

**EFFECTS OF CASH TRANSFER PROGRAMME FOR ORPHANS AND  
VULNERABLE CHILDREN ON LIVELIHOOD OUTCOMES OF  
BENEFICIARY HOUSEHOLDS IN MERU COUNTY, KENYA**

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**DECLARATION**

This study is my original work and has not been presented for a degree in any other university.

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## **DEDICATION**

I dedicate this research study to my children Sharon, Ian, and Allan. Their cooperation, encouragement and inspiration gave me the energy to keep moving.

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**ABBREVIATIONS AND ACRONYMS**

<b>ASAL</b>	-	Arid and Semi-Arid Land
<b>AIDS</b>	-	Acquired Immune Deficiency Syndrome
<b>ATM</b>	-	Automated Teller Machine
<b>BWC</b>	-	Beneficiaries Welfare Committee
<b>CIDP</b>	-	County Integrated Development Plans
<b>CSAC</b>	-	Constituency Social Assistance Committee
<b>CT-OVC</b>	-	Cash Transfer for Orphans and Vulnerable Children
<b>DFID</b>	-	Department for International Development (UK Government)
<b>ESA</b>	-	East and South Africa
<b>FGD</b>	-	Focus Group Discussion
<b>FAO</b>	-	Food and Agricultural Organization
<b>HIV/AIDS</b>	-	Human Immune Deficiency Virus/Acquired Immune
<b>ICT</b>	-	Information Communication and Technology
<b>KNBS</b>	-	Kenya National Bureau of Statistics
<b>KII</b>	-	Key Informant Interview
<b>MIS</b>	-	Management Information System
<b>NCPD</b>	-	National Council for Population and Development
<b>NGOs</b>	-	Non - Governmental Organizations

<b>OVC</b>	-	Orphans and Vulnerable Children
<b>ROK</b>	-	Republic of Kenya
<b>SDGs</b>	-	Sustainable Development Goals
<b>SID</b>	-	Society for Information Display
<b>SIDA</b>	-	Swedish International Development Cooperation Agency
<b>UK</b>	-	United Kingdom
<b>UN</b>	-	United Nations
<b>UKAID</b>	-	United Kingdom Department for International Development
<b>UNDP</b>	-	United Nations Development Programme
<b>UNRISD</b>	-	United Nations Research Institute for Social Development
<b>UNICEF</b>	-	United Nations Children's Fund
<b>USA</b>	-	United States of America

## DEFINITION OF OPERATIONAL TERMS

**Beneficiary:** This refers to recipients of assistance from Cash Transfer Programme.

**Cash Transfer:** This refers to interventions to respond to the needs of vulnerable people by giving Cash to them.

**Cash Transfer Programme:** This refers to a set of long-term activities aimed at responding to the needs of vulnerable people by giving Cash to them.

**Caregiver:** This refers to a person selected in a household in the programme responsible for attending to the needs of the OVC.

**Children:** Persons who are aged below eighteen years and benefitting from Cash Transfer.

**Household:** Means a set of people co-existing in relation to Cash Transfer Programme.

**Effects:** This refers to the measurable achievement of Cash Transfer.

**Livelihood Outcomes** This refers to the results achieved from a set of activities that enable Cash Transfer beneficiary households to realize their survival and development needs. Outcomes are summarized as access to health services, wealth creation and school retention/completion rate among orphans and the vulnerable.

- Orphan:** This refers to a child who has lost either one or both parents
- OVC:** This means a person below 18 years whose mother or father or both have died and is also prone to further risks of exposure to stressful situations.
- Programme:** This refers to an activity with specific objectives in relation to implementation of Cash Transfer Programme for OVC.
- School Enrollment:** This refers to the registration of OVC into school.
- School Retention:** This refers to the state of the OVC remaining and being contained in the school learning environment and being fully involved in the learning process.
- Vulnerable:** This refers to a situation where a child in need of protection and care is susceptible to risks caused by poverty and orphan hood.
- Quality of Life:** Socio-economic conditions such as shelter, health facilities and services, incomes and dietary needs which determine the status of living of cash transfer beneficiary.

## ABSTRACT

Studies have revealed that increasing levels of poverty aggravates the plight of vulnerable populations in developing countries making it imperative for governments to design cash transfer programmes to address the situation. Cash Transfer programmes are policies and programmes designed to cushion vulnerable people against poverty and vulnerability. Scholarly work suggest that Cash Transfer Programmes have positively contributed to improved livelihoods of underprivileged and vulnerable populations in most African countries, however, few studies have been done to determine their effects on beneficiary households in Kenya. Despite various efforts to improve the livelihood outcomes of beneficiary households in Kenya, indicators such as school enrolment and retention, access to affordable health services, wealth creation and ownership of assets show the possibility that beneficiaries of cash transfer programme are still suffering from poverty, vulnerability and social exclusion. This study sought to investigate the effects of Cash Transfer Programme for Orphans and Vulnerable Children (OVC) on livelihood outcomes of households in Tigania West Sub- County, Meru County. Specifically the study sought to: assess the relationship between socio-economic characteristics of households receiving cash transfer programme and livelihood outcomes; examine beneficiary households' Awareness on the objectives of cash transfer programme for OVC and their livelihood outcomes; investigate the relationship between expenditure priorities and livelihood outcomes; explore the risks associated with the mode of payment of cash transfer programme for orphans and vulnerable children and their effects on livelihood outcomes and to develop a model of the relationship between cash transfer programme and livelihood outcomes. The study utilized mixed methods research design and targeted 1040 subjects with a sample of 281. The findings indicate that cash transfer programme had a positive impact on livelihood outcomes of beneficiary households and that there exists a positive relationship between the socio-economic characteristics of households receiving cash transfers for OVC and their livelihood outcomes, awareness of objectives of the cash transfer programme impacted negatively on the livelihood outcomes of beneficiary households. The expenditure priorities of households receiving cash transfers impacted their livelihood outcomes, while risks associated with the mode of payment had an explanatory strength on livelihood outcomes of beneficiary households. The study recommends that policy makers should review the existing policies on the cash transfer programmes to incorporate the assessment of households' socio-economic characteristics prior to their enrolment into the programme. Policy implementers should disburse the cash Electronically or through bank accounts as the two modes of payment were found to have had the lowest associated risks and thus are the preferred mode of disbursement of cash transfers to OVC. The Government of Kenya and NGOs dealing with children's issues should develop training programmes on awareness and expenditure modalities to promote effective utilization of cash transfer stipends among the beneficiaries.

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of the Study

The world population currently stands at 7.8 billion people (United Nations, 2019). This population is increasing in proportion leading to heightened deprivation and susceptibility especially in developing nations (World Bank, 2014). The phenomenon has adversely affected livelihood outcomes of vulnerable populations, therefore necessitating urgent measures to address the plausible adverse effects of this continuous increase of deprivation on population since the development of any country depends on her populace (Department for International Development, 2017).

Cash transfer programmes are monetary interventions by governments or Non-Governmental Organizations (NGOs) to vulnerable persons to promote their welfare (Abdille, & Mbataru, 2019). Cash transfers address short-term poverty reduction goals by financing beneficiaries' immediate consumption needs (Mariotti *et al*, 2016). Nevertheless, poverty as the greatest hindrance to socio-economic and sustainable development has insistently continued to ravage the vulnerable people prompting governments to design cash transfer programmes to address it (Aduda & Kalunda, 2012).

Cash transfers programmes are procedural guidelines, interventions and systems objectively directed at poverty alleviation and support to the deprived individuals most susceptible to joblessness, social elimination, ill-health, and aging by empowering them

to cope with associated dangers or upsets (Samson, 2013). The above characterisation presents the most visible socio-economic facets of households. Thus, cash transfer beneficiary households are seemingly poor, unemployed, socially excluded, sick, disabled, and aged. Cash Transfer could increase the likelihood of beneficiary households' graduation from poverty (Daidone, Davis and Dewbre, 2015).

Cash transfer programmes originated from the Roman Empire between 98-117 A.D, when Emperor Trajan extended the grain support programme to incorporate poor citizens and allocated public funds to promote the welfare of poor children (United Nations Research Institute for Social Development, 2010). Cash transfer programme originally known as social security was adopted in America in 1935 after civil war where hundreds of thousands of widows and orphans and disabled veterans required social assistance (Ochs, 2013). The Programme targeted a smaller percentage of vulnerable people and had insignificant effects on promoting their livelihood outcomes.

Cash Transfer Programme gradually spread to Latin America and Sub-Saharan Africa where it was upscaled to include the marginalized poor and vulnerable population such as OVC (Giovanneti & Sanfilippo, 2011). Cash transfer programme had ostensibly enhanced Community participation in socio - economic development and improved the welfare of OVC by reducing financial barriers to accessing basic services in Sub-Saharan Africa.

South Africa pioneered the implementation of cash transfer concept in Africa by executing unconditional monetary provision programme called Child Support Grant

(CSG) in 1998 as one of an arrangement of genuine assistance to children, individuals with handicaps and old persons (Cooper, Mokomane and Fadji, 2020). Between the years 2003 and 2011, Lesotho, Malawi, Mozambique, Zambia and Zimbabwe initiated various types of cash transfer programmes for poorest households (De Groot *et al*, 2017).

The programmes further spread to Africa after thirteen African countries met in Livingstone, Zambia in the year 2006 and deliberated on the high levels of poverty. This led to the signing of the Livingstone Accord (Dean, 2019). The forum noted that the Millennium Development Goals (MDGs) would not be realized unless development strategies incorporated direct action to improve the way of life of the individuals. The MDGs came to an end in the year 2015 and were replaced by (SDGs) (United Nations, 2015). The Livingstone Accord was followed by a social policy framework for Africa which revitalized the development of cash transfer programmes in Africa and enhanced multi-sectoral approach in responding to the needs of Orphans and Vulnerable Children (OVC) (Garcia & Moore, 2012).

Executing cash transfer programmes in developing countries is supported by development collaborators like World Bank, United Nations Children's Fund (UNICEF) and DFID (United Nations Development Group, 2014) These countries include Kenya, Lesotho, Zambia, Malawi, Mozambique, and South Africa. However, it is the responsibility of the governments to formulate relevant policies and enact laws to ensure smooth implementation of the cash transfer programmes.

The objective of cash transfer systems in Sub-Saharan Africa is to create a strong social welfare service, improve livelihoods and enhance socio-economic development (Food and Agricultural Organization, 2015). Some of these welfare services include provision of money to caregivers who in return are supposed to enrol Orphans and Vulnerable Children (OVC) in schools and ensure they complete schooling uninterrupted (Airo, 2015). The aim of availing consistent and conventional cash transfer benefits to households directs towards improving the livelihood outcomes and enable the beneficiary household to access basic goods and services which were inaccessible to them before the inception of the programme.

Developing countries have allocated huge financial resources to cash transfer programmes (United Nations Children's Fund, 2015). However, indications on how the programmes have promoted livelihood outcomes remain a mystery. There is a probability that the money received from cash transfer programme to pay school levies and improve source of incomes is used to address other needs (Jaramillo, 2014). Cash transfer programmes have apparently not been able to address the quality of life of beneficiary households.

Bastagli, Hagen, Harman, Barca, Sturge, Schmidt and Pellerano (2016) studying the consequences of cash transfers on persons and families from 2000 to 2015 across the Middle East, Asia, Africa, Europe, Latin America, and North Africa enumerates indicators of livelihood as education, health, and investments outcomes. Using such

indicators in evaluations would guarantee inclusion of livelihood outcomes in the study of poverty and vulnerability reduction programmes like cash transfer for OVC.

Cash transfer programme for OVC was started in Kenya in 2004 based on the rationale that the communal systems and family units were breaking down due to effects HIV/AIDS scourge (Orinda, 2014). At the pre-piloting stage, the programme was supported by UNICEF and involved three learning districts of Garissa, Kwale and Nairobi. By the end of 2004, 500 households in three locations in the three districts were being assisted with Kshs.500 per child every month. With assistance from SIDA, DFID and the World Bank, the programme was upscaled to 10 districts in the year 2005. By the year 2008, the programme had reached 17 districts with around 50,000 beneficiaries. (Quote source)

The programme was further scaled up to 34 districts with 100,000 beneficiaries and had reached 300,000 beneficiaries in 74 districts by the year 2015. Currently, the programme is being implemented by giving regular money to household heads who have the actual custody of OVC. An amount of Kenya Shillings (Kshs) 4000 is paid to households every two months through Equity and Kenya Commercial banks to support retaining and maintenance of OVC inside their families and networks, to enable OVC who are school going age (4-17 years) enrol in school and receive quality education and eventually join higher education institutions, get a job and improve their livelihood outcomes and those of their households, Hope Worldwide Kenya, ( 2017).

Cash transfer programme has been found to cushion poor household against shocks caused by pandemics. An online study by (Kansiime, Tambo, Mugambi, Bundi, Kara and Owour, 2021) on the implications of Coronavirus pandemic in Kenya and Uganda found that the pandemic had increased poverty and vulnerability as well as food insecurity among poor households by 38% in Kenya and 44% in Uganda. The households are also prone to other risks such as HIV/AIDSs. The study recommended the restructuring of social security systems and institutions to enhance service delivery to the affected poor populations.

In Meru County, cash transfer Programmes for OVC are unconditional with 8,000 beneficiary households who spend the money they receive as per their needs (Meru County Children's Office, 2017). The money is meant to address household shocks caused by poverty and HIV/AIDS. By the year 2014, Meru County had a total of 23,282 people living with HIV/AIDS comprising of 20,200 adults and 3,082 children . The County had 27,080 orphans and 13,269 poor households (Ministry of Health, 2014). A sizeable number of vulnerable children fail to regularly attend school and end up engaging in child labour (National Council for Population and Development, 2017). There was need to establish whether cash transfer programme for OVC plays a role on livelihood outcomes among the beneficiaries in Meru County.

Primary to secondary school transition rate in Tigania West Sub County stood at 38% for boys and 30% for girls (Mwangi, 2017). Although the Sub County has a chunk of arable land and Kenya government disbursing Kshs. 20,400,000 to the cash transfer

beneficiaries annually, the Sub County has persistently been faced with perennial food shortages (Tigania West Sub County Children's Office, 2017). The Area Advisory Council for Children's Services has been sourcing for varieties of food stuffs to be distributed to most food and nutrition insecure households.

The State Department for Devolution and planning, in the National Reporting Indicator Handbook for development programmes and projects in Kenya flags out dietary diversity, use of health services, food expenditures, school attendance, number of households accessing food, number of eligible households receiving cash transfer as the major indicators of livelihood outcomes (State Department for Planning, 2017). The current study adopted these indicators for assessing the effects of cash transfer programme on livelihood outcomes of households in Tigania West Sub County.

## **1.2 Statement of the Problem**

Kenyan vulnerable households face livelihood challenges that demean their rights to access basic needs. Such households usually experience low levels of resilience from natural disasters such as famine due to drought, such is the context of Tigania West sub-county in Meru County. Along its border with Isiolo County, drought has compelled households to seek for relief food (Sala, 2019). Access to affordable health has seemingly been elusive with, the National Drought Management Authority (NDMA) listing Tigania West as food insecure.

Additionally, the number of school dropouts has been on the rise in the Sub County due to child labour associated with Khat (*Miraa*) farming (Muyalo, 2017). Besides, 67% of

the households in the Sub County depend on Miraa farming which is seasonally faced with unreliable markets affecting their major source of livelihood (Mwambia, 2014). More specifically, households with OVC have shown struggles in wealth creation, difficulties in acquisition of birth certificates for all OVC and identity cards for caregivers. Effects of (COVID-19) pandemic have increased the vulnerability to food insecurity among these households by 38% across Kenya, including Tigania West Sub County (Kansiime *et al*, 2021).

As an intervention to livelihoods challenges for households with OVC across the country, the government has been running cash transfer programme since the year 2009 in Tigania West Sub- County. The disbursement of cash increased from Kshs. 20, 400,000 in 2012 to Kshs. 31,680,000 in 2019. Despite this social security intervention, the livelihood outcomes of a sizeable number of households have apparently not improved (Kaborio & Luketero, 2019). There was a high possibility that money received from cash transfer programme could be spent on the unintended purpose. Many studies have been done on cash transfer programmes on areas such as implementation (Hassan& Gitonga, 2019) and utilization of funds (Mwangi, 2017), but very little consideration has been paid on how the cash transfer plan affects livelihood outcomes. Therefore, the current study sought to establish the effects of cash transfer benefits on livelihood outcomes of beneficiary households in Tigania West Sub-County.

### **1.3 Purpose of the Study**

This research sought to investigate the effects of cash transfer programme for orphans and vulnerable children on the livelihood outcomes of beneficiary households in Tigania West, Meru County.

### **1.4 Research Objectives**

This research was guided by the following objectives:

1. To assess the relationship between socio-economic characteristics and livelihood outcomes of households receiving cash transfers for orphans and vulnerable children in Tigania West, Meru County.
2. To examine the beneficiary households' Awareness on objectives of cash transfer programme for orphans and vulnerable children in Tigania West, Meru County and their livelihood outcomes.
3. To investigate the relationship between expenditure priorities and livelihood outcomes of beneficiary households of cash transfers for orphans and vulnerable children in Tigania West, Meru County.
4. To establish the risks associated with the mode of payment of cash transfers for orphans and vulnerable children and their effects on the livelihood outcomes of beneficiary households in Tigania West, Meru County.
5. To develop a model showing the relationship between cash transfer programme and livelihood outcomes.

## 1.5 Hypotheses

During the research, these hypotheses were assessed:

1. **H<sub>01</sub>:** There is no statistically significant relationship between socio-economic characteristics and livelihood outcomes of households receiving cash transfer for OVC in Tigania West, Meru County.

**H<sub>02</sub>:** There is no statistically significant relationship between beneficiary households' Awareness of the objectives of cash transfer programme for OVC and their livelihood outcomes in Tigania West, Meru County.

**H<sub>03</sub>:** There is no statistically significant relationship between expenditure priorities and livelihood outcomes of households receiving cash transfers for orphans and vulnerable children in Tigania West, Meru County.

**H<sub>04</sub>:** There is no statistically significant relationship between the risks associated with the mode of payment and livelihood outcomes of the beneficiary households of Cash Transfers for Orphans and Vulnerable Children in Tigania West, Meru County.

## 1.6 Significance of the Study

The study findings are useful to policy makers in design, formulation and review of policies and programmes on social security. The study was envisioned to be an enabler to policy implementers to realize the needs'-based strategy packaged under the big four agenda. The study will form an academic capital for Scholars and researchers on further

studies on cash transfer programmes thus enriching academic discourse on social security interventions. The NGOs implementing children's programmes in the children's sub-sector have been mapping out strategies to address poverty and vulnerability in various communities in Kenya. The findings will be essential in informing review of their projects and programmes to caregivers and to the OVC.

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

The research examined effects of cash transfer programme for orphans and vulnerable children on livelihood outcomes in Tigania West sub-County, Meru County. The beneficiary households who received cash transfer benefits on behalf of OVC were involved in the study. Similarly, Sub-County education officers, the Sub-County's children's officers and the members of the Constituency Social Assistance Committee (CSAC) were incorporated in the study.

### **1.8 Limitations of the Study**

This research study faced some challenges including the unavailability of some data and information on beneficiary OVC due to socio-cultural beliefs that discourage giving an honest response and stigmatization associated with HIV/AIDS. As such, the research used primary as well as secondary data to arrive at the findings. The research was conducted during the rainy season which was best suited for farming and, therefore, had challenges related to securing schedules with research participants who were busy in the fields. However, the researcher ensured that they secured appointments with the research participants prior to data collection date to increase response.

### **1.9 Delimitations of the Study**

This research was restricted to:

- i. This research was confined to Tigania West Sub County, Meru County as the location of study. The fact that counties are not homogenous in terms of socio-economic and political characteristics, the study was not adequate for generalizing its findings in Kenya.
- ii. The study included only the OVC who were aged below 18 years.

### **1.10 Assumptions of the Study**

Socio-cultural beliefs and practices of the research participants in Tigania West do not hinder responses.

### **1.11 Theoretical Framework**

The Theory of Change by Connell and Kubisch (1998) guided this research. The theory postulates how and why an initiative works by determining the programme intended outcomes, the activities it intends to implement to achieve the results and factors that may influence the implementation of activities and their potential to bring about the desired outcomes.

The theory of change is also referred to as a guide, a proposal, an engine of change, and a model of action (Vogel, 2012). The theory of change is an articulation of how and why a given intervention will lead to a specific change. Nevertheless, there has been no agreement on how to define the theory of change. As a result, there are disparities in terms of style and content. Questions have emerged whether the theory of change is externally

imposed or an internally driven process. It has also been alleged that some entities develop a framework on the theory of change to satisfy donor conditionality (Vogel, 2012). The inclusion of donor demands may surpass the needs of the programmes' intended beneficiaries.

Vogel (2012) further argues that the level which is appropriate for organizations to focus on or whether theory of change should be developed is not clear. Spreading so thinly in developing the theory may reduce it to a concept or an intention as opposed to a theory which is a set of assumptions that provide an explanation of cause-effect relationship among a group of observed phenomena. The theory of change outlines the mechanism of transformation allowing the surveyors room for investigating any association concerning the involvement yields and pragmatic results (Bank, 2012). It is employable to empirically assess the presumed contributory series of outcomes against the noted occurrences.

The major purpose of theory of change is as follows; *Strategic planning* which helps in the mapping of the change process and the expected outcome, *Description* which enables an individual or an organization to communicate a chosen change and explains how an intervention will be achieved, *Monitoring and evaluation* helps to assess the extent and the effect of an intervention and gives an opportunity to revise the framework and *Learning* which views the theory of change as a thinking tool and as a concept that gives an ideal situation in respect to an intervention.

Nevertheless, the theory of change has some weakness. It is linear in design and assumes inputs would automatically lead to outputs and outputs would lead to outcomes. It therefore does not put into account confounding factors such as natural disasters, pandemics, community conflicts, and political unrests among others (Rasmussen (2016)). It is prudent to combine the theory of change with other appropriate theories in undertaking research. Rogers (2012) states that the articulation of this process involves assumptions about how change will occur and exploring a set of beliefs.

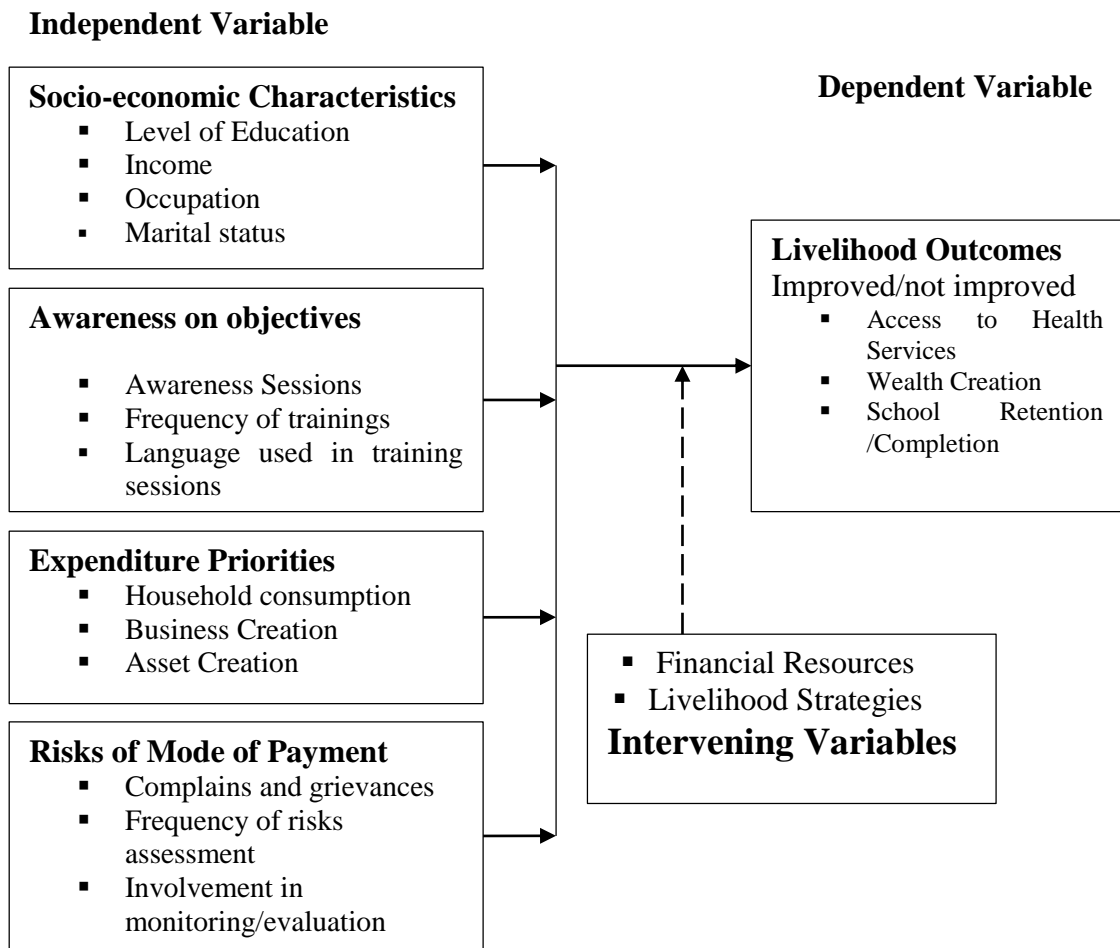
In this study, the theory of change indicated the effective pathways of cash transfer programme for OVC and shows how the programme would be expected to promote livelihood outcomes among the beneficiary households in Tigania West Sub County (Mayne, 2015). The long-term goal or the ultimate effect in respect to this study was improved livelihood outcomes. The outcome was: increased enrolment rate of OVC into cash transfer programme, enrolment rate and retention rate of OVC in schools, improved access to health services, improved income levels among the beneficiary households and status on wealth creation and ownership of assets. The output was measured by the number of beneficiaries enrolled in the cash transfer programme.

Some of the activities that were envisaged included awareness creation about cash transfer programme, formation of OVC committees, household listing, validation of the list of beneficiary households, enrolment of beneficiary households into the programme, payments as well as handling of compliments, complains and grievances. The major resources that were needed were financial, human, informational resources, and

equipment. The relevance of this theory guided the construction of the objectives and the construction of the hypotheses to be tested in the research that majorly aimed at examining the effects of cash transfer programme of orphans and vulnerable children on livelihood outcomes of beneficiary households in Tigania West, Meru County.

### **1.12 Conceptual Framework**

In this study, the independent variables were; socio-economic characteristics, awareness on the objectives of cash transfer programme, risks associated with the mode of payment and expenditure priorities. Livelihood outcomes comprising of; access to Health Services, wealth creation, School Retention /Completion were the dependent variables. The intervening variable was financial resources and livelihood strategies. The availability of other financial assistance such as bursaries, cash donations, access to loans from affirmative action funds as well as earnings from income generating activities could promote livelihood outcomes of the beneficiary households. Conversely, inadequate financial resources allocated by the government could adversely affect their livelihood outcomes. Besides, if livelihood strategies targeting vulnerable groups could be developed and implemented, they too could influence their quality of life. Socio-economic characteristics of beneficiary households, awareness creation, mode of payment and expenditure priorities could influence access to health services, wealth creation, school retention and completion rates as well as the quality of life of the beneficiary households.



**Figure 0.1 Conceptual Framework**

**Source:** Adapted from Scoones, 1998, Sustainable Rural Livelihoods, A framework for

Analysis, Institute of Development Studies.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1 Introduction

This section gives an analysis of relevant works, and it is structured in various subheadings: socio-economic characteristics of beneficiary households, Households' Awareness on objectives of cash transfer, expenditure priorities and livelihood outcomes, risks associated with mode of payment and livelihood outcomes summary of gaps in literature and livelihood outcomes.

#### 2.2 Socio-economic Characteristics of Households and Livelihood Outcomes

Cash transfers could be conditional or unconditional depending on their envisaged results (Zanker & Himmelstine, 2014). The conditions impose investments in children's human capital to militate against intergenerational spread of poverty. The most prevalent conditions include school attendance or making visits to health care providers (Yeboah *et al*, 2016). Within unconditional cash transfers, the recipients choose how to spend the money. The aims of the two categories of cash transfer programmes are to alleviate poverty, promote equity, build human capital, reduce economic vulnerability, and improve the standard of living of the beneficiary households (Arnold *et al*, 2011).

A study to determine family wellness, natural disasters, as well as resilience in rural Vietnam found out that households plus society traits or qualities may reinforce family bounciness during disastrous events. The study further found out that households with

higher income were more resilient to drought, floods, and storms, (Arouriet *et al*, 2015). Further results showed that storms reduced per capita household income by 1.9%, floods by 5.9% and drought by 5.2 %. These disasters increased the probability of vulnerable households to remain poor by 0.018%. External factors strongly influence the socio-economic characteristics of households. Cash transfer could thus enable beneficiary households to strengthen resilience to natural shocks if managed well and allocated adequate resources.

The socio-economic characteristics of cash transfer programme are homogeneous according to a study on the effectiveness of Conditional Cash Transfer Programme on the cure of tuberculosis in Brazil. The study adopted a retrospective cohort design based on the records of socio-economic and health data of patients diagnosed with tuberculosis and those who did not (Torrens *et al*, 2016). Conversely, this study did not adopt the mixed methods research design and a questionnaire was not administered to the cash transfer beneficiary households.

Pereznieto *et al* (2014) in their study on the impacts on infants and youths of a nationwide cash transfer plan in Palestine found out that the beneficiary households were basically large and were faced with a myriad of socio-economic problems such as poverty, lack of school fees, child labour, early marriages, drug abuse and stigma because of HIV/AIDS. The adult household members were faced with unemployment and lived below the poverty line. However, these problems justified the need to support them financially and in kind.

Daidone *et al* (2015) conducted a study that queried the possibility of promotion of individuals from community welfare networks in sub-Saharan Africa by examining whether family attributes could improve the probability of social security programmes encouraging graduation from poverty. The research employed mixed methodologies coupled with econometric approach for data analysis. Results showed that the adoption of various selection methods focusing on vulnerability of households had solid consequences on socio-economic traits exhibited by recipient families. Families with accessible work were superior placed in spending cash received on useful actions both for now and in future. The evaluation showed that money transfers affected the occupation of recipient family unit just as networks in which they lived.

A similar study in Ethiopia showed that cash transfer programme reduced the negative effects of crop damage as the programme gave alternative means of livelihood (Asfaw & David, 2018). Besides, the programme could promote socio-economic development. The study recommended complementary measures to enhance the spill over effects of incomes from the programme. Since majority of cash transfer beneficiary households had irregular incomes before the inception of the programme, they are now assured of a regular and a reliable source of livelihood (Devereux, 2016).

A study in Korogocho in Nairobi, Kenya assessing the income position of the poor people living in the city concentrated on city set-up as opposed to the countryside set-up (Nyokabi, 2013). In this study, 80% of the research participants acknowledged that gender of the recipient of cash transfer benefits had strong influence on the utilization of

the money. In addition, 74% of the research participants strongly agreed that how big or small a family is, affects the usefulness of cash transfer benefits. On the contrary, education levels had no effect on household utilization of money. The study found out that cash transfer programme had greatly improved the household' wellbeing.

A similar study concerning how effective cash transfer programme towards OVC welfare in Garissa Sub County was, showed that since the inception of the programme in 2004, the programme had greatly impacted the educational, health and political well-being of OVC (Mohamed, 2012). It revealed that the underprivileged children who lacked food and dietary diversity, clothing, shelter, and school fees were enabled to meet primary school education requirements from the money given by the programme. The study did not focus on the livelihood outcomes in respect to household heads.

The study on aspects manipulating how community support programmes are implemented in Nginda location, Embu west district, (Muyanga 2014) found out that most of the carers constituted old grandmothers. Though the female caregivers were best suited to take care of OVC, the absence of the father figure could have adverse effects on their emotional needs. There was need therefore to implement mentorship programmes along cash transfer programmes to pass on life skills to female caregivers (Nwankwo, 2017).

A study by Meeme and Gakuu (2017) on the factors influencing utilization of *Inua Jami* Programmes for Person with severe disabilities in Manyatta Constituency Embu County further expounded on socio-economic attributes of beneficiary households. The objective

of their study was to assess how household characteristics influenced how the cash transfer was used. This research used a descriptive research methodology and targeted 99 research participants through simple random procedure. Descriptive and inferential statistical procedures were employed for analysis. Through the outcomes, it was clear that social economic status of household had 90.6% effects on their livelihood's outcomes. The study concluded that family traits to a large extent affect how cash transfer is used.

### **2.3 Households' Awareness on Objectives of Cash Transfer**

Social policy has mainly involved two alternatives on the foundational concept of community provision: diversity and selective if the objectives of pro poor programmes would be met (Ferrarini *et al*, 2013). In the 1960s and 1970s policies were more leaning towards universalism. Conversely, in the 1980s and beyond, the balance has tilted in favour of targeting for effective achievement of the programme's objectives. Cash transfer essentially centres around who needs the assistance most and focus on lessons, methodology and rules that would be utilized to implement the programmes (Devereux *et al*, 2015).

Every social security programme is guided by certain objectives that translate into conditionalities that the beneficiary households should meet to be retained in the programme (Boccia *et al*, 2016). The beneficiary households' Awareness on the objectives of cash transfer for OVC should be the predominant priority in the performance targets of the implementing agencies if their livelihood outcomes would be improved.

Majorly, cash transfer plans are intended to decrease deprivation or susceptibility among the poor households (De Groot *et al*, 2015).

Trenz and Grasso (2017) in their survey on the attitude of the poor in support of welfare groups and level of awareness in Poland, Italy and Demark found out that the marginalized groups' level of awareness on their involvement into welfare programmes was low. Results of who deserved assistance showed that children led with 49%, disabled with 24% and migrants with 2%. The study concluded that knowledge on public policy enhanced the gains accrued from a government programme.

A study on support for the poor in Indonesia found out that when communities were aware of the objectives of the programme, they could rank potential beneficiaries from the richest to the poorest (Alatas *et al*, 2012). The study involved 640 households and employed experimental design. The design was proved to be more appropriate as compared to Proxy Means Tests (Scientific ranking based on observable wealth). Community targeting had 60% complaints with statistical significance with P value <0.001. It concluded that sensitizing these households on the objectives of the programme could benefit those living under one dollar per day.

Karegoni (2016) explored whether the recipients of cash transfer in Gutu, Zimbabwe understood the objectives of the programme. She adopted a qualitative research method and found out that the beneficiary households knew that the programme was intended to improve the lives of the vulnerable population. She analysed data using content analysis. The study concluded that the beneficiary households were well sensitized on the

objectives of the programme as poverty alleviation. However, the research analysed data subjectively and as a result the findings could be biased.

In Kenya, the objective of Cash Transfer Programme is to improve life conditions of vulnerable groups in particular rising registration and maintenance of OVC children who are 6-17 years of age in school, the education outcomes as well as the living standards among OVC have remained low. The low standard of living and poor education advancement among the OVC demonstrates that some broad and specific objectives of the programme have not been realized. Cash Transfer Programme improved the school attendance and completion (Mogaka, 2013). Thus, this programme enhanced capacity for caregivers to pay school fees and buy uniforms. The appearance of OVC under the programme had improved significantly. The study neither addressed the effects of the programme on livelihood outcomes nor the beneficiary households' Awareness of the objectives of the programme.

Kisurulia *et al* (2015) assessing the responsibility played by cash transfer plans in development, employed document analysis of empirical literature on cash transfer programmes in Kenya. They found out that Awareness on reasons for a cash transfer plan would help such beneficiaries reduce misappropriation of the money received. The study recommended that, to boost the effectiveness of cash transfer programme, continuous awareness creation among the household beneficiaries should be undertaken as it would guide in the application of the stipends. The transfer of knowledge and skills to the poor

would mean empowering them with answers for their desire hence contribute significantly to increasing their livelihood outcomes.

Ontiri (2015) conducted a study on the aspects manipulating the use of reproduction services with the youth across Nakuru County's Rift Valley Provincial Hospital, using the descriptive cross-sectional design. The study involved 160 research participants. The researcher found out that knowledge and awareness were the key ingredients in enhancing utilization of goods and services provided in cash transfer programme. The study concluded that lack of awareness could result in underutilization of services offered in a programme. Citizen access to information in Kenya is a constitutional requirement on all programmes and projects. As a result, beneficiary household's heads are obliged to attend all sensitization meetings and provide feedback on the programmes (MGCSD, 2012).

#### **2.4 Expenditure Priorities and Livelihoods Outcomes**

In an evaluation of Benazir Income Support Programme (BISP), which is a cash transfer plan targeting impoverished households within Pakistan, Farooq (2014) found out that it was demeaning to impose conditionalities on cash transfer programme since the poor people know what was good for them. The study found out that the poor households could make prudent choices on what they could spend their stipends on. The evaluation concluded that vulnerable people have inherent skills to make decisions to better their livelihoods. Expenditure preferences among the poor households not only have trickledown effects on social economic development of a country but also determine their livelihood outcomes as well.

Dako-Gyeke and Oduro (2013) looked at how family sizing impacts the usefulness of cash transfer on behalf of OVC in rural Ghana. The study did not assess the relationship between the utilization of cash transfer benefits and the promotion of livelihood outcomes. The results of the study showed that cash received was utilised to cater for children in the households. However, the prices of goods influenced the quality of services the households would receive from the programme. This current study partially delved into establishing if all children within households benefit on the cash transfer plans of OVC in Tigania West Sub County and how they prioritized their expenditures.

Kamakura and Mazzon (2015), on the effects of provisional cash transfer program up take in Brazil, noted that the extra money in cash transfer programme was utilized on essential goods such as food, shelter and clothing contrary to the claim that the beneficiary households spend money on luxurious consumptions. The study combined propensity scoring and econometric model. The results indicated that conditional cash transfer had 1% increase in the entire Brazilian economy and had positive coefficients for all consumptions thus improved the livelihood outcomes of beneficiary households.

A survey by Venton *et al*, (2015) to analyse evidence of value for money in cash transfer and in-kind assistance in Ethiopia, reviewed available studies on cash transfer programmes but did not adopt a mixed method as utilized during the survey. The study findings discovered how value of benefits depends on the prices of commodities in the market. The researchers further found out that the use of the cash transfer benefits fluctuates between recipient family units as opposed to in-kind assistance. Nevertheless,

cash transfer could be used to build resilience of households to alleviate shocks associated with poverty and vulnerability.

Haushofer and Shapiro (2013) assessed the household response to income changes in Kenya using a randomized control trial. The research was based on villages as well as gender of household heads, and found out that expenditure for food and health was increased by cash transfer programme by 0.84% and 1.47% respectively. Besides, the results showed that cash transfer programme did not inspire the beneficiary households to develop the culture of saving the money they received. The study concluded that the programme increased expenditure in both women and men though with an insignificance difference.

Mogaka (2013) in the descriptive study on the impacts of cash transfer programmes on OVC's wellbeing as well as social relations in Nyamira County, found out that the beneficiary households of CT-OVC programme purchased domestic animals like cattle and goats that provided them with milk for consumption and sale. They saved some of the money from cash transfer that enabled them to start small businesses and contribute to ``merry- go -round'' that made them self- reliant. The study recommended that the monthly stipends needed to be increased to enable households address most of their needs. The study was skewed to consumption than the capacity of cash transfers to promote all the livelihood outcomes.

Cash transfers are designed to help poor households to create wealth and to respond to emergencies since they offer defensive mechanism with immediate impact and could be

administered easily (Kukrety & Al-Jamal, 2016). They are assumed to be cost-effective as the money that could be spent on logistics to help increase more coverage of vulnerable groups. The value for the financial assistance is thus realized and the objectives of social security programme such as improving education outcomes: school enrolment; transition; retention and completion is achieved (Kimosop, 2013).

Dienya (2015) carried out a study to evaluate contributions of conditional cash transfer programme aimed at decreasing poverty in Kisumu East constituency, the study examined the involvement of the Kenya's *Njaa Marufuku* program to reduce impoverishment by improving the livelihood outcome. The study focused on incomes, assets, food access and reduced vulnerability among 170 households. Formative evaluation research design was utilized in the study and the collected information was examined through inferential as well as descriptive statistics. These results indicated that household spending on education improved by at least 38.2% even though quite low effects on what families spent on foodstuffs. However, the study showed that the households were more susceptible to shocks and therefore no significant change to vulnerability was realized.

A study by Oduor (2017) on the influence caused by restricted cash transfer programme to family expenditures within Kitui County confirmed that cash transfers significantly impacted household expenditure. This research adopted qualitative cross-sectional design and was guided by the consumption theory, where households are assumed to be rational and thus modelled as utility maximizing agents. The results showed a 5%

assurance that household expenditure was significant in improving the livelihoods of beneficiary households. Thus, it concluded that conditional cash transfer improved household consumption expenditure and improved the conditions of the poor members of the society.

A study by Jotham (2016) employed explanatory research methods among 260 research participants. The study examined how efficient cash transfer programme becomes when it comes to school fees for family members of beneficiaries across Machakos Sub County. The study established that expenditure priorities had a significant and long-term effects on the livelihoods of beneficiary households. Data was descriptively evaluated and content analysis approach adopted. The study found out that 72% of the research participants strongly agreed that expenditure priorities consisted significant influence of livelihoods end products that the family recipients had on school enrolment, retention of OVC and attendance in schools. The study concluded that the programme had significant effects on education outcomes.

### **2.5 Risks associated with Mode of Payment and Livelihood Outcomes**

Cash transfer programme is aimed at addressing some of the causes of inequalities in education outcomes by reducing poverty (Ishmael, *et al*, 2011). The programme forms a major intervention to the risks caused by poverty and vulnerability. The war against poverty and exclusion of the marginalized populations in the mainstream development could not be won unless stringent measures are put in place to guarantee cash transfer grants to reach the intended beneficiary households at the scheduled time. The payment

process should be participatory to incorporate the need of the beneficiary households and minimize payment risks (Bhagwati & Panagariya, 2013).

Del Nino et al (2013), in their study on growing the compensation procedures for monetary protection plans in Mexico notes that effective payment mechanisms ensure the correct payments get sent to the intended people within acceptable timelines and with minimal costs. Payment mechanisms could be more efficient through a Management Information System (MIS). Some of the lessons learned include: to boost effectiveness in modes of payments, technical capacity should be built to the service providers and beneficiaries and use of ICT could result in accessible and more secure payment system. The study concluded that successful modes of payment integrate payments with a MIS.

An investigation of payment mechanisms and antipoverty mechanisms in Niger found out that electronic payments had increased household diet diversity from 9% to 16% and children ate an additional meal (Aker et al, 2016). Electronic payments addressed challenges such as irregularities and unpredictability. However, inclusion of beneficiary households in developing payment strategies and the actual payment is imperative. The study concluded that investment in payment infrastructure especially in developing countries should also be given a priority. It is prudent for governments to invest more resources on the mode of payment that has proved to improve the livelihood outcomes of beneficiary households.

In the study on how recipients are evaluated and how they are performing in the Kenyan cash transfer plan aimed at OVC in Embakasi Sub County in Nairobi County that sought

to determine the challenges facing the beneficiaries, Wavinya (2018), noted that how payments are made weighed heavily upon the programme's performance. The study utilized qualitative exploratory research design and analysed data using content analysis.

The results showed that the mode of payment characterized by delays in receipt of money and unpredictable dates of payment significantly affected livelihood outcomes of families of recipients. The delays interfered with planning and budgeting at household level and at times leading to forceful displacement of the beneficiaries from their hired residential areas because of outstanding balance. The study concluded that the programme had improved the status of households from a previously low to better standards of living.

A study on factors that interject the execution of protection plans against famine within Marsabit County examined the effects of delivery mechanism towards executing these plans and found out that payment systems were of strong significance to the effectiveness of the programme (Hassan, & Gitonga (2019). The intended reimbursements to the beneficiary households were strongly affected by delays and fraud with a value of 52,637 computed on 5% significance. This research hence made recommendations for payment systems should be linked to savings accounts to give beneficiary households freedom to withdraw money when needs arose. Such an intervention would enhance the livelihood outcomes of beneficiaries in food security, health services and asset creation.

Muyanga (2014) used descriptive research design in the study on what aspects determine the execution of cash transfer plans within Nginda Location, Embu West Sub County. The study found out that reliability of payment was important as it enabled the beneficiary

households to plan for their money. The study established that the mode of delivering cash to the poor affected the implementation and by extension the objectives of the programme. Further results showed that the bi-monthly cycle was not adhered to as 83% of the research participants said that the money was paid after 3 months or more. However, the money paid to the beneficiary households was safe as it was paid through Equity bank using Automated Teller Machines (ATM).

## **2.6 Gaps in Literature Review**

There were gaps in information, on the methodology, selection of study locations and variables of measurement in the previous studies conducted on cash transfer programme for OVC. This is because most studies on cash transfer employed various research methodologies such as descriptive, exploratory, experimental design as well as document analysis. Most of the studies did not employ mixed methods to strengthen the validity of their findings. Most studies have also focused on an urban setting and did not examine the consequences that cash transfer programme exhibit upon livelihood results on beneficiary households in a rural area. There was evidence that cash transfers were still working on bettering the conditions of lives of their respective beneficiary households. Most households also had a low resilience to poverty and vulnerability. The previous studies focused on socio-economic characteristics of beneficiary households but failed to focus on the relationship with their livelihood outcomes. Although studies have been done on access to basic goods and services by vulnerable people, they failed to determine the status in which these facilities are delivered to their recipients and their households.

Finally, these earlier studies were mostly focused on households' consumption needs and not the capacity to promote livelihood outcomes. They mostly highlighted on the rights and plight of the OVC. The opinion of the political leadership on the potential of cash transfer programme to promote livelihood outcomes was not sought in the previous studies. It was necessary, therefore, to conduct evidence-guided study to contextualize and appreciate the effects that these cash transfer programmes bear on income levels in beneficiary households. The current study findings are intended to inform policy formulations, reviews, and direction on social security programmes in Kenya.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.1 Introduction**

This section describes the methodology that was adopted during this research. This chapter details the study research design, measurement of variables, location of the study, the target population as well as sampling procedures. Finally, details of data collection methods and research instruments are specified.

#### **3.2 Research Design**

The study adopted concurrent triangulation research design. It involved collection of both the qualitative and quantitative data. The design enabled the researcher to adequately describe the study population by studying a sample and converged different research methodologies specifically survey, interview, and focus group discussions to collect and corroborate quantitative data with qualitative data to obtain comprehensive results. The design also helped the researcher to determine the socio-economic characteristics of beneficiary households; their Awareness about the aim of these cash transfer plans, risks associated with the mode through which payments are made as well as expenditure priorities on their livelihood outcomes in Meru County.

#### **3.3 Measurement of Variables**

In this study livelihood outcome was the dependent variable . while monetary resources that were not limited to government grants paid to the beneficiary households and

livelihood strategies were the intervening variables. The availability of financial resources could positively or negatively affect both the amount given to the beneficiary households which could also have adverse or positive effects on their standard of living. The growth as well as execution of economic strategies to promote quality of life of vulnerable groups could similarly have effects on the livelihood outcomes of the marginalized groups.

The independent variables were socio-economic characteristics, beneficiary households' Awareness of objectives of cash transfer programme, expenditure priorities and risks associated with the mode of payment. Borrowing from Bastagli *et al* (2016) and the objectives of the cash transfer programme at national level (MGCSO, 2011), the livelihood outcomes of beneficiary households were measured using three indicators: Percentage on food expenditures and dietary diversity, school attendance rate and use of health facilities. The level of awareness of objectives was measured using a 5-point Likert scale.

The household socio-economic characteristics were measured by the percentage of wealth created by the beneficiary households, occupation and level of education of household head, dependency ratio, , amount of money given, expenditure and ownership of assets by the beneficiary households. Beneficiary awareness level was measured by number of awareness Sessions attended, frequency of trainings and language used in training sessions. On the other hand, expenditure priorities were measured by household consumption, business creation, and asset acquisition. The risks associated with the

transfer method was measured by the Mode of Payment, Complains and grievances related with the mode, and frequency of risks assessment, and the involvement in monitoring/evaluation. Borrowing from Gibari, Gómez and Ruiz (2019) in a journal on building composite indicators using multicriteria methods, the livelihood outcomes were summarized into three composite indicators. The grouped indicators were access to health services, wealth creation and school retention/completion rates. Data in respect to the three combined variables was collected using questionnaires and analysed to establish whether the livelihood outcomes had improved or not improved.

### **3.4 Study Area**

This study was conducted in Tigania West Sub County in Meru County. The County has 9 parliamentary constituencies and 5 electoral wards and covers 6,936.2 square Kilometres out of which 1776.1 km<sup>2</sup> is officially declared for forestry. The population stands at 1.546 million. This adds more strain on available resources that adversely affect livelihood outcomes with a labour force of 80, 7804 persons. The County is a rich agricultural area with 2.9% Contribution to GDP and 19% of poor people (Kenya National Bureau of Statistics, 2019).

Conversely, the County leads in cases of cancer in Kenya apparently due to poor harvesting and handling of cereals. In the year 2015, Meru County recorded 1500 cancer related deaths. Meru County has been described as a hot spot for cancer in Kenya where males account for 49% diagnosis while females up to 51% (Kobia, 2019).

Unemployment in Meru County was at 65% (Meru County Government, 2013). This population has huge implications on available resources and livelihood outcomes. By 2014, the County had 20,200 adults and 3,082 children living with HIV and 27,080 orphaned children of whom 13,269 were from poor households (Ministry of Health, 2014). The HIV/AIDS prevalence rate in Meru County is 2.9% which contributes to 1.5% new infections. Currently the County has 8,000 beneficiary households of cash transfer for OVC (Department of Children's Development, 2019).

Tigania West Sub County has a Population 135,980 people with an area of 455 square kilometres. Agriculture is the major livelihood supply practised by residents of Tigania West Sub County. About 70% of the people are engaged in small scale farming activities. A small percentage of people are engaged in business and civil service. Administratively, the Sub County has five wards, which are Mbeu, Nkomo, Kianjai, Akithi and Athwana and a dependency ratio of 0.952. The Sub County in 2016 had 300 families at risk of starvation and relied on relief food even though 1,021 households received money from cash transfer programme (Meru County Government, 2018).

Though Tigania West is one of the Sub Counties of the agriculturally rich regions of Meru County, the Sub County is largely semi-arid with perennial food shortages, absolute poverty of 52% and frequent disruptions of households' incomes owing to tribal clashes and cattle rustling (Mwiti, 2014). There is likelihood that this scenario had adverse effects on the livelihood outcomes of residents of this Sub County.

### 3.5 Target Population

Throughout this survey, 1040 subjects constituted the target research participants which comprised of Tigania West's 1,021 beneficiary households (Meru County Children's Office, 2019), 2 education officers, 2 children's officers, 10 Beneficiary Welfare Committee (BWC) members and 5 members of the Constituency Social Assistance Committee (CSAC) who are listed in Table 3.1.

**Table 0.1 Sample Distribution**

<b>Category</b>	<b>Target population</b>
Beneficiary households	1021
Education officers	2
Children's officers	2
Beneficiary Welfare Committee Members	10
Constituency social assistance committee members	5

#### 3.5.1 Inclusion Criteria

All the 1,021 beneficiary households in Tigania West who were enrolled in cash transfer programme by the State Department for Social Protection, Senior Citizen Affairs and Special Programmes were included for sampling. The households must have orphans who were below 18 years and had enrolled into CT-OVC programme. They must have received CT-OVC money for over three years. Only 2 education officers and 2 children's

officers were included in the study as they had worked in Tigania West Sub County for not less than three years and had been involved in the implementation of CT-OVC programme. Finally, 5 members of CSAC were included in the study since they had served as members of social assistance committee for a period of three years. They must have regularly attended the committee meetings and gotten involved in the inception or scaling up of the CT-OVC programme in Tigania West sub-county.

### **3.5.2 Exclusion Criteria**

Any households without OVC were excluded from the study. Any beneficiary households who were receiving financial support from any other programme were also excluded as it could contaminate the findings of the study. In addition, the education officers and the children's officers who might not have worked for more than three years in Tigania West Sub County were excluded from this survey. CSAC members who had served for less three years in the committee and who would not have been involved in the coordination of CT-OVC programme were also excluded from the study.

### **3.6 Sampling Techniques**

Tigania West Sub County in Meru County was selected using purposive sampling method based on social indicators. Meru County has a population density of about 195.5 people per km<sup>2</sup> and it is one of the highest as compared to the national average that stands at 79.2 people (205 per square mile). Despite its economic growth with 2.9% Contribution to GDP, and 19% of its population comprising of poor people, Meru County leads in cases

of cancer (KNBS, 2019). The County's HIV/AIDS prevalence stands at 2.9% and contributes to 1.5% of new infections annually.

Tigania West Sub County has a total dependency ratio of 0.952 which is higher than the national and Meru County average. The Sub County had 3820 OVC households and approximately 12,606 OVC by the year 2013 (MGCSD, 2013). The level of poverty in Tigania West is high with 94 percent of households in this region relying on firewood for energy which is 12 percentage points above Meru County average. Indicators such as source of fuel showed that Tigania West is relatively poor. The Sub County has the highest use of firewood and electricity that stands at 4% and 3.9% respectively. Tigania West constituency was the lowest in electricity use among all the constituencies of Meru County (KNBS & SID, 2013). The Sub County leads in cases of child Neglect (1,200 per year) and has a sizeable number of food insecure households that rely on relief food (Department of Children's Development, 2017).

### 3.6.1 Sample Size

The research used sampling formula by Nicholas Fisher (Fisher *et al.*, 1995) to select a sample size of 281 research participants for the study. Nicholas Fisher formula considers factors such as precision level while at the same time considering the population size.

$$\text{Sample Size} = \frac{\frac{z^2 \times p(1-p)}{e^2}}{1 + \left(\frac{z^2 \times p(1-p)}{e^2 N}\right)} = \frac{\frac{1.96^2 \times 0.5(1-0.5)}{0.05^2}}{1 + \left(\frac{1.96^2 \times 0.5(1-0.5)}{0.05^2 \cdot 1341}\right)} = 384.16 / (1 + 0.3694) = 281$$

Whereby: N= Population of 1040 stakeholders

$z$  = Standard score at 95 percent level of significance ( $\pm 1.96$ )

$p$  = the proportion of occurrence of the variable of focus (0.5 for an unknown phenomenon of investigation)

$e$  = Margin of error or level of significance (5%)

The formula generated a sample size of 281. This sample size was distributed proportionately across the clusters in the target population which comprised of the beneficiary households, Education officers, Children's officers, Beneficiary Welfare Committee Members and Constituency social assistance committee members. The Key Interview Informants (KII) included 1 Education officer; 1 children's officer; Focus Group Discussions (FGDs) comprising of 1 member of BWC; 3 members of CSAC and 275 participants from beneficiary households drawn from all gender were included in the study.

**Table 0.2 Summary of Sample size**

<b>Category</b>	<b>Target population</b>	<b>Sample Size</b>
Beneficiary households	1021	275
Education officers	2	1
Children's officers	2	1
Beneficiary Welfare Committee Members	5	1
Constituency social assistance committee members	10	3
<b>Total</b>	<b>1040</b>	<b>281</b>

### **3.6.2 Sampling Procedure**

Stratified random sampling was used to select the respective research participants in the Sub County. The data (sampling matrix) was provided by the service provider who was the Sub County Children's officer. The strata included beneficiary households, education officers, children's officers, beneficiary welfare committee members and members of CSAC. The sample size of the study was 281 and was distributed as follows; beneficiary households were 275, education officers where 1 children's officer were 1, Beneficiary Welfare Committee Member was 1 and Constituency social assistance committee members were 3. The beneficiary household heads were selected through simple random sampling, while the rest of the research participants were selected purposively.

### **3.7 Research Instruments**

This research utilized tools questionnaires for beneficiary households, interview schedule for KII, and FGD guide for both the Beneficiary Welfare Committee (BWC) and Constituency Social Assistance Committee (CSAC) members.

#### **3.7.1 Questionnaire for OVC CT Beneficiary Household Heads**

The researcher constructed a questionnaire (Appendix. II), which was deemed appropriate for beneficiary households in the study area. Both structured and unstructured questions were used to measure objectivity and subjectivity of the responses (Bryman, 2016). The author advocates for the instrument as key in collecting large amount of data within shortest period. The research participants were requested to fill the questionnaire in a period of not more than two days. This gave them ample time to respond to the questions appropriately. The researchers guided the administration of the instrument.

#### **3.7.2 Key Informant Interviews (KII) for Children's Officers**

To supplement the key information that would not have been captured in the questionnaire, key informant interviews were conducted among children's officers. They provided in-depth data which was not possible to get using a questionnaire (Bryman, 2016). Moreover, the interviews were key in enhancing instant and direct responses through creation of rapport between the researcher and the research participants (Campbell & Stanley, 2015).

### **3.7.3 Focus Group Discussions (FGD) for BWC members and CSAC members**

FGDs enabled collection of additional qualitative data. All Focus Group Discussions (FGDs) respondents came from the 5 Wards of Tigania West Sub County. 10 participants representing BWC members and CSAC members took part in this research.

### **3.8 Pretesting**

A pretesting study was conducted on a 10% random sample selected from research participants from households from the neighbouring Tigania East Sub County since they had almost similar characteristics as the study area participants. This ensured that the sample chosen during pretesting were not part of the sample chosen for the main study.

### **3.9 Validity and Reliability**

#### **3.9.1 Validity**

This concept has been elaborated to mean how far the outcomes of any analysed data represent the phenomenon being studied (Creswell & Clark, 2012). The research tools were assessed and edited with the help of supervisors and experts from cash transfer programs to ensure the objectives are met (internal validity). Appropriateness of research design (statistical validity) was verified as well. This was done by guidance and scrutiny of research tools (Johnson & Christensen 2014).

#### **3.9.2 Reliability**

Testing the reliability of the questionnaire, a sample of 10 percent (28 research participants) was selected from Tigania East Sub County which was not part of study

area. The study instruments were administered to the research participants and repeated after two weeks. The results were recorded, analysed, and correlated using Cronbach's Alpha coefficient (Heo, Kim, & Faith, 2015). Research instruments for this study were considered reliable upon attaining a calculated correlation coefficient of at least 0.7. These findings reveal how all study instruments obtained a Cronbach's alpha coefficient of more than 0.7 (Appendix V). The research instruments were therefore considered reliable and consistent.

To test for reliability of KII interview guide and FGD guide, a test re-test strategy was used. The researcher interviewed a sample of research participants two times every fortnight and compared these results with the previous visit. The research discovered analogous outcomes, thus, concluding the reliability of research instruments.

### **3.10 Data Collection Techniques**

The researcher trained five research assistants on study objectives, the instruments for collecting data as well as research methods. The researcher selected research assistants with knowledge in carrying out community survey plus those with familiarity with study area. For easier identification of the research participants, the researcher obtained relevant information of the physical address of CT-OVC beneficiary households from the State Department for Children's Services to help reach out the research participants. The assistants were given the questionnaires to be administered to the OVC cash transfer beneficiary household heads. The heads were briefed on the purpose of the study and the academic use of the data and asked to participate voluntarily through signing up a research

participation form. After issuance of the questionnaire, the household heads were allowed a period of one week to fill the questionnaires after which the research assistants collected back. However, any household head who faced a challenge in filling up the questionnaires was helped through interpretations, translation and filling up.

For interviews, the researcher discussed the main facets of the research openly with the children's officers prior to the interviews. Permission to take part in the study was requested from interviewees and only those who consented to participate by signing up the consent form. The researcher ensured prior scheduling with Tigania West Sub County education and children's officers at their convenient time.

Focus Group Discussions were held with BWC members and CSAC members about the effect of the OVC cash transfer programme on livelihood outcomes of the beneficiary households. The researcher moderated the discussion with assistance from the research assistant who tape recorded the proceedings. The entire data collection process took up to 4 months - between January and April 2020.

### **3.11 Data Analysis and Presentation**

After data collection, Statistical Package for Social Sciences (SPSS) version 28 for windows was utilized to code quantitative data then analysed, interpreted, and presented using descriptive and inferential statistics. Qualitative data was thematically analysed. In the first objective: to assess socio-economic characteristics of households benefiting from cash transfer programme for vulnerable children and orphans and in Tigania West, Meru County. Descriptive statistics were used to analyse data on household size, income and

expenditure, number of dependants, level of education and asset ownership. The relationship between cash transfer and dependent variable was measured using correlation analysis and multiple linear regressions. Data was analysed using descriptive statistics including standard deviation, mean, inferential statistics including correlation analysis, regression and presentations tabulated, frequencies as well as percentages. This research adopted multiple linear regression to assess the interactions between the cash transfer programme and livelihood outcomes. .

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + \varepsilon;$$

Where:

Y = Livelihood Outcomes (Dependent variable)

a = Constants

b<sub>1</sub> - b<sub>4</sub> = Regression coefficients

X<sub>1</sub> = Socio-economic Characteristics

X<sub>2</sub> = Awareness

X<sub>3</sub> = Expenditure Priorities

X<sub>4</sub> = Risks associated with Mode of payment

ε = Error term.

The hypotheses testing criteria and the expected resultant regression model are presented in Table 3.3.

**Table 0.3 Test of Hypotheses Framework**

<b>Hypothesis</b>	<b>Test Criteria</b>	<b>Resultant Regression model</b>
<b>H<sub>01</sub>:</b> There is no significant relationship between socio-economic characteristics and livelihood outcomes of households receiving cash transfers for OVC in Tigania West, Meru County.	Reject Hypothesis 1 if p-value < .05.	$LO = \beta_0 + \beta_1 SE + \varepsilon$ Where: LO = Livelihood outcomes $\beta_0$ = Constant. $B_1$ = Régression Coefficient SE = Socio-economic Characteristics $\varepsilon$ = Error term.
<b>H<sub>02</sub>:</b> There is no significant relationship between households' Awareness of the objectives of cash transfer programme for OVC their livelihood outcomes in Tigania West, Meru County.	Reject Hypothesis 2 if p-value is less than .05.	$LO = \beta_0 + \beta_1 AL + \varepsilon$ Where: LO = Livelihood outcomes $\beta_0$ = Constant. $B_1$ = Régression Coefficient AL = Awareness $\varepsilon$ = Error term.
<b>H<sub>03</sub>:</b> There is no significant Relationship between expenditure priorities and livelihood outcomes of households receiving cash transfers for orphans and vulnerable children in Tigania West, Meru County.	Reject Hypothesis 3 if p-value is less than .05.	$LO = \beta_0 + \beta_1 EP + \varepsilon$ Where: LO = Livelihood outcomes $\beta_0$ = Constant. $B_1$ = Régression Coefficient EP = Expenditure Priorities $\varepsilon$ = Error term.
<b>H<sub>04</sub>:</b> There is no significant relationship between the risks associated with the mode of payment of the beneficiary households of cash transfer for orphans and vulnerable children and their livelihood outcomes in Tigania West, Meru County.	Reject Hypothesis 4 if p-value is less than .05.	$LO = \beta_0 + \beta_1 MP + \varepsilon$ Where: LO = Livelihood outcomes $\beta_0$ = Constant. $B_1$ = Régression Coefficient MP = Mode of Payment $\varepsilon$ = Error term.

### 3.12 Logistical and Ethical Considerations

The researcher required an endorsement from Kenyatta University Ethics Review Committee as well as authorization for carrying out the study from National Council for Science Technology and Innovation (NACOSTI). Efforts were made by the researcher to

have research participants informed of the aim of the study and further requested to sign the consent form (See Appendix 1 and Appendix 8 Participation in the study was voluntary and data collected was treated with confidentiality and used for the purpose intended.

## **CHAPTER FOUR**

### **RESULTS**

#### **4.1 Introduction**

This section presents the results in relation to response rate, socio-demographic evidence of the research participants as well descriptive analysis of each research objective. The section also presents the results of correlation, regression analysis and hypotheses testing of each of the study objectives.

#### **4.2 Response Rate**

This study intended to engage 275 respondents through questionnaires and another 6 respondents taking part by means of interview schedule which included 1 Education officer; 1 children's officer; Focus Group Discussion (FGD) comprising of 1 member of BWC; 3 members of CSAC. After the process, 264 questionnaires were returned from the 275 issued, recording a 96% reply rate. Researchers recommend that the rate at which responders return completed data become sufficient at least at 50%, or good quality at 60% but exceptional when it is 70% or more (Creswell 2014). This is as shown in Table 4.1.

**Table 4.1: Response Rate Results**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Unreturned questionnaires	11	4
Returned questionnaires	264	96
<b>Total</b>	<b>275</b>	<b>100</b>

### **4.3 Descriptive Analysis of demographics**

Necessary background information from all research participants was analysed using demographic characteristics such as level of education, gender, marital status, and economic activities consisting of source of income and monthly income. the respondents were required to declare personal information relating to academic status, gender, marital status, age, economic activity, main source of income and monthly income and their responses appeared as shown in Table 4.2.

**Table 4.2: Demographic Characteristics of the Respondents**

		Frequency	Percentage
<b>Gender</b>	Male	103	38.7
	Female	161	61.3
<b>Age</b>	18-30 years	25	9.7
	31-40 years	103	38.6
	41-50 years	53	19.4
	61-70 years	25	9.7
	71 years and above	58	22.6
<b>Marital Status</b>	Single	25	9.7
	Married	103	38.6
	Divorced	25	9.7
	Widowed	86	32.3
	Separated	25	9.7
<b>Level of Education</b>	Never been to school	58	22.6
	Primary	181	67.6
	Secondary	25	9.7
<b>Economic Activities</b>	Casual laborer	86	32.3
	Business	25	9.7
	Farming	153	58.1
<b>Monthly Income</b>	Below Kshs. 1000	75	29.0
	Between Kshs. 1001 and 2000	53	19.3
	Between Kshs. 2001 and 3000	25	9.7
	Between Kshs. 4001 and 5000	25	9.7
	Others	86	32.3

The findings in Table 4.2 indicate that 38.7 percent of the respondents were males while 61.3 percent of were females. This implies that the majority of households in the cash transfer programme for OVC were headed by female caregivers. In terms of age, the study results indicate that 38.6 percent of the research participants were aged between 31-40 years, followed by 22.6 percent aged 71 years and above. Those aged between 18-30

years and 62-70 years were both at 9.7 percent. The respondents aged between 41-50 years represented 19.4 percent of all participants. The respondents were also requested to state their marital status to enable the researcher to understand the distribution of the participants as per their marital status. From the findings, 38.7 percent of the participants were married. They accounted for the largest portion of the study participants' in Tigania West Sub County. These were followed by widowed at 32.3 percent while the single, divorced and separated each had 9.7 percent and accounted for the lowest number of research participants.

To understand the education background, the participants stated their highest level of education qualifications. The study results in Table 4.6 shows that 67.7% representation of all respondents had achieved the primary level of education. These results also show that 22.6 percent of respondents had acquired no certification at any level of schooling. The results established that 9.7 percent of the research participants had attained secondary school education. The post-secondary level of education had no responses.

The research sought to find out the main source of income of participants. Results show that 58.1 percent of the respondents were earning their income from farming which had the highest number of respondents at 153 respondents while 32.3 percent were casual labourers and 9.7 percent were getting their income from business. This shows that majority of the people are farmers in Tigania West Sub County. The results revealed that 32.3 percent were earning their monthly income from sources that were not suggested by this study such as table banking and inherited wealth while 29 percent were getting a

monthly income of below Kshs. 1000. This was followed by 19.4 percent who were getting monthly income of between Kshs, 1000 and Kshs. 2000 shillings while those getting between Kshs. 2001 and Kshs. 3000, Kshs. 4001 and Kshs. 5000 both had 9.7 percent. This implies that most of the research participants earned incomes other the income brackets specified in this study.

**Table 4.3: Descriptive Statistics Results for the Study Variables**

	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>
Socio-economic Characteristics	264	3.31646	.961703
Awareness of Objectives	264	3.35970	1.054348
Expenditure Priorities	264	3.14135	.986090
Risks associated with Mode of Payment	264	3.49947	.996610
Livelihood Outcomes of Households	264	3.53481	.892299

The Livelihood outcomes of households reported the highest mean score of 3.53481 out of 5 and a standard deviation at .892299. It is an indication the majority of research participants had understood the statements measuring livelihood outcomes of households. This was followed by risks associated with the mode of payment which reported a mean score of 3.49947 and a standard deviation of .996610. Awareness of the objectives mean score recorded 3.35970 out of 5 as stated in the Likert scale in the questionnaire with standard deviation of 1.054348 followed by socio-economic characteristics recording 3.31646 as mean score and .961703 as standard deviation. Expenditure Priorities had a standard deviation of .986090 with 3.14135 as the mean score.

#### 4.4 Descriptive Analysis of Socio-economic Characteristics

These traits represented the foremost variable in this research, being computed on twelve assertions where the opinion of each respondent was described using means and standard deviation represented in the Table 4.4.

**Table 4.4: Results for Socio-economic Characteristics**

	N	Mean	Std. Dev.
Our household has access to socio-economic information	264	3.193	1.514802
The ownership of assets in our household has been influenced by cash transfer programme	264	3.000	1.632993
The income a household receives from the cash transfer programme has not influenced its economic affairs	264	2.967	1.401996
The consistency in the cash transfer has given households an income security	264	3.064	1.963210
Type of household headship is influenced by socio-economic factors	264	3.129	1.408118
The social relation in households is influenced by the socio-economic factors	264	3.290	.995982
Relationship among households is influenced by the socio-economic factors	264	3.161	1.416493
Gender Relations is a function of socio-economic aspects	264	3.580	1.336019
The type of shelter in a household is related to socio-economic aspects	264	3.096	1.599059
The occupation of the household members has been influenced by the socio-economic factors	264	3.064	1.631676
Household social class system is based on the socio-economic factors	264	4.129	.965921
The health status of the household members is influenced by the socio-economic factors	264	4.129	.975923

The statements that our household social class system is based on the socio-economic factors and the condition of wellness of each member of the family is influenced by their

socio-economic factors both recorded a mean score of 4.129 and standard deviations of .965921 and 4.129 respectively. These results imply that majority respondents suggested that socio-economic characteristic of the household highly influenced the health status and the social class of the household members. However, the statement that the income a household receives from the cash transfer programme has not influenced its economic affairs reported the lowest mean score with a mean of 2.967 with standard deviation of 1.401996. This has the implication that research participants felt that cash transfer programme had influenced the economic status of their households.

#### **4.5 Descriptive Analysis of Awareness of Objectives of Cash Transfer**

Households' awareness level on the objectives of cash transfer programme was the second research variable for this study. It was assessed on twelve affirmations. All respondents had to give what best described their attitude of agreeing or disagreeing with these affirmations with the results being shown under in table 4.5.

**Table 4.5: Descriptive Statistics Results for Awareness**

	N	Mean	Std. Dev.
The household members are aware of the objectives of cash transfer programme	264	3.225	1.476701
The household members have attended a number of awareness sessions	264	3.290	1.509824
The training sessions are always located within their surrounding	264	3.225	1.453953
The government undertakes a lot of mobilization before the awareness sessions	264	3.322	1.399693
There is transparency in the cash transfer programme beneficiary selection	264	3.193	1.641531
The household members are involved in the monitoring of cash transfer programme	264	3.032	1.559570
There are high levels of awareness of the objectives of cash transfer Programme	264	3.322	1.300951
There are frequent meetings about cash transfer programme	264	3.451	1.120676
The household members are aware of freedom of expression within the household	264	3.258	1.590969
The household members are aware of their freedom to give responses to their head	264	3.225	1.542934
The language used in awareness meetings is familiar to household members	264	4.096	1.398924
All the household members are involved in selection process to cash transfer programme	264	3.741	1.590969

The familiarity of the language used in awareness meetings to household members recorded the highest mean score with 4.096 and standard deviation at 1.398924. The

results imply that the respondents strongly agreed with the language used in awareness creation meetings and was familiar to household members. The assertion that all the household members are involved in selection process to the cash transfer programme had a standard deviation of 1.590969 and a mean score of 3.741. The lowest mean score was attributed to household members involvement in the monitoring of cash transfer programme with a standard deviation of 1.559570 and a mean score of 3.032. This implied that the service providers did not implement an inclusive monitoring and evaluation strategy to reduce risks in cash transfer programme.

#### **4.6 Descriptive Analysis of Household Expenditure Priorities**

Household expenditure priorities were the third variable of the study. Household expenditure priorities were assessed through twelve affirmations. The respondents answered by suggesting how far each agreed or else disagreed with these affirmations, the results were shown in Table 4.6.

**Table 4.6: Descriptive Statistics Results for Household Expenditure Priorities**

	N	Mean	Std. Dev.
Money received from the cash transfer programme is used for household consumption	264	2.935	1.412692
Money received from the cash transfer programme is used for paying school fees	264	3.032	1.559570
Money from the cash transfer programme is used for purchasing school uniforms for OVC	264	3.451	1.120676
Money from the cash transfer programme is used to purchase drugs for OVC	264	3.193	1.447281
Money from the cash transfer programme is used for the improvement of shelter	264	3.225	1.359158
Some money from the cash transfer programme is used for household savings	264	2.967	1.353609
Money from the cash transfer programme has been used for water connection	264	3.064	1.314927
Money from the cash transfer programme is used for asset creation for the household	264	3.387	1.282638
Cash transfer programme money is used for table banking for the household members	264	2.903	1.619770
Cash transfer programme money is used for transport for OVC	264	3.161	1.593670
Cash transfer programme money is used for purchasing of books for OVC	264	3.419	1.285151
Cash transfer programme money is used for sanitary towels for OVC	264	2.967	1.353609

From the study results, the response with the highest mean score was that the money sourced through cash transfer plans is utilized in purchasing school uniforms for OVC with 3.451 mean score and 1.120676 standard deviation. The results implying that many household members utilize these cash transfer incomes for purchasing school uniforms. The response that income gotten through cash transfer schemes is utilized in purchasing books for the members recorded the second highest mean score at 3.419 and standard deviation of 1.285151. The lowest mean score was reported by the response that cash transfer programme money is used for table banking for the household members with a mean of 2.903 with a standard deviation of 1.619770. These results imply that respondents strongly disagreed with cash transfer programme money being used for table banking for the household members.

#### **4.7 Descriptive Analysis of Risks Associated with Mode of Payment**

The researcher sought to establish the risks associated with the mode of payment. This objective was measured using twelve statements where the research participants' opinions were analysed using mean scores and standard deviations.

**Table 4.7: Results for Risks Associated with Mode of Payment**

	<b>N</b>	<b>Mean</b>	<b>Std. Dev.</b>
Money paid through cash payments has lower risks	264	2.967	1.494074
Cash transfer payments through bank accounts have low risks	264	3.064	1.263210
Cash transfer payment through agents is safe	264	3.129	1.477429
Cash transfer programme beneficiary households are paid through banks	264	4.225	1.116831
Electronic payments in cash transfer payments have low risks	264	4.096	1.398924
Cash transfer payments through Mpesa has medium risks	264	3.967	1.494074
Complains and grievances concerning the mode of payment is done regularly	264	3.387	1.430091
Risks assessment on the mode of payment is always done	264	3.548	.994609
There is regular monitoring and evaluation on every mode of payment	264	3.483	1.028623
Trainings has been done on every mode of payment	264	3.354	1.427081
Trainings has been done on risks involving every mode of payment	264	3.741	1.210172
Beneficiary all year can get money for the household needs.	264	3.129	1.565076

The response that cash transfer programme beneficiary households paid through banks and electronic payments have low risks had the highest mean score at 4.225 and 4.096 respectively. Such results show that research participants are of the view that bank payment and electronic payments have the least risks. The lowest mean score was reported by the response that cash transfer programme money paid through cash payments has lower risks with a mean of 2.967. This implies that research participants

strongly disagree with disbursement of money through cash as it could be lost. The response with the second lowest mean score were ``beneficiary all year can get money for the household needs'' and ``cash transfer payment through agents is safe'' both with a mean score of 3.129.

#### **4.8 Descriptive Analysis of Livelihood Outcomes**

The research also conducted descriptive analysis for the livelihood outcomes as one among the variables in this research. Livelihood outcome were determined by use of twelve affirmations. Each opinion of the respondents was described using mean scores as well as standard deviations as shown in table 4.8below .

**Table 4.8: Descriptive Statistics Results for Livelihood Outcomes of Households**

<b>Statements</b>	<b>N</b>	<b>Mean</b>	<b>Std. Dev.</b>
Cash Transfer Programme has enhanced health care of male OVC in Tigania West Sub County	264	3.483	1.261506
Cash Transfer Programme has enhanced health care of female OVC in Tigania West Sub County	264	3.354	1.018115
CT-OVC programme Household members have medical cover in Tigania West Sub County	264	2.645	1.560948
Immunization services of OVC have increased since the inception of Cash Transfer Programme in Tigania West Sub County	264	4.129	1.056470
Cash Transfer has reduced the number of malnourished OVC in Beneficiary Households in Tigania West Sub County	264	4.193	1.046243
Cash Transfer Programme has reduced morbidity among OVC in Tigania West Sub County	264	4.258	1.094463
The number of OVC visiting health facilities has increased since the introduction of Cash Transfer Programme in Tigania West Sub County	264	3.612	1.256382
CT-OVC has enhanced hygienic standards in Tigania West Sub County	264	3.677	1.136870
There has been an increase in amount of assets in in households receiving cash tranfers for OVC	264	3.258	1.365473
There has been an improvement in the household earnings per year	264	2.903	1.422553
There is improved food security as a result of the cash transfer programme	264	2.903	1.468669
There has been an improved school attendance rate of OVC	264	4.064	1.314927

The response that Cash Transfer Programme had reduced morbidity among OVC in Tigania West Sub County and immunization services of OVC had increased since the inception of Cash Transfer schemes in Tigania West Sub County both recorded a peak

mean score of 4.258 and 4.193 and standard deviations of 1.094463 and 1.046243 respectively. Lowest mean score was reported through affirmations on CT-OVC programme household members have medical cover in Tigania West Sub County with a mean of 2.645 while the response that there is improved food security due to these cash transfer schemes as well as a recorded upgrading towards household earnings per year both had a mean of 2.903 with standard deviations of 1.468669 and 1.422553 respectively.

#### **4.9 Summary of Indicators of Livelihood Outcomes**

The study adopted descriptive analysis for the indicators of livelihood outcomes. The livelihood outcomes were summarized into three categories: access to health services, wealth creation and school retention/completion rates among OVC. Data in respect to the three grouped variables got compiled through the Likert scale with five points to establish whether the livelihood outcomes had improved or not improved. This was done by requesting the research participants to answer the matter ‘To what extent have you experienced the following in the last three years?’ as shown in table 4.9. Livelihood outcomes were measured using ten statements.

**Table 4.9: Descriptive Statistics Results for Indicators of Livelihood Outcomes**

<b>Indicators</b>	<b>Statements</b>	<b>N</b>	<b>Mean</b>	<b>Std. Dev.</b>
Access to health services	Have money to purchase drugs	264	4.126	.825638
	Treated in a health facility	264	3.952	.901815
	Diversified diets	264	4.239	.905647
Wealth creation	Reduced dependency on Cash Transfer benefits	264	4.367	.936870
	Improved food security	264	4.645	.856048
	Increase in amount of assets	264	3.983	.961506
	Reduced expenditure on food	264	4.282	.965473
	Established new business/businesses	264	3.943	.942553
School Retention/completion rates	Enrolled OVC in school	264	4.293	.846243
	Retained OVC in school	264	4.283	.944630
<b>Mean Score</b>			<b>4.211</b>	

The response on ‘improved food security’ recorded .856048 as the standard deviation, 4.645 as the maximum mean score while ‘Established new business/businesses’ recorded a least mean score at 3.943 and .942553 as the standard deviation. An overall mean score of all the statements was 4.211 and going by the Likert scale utilized in which case 1= none, 2 = little amount, 3 = modest amount, 4 = great amount, 5 = quite large amount, then research participants to a large extent experienced improved livelihood outcome in the last three years.

#### **4.10 Diagnostic Tests**

The data was tested for the assumptions of statistical analysis using three tests namely: the Kaiser-Meyer-Olkin Measure (KMO) of sampling adequacy, the Bartlett's Test of sphericity, and Normality and Collinearity. The respective test statistic threshold and results are presented in Table 4.6. Williams, Brown and Onsmann (2010) are of the opinion that the KMO test statistic ought to have a minimum threshold index of 0.5. Multicollinearity among predictor variables was tested by computing variance inflation factor (VIF) and its reciprocal (Tolerance) values. Multicollinearity is present where predictor variables in a multiple regression analysis are extremely correlated amongst themselves which make it difficult to decide the real contribution of individual predictors to variance in the dependent variable. Multicollinearity assumption has a Variance Inflation Factor (VIF) threshold value of 10 maximum (Robinson and Schumacker, 2009).

**Table 4.10: Diagnostic Tests Results**

Threshold Assumption	KMO and Bartlett's Test	Normality Shapiro-wilk test	Colinearity VIF (Tolerance test)
	KMO >.5, P<.05	P>.05	VIF 10 Max
Socio-economic Characteristics	.686 (P=000)	.526	3.42 (0.57)
Awareness	.641 (P=000)	.527	2.54 (0.76)
Expenditure Priorities	.754 (P=000)	.647	1.62 (0.79)
Mode of Payment	.787 (P=000)	.623	2.13 (0.79)
Livelihood Outcomes	.814 (P=000)	.762	n/a

*KMO= Kaiser-Meyer-Olkin, Max= Maximum, n/a = not applicable, VIF= Variance Inflation Factor.*

The results presented in Table 4.10 show that all the variables had KMO of sampling adequacy had an index greater than the conventional minimum probability value of 0.5, implying that the sample was adequate and appropriate for the data set. The Bartlett's Test of Sphericity had a p – value of .000 for all the variables which was less than the conventional probability value of .05 hence indicating the presence of construct validity.

The normality test results exhibited that data was normally distributed since all the variables had p-value which is more than .05 (Table 4.10). The Variance Inflation Factor ranged between one and four which is below the threshold of ten and the tolerance ranged from .57 to .79 implying that multicollinearity problem was not present. The diagnostic results displayed that the three set assumptions of regression (Kaiser-Meyer-Olkin

Measure (KMO) of sampling adequacy and Bartlett's Test of sphericity; normality and Collinearity) were achieved and therefore data was subjected to statistical examination including correlation and regression analysis as well as hypotheses testing as reflected in subsequent sections.

#### **4.11 Inferential Statistics**

The following section presents correlation as well as regression tests.

##### **4.11.1 Correlation Analysis of Socio-economic Characteristics**

The association amongst socio-economic characteristics measures was established through Pearson's product moment correlation. These examinations regarding the association using average scores of socio-economic characteristics measures and findings were shown as in Table 4.11.

**Table 4.11: Correlation Results of Socio-economic Characteristics**

Statements	1	2	3	4	5	6	7	8	9	10	11	12
<b>1.</b> Our household has access to socio-economic information	1											
<b>2.</b> The ownership of assets in our household has been influenced by cash transfer programme	.633**	1										
<b>3.</b> The income our household receives from the cash transfer programme has influenced its economic affairs	.333	.626**	1									
<b>4.</b> The consistency in the cash transfer has given our household an income security	.742**	.614**	.547**	1								
<b>5.</b> Type of household headship in our household is influenced by socio-economic factors	-.012	.261	.475**	.183	1							
<b>6.</b> The social relation in our household is influenced by socio-economic factors	.191	.189	.501**	.233	.618**	1						
<b>7.</b> Relationship among households is influenced by socio-economic factors	.653**	.576**	.641**	.776**	.173	.537**	1					
<b>8.</b> Gender Relations is a function of socio-economic factors	.766**	.596**	.437*	.629**	.047	.188	.618**	1				
<b>9.</b> The type of shelter in our household is related to our socio-economic factors	.873**	.766**	.373*	.607**	.039	.131	.537**	.691**	1			
<b>10.</b> The occupation of the household members has been influenced by the socio-economic factors	.426*	.751**	.788**	.709**	.402*	.322	.688**	.594**	.521**	1		
<b>11.</b> Our household social class system is based on socio-economic factors	.472**	.330	.003	.465**	-.232	.040	.447*	.333	.419*	.204	1	
<b>12.</b> The health status of the household members is influenced by socio-economic factors	.341	.365*	.205	.308	-.192	-.004	.307	.290	.454*	.326	.759**	1

\*\**. Correlation is significant at the 0.01 level (2-tailed).*

From the table on correlation results for social-economic characteristics (Table 4.11) the statistic on type of shelter for a household being influenced by socio-economic factors has a positive correlation with household access to socio-economic information of .873 , the influence of socio-economic factors on occupation of the household members shows a positive correlation of .788 with the income a household receives from the cash transfer programme, the gender relation as a function of socio-economic factors shows a positive correlation of .766 with household access to socio-economic information and that the correlation of household income security due to consistency of the cash transfers is positive at .742 with household access to socio-economic information. These relationships are positive and statistically significant at the 0.01 level. This means that access to socio-economic information improved alongside gender of the household, type of shelter and the occupation of the household members. The correlation on type of shelter for the household with access to information was the strongest followed by the relationship between the occupation of the household and the income a household gets from the cash transfer programme. The correlation of the conditions of these family members' health-wise being influenced by their socio-economic factors and the social relations in our family unit was negative and not statistically significant at -.004). The correlation of social relations in households being affected by socio-economic factors with the occupation of family members being was positive .322 but insignificant at 0.01 level.

#### **4.11.2 Correlation Analysis of Awareness of Objectives**

Pearson's product moment correlation was used to establish the relationship amongst Awareness of objectives' indicators. The relationship examination used average scores of Awareness of objectives' indicators and findings were as shown through Table 4.12.

**Table 4.12: Correlation Results of Awareness of Objectives**

Statements	1	2	3	4	5	6	7	8	9	10	11	12
1. The household members are aware of the objectives of the cash transfer programme	1											
2. The household members have attended a number of awareness sessions	.568**	1										
3. The training sessions is always located within our surrounding	.286	.561**	1									
4. The government undertakes a lot of mobilization before the training sessions	.480**	.412*	.700**	1								
5. There is transparency in the cash transfer programme beneficiary selection	.476**	.555**	.693**	.668**	1							
6. The household members are involved in the monitoring of cash transfer programme	.547**	.619**	.526**	.362*	.688**	1						
7. There is high levels of awareness of the objectives of cash transfer Programme	.533**	.443*	.595**	.399*	.719**	.783**	1					
8. There are frequent meetings about the cash transfer programme	.661**	.511**	.283	.435*	.458**	.640**	.491**	1				
9. The household members are aware of the freedom of expression within the household	.811**	.606**	.277	.336	.504**	.655**	.425*	.792**	1			
10. The household members are aware of their freedom to give responses to their head	.387*	.829**	.690**	.536**	.719**	.731**	.594**	.421*	.437*	1		
11. The language used in awareness meetings is familiar to household members	.441*	.176	.218	.630**	.311	.258	.147	.439*	.288	.129	1	
12. All the household members are Involved in selection process to the cash transfer programme	.480**	.351	-.060	.113	.326	.635**	.251	.516**	.580**	.296	.566**	1

\*\* . Correlation is significant at the 0.01 level (2-tailed).

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

From the table on correlation results on awareness of objectives of the cash transfer programme, (Table 4.12) the relationship statistic on; the correlation of household

awareness of their freedom to give responses with the household members having attended awareness sessions is positive at .829, the correlation of household members awareness of the freedom of expression within the household with household members awareness about the objectives of cash transfer schemes is positive at .811, , the correlation of household members awareness of their freedom to give responses to their head with household members being involved in monitoring of the cash transfer programme is positive at .731, the correlation of household awareness of their freedom to give responses and existence of transparency in the beneficiary selection is positive at .719 .These relationships are positive and statistically significant at 0.01 level. This implies that household awareness of their freedom to give responses improves alongside attendance of awareness sessions, awareness about the objectives of the cash transfer schemes, involvement of households in monitoring of the cash transfer programme and existence of transparency in beneficiary selection. The statistic on the household involvement in the selection process to cash transfer programme with location of training sessions within the neighbourhood is negative at -.060 and is statistically insignificant at 0.01 level

#### **4.11.3 Correlation Analysis of Expenditure Priorities**

The association amongst expenditure priorities indicators was assessed using Pearson's product moment correlation. The association examination used average scores of expenditure priorities indicators and outcomes were shown as in Table 4.13.

**Table 4.13: Correlation Results of Expenditure Priorities**

	1	2	3	4	5	6	7	8	9	10	11	12
1. The money received from cash transfer programme is used for household consumption	1											
2. The money received from cash transfer programme is used for paying school fees for OVC	.652**	1										
3. The money from cash transfer programme is used for purchasing uniforms for OVC	.503**	.640**	1									
4. The money from cash transfer programme is used for purchasing drugs for OVC	.724**	.544**	.664**	1								
5. The money from cash transfer programme is used for the improvement of shelter	.112	.044	.128	.028	1							
6. Some money from cash transfer programme is used for household savings	.260	.301	.076	.003	.548**	1						
7. The money from cash transfer programme has been used for water connection	.917**	.568**	.477**	.711**	.066	.132	1					
8. The money from cash transfer programme is used for asset creation for the household	.603**	.477**	.408*	.533**	-.014	.219	.578**	1				
9. Cash transfer programme money is used for table banking for the household members	.653**	.872**	.539**	.435*	.192	.348	.598**	.596**	1			
10. Cash transfer programme money is used for transport for household members	.656**	.910**	.704**	.535**	.029	.296	.568**	.604**	.794**	1		
11. Cash transfer programme money is used for purchasing of books for OVC	.603**	.475**	.605**	.887**	.173	.142	.555**	.485**	.372*	.438*	1	
12. Cash transfer programme money is used for sanitary towels for OVC	.609**	.695**	.559**	.310	.276	.600**	.507**	.564**	.728**	.775**	.295	1

\*\**. Correlation is significant at the 0.01 level (2-tailed).*

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

From the table on the correlation of results of expenditure priorities, (Table 4.13) the statistic showed that all the relationships except one are positive implying that every expenditure priorities was valuable and useful to the household. The correlation of the use of the cash transfers on water connection with the use of the money in consumption is positive .917 and significant at 0.01 level. The correlation of the use of the cash transfers on transport for the household with the use on school fees is positive .910 and significant

at 0.01 level. The correlation of the use of the cash transfers to purchase books for OVC with the use of the cash transfer for purchase of drugs is the strongest at .887, the correlation of the use of the cash transfers on table banking with the use on paying school fees for the OVC is positive .872 and significant at 0.01 level. The statistics indicate that use of cash transfers on water connection improves alongside use of the cash transfers on transport for households, use of the cash transfers on purchase of books for OVC and use on table banking activities. The lowest correlation in the expenditure priorities is the use of the cash transfers on savings with use in purchase of drugs with positive .003 but it is also statistically insignificant at 0.01 and 0.05 levels.

#### **4.11.4 Correlation Analysis of Risks associated with Mode of Payment**

The study also assessed the association amongst risks associated with mode of payments statements using Pearson's product moment correlation. The association examination used average scores of the risks associated with mode of payments indicators and outcomes were shown through Table 4.14.

**Table 4.14: Correlation Analysis of Modes of Payment**

	1	2	3	4	5	6	7	8	9	10	11	12
1. Money paid through cash payments has lower risks	1											
2. Cash transfer paid through banks has lower risks	.778**	1										
3. Cash transfer payments through agents is safe	.666**	.656**	1									
4. Cash transfer programme beneficiary households are paid through banks	.564**	.438*	.184	1								
5. Electronic payments in cash transfer have low risks	.544**	.449*	.123	.882**	1							
6. Cash transfer payments through Mpesa has medium risks	.612**	.531**	.153	.744**	.703**	1						
7. Complains and grievances concerning the mode of payment is done regularly	.692**	.502**	.417*	.570**	.481**	.724**	1					
8. Trainings is always done on risks assessment on the mode of payment	.551**	.661**	.313	.365*	.368*	.640**	.525**	1				
9. There is regular monitoring and evaluation on every mode of payment	.553**	.488**	.265	.511**	.522**	.531**	.616**	.449*	1			
10. Training has been done on every mode of payment	.615**	.523**	.468**	.471**	.350	.647**	.633**	.492**	.651**	1		
11. Training has been done on risks involving every mode of payment	.770**	.578**	.616**	.538**	.448*	.493**	.753**	.454*	.586**	.653**	1	
12. Since you became a beneficiary are you able to have money all year for the household	.586**	.485**	.425*	.383*	.314	.529**	.677**	.660**	.457**	.621**	.599**	1

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

\*\* . Correlation is significant at the 0.01 level (2-tailed).

From the correlation of the risk associated with the mode of payment of the cash transfers, (Table 4.14) indicates that there is a positive risk associated with all the modes of payments of the cash transfers; the correlation of the risk of bank payment with cash

payment is the strongest at positive .778 and significant at 0.01 level ( $r=.778, p<0.01$ ), the correlation of training on risks associated to mode of payment with the payment through cash is positive .770 and significant at 0.01 level ( $r=.770, p<0.01$ ), the correlation of training on associated risks to mode of payment with frequency of complaints and grievances is positive .753 and significant at 0.01 level ( $r=.753, p<0.01$ ). The correlation of Mpesa payment associated risk with payment through bank is positive .744 and significant at 0.01 level ( $r=.744, p<0.01$ ). The statistics imply that bank payments of the cash transfers improves alongside cash payment, trainings on mode associated risks and frequency of complaints among others. The lowest correlation was electronic payment risk with safety of agents payment that is positive .123 and statistically insignificant at 0.01 and 0.05 levels ( $r=.123, p> 0.05$ ).

#### **4.11.5 Correlation Analysis of Cash Transfer Programme**

The study also assessed the association amongst cash transfer programme statements using Pearson's product moment correlation. The association examination used average scores of cash transfer programme indicators and findings expressed through Table 4.15.

**Table 4.15: Correlation Analysis of Cash Transfer on Livelihood Outcomes**

		1	2	3	4	5
Livelihood Outcomes of Households	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	212				
Socio-economic Characteristics	Pearson Correlation	.411**	1			
	Sig. (2-tailed)	.000				
	N	212	212			
Awareness of Objectives	Pearson Correlation	.574**	.869**	1		
	Sig. (2-tailed)	.000	.000			
	N	212	212	212		
Expenditure Priorities	Pearson Correlation	.444**	.858**	.933**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	212	212	212	212	
Risks associated with Mode of Payment	Pearson Correlation	.892**	.528**	.742**	.573**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	212	212	212	212	212

\*\**. Correlation is significant at the 0.01 level (2-tailed).*

These study findings indicated that all the independent variables (socio-economic characteristics, households' Awareness of objectives, household expenditure priorities and risks associated with the mode of payment) had positive and significant relationship with livelihood outcomes (dependent variable). The highest correlation was between the risks associated with mode of payment and livelihood outcomes ( $r = .892$ ,  $p < .01$ ) which gave significance level of 0.01 (2-tailed). This illustrates how the association between risks related to mode of payment and livelihood outcomes was statistically significant and very strong since the  $r$  value was close to 1. This was followed by that of Awareness of

objectives and livelihood outcomes ( $r = .574$ ,  $p < .01$ ) which had a significance level of 0.01 (2-tailed). This association concerned the expenditure priority with livelihood outcomes with a statistical significance level of 0.01 ( $r = .444$ ,  $p < .01$ ) and their lowest correlation was reported between socio-economic characteristics and livelihood outcomes which was also statistically significant ( $r = .411$ ,  $p < .01$ ) at the 0.01 level (2-tailed). Such findings indicate that all independent measurable characteristics (socio-economic characteristics, households' Awareness, household expenditure priorities and risks associated with mode of payment) were positively correlated. The highest correlation was between expenditure Priorities and Awareness ( $r = .933$ ,  $p < .01$ ) whose level of significance was 0.01 (2-tailed).

#### **4.12 Regression Analysis**

This next segment outlines the regression analysis as well as hypotheses testing based on this research p. During this study, several linear regressions were employed for the purpose of analysing how measurable characteristics correlate and determine how they could predict a certain outcome together. The outcomes of this regression model encompassed a summary of the model, an analysis of variance (ANOVA) as well as explanations for all regression coefficients. This study had proposed that cash transfer plans for the orphans and vulnerable children (independent variable) had positive effects on livelihood outcomes (dependent variable) of beneficiary households in Tigania West, Meru County. The study formulated five objectives which were later changed to null hypotheses after being verified on a confidence level of 95 percent ( $\alpha = .05$ ).

#### **4.12.1 Socio-economic Characteristics and Livelihood Outcomes**

To assess the relationship between socio-economic characteristics and livelihood outcomes of households receiving cash transfer programme for orphans and vulnerable children in Tigania West, Meru County', this research study hypothesized that` there is no significant relationship between cash transfer programme and socio-economic characteristics of beneficiary households.' In determining how influential the socio-economic characteristics were upon the results of income as well as testing its hypothesis, the mean scores of socio-economic characteristics were regressed against those of livelihood outcomes in Tigania West, Meru County and the respective findings given in Table 4.16.

**Table 4.16: Regression Results for Socio-economic Characteristics and Livelihood Outcomes**

<b>Model Summary</b>						
<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>		
1	.404 <sup>a</sup>	.163	.135	.838528		
<i>a. Predictors: (Constant), Socio-economic Characteristics</i>						
<b>ANOVA<sup>a</sup></b>						
<b>Model</b>		<b>Sum of Squares</b>	<b>df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
	Regression	3.982	1	3.982	9.436	.024 <sup>b</sup>
1	Residual	111.074	263	.422		
	Total	115.056	264			
<i>a. Dependent Variable: Livelihood Outcomes of Households</i>						
<i>b. Predictors: (Constant), Socio-economic Characteristics</i>						
<b>Coefficients<sup>a</sup></b>						
<b>Model</b>		<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>	<b>T</b>	<b>Sig.</b>
		<b>B</b>	<b>Std. Error</b>	<b>Beta</b>		
	(Constant)	2.300	.542		4.240	.000
1	Socio-economic Characteristics	.374	.157	.404	2.380	.024
<i>a. Dependent Variable: Livelihood Outcomes</i>						

The regression results (Table 4.16) showed that a constructive correlation existed amongst socio-economic characteristics and livelihood outcomes within Tigania West, Meru County with  $R = .404$ . Alternatively, these findings indicated that socio-economic characteristics accounted for 16.3 percent of livelihood outcomes in Tigania West, Meru County ( $R^2 = .163$ ). ANOVA outcomes presented an F-ratio higher than 1 ( $F = 9.436$ ),  $p = 0.024$ ,  $R^2 = 0.163$ . Based on these results, the regression model was statistically significant. The null hypothesis is rejected if,  $\beta \neq 0$ , and p-value is lower than 0.05. From the study outcomes,  $\beta \neq 0$  ( $\beta = -0.404$ ),  $p < 0.05$  ( $p = 0.024$ ), we therefore reject the Null hypothesis  $H_{01}$  that states that there is no statistically significant relationship between socio-economic characteristics and livelihood outcomes of households receiving cash transfer for OVC in Tigania West, Meru County. ANOVA findings at individual level imply that the overall effect of socio-economic characteristics is a significant predictor of livelihood outcomes in Tigania West, Meru County because the p-value was smaller than .05 ( $p - \text{value} = .024$ ).

These research findings, show how consequential simple regression comparison which is possible to employ while foreseeing how much livelihood outcomes across Tigania West for at least one standard deviation enhancement within socio-economic characteristics is presented like:

$$LO = 2.300 + .374SEC + \varepsilon$$

Where:

LO = livelihood outcomes in Tigania West

2.300 = is the y-intercept; constant

.374 = the slope coefficient

SEC = Socio-economic characteristics

$\varepsilon$  is error term

#### **4.12.2 Awareness and Livelihood Outcomes**

The study sought to examine the households' Awareness of the objectives of Cash Transfer Programme for Orphans and Vulnerable Children in Tigania West, Meru County and its effects on their Livelihood outcomes. The null hypothesis; that there is no significant relationship between households' Awareness on the objectives of cash transfer and Livelihood outcomes in Tigania West, Meru County' was formulated.

To evaluate impacts of awareness by households about the objectives of the cash transfer on Livelihood outcomes of Orphans and Vulnerable Children in Tigania West, Meru County, as well as testing this hypothesis, the mean scores of households' Awareness of the objectives of the cash transfer programme were regressed against those of livelihood outcomes in Tigania West, Meru County and the respective results were presented in Table 4.17.

**Table 4.16: Regression Results for Awareness and Livelihood Outcomes**

<b>Model Summary</b>						
<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>		
1	.571 <sup>a</sup>	.326	.303	.752772		
a. Predictors: (Constant), Awareness of Objectives						
<b>ANOVA<sup>a</sup></b>						
<b>Model</b>		<b>Sum of Squares</b>	<b>Df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
	Regression	7.940	1	7.940	23.216	.001 <sup>b</sup>
1	Residual	89.586	263	.342		
	Total	97.526	264			
a. <i>Dependent Variable: Livelihood Outcomes of Households</i>						
b. <i>Predictors: (Constant), Awareness of Objectives</i>						
<b>Coefficients<sup>a</sup></b>						
	<b>Model</b>	<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>	<b>T</b>	<b>Sig.</b>
		<b>B</b>	<b>Std. Error</b>	<b>Beta</b>		
	(Constant)	1.916	.454		4.216	.000
1	Awareness of Objectives	.483	.129	-.573	3.743	.001
a. <i>Dependent Variable: Livelihood Outcomes of Households</i>						

The study results above ( table 4.17) shows an existing constructive correlation amongst households' Awareness of the objectives of cash transfer programme and livelihood outcomes of Orphans and Vulnerable Children within Tigania West, Meru County with  $R = .571$  as reflected in the model summary results. The study results also indicated that households' Awareness of objectives of cash transfer explained for 32.6 percent of change in livelihood outcomes in Tigania West, Meru County ( $R^2 = .32.6$ ). ANOVA findings exhibited  $F = 23.216$ ,  $p = 0.001$ ,  $R^2 = 0.326$ . Based on the results the regression model was statistically significant. F – ratio, the possibility to forecast existed within this model in influencing households' Awareness of objectives to livelihood outcomes in Tigania West, Meru County. Individually, ANOVA results imply that the overall effect of households' Awareness of the objectives of cash transfer programme is a significant predictor of livelihood outcomes in Tigania West, Meru County because the p-value is below .05 (p – value = .001).

The null hypothesis is rejected if,  $\beta \neq 0$ , and p-value is lower than 0.05. From the study outcomes,  $\beta \neq 0$  ( $\beta = -0.573$ ), p-value is  $< .05$  ( $p = 0.001$ ), we therefore reject the Null hypothesis  $H_{02}$  that states that there is no statistically significant relationship between households' Awareness of the objectives of cash transfer programme for OVC and their livelihood outcomes in Tigania West, Meru County. The resulting regression analysis may be useful in forecasting the level by which livelihood outcomes in Tigania West are affected by awareness of the objectives of the cash transfer programme for a one standard

deviation enhancement in households' Awareness of the objectives of cash transfer programme expressed as:

$$LO = 1.916 + .483SHAL + \varepsilon$$

Where:

LO = llivelihood outcomes in Tigania West

1.916 = y-intercept; constant

.483 = Slope coefficient

HAL = Households' Awareness of objectives

$\varepsilon$  is error term

#### **4.12.3 Expenditure Priorities and Livelihood Outcomes**

The third objective was to investigate the relationship between expenditure priorities and Livelihood Outcomes of households benefiting from Cash Transfer Programme for Orphans and Vulnerable Children in Tigania West, Meru County. For a clearer evaluation of this relationship between expenditure priorities and Livelihood Outcomes in Tigania West, Meru County the research null hypothesis was that, there is no significant Relationship between expenditure priorities and Livelihood Outcomes of households receiving Cash Transfer Programme for Orphans and Vulnerable Children in Tigania West, Meru County.

To determine the relationship between expenditure priorities and Livelihood Outcomes in Tigania West, Meru County, and test the hypothesis, the mean scores of expenditure priorities were regressed against those of livelihood outcomes in Tigania West, Meru County and the following outcomes were obtained as shown in Table 4.18.

**Table 4.18: Regression Results for Expenditure Priorities and Livelihood Outcomes**

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.441 <sup>a</sup>	.195	.167	.822577		
<i>a. Predictors: (Constant), Expenditure Priorities</i>						
ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	4.751	1	4.751	11.673	.013 <sup>b</sup>
1	Residual	106.966	263	.407		
	Total	111.717	264			
<i>a. Dependent Variable: Livelihood Outcomes of Households</i>						
<i>b. Predictors: (Constant), Expenditure Priorities</i>						
Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.295	.493		4.659	.000
	Expenditure Priorities	.396	.150	.441	2.650	.013
<i>a. Dependent Variable: Livelihood Outcomes of Households</i>						

The study results (Table 4.18) indicate existence of positive correlation amongst expenditure priorities and livelihood outcomes in Tigania West, Meru County with  $R = .441$  as per the model summary results. Similarly, the results presented that expenditure priorities explained for 19.5 percent of livelihood outcomes in Tigania West, Meru County ( $R^2 = .195$ ). ANOVA results indicated that F-ratio was more than 1 ( $F(1,263) = 11.673, p = 0.013, R^2 = 0.195$ ). Based on these results, the regression was statistically significant for explaining expenditure priorities on livelihood outcomes in Tigania West, Meru County. Individually, ANOVA outcomes imply that the general effect of expenditure priorities were a significant predictor of livelihood outcomes in Tigania West, Meru County with the p-value below .05 ( $p\text{-value} = .013$ ).

These coefficients findings exposed a statistically important relationship between expenditure priorities and livelihood outcomes in Tigania West, Meru County ( $\beta = .396, p\text{-value} = .013$ ). This means that expenditure priorities had a singular statistically significant effect on livelihood outcomes in Tigania West, Meru County. The effect was significant because the p-value was below .05 ( $p\text{-value} = .013$ ). The null hypothesis is rejected if p-value are lower than .05 and  $\beta \neq 0$ . From the study outcomes,  $\beta \neq 0$  ( $\beta = 0.396$ ) and p-value is below .05 ( $p = .013$ ), hence we reject the null hypothesis  $H_{03}$  that states that there is no significant relationship between expenditure priorities and livelihood outcomes of households receiving cash transfers for orphans and vulnerable children in Tigania West, Meru County. The resulting simple regression equation could be used in predicting

the level of livelihood outcomes in Tigania West for a one standard deviation enhancement in expenditure priorities expressed as:

$$LO = 2.295 + .396EP + \varepsilon$$

Where:

LO = livelihood outcomes in Tigania West

2.295 = is the y-intercept; constant

.396 = Slope coefficient

EP = Expenditure priorities

$\varepsilon$  is error term

#### **4.12.4 Risks associated with Mode of Payment and Livelihood Outcomes**

To establish the risks associated with the mode of payment of cash transfers for orphans and vulnerable children and their effects on the livelihood outcomes of beneficiary households in Tigania West, Meru County' a null hypothesis that

There is no significant relationship between the risks associated with the mode of payment of the beneficiary households of Cash Transfer Programme for Orphans and Vulnerable Children in Tigania West, Meru County and their Livelihood outcomes was adopted. To establish how the risks associated with the mode of payment affects Livelihood outcomes of Orphans and Vulnerable Children within Tigania West, Meru

County and test this hypothesis, the mean scores of the risks associated with the mode of payment were regressed against those of livelihood outcomes within Tigania West, Meru County the results in Table 4.19 were obtained.

**Table 4.19: Regression Results for Mode of Payment and Livelihood Outcomes**

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.897 <sup>a</sup>	.804	.798	.405363		
<i>a. Predictors: (Constant), Risks associated with Mode of Payment</i>						
ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	19.608	1	19.608	200.081	.000 <sup>b</sup>
1	Residual	25.912	263	.098		
	Total	45.520	264			
<i>a. Dependent Variable: Livelihood Outcomes of Households</i>						
<i>b. Predictors: (Constant), Risks associated with Mode of Payment</i>						
Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
	(Constant)	.719	.268		2.678	.012
1	Risks associated with Mode of Payment	.804	.074	.897	10.924	.000
<i>a. Dependent Variable: Livelihood Outcomes of Households</i>						

The results of the regression in table 4.19 indicate existence of a positive effect of risks associated with the mode of payment on livelihood outcomes of Orphans and Vulnerable Children within Tigania West, Meru County with  $R = .897$ . The results indicate that risks associated with the mode of payment of cash transfers for OVC explained for 80.4 percent of change in livelihood outcomes in Tigania West, Meru County ( $R^2 = .804$ ). ANOVA results displayed that F-ratio was more than 1 ( $F = 200.081$ ),  $p = .000$ ,  $R^2 = .804$  implying that the regression was statistically significant for explaining mode of payment risks on livelihood outcomes. Centred on the study results of F – ratio, the capability to predict existed of the model in giving per mode of payment to livelihood outcomes in Tigania West, Meru County. Individually, ANOVA findings exhibited how generally the risks associated with the mode of payment affects livelihood outcomes of beneficiaries in Tigania West, Meru County expressed because the p-value was below .05 (p – value = .000).

This null hypothesis rejected in case p-value are below .05. From these study findings, p-value was below .05 (.000), thus we reject  $H_{04}$  that asserted that the risks associated with the mode of payment had no significant effect on livelihood outcomes in Tigania West, Meru County. The subsequent simple regression equation could be used in predicting the level of livelihood outcomes in Tigania West for a one standard deviation improvement in mode of payment written as:

$$LO = .719 + .804MP + \varepsilon$$

Where:

LO = Livelihood outcomes in Tigania West

.719 = is the y-intercept; constant

.804 = the slope coefficient

MP = Risks associated with Mode of payment

$\varepsilon$  is error term

#### **4.12.5 Cash Transfer Programme and Livelihood outcomes**

This research intended to investigate the effects cash transfer programme on orphans and vulnerable children and as such livelihood outcomes towards beneficiary families within Tigania West, Meru County. Cash transfer programme was measured using socio-economic characteristics, expenditure priorities, Awareness of objectives and risks associated with the mode of payment. The 4 null hypotheses had been formulated purposefully for ascertaining how cash transfer programme indicators related with livelihood outcomes towards orphans and vulnerable children within Tigania West, Meru County. To establish the impact of cash transfer programme on livelihood outcomes, the mean scores of livelihood outcomes were regressed against those of socio-economic characteristics, expenditure priorities, Awareness of objectives and risks associated with the mode of payment. The findings are shown in Table 4.20.

**Table 4.20: Regression Results of Cash Transfer programme and Livelihood Outcomes**

<b>Model Summary</b>						
<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of Estimate</b>		
1	.910 <sup>a</sup>	.827	.822	.376073		
<i>a. Predictors: (Constant), Risks associated with Mode of Payment, Socio-economic Characteristics, Expenditure Priorities, Awareness of objectives</i>						
<b>ANOVA<sup>a</sup></b>						
<b>Model</b>	<b>Sum of Squares</b>		<b>Df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
1	Regression	103.422	5	20.684	249.205	.000 <sup>b</sup>
	Residual	21.581	259	.083		
	Total	125.003	264			
<i>a. Dependent Variable: Livelihood Outcomes of Households</i>						
<i>b. Predictors: (Constant), Risks associated with Mode of Payment, Socio-economic Characteristics, Expenditure Priorities, Awareness of objectives</i>						
<b>Coefficients<sup>a</sup></b>						
	<b>Unstandardized</b>		<b>Standardized</b>	<b>T</b>	<b>Sig.</b>	
	<b>Coefficients</b>		<b>Coefficients</b>			
	<b>B</b>	<b>Std. Error</b>	<b>Beta</b>			
(Constant)	.588	.136		4.327	.000	
Socio-economic Characteristics	.119	.068	.129	1.762	.008	
Awareness	-.573	.123	.477	-4.666	.000	
Expenditure Priorities	.277	.098	.206	2.841	.005	
Mode of Payment	.931	.053	.851	17.566	.000	
<i>a. Dependent Variable: Livelihood Outcomes of Households</i>						

The study model summary findings represented by table 4.20 depicts an existing constructive correlation among cash transfer programme (socio-economic characteristics, expenditure priorities, Awareness of objectives and risks associated with the mode of payment) and livelihood outcomes of orphans and vulnerable children within Tigania West, Meru County with  $R = .910$ . The study results also indicated that cash transfer programme (socio-economic characteristics, expenditure priorities, Awareness of objectives and risks associated with the mode of payment) had explained for 82.7 percent of change in livelihood outcomes in Tigania West, Meru County ( $R^2 = .827$ ).

The ANOVA outcomes demonstrated that F-ratio exceeded 1 ( $F = 249.205$ ). Building on these study results based on F – ratio, the capability to predict existed for this pro type occurring within socio-economic characteristics, expenditure priorities, Awareness of objectives and risks associated with mode of payment to livelihood outcomes in Tigania West, Meru County. At individual level, the study outcomes displayed that overall effect of socio-economic characteristics, expenditure priorities, Awareness of objectives and risks associated with the mode of payment on livelihood outcomes in Tigania West, Meru County expressed significance because its p-value went below .05 ( $p - value = .000$ ).

These coefficient results expressed how all measures of cash transfer programme possess vital influence towards the coefficient typology in livelihood outcomes ( $t = 4.327$ ,  $p < .000$ ) which was significant at .05 since the p-value was less than .05. Individually, coefficients results had the indication that risks associated with the mode of payment, socio-economic characteristics, expenditure priorities and Awareness of the objectives as

follows; socio-economic characteristics had positive effects on livelihood outcomes ( $\beta = .119$  and  $p\text{-value} = .008$ ) which expressed significance on .05 value because this P-value went below .05. This is in concurrence with the members of the FGD and the KII defined orphans as children whose parents are deceased and were vulnerable and less fortunate in society and their needs included food 'clothes, shelter and education. They confirmed they heard cash transfer programme from the Chief, village administrator, children's office and Information Education and Communication (IEC) material such as posters and advertisement.

On Socio-economic characteristic of beneficiary households of OVC the research participants singled out orphan hood, destitution, single parenthood, and disability as typical among beneficiary households. Besides, it was established that the household took care of OVC with dire need of assistance like school uniform, food, better shelter and shoes. However, the beneficiary households remained at the bottom of the pyramid when a comparison was drawn with the other members of the society.

Awareness of objectives of cash transfer had significant but negatively influenced on livelihood outcomes ( $\beta = -.573$ ,  $p\text{-value} = .000$ ) and was significant at .05 level since the  $p\text{-value}$  was less than 0.05. The KII, the children officer as well as the education officer at the Sub County level confirmed that they were involved in the identification process as they sit in various coordination and implementation committees. Constituency Social Assistance Committee (CSAC) members were also aware of the objectives of cash transfer programme as their role was oversight in respect to implementation of the CT-

OVC programme in Tigania West. This implies that the implementers of cash transfer programme were well trained on the programme. From FGD, it was established that the beneficiaries were aware of the objectives. They described the general beneficiary identification process began with community barazas convened at chiefs' camps in which the potential beneficiaries were sensitized on the objectives of CT-OVC programmes. This was followed by a household listing later, community validation meetings, verification of beneficiaries and payment ensued. They alluded to the fact that the beneficiaries were involved in the trainings on the objectives of the programme before the names to be enlisted into the programme were suggested by other vulnerable people.

Expenditure priorities and risks associated with the mode of payment both had a positive effect on livelihood outcomes in Tigania West, Meru County with ( $\beta = .277$ , p-value = .005) which was significant at .05 because this P-value went below 0.05. This agrees with those results from FGD members concerning expenditure priorities varied from one household to another depending on the levels of vulnerability. Majority of the households spent cash transfer stipends on enrolling their children in schools. Others bought food, medicine, live subjects like cattle, goats and chicken, personal effects such as beds and mattresses. The research participants strongly agreed money received from the programme was inadequate to cater for the needs of one OVC. It was further established that Kshs.2000 per month (4,000 bimonthly) that beneficiary households receive was paid late when caregivers had already struggled to raise school fees for the OVC. Though the money was intended to improve the livelihood outcomes among beneficiary households,

some indicators of poverty such as dilapidated shelter were still observed in most of the families.

The risks associated with mode of payment both had a positive effect on livelihood outcomes in Tigania West, Meru County with ( $\beta = .931$ , p-value = .000) respectively. This was concurrent with FGD members who strongly agreed that cash transfer for OVC enabled them to retain children in school after the death of their parents. It was further noted that most preferred payment point was the commercial bank accounts.

On expenditure priorities, payment of school fees, followed by purchase of food items and purchase of farm inputs. The KII agreed that beneficiaries had owned some asset like chicken, goats and cattle. The stipends from cash transfer programme could also boost family income and enable beneficiaries to access affordable health care and purchase drugs for the OVC and caregivers wherever they fell sick. The resulting multiple regression calculation which was useful in predicting the quantity relating to livelihood outcomes in Tigania West for a one standard deviation improvement in mode of payment, socio-economic characteristics, expenditure priorities and Awareness of the objectives of cash transfer programme for OVC could be written as:

$$LO = .588 + .119SEC-573AL + .277EP + .931MP + \epsilon.$$

Where:

LO = Livelihood outcomes in Tigania West

.588 = the y- intercept/ constant

.119, -.573 .277 .931 = the slope/ regression coefficient

SEC= Socio-economic Characteristics

AL = Awareness

EP = Expenditure Priorities

MP = Risks associated with Mode of Payment

$\varepsilon$  = Error term

This regression typology indicates that there is a one standard deviation increase towards socio-economic characteristics, when livelihood outcomes in Tigania West would improve by .119. An improvement by one standard deviation in Awareness of objectives of cash transfer would lead to a negative improvement of livelihood outcomes in Tigania West by -.573. This typology confirms how a one standard deviation increment towards expenditure priorities results in subsequent improvement in livelihood outcomes in Tigania West by .277 and if there is an increase by one standard deviation in the risks associated with the mode of payment, the livelihood outcomes in Tigania West would improve by .931.

#### 4.13 Hypotheses Testing

This research null hypotheses were verified at 95 percent confidence level ( $\alpha = .05$ ).  $H_{01}$  “there is no significant relationship between socio-economic characteristics and livelihood outcomes in Tigania West, Meru County”. The hypothesis testing standards of null hypothesis is, if  $p\text{-value} < 0.05$  and  $\beta=0$  reject the null hypothesis. From study results (Table 4.16), an existing significance in relation to socio-economic characteristics with Livelihood outcomes ( $\beta = .119$  and  $p\text{-value} = .008$ ). Meanwhile  $\beta \neq 0$  and  $p\text{-value} < .05$ , then this research rejected this null hypothesis. The study, therefore, affirmed an existing significance and a constructive correlation amongst socio-economic characteristics in relation to livelihood outcomes within Tigania West, Meru County’.

$H_{02}$ , ‘There is no significant relationship between beneficiary households’ Awareness of the objectives of cash transfer programme and their Livelihood outcomes in Tigania West, Meru County.’ The study results (Table 4.17) show an existing significance relation to beneficiary households’ knowledge levels towards the objectives for cash transfer programme as well as their livelihood outcomes ( $\beta = -.573$ ,  $p\text{-value} = .000$ ). Because  $\beta \neq 0$  and  $p\text{-value}$  is  $< .05$ , the null hypothesis was rejected. The study therefore affirmed that there was a significant but negative relationship between beneficiary households’ Awareness of the objectives of cash transfer programme and their Livelihood outcomes in Tigania West, Meru County.

$H_{03}$  “there is no significant relationship between expenditure priorities and livelihood Outcomes of households receiving Cash Transfer Programme for Orphans and

Vulnerable Children in Tigania West, Meru County’’. The study findings expressed through (Table 4.18) present an existing constructive and significant correlation amongst expenditure priorities in relation to livelihood Outcomes ( $\beta = .277$ , p-value = .005).  $\beta \neq 0$  and p-value is  $<.05$ , the study rejected the null hypothesis affirming existence of a constructive and significant relation amongst expenditure priorities and livelihood outcomes for households benefiting from cash transfer plans for orphans and vulnerable children within Tigania West, Meru County’.

H<sub>03</sub> “there is no significant relationship between the risks associated with the mode of payment of the beneficiary households of Cash Transfer Programme for Orphans and Vulnerable Children in Tigania West, Meru County and their livelihood outcomes’. This proposition testing standards appeared to be the fact that null hypothesis should be rejected in case p-value comes below .05 and  $\beta=0$ . From study results (Table 4.19), there is a connection among those hazards connected to the mode through which payments are made to those families that are recipients to the Cash Transfer plans for Orphans and Vulnerable Children within Tigania West, Meru County and their livelihood outcomes’ ( $\beta = .277$ , p-value = .005). Meanwhile in case  $\beta \neq 0$  and p-value  $<.05$ , the research refuses its null hypothesis but agrees with its substitute. The study therefore acknowledged an existing significance constructive relation amongst risks associated with these modes of payment of the families who are recipients in the cash transfer schemes for orphans and vulnerable children within Tigania West, Meru County and their livelihood outcomes. The following is a summary of the hypotheses testing presented below by Table 4.21.

**Table 4.21: Hypotheses Testing Results**

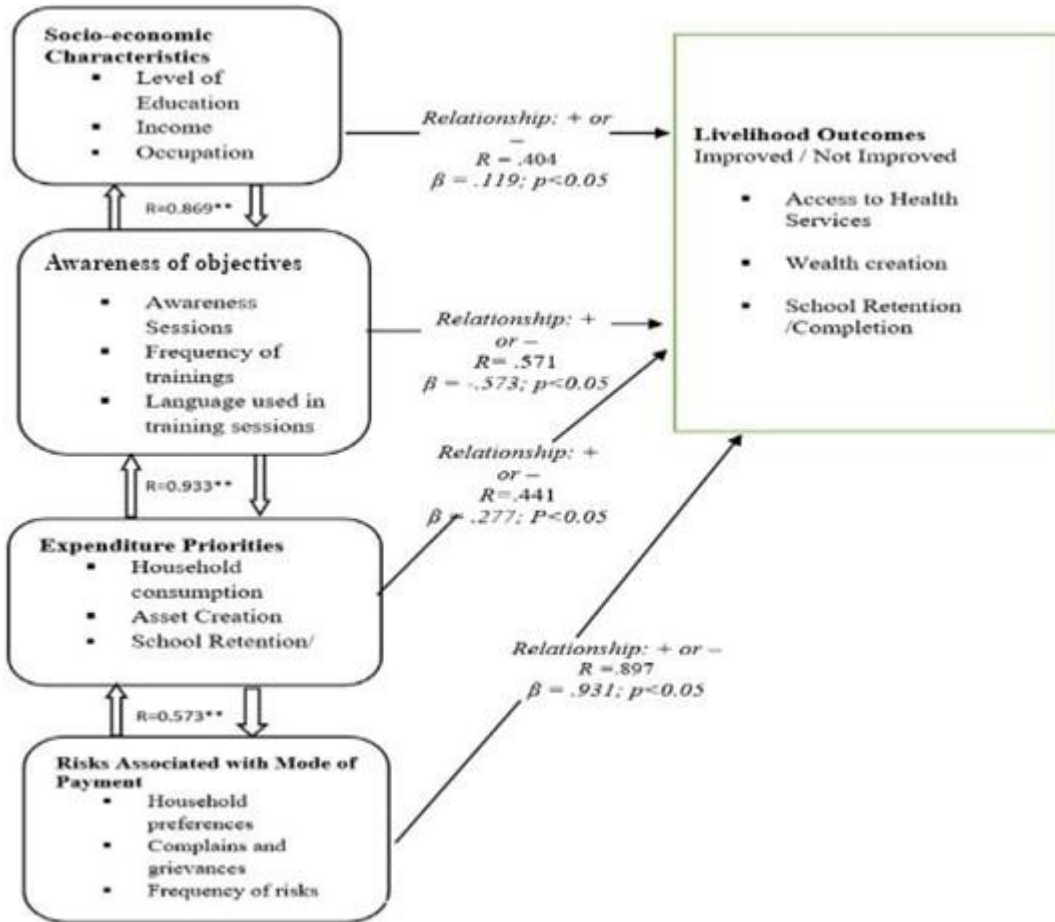
<b>Hypotheses</b>	<b>Testing Criteria</b>	<b>Results</b>
<b>H<sub>01</sub>:</b> There is no significant relationship between socio-economic characteristics and livelihood outcomes in Tigania West, Meru County.	Reject H <sub>01</sub> if p-value $\leq$ .05	P-value = .008, Rejected H <sub>01</sub> : Hence, there was a significant relationship between socio-economic characteristics of beneficiary households and livelihood outcomes in Tigania West, Meru County.
<b>H<sub>02</sub>:</b> There is no significant relationship between households' Awareness of the objectives of cash transfer programme of and their livelihood outcomes in Tigania West, Meru County.	Reject H <sub>02</sub> if p $\leq$ .05	P-value = .000: Rejected H <sub>02</sub> . Hence, there was a significant relationship between Awareness of the objectives of cash transfer and livelihood outcomes in Tigania West, Meru County.
<b>H<sub>03</sub>:</b> There is no significant relationship between expenditure priorities and livelihood outcomes of households receiving cash transfer programme for orphans and vulnerable children in Tigania West, Meru County.	Reject H <sub>03</sub> if p $\leq$ .05	p-value = .005: Rejected H <sub>03</sub>  Hence, there was a significant relationship between expenditure priorities and livelihood outcomes of households receiving Cash transfer programme for orphans and vulnerable children in Tigania West, Meru County.
<b>H<sub>04</sub>:</b> There is no significant relationship between the risks associated with the mode of payment of the beneficiary households of cash transfer Programme for orphans and vulnerable children in Tigania West, Meru County and their livelihood outcomes.	Reject H <sub>04</sub> if p $\leq$ .05	P-value = .000: Rejected H <sub>04</sub> . Hence, 'there is significant relationship between the risks associated with the mode of payment of the beneficiary households of Cash Transfer Programme for Orphans and Vulnerable Children in Tigania West, Meru County and their livelihood outcomes'.

#### **4.14 Summary Model for Effects of Cash Transfer on Livelihood Outcomes**

The study sought to develop a model showing the relationship between cash transfer and livelihood outcomes. The summary model in figure 4.1 indicates the relationship between socio-economic characteristics and livelihood outcomes was statistically significant and positive with  $\beta=.119$  and  $p\text{-value}<0.05$ . The relationship between the Awareness on the objectives of cash transfer and livelihood outcomes was statistically significant and but negative with  $\beta=-.573$  and  $p\text{-value}<0.05$ .

This typology acknowledges how expenditure priorities and livelihood outcomes had a statistically significant and positive with,  $\beta=.277$  and  $p\text{-value}<0.05$  while the risks associated with mode of payment and livelihood outcomes were statistically significant and positive with  $\beta=.931$  and  $p\text{-value}<0.05$ . It is an implication how each of these cash transfer measures show statistically significant and constructive relationship with livelihood outcomes except awareness of the objectives of cash transfer which were statistically significant but negative with livelihood outcomes.

Figure 0.1 Summary Model for Effects of Cash Transfer on Livelihood Outcomes



## **CHAPTER FIVE**

### **DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 Introduction**

This chapter presents the discussion, conclusions and recommendations of the study based on the study objectives. The chapter also offers recommendations for further studies as per the limitations of the study.

#### **5.2 Discussion of Study Results**

The following sub-section presents discussion of the study findings based on the study objectives.

##### **5.2.1 Socio-economic Characteristics and Livelihood Outcomes**

The correlation study findings specified that all the socio-economic characteristics measures had positive correlation amongst themselves which means they were moving in the same direction. The statements whose correlation was the highest were “the type of shelter in our household is related to our socio-economic aspects” and “our household has access to socio-economic information, and both were significant at 1% level. This has the implication that research participants strongly agreed that the type of shelter in their households was associated with their access to socio-economic information.

The regression results indicated that there was a positive relationship between socio-economic characteristics and livelihood outcomes in Tigania West, Meru County with  $R = .404$ . On the other hand, the results showed that socio-economic characteristics

accounted for 16.3 percent of livelihood outcomes in Tigania West, Meru County. The regression results agree with a study by Daidone *et. al.* (2015) that examined the level to which cash transfer programmes can secure or save a household from vulnerability and poverty. The study utilized a mixed method approach, data analysis in the study employed econometric methods. The study focussed on cash transfer programmes in four countries, namely, Zambia, Kenya, Ghana and Lesotho.

The study findings indicated that various approaches to cash transfers were significant in changing the likelihood of the households changing from poverty. At the same time, other factors such as household labour determined the likelihood of reducing household poverty vulnerability across various countries. A household with productive labour was more likely to secure the opportunity and turn it into productive process for reducing poverty. This was different from the households that had only children or and elderly persons who were less productive. Such families would only consume what is availed and exhaust and await the next cash transfers. The study concluded that cash transfers have significant impacts on the livelihood of beneficiary household as well as communities in which they lived.

### **5.2.2 Awareness and Households' Livelihood Outcomes**

The correlation study results between the statements measuring Awareness were found to be positive although some were insignificant. The highest correlation was reported by the statements that the household members are aware of the freedom of expression within

the household and the household members are aware of the eligibility criteria of the cash transfer programme reported ( $r = .811$ ,  $p < .01$ ).

The regression study results revealed that there was a positive association between households' Awareness of the objectives of cash transfer programme and livelihood outcomes of Orphans and Vulnerable Children in Tigania West, Meru County with  $R = .571$  as reflected in the summary model results. The study results also indicated that households' Awareness of the objectives of cash transfer programme explained for 32.6 percent of change in livelihood outcomes in Tigania West, Meru County ( $R^2 = .32.6$ ).

The study result corresponds to a study by Ontiri (2015). The study sought to determine the level of awareness of Youth Friendly Reproductive Health Services (YFRHS) amongst young people aged 10-24 that influenced utilization of YFRHS in the Rift Valley Provincial Hospital, Nakuru County. Results showed that knowledge and awareness of YFRHS services 92.5% was significant in promoting use of reproductive health services. The study used descriptive cross-sectional design. The study targeted 160 participants both male and female of the age between 10 and 24 years who participated in a youth reproductive centre programmes. The data of the study was analysed using both descriptive and inferential statistics. The study further made conclusions that it is imperative for awareness programmes be run for young females especially in relation to reproductive services.

### **5.2.3 Expenditure Priorities and Livelihood Outcomes of Households**

The correlation study results showed that all the indicators of expenditure priorities had positive relationship among themselves although some correlations were not statistically significant. The statements with the highest correlation were that the money received from the cash transfer programme has been used for water connection and the cash transfer money was used for household consumption ( $r = .917, p < .01$ ).

The response that had the lowest but significant correlation was between cash transfer programme money is used for purchasing of books for the members and cash transfer programme money is used for table banking for the household members ( $r = .372, p < .01$ ). The regression analysis study finding showed positive association between expenditure priorities and livelihood outcomes of Orphans and Vulnerable Children in Tigania West, Meru County with  $R = .441$  (Model summary results). Similarly, the results presented that expenditure priorities had explanatory power for 19.5 percent of livelihood outcomes of OVC in Tigania West, Meru County ( $R^2 = .195$ ).

The results corresponds to Venton et al, (2015) in their study on the value for money in cash transfer as compared to in-kind assistance in Ethiopia showed that the value of benefits depended on the prices of commodities in the market. Further, the researchers found out that the utilization of the cash transfer benefits varies between beneficiary households as opposed to in-kind assistance. Nevertheless, cash transfer could be used to build resilience of households to alleviate shocks associated with poverty and vulnerability.

The results also corresponds to those of a study by Dako-Gyeke and Oduro (2013) that entailed the impact of size of the household on the expenditure for OVC in rural Ghana but did not assess the relationship between the use of cash transfer benefits and the promotion of livelihood outcomes. The study results showed that the money received in the programme benefitted the children in the household, both the beneficiary and the non-beneficiary. There was need to establish whether all children in the households benefit from cash transfer for OVC in Tigania West Sub County and how they prioritize their expenditures.

#### **5.2.4 Risks Associated with Mode of Payment and Livelihood Outcomes**

Correlation analysis results showed that the statements measuring the mode of payments had positive correlation among them. The statements that electronic payments in cash transfer have low risks and cash transfer paid through banks has lower risks had the highest correlation ( $r = .882, p < .01$ ). The statement that trainings is always done on risks assessment on the mode of payment in cash transfer programme payments had the lowest correlation ( $r = .368, p < .05$ ).

The regression analysis revealed that there was a positive effect of the risks associated with the mode of payment on livelihood outcomes of beneficiary households in Tigania West, Meru County with  $R = .897$  as revealed in the model summary outcomes. The study outcomes indicated that risks associated with the mode of payment explained for 80.4 percent of change in livelihood outcomes of Orphans and Vulnerable Children in Tigania West, Meru County ( $R^2 = .804$ ).

The study is consistent with results of a study by Wavinya (2018) on the performance of the beneficiaries of Kenya's cash transfer for OVC in Embakasi Sub County in Nairobi County whose objective was to determine the challenges facing the beneficiaries. The study indicated that the risks associated with the mode of payment had a very significant effect on the performance of the programme. The study utilized qualitative exploratory research design and used content analysis. Results showed that payments cycles were characterized by delays in receipt of money and unpredictable dates of payment had a very significant effect on the livelihoods outcomes of beneficiary households. The delays interfered with planning and budgeting at household level and at times forced the beneficiaries out of their rental houses due to rent arrears. The study concluded that the programme has improved the status of households from a previously low to a better status.

#### **5.2.5 Relationship between Cash Transfer and Livelihood outcomes**

The results related to the association between cash transfer programme and livelihood outcomes are discussed as presented in descriptive statistics showing the findings of the combined livelihood outcome indicators; access to health services, wealth creation and enrolment/completion rate among OVC and inferential statistics that show the relationship between cash transfer programme and livelihood outcomes.

A study conducted in South Africa on how countries were using cash transfer programme to help the poor established that only 10% of OVC in South Africa eligible for child support were getting it. 5% of the households were able to qualify for cash transfer.

However, only a few households were enrolled into the programme (Samson *et al*, 2013).

This assertion resonates well with the views of one Key Informant who reiterated:

*“There are many more households with Orphans and Vulnerable Children who are very poor but are yet to be enrolled. Orphan hood is a continuous and unstoppable occurrence. We need more money to support more households”*

Cash transfer programme was found to improve access to health services. It was established that the programme had improved the capacity of beneficiary households to purchase drugs with a mean score of 4.126 translating into 82.52 %, access and use of a health facility with a mean score 3.952 (79.04%) and the capacity to diversify diets with a mean score of 4.239 (84.78 %). The government should strengthen institutions which to enhance service delivery to the beneficiary households. This would guarantee value for money and would further improve the effectiveness of the cash transfer programme targeting the OVC.

The research found out that Tigania West Sub County was implementing additional programmes to improve health services as confirmed during FGDs. The study found out that the beneficiary households were benefitting in trainings and support visitations conducted by community health workers engaged by the County government whose objective was to improve health outcomes in the Sub County. One member said:

*“We are happy with the County government’s community health workers who occasionally visit our homes to teach us on how to live disease free lives”*

The positive results on the health outcomes could be attributed to the Kenya national government health priorities that targeted the grassroot and vulnerable citizens. Some of the services that were being offered in line with the spirit of the Big Four programme, Universal health segment were the waiver of health fees for children who were under five years old, distribution of mosquito nets to expectant mothers attending antenatal clinics, reproductive health services that were not limited to family planning, immunization, administering vitamin A supplements to malnourished OVC among others.

Though the research participants expressed their contentment with health services that cash transfer enabled them to access, they also felt that allocation of additional financial resources would increase the availability of drugs in health institutions. They complained that health personnel would in most cases ask them to buy drugs at the expense of catering for their household food requirements. There was need therefore to budget for more resources in the health sector as this would increase effectiveness of services delivery to beneficiary household.

The study established that cash transfer programme enhanced food security with the highest mean score of 4.645 (92.9%). Food shortage gap had been reduced by cash transfer programme by a very big margin. Food security was an enabler of health outcomes and households could not be healthy unless they were food secure. The results concur with Samson (2013) in his study on the benefits of cash transfer to the poor households in South Africa. The study found out that the programme had reduced food poverty gap by 65%. Arnold (2011) agrees with the same assertion that cash transfer programmes had

improved food security around the world. Cash transfer could reduce food and dietary challenges among vulnerable households

On wealth creation, the research found out that cash transfer programme had increased assets with a mean score of 3.983(79.66%) and helped the creation of new businesses with a mean score of 3.943(78.86%). World Bank, 2012 equates cash transfer with investment and further argues that though the programme was tailormade to promote equity in developing countries more than promote growth, it has been proved to accelerate economic development. This agrees with the findings although the sustainability of the business after exit from the programme should be established. The scale up of cash transfer programme could create wealth and commensurately improve the quality of life of the poor people.

The study found out that cash transfer programme increased access to education. Enrolment and completion were improved by a mean score of 4.293(85.86%) and retention was improved by a mean score of 4.283 which was equivalent to 85.66%. This aligns with the objective of cash transfer programme for OVC to be retained in schools. Cash transfer gave money to pay school fees and buy school related items such as uniforms, bags as well as books.

The study corresponds with Airo (2015) who conducted a study on the social support systems and promotion of orphaned and vulnerable children wellbeing in Dagoretti District, Nairobi County. The study employed descriptive survey design and involved a sample of 335 households. Questionnaires was used to collect Data and analysed using

descriptive statistics and inferential. The study found out that child support systems especially bursaries promoted school enrolment and attendance among OVC by 98.8%. The study concluded that child support systems were key in promoting the wellbeing of OVC in education and health outcomes.

The study results indicated that the correlation between the statements measuring cash transfer programme had all positive correlation although some of them were not significant. The highest correlation was reported by the statements that cash transfer has reduced the number of malnourished OVC in beneficiary households in Tigania West Sub County and immunization services of OVC have increased since the inception of Cash Transfer Programme in Tigania West Sub County ( $r = .851, p < .01$ ).

The results also reported the lowest correlation between the statements that cash Transfer Programme has enhanced health care of female OVC in Tigania West Sub County and there has been an improved school attendance rate of OVC and it was not significant ( $r = .032$ ). The study model summary outcomes show there is a positive relationship among cash transfer programme (Risks associated with the mode of payment, socio-economic characteristics, expenditure priorities and Awareness of objectives of cash transfer programme) and livelihood outcomes of Orphans and Vulnerable Children in Tigania West, Meru County with  $R = .914$ . Similarly, the study findings indicated that cash transfer programme (Risks associated with the mode of payment, socio-economic characteristics, expenditure priorities and Awareness of the objectives of cash transfer

programme) had explained for 83.5 percent of change in livelihood outcomes in Tigania West, Meru County ( $R^2 = .835$ ).

The study findings concur with a study by Oduor (2017) on the effect of Conditional Cash Transfer programme on household expenditure in Kitui County. The findings showed that there was a significant effect of cash transfer on household expenditure. The researcher adopted qualitative cross-sectional design specifically a non-experimental research design. The study was guided by the consumption theory, where households are modelled as utility maximizing agents and are assumed to be rational. The results showed that household expenditure was significant in improving the livelihoods of beneficiaries at 5% confidence level. It was concluded that conditional cash transfer improved household consumption expenditure and improved the conditions of the poor members of the society.

The results are also in agreement with those of a study by Jotham (2016) on the effectiveness of cash transfer programme on education of beneficiary household in Machakos Sub County noted that expenditure priorities have significant and long-term effects on the livelihoods of beneficiary households. The study was a descriptive survey with had a sample of 260 research participants. Data was analysed descriptively and content analysis. The findings had 72% of the research participants strongly agreeing expenditure priorities had a significant effect on the livelihood outcome of beneficiaries especially on school enrolment attendance and retention of OVC in schools. The study concluded that the programme had significant effect on education outcome.

### 5.3 Summary of the Findings

The study found that respondents agreed that socio-economic characteristic of the households highly influenced the health status and the social class of the household members. There was a statistically significant relationship between socio-economic characteristics and livelihood outcomes of households receiving cash transfer programme for OVC in Tigania West, Meru County ( $\beta = .119$  and  $p\text{-value} = .008$ ). The study showed a strong positive correlation between socio-economic aspects and household access to socio-economic information ( $r = .873$ ,  $p < .01$ ) and was significant at 1% level.

The study found that the cash transfer OCV households' members understood the language used in awareness creation meetings. The study found a statistically significant relationship between beneficiary households' Awareness of the objectives of cash transfer programme for OVC and their livelihood outcomes in Tigania West, Meru County ( $\beta = -.573$ ,  $p\text{-value} = .000$ ). The study showed a strong positive correlation between freedom of expression within the household and the household members are aware about the purposes relating to cash transfer schemes reported the highest correlation ( $r = .811$ ,  $p < .01$ ).

From the study, it is revealed that many household members utilize the cash transfer incomes for purchasing school uniforms for the OVC. This was seen as a priority area for the households. The study reported a statistically significant relationship between expenditure priorities and livelihood outcomes of households receiving cash transfer

Programme for orphans and vulnerable children in Tigania West, Meru County ( $\beta = .277$ , p-value = .005).

Additionally, the study results indicate that research participants opt for bank payment and electronic payments which seem to have the least risks. This was instrumental in ensuring the safety and availability of the funds transferred for helping the households. The study then reported a statistically significant relationship between the risks associated with the mode of payment and livelihood outcomes among the beneficiary households of Cash Transfer Programme for Orphans and Vulnerable Children in Tigania West, Meru County.

#### **5.4 Conclusions**

This section presents the conclusions to the study based on the regression results which indicated that there was a positive association between socio-economic characteristics and livelihood outcomes of Orphans and Vulnerable Children in Tigania West, Meru County with  $\beta = .119$ , p-value = .008. The study therefore concludes that there was a positive and significant relationship between socio-economic characteristics and livelihood outcomes in Tigania West, Meru County.

The regression analysis findings depicted a negative relationship between Awareness and livelihood outcomes in Tigania West, Meru County with  $\beta = -.573$ , p-value = .000. Based on the study findings, the study concludes that there was a significant negative effect of beneficiary households' awareness level of the objectives of cash transfer programme for

orphans and vulnerable children and their livelihood outcomes in Tigania West, Meru County.

The regression analysis results indicate that there was a positive association between expenditure priorities and livelihood outcomes in Tigania West, Meru County with  $\beta = .277$ ,  $p\text{-value} = .005$ . Based on the above findings, this study concluded that there was a positive correlation between expenditure priorities and livelihood outcomes and expenditure priorities had significant effect on livelihood outcomes in Tigania West, Meru County. Through regression analysis, the study found a positive effect of the risks associated with the mode of payment on livelihood outcomes of Orphans and Vulnerable Children in Tigania West, Meru County with  $\beta = .931$ ,  $p\text{-value} = .000$ . The study finally concludes that cash transfer programme can improve the livelihood outcomes of the households suffering from relative or absolute poverty and vulnerability.

## **5.5 Recommendations from the Study**

This study makes several recommendations based on the findings for the purpose of policy, practice and further research.

### **5.5.1 Recommendations for Policy**

1. The Ministry Public Service, Gender and Affirmative action should review the existing policies on the cash transfer programmes to incorporate the assessment

of households' socio-economic characteristics prior to their enrolment into the programmes.

2. The Ministry of Public Service, Gender and Affirmative Action should develop Information, Education and Communication materials on the objectives of cash transfer programme in local languages.

### **5.5.2 Recommendations for Practice**

1. The State Department for Social Protection, Senior Citizen Affairs and Special Programmes should pay cash transfer electronically and through banks accounts as two modes of payment have been found to have the lowest risks.
2. The Government of Kenya and NGOs dealing with children's issues should develop training programmes on expenditure prioritization to promote effective utilization of cash transfer stipends among the beneficiaries as well as their livelihood outcomes.

### **5.5.3 Recommendations for further Studies**

The researcher recommends further studies on the following:

- i. Further research be done on the effects of household characteristics on livelihood outcomes of households receiving cash transfer programme for orphans and vulnerable children in Tigania West, Meru County
- ii. A study be done to examine the impact of livelihood outcomes of households receiving cash transfer programme for orphans and vulnerable children in Tigania West, Meru County.

- iii. A study on the effect of cash transfer programmes on livelihood outcomes of households receiving cash transfer programme for orphans and vulnerable children in other counties in Kenya be done to compare results from different locations

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## LIST OF APPENDICES

### Appendix I: Informed Consent Form

Dear research participant,

**Reference: Study on “Effects of Cash Transfer Programme for Orphans and Vulnerable Children on Livelihood outcomes of beneficiary households in Tigania West, Meru County”**

I am a post-graduate student from Kenyatta University undertaking an academic study to **evaluate the Effects of Cash Transfer Programme for Orphans and Vulnerable Children on Livelihood outcomes in Tigania West, Meru County.**

#### Procedure to be followed

You have been randomly selected to participate in this study. The participation in the study is purely voluntary. Thus, you may decide to withdraw from the study during the progress without necessarily giving explanations.

#### Discomforts and risks

Should you meet any question that makes you feel uncomfortable, you may leave it non-responded to. This will not cause any challenges to you as to why that happened.

### Benefits

If you participate in this study, you will help us understand the objectives of cash transfer programme for orphans and vulnerable children, expenditure priorities of the cash transfer by households and the effects of this transfer based on livelihoods of OVC in Tigania West, Meru County.

### Reward

This study has no financial nor material reward, I will give a thank you for participating and enabling the effectiveness of cash transfer programmes not only in Meru County but Kenya as a country at large.

### Confidentiality

Your responses will be treated in strict confidence and in no way will your name or that of your family be disclosed in the report or in any other place. This information can be disclosed only with your permission or as required by law.

### Contact information

If you have any questions, you may contact my supervisors Dr. Joan Kabaria- Muriithi via 0722225500 or Dr. Christine Njuguna via 0710358755 or the Kenyatta University Ethical Review Committee Secretariat on [kuerc@ku.ac.ke](mailto:kuerc@ku.ac.ke)

Participant's statement

I confirm that I have read or been explained to about the need to give consent to participate in the study. I also sign by indicating that I have not been coerced into participation of the research.

---

Signature of researcher

---

Date

**Appendix II: Questionnaire for OVC CT Beneficiary Household Heads****SECTION A: Background Information****1. Demographic Characteristics**

a. Gender

- Male                       Female

b. Age category

- 18 – 30 years               31-40years               41- 50 years  
 51 - 60 years               61- 70 years               71 years and above

d. Marital status

- Widowed     Divorced     Separated     Married     Single

e. What is your highest level of education attainment?

- Never been to school       Primary               Secondary       Tertiary

**2. Livelihood /Economic Activities**

a. What is the main source of income?

- Permanent employment  
 Casual laborer  
 Business  
 Farming

- Remittances
- Government Cash Transfer (OVC)
- Other (Specify): \_\_\_\_\_

b. Approximately what is your monthly income other than the Cash Transfer?

- Below Kshs.1000
- Between Kshs. 1001 and Kshs. 2000
- Between Kshs. 2001 and Ksh. 3000
- Between Kshs. 3001 and Kshs.4000
- Between Ksh.4001 and Kshs. 5000
- Other (write here) Kshs. \_\_\_\_\_

**SECTION B: SOCIO-ECONOMIC CHARACTERISTICS**

(3) Please tick appropriately on the level of agreement with the following as per your household where: 5 = *strongly agree* 4=*Agree* 3=*Not sure* 2=*Disagree* 1=*strongly disagree*

	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
i. Our household has access to socio-economic information					
ii. The ownership of assets in our household has been influenced by cash transfer programme					

iii. The income our household receives from the cash transfer programme has influenced its economic status					
iv. The consistency in the cash transfer has given our household an income security					
v. Relationship among household is influenced by socio-economic factors					
vi. The social relation in our household is influenced by the socio-economic factors					
vii. The power relations in our household is influenced by the socio-economic factors					
viii. Gender Relations is a function of socio-economic factors					
ix. The type of shelter in our household is related to our socio-economic aspects					

x. The occupation of the household members has been influenced by the socio-economic aspects					
xi. Our household social class system is based on the socio-economic aspects					
xii. The health status of the household members is influenced by the socio-economic aspects					

**SECTION C: AWARENESS ON OBJECTIVE OF CASH TRANSFER**

(4) Please tick to the level you agree with the following statement regarding your household where: 5= *strongly agree* 4=*Agree* 3=*Not sure* 2=*Disagree* 1=*strongly disagree*

	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
i. The household members are aware of the objectives of cash transfer programme					
ii. The household members have attended a number of awareness sessions					
iii. The training sessions are always located within our surrounding					
iv. The government undertakes a lot of mobilization before the awareness sessions					
v. There is monitoring of the cash transfer programme beneficiary selection					
vi. The household members are involved in monitoring of cash transfer programme					
vii. There are high levels of awareness of the objectives of cash transfer Programme					
viii. There are frequent of meetings about cash transfer programme					
ix. The household members are aware of the freedom of expression within the household					
x. The household members are aware of their freedom to give responses to their head					
xi. The language used in awareness meetings is familiar to household members					
xii. All the household members are involved in selection process to the cash transfer programme					

**SECTION D: HOUSEHOLD EXPENDITURE PRIORITIES**

(5) Tick appropriately on the level of agreement with the following household expenditure in your household where; 5= *strongly agree* 4=*Agree* 3=*Not sure* 2=*Disagree* 1=*strongly disagree*

	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
i. Money received from the cash transfer programme is used for household consumption					
ii. Money received from the cash transfer programme is used for paying school fees for OVC					
iii. Money from the cash transfer programme is used to purchase school uniforms for OVC					
iv. Money from the cash transfer programme is used for purchasing of drugs for OVC					
v. Money from the cash transfer programme is used for the improvement of shelter					
vi. Some money from the cash transfer programme is used for household savings					
vii. The money from the cash transfer programme has been used for water connection					
viii. The money from the cash transfer programme is used for asset creation for the household					
ix. Cash transfer programme money is used for table banking for the household members					
x. Cash transfer programme money is used for transport for household members					
xi. Cash transfer programme money is used for purchasing of books for OVC					
xii. Cash transfer programme money is used for sanitary towels for OVC					

**SECTION E: RISKS ASSOCIATED WITHMODE OF PAYMENT**

(6). Please use the key provided to indicate (use tick) your extent of agreement or disagreement with the following aspects of risks associated with the mode of payment where; 5= *strongly agree* 4=*Agree* 3=*Not sure* 2=*Disagree* 1=*strongly disagree*

	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
i. Money paid through cash payments has lower risks					
ii. Cash transfer payments through banks accounts have low risks					
iii. Cash transfer payment through agents is safe					
iv. Cash transfer programme beneficiary households are paid through banks					
v. Electronic payments in cash transfer payments have low risks					
vi. Cash transfer payments through mpesa has medium risks					
vii. Complains and grievances concerning the mode of payment is done regularly					
viii. Risks assessment on the mode of payment is always done					
ix. There is regular monitoring and evaluation on every mode of payment					
x. Trainings has been done on every mode of payment					
xi. Trainings has been done on risks involving every mode of payment					

**SECTION F: CASH TRANSFER PROGRAMME**

(7). Please use the key provided to indicate (use tick) your extent of agreement or disagreement with the following aspects of the Orphans and Vulnerable Children Cash Transfer Programme; 5= *strongly agree*; 4=*Agree* 3=*Not sure*; 2=*Disagree* 1=*strongly disagree*

<b>Effects of the cash transfer on Livelihood outcomes</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
a) The Programme improved enrolment rate among female OVC					
b) The Programme improved enrolment rate among female OVC					
c) The Programme improved retention rate among female OVC					
d) Cash transfer programme has improved retention rate among male OVC					
e) Beneficiaries Households have better shelter since the inception of Cash Transfer Programme					
f) The program contributes to poverty alleviation among beneficiary households					

g) The Programme has introduced poor relationship between the beneficiaries and non-beneficiaries					
h) The Programme has promoted dependency among beneficiaries					
i) Stigma among Beneficiary households has reduced since the inception of Cash Transfer programme					

#### SECTION H: LIVELIHOOD OUTCOMES

(8). Please use the key provided to indicate (use tick) your extent of agreement or disagreement with the following aspects of livelihood outcomes where; 5= *strongly agree* 4=*Agree* 3=*Not sure* 2=*Disagree* 1=*strongly disagree*

	5	4	3	2	1
<b>Access to Health Services</b>					
i. Cash Transfer Programme has enhanced health care of male OVC in Tigania West Sub County					

<p>ii. Cash Transfer Programme has enhanced health care of female OVC in Tigania West Sub County</p>					
<p>iii. CT-OVC programme Household members have medical cover in Tigania West Sub County</p>					
<p>iv. Immunization services of OVC have increased since the inception of Cash Transfer Programme in Tigania West Sub County</p>					
<p>v. Cash Transfer has reduced the number of malnourished OVC in Beneficiary Households in Tigania West Sub County</p>					
<p>vi. Cash Transfer Programme has reduced morbidity</p>					

among OVC in Tigania West Sub County					
vii. The number of OVC visiting health facilities has increased since the introduction of Cash Transfer Programme in Tigania West Sub County					
viii. CT-OVC has enhanced hygienic standards in Tigania West Sub County					
<b>Wealth creation</b>					
ix. Increase in amount of assets					
x. Earned more income					
xi. Improved food security					
xii. Diversified diets					
xiii. Enrolled OVC in school					
xiv. Retained OVC in school					
xv. Have money to purchase drugs					

xvi.	Reduced dependency on Cash Transfer benefits					
xvii.	Reduced expenditure on food					
xviii.	Established new business/businesses					
<b>Retention / Completion</b>						
xix.	Improved School attendance rate of OVC					
xx.	Enhanced Retention of girls in School					
xxi.	Enhanced Retention of boys in Schools					
xxii.	Improved performance of OVC in School					
xxiii.	Reduced child marriages					

(9). What are some of the challenges facing cash transfer in promoting livelihood outcomes

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(10). Suggest how cash transfer programme could be improved to promote livelihood outcomes

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**(b) Summary of Indicators of Livelihood Outcomes**

To what extent have you been experiencing this in the last three years?	Please tick <input type="checkbox"/> appropriately				
	None at all - 1	Little extent - 2	Moderate extent- 3	Large extent - 4	Very large Extent - 5
i. Have money to purchase drugs					
ii. Treated in a health facility					
iii. Increase in amount of assets					
iv. Reduced dependency on Cash Transfer benefits					
v. Improved food security					

vi.	Diversified diets					
vii.	Reduced expenditure on food					
viii.	Established business/businesses	new				
ix.	Enrolled OVC in school					
x.	Retained OVC in school					

**Thank you for your time and cooperation**

### **Appendix III: Interview Schedule for Children's Officers**

My name is Eliud Mutwiri, post-graduate student at Kenyatta University. I am conducting research on the Effects of Cash Transfer Programme for Orphans and Vulnerable Children on Livelihood outcomes in Tigania West, Meru County seek your participation in the research. The responses you give will be used for academic purposes only. Your decision to participate will not affect the research in a negative way.

Date: \_\_\_\_\_

1. Who are orphans and vulnerable children?
2. What do you understand to be some of their needs?
3. Are you aware of the Cash Transfer programme for OVC? Please tell me your understanding of the objectives of this program.
4. How does Orphans and Vulnerable Children Cash Transfer programme target beneficiaries?
  - What informs the identification process?
  - What are the risks associated with the mode of cash transfer?
  - Kindly make comments on Awareness of the objectives of cash transfer programme for orphans and vulnerable children.
5. Kindly share your views on how benefiting households prioritize expenditures from cash transfer (how the cash transfer for OVC has improved the welfare of children from benefiting households in terms of):

- i. Food security
  - ii. Education (school enrolment, retention, completion, transition and performance)
  - iii. Poverty indicators (Income, wealth creation and asset ownership)
  - iv. Access to affordable Health care
  - v. Socio-economic status of benefitting households
6. Have there been any changes in relationships in the community as a result of the programme?
  7. Does the Programme have any negative effects at the household and community levels?
  8. Give your own suggestions on what should be done to meet the needs of OVC and improve the programme

**Appendix IV: Focus Group Discussion Guide**

Themes for discussion

1. OVC Programme for Orphan in Tigania West Sub County.
2. Characteristics of beneficiary households of OVC in Tigania West Sub County.
3. Objectives of cash transfer programme for OVC in Tigania West Sub County.
4. Expenditure priorities by households enrolled in cash transfer programme for OVC in Tigania West Sub County in relation to the following:
  - i. Food security
  - ii. Education (school enrolment, retention, completion, transition and performance)
  - iii. Poverty indicators (Income, wealth creation and asset ownership)
  - iv. Access to affordable Health care
  - v. Socio-economic status of benefitting households
  - vi. Strategies to improve cash transfer programme for OVC in Tigania West Sub County.

**Appendix V: Reliability Results****Reliability Results for Socio-economic Characteristics****Item-Total Statistics**

	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Our household has access to socio-economic information	111.245	.727	.886
The ownership of assets in our household has been influenced by cash transfer programme	107.628	.781	.882
The income our household get from the cash transfer programme has influenced its economic affairs	114.740	.668	.889
The consistency in the cash transfer has given our household an income security	113.865	.790	.884
Type of household headship in our household is influenced by socio-economic aspects	127.359	.233	.910
The social relation in our household is influenced by the socio-economic strength	124.058	.382	.902
The power relation in our household is influenced by the socio-economic factors	110.837	.802	.882
Gender Relations is a function of socio-economic aspects	114.847	.703	.888
The type of shelter in our household is related to our socio-economic aspects	109.746	.730	.885

The occupation of the household members has been influenced by the socio-economic aspects	107.731	.778	.883
Our household social class system is based on the socio-economic aspects	124.692	.407	.901
The health status of the household members is influenced by the socio-economic aspects	124.826	.402	.901

**Reliability Results for Household Expenditure Priorities**

**Item-Total Statistics**

	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
The money from the cash transfer programme is used for household consumption	118.314	.810	.900
The money from the cash transfer programme is used for paying school fees for members	115.759	.805	.900

The money from the cash transfer programme is used for purchasing of drugs for members	126.865	.677	.907
Clothing of the members is done from the cash transfer programme money	121.725	.670	.907
The money from the cash transfer programme is used for the improvement of shelter	137.458	.185	.927
Some money from the cash transfer programme is used for household savings	132.131	.361	.920
The money from the cash transfer programme has been used for water connection	122.370	.726	.904
The money from the cash transfer programme is used for asset creation for the household	125.159	.641	.908

Cash transfer programme money is used for table banking for the household members	114.961	.795	.900
Cash transfer programme money is used for transport for household members	114.723	.819	.899
Cash transfer programme money is used for purchasing of books for the members	125.480	.628	.909
Cash transfer programme money is used for sanitary towels for the members	120.665	.764	.903

**Reliability Results for Mode of Payment**  
**Item-Total Statistics**

	Scale Variance if Item Deleted	Corrected Item- Total Correlatio n	Cronbach's Alpha if Item Deleted
Money is paid through cash payments has higher risks	116.049	.845	.917
Banks Accounts are used in cash transfer programme payments have low risks	123.366	.732	.923
Cash transfer payment through agents is safe	126.499	.506	.932
Banks are used in cash transfer programme money payments	127.183	.677	.925
Electronic payments in cash transfer payments have low risks	124.733	.602	.928
Mpesa use in cash transfer payments has medium risks	118.783	.752	.922
Complains and grievances concerning the mode of payment is done regularly	118.546	.800	.920
Trainings is always done on risks assessment on the mode of payment	129.589	.659	.926
There is regular monitoring and evaluation on each and every mode of payment	128.778	.671	.925
Trainings has been done on each and every mode of payment	120.398	.736	.922
Trainings has been done on risks involving every mode of payment	122.837	.790	.921
Been beneficiary all year you are able to get money for the household?	119.632	.684	.925

**Reliability Results for Livelihood Outcomes**

**Item-Total Statistics**

	Scale Variance if Item Deleted	Correcte d Item- Total Correlati on	Cronbach's Alpha if Item Deleted
Cash Transfer Programme has enhanced health care of male OVC in Tigania West Sub County	102.533	.504	.912
Cash Transfer Programme has enhanced health care of female OVC in Tigania West Sub County	106.049	.472	.912
CT-OVC programme Household members have medical cover in Tigania West Sub County	94.340	.667	.905

Immunization services of OVC have increased since the inception of Cash Transfer Programme in Tigania West Sub County	102.237	.638	.906
Cash Transfer has reduced the number of malnourished OVC in Beneficiary Households in Tigania West Sub County	101.546	.681	.905
Cash Transfer Programme has reduced morbidity among OVC in Tigania West Sub County	101.714	.638	.906
The number of OVC visiting health facilities has increased since the introduction of Cash Transfer Programme in Tigania West Sub County	97.383	.727	.902
Beneficiary households of CT-OVC have better hygienic standards than non-beneficiary households in Tigania West Sub County	99.695	.705	.903

There has been an increase in amount of assets in our household	99.047	.592	.908
There has been an improvement in the household earnings per year	91.252	.873	.894
There is improved food security as a result of the cash transfer programme	95.118	.688	.904
There has been an improved school attendance rate of OVC	98.118	.658	.905

### Appendix VI: Measurement of Variables

Objective	Source of Information	Research Instrument	Variables	Analytical Technique
1. To determine socio-economic characteristics of households benefiting from Cash Transfer Programme for OVC and their livelihood outcomes	i. Heads of Beneficiary households ii. Children officer iii. Education officer, iv. CSAC v. BWC	i. Structured questionnaire ii. KII guide iii. FGD guide	i. Household size ii. Income iii. Expenditure iv. Number of OVC v. Level of education vi. Assets ownership	i. Frequencies ii. Mean differences iii. Correlation iv. Linear regression v. Thematic
2. To examine the households' Awareness on objectives of Cash Transfer Programme for OVC and their Livelihood outcomes.	i. Children officer ii. Heads of Beneficiary households iii. CSAC iv. BWC	i. Structured questionnaire ii. KII guide iii. FGD guide	i. Number of awareness sessions ii. Frequency of trainings iii. Involvement in monitoring / valuation	i. Frequencies ii. Correlation iii. Linear regression iv. Thematic
3. To determine the relationship between expenditure priorities and Livelihood Outcomes of households receiving Cash Transfer Programme for OVC	i. Heads of Beneficiary households ii. Children officer iii. Education officer iv. CSAC v. BWC	i. Structured questionnaire ii. KII guide iii. FGD guide	i. Households budget items ii. Household consumption iii. Business Creation iv. Asset Creation v. Enrolment/Retention of	i. Frequencies ii. Thematic analysis iii. Linear regression iv. Likelihood Test

				OVC in Schools				
4. To establish the risks associated with the mode of payment of cash transfer programme for OVC and their effects on the livelihood outcomes of beneficiary households	i.	Children officer	i.	KII guide	i.	Safety payment point	i.	Correlation analysis
	ii.	Education officer	i.	FGD guide	ii.	Type of payment point	ii.	Linear regression
	iii.	CSAC					iii.	Thematic Analysis
	iv.	BWC			iii.	Number of households accessing money	iv.	
					iv.	Complains and grievances		
					v.	Frequency of risks assessment		
5. To develop a model showing the relationship between Cash Transfer Programme and Livelihood outcomes					vi.	Involvement in monitoring /evaluation		
	i.	Heads of Beneficiary households	i.	Structure d question naire	i.	Household s budget items for CT-OVC money	i.	Frequencies
	ii.	Children officer	ii.	KII guide	ii.	Enrollment of OVC in Schools	ii.	Correlation
	iii.	Education officer			iii.	Retention of OVC in Schools	iii.	Linear regression
	iv.	CSAC members	iii.	FGD guide	iv.	Access to Health Care	iv.	Thematic
	v.	BWC members						

## Appendix VII: Graduate School Research Approval



KENYATTA UNIVERSITY  
GRADUATE SCHOOL

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**Internal Memo**

FROM: Dean, Graduate School

DATE: 27<sup>th</sup> November, 2019

TO: Mr. Eliud M. Festus  
C/o Department of Pop. Rep Health & Comm. Res. Mngt.  
KENYATTA UNIVERSITY

REF: H87/39248/16

SUBJECT: APPROVAL OF RESEARCH PROPOSAL


This is to inform you that the Graduate School Board at its meeting 25<sup>th</sup> November, 2019 approved your Ph.D. Research Proposal entitled "**Comparative Effects of Cash Transfer Programme for Orphans and Vulnerable Children on Livelihood Outcomes of Household in Meru County Kenya**".

You may now proceed with your Data collection, subject to clearance with the Director General, National Commission for Science, Technology & Innovation.

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

By copy of this letter, the Registrar (Academic) is hereby requested to grant you substantive registration for your Ph.D. studies.

Thank you.

  
REUBEN MURIUKI  
FOR: DEAN, GRADUATE SCHOOL








c.c. Registrar (Academic) Att; Mrs. Lucy Njenga  
Chairman, Department of Pop. Rep Health & Comm. Res. Mngt.

Supervisors:

1. Dr. Joan K. Muriithi  
Department Pop. Rep Health & Comm. Res.  
Mngt.  
KENYATTA UNIVERSITY
2. Dr. Christine Njuguna  
Department of Pop. Rep Health & Comm. Res.  
Mngt.  
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RM/cao

**Appendix VIII: Research License**

 REPUBLIC OF KENYA	 NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
Ref No: 779247	Date of Issue: 12/December/2019
<b>RESEARCH LICENSE</b>	
	
<p>This is to Certify that Mr. Eliud Mutwiri of Kenyatta University, has been licensed to conduct research in Meru on the topic: <b>COMPARATIVE EFFECTS OF CASH TRANSFER PROGRAMME FOR ORPHANS AND VULNERABLE CHILDREN ON LIVELIHOOD OUTCOMES OF HOUSEHOLDS IN MERU COUNTY, KENYA</b> for the period ending : 12/December/2020.</p>	
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