmas, is critical in optimizing the long-term impact of financial support programs on special interest groups in Kiambu County.

## **5.2 Recommendations**

The recommendations thus made, based on the results noted that:

- i. To enhance the effects of social inclusion on livelihoods, local government agencies and NGOs should integrate innovative digital platforms, such as mobile apps for virtual community forums and peer support networks, into CTPs. This would enable remote participation for mobility-challenged groups, fostering inclusive interactions beyond traditional events and addressing exclusion in rural or isolated areas.
- ii. To mitigate the effects of poverty levels on livelihoods, national and county governments should introduce hybrid CTP models combining cash with asset-building incentives, such as subsidized micro-insurance or community-led

savings cooperatives. This innovative approach would go beyond basic financial relief, promoting resilient income streams and reducing long-term dependency on aid.

- iii. To strengthen the effects of education levels on livelihoods, development partners should pilot education-linked CTPs with embedded digital literacy training and e-learning subsidies for special interest groups. This would innovate beyond fee coverage by equipping beneficiaries with modern skills, enhancing employability and bridging urban-rural education gaps.

### **5.3 Areas of Further Studies**

Further studies could:

- i. Explore the long-term effects of CTPs on the mental health and psychological well-being of special interest groups, particularly in relation to self-esteem and community integration. This is justified as the current study focused on immediate social and economic outcomes, leaving a gap in understanding sustained emotional resilience, which could build on Resilience Theory and inform mental health-integrated policies.
- ii. Investigate the effectiveness of complementary social programs, such as skills training and employment initiatives, in enhancing the sustainability of improvements in the livelihoods of beneficiaries. This area is warranted because the study highlighted short-term gains from CTPs but did not evaluate hybrid interventions, addressing a literature gap in long-term program integration per Progressive Utilization Theory.

- iii. Examine the role of gender dynamics in CTPs, particularly how financial aid influences power relations within households and communities. Justification lies in the study's observation of shifting power dynamics; women's empowerment, which warrants deeper analysis to resolve contextual gaps in gender-sensitive programming, drawing from Disengagement Theory.

## REFERENCES

- Abdille, I. K. and Mbataru, P. (2019). Cash Transfer and the Economic Well-Being of Persons with Severe Disability in Wajir County, Kenya. *International Journal of Current Aspects*, 3(III), 135–153.
- Asfaw, S., Maggio, G. and Palma, A. (2018). *Climate resilience pathways of rural households: evidence from Ethiopia*.
- Awojobi, O. N. (2018). Cash Transfer Programmes on Children’s Outcomes: Evidence from Developing Countries. In *International Journal of Basic, Applied and Innovative Research IJBAIR* (Vol. 7, Issue 4).
- Ayisha, M., & Abdul, L. H. (2023). Sustainable Socio-Economic Development of Women: A Blueprint from Vulnerability to Empowerment. *International Journal of Academic Research in Economics and Management Sciences*, 12(2).
- Ayuku, D., Embleton, L., Koech, J., Atwoli, L., Hu, L., Ayaya, S., Hogan, J., Nyandiko, W., Vreeman, R., Kamanda, A. and Braitstein, P. (2014). The government of Kenya cash transfer for orphaned and vulnerable children: Cross-sectional comparison of household and individual characteristics of those with and without. *BMC International Health and Human Rights*, 14(1), 1–14.
- Bamidele, S. O. (2023). Social Protection for the Vulnerable: Appraisal of Cash Transfer Programme on the Welfare of Beneficiaries in Ekiti State, Nigeria. *British Journal of Multidisciplinary and Advanced Studies*, 4(4), 1–15.
- Bastagli, F., Hagen-Zanker, J., Harman, L., Barca, V., Sturge, G., Schmidt, T. and Pellerano, L. (2016). *Cash transfers: what does the evidence say? A rigorous review of program impact and the role of design and implementation features*.
- Ben, O., & Margaret, A. (2022). *Strengthen Institutions to Enhance Resilience: Disaster Risk Financing Model for The Vulnerable Persons in Kenya*. 5, 22–36.
- Carpena, M. X., Paula, C. S., De Mola, C. L., Hessel, P., Avendano, M., Evans-Lacko, S. and Matijasevich, A. (2023). Combining cash transfers and cognitive behavioral therapy to reduce antisocial behavior in young men: A mediation analysis of a randomized controlled trial in Liberia. *PLoS ONE*, 18(3 March).
- Chatterjee, S. and Poddar, P. (2021). From Safe Motherhood to Cognitive Ability: Exploring Intrahousehold and Intergenerational Spillovers. *Economica*, 88(352), 1075–1106.
- Chen, K., Chrysanthopoulou, S. A. and Galárraga, O. (2020). Analysis of the impact of CTPs on HIV risk behaviors in Kenya. *Journal of Global Health Reports*, 4.

- Cheng, F. K. (2020). From an aging person to an elegant senior: A humanistic approach to viewing older adults. In *Frontiers of Nursing* (Vol. 7, Issue 3, pp. 191–201). Sciendo.
- Chowdhury, S., Bin Khaled, M. N., Mallick, D., Raghunathan, K. and Rashid, S. (2024). Resilience of Social Transfer Programs to Large Unexpected Shocks. *Journal of Development Studies*, 60(5), 788–805.
- Cooper, D., & Schindler, P. (2014). *Introduction to business research*.
- Crea, T. M., Reynolds, A. D., Sinha, A., Eaton, J. W., Robertson, L. A., Mushati, P., Dumba, L., Mavise, G., Makoni, J. C., Schumacher, C. M., Nyamukapa, C. A. and Gregson, S. (2015). Effects of cash transfers on Children’s health and social protection in Sub-Saharan Africa: Differences in outcomes based on orphan status and household assets Global health. *BMC Public Health*, 15(1).
- Cumming, E. (1964). New thoughts on the theory of disengagement. *International Journal of Psychiatry*, 6(1), 3–18.
- Delius, A., Sterck, O., Alix-Garcia, J., Betts, A., Dercon, S., Mckenzie, D., Omata, N., Ulyseas, G. and Woodruff, C. (2020). *Theory and Quasi-Experimental Evidence from Kenya*.
- Duplessis Vanbreda, A. (2001). *Resilience Theory: A Literature Review with special chapters on deployment resilience in military families & resilience theory in social work*.
- Eldridge, S. M., Lancaster, G. A., Campbell, M. J., Thabane, L., Hopewell, S., Coleman, C. L. and Bond, C. M. (2016). Defining Feasibility and Pilot Studies in Preparation for Randomised Controlled Trials: Development of a Conceptual Framework. *PLOS ONE*, 11(3), e0150205.
- Fadana, F. P. and Vember, H. F. (2021). Experiences of undergraduate nursing students during clinical practice at health facilities in Western Cape, South Africa. *Curationis*, 44(1).
- Ghista, D. N. and Sharma, R. S. (2023). Rethinking higher education for the 4<sup>th</sup> Industrial Revolution: Synergetics in global social transformations and society building. *Journal of Policy and Society*, 1(1), 141.
- Gonot-Schoupinsky, F., Garip, G. and Sheffield, D. (2022). The Engage-Disengage Model as an Inclusive Model for the Promotion of Healthy and Successful Aging in the Oldest Old. *Activities, Adaptation & Aging*, 46(2), 159–181.
- Granlund, S. (2020). *The Promise of Payday: Exploring The Role of State Cash Transfers in Post-Apartheid Rural South Africa*.

- Hjelm, L., Handa, S., de Hoop, J. and Palermo, T. (2017). Poverty and perceived stress: Evidence from two unconditional CTPs in Zambia. *Social Science & Medicine*, 177, 110–117.
- Humberto, J. and Gonzalez, G. (2020). *Reducing Inequality and Poverty in Latin America: Conditional CTPs in Chile, Colombia and Mexico*.
- Ismail, F., Gideon, M. K. and Rose, M. (2022). *Influence of Principals' Management of Capacity Building on Students' Academic Performance in Public Secondary Schools in Mombasa County, Kenya*.
- Jacinta and Gaiku. (2022). Effect of Funding Diversification on the Financial Performance of Nongovernmental Organizations in Kenya. *European Scientific Journal, ESJ*, 18(9), 64.
- Kasyoka, F. M. (2022). *Socio-Economic Impact of Cash Transfer Programme on the Elderly in Mulundi Sub-Location, Kitui County, Kenya*.
- Kiambu County Government. (2023). *Kiambu County Integrated Development Plan (2023-2027)*. Kiambu County Government.
- Kihianyu, S. (2022). Evaluation of the implemented Cash Transfer Program in the Livelihood of the Elderly in Njoro Sub-County, Nakuru, Kenya. *Journal of International Business, Innovation and Strategic Management*, 6(3), 15–28.
- Kilburn, K., Thirumurthy, H., Halpern, C. T., Pettifor, A. and Handa, S. (2016). Effects of a large-scale unconditional cash transfer program on mental health outcomes of young people in Kenya. *Journal of Adolescent Health*, 58(2), 223–229.
- Kisurulia, S., Katiambo, D. and Tanui, M. (2015). The Role of Cash Transfer Programmes in Development in Kenya. In *International Journal of Science and Research* (Vol. 4).
- Kusuma, D., Thabrany, H., Hidayat, B., McConnell, M., Berman, P. and Cohen, J. (2017). New Evidence on the Impact of Large-scale Conditional Cash Transfers on Child Vaccination Rates: The Case of a Clustered-Randomized Trial in Indonesia. *World Development*, 98, 497–505.
- Lin, W. (2020). Understanding the MCI elderly people's sense of well-being through "Legacy Art Work": A comparative study of Southeast China and Taiwan. *Alzheimer's and Dementia*, 16(S8).
- Manoj, K., Mini, V., Shabina, R., Saiqa, S., Herrio, H., Sergio, C. T., Daniel, L.-R., Jigyasa, N. and Irshad, D. (2024). *Making Social Protection Work for Improved Nutrition a Scoping Review of State and Opportunities in Cambodia*. [www.NutritionIntl.org](http://www.NutritionIntl.org)

- Mostafavi-Dehzoeei, M. H. and Heshmatpour, M. (2021). *Cash transfers, time preference and productive choices*.
- Nawoton, M. E. (2020). Influence of Cash Coordination on Efficacy of Cash Transfer Programmes in Turkana County, Kenya.
- Neupane, P. (2017). Barriers to Education and School Attainment—Evidence from Secondary Schools in Rural Nepal. *International Education Studies*, 10(2), 68.
- Okai, O. N. and Izeuma, O. F. (2021). Provision and utilization of physical resources for goal attainment in public universities in Rivers state. *ACADEMICIA: An International Multidisciplinary Research Journal*, 11(11), 35–49.
- Osei, R. D., & Lambon-Quayefio, M. (2021). Cash transfers and the supply of labor by poor households: Evidence from the livelihood empowerment against poverty program in Ghana. *Review of Development Economics*, 25(3), 1293–1304.
- Owusu-Addo, E., Renzaho, A. M. N., Sarfo-Mensah, P., Sarpong, Y. A., Niyuni, W. and Smith, B. J. (2023). Sustainability of CTPs: A realist case study. *Poverty and Public Policy*, 15(2), 173–198.
- Padmakanthi, N. P. D. (2023). Sustainable Way to Eradicate Poverty through Social Protection: The Case of Sri Lanka. *Social Sciences*, 12(7).
- Palmer, T., Batura, N., Skordis, J., Stirrup, O., Vanhuyse, F., Copas, A., Odhiambo, A., Ogendo, N., Dickin, S., Mwaki, A. and Haghparast-Bidgoli, H. (2022). Economic evaluation of a conditional cash transfer to retain women in the continuum of care during pregnancy, birth and the postnatal period in Kenya. *PLOS Global Public Health*, 2(3).
- Paul, O. A., George, N. M., Peter, G. O. and Nicholas, K. O. (2024). Contributions of strategies to self-help groups' participation in the sustainability of household livelihoods in Nyakach Sub-County, Kisumu County, Kenya. *World Journal of Advanced Research and Reviews*, 21(2), 850–861.
- Pesimo-Abundabar, A. (2022). Establishing, Piloting and Evaluating Community-Managed Tour Trek in Sagnay, Camarines Sur. *International Journal of Academe and Industry Research*, 3(4), 21–59.
- Pitafi, G. M. (2022). Otto Von Bismarck: The Chief Architect of Germany. *The Regional Tribune*, 1(1), 1–11.
- Porisky, A. and Odoo Juma, T. (2023). Cash transfers after electoral violence: A case study of citizen-state relations in Nakuru, Kenya. *Social Policy & Administration*, 57(6), 883–901.

- Proscovia, N., Phionah, N., Christopher, D., Apollo, K., Byansi, W., Miriam, M., Jennifer, N. and Fred, S. M. (2019). Assessing the impact of an asset-based intervention on educational outcomes of orphaned children and adolescents: findings from a randomized experiment in Uganda. *Asia Pacific Journal of Social Work and Development*, 29(1), 59–69.
- Radtke, H. L., Young, J. and van Mens-Verhulst, J. (2016). Aging, Identity and Women: Constructing the Third Age. *Women and Therapy*, 39(1–2), 86–105.
- Richterman, A., Millien, C., Bair, E. F., Jerome, G., Suffrin, J. C. D., Behrman, J. R., & Thirumurthy, H. (2023). The effects of cash transfers on adult and child mortality in low- and middle-income countries. *Nature*, 618(7965), 575–582.
- Ryan, C. (2017). Social Disadvantage and Education. *Australian Economic Review*, 50(3), 338–347.
- Sakanga, V. I. R., Chastain, P. S., McGlasson, K. L., Kaiser, J. L., Bwalya, M., Mwansa, M., Mataka, K., Kalaba, D., Scott, N. A., & Vian, T. (2020). Building financial management capacity for community ownership of development initiatives in rural Zambia. *The International Journal of Health Planning and Management*, 35(1), 36–51.
- Scarlato, M. and Napolitano, S. (2018). *Munich Personal RePEc Archive Do Cash Transfers Promote Food Security? The Case of the South African Child Support Grant*.
- Siedlecki, S. L. (2020). Understanding Descriptive Research Designs and Methods. *Clinical Nurse Specialist*, 34(1), 8–12.
- Skovdal, M., Robertson, L., Mushati, P., Dumba, L., Sherr, L., Nyamukapa, C. and Gregson, S. (2014). Acceptability of conditions in a community-led cash transfer program for orphaned and vulnerable children in Zimbabwe. *Health Policy and Planning*, 29(7), 809–817.
- Slavíková, L., Hartmann, T. and Thaler, T. (2021). Paradoxes of financial schemes for resilient flood recovery of households. *Wiley Interdisciplinary Reviews: Water*, 8(2).
- Stratton, S. J. (2021). *Population Research: Convenience Sampling Strategies*.
- Tran, T. A., Tran, T. Q., Tran, N. T. and Nguyen, H. T. (2020). The role of education in the livelihood of households in the Northwest region, Vietnam. *Educational Research for Policy and Practice*, 19(1), 63–88.
- Wamboi, F. and Mwenda, M. (2023a). *Cash Transfer Program and Socio-Economic Empowerment. A Study on Communities in Dadaab Refugee Complex, Kenya*.

Yamane, T. (1973). *Statistics: An introductory analysis*.

Yue, A., Zhu, F., Ku, I., Chan, W. S. and Chou, K. L. (2023). *Social pension reform and poverty among older people in Hong Kong: Triple difference estimations*.

## APPENDICES

### Appendix I: Questionnaire

This questionnaire is designed to gather information about the effects of CTPs on the livelihood of special interest groups in Kiambu County, Kenya. Your participation is crucial to providing valuable insights. Please respond to each question to the best of your understanding. Rest assured that the information collected will be used solely for academic purposes. Your cooperation is greatly appreciated.

#### INSTRUCTIONS

Please avoid including your name on the questionnaire.

#### PART A

##### BACKGROUND INFORMATION

1. Gender:                      Male   [ ]                      Female                      [ ]
  
2. Age Bracket:  
Elderly  
70-74 years                      [ ]                      75-79 years                      [ ]  
80-84 years                      [ ]                      85 years and above                      [ ]
  
3. Orphaned Vulnerable Children  
0 – 4 years                      [ ]                      5 – 9 years                      [ ]  
10 – 14 years                      [ ]                      15 – 18 years                      [ ]
  
4. Severe Disabled  
0 – 18 years                      [ ]                      19 – 35 years                      [ ]  
36 – 50 years                      [ ]                      51 years and above                      [ ]

5. Which is the highest education level that you have attained?

No formal education	<input type="checkbox"/>	Primary
education	<input type="checkbox"/>	Secondary
education	<input type="checkbox"/>	Vocational
training	<input type="checkbox"/>	Other

6. Household Size

1-2 members	<input type="checkbox"/>	3-4 members	<input type="checkbox"/>
5-6 members	<input type="checkbox"/>	7 or more members	<input type="checkbox"/>

7. Type of Special Interest Group

Severe disability	<input type="checkbox"/>	Orphaned Vulnerable	
Children	<input type="checkbox"/>	Elderly (70 years and above)	<input type="checkbox"/>
	<input type="checkbox"/>	Others	<input type="checkbox"/>

8. Access to Bank Accounts

Yes, I have a bank account	<input type="checkbox"/>
No, I do not have a bank account	<input type="checkbox"/>

9. Access Money Services (Mpesa or Airtel money)

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

10. Access to Technology

Smartphone	<input type="checkbox"/>	Feature phone	<input type="checkbox"/>
No mobile phone	<input type="checkbox"/>	No access to technology	<input type="checkbox"/>

**PART B**

**A: CTPS EFFECTS**

**I. Social Inclusion**

1. Can you describe any changes in your social life since joining the cash transfer program?

.....  
.....  
.....

2. Have you experienced a sense of belonging or greater participation in community activities?

Yes [  ]

No [  ]

] If yes, please

elaborate.

.....  
.....  
.....

3. Share any experiences where stigma or exclusion has been reduced due to the program.

.....  
.....  
.....

4. How have your relationships with family, friends, or community members changed?

.....  
.....

**II. Poverty Levels**

- 5. Describe how your financial situation has changed since receiving cash transfers.

.....  
.....  
.....

- 6. How has the program helped you address specific challenges related to poverty?

.....  
.....  
.....

- 7. What essential services (e.g., healthcare, food, education) are now more accessible to you?

.....  
.....  
.....

- 8. In what ways has the program improved your financial stability?

.....  
.....  
.....

**III. Education and Livelihood**

9. Has there been any impact on the education of children or dependents in your household?

Yes [  ]

No [  ]

    ] If yes, describe the changes.

.....  
.....

10. How has access to educational resources or quality of education improved?

.....  
.....  
.....

11. Describe your housing conditions and any changes you've made since participating in the program.

.....  
.....  
.....

12. What improvements, if any, have occurred in your access to utilities, transportation and healthcare?

.....  
.....  
.....

13. Can you share any achievements or progress in acquiring assets or improving your household infrastructure?

.....

**Part C: Livelihood**

1. In what ways has the cash transfer program supported improvements in your household's ability to access basic utilities such as water and electricity?

.....  
.....  
.....

2. Describe how your household's living space or housing arrangements have changed due to the program.

.....  
.....

3. How has the program contributed to your ability to afford medical care or health-related expenses?

.....  
.....  
.....

4. What new items or assets have you been able to purchase or acquire for your household through the support of the program?

.....  
.....

.....

5. Have there been any noticeable changes in your financial ability to repair or upgrade your home infrastructure?

Yes [

] No

[ ] If yes,

please describe

them

.....

.....

.....

**Appendix II: Map of the Study Area**



## Appendix III: Research Approval Letter



**KENYATTA UNIVERSITY  
GRADUATE SCHOOL**

E-mail: [dean-graduate@ku.ac.ke](mailto:dean-graduate@ku.ac.ke)

P.O. Box 43844, 00100  
NAIROBI, KENYA  
Tel. 810901 Ext. 4150

Website: [www.ku.ac.ke](http://www.ku.ac.ke)

**Internal Memo**

**FROM:** Executive Dean, Graduate School

**DATE:** 30<sup>th</sup> October, 2024

**TO:** Priscillar Mutethya Kiluti  
C/o Public Policy and Administration Dept.

**REF:** C153/OL/CTY/28592/2019

**SUBJECT: APPROVAL OF RESEARCH PROJECT PROPOSAL**

This is to inform you that Graduate School Board at its meeting of 16<sup>th</sup> October, 2024 approved your Research Project Proposal for the M.PPA Degree Entitled, "Cash Transfer Programs Effects on the Livelihood of the Special Interest Groups: A case of Kiambu County, Kenya."

You may now proceed with your Data Collection, Subject to Clearance with Director General, National Commission for Science, Technology and Innovation.

As you embark on your data collection, please note that you will be required to submit to Graduate School completed Supervision Tracking and Progress Report Forms per semester. The Forms are available at the University's Website under Graduate School webpage downloads.

Also, please ensure that you publish article(s) from your project before submitting it to Graduate School for examination as per the Commission for University Education and Kenyatta University guidelines.

Thank you.

  
**ELIJAH MUTUA**  
**FOR: EXECUTIVE DEAN, GRADUATE SCHOOL**

c.c. Chairman, Public Policy and Administration Department.

Supervisors:

1. Dr. Jane Gakenia Njoroge  
C/o Department of Public Policy and Administration  
Kenyatta University

EM/c

*Transforming Higher Education... Enhancing Lives*  
Kenyatta University is ISO 9001:2015 Certified



Page 1 of 1

## Appendix IV: Research Authorization Letter



KENYATTA UNIVERSITY  
GRADUATE SCHOOL

4

E-mail: [dean-graduate@ku.ac.ke](mailto:dean-graduate@ku.ac.ke)

P.O. Box 43844, 00100  
NAIROBI, KENYA  
Tel. 8710901 Ext. 57530

Website: [www.ku.ac.ke](http://www.ku.ac.ke)

Our Ref: C153/OL/CTY/28592/2019

DATE: 30<sup>th</sup> October, 2024

Director General,  
National Commission for Science, Technology  
and Innovation  
P.O. Box 30623-00100  
**NAIROBI**

Dear Sir/Madam,

**RE: RESEARCH AUTHORIZATION FOR PRISCILLAR MUTETHYA KILUTI – REG. NO. C153/OL/CTY/28592/2019**

I write to introduce **Priscillar Muthya Kiluti** who is a Postgraduate Student of this University. The student is registered for **M.PPA** degree programme in the **Department of Public Policy and Administration**.

**Priscillar** intends to conduct research for a **M.PPA** Project Proposal entitled, “Cash Transfer Programs Effects on the Livelihood of the Special Interest groups: A case of Kiambu County, Kenya.”

Any assistance given will be highly appreciated.

Yours faithfully,

**PROF. ELIUD NJAGI**  
**EXECUTIVE DEAN, GRADUATE SCHOOL**

EM/ic

*Transforming Higher Education... Enhancing Lives*  
Kenyatta University is ISO 9001:2015 Certified



Page 1 of 1



**THE SCIENCE, TECHNOLOGY AND INNOVATION ACT, 2013 (Rev. 2014)**  
Legal Notice No. 108: The Science, Technology and Innovation (Research Licensing) Regulations, 2014

The National Commission for Science, Technology and Innovation, hereafter referred to as the Commission, was established under the Science, Technology and Innovation Act 2013 (Revised 2014) herein after referred to as the Act. The objective of the Commission shall be to regulate and assure quality in the science, technology and innovation sector and advise the Government in matters related thereto.

**CONDITIONS OF THE RESEARCH LICENSE**

1. The License is granted subject to provisions of the Constitution of Kenya, the Science, Technology and Innovation Act, and other relevant laws, policies and regulations. Accordingly, the licensee shall adhere to such procedures, standards, code of ethics and guidelines as may be prescribed by regulations made under the Act, or prescribed by provisions of International treaties of which Kenya is a signatory to
2. The research and its related activities as well as outcomes shall be beneficial to the country and shall not in any way:
  - i. Endanger national security
  - ii. Adversely affect the lives of Kenyans
  - iii. Be in contravention of Kenya's international obligations including Biological Weapons Convention (BWC), Comprehensive Nuclear-Test-Ban Treaty Organization (CTBTO), Chemical, Biological, Radiological and Nuclear (CBRN).
  - iv. Result in exploitation of intellectual property rights of communities in Kenya
  - v. Adversely affect the environment
  - vi. Adversely affect the rights of communities
  - vii. Endanger public safety and national cohesion
  - viii. Plagiarize someone else's work
3. The License is valid for the proposed research, location and specified period.
4. The license any rights thereunder are non-transferable
5. The Commission reserves the right to cancel the research at any time during the research period if in the opinion of the Commission the research is not implemented in conformity with the provisions of the Act or any other written law.
6. The Licensee shall inform the relevant County Director of Education, County Commissioner and County Governor before commencement of the research.
7. Excavation, filming, movement, and collection of specimens are subject to further necessary clearance from relevant Government Agencies.
8. The License does not give authority to transfer research materials.
9. The Commission may monitor and evaluate the licensed research project for the purpose of assessing and evaluating compliance with the conditions of the License.
10. The Licensee shall submit one hard copy, and upload a soft copy of their final report (thesis) onto a platform designated by the Commission within one year of completion of the research.
11. The Commission reserves the right to modify the conditions of the License including cancellation without prior notice.
12. Research, findings and information regarding research systems shall be stored or disseminated, utilized or applied in such a manner as may be prescribed by the Commission from time to time.
13. The Licensee shall disclose to the Commission, the relevant Institutional Scientific and Ethical Review Committee, and the relevant national agencies any inventions and discoveries that are of National strategic importance.
14. The Commission shall have powers to acquire from any person the right in, or to, any scientific innovation, invention or patent of strategic importance to the country.
15. Relevant Institutional Scientific and Ethical Review Committee shall monitor and evaluate the research periodically, and make a report of its findings to the Commission for necessary action.

National Commission for Science, Technology and  
Innovation(NACOSTI),  
Off Waiyaki Way, Upper Kabete,  
P. O. Box 30623 - 00100 Nairobi, KENYA  
Telephone: 020 4007000, 0713788787, 0735404245  
E-mail: dg@nacosti.go.ke  
Website: www.nacosti.go.ke