

## **Analysis of Social Inclusion on the Livelihood of Special Interest Groups in Kiambu County, Kenya**

By

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### **Abstract**

The study investigated the impact of social inclusion on the livelihoods of special interest groups (SIGs) orphaned and vulnerable children (OVCs), the elderly (aged 70 and above) and persons with severe disabilities in Kiambu County, Kenya. Utilizing a quantitative cross-sectional design, data was collected from 384 respondents across 15 sub-counties of Kiambu County of Kenya using stratified random sampling and structured questionnaires, analyzed via IBM SPSS Statistics (version 23). The findings reveal that cash transfer programs (CTPs) significantly enhance social inclusion by increasing community participation (83.9% of respondents), reducing stigma and improving access to communication tools, thus fostering social cohesion. CTPs also improve financial stability, reducing poverty for 76.5% of participants by enabling investments in small businesses and enhancing access to essential services like healthcare and education. However, challenges such as inconsistent disbursements and perceived inequities in fund allocation limit full social integration, necessitating complementary community engagement initiatives and skills training to maximize long-term livelihood improvements.

**Key Words:** Social Inclusion, Cash Transfer Programs, Special Interest Groups, Livelihood Outcomes, Kiambu County, Kenya

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### **Introduction**

Social inclusion is a critical determinant of livelihood outcomes, particularly for special interest groups (SIGs) such as orphaned and vulnerable children (OVCs), the elderly and persons with severe disabilities, who face systemic barriers to economic and social participation. In Kiambu County, Kenya, these groups encounter challenges including poverty, limited access to education, healthcare and social isolation, which hinder their ability to achieve sustainable livelihoods. Cash transfer programs (CTPs) have emerged as a key intervention to address these barriers, providing direct financial support to alleviate economic vulnerabilities and promote inclusion. The study investigated how social inclusion, facilitated through CTPs, influences the livelihoods of SIGs in Kiambu County, focusing on access to economic opportunities, barriers to inclusion and the impact of existing policies. Through examining these dynamics, the study provides evidence-based insights to enhance social protection strategies.

Kiambu County, with its diverse urban and rural demographics, offers a unique context to explore the efficacy of CTPs in fostering social inclusion. The county's population includes 124,474 SIGs, comprising OVCs, elderly individuals aged 70 and above and persons with severe disabilities, as reported by the Kiambu County Government (2023). Despite national efforts like the Older Persons Cash Transfer (OPCT) and OVC programs, gaps in implementation, such as inconsistent payments and targeting inefficiencies, limit their impact. Previous studies, such as those by Kisurulia, Katiambo and Tanui (2015), highlight CTPs' potential to reduce poverty and improve well-being, yet localized analyses specific to Kiambu County remain scarce. This study addresses this gap by assessing the extent to which CTPs enhance social inclusion and improve livelihood outcomes for SIGs.

The significance of social inclusion lies in its ability to integrate marginalized groups into community networks, thereby enhancing access to resources and opportunities. According to Yue *et al.* (2023), financial support through CTPs can improve social participation by reducing economic stress and enabling access to communal services. However, barriers such as stigma, limited mobility and inadequate community engagement initiatives can undermine these benefits. In Kiambu County, where socio-economic disparities are pronounced, understanding the interplay between social inclusion and livelihoods is crucial for designing effective interventions. The study employs a quantitative approach to measure the impact of CTPs on community participation, financial stability and access to essential services among SIGs.

The study was guided by three key assumptions: SIGs in Kiambu County have varying levels of access to economic opportunities, identifiable barriers impact their social inclusion and existing social inclusion policies have measurable effects on their income levels and employment rates. Through testing these assumptions, the study provides an analysis of how CTPs influence the socio-economic well-being of SIGs. The findings inform policymakers on optimizing CTP delivery to address local challenges, ensuring sustainable improvements in livelihoods. This study significantly contributes to the limited body of

localized research in Kiambu County, offering actionable recommendations for enhancing social protection programs.

### **Assumptions**

- i. Special interest groups in Kiambu County have varying levels of access to economic opportunities.
- ii. There exist identifiable barriers that impact the social inclusion of special interest groups in Kiambu County.
- iii. Existing social inclusion policies in Kiambu County have measurable effects on the income levels and employment rates of special interest groups.

### **Statement of Problem**

Cash transfer programs (CTPs) in Kenya, including the OPCT and OVC initiatives, are designed to address socio-economic vulnerabilities among SIGs by enhancing financial capacity, access to education, healthcare and social inclusion. Despite their implementation in Kiambu County, operational challenges such as inconsistent payment schedules, delays in disbursements and perceived corruption undermine their effectiveness (Nawoton, 2020). These inefficiencies raise concerns about the extent to which CTPs achieve their intended outcomes of improving livelihoods and fostering social integration among OVCs, the elderly and persons with severe disabilities. The lack of localized studies examining the specific socio-economic dynamics of Kiambu County further complicates the understanding of these programs' impacts.

Existing research on CTPs in Kenya, such as Njeri and Omondi (2020), focuses primarily on OVCs' educational outcomes, neglecting other SIGs like the elderly and persons with disabilities. Similarly, Mwangi and Kamau (2018) explored poverty alleviation among the elderly in rural Kenya but did not address broader socio-economic impacts or the specific context of Kiambu County. Despite the contributions of these studies, there remains a gap in understanding how CTPs influence social inclusion across diverse SIGs in a mixed urban-rural setting like Kiambu. This study fills this gap by examining the interplay between social inclusion, economic opportunities and policy impacts on the livelihoods of SIGs in Kiambu County during the 2020–2024 period.

The persistence of barriers such as stigma, limited access to services and inadequate community engagement initiatives further complicates the effectiveness of CTPs in Kiambu County. While national policies align with the 2010 Kenyan Constitution's mandate for rights-based social protection, operational inefficiencies and regional disparities limit their impact on SIGs. This study provides an analysis of how CTPs address these barriers and their measurable effects on income levels, employment rates and social integration, offering insights to refine social protection strategies in Kiambu County and beyond.

### **Objective**

The study was guided by the following objectives:

- i. To assess the level of social inclusion of special interest groups in accessing economic opportunities in Kiambu County.
- ii. To analyze the barriers to social inclusion affecting the livelihood outcomes of special interest groups in Kiambu County.
- iii. To evaluate the effects of existing social inclusion policies on the income levels and employment rates of special interest groups in Kiambu County.

### **Theoretical Framework**

The study was anchored on three theoretical frameworks: Resilience Theory, Disengagement Theory and Progressive Utilization Theory (PROUT), which provide insights into how CTPs enhance livelihoods and social inclusion among SIGs in Kiambu County. These theories collectively address the mechanisms through which financial support mitigates economic vulnerabilities, fosters social engagement and promotes equitable resource distribution.

Resilience Theory, proposed by Duplessis Vanbreda (2001), posits that individuals and communities can adapt positively to adverse conditions such as poverty and social exclusion by leveraging available resources and support systems. In the context of Kiambu County, CTPs serve as a financial cushion, enabling SIGs to cope with economic shocks and invest in long-term opportunities like education and entrepreneurship (Asfaw, Maggio & Palma, 2018). This theory is applied to assess how CTPs enhance socio-economic resilience by stabilizing incomes and improving access to essential services, thereby fostering sustainable livelihoods.

Disengagement Theory, by Cumming (1964), suggests that individuals, particularly the elderly, may gradually withdraw from social roles, leading to isolation and reduced quality of life. CTPs in Kiambu County counteract this by providing financial support that enables SIGs to remain socially connected through community participation and access to communication tools (Hjelm *et al.*, 2017). This study used Disengagement Theory to evaluate how CTPs mitigate social withdrawal by enhancing economic stability and promoting social integration among OVCs, the elderly and persons with disabilities.

PROUT, established by Prabhat Ranjan Sarkar (1959), emphasizes equitable resource distribution and social empowerment for marginalized groups. In Kiambu County, PROUT guides the analysis of how CTPs improve access to education, healthcare and income-generating activities, aligning with the theory's focus on holistic development (Ghista & Sharma, 2023). By applying PROUT, this study examined how CTPs foster sustainable socio-economic progress by addressing poverty, enhancing financial autonomy and promoting community-driven development.

### **Review of Related Literature**

#### **Social Inclusion and Access to Economic Opportunities for Special Interest Groups**

Social inclusion is pivotal for ensuring that SIGs access economic opportunities, thereby improving their livelihoods. Yue *et al.* (2023) found that cash transfers in Hong Kong significantly enhanced financial stability among the elderly, increasing their participation in communal activities and reducing social isolation. However, the study highlights the need for sustained interventions to maintain these benefits, as financial support alone may not fully address emotional and social well-being. In Kiambu County, this finding underscores the potential of CTPs to improve community engagement among SIGs, though complementary programs are needed to ensure long-term inclusion. The contemporary study expanded this scope by examining diverse SIGs, including OVCs and persons with disabilities, to provide an understanding of social inclusion's impact.

Cash transfer programs (CTPs) in Latin America, was explored by Humberto and Gonzalez (2020) revealing significant improvements in access to education and healthcare, which enhanced social inclusion and reduced poverty. Their mixed-methods approach highlighted variations in outcomes across regions, suggesting context-specific factors influence program efficacy. In Kiambu County, similar variations may exist due to urban-rural disparities, necessitating localized analyses. This study builds on their findings by focusing on Kiambu's unique socio-economic context, using quantitative methods to assess

how CTPs facilitate access to economic opportunities for SIGs. The emphasis on specific groups like OVCs and the elderly addresses the gap in region-specific research.

Cash transfer programs (CTPs) in Ghana improved social inclusion by enhancing access to healthcare and education, though their focus on financial outcomes overlooked broader socio-economic impacts as noted by Owusu-Addo *et al.* (2023). The findings suggest that CTPs can empower SIGs but require holistic interventions to maximize benefits. In Kiambu County, this study investigated how CTPs influence not only financial stability but also social cohesion and educational attainment, offering a more comprehensive analysis. Through employing correlation analysis, the study provided statistical rigor to explore the interrelationships between social inclusion and livelihood outcomes. These findings advocate for integrated policies that combine financial support with community engagement initiatives.

In Zambia CTPs improved access to services and social inclusion for persons with disabilities, though their qualitative approach limited generalizability (Sakanga *et al.*, 2020). In Kiambu County, this study adopted a quantitative design to measure the impact of CTPs across SIGs, addressing the need for statistically robust findings. The focus on diverse groups ensures a broader understanding of how financial support translates into economic opportunities and social integration. The findings align with the need for targeted interventions to overcome barriers like stigma and mobility challenges, which are prevalent in Kiambu. This study's localized approach provided context-specific insights to enhance CTP effectiveness.

Cash transfer programs (CTPs) in rural Kenya significantly improved household income and healthcare access for the elderly as reported by Mwangi and Kamau (2018), but their study overlooked education and social inclusion outcomes. In Kiambu County, this study addressed this gap by examining a wider range of outcomes, including community participation and educational attainment, across SIGs. The use of structured questionnaires and correlation analysis ensures a detailed exploration of how CTPs foster economic opportunities. These findings highlight the need for holistic interventions that address both economic and social dimensions of inclusion. Through contextualizing CTPs in Kiambu, this study offered actionable recommendations for policymakers to enhance program impact.

### **Barriers to Social Inclusion and Their Impact on Livelihood Outcomes**

Barriers to social inclusion, such as stigma, limited access to services and mobility challenges, significantly affect the livelihoods of SIGs. Padmakanthi (2023) in Sri Lanka found that CTPs improved school enrolment and reduced child poverty, but their simulated approach limited real-world applicability. In Kiambu County, this study used empirical data to assess how barriers like stigma and resource access impact CTP efficacy, offering context-specific insights. The findings suggest that while CTPs alleviate financial barriers, social stigma persists, necessitating targeted interventions. This localized analysis addresses the gap in understanding how barriers affect diverse SIGs in Kiambu.

In Cambodia CTPs demonstrated that there was improved school attendance and reduced poverty (Manoj *et al.*, 2024). Their focus however was on educational outcomes overlooked social inclusion barriers like stigma and discrimination. In Kiambu County, this study examined how CTPs address these barriers by enhancing community participation and reducing marginalization. The quantitative approach ensures a robust analysis of how financial support mitigates social exclusion. The findings advocate for complementary programs to address non-financial barriers, such as community sensitization initiatives. This study's focus on Kiambu's diverse demographics provide an understanding of barrier impacts.

Community involvement was notably important in Zimbabwe for CTP success according to Skovdal *et al.* (2014), noting that social barriers like exclusion limit program effectiveness. Their qualitative findings suggest that community-led initiatives enhance social inclusion, a principle applicable to Kiambu County. This study built on their work by quantifying the effect of CTPs on community participation and identifying specific barriers like inequitable fund distribution. The results emphasize the need for community engagement programs to complement financial support. By focusing on Kiambu, this study addressed the gap in localized research on social inclusion barriers.

Cash transfer programs (CTPs) improved household welfare and food security in Nigeria as found by Bamidele (2023), but social barriers like stigma were not adequately addressed. In Kiambu County, this study investigated how CTPs reduce stigma and enhance social integration among SIGs, using structured questionnaires to capture quantitative data. The findings reveal that while CTPs improve financial stability, social barriers like discrimination persist, limiting full inclusion. These insights advocate for integrated interventions that combine financial aid with anti-stigma campaigns. The study's focus on Kiambu's unique context ensured relevance to local policy needs.

Kenya demonstrated that CTPs for OVCs reduced poverty and improved access to services as opined by Ayuku *et al.* (2014), but social barriers like community perceptions were underexplored. In Kiambu County, this study examined how CTPs address stigma and foster social cohesion across SIGs, including the elderly and persons with disabilities. The quantitative design provides statistical evidence of how financial support mitigates social exclusion. The findings highlight the need for community-based interventions to address persistent barriers, ensuring sustainable livelihood improvements. This study's localized approach fills the gap in understanding Kiambu's specific social dynamics.

### **Impact of Social Inclusion Policies on Income and Employment Outcomes**

Social inclusion policies, particularly CTPs, play a critical role in improving income and employment outcomes for SIGs. Tran *et al.* (2020) in Vietnam found that education improved household livelihoods but benefited well-off households more, highlighting inequities in policy impact. In Kiambu County, this study assessed how CTPs enhance income stability and employment opportunities for SIGs, addressing the gap in equitable outcomes. The findings show that CTPs enable investments in small businesses, increasing income for 76.5% of participants. These results advocate for targeted policies to ensure equitable benefits across all SIGs.

Caste and gender disparities are highlighted in Nepal as barriers to educational access, limiting employment opportunities for marginalized groups (Neupane, 2017). In Kiambu County, this study examined how CTPs address these barriers by improving educational access and fostering income-generating activities. The quantitative data reveal that 68.4% of households reported improved school attendance, enhancing future employability. The findings suggest that CTPs can bridge educational gaps, but complementary skills training is needed to maximize employment outcomes. This study's focus on Kiambu provided context-specific insights into policy effectiveness.

In Australia, social disadvantage limits educational outcomes, affecting employment prospects as noted by Ryan (2017). In Kiambu County, this study investigated how CTPs improve educational access and income stability, fostering employability among SIGs. The results show that financial support reduces child labor and enhances school attendance, creating pathways to employment. These findings underscore the need for integrated policies

that combine financial aid with vocational training. The localized analysis ensures relevance to Kiambu's socio-economic challenges.

Vocational training in Uganda improved employability for orphans, but formal education's role was underexplored (Proscovia *et al.*, 2019). In Kiambu County, this study examined how CTPs enhance formal education and income opportunities for SIGs. The findings reveal that CTPs cover school costs, improving attendance and academic performance, which supports future employment. The study advocates for integrating vocational training with CTPs to enhance employability. The focus on Kiambu ensures context-specific policy recommendations.

In Nairobi, Kenya Ayisha and Abdul (2023) found that higher education empowered women with disabilities, improving their income prospects. In Kiambu County, this study extended this analysis to rural SIGs, assessing how CTPs enhance educational access and income stability. The results show that CTPs enable investments in education and small businesses, improving income for diverse SIGs. These findings highlight the need for policies that address rural-urban disparities in educational and employment opportunities. The study's quantitative approach provided robust evidence to inform policy design in Kiambu.

## **Methodology**

This study employed a quantitative cross-sectional research design to assess the impact of social inclusion on the livelihoods of SIGs in Kiambu County, Kenya. Data were collected from 384 respondents, selected using stratified random sampling from a population of 124,474 SIGs, including OVCs, the elderly (aged 70 and above) and persons with severe disabilities, across 15 sub-counties. Structured questionnaires, pilot-tested with 38 respondents (10% of the sample), were used to gather data on social inclusion, poverty levels and educational outcomes, ensuring reliability and validity. IBM SPSS Statistics (version 23) was used for descriptive and inferential analyses, including correlation and regression analyses, to examine relationships between variables and livelihood improvements.

The target population included SIGs receiving CTPs, with stratification based on age, disability status and socio-economic vulnerability to ensure representative sampling. Yamane's (1973) formula was applied to determine the sample size at a 95% confidence level, yielding 384 respondents. The questionnaires captured demographic characteristics, program impacts and socio-economic indicators, using a five-point Likert scale for attitudinal data. Data collection procedures involved rigorous validation protocols to mitigate respondent bias, ensuring robust and reliable findings.

The study adhered to ethical considerations, obtaining approval from the National Commission for Science, Technology and Innovation (NACOSTI) and ensuring respondent confidentiality. Before data collection, pilot testing was conducted to refine instruments and address ambiguities. The cross-sectional design allowed for a snapshot of CTP impacts, though limitations included potential respondent bias and data availability constraints. These were mitigated through systematic sampling and validation checks to enhance the study's credibility.

The analysis focused on three key variables: Social inclusion, poverty levels and education, as independent factors influencing livelihood outcomes. Descriptive statistics summarized respondent demographics and program impacts, while inferential analyses (correlation and regression) assessed the relationships between CTPs, social inclusion and livelihood improvements. The methodology ensured a comprehensive evaluation of how CTPs address barriers and enhance economic opportunities for SIGs in Kiambu County. The findings provide a robust foundation for evidence-based policy recommendations.

## **Presentation and Discussion of Findings**

### **Levels of Social Inclusion of Special Interest Groups in Accessing Economic Opportunities in Kiambu County**

The study found that 83.9% of respondents (319 individuals) reported increased community participation due to CTPs, with financial support enabling engagement in activities like harambees and funerals. This enhanced social cohesion and reduced feelings of isolation, particularly among the elderly and OVCs. However, 16.1% of respondents felt excluded, indicating that financial aid alone is insufficient for full inclusion. Complementary community engagement initiatives are needed to maximize social integration.

Cash transfer programs (CTPs) improved access to communication tools, with 78.2% of respondents using mobile money services like Mpesa, facilitating social and economic interactions. This aligns with Sakanga *et al.* (2020), who noted that financial empowerment enhances service access and community engagement. The elderly, comprising 37.0% of respondents, benefited significantly, reporting increased self-esteem and social status. However, barriers like stigma and mobility challenges limited participation for some, necessitating targeted interventions.

The findings revealed that 26.9% of respondents could articulate specific benefits of community engagement, while 73.1% could not, suggesting limited tangible impacts for many. This is consistent with Bastagli *et al.* (2016), who emphasized that program design influences social outcomes. In Kiambu, urban respondents reported higher participation than rural ones due to better access to community activities. Structured programs like peer support groups could enhance engagement across all demographics.

Cash transfer programs (CTPs) also empowered women, with many reporting increased financial control and decision-making power within households. This aligns with Ayisha and Abdul (2023), who found that financial support enhances women's agency. However, perceived inequities in fund distribution caused tensions in some communities, undermining social cohesion. Transparent allocation mechanisms are essential to mitigate conflicts and ensure equitable benefits.

The study highlights that while CTPs foster social inclusion, their impact varies across SIGs. OVCs (32.8% of respondents) benefited from improved access to education and social activities, reducing marginalization. Persons with severe disabilities (8.8%) faced persistent barriers like accessibility, limiting their economic participation. These findings underscore the need for tailored interventions to address group-specific challenges in Kiambu County.

### **Barriers to Social Inclusion Affecting the Livelihood Outcomes of Special Interest Groups in Kiambu County**

The study identified stigma as a major barrier, with 16.1% of respondents reporting persistent exclusion despite receiving CTPs. Abdille and Mbataru (2019) noted that visible community support through CTPs reduces stigma, yet some Kiambu beneficiaries felt marginalized due to societal perceptions. Anti-stigma campaigns are crucial to enhance social acceptance. Financial support improved physical appearance and hygiene, boosting self-esteem, but cultural biases persisted.

Limited access to services, particularly healthcare and education, hindered social inclusion for 29.9% of respondents without bank accounts. This aligns with Skovdal *et al.* (2014), who emphasized community involvement in overcoming access barriers. In rural

Kiambu, poor infrastructure exacerbated these challenges, limiting CTP impacts. Investments in infrastructure and alternative payment methods are needed to ensure inclusivity.

Mobility challenges affected persons with severe disabilities, with only 8.8% of respondents in this group reporting full community participation. Sakanga *et al.* (2020) highlighted similar issues in Zambia, where assistive technologies improved inclusion. In Kiambu, CTPs enabled some to purchase assistive devices, but high costs limited access for others. Subsidized mobility aids could enhance participation and economic opportunities.

Perceived inequities in fund distribution caused community tensions, with 21.8% of respondents citing conflicts over allocation. Humberto and Gonzalez (2020) noted that transparent disbursement mechanisms are critical for program success. In Kiambu, unclear targeting criteria led to resentment, undermining social cohesion. Community-led monitoring systems could address these issues and enhance trust.

The study found that 24.9% of respondents lacked formal education, limiting their ability to leverage CTPs for economic opportunities. Neupane (2017) identified similar educational barriers in Nepal, suggesting that financial support alone is insufficient without educational interventions. In Kiambu, integrating vocational training with CTPs could empower SIGs to overcome educational barriers and improve livelihoods.

### **Effects of Existing Social Inclusion Policies on the Income Levels and Employment Rates of Special Interest Groups in Kiambu County**

CTPs significantly improved income levels for 76.5% of respondents, enabling investments in small businesses like poultry farming and retail kiosks. Kisurulia, Katiambo and Tanui (2015) found similar outcomes, noting that predictable income streams enhance financial planning. In Kiambu, women and OVC caregivers reported increased income stability, supporting household needs. However, inconsistent disbursements limited impacts for some, necessitating streamlined payment systems.

The study revealed that CTPs enhanced employment opportunities indirectly by improving educational outcomes, with 68.4% of households reporting better school attendance. Proscovia *et al.* (2019) noted that education enhances employability, a finding applicable to Kiambu's OVCs. However, persons with disabilities faced employment barriers due to limited skills training. Integrating vocational programs with CTPs could bridge this gap.

Financial stability from CTPs reduced reliance on high-interest loans, with 70.1% of respondents accessing bank accounts for savings and investments. Kusuma *et al.* (2017) highlighted that stable incomes prevent asset sales during crises, a trend observed in Kiambu. Rural beneficiaries, however, faced challenges accessing financial services due to limited banking infrastructure. Expanding mobile money platforms could enhance financial inclusion.

The elderly benefited from CTPs, with 37.0% reporting improved income stability, aligning with Yue *et al.* (2023). However, employment opportunities remained limited due to age-related constraints. Community-based income-generating projects could enhance their economic participation. The study advocates for policies that combine financial support with skills development to maximize employment outcomes.

The findings show that while CTPs improve income levels, their impact on employment is limited without complementary interventions. Ayisha and Abdul (2023) emphasized the role of education in empowering disabled women, a principle applicable to Kiambu. Only 11.4% of respondents accessed vocational training, indicating a gap in skill

development. Policy enhancements should focus on integrating training programs to ensure sustainable employment gains.

### **Conclusion**

Cash transfer programs in Kiambu County have significantly enhanced social inclusion and livelihoods for special interest groups, with 83.9% of respondents reporting increased community participation and 76.5% noting improved financial stability. These programs reduce stigma, enhance self-esteem and enable access to essential services like healthcare and education, fostering social cohesion and economic empowerment. However, persistent barriers such as stigma, mobility challenges and inequitable fund distribution limit full inclusion, particularly for persons with disabilities and rural beneficiaries. Complementary initiatives like community engagement and skills training are essential to maximize CTP impacts.

The study highlights the need for holistic social protection strategies that address both economic and social barriers to ensure sustainable livelihood improvements. While CTPs provide a critical financial cushion, their effectiveness depends on transparent disbursement, infrastructure improvements and targeted interventions for diverse SIGs. By addressing these challenges, policymakers can enhance the long-term impact of CTPs in Kiambu County. The findings contribute to the evidence base for refining social inclusion policies to promote equitable development.

### **Recommendations**

To enhance the impact of CTPs, local government and NGOs should implement structured community engagement programs, such as peer support groups and anti-stigma campaigns, to foster active participation and reduce social exclusion. These initiatives should target rural areas and persons with disabilities to ensure equitable inclusion. Regular community sensitization can address cultural biases, enhancing social cohesion. Monitoring mechanisms should ensure transparent fund allocation to mitigate tensions.

The national government should integrate skills training and microfinance access into CTPs to promote sustainable income-generating activities. Vocational training programs, tailored to SIGs' needs, can enhance employability, particularly for OVCs and persons with disabilities. Partnerships with private sector stakeholders can provide low-interest loans and job placement opportunities, reducing reliance on cash transfers. These interventions will support long-term economic empowerment and poverty reduction in Kiambu County.

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