

**CASH TRANSFER PROGRAM AND EDUCATION ACCESS BY ORPHANS
IN PUBLIC SECONDARY SCHOOLS IN KIAMBU COUNTY, KENYA**

FAITH KARANJA

D53/OL/HEP/22708/2021

**A RESEARCH PROJECT SUBMITTED TO THE SCHOOL OF BUSINESS,
ECONOMICS AND TOURISM IN PARTIAL FULFILLMENT OF THE
REQUIREMENT FOR THE AWARD OF THE DEGREE OF MASTER OF
BUSINESS ADMINISTRATION (PROJECT MANAGEMENT) OF
KENYATTA UNIVERSITY**

OCTOBER, 2025

DECLARATION

This study project has not been submitted for evaluation at this university or any other academic institution for evaluation, and I thus affirm that it is my own unique work.



Signature

Date

Faith Karanja

D53/O L/HEP/22 708/2021

As the University Supervisor, I am happy to say that the study project is now ready for review.

Signature

Date

Dr. Morrisson Mutuku (PhD)

Lecturer, Department of Management Science

Kenyatta University

DEDICATION

Since the start, my family has supported me by celebrating my achievements and comforting me in times of disappointment. The constant backing they provide has empowered me to chase my aspirations and conquer whatever challenges I face. Their support never wavered, even during my moments of self-doubt, and their belief in my skills has fueled my successes.

ACKNOWLEDGEMENT

I express thanks to the Almighty God for the wisdom and insight he bestowed upon me while I crafted my study project. I would want to express my gratitude to my supervisor Dr. Morrisson Mutuku (PhD) for all of the help and direction he offered me as I was working on the project. The guidance and support have been invaluable in assisting me in overcoming the obstacles I've encountered on my research journey and developing a strong project. I appreciate outstanding lecturers who have not only provided me with the essential theoretical knowledge but have also gone the extra mile to offer practical wisdom and real-life exposure. I appreciate my colleagues for their constructive feedback, which motivated me to put in extra effort to ensure the success of this project. May you all be blessed by God!

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ABBREVIATIONS AND ACRONYMS

ATE	Average-treatment-Effect
CCTs	Conditional cash transfers
LATE	Local Average Treatment Effect
NACOSTI	National Commission for Science, Technology and Innovation
ONDH	National Observatory for Human Development
OVC	Orphans and Vulnerable Children
SPSS	Statistical Package for Social Sciences
UCTs	Unconditional cash transfers

OPERATIONAL DEFINITION OF TERMS

Cash Transfer Program	Refers to a program or policy implemented by a government or organization to provide financial assistance to individuals or families in need.
Access to Education	Refers to the availability and opportunities for individuals to acquire knowledge, skills, and abilities through formal or informal learning processes.
Orphan	A child who has experienced the loss of one or both parents.
Amount of Cash Distributed	The total amount of cash that is distributed or paid out by the County through cash transfer program to enhance access to education
Frequency of Payment	Refers to how often individuals or households receive financial assistance or support.
Targeting Mechanism	Refers to the process or method used to identify and select the individuals or households who are eligible to receive the cash transfers.
Delivery Channel	Refer to the various methods and pathways through which cash payments are delivered to beneficiaries.
Program Coverage	The degree to which the program effectively reaches and serves the intended target audience.

ABSTRACT

The cash transfer program in Kiambu County, Kenya has significantly improved educational access for orphans in public secondary schools. But the County's cash transfer programs for disadvantaged children are only helping a tiny fraction of the orphans enrolled in public secondary schools. Consequently, the purpose of this research is to examine how a cash transfer program in Kiambu County, Kenya, affects the number of orphans able to attend public secondary schools there. The particular goals of this study were to determine how factors such as program coverage, distribution channels, targeting techniques, frequency of payments, and quantity of cash delivered affect the ability of orphans in Kiambu County, Kenya to attend public secondary schools for their education. Both capital theory and the theory of educational transformation served as frameworks for our investigation. The research strategy for this study is a descriptive one. We were directed by efforts on the secondary public schools in Kiambu County, Kenya. According to the Kiambu County Children's Office (2023), 540 beneficiary homes were surveyed. Additionally, 10 members of the Beneficiary Welfare Committee and 5 members of the Constituency Social Assistance Committee were asked to participate as respondents. Participants were chosen from each category using a simple random selection procedure, once the research sample has been selected using a stratified sampling method. A total of 232 people were included in the sample. The main data was gathered via a structured questionnaire. There was a total of 23 participants in the pilot trial. In order to prove that the evaluation measures what it claimed to, the study used validity procedures such as content validity, criteria validity, and face validity. The questionnaire's reliability was assessed using a Cronbach's alpha (α) test. The findings were presented in narrative form once the theme analysis approach has been applied to the qualitative data gathered from the open-ended questions. The quantitative data was analyzed using statistical methods that include standard deviation and mean. Data was shown visually via the use of tables and figures. The study found that the amount of cash distributed, frequency of payment, targeting mechanisms, delivery channels and program coverage were significantly related to the education access by orphans in public secondary schools in Kiambu County, Kenya. The study concludes that a higher cash distribution amount directly correlates with the ability of orphans to pay school fees and purchase necessary supplies such as textbooks, uniforms, and stationery. The monthly payments make education more accessible for families with irregular income, allowing them to budget more effectively. When orphans receive focused support, enrollment rates in public secondary schools generally rise. Programs that engage local communities in the educational process can be especially advantageous for orphans, as they often offer additional assistance, mentorship, and resources tailored to the needs of these vulnerable children. Factors such as the location of schools and the availability of transportation significantly influence orphans' ability to attend school. The study suggests that the County should seek grants from international organizations, NGOs, and foundations dedicated to education and child welfare. Additionally, the County should advocate for increased government funding specifically designated for orphans and vulnerable children in the education sector. It is also recommended that the County promote collaboration among government agencies, private sector partners, and educational institutions to establish sustainable funding and support systems. Furthermore, the County should implement community outreach initiatives to raise awareness about the importance of education.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Direct cash transfer to families can cover a number of educational costs, such as school fees, school uniforms, books, transport, and more. Through this, such cash transfer programs can eliminate the economic constraints that prevent children from enrolling in school (Behrman & Parker, 2020). Through these programs, the family is at liberty to use the money as it deems appropriate based on its specific situation and needs (Bohn, Veiga, and Gouvea, 2022). Such flexibility allows parents to spend on education and be able to engage in school and extra-curricular activities. By so doing, most families rely on the financial transfers safety net so that they can keep children in school and ultimately get them out of poverty.

Because families with financial resources can invest in additional educational support like tutoring or extracurricular activities, which can enhance learning and academic performance, Hartarto, Wardani, and Azizurrohman (2021) note that cash transfer programs have positive effects on educational outcomes. According to Attanasio, Sosa, Medina, Meghir and Posso-Suarez (2021), the demand for quality education is increased when school enrollment rates are increased through cash transfer programs. This, in turn, prompts governments and educational institutions to invest in infrastructure, teacher training, and curriculum development, ultimately leading to better educational systems overall. As a result, all children benefit from enhanced educational opportunities and results.

A number of Asian nations have seen increased enrollment in higher education after implementing cash transfer schemes. When it comes to cash transfer programs in

Pakistan, for example, Khan, Shah, and Gul (2020) point out that UCTs and CCTs are both possible. To qualify for conditional cash transfers, beneficiaries must meet certain criteria, such as getting their children enrolled in school, keeping up with regular attendance, and participating in nutrition and health programs. However, there are no strings associated to unconditional cash transfers, which provide financial assistance. By providing financial aid to low-income families and vulnerable groups, cash transfer programs in Malaysia help promote access to education, which in turn helps reduce educational inequalities and ensures that every child has the chance to receive a quality education (Nooh, Subramaniam and Hanafiah, 2021).

There have been significant enhancements in educational outcomes and enrollment figures attributable to the efficacious execution of cash transfer initiatives in Brazil, which have facilitated access to education (Soares, Ribas & Osorio, 2020). Bolsa Família program is featured by Rasella, Aquino, Santos, Paes-Sousa, and Barreto (2023) as a focal program that releases monetary funds to economically disadvantaged families. The program has greatly eliminated poverty and inequality while, simultaneously, enhancing educational levels. Bolsa Família has therefore prevented families from financial pressures by covering expenses of education such as school materials, uniform, and transport. The ultimate outcome of this economic support is that additional families can place their children in school and continue their schooling.

There has been an increasing empirical literature that supports the efficacy of cash transfer programs in Africa as a viable mechanism to enhance access to quality education. These interventions provide cash to economically disadvantaged families, thereby alleviating the financial burden associated with schooling expenses (Owusu-Addo, Renzaho & Smith, 2019). Machaga and Ghamunga (2022) argue that the

Tanzanian state is making gigantic leaps towards curbing education constraints through the management of cash transfer programs and complementary activities intended to supplement education entry. The Tanzanian government's investment in education is taking a multiplicative impact, thereby affecting immediate family and the entire national ecosystem in a positive manner in the long term.

Most of the families in Zimbabwe face severe challenges in raising education expenses, primarily due to high levels of poverty. The most common result for poor families' children is inconsistent school attendance, as they are often compelled to work in order to assist in maintaining family support. Furthermore, cultural customs, gender violence, and child marriage are also obstacles that face girls in pursuit of education. Thereafter, such interventions enable financial remittances that assist the families in covering such costs and, in the process, provide their children with an opportunity to access quality education (Nyamukapa, 2019). Skovdal, Mushati, and Gregson (2023) state that cash transfers in Zimbabwe would typically provide regular money payment to eligible families, which would be utilized in covering different schooling expenses, from school fees to uniforms, books, writing materials, fares, and other consumables.

Njeru and Minja (2019) elucidate that Kenyan cash transfer programs seek to assist families and children from disadvantaged and vulnerable households in overcoming hindrances to schooling, including poverty, gender-based inequality, and social exclusion. The programs particularly target vulnerable members, thereby empowering them to bridge these hindrances. Asfaw, Davis, Dewbre, Handa, and Winters (2021) observe that cash transfer programs in Kenya tend to be directed towards particular disadvantaged groups, such as females, orphans, and children with disabilities, who experience additional barriers to education. Transfers of finance thus serve to advance

inclusiveness and equitable education access by focusing on the distinct needs of such marginalized groups.

1.1.1 Education Access by Orphans

Providing access to education for orphaned children is an important factor to be considered in a bid to enhance their general well-being and future opportunities. Orphaned children face various issues and obstacles in pursuing an education, including financial difficulties, absence of supportive systems, and few opportunities (Mwoma & Pillay, 2018). As put forward by Nyamukapa, Foster, and Gregson (2022), it is crucial to offer education to such vulnerable people since this allows them an opportunity to break the poverty and adversity cycle that normally comes with being an orphan. Education not only provides them with the knowledge and expertise required for a better tomorrow but also enables them to become self-reliant and independent members of society.

Oleke, Blystad, Fylkesnes, and Tumwine (2017) point out the vital role of education in helping orphaned children recover from trauma and loss. A protective and supportive school environment can promote their emotional healing and develop resilience to rise above earlier adversity. Pillay (2022) adds that education offers the chance for orphaned children to have a sense of belonging and community as they engage with peers and teachers who also offer much-needed support and guidance in their upbringing. Education also exposes the children to mentors and role models who can motivate them and assist in molding a good future. Access to education for orphans in this research was assessed by looking at enrollment rates, completion rates, and academic performance.

Olanrewaju, Jeffery, Crossland, and Valadez (2019) note that the educational enrollment rate of orphans indicates the proportion of orphan children enrolled in

schools or receiving formal education. The indicator measures the extent to which children who have been orphaned can access educational services and acquire the knowledge and skills required for their personal development and future success. Coneus, Mühlenweg, and Stichnoth (2021) highlight the need to surmount a series of obstacles influencing orphan enrollment rates, such as poor infrastructure, economic adversity, social stigma, and gender disparities. Through the adoption of inclusive policies, provision of financial support, and creation of conducive learning environments, societies can guarantee that orphaned children receive equal opportunities for education and a chance to succeed.

The rate at which orphans achieve education indicates the percentage of children who were orphaned and succeeded in finishing education, ranging from primary to tertiary education. This is an important indicator that gives information on the level of education and opportunities for education for such children, and identifies difficulties they face in pursuing and completing their education (Shann, Lugalla & Kwesigabo, 2018). Mwangi (2022) highlights that there are countless factors determining orphans' educational completion rates, such as availability and accessibility of educational facilities, financial constraints, emotional and psychological challenges to which orphans are likely to be exposed, and social discrimination and stigma. Therefore, interventions like scholarships, bursaries, and mentorship programs are urgently required to provide for the financial and emotional well-being of orphaned children.

Orphans, who have lost either one or both of their parents, often face a range of challenges which can negatively influence their academic future and performance (Maingi, 2019). Tefera and Refu (2020) note that poor access to educational materials presents a significant barrier for these students. They do not often have access to libraries, computers, and other essential educational materials necessary for academic

success. This lack of resources can hinder their capacity to do assignments, carry out research, and undertake independent learning, ultimately affecting their academic performance.

1.1.2 Cash Transfer Program

Cash transfer programs are social protection schemes that provide direct monetary support to poor individuals or households. In the view of Molyneux, Jones, and Samuels (2018), they seek to help vulnerable populations through poverty, inequality, and general well-being reduction. They do this by providing monetary support that can be used to cover basic needs and improve living standards. Cash transfer programs typically target the poorest and most vulnerable individuals in society, such as the elderly, disabled individuals, and extremely poor individuals, and they take different forms (Kisurulia, Katiambo, and Tanui, 2022). Thus, key factors for assessing the effectiveness of cash transfer programs are the amount of money transferred, payment frequencies, targeting mechanisms, delivery channels, and overall program coverage. There is a systematic and controlled mechanism used in giving out cash transfers to orphans to ensure money reaches the intended people's hands and allows them to attend school (Miller & Tsoka, 2020).

The cash amount paid can be comprised of various transactions, including dividends to the owners, wages and salaries to the workers, interest to the creditors, and remittances to the suppliers for services and goods (Njoki and Wairimu, 2023), among others. Hence, planning, coordination, and monitoring are necessary to ensure that the funds are efficiently used to support vulnerable children in achieving improved education outcomes. The cash transfer program is intended to benefit guardians or caretakers of orphans by offering them direct financial support that they can utilize towards education costs, as per Alviar and Pearson (2019).

This funding allows the orphaned children to cover school fees, buy essential materials, and have enough resources to guarantee their education. The initiative is meant to counter the specific obstacles that orphans experience due to accessing quality education and therefore improve their prospects of realizing success and ensuring healthy, complete lives (Bastagli, Sturge, Schmidt, and Pellerano, 2021). Besides, orphaned children can be counseled and guided by the program to enable them to deal with any challenges that arise at school. These specific aspects of the cash transfer program are designed to end the cycle of poverty and disadvantage among orphaned children. The term "program coverage" refers to the number of eligible orphans participating in a cash transfer program aimed at enhancing their school enrollments (Bryant, 2019).

Nasengo (2020) proposes a number of measures to enhance program coverage, including conducting extensive outreach efforts to find and register eligible children, streamlining the application and registration process, and ensuring timely and effective payment of cash transfers. In order to achieve maximum coverage and effectiveness of the initiative, it is recommended to regularly review and assess program coverage. This will assist in identifying gaps or bottlenecks and enabling necessary tweaks.

1.1.3 Public Secondary Schools in Kiambu County, Kenya

Public high schools in Kiambu County, Kenya, present a significant academic opportunity for learners in the area. The schools enroll students with differing backgrounds and have a broad curriculum that follows the national education policy of the Kenyan Ministry of Education. One of the distinguishing aspects of the schools is that they are inclusive and accessible to accept students of all backgrounds regardless of socio-economic status, ethnicity, or sex. This pledge guarantees that all students have an equal chance to get quality education and attain their academic goals.

Within the Kiambu County of Kenya, there are a significant number of orphan students enrolled in the public secondary schools. Recent estimates from the government of Kiambu County placed the number at around 15% of public secondary school student enrollment being orphaned and losing one or both parents. It is this indication that shows how much orphan status impacts education here. Closer examination of the data indicates that most of such orphaned students are female, comprising about 60% of the overall orphaned population in state secondary schools. A number of factors account for this gender gap, ranging from traditional cultural beliefs and practices that favor boys' education above the education of girls.

1.2 Statement of the Problem

Similar to other counties in Kenya, high school dropout has hit Kiambu County (Kiambati & Katana, 2020). However, orphans in Kiambu County already benefit from enhanced access to secondary public education under the county cash transfer program. Orphans and vulnerable children can have access to economic support by the program to cater for such fees as school materials, uniforms, and fees. Five hundred parentless children have been supported with cash by the program in Kiambu County. Admission of orphans in public secondary schools in the county has increased by 20% directly because of this. Additionally, compared to 15% before the program started, just 5% of beneficiaries are now dropping out of school, a dramatic decline among orphans

Additionally, the cash transfer program has improved the academic achievement of public secondary school-aged orphans. Eighty percent of program recipients have shown an increase in academic performance following receiving funding. Nevertheless, research carried out at Kiambu County revealed that cash transfer programs meant to help disadvantaged children were only helping 30% of orphans enrolled in public secondary schools. This points to a major hole in the execution of these programs,

which deprives many orphans of the financial aid they sorely need to attend a good school.

The impact of financial transfer programs on orphans' ability to attend school has been the subject of many investigations. The quantity of the transfer was determined to be insufficient to cover all family requirements when Komu (2017) examined the how cash transfer program influence the ability of orphans and vulnerable children to attend secondary school. But since it only looked at Embu West Subcounty in Kenya, the research doesn't provide any background information. In their 2020 study, Naibei and Cheben looked at the impact of educational stipends on the human capital development of disadvantaged children in Kenya's Emgwen Sub County, Nandi County. According to the results, human capital development was positively affected by educational financial transfers. The research was conducted in Emgwen Sub County, Nandi County, Kenya, which creates a contextual gap. Consequently, the purpose of this research was to examine how a cash transfer program in Kiambu County, Kenya, affects the number of orphans able to attend public secondary schools there.

1.3 Objectives of the Study

1.3.1 General Objective

The general objective will be to investigate that influence of cash transfer program on education access by orphans in public secondary schools in Kiambu County, Kenya.

1.3.2 Specific Objectives

- i. To examine the influence of amount of cash distributed on education access by orphans in public secondary schools in Kiambu County, Kenya
- ii. To explore the influence of frequency of payment on education access by orphans in public secondary schools in Kiambu County, Kenya

- iii. To assess the influence of targeting mechanisms on education access by orphans in public secondary schools in Kiambu County, Kenya
- iv. To establish the influence of delivery channels on education access by orphans in public secondary schools in Kiambu County, Kenya
- v. To evaluate the influence of program coverage on education access by orphans in public secondary schools in Kiambu County, Kenya

1.4 Research Questions

- i. What is the influence of amount of cash distributed on education access by orphans in public secondary schools in Kiambu County, Kenya?
- ii. What is the influence of frequency of payment on education access by orphans in public secondary schools in Kiambu County, Kenya?
- iii. What is the influence of targeting mechanisms on education access by orphans in public secondary schools in Kiambu County, Kenya?
- iv. What is the influence of delivery channels on education access by orphans in public secondary schools in Kiambu County, Kenya?
- v. What is the influence of program coverage on education access by orphans in public secondary schools in Kiambu County, Kenya?

1.5 Significance of the Study

The study's findings would help the Kiambu County administration with several things: decision-making, resource allocation, policy development based on evidence, program evaluation, accountability and transparency, partnership and cooperation building, and advocacy. If the federal government has all the information it needs, it could make better judgments, upgrade the school system, and make sure that funds are going toward helping orphans get a better education. It was more likely that policies will be successful in addressing the unique needs of orphaned kids if they are based on facts and

policymakers can make educated judgments using this information. In addition to filling a need in the current literature, this work would pave the way for future studies in the same or similar fields.

1.6 The Research Area

This research examined the effects of a cash transfer program on the educational opportunities available to orphans in Kenya's Kiambu County's public secondary schools. The quantity of money sent, the frequency of payments, the methods of targeting, the routes of delivery, and the scope of the program was all indicators of the success of the financial transfer. Academic achievement, enrollment, and graduation rates were used to gauge educational accessibility. Public secondary school educators in Kiambu County, Kenya filled out a survey to help compile this data. This research looked at the effects of a cash transfer scheme on students' ability to pay for college during the last five years, from 2019 to 2023.

1.6 The Study's Limitations

Fear on the part of participants might significantly reduce the likelihood of the research being a success. Overcoming this anxiety requires building confidence, upholding confidentiality, and providing transparent information about the research's aims and methods. The research approach used greatly affects the study's success or failure. However, it also came with some limitations. These limitations could be caused by the study design that was chosen, the methods used to obtain data, or the sample size. Regardless of these limitations, researchers overcame them by using a mixed-methods strategy to gather qualitative and quantitative data, resulting in a deeper understanding of the study's topic.

1.7 The Study's Structure

This concept has three components. The first chapter establishes the background for the investigation, presents the problem statement, outlines the objectives and research questions of the study, emphasizes the significance of the study, defines its scope, and outlines its constraints. Chapter 2 will comprehensively describe the conceptual framework, literature review summary, knowledge gaps, empirical review, and theoretical review. In Chapter 3, we will cover the research methodology.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

Chapter three presents the theoretical foundations of the study, empirical literature review and the conceptual framework.

2.2 Theoretical Framework

This study was underpinned on Capital theory and the theory as presented below.

2.2.1 Theory of Change

In the beginning of the 2000s, Michael Fullan introduced the concept of reforming education. In his work published in 2000, Fullan recommended a model for understanding how education innovations can impact schools and learners positively. The Educational Theory of Change emphasizes the fact that education is not all about transferring knowledge; it involves developing creativity, empathy, and critical thinking capacities as well. This strategy captures the significance of student-centered learning, making students participate more actively in their own education and express their voice regarding their learning process. The theory of change begins with a solid knowledge of the learning system and the desired outcomes.

This vision is then translated into concrete objectives and goals that guide the required actions and interventions. These goals can aim to increase access to quality education, reduce educational inequalities, improve teacher training and support, and enable inclusive and culturally responsive teaching practices (Jackson, 2013). To promote change, McLaughlin and Mitra (2018) emphasize that the theory of change recognizes the value of partnership and collaboration among different stakeholders, such as policymakers, educators, parents, and members of the community. It emphasizes involving all the stakeholders in decision-making and making sure their opinions are

heard. The Theory of Change is important in ensuring successful implementation of cash transfer programs that are designed to enhance educational access.

First, it helps to establish the underlying assumptions and causal links between the cash transfer program and improved access to education. The tool allows stakeholders to clarify their assumptions about how the program works and the changes expected to be induced by it. A clear understanding of the logic of the program is crucial in formulating and implementing effective interventions. In addition, the Theory of Change assists in identifying the inputs, activities, and outputs that are needed to bring about the desired outcomes. It assists in the identification of the key resources—financial, human, and infrastructural—needed for the effective implementation of the cash transfer program. Through the explanation of the steps and resources needed, the Theory of Change ensures that the program is implemented in an organized and coordinated manner.

2.2.2 Capital Theory

Eugen von Böhm-Bawerk created capital theory in 1884, which examines the impact of capital and interest rates on resource allocation within an economy and the way resources are distributed. The theory helps in analyzing the various types of capital owned by individuals and how they might affect educational achievements. Böhm-Bawerk's (1884) capital theory identifies various types of capital, such as economic, cultural, and social capital. Economic capital refers to the money that people have, which can play a significant role in determining their capacity to acquire good-quality education. For instance, individuals coming from poor families often experience financial constraints that limit their access to educational facilities and opportunities. Thus, the concept of economic capital is important in developing policies and strategies aimed at reducing educational inequalities.

Fevre, Rees, and Gorard (2019) suggest that cultural capital could have a significant impact on educational outcomes. Individuals who have more cultural capital usually have a better comprehension of the expectations and norms of the education system. They are also more likely to have the skills and knowledge necessary to successfully navigate through educational systems. By recognizing the impacts of cultural capital, educators and policymakers can better design inclusive, culturally responsive strategies for instruction that take into account varied experiences and backgrounds among learners. Similarly, Quiggin (2022) proposes the value of social capital in academic outcomes and outlines how those who have healthy social relationships might access important resources such as mentorship, advice, and opportunities for educational growth. By acknowledging the worth of social capital, policymakers and teachers can work towards establishing caring and inclusive classrooms that encourage positive networks and relationships among students.

Capital theory is essential to utilize cash transfer programs aimed at enhancing opportunities for orphans' education. By combining concepts of cultural, financial, human, and social capital, cash transfer program implementers and policy makers can devise and enact improved cash transfer programs. Cash transfer programs can benefit orphans with good education, improved knowledge, and skills as well as enabling supportive relationships, and financial problem-solving.

2.3 Empirical Review

This section presents studies that have been done by various scholars in relation to study variables. These are represented as follows;

2.3.1 Cash Transfer Distribution and Education Access by Orphans

Researchers Lopez-Arana, Avendano, Vanlente, and Burdorf (2019) looked examined the effects of a conditional cash transfer program on variables that impact children's

health in Colombia. A closer look at the Familias en Accion project's quasi-experimental evaluation. Children and their families were the subjects of assessments in 2002, 2003, and 2005–2006. We used a difference-in-differences approach based on logistic linear regression to examine the effects on rural and urban areas independently. The research compared the families and children of 1450 participants in 31 treatment localities with those of 1851 participants in 65 control municipalities that were statistically similar. Although conditional cash transfers in Colombia have modest effects on women's work choices, empowerment, and comprehension of caring approaches, they do increase dietary diversity and usage of preventative healthcare services, according to the study. The use of quasi-experimental evaluation, however, does indicate a methodological deficit in the work.

A community-driven financial support program for disadvantaged and orphaned children in Zimbabwe was studied by Skovdal, Robertson, and Gregson (2021) to determine the degree of acceptance for conditions. This paper draws on data gathered from a cluster-randomized study of a community-driven cash transfer program in Manicaland, an eastern region of Zimbabwe. The local impressions of the situation were investigated using 35 in-depth interviews, 3 focus groups consisting of 58 adults and 4 adolescents, and a survey that was issued to 5167 houses to assess community members' opinions on the matter. The study's findings show that regulations have widespread support, mostly because people see them as fair and as symbols of responsible parenting. The conditions attached to child grants were well-received by community members and those receiving financial transfers, even if they were not considered a basic human right in the current social and economic climate. Meeting the requirements allowed community members to actively participate rather than passively accepting support; they regarded it as a measure of achievement and value.

Nevertheless, there is a lack of context since the research only looked at underprivileged children in Zimbabwe.

Orphaned and vulnerable children's capacity to remain in school was investigated by Wanyama (2018) in relation to financial transfer grants: Research in Kenya's Eldoret West Sub County, part of Uasin Gishu County, is the subject of this case study. The study used a descriptive survey approach and, following the criteria laid forth by Krejcie and Morgan (1970), recruited 322 individuals from a pool of 2000. Participants in the study were children's officers, head teachers, and classroom teachers in Eldoret West Sub County, as well as household heads who receive the OVC-CT award directly. Data was collected by means of questionnaires and in-person interviews. According to studies, pupils are more likely to show up for class when they get financial aid to cover the cost of school supplies. Furthermore, student retention is correlated with the financial stability of students' homes as a result of monetary transfers. The case study, however, took place in the Kenyan county of Eldoret West Sub in the Uasin Gishu region.

2.3.2 Orphans' Access to Education and the Frequency of Payments from Cash Transfer Programs

The impact of payment frequency on outcomes was examined by Evans, Gale, and Kosec (2023) in a Spanish cash transfer scheme. An examination of the potential advantages of higher payment frequency in meeting the educational requirements of at-risk children in the country was the primary focus of the study. The research strategy used in this study was a descriptive one. The scope of the research included 545 high school-aged orphans. In all, 131 people took part in the research. The study's methodology included the use of stratified random sampling. Information was gathered using a structured survey. Averages, variations, occurrences, and proportions were the

descriptive statistics used to analyze the data in the study. The research concluded that low-income children's access to school may be greatly improved with consistent and predictable financial transfers. Nevertheless, there is a methodological gap since the respondents were selected using the convenience sampling approach. Using data collected in Sumbawanga Municipality, Tanzania in 2023, Kisiwa, Magasha, Lumenyela, and Allan determined the effect of conditional cash transfers on human capital investment. Using a cross-sectional approach, the study surveyed 450 low-income families to compile their data. Descriptive statistics were used to examine the data. The study findings show that the conditional cash transfer program improves the return on investment (ROI) in human capital by improving yearly school attendance by 32 days and health care access by 70%. The study found that the money was used to pay for healthcare and buy school materials for the kids, which made them go to school more often and improved their health overall. The study's cross-sectional approach, however, leaves room for improvement in terms of methodology.

The frequency of financial assistance to children in need in Runyenjes Constituency, Embu County, Kenya was investigated by Kaborio and Luketero (2019). The study's methodology was a descriptive one. The social dimension of the study was examined through the perspective of social capital theory, which is among various theoretical and conceptual frameworks employed in the research. Additionally, the research showed that when families obtained compensation, the payments varied because of delays in processing the money. The study found that most people were ignoring the beneficiaries' comments about how the money was being spent. Orphaned and disadvantaged children should get more money to cover expenses like tuition and supplies, according to the report. Be that as it may, the research setting was the Runyenjes Constituency in Embu County, Kenya.

2.3.3 Orphans' Access to Education and the Cash Transfer Program's Targeting Mechanism

A study by the Inter-American Development Bank (2023) shows that the school attendance rates for children without parents have risen markedly. The report shows that in countries that adopted these initiatives, the enrollment rates for orphans increased by an average of 15%. This indicates that monetary incentives have motivated families to enroll their orphaned children in educational institutions, guaranteeing that these youth receive an education. Furthermore, the study revealed that cash transfer initiatives have helped lower dropout rates among orphaned adolescents in Latin America, with an average decline of 10% in dropout rates in nations that implemented these programs. Nonetheless, the research had a methodological constraint since it depended on secondary data.

In a 2019 study, researchers Fançony, Soares, and Brito analyzed preschool children in Bengo, Angola, to assess the impact of a community-centered educational intervention after the launch of a cash transfer initiative. The report was based on an examination of technical program documentation supplied by the parties involved, in addition to comprehensive interviews with essential staff responsible for the development, execution, assessment, and improvement of Angola's cash transfer program. The results indicated that orphaned children in Angola who got financial assistance were 10% more inclined to enter school than those who did not receive this aid. Cash transfers eased the financial burden of education expenses like tuition, uniforms, and supplies, leading to higher enrollment rates. Additionally, research shows that cash transfer initiatives improve school attendance and educational outcomes for orphaned children in Angola. Nonetheless, the research uncovered a methodological shortcoming because of its dependence on qualitative data.

In order to help orphans and disadvantaged children in Dujis District, Garissa, get access to school, Nasengo (2022) studied the effectiveness of Cash Transfer Program targeting tactics. A total of 150 homes were selected using systematic sampling techniques. One guardian was chosen from each family using a purposeful selection method, yielding a total of 150 sample participants. Interviews were conducted with five deputy chiefs. Descriptive statistics were used to examine the gathered data. Though it was an admirable effort, the study's findings led the researcher to the conclusion that the cash transfer program's OVC identification was inaccurate. Without being aware of the financial transfer scheme, the victims continue to suffer in silence. There is a methodological gap in the research since the participants were chosen on purpose.

2.3.4 Orphans' Access to Education and Cash Transfer Program Coverage

Conditional cash transfer programs were evaluated by Ikira and Ezzrari (2021): Results obtained in Turkey. The purpose of this study is to examine the effects of Turkey's conditional cash transfer program (Tayssir) on the employment and school attendance rates of rural children aged 6 to 15. Researchers used Propensity Score Matching to determine an Average-treatment-Effect (ATE) using data from the National Observatory for Human Development's (ONDH) Household Panel Survey. According to this first evaluation, Tayssir has significantly reduced child labor and increased enrollment rates. Since the eligibility requirements have not been satisfied, we further compute a Local Average Treatment Effect (LATE) using the eligibility rule as an instrumental variable. This helps to strengthen the analysis. The second analysis shows that the compliers, who were minors participating because of the qualifying requirement, were not substantially affected by Tayssir. The study's exclusive focus on conditional cash transfer programs, however, leaves a conceptual hole.

Orphans and vulnerable children in rural Ghana were the focus of research by Dako-Gyeke and Oduro (2022), who investigated how family size affected the usage of cash transfers. Orphans and Vulnerable Children (OVC) basic requirements were the focus of this qualitative study, which sought to determine how family size affected these needs. In order to recruit 21 families that care for orphans and vulnerable children (OVC), a selective selection approach was used. In-depth interviews were conducted with ten Orphans and Vulnerable Children (OVC) and twenty-one caregivers to gather data for the study. Despite meeting the requirements for receiving a cash transfer, the results showed that the size of the home affected caregiver spending choices. In addition, it was found that the monies that were provided to caregivers were used to improve the lives of all the children in the homes, regardless of who received the funding. Our findings lead us to assume that cash transfers will help those who receive them, provided that national social safety programs take into account the ways in which families have always lived. Nevertheless, due to the use of a selective sample strategy, the research does not adequately address methodological concerns.

Festus (2022) looked into the effects on the family incomes of a cash transfer program in Meru County, Kenya, that helped orphans and other vulnerable children. Using a mixed-methods strategy, the study zeroed down on a subset of 281 out of 1040 individuals. Research shows that families who participated in the cash transfer program saw an improvement in their livelihoods. Cash transfers for OVC recipients' socioeconomic characteristics were positively associated with their livelihood results. Unfortunately, recipient families' livelihood results were negatively impacted by understanding of the cash transfer program's aims. The outcomes for recipient families were impacted by their spending decisions and the hazards associated with the method

of payment, which in turn affected their livelihood. Nonetheless, Meru County, Kenya, was the setting for the research.

2.4 Empirical Review

Table 2.1: Summary of Literature Reviewed and Research Gaps

Author	Study focus	Results	Gap	Focus of present study
Lopez-Arana, Avendano, Vanlenthe, and Burdorf (2019)	How a conditional cash transfer initiative in Colombia affects factors influencing child health	Conditional cash transfers in Colombia enhance utilization of preventive healthcare services	The study presents a methodological gap because it used quasi-experimental assessment	The study used descriptive research design
Skovdal, Robertson, and Gregson (2021)	Level of approval for requirements in a community-driven cash assistance initiative for orphaned and vulnerable children in Zimbabwe	The research discovered a substantial and common approval of rules mainly due to their fairness and representation of good parental care or supervision.	The study examined vulnerable children in Zimbabwe thus presenting a contextual gap	The focus was education access by orphans in public secondary schools in Kiambu County, Kenya
Wanyama (2018)	How cash transfer grants affect the ability of orphaned and vulnerable children to stay in school	There is a connection between the financial well-being of students' households due to cash transfers and student retention in school	The study context was A Case Study conducted in Eldoret West Sub County, Uasin Gishu County, Kenya	The focus was education access by orphans in public secondary schools in Kiambu County, Kenya
Evans, Gale, and Kosec (2023)	How the frequency of payments in a cash transfer initiative in Spain affected outcomes	Regular and predictable cash transfers can significantly enhance access to education for disadvantaged children	The respondents were sampled using convenience sampling method thus presenting a methodological gap	The respondents were sampled using stratified sampling method
Kaborio and Luketero (2019)	How often money was sent to orphans and vulnerable children in Runyenjes	Feedback from recipients regarding the usage of transferred cash was largely being ignored.	The study context was Runyenjes Constituency, Embu County, Kenya	The focused education access by orphans in public secondary schools in Kiambu County, Kenya

	Constituency, Embu County, Kenya			
Fançony, Soares, and Brito (2019)	How effective a cash transfer program was in improving a community-based educational intervention for preschool children in Bengo, Angola	Cash transfer programs in Angola led to a 10% increase in school enrollment rates among orphaned children, compared to those who did not receive cash transfers.	The study used qualitative data presenting a methodological gap	The study used quantitative data
Nasengo (2022)	How Cash Transfer Program targeting strategies can enhance the education access of orphans and vulnerable children in Dujis District, Garissa	The identification of OVC was not accurately carried out in the cash transfer program	The study respondents were purposively selected presenting a methodological gap	The respondents were sampled using stratified sampling method
Ikira and Ezzrari (2021)	Effects of conditional cash transfer initiatives: Findings from Turkey.	Tayssir has greatly raised enrollment rates and decreased child labor	There is a conceptual gap in the study as it solely concentrated on conditional cash transfer program	The focused on education access by orphans in public secondary schools in Kiambu County, Kenya
Dako-Gyeke and Oduro (2022)	How household size impacts the use of cash transfers for orphans and vulnerable children in rural Ghana.	Cash transfers will be effective for beneficiaries as long as national social protection programs are designed and implemented by considering traditional family living systems and practices	The study presents a methodological gap because it used a selective sampling technique	The respondents were sampled using stratified sampling method
Festus (2022)	How a cash transfer program for orphans and vulnerable children impacted the livelihoods of recipient households in Meru County, Kenya	The spending choices of households who receive cash transfers affected their livelihood results, and the risks linked to how the payment is made also influenced the outcomes for beneficiary households	The study context was Meru County, Kenya	The focused-on education access by orphans in public secondary schools in Kiambu County, Kenya

Source: Researcher (2024)

2.5 Conceptual Framework

A conceptual framework serves as a roadmap for researchers, providing a structure for organizing their thoughts and guiding their research process which helps to clarify the relationships between different variables (Tamene, 2016). The following figure presents the conceptual framework of the study by showing how independent variables are related to the dependent variable.

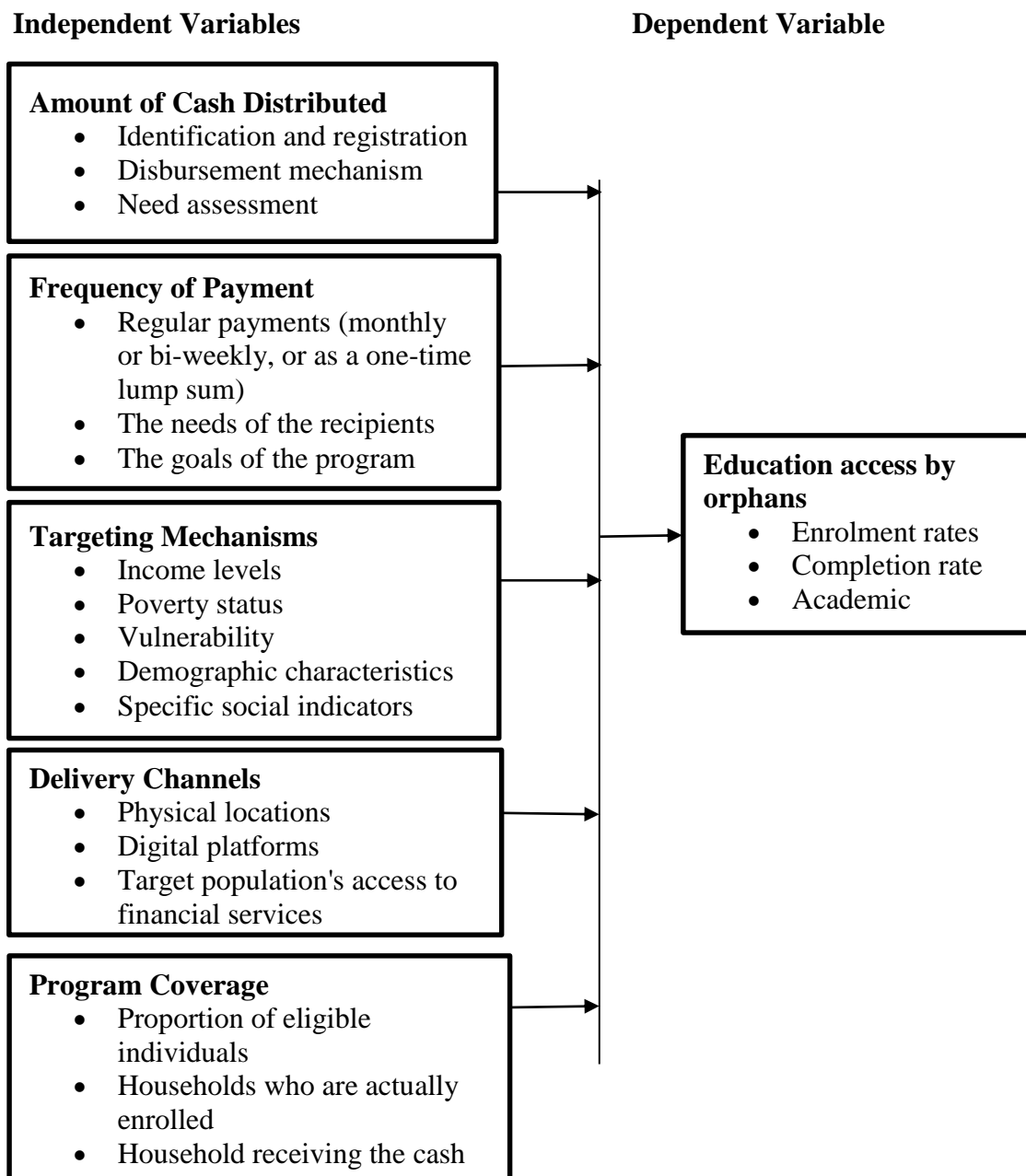


Figure 2.1: Conceptual Framework

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The approach that is used in the study is laid forth in this chapter. It includes the research strategy, study variables, population of interest, sampling strategy, sample size, data gathering tools, preliminary study, reliability and validity, data gathering process, analysis, and any relevant ethical considerations.

3.2 Research Design

The research strategy for this study is a descriptive design. The approach allows for data analysis and thorough understanding of the study topic, which is a great way to gather information for hypothesis testing and finding links between variables (Lambert and Lambert, 2012). Because it allows for the integration of qualitative and quantitative data gathering methods and the observation of the phenomena in its natural and unaltered state, the design was used. As a result, comprehensive results were obtained by the study.

3.2 Target Population

We shall be directing our efforts on the secondary public schools in Kiambu County, Kenya. According to the Kiambu County Children's Office (2023), 540 beneficiary families were surveyed. Additionally, 10 members of the beneficiary welfare committee and 5 members of the constituency social assistance committee will be requested to participate. This study included all five hundred and forty-four families in Kiambu County that are members of the State Department of Social Protection, Senior Citizen Affairs, and Special Programs' cash transfer program. Orphans enrolled in the CT-OVC program under the age of 18 were part of these households. More than three years have passed since they first received CT-OVC money. Only two education

officers and two children's officers with a combined three years of experience in the County and involvement in the CT-OVC program implementation will be included in the research. Because of their combined three years of service on the social assistance committee, five CSAC members were ultimately chosen to participate in the research. They have to launch or extend the CT-OVC program in the county and be present at committee meetings all the time. Households without OVC were not part of the research. To avoid any possible bias in the study's findings, the study did not include the beneficiary homes who got financial assistance from another program. In addition, the research did not include education and children's officers who have less than three years of service in Kiambu County. Participants were allowed to participate in the research if they have served on the CSAC for less than three years and have not helped coordinate the CT-OVC program. Table 3.1 contains the names of these people.

Table 3.1: Target Population

Respondents' Category	Population
Beneficiary households	540
Education officers	2
Children officers	2
Members of the Beneficiary Welfare Committee	10
Total	554

Source: Kiambu County, Education Office (2024)

3.3 Sampling Technique and Sample Size

This study used Stratified Simple Random sampling to select the sample size. Lynn (2019) opines that stratification is splitting the population into strata and then randomly selecting a sample from each stratum based on the total number of individuals. To guarantee that every member of the population has an equal chance of being chosen, a basic random sampling approach was used to choose participants from each group.

Using the following formula from Taro Yamane (1967), the study established a sample of 235 respondents to participate in the research.

Table 3.2: Sample-Size

Respondents' Category	Population	Sampling % (41.8)	Sample Size
Beneficiary households	540	0.418	225
Education officers	2	0.418	1
Children officers	2	0.418	1
Members of the Beneficiary Welfare Committee	10	0.418	5
Total	554	0.418	232

3.4 Data Collection-Instrument

This study employed structured questionnaire to collect data from the respondents. Structured questionnaires allowed respondents to freely express their knowledge and feelings regarding the study topic (Reja, Manfreda, Hlebec & Vehovar, 2017). Part A of the survey asked for basic demographic information from respondents; Part B asked about the total amount of cash given out; Part C asked about how often payments are made; Part D asked about targeting mechanisms; Part E asked about delivery channels; and Section F asked about program coverage. The seven sections of the survey are numbered A through F.

3.5 Pilot Research

In order to establish the consistency of the data collection instrument, pilot study was conducted. According to Mugenda & Mugenda (2003) and Orodho (2005), a pilot study with comparable features and a sample size of one-tenth of the total is appropriate for the investigation.

3.5.1 Research Instrument Validity

To determine that the evaluation correctly represented its intended purpose, the research utilized multiple validity procedures, such as content validity, criterion validity, and face validity. The three main aspects of an instrument's validity are: content validity, which guarantees thorough coverage of all important and relevant elements of the subject; criterion validity, which examines how well one measure forecasts the results

of another; and face validity, which determines whether the test seems to assess what it purports to. To improve the reliability of the research, it is recommended to obtain expert insights, discuss with your supervisor, and include unbiased questions in the survey.

3.5.2: Research Instrument Reliability

According to Mohamad, Sulaiman, Sern & Salleh (2015), a trustworthy tool will reliably provide repeatable outcomes across different experiments. A test's internal consistency measures how well its items relate to one another in evaluating the same topic. Therefore, in order to assess the overall level of consistency across the multiple-choice Likert scale questions, we used a Cronbach's alpha (α) test. The dependability coefficient may take on values between zero and one, as pointed out by Taber (2018). The value is zero when there is no relationship between any of the items on the scale (i.e., when their covariance is zero), and it approaches one as the number of items on the scale approaches infinity if there is a high correlation between each item. To put it simply, if the coefficient is large, it means the elements are highly related and probably measure the same notion. Therefore, getting the dependability coefficient closer to 1 is the goal of this research.

Table 3.3: Reliability Test Results

Variable	Alpha value	Remarks
Amount of cash distributed	0.775	Reliable
Frequency of payment	0.796	Reliable
Targeting mechanisms	0.770	Reliable
Delivery channels	0.785	Reliable
Program coverage	0.708	Reliable
Access to education	0.769	Reliable
Aggregate score	0.767	Reliable

Source: Pilot Study (2024)

The results as presented in Table 3.3 indicate that all the variables had an alpha value which exceeded 0.7 with an aggregate score of 0.767. Therefore, the study concluded that the questionnaire items were reliable.

3.6 Approach to Collecting Data

The research was not conducted inside the County without first obtaining permission from the administration of the education department. Researchers sought and submitted a statement from the institution and a permission from the NACOSTI to demonstrate to these managers that the study's goal is entirely academic. Within a two-week period, we anticipated receiving the participants' questionnaire replies. After participants had completed the surveys, the researcher gathered their responses and express gratitude for their time and participation.

3.7 Data Analysis and Presentation

The quantitative data was analyzed using descriptive statistics, which include the mean and standard deviation. To further establish the effect on each variable, inferential statistics were used, which included multiple regression analysis. The results were shown in graphical and tabular formats using SPSS version 20.0. What follows is an explanation of the regression equation.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \epsilon$$

Whereby

Y=Access to education by orphans

X₁=Cash distributed

X₂=Frequency of payment

X₃=Targeting mechanisms

X₄=Delivery channels

X₅= Delivery channels

β_1 to β_5 = Coefficients

ε = error term

3.8 Ethical Considerations

Participants were informed about the study's goals and given the assurance that their replies were kept secret and not shared with any third parties in order to uphold ethical standards throughout data collection. Everyone who took part in the study had their intentions made clear, and no one was forced to do so. It was not possible to put respondents' names and departments on the survey.

CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSION

4.1 Response Rate

The response rate was calculated based on a sample of 232 questionnaires distributed to the participants. The findings are illustrated in Table 4.1.

Table 4.1: Response Rate

Status of Questionnaire	Frequency	Percentage
Returned	219	94.4
Not returned	13	5.6
Total	232	100

Source: Research Data (2024)

A total of 232 respondents were surveyed, yielding 219 completed questionnaires, which corresponds to a response rate of 94.4%. On the other hand, 13 respondents did not respond, leading to a non-response rate of 5.6%. According to Sheehan (2021), a response rate of 80% or higher is deemed sufficient for data analysis. Therefore, the 94.4% response rate achieved in this study was regarded as suitable for analytical purposes. This high level of participation enhances the acceptance and credibility of the research findings.

4.2 Introduction

This chapter outlines the findings derived from the analysis of field-collected data, focusing on the response rate, demographic details of the respondents, as well as both descriptive and inferential statistical measures.

4.3 Respondents Demographic Information

The research aimed to gather demographic data regarding the respondents, focusing on their gender, age, and educational attainment. The findings are detailed in the subsequent sub-sections.

4.3.1 Gender

The findings concerning the gender representation of the respondents are illustrated in Figure 4.1.

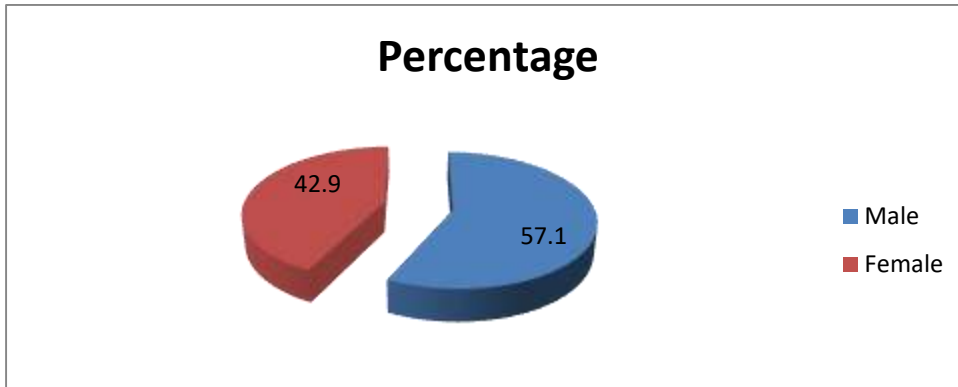


Figure 4.1: Gender

Source: Research Data (2024)

The research revealed that a significant majority of the participants were male, comprising 57.1% of the total, whereas female respondents represented 42.9%. This shows that the study factored well the gender representation in the study. Understanding the gender dynamics within this context was essential for evaluating how the program addresses the unique challenges faced by male and female orphans.

4.3.2 Educational Attainment

The findings concerning the level of education representation of the respondents are illustrated in Table 4.2.

Table 4.2: Educational Attainment

Education Level	Frequency	Percentage
Diploma	29	13.2
Bachelor degree	115	52.5
Master degree	65	29.7
Post graduate diploma	10	4.6
Total	219	100

Source: Research Data (2024)

The data presented in Table 4.2 indicates that a majority of the respondents, specifically 52.5%, have achieved a bachelor's degree level of education. Additionally, 29.7% possess a master's degree or higher, while 13.2% hold a diploma, and 4.6% have obtained a postgraduate diploma. This is an indicator that the respondents involved in the study had a varied level of education. This was important in the study because the respondents' qualifications not only reflect their achievements but also provide insight into the broader implications of the Cash Transfer Program on education.

4.3.3 Age

The findings concerning the age category representation of the respondents are illustrated in Figure 4.2.

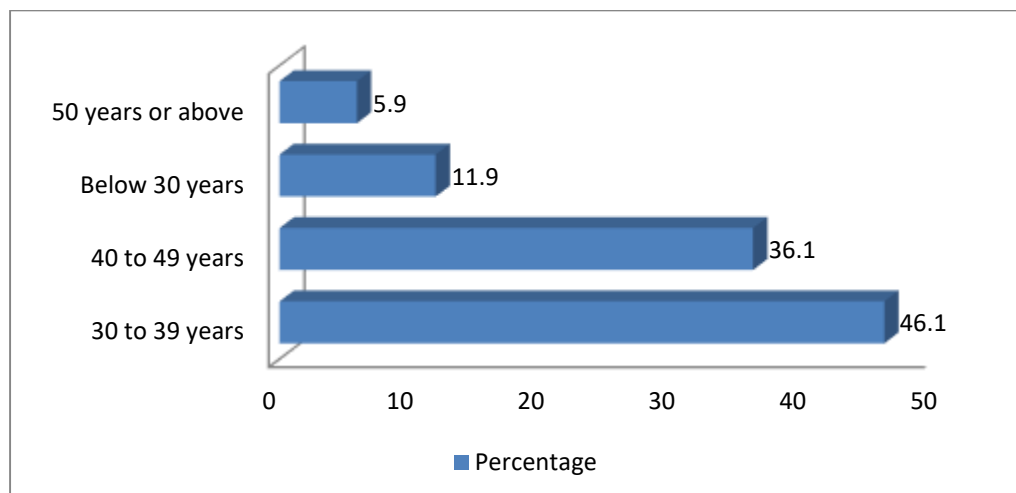


Figure 4.2: Gender

Source: Research Data (2024)

The results presented in figure 4.2 indicate that the majority of respondents (46.1%) fell within the age range of 30 to 39 years. Additionally, 36.1% were aged between 40 and 49 years, while 11.9% were below 30 years. Those aged 50 years or above comprised 5.9% of the respondents. This distribution suggests that the participants represented a diverse range of ages. This age diversity could allow for a more analysis of how different age groups perceive and are affected by the program, ultimately contributing

to more effective policy recommendations and interventions aimed at improving educational outcomes for this vulnerable population.

4.4 Descriptive Statistics Results

Descriptive statistics included Mean (M) and Standard Deviation (SD) to present the results of the quantitative data that were generated using Statistical Package for Social Sciences (SPSS). The results are presented below.

4.4.1 Amount of Cash Distributed

Table 4.3: Amount of Cash Distributed

Statements	M	SD
Accurate identification and registration of orphans enables better understanding of the specific needs and challenges faced by this vulnerable population.	4.55	0.515
Identification and registration of orphans helps to tailor cash transfer programs to address these needs and ultimately improve access to education for orphans.	4.52	0.603
The disbursement mechanism help to alleviate the financial burden that often prevents orphans from accessing education	4.63	0.490
Implementing a cash transfer program with a disbursement mechanism can be an effective way to enhance education access for orphans	3.96	0.444
Need assessment helps to determine the specific needs and challenges faced by the beneficiaries	4.46	1.190
Need assessment assist in gathering qualitative information on the beneficiaries' needs and priorities.	4.05	0.760
Aggregate Score	4.36	0.667

Source: Research Data (2024)

Table 4.3 shows that the respondents largely concur on the importance of identifying and documenting orphans appropriately in a bid to comprehend their unique needs and challenges (M=4.55, SD=0.515). Such a consensus highlights the critical importance of appropriate identification in responding to the emotional, social, and economic challenges of orphans, allowing stakeholders to develop more effective interventions. Besides, the process of identification facilitates the cash transfer programs to improve orphans' access to education (M=4.52, SD=0.603). Although the mean score for this is

somewhat lower, the strong agreement between money and educational access is evidenced. Cash transfers that are individualized can improve costs like school fees and stationery, which typically hinder orphans from upgrading education. Also, effective payment systems are essential to overcoming economic barriers to education (M=4.63, SD=0.490). The high mean score shows that the respondents heavily agree on the effectiveness of these systems since they offer timely economic relief to orphans who need it and enable them to realize their educational aspirations. This result is consistent with the study conducted by Avendano, Vanlenthe, and Burdorf (2019), highlighting that when the funds are specifically designed to meet the specific needs of beneficiaries, it ensures their immediate availability of assets as well as long-term educational achievements and social integration.

The study uncovered an impressive mean score of 3.96 (SD=0.444), which proves to be a majority consensus regarding the effectiveness of the programs. The respondents emphasized the importance of performing a needs assessment, which was even assigned a higher mean score of 4.46 (SD=1.190). This reflects the importance of being aware of the specific issues encountered by orphans, making it simpler to form interventions accordingly. Needs assessment is essential for the determination of education barriers and gathering qualitative data on beneficiaries' experience, with a mean of 4.05 (SD=0.760), emphasizing the significance of such data in program development. These findings support Skovdal, Robertson, and Gregson (2021) research observation that cash transfer programs can remove the cost barrier to education, enabling beneficiaries to cover important expenses like school fees and learning materials.

The overall mean score of 4.36 indicates the agreement by participants on the impact of cash disbursement in increasing access to education in Kiambu County. The low total standard deviation of 0.667 indicates slight variation in opinions. This agreement

would be a result of shared knowledge of the difficulties faced by orphans and the ability of cash transfers in alleviating such difficulties. These results correspond with Wanyama's (2018) study, which observed that cash distribution initiatives can alleviate certain financial burdens on families, allowing for increased educational access for children.

4.4.2 Frequency of Payment

Table 4.4: Frequency of Payment

Statements	M	SD
More frequent payments help ensure that families have a steady and reliable source of income to cover the costs associated with education	4.75	0.734
More frequent payments help reduce financial barriers that may prevent children from attending school regularly	3.58	0.734
Frequent payments help families better plan and budget for educational expenses, as they will have a more predictable income stream.	4.08	1.157
Consistent payments can alleviate the financial pressure linked to sporadic or rare payments, allowing families to prioritize education as a crucial expense.	4.52	0.607
More frequent payments help address immediate needs that may arise, such as health emergencies or other unexpected expenses, which can often derail a child's education	4.63	0.492
Providing families with regular support, cash transfer programs can help ensure that children are able to stay in school and continue their education uninterrupted.	3.87	1.512
Aggregate Score	4.24	0.873

Source: Research Data (2024)

Table 4.4 indicates that the majority of respondents are aware of the benefits of more regular payments, as shown by the mean of 4.75 and the standard deviation of 0.734. This affirms that regular payments are viewed as being important with regard to providing families with a stable income in order to meet schooling expenses and enhance their financial security. Besides, the average score of 4.52 and standard deviation of 0.607 show that payment schedules allow families to give priority to education, improve budgeting, and reduce financial stress. The results further highlight that more frequent payment is crucial for meeting urgent needs, like health

emergencies, with an average score of 4.63 and standard deviation of 0.492. Having money available for unforeseen expenses enables families to focus on education without the stress of financial constraints. This is also consistent with Evans, Gale, and Kosec's (2023) work, which identifies the important contribution of financial security in increasing education levels. Those families who have lower financial stress are better able to invest in their children's education.

Respondents also noted that more frequent payment plans will lower financial barriers to the school attendance of children, as indicated by a mean score of 3.58. This indicates that many individuals believe more frequent payments can help lower the upfront financial cost to families. Furthermore, the results indicated that regular payments allow families to budget better for their education costs, as supported by a mean score of 4.08. This financial security enables families to plan for costs like fees and materials, which support informed financial decisions that enable learning. Further, successive financial assistance from cash transfer initiatives is key to keeping the children in school, as evident from a mean score of 3.87. This reveals the significant impact of such initiatives on learning performance by providing essential support to families. The findings align with the study by Kaborio and Luketero (2019) that showed that frequent financial support improves attendance as well as academic performance. The mean of 4.36 and standard deviation of 0.667 reaffirm that the respondents strongly agreed on all the items relating to the effect of payment frequency on access to education for orphans in public secondary schools in Kiambu County, Kenya. The finding aligns with previous studies by Fançony, Soares, and Brito (2019), which identified the positive effect of financial support on academic performance for vulnerable populations.

4.4.3 Targeting Mechanisms

Table 4.5: Targeting Mechanisms

Statements	M	SD
The identification of individuals or households with lower income levels help to provide financial support to those who need it the most.	4.44	0.860
Targeting cash transfers based on income leads to effective reach and support to marginalized communities, ultimately improving educational opportunities for all.	3.99	0.213
Targeting vulnerable populations within a cash transfer program, such as children living in poverty or those with disabilities greatly improves access to education	4.57	1.070
Targeting vulnerable populations in cash transfer programs help address systemic inequalities and promote social inclusion	4.32	1.114
Targeting specific demographic groups directly address the financial barriers that hinder access to education	3.80	1.627
Demographic targeting help address gender disparities in education	4.57	0.609
Aggregate Score	4.28	0.916

Source: Research Data (2024)

Table 4.5 indicates that the participants are highly in favor of channeling cash transfer programs to vulnerable groups, especially to increase educational opportunities among marginalized groups. They emphasized that targeting children who are poor or have disabilities leads to significant gains in educational opportunities, as evidenced by a mean score of 4.57 (SD = 1.070). Moreover, demographic targeting is crucial in the fight against gender inequalities in education as respondents confirmed its importance (mean score of 4.57, SD = 0.609). Targeting contributes to a more balanced setting for girls and boys, thus the realization of higher goals of gender equality. The findings are in line with the study by Nasengo (2022), observing the success of targeted interventions in enhancing educational access and equity. Participants emphasized the need to identify low-income individuals or families as a necessary step in offering financial assistance, with a mean score of 4.44 and a standard deviation of 0.860.

This focused approach guarantees that resources are efficiently directed to marginalized groups, delivering timely relief and enhancing educational prospects, as indicated by a mean score of 3.99 and a low standard deviation of 0.213. Targeting vulnerable groups in cash transfer programs is regarded as a strategic measure to eradicate systemic disparities, with a mean score of 4.32 and a standard deviation of 1.114 indicating high levels of agreement for such programs. Additionally, targeting certain demographic groups is important in addressing economic barriers to education, as indicated by a mean score of 3.80 and a standard deviation of 1.627. Particular solutions that are responsive to the unique challenges experienced by different groups are more effective in enabling people to transcend economic obstacles to learning. These outcomes reinforce the evidence of the research by Ikira and Ezzrari (2021), which emphasizes the importance of specific financial assistance in promoting equity and access to learning. A mean of 4.28 and a standard deviation of 0.916 indicate the high level of agreement among the respondents on the effectiveness of targeting strategies in boosting the accessibility of education for orphans in Kiambu County, Kenya.

The larger average indicates that the subjects mostly agree with the statements, indicating a positive perception of the mechanisms. The low standard deviation, on the other hand, indicates that opinions are tightly packed around the average, reinforcing further a general agreement on the issue. This result is in line with the results of Dako-Gyeke and Oduro (2022), which suggest that targeted intervention enhances access to education for vulnerable populations, highlighting the importance of such systems for orphans.

4.4.4 Delivery Channels

Table 4.6: Delivery Channels

Statements	M	SD
Utilizing current infrastructure and resources within a specific geographic region results in enhanced funding for educational programs, thereby enhancing educational access for marginalized populations.	3.94	0.638
Establishing distribution points in specific geographical locations help ensure that the funds are being used for their intended purpose of enhancing educational accessibility.	4.05	1.134
A geographical location as a distribution channel allow for more targeted and tailored support for specific communities or schools	3.96	1.344
Use of digital platforms to deliver cash transfers enables program administrators to track and monitor payments in real-time increasing accountability	4.87	0.577
Technology helps to overcome geographical barriers and reach remote or underserved populations, ensuring that all eligible beneficiaries have access to financial support for education.	4.03	1.716
People lacking access to conventional banking services can still participate in the formal financial system via digital payment platforms like mobile money, promoting economic empowerment and improving financial inclusion..	4.51	0.490
Aggregate Score	4.23	0.983

Source: Research Data (2024)

The information in Table 4.6 shows a very high average of 4.87 (SD=0.577), reflecting a great consensus regarding the benefits of real-time tracking and monitoring. This functionality increases confidence building and transparency among users through the possibility of verifying transactions. These functionalities are imperative in cases where timely financial assistance can significantly improve livelihoods, especially in emergencies or times of economic hardship. In addition, a mean score of 4.51 (SD=0.490) indicates that non-banked individuals can be assisted by electronic payment systems, thus bridging the financial inclusion gap. This supports Festus (2022), who explained that digital platforms enable cash transfers, reduce the cost of transactions, and speed up fund dissemination, ultimately enhancing the access to financial support.

Respondents acknowledged the significant benefits of utilizing available infrastructure and resources in some locations, citing that this approach optimizes funding for educational programs and increases access for underprivileged groups. A mean score of 3.94 (SD = 0.638) indicates strong agreement with the advantages of utilizing local resources. Opening distribution outlets in strategic areas was recognized as a primary strategy for successful distribution of funds, with a mean score of 4.05 (SD = 1.134), demonstrating a significant boost in the access to education. Localized networks of distribution make it possible to allocate resources where they are needed most. Also, the research highlighted the use of geographical sites as distribution channels, with the respondents scoring this strategy at 3.96 (SD = 1.344), indicating high levels of confidence in its efficacy for addressing numerous educational challenges. Moreover, technology emerged as essential in connecting distant areas, enabling engagement with distant communities, and offering access to capital. Respondents rated this factor 4.03 (SD = 1.716), highlighting its significance in increasing opportunities in education. These results are consistent with the research conducted by Dako-Gyeke and Oduro (2022), which emphasizes that utilization of local resources strategically, efficient distribution methods, and technology play significant roles in enhancing access to education for marginalized groups.

The mean score of 4.23 shows a positive rating by participants concerning the effectiveness of delivery channels on access to education among Kiambu orphans. The high score shows strong agreement on the effectiveness of the channels. Further, the overall standard deviation of 0.983 shows little variability in response, supporting further consensus among participants. This is in agreement with the findings of earlier research by Kaborio and Luketero (2019), which highlights the importance of effective

delivery channels to enhance education access among disadvantaged groups. It stresses the importance of targeting these channels in education policy and practice.

4.4.5 Program Coverage

Table 4.7: Program Coverage

Statements	M	SD
Cash transfers help address indirect barriers to education, such as the need for children to work or care for siblings instead of attending school.	4.08	1.157
Cash transfer provides families with a reliable source of income.	4.05	0.828
Cash transfer programs reduces the economic pressure that often forces children to drop out of school	4.30	0.598
Cash transfer help ensure that children in marginalized communities have equal access to education opportunities	4.12	0.836
The broad reach of cash transfer programs assists in targeting a wide range of beneficiaries, including those living in remote or underserved areas	3.79	1.531
Aggregate Score	4.07	0.990

Source: Research Data (2024)

Table 4.7 shows a high level of consensus among the respondents in the positive impact of cash transfers in reducing indirect barriers to education. The statistics show that cash transfers significantly reduce the need for children to work or care for siblings so that they can focus on studying, with a mean score of 4.08 and standard deviation of 1.157. In addition, cash transfers provide households with a steady source of income (mean score of 4.05, SD = 0.828), which allows them to meet basic needs while keeping their children's educational opportunities intact. This economic security alleviates the financial pressures that usually force households to put short-term needs ahead of long-term educational goals. Besides, cash transfers are crucial in keeping children in school, with a mean score of 4.30 and a standard deviation of 0.598. The respondents highlighted that the economic assistance offered by cash transfers is critical in keeping children in school. These findings are consistent with previous studies by Molyneux,

Jones, and Samuels (2018), which highlighted the positive effects of cash transfer programs on education.

Volunteers offered an average rating of 4.12, reflecting their appreciation of the pivotal role played by such programs in leveling education opportunities, mitigating the economic burden, and allowing parents to facilitate children's access to education. The offering of a mean score of 3.79 also reflects a collective belief in the efficacy of cash transfer programs in reaching isolated or underserved groups, as these have the ability to help those often overlooked by traditional sources of funding. These findings align with Kisurulia, Katiambo, and Tanui (2022) studies, which affirm the importance of specific financial assistance in fostering learning opportunities for disadvantaged groups. The mean of 4.07 and the standard deviation of 0.990 indicates that the respondents were in concurrence on the statements concerning the impacts of coverage of programs towards the access to education among orphans in Kiambu County, Kenya. This is corroborated by the findings of Miller and Tsoka (2020) that properly funded and implemented programs have significant potential to reduce barriers to education, e.g., poverty in resources, inadequacy of resources, and stigma.

4.5 Inferential Statistics Results

4.5.1 Correlation Analysis

Table 4.8: Correlation Analysis

		Amount of cash distributed	Frequency of payment	Targeting mechanism	Delivery channels	Extended leave days	Education access
Amount of cash distributed	Pearson Correlation	1					
	Sig. (2-tailed)						
	N	219					
Frequency of payment	Pearson Correlation	.321	1				
	Sig. (2-tailed)	.109					
	N	219	219				
Targeting mechanism	Pearson Correlation	.228	.131*	1			
	Sig. (2-tailed)	.167	.226				
	N	219	219	219			
Delivery channels	Pearson Correlation	.440	.317	.336*	1		
	Sig. (2-tailed)	.290	.117	.301			
	N	219	219	219	219		
Program coverage	Pearson Correlation	.384	.229	.190	.227	.339	
	Sig. (2-tailed)	.012	.306	.312	.152	.332	
	N	219	219	219	219	219	
Education access	Pearson Correlation	.793*	.772*	.737*	.705*	.781*	1
	Sig. (2-tailed)	.003	.002	.004	.004	.003	
	N	219	219	219	219	219	219

Source: Research Data (2024)

Table 4.8 demonstrates an in-depth examination of the relationship between the factors of financial distribution and educational access. Pearson correlation coefficients (r values) reveal that the cash distributed is positively correlated with educational access to the tune of 0.793. This means that, with increased cash distribution, educational

access also significantly improves. In addition, the payment frequency also results in a high correlation with an r value of 0.772, demonstrating that increased payment frequency is associated with improved educational access. Furthermore, the targeting mechanism—demonstrating the efficacy of transferring financial assistance to the poor—results in an r value of 0.737, which indicates the importance of effective targeting in enhancing educational opportunities.

The delivery mechanisms also have a critical role to play, as indicated by a Pearson r value of 0.705. In this case, delivery process indicates that it can also be a big player in the success of financial help towards increasing access to education. Programme coverage—highlighting if financial help reaches its target group—also has an r value of 0.781, which shows that it has a close relationship with access to education too.

The corresponding significance levels for these correlations are all less than the standard 0.05. In particular, they are 0.003 for the amount paid out in cash, 0.002 for payment frequency, 0.004 for targeting strategy, 0.004 for delivery mechanisms, and 0.003 for program reach. These low significance levels mean that the observed correlations are statistically significant and most likely did not occur by chance.

4.5.2 Regression Analysis

4.10: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.895 ^a	.801	0.685	1.0052

Source: Research Data (2024)

The model results summary in Table 4.10 indicates that the R value of 0.895 shows a strong positive correlation between independent variables (e.g., cash distribution, payment frequency) and access to education. This suggests significant changes in educational access as these factors vary. The R square value of 0.801 indicates that

about 80.1% of the variance in educational access is explained by the model, underscoring the relevance of the analyzed factors. The adjusted R square value of 0.685, while lower, still reflects strong explanatory power after accounting for the number of predictors, indicating that a significant portion of variance remains explained. Therefore, the remaining 31.5% explains other variables not studied. Finally, the standard error of 1.0052 suggests that the model's predictions are close to actual values, indicating reliability in its estimations.

4.5.3 Analysis of Variance

Table 4.11: Analysis of Variance

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	401.285	4	100.321	108.12	0.003
	Residual	198.564	214	0.928		
	Total	599.849	218			

Source: Research Data (2024)

The ANOVA results in Table 4.11 reveal key factors affecting education access for orphans in Kiambu County, Kenya. The mean square value of 100.321 indicates significant variability among the groups, suggesting that differences in education access are influenced by the analyzed variables rather than random chance. The F value of 108.12, well above the typical significance threshold, shows that the model effectively explains the variance in education access. This indicates that factors such as cash distribution amounts, payment frequency, targeting mechanisms, delivery channels, and program coverage significantly impact education access for orphans. Additionally, the significance value of 0.003, below the 0.05 alpha level, confirms the statistical significance of the results, indicating only a 0.3% chance that these findings occurred by chance. This provides strong evidence against the null hypothesis.

4.5.4 Coefficients

Table 4.12: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
¹ (Constant)	0.618	0.263		2.349	0.003
Amount of cash distributed	0.785	0.214	0.0521	3.668	0.002
Frequency of payment	0.715	0.312	0.0716	2.292	0.004
Targeting mechanisms	0.793	0.297	0.0349	2.670	0.003
Delivery channels	0.802	0.226	0.0628	3.549	0.001
Program coverage	0.756	0.301	0.0562	2.512	0.004

Source: Research Data (2024)

The results as presented in Table 4.12 shows that when amount of cash distributed, frequency of payment, targeting mechanisms, delivery channels and program coverage are held constant, the education access by orphans in public secondary schools in Kiambu County, Kenya would be 0.618. The coefficients obtained indicated that and improvement in amount of cash distributed, frequency of payment, targeting mechanisms, delivery channels and program coverage would improve the education access by orphans in public secondary schools in Kiambu County, Kenya by 0.785, 0.715, 0.793, 0.802 and 0.756 respectively. Therefore, the regression equation is expressed as follows;

Education access = 0.618 + 0.785(amount of cash distributed) + 0.715(frequency of payment) + 0.793(targeting mechanisms) + 0.802(delivery channels) + 0.756(program coverage).

Beta coefficients analysis of a number of variables of cash distribution in relation to educational access among orphans in public secondary schools in Kiambu County, Kenya, gives valuable information about the kind of influence on educational opportunities imposed by such variables. For instance, the beta coefficient for the

amount of cash distribution is 0.0521, which indicates that there exists a positive relationship between the cash and educational access to orphans. This means a rise in the value of cash disbursement is related to the increased likelihood of orphans going to school. The significance of the 0.002 valued coefficient underscores the significance of this relationship by verifying the strength of its value and confirming that its magnitude is more than likely significant to random movement. The results are consistent with the work of Lopez-Arana, Avendano, Vanlenthe, and Burdorf (2019), where the effect of a conditional cash transfer program on issues related to the health of children in Colombia was investigated. The research found that although such cash transfers have small impacts on the employment decisions of women, empowerment, and awareness of care practices, they do increase the variety of food consumed and the use of preventive health services.

The payment frequency has a beta coefficient of 0.0716, the largest among the variables in question. This shows that increased payment frequency is associated with improved access to education for orphans. The 0.004 significance level shows the level of significance of this variable, which means that constant financial support matters in assisting orphans to pay for education, such as tuition fees, uniforms, and other related costs. These results are consistent with the research by Kisiwa, Magasha, Lumenyela, and Allan (2023), which was concerned with the effects of conditional cash transfers on human capital investments. Their research revealed that the money was spent on health care and school supplies, resulting in improved school attendance and overall health among the children. The targeting methodology used in the cash delivery program displays a positive beta coefficient of 0.0349, which indicates that effective identification of beneficiaries can help facilitate education for orphans.

The p-value of 0.003 is a clear indicator that the association is statistically significant, with emphasis on the importance of well-organized targeting methods to ensure the most vulnerable are provided with the support they need. This discovery is similar to the study by Fançony, Soares, and Brito (2019), who researched preschoolers in Bengo, Angola, to evaluate the effects of a community-based education program after introducing a cash transfer program. Their results showed that orphaned children in Angola who received cash transfers were 10% more likely to attend school than others who did not receive such intervention. Regarding delivery channels, the beta coefficient is 0.0628, which indicates that the mode of delivery of cash may have an impact on school access.

The 0.001 significance level indicates high statistical significance, which points to the necessity of enhancing delivery channels to achieve timely and efficient access to funds, which is vital for educating orphans. This result is consistent with Dako-Gyeke and Oduro (2022), which investigated the effect of household size on cash transfer utilization, demonstrating that household size affects spending by caregivers. Finally, the coverage of the program has a beta coefficient of 0.0562, meaning that there exists a positive association between outreach from the program and educational access by orphaned children. The fact that the association is statistically significant at a 0.004 level means that the relationship necessitates widening accessibility of the program to cover other beneficiaries, which in turn provides more orphans with benefits of the cash payment program.

This discovery aligns with Festus (2022), whose study examined the effects of a cash transfer program in Meru County, Kenya, targeting orphans and other vulnerable youth. The study reported that the families receiving the cash transfer program saw their well-being improve.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter provides a summary of the findings, draws conclusions, offers recommendations for policy and practice, and suggests areas for further research.

5.2 Summary of the Study

The research aimed to explore the connection between cash transfer programs and educational access for orphans in public secondary schools in Kiambu County, Kenya. The cash transfer program was evaluated based on several factors, including the amount of cash distributed, payment frequency, targeting methods, delivery channels, and overall program coverage. Data was gathered through questionnaires and analyzed using descriptive statistics and regression analysis. The results are presented as follows:

5.2.1 Amount of Cash Distributed

The research aimed to examine how the amount of cash distributed affects educational access for orphans in public secondary schools in Kiambu County, Kenya. The findings revealed a significant correlation between the cash distribution and the educational opportunities available to orphans in this region. Proper identification and registration of orphans are crucial for understanding their unique needs and challenges. This process allows for the customization of cash transfer programs to effectively meet these needs, ultimately enhancing educational access for orphans. Additionally, the disbursement mechanism plays a vital role in reducing the financial obstacles that often hinder orphans from pursuing their education.

5.2.2 Frequency of Payment

The research aimed to determine how the frequency of payments affects educational access for orphans in public secondary schools in Kiambu County, Kenya. The findings revealed that more frequent payments significantly enhance orphans' access to education in this region. Regular payments provide families with a consistent and dependable income to meet educational expenses. This approach reduces the financial strain associated with irregular payments, enabling families to prioritize education as an essential expenditure. Additionally, frequent payments can address urgent needs, such as health emergencies or unforeseen costs, which might otherwise disrupt a child's educational journey.

5.2.3 Targeting Mechanisms

The research aimed to investigate how targeting mechanisms affect educational access for orphans in public secondary schools in Kiambu County, Kenya. The findings indicated that these mechanisms significantly and positively impacted orphans' access to education in the region. Demographic targeting was found to be effective in addressing gender disparities in education. Additionally, focusing on vulnerable groups within cash transfer programs, such as children living in poverty or those with disabilities, significantly enhances educational access. Identifying individuals or households with lower income levels allows for the provision of financial support to those who need it most. By targeting vulnerable populations in cash transfer initiatives, systemic inequalities can be addressed, fostering greater social inclusion.

5.2.4 Delivery Channels

The research aimed to assess how delivery channels affect educational access for orphans in public secondary schools in Kiambu County, Kenya. The findings revealed that these delivery channels significantly and positively impacted orphans' access to

education in the region. Utilizing digital platforms for cash transfers allows program administrators to monitor and track payments in real-time, thereby enhancing accountability. Additionally, individuals without access to traditional banking services can engage with the formal financial system through digital payment methods such as mobile money, fostering economic empowerment and financial inclusion. Furthermore, establishing distribution points in specific geographic areas ensures that funds are utilized effectively to improve educational accessibility.

5.2.5 Program Coverage

The research aimed to explore how program coverage affects educational access for orphans in public secondary schools in Kiambu County, Kenya. The findings indicated that program coverage significantly and positively impacts orphans' access to education in this region. Cash transfer programs alleviate the financial burdens that frequently lead to school dropouts. They play a crucial role in ensuring that children from marginalized communities have equal opportunities for education. Additionally, cash transfers help mitigate indirect obstacles to education, such as the necessity for children to work or take care of siblings instead of attending school. By providing families with a stable source of income, cash transfers contribute to enhancing educational access.

5.3 Conclusions of the Study

The study makes the following conclusions;

5.3.1 Amount of Cash Distributed

The study concludes that a higher cash distribution amount directly correlates with the ability of orphans to pay school fees and purchase necessary supplies such as textbooks, uniforms, and stationery. When orphans receive sufficient financial support, they may experience increased self-esteem and confidence. This can lead to better participation

in school activities and improved academic performance. Financial assistance can help mitigate the stigma associated with being an orphan. When orphans are able to afford the same resources as their peers, they may feel more included and less marginalized.

5.3.2 Frequency of Payment

The study concludes that monthly payments make education more accessible for families with irregular income, allowing them to budget more effectively. Termly payments align with the academic calendar, allowing families to plan for expenses in advance. This structure is beneficial for orphans who may receive lump-sum support at the beginning of each term. Annual payments can reduce the frequency of financial transactions, which may be easier for some families to manage. Many orphans live in households with unstable income sources. Therefore, payment frequency exacerbates financial challenges, particularly in households where income is not consistent.

5.3.3 Targeting Mechanisms

The study concludes that when orphans receive targeted support, enrollment rates in public secondary schools tend to increase. Initiatives tailored to address the specific needs of orphans lead to higher enrollment numbers, as families are more willing to enroll their children in school when financial assistance is available. Systems that provide ongoing assistance improve retention rates for orphans. Community organizations often have a better grasp of the unique challenges orphans encounter in their areas, allowing them to execute focused initiatives that can improve educational outcomes. Government initiatives aimed at the education of orphans can promote a more inclusive educational setting. These policies can promote the distribution of resources aimed at assisting orphans, such as the development of targeted programs and initiatives.

5.3.4 Delivery Channels

The research concludes that initiatives involving local communities in education can be particularly beneficial for orphans, as they frequently provide additional support, guidance, and resources tailored to address the needs of at-risk children. Combining online and in-person instruction, blended learning offer flexibility and cater to different learning styles. However, orphans may struggle with access to technology and the internet, which can exacerbate educational inequalities. Distance education allows students to learn from a distance, usually utilizing printed materials or online resources. Although it provides educational chances for individuals unable to attend classes physically, orphans might find it challenging to access the critical support and mentorship required to thrive in this educational setting.

5.3.5 Program Coverage

The study concludes that the location of schools and the availability of transportation impact orphans' ability to attend school. Programs that enhance transportation or establish schools in neighborhoods boost accessibility. The social stigma related to being an orphan can adversely affect self-worth and drive. Initiatives that promote inclusiveness and provide emotional assistance can aid orphans in feeling more comfortable and engaged within their learning environments. Moreover, the costs related to education—like tuition fees, uniforms, and educational resources—can present a significant challenge. Programs that provide financial aid can alleviate this burden, allowing orphans to enroll in and pursue their education.

5.4 Recommendations of the Study

5.4.1 Amount of Cash Distributed

The research indicates that the County ought to pursue funding from global organizations, NGOs, and foundations that focus on education and the well-being of

children. Highlighting the particular needs of orphans in Kiambu County is crucial. Create specific scholarship funds to aid orphans with their tuition, uniforms, and educational supplies, achievable through partnerships with schools and local community groups. Furthermore, help schools enhance their resource management strategies to maximize the use of existing funds and identify new funding prospects. Urge community enterprises and companies to contribute to educational programs for orphans, including scholarships, mentoring initiatives, and infrastructure improvement.

5.4.2 Frequency of Payment

The research proposes that the County should push for more government funding specifically aimed at the education of orphans and at-risk children. This funding might include scholarships, grants, or financial aid to help with tuition and various school expenses. Furthermore, the County ought to arrange community activities focused on generating funds specifically for the education of orphans, including charity runs, bake sales, or cultural events where the earnings are allocated to educational costs. Partnering with NGOs focused on education and child welfare can offer financial support, mentorship initiatives, and resources for orphans. Additionally, initiating awareness campaigns regarding the difficulties orphans encounter in obtaining education can assist in rallying community backing and drawing in prospective donors.

5.4.3 Targeting Mechanisms

The research indicates that the County ought to encourage collaboration between government entities, private sector allies, and educational organizations to create enduring funding and support frameworks. Creating flexible learning programs that address the unique requirements of orphans is essential, offering choices like part-time education or evening courses. Moreover, counseling services should be made available to help orphans cope with grief, trauma, and various emotional challenges. A system

for monitoring should be established to observe the learning progress of orphans and recognize any possible issues that could occur.

5.4.4 Delivery Channels

The research indicates that the County ought to establish community outreach programs to raise awareness about the importance of education for orphans. This might involve workshops, seminars, and community events designed to engage parents, guardians, and local leaders. Moreover, it is advised to create scholarship funds specifically for orphans to help cover tuition costs, uniforms, and various educational expenses. Working with NGOs and governmental bodies can assist in obtaining essential funding. Additionally, creating mentorship initiatives that connect orphans with mentors can provide essential advice, assistance, and motivation during their educational journeys.

5.4.5 Program Coverage

The study recommends that the County should establish scholarship programs specifically for orphans to cover tuition fees, uniforms, and other school-related expenses. Conduct community awareness campaigns to highlight the importance of education for orphans and to encourage local support. Establish counseling services and mentorship programs in schools to provide emotional and academic support to orphans. Develop alternative education programs, such as evening classes or weekend schools, to accommodate orphans who may have work or family responsibilities. Partner with non-governmental organizations that focus on orphan support and education to leverage resources and expertise.

5.5 Suggestions for Further Study

The research indicates the necessity for additional investigations that examine other dimensions of cash transfer programs not yet explored, which influence educational

access for orphans. This is essential to address the conceptual gap of 31.5% identified in the regression analysis. Furthermore, the study was conducted in Kiambu County; thus, similar research could be undertaken in different county governments to address the contextual gap.

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APPENDICES

Appendix I: Questionnaire

You are cordially invited to take part in this research. Your honest comment is really appreciated.

Please follow these directions carefully.

i. Please refrain from providing any information that might be used to identify you in this survey.

ii. If your response is the best fit, mark the box [] next to it.

Chapter One: Scientific Information

1. Let us know your gender: Predominantly male

2. Which age group do you fall into?

In this range: < [] for ages 30–39 [] for ages 40–49 [] for ages 50 and above []

3. Please provide your most advanced degree.

Main [] An additional

Advanced degree have a bachelor's degree.

Degree of master Different (please elaborate)

The following sections outline the factors that affect the ability of orphans in Kiambu County, Kenya to attend public secondary schools: the amount of money given out, the frequency of payments, the methods used to target them, the delivery of the funds, and the coverage of the programs.

Section B: Amount of Cash Distributed

Statement	1	2	3	4	5
Accurate identification and registration of orphans enables better understanding of the specific needs and challenges faced by this vulnerable population.					
Identification and registration of orphans helps to tailor cash transfer programs to address these needs and ultimately improve access to education for orphans.					
The disbursement mechanism help to alleviate the financial burden that often prevents orphans from accessing education					
Implementing a cash transfer program with a disbursement mechanism can be an effective way to enhance education access for orphans					
Need assessment helps to determine the specific needs and challenges faced by the beneficiaries					
Need assessment assist in gathering qualitative information on the beneficiaries' needs and priorities.					

State other influence of amount of cash distributed on education access by orphans in public secondary schools in Kiambu

Section C: Frequency of Payment

Statement	1	2	3	4	5
More frequent payments help ensure that families have a steady and reliable source of income to cover the costs associated with education					
More frequent payments help reduce financial barriers that may prevent children from attending school regularly					
Frequent payments help families better plan and budget for educational expenses, as they will have a more predictable income stream.					
Frequent payment help alleviate the financial stress that may come with irregular or infrequent payments, and allow families to prioritize education as a key expense.					
More frequent payments help address immediate needs that may arise, such as health emergencies or other unexpected expenses, which can often derail a child's education					
Providing families with regular support, cash transfer programs can help ensure that children are able to stay in school and continue their education uninterrupted.					

State other influence of frequency of payment on education access by orphans in public secondary schools

Section D: Targeting Mechanisms

Statement	1	2	3	4	5
The identification of individuals or households with lower income levels help to provide financial support to those who need it the most.					
Targeting cash transfers based on income leads to effective reach and support to marginalized communities, ultimately improving educational opportunities for all.					
Targeting vulnerable populations within a cash transfer program, such as children living in poverty or those with disabilities greatly improves access to education					
Targeting vulnerable populations in cash transfer programs help address systemic inequalities and promote social inclusion					
Targeting specific demographic groups directly address the financial barriers that hinder access to education					
Demographic targeting help address gender disparities in education					

State other influence of targeting mechanisms on education access by orphans in

Section E: Delivery Channels

Statement	1	2	3	4	5
Utilizing existing infrastructure and resources in a specific geographical location result in more funds being available for educational purposes, ultimately enhancing accessibility to education for marginalized populations.					
Establishing distribution points in specific geographical locations help ensure that the funds are being used for their intended purpose of enhancing educational accessibility.					
A geographical location as a distribution channel allow for more targeted and tailored support for specific communities or schools					
Use of digital platforms to deliver cash transfers enables program administrators to track and monitor payments in real-time increasing accountability					
Technology helps to overcome geographical barriers and reach remote or underserved populations, ensuring that all eligible beneficiaries have access to financial support for education.					
People who don't have access to conventional banking services may nonetheless take part in the formal financial system using digital payment systems like mobile money, which promotes economic empowerment and financial inclusion.					

State other influence of delivery channels on education access by orphans in

Section F: Program Coverage

Statement	1	2	3	4	5
Cash transfers help address indirect barriers to education, such as the need for children to work or care for siblings instead of attending school.					
Cash transfer provides families with a reliable source of income.					
Cash transfer programs reduces the economic pressure that often forces children to drop out of school					
Cash transfer help ensure that children in marginalized communities have equal access to education opportunities					
The broad reach of cash transfer programs assists in targeting a wide range of beneficiaries, including those living in remote or underserved areas					

State other influence of program coverage on education access by orphans in public secondary schools.

Appendix II: Research Approval Letter



**KENYATTA UNIVERSITY
GRADUATE SCHOOL**

E-mail: dean-graduate@ku.ac.ke

Website: www.ku.ac.ke

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

Internal Memo

FROM: Executive Dean, Graduate School

DATE: 21st November, 2024

TO: Faith Karanja
C/o Management Science Dept.

REF: D53/OL/HEP/22708/2021

SUBJECT: APPROVAL OF RESEARCH PROJECT PROPOSAL

This is to inform you that Graduate School Board at its meeting of 15th November, 2024 approved your Research Project Proposal for the M.B.A Degree Entitled, "Cash Transfer Program and Education Access by Orphans in Public Secondary Schools in Kiambu County, Kenya."

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

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

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

Thank you.

ANNBELL MWANIKI
FOR: EXECUTIVE DEAN, GRADUATE SCHOOL

c.c. Chairman, Management Science Dept.

Supervisors:

1. Dr. Morrison Mutuku
C/o Department of Management Science
Kenyatta University

AM/mo



Appendix III: Research Authorization Letter



KENYATTA UNIVERSITY
GRADUATE SCHOOL

E-mail: dean-graduate@ku.ac.ke

Website: www.ku.ac.ke

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

Our Ref: D53/OL/HEP/22708/2021

DATE: 21st November, 2024

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

Dear Sir/Madam,

**RE: RESEARCH AUTHORIZATION FOR FAITH KARANJA - REG. NO.
D53/OL/HEP/22708/2021**

I write to introduce **Faith Karanja** who is a Postgraduate Student of this University. The student is registered for M.B.A degree programme in the **Department of Management Science**.

Faith intends to conduct research for a M.B.A Project Proposal entitled, **“Cash Transfer Program and Education Access by Orphans in Public Secondary Schools in Kiambu County, Kenya.”**

Any assistance given will be highly appreciated.

Yours faithfully,


PROF. ELIUD NJAGI
EXECUTIVE DEAN, GRADUATE SCHOOL

AM/mo

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



Page 1 of 1

Appendix IV: NACOSTI Research License

 REPUBLIC OF KENYA	 NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
Ref No: 503106	Date of Issue: 05/December/2024
RESEARCH LICENSE	
	
<p>This is to Certify that Miss.. FAITH WANGUI KARANJA of Kenyatta University, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Kiambu on the topic: CASH TRANSFER PROGRAM AND EDUCATION ACCESS BY ORPHANS IN PUBLIC SECONDARY SCHOOLS IN KIAMBU COUNTY, KENYA for the period ending : 05/December/2025.</p>	
License No: NACOSTI/P/24/414346	
503106	
Applicant Identification Number	Director General NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
	Verification QR Code
	
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