

**CASH TRANSFER PROGRAMME AND IMPROVED LIVELIHOOD OF  
PERSONS WITH DISABILITIES IN BUTULA SUB-COUNTY, BUSIA COUNTY,  
KENYA**

**BISACH FAITH JEPTOO**

**A Project Paper Submitted in Partial Fulfillment of the Requirements for the  
Award of the degree of Master of Arts in Project Planning and Management of the  
University of Nairobi**

**2023**

**DECLARATION**

This project is my original work and has not been submitted to any University for any academic award.



Signature .....

Date : 28<sup>th</sup> November, 2023

**Bisach Jeptoo Faith**

**Registration Number: L50/35895/2019**

This project has been submitted for examination with my approval as the University supervisor



Signature .....

**Date: 28<sup>th</sup> November, 2023**

**Prof. Charles M. Rambo, PhD**

**Department of Finance and Accounting**

**Faculty of Business and Management Sciences**

**University of Nairobi**

## **DEDICATION**

The research endeavor is attributed to my spouse, parents, and siblings for their moral encouragement in helping me complete the programme successfully.

## **ACKNOWLEDGEMENT**

My sincere thanks to God Almighty for making it possible for me to finish my coursework and put this project report together. I want to express my deep gratitude to Prof. Charles Rambo, my supervisor, for his excellent advice and follow-ups, which inspired me to finish this task. A big thank you to UoN family for giving me the chance to complete my master's programme. My instructors, fellow students, and the university's support staff enabled me to complete my assignment effectively.

**TABLE OF CONTENTS**

**DECLARATION..... ii**

**DEDICATION..... iii**

**ACKNOWLEDGEMENT..... iv**

**ABBREVIATIONS AND ACRONYMS..... viii**

**LIST OF FIGURE ..... ix**

**Figure 1: Conceptual framework.....35**

..... ix

**ABSTRACT..... x**

**CHAPTER ONE ..... 1**

**INTRODUCTION..... 1**

1.1 Background to the Study..... 1

    1.1.1 Cash Transfer Programs ..... 3

    1.1.2 Cash for Work..... 3

    1.1.3 Direct Cash Transfer ..... 4

    1.1.4 Food Aid Distribution ..... 4

1.2 Problem statement ..... 4

1.3 Study purpose..... 5

1.4 Study objectives ..... 6

1.5 Research Questions..... 6

1.6 Research Hypotheses ..... 6

1.7 Value of the Study ..... 7

1.8 Delimitation of the study ..... 7

1.9 Limitations of the Study..... 7

1.10 Assumption of the Study.....**Error! Bookmark not defined.**

**CHAPTER TWO ..... 8**

**LITERATURE REVIEW ..... 8**

**2.1 Introduction..... 8**

2.2 Improved Livelihood of People Living with Disabilities ..... 8

2.3 Cash for Work and Improved Livelihoods of People Living with Disabilities ..... 9

2.4 Direct Cash Transfers and Improved Livelihoods of People Living with Disabilities.	9
2.6 Cash Transfer Programs and Improved Livelihoods of People Living with Disabilities	

10

2. 7 Theoretical Framework.....	11
2.7.1 Theory of Change for cash transfers.....	11
2.7.2 Resource Dependence Theory (RDT).....	12
2.7.3 Maslow’s Theory of Needs.....	12
2. 8 Conceptual Framework.....	13
2.9 Summary of the Literature Review.....	17
<b>RESEARCH METHODOLOGY .....</b>	<b>19</b>
3.1 Introduction.....	19
3.2 Research Design.....	19
3.3 Target Population.....	19
3.4 Sample Size and Sampling Procedure .....	20
3.4.1 Sample Size.....	20
3.4.2 Sampling Procedure .....	20
3.5 Research Instruments.....	21
3.5.1 Piloting.....	21
3.5.2 Validity.....	21
3.5.3 Reliability.....	22
3.6 Data Collection Procedures.....	22
3.7 Analysis of data.....	22
3.8 Ethical considerations .....	22
3.9 Operationalization of Variables .....	<b>Error! Bookmark not defined.</b>
<b>References .....</b>	<b>50</b>
<b>APPENDICES .....</b>	<b>54</b>
Appendix I: Introduction Letter .....	54
Appendix II: Questionnaire/Interview Schedule on Cash Transfer Programs and Improved Livelihoods of Persons Living with Disabilities .....	55

## LIST OF TABLES

Table 2.1 Knowledge Gap .....	15
Table 3.1 Target Population.....	20
Table 3.2 Sample Size.....	21
Table 3.4 Operationalization of the variables .....	<b>Error! Bookmark not defined.</b>

## **ABBREVIATIONS AND ACRONYMS**

<b>ANOVA</b>	Analysis of Variance
<b>CTs</b>	Cash Transfers
<b>FAO</b>	Food and Agriculture Organization
<b>FBO</b>	Faith Based Organization
<b>HSNP</b>	Hunger Safety Net Programme
<b>PWD</b>	Persons With Disabilities
<b>NSNP</b>	National Safety Net Program
<b>UCT</b>	Unconditional Cash Transfers
<b>UN</b>	United Nations



## LIST OF FIGURE

Figure 1: Conceptual framework.....	35
-------------------------------------	----

## **ABSTRACT**

In the quest to cushion the poorest and most vulnerable members of the society, Cash Transfer Programs have been on the rise globally and especially in the sub-Saharan Africa, Kenya inclusive. This has to an extent contributed positively to the global 2030 agenda's first goal that seeks to bring poverty and hunger to an end. Persons with disabilities have not been left out, as these programs seek to improve their livelihoods by strengthening their capacity and that of their caregivers. It is in this line that this study seeks to investigate the extent to which the Cash transfer program improves the livelihoods of persons with disabilities in Butula Sub-county, Busia County. The study was guided by theory of change for cash transfers, resource dependence theory and Maslow's hierarchy of needs theory. Research was analyzed descriptively. Structured questionnaires and interview schedules were used on a target population of 150 households, 2 local area chiefs and 3 program managers for data collection. Purposive sampling was employed to arrive at a sample size of 155 respondents. Data was collected by help of research assistants who directly administer the questionnaires. Analysis of Variance (ANOVA) was employed in the study and SPSS was used for descriptive statistics. Correlation coefficients were obtained to ascertain the strength of variables. Linear regression was used in hypothesis testing. Tables were used for data presentation on percentages, means, frequencies, linear regression and correlations. The results is hoped to be of help to relevant bodies interested in matters social protection and livelihoods of persons living with severe disabilities.

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background to the Study

Cash transfers have increased recently as a means of accelerating the decrease of poverty and achieving sustainable development goals. In addition to orphans and vulnerable children, individuals with disabilities face elevated rates of poverty due to their economic deprivation (Abdille & Mbataru, 2019). In order to enhance the welfare and standard of living of the most vulnerable members of society, an incentive like a cash transfer is intended. Omar (2019) argues that cash transfers as a social development tool are an investment in human capital that encourages marginalized populations' social and economic participation. For individuals who are in extreme need, the adoption of CTs can therefore be associated with improved livelihoods and food security.

Aiming at achieving set human development targets, many countries around the globe have adopted and are implementing cash transfer programs. A report by Food and Agriculture Organization (FAO) of the United Nations (UN) cites that the impact of cash transfers on livelihood diversification may be ambiguous in the sense that while households may have income access they may in return relax and reduce their engagement in other income generating activities (Pace, et al., 2017). CTs introduced in Latin America as a mechanism for social security and poverty reduction recorded significant improvement by ensuring some income to the extremely poor families, reaching over 12 million poor families in 2010 (Heimo, 2014). As long their children are enrolled in school, Heimo (2014) avers that Bolsa parents in Latin America receive a monthly pay in line with the CT programme that aimed at having each child attend school. Poverty rates in these families evidently reduced with over 11 million households being pulled out of poverty.

In Asia, the push to administer cash transfers is attributed to the recorded success in poverty reduction in south American countries (Syukri, et al, 2011). Following a financial crisis in East Asia, Syukri et al. (2011) report that Indonesia set up the largest unconditional cash transfer (UCT) program in the world to help needy mothers keep children from dropping out of school. The enrolment rates in school increased and brought about worthwhile results. The

potential of CT programs therefore cannot be underrated. Comparably, a cash transfer program introduced in Bangladesh targeting girls from poor families was successful following significant enrolment rates into school (Rawlings, 2017) and in India, a CTP launched to reduce maternal and neonatal deaths increased the number of live births by helping women with low or no income at all to easily access health facilities (Prabhu & Sahay, 2009). A study by Gertler, Martinez and Cordina (2012) indicate that cash transfers help households in Mexico evade poverty by allowing poor households to invest in yielding endeavors.

Cash transfer programs have been key to fighting poverty and reducing hunger in Africa. These programs mainly focus on children, the elderly, extremely poor families and persons with disabilities. A FAO report outlines that CTs in Africa shield vulnerable households and individuals from unfavorable effects of poverty and help them build resilience (FAO & UNICEF, 2016). Harmonised Social Cash Transfer (HSCT) is an unconditional cash transfer program in Zimbabwe targeting labor-constrained and food-poor homes. The transfer range of 10-25 USD represented at least 20% median consumption expenditure of households, and the program overall recorded successful performance with economic and social benefits and reduced child labour (Pace, et al., 2017). Having found out that although over 90% of rural children enrolled to primary school and 40% dropped before completion, the Morocco ministry of education introduced a cash transfer program to assist mothers financially and increase completion rate of rural primary school education (Omar, 2019). This program is reported to have benefitted about 300 districts and about 1 million students, positively building on human capital and reducing poverty. As part of the Ugandan national development agenda, cash transfers were introduced to protect vulnerable and needy families from poverty. A study by Browne (2013) revealed that the CT programs in Uganda helped families deal with for some majeure in terms of economic and healthcare crisis.

Similar to other sub-Saharan African nations, a sizable portion of the population of Kenya lives in poverty. In response to the HIV and AIDS pandemic in 2004, the Kenyan government launched the cash transfer programme to provide social and financial help to low-income households with Orphans and Vulnerable Children (OVC) (Bryant, 2009). CTP has evidently enhanced the wellbeing of the OVCs. Previous researchers have attributed poverty reduction

and improved livelihoods to the establishment and use of cash transfers with focus on poor households regardless of physical or mental abilities.

### **1.1.1 Cash Transfer Programs**

Cash transfer programs are regular direct payments to incapacitated households or individuals, or victims of humanitarian crisis to cushion them against poverty and its related impacts. Cash transfers may be conditional or unconditional. Unconditional CTs are given without any restrictions whereas conditional CTs are given on the basis of work done by the recipient.

The government of Kenya's main National Safety Net Programme (NSNP) for extremely low-income households, orphans and vulnerable children, elderly people not receiving pensions, and those with severe impairments is the Inua Jamii cash transfer programme. The GoK also runs the Hunger Safety Net Programme (HSNP), which serves low-income and vulnerable households in the counties of Northern Kenya.

The cash transfer programmes seeking to uplift the lives of the vulnerable and poor Kenyan citizens guarantees reliable and regular bi-monthly cash transfers. Cash Transfer for Orphans and Vulnerable Children (CT-OVC) is for households not benefiting from any social assistance but are extremely poor or have a chronically ill care giver who's not able to meet the family needs. Older Persons Cash Transfer (OPTC) is given to over 70 years old Kenyans who are not on pension and receive no form of assistance. PWSD-CT is for Kenyan citizens with severe disabilities who are not enrolled to any uplifting program.

### **1.1.2 Cash for Work**

Cash for Work (CFW) compensates individuals for rendered skilled or unskilled labor. This is a conditional type of CT since beneficiary received payments only after work is done. CFW's objective is to not only provide income to beneficiaries but also keep them active in rebuilding or repairing vital community infrastructure (MercyCorps, 2014).

In response to 2017 drought emergency, Church World Service (CWS) engaged communities in West Pokot, Tana River and Baringo counties in implementation of Cash for Work projects. This was used as humanitarian intervention to give temporary employment in recovery projects like debris clearance, rehabilitation of link roads and other infrastructure (CWS, 2018). Target

beneficiaries are selected using a community based approach, either through door to door visits or through a public meeting participatory approach. Indicators for consideration include; individual ability to perform, level of need and vulnerability, disability, income level and age.

The state department for youth affairs has a cash for work incentive for Kenyan youth dubbed Kazi Mtaani. The program's goal was to safeguard the most vulnerable young people from the COVID-19 pandemic by offering social assistance to those whose income sources were negatively impacted by the epidemic. The unemployed youth get involved in works such as clearing of road and drainage structures then get paid for the services rendered. Youth living with disabilities are not discriminated. They get involved in supervisory roles and lighter duties.

### **1.1.3 Direct Cash Transfer**

Direct cash transfers are unconditional payments made to beneficiaries without any requirements. The beneficiaries decide on how and when to spend the money. Bete (2013) posits that direct cash transfers are easier to implement because they are faster, efficient and effective especially in emergency situations.

### **1.1.4 Food Aid Distribution**

This is non-cash transfer program such as food relief to households in drought prone areas. Urban food subsidy cash transfer program is meant for the vulnerable and extremely poor. The program is keen on ensuring that needy households have enough food all year round and also protect them from risks that threaten income generation. Transfers can also be done by use of vouchers which are exchanged for food. These vouchers allow beneficiaries to make purchases without necessarily using cash.

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

The Kenyan constitution advocates for the rights of every person to social security, binding the state to appropriately provide social security for persons unable to support themselves. This saw the rise of cash transfer programs which aim at improving the well-being of individuals and enhance their access to services (Mwasiaji, 2015). The government through a parliamentary act enacted the Social Assistance Act, 2013 that saw the approval of the National Social Protection Policy (NSPP) whose aim was to strengthen the social security and protection of the vulnerable

and poor citizens. This further led to the establishment of the NSNP in order to expand the cash transfer programs and operationalize the systems (NGEC, 2014). Cash transfer programs scaled in this regard include; Cash Transfer to Orphans and Vulnerable Children (CT-OVC), Older Persons Cash Transfer Programme (OP-CT) and Cash Transfer to Persons with Severe Disabilities (PWSD-CT). 2.2% (or 0.9 million) of Kenyans are estimated to be disabled. According to prevalence figures, 1.4% of Kenyans living in urban areas and 2.6% of those living in rural regions are disabled. PWD are particularly susceptible in rural regions because to the high rates of poverty there.

The National Council for Persons With Disabilities (NCPWD) records that PWSD-CT which targets 47,200 households has enabled and improved access to housing, education, healthcare and nutrition for people with disabilities (NCPWD, 2022). Several studies agree that cash transfer programs generally improve the livelihoods and well-being of poor households (Eyase, 2015; Muriithi, 2018; Nasengo, 2013). Njuguna (2018) also inferred that apart from benefitting the needy, cash transfer programs account to upto 52% positive changes in economic growth. However, Syanda (2017) argues that the amount given through CTs did not cater for the needs of persons with disabilities hence the beneficiaries didn't wholly benefit.

Butula Sub-County is a rural set up in Busia County. Most residents and households in this area have low income or none at all. The unemployment rate is high and people living with disabilities are mostly illiterates and discriminated upon. Although a selected few benefit from the governments cash transfer programme, there is no available research whatsoever on the impact of this program and especially for people living with disabilities in Butula. This study therefore sought to fill the existing research gaps and assess whether or not the cash transfer programme has improved the livelihood of people living with disabilities in Butula sub county, Busia County in Kenya.

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

This study sought to investigate how cash transfer programs have influenced improved livelihoods of people living with disabilities.

## **1.4 Objectives of the Study**

The following goals served as a guide for this investigation:

- i. To examine the impact of Cash for Work on enhancing the quality of life for individuals with disabilities in Butula sub-county.
- ii. To investigate the effects of Direct Cash Transfers on enhancing the quality of life for individuals with disabilities in Butula sub-county.
- iii. To assess the impact of Cash Transfer programs on enhancing the quality of life for individuals with disabilities in Butula sub-county.

## **1.5 Research Questions**

This research sought to answer the following research questions

- i. To what degree does Cash for Work impact the enhanced quality of life for individuals with disabilities in Butula sub-county?
- ii. In what manner do Direct Cash Transfers affect the improved livelihoods of individuals with disabilities in Butula sub-county?
- iii. What is the collective impact of Cash Transfer Programs on the enhanced quality of life for individuals with disabilities in Butula sub-county?

## **1.6 Research Hypotheses**

The following research hypotheses served as the study's guidelines;

- i. (H0): There is no significant association between Cash for Work and the enhanced livelihood of individuals with disabilities in Butula sub-county  
(H1): There is a significant association between Cash for Work and the improved livelihood of individuals with disabilities in Butula sub-county.
- ii. (H0): There is no significant correlation between Direct Cash Transfer and the improved livelihood of individuals with disabilities in Butula sub-county.



(H1): There is a significant correlation between Direct Cash Transfer and the enhanced livelihood of individuals with disabilities in Butula sub-county.

iii. (H0): There is no significant connection between Cash Transfer Program and the improved livelihood of individuals with disabilities in Butula sub-county

(H1): There is a significant connection between Cash Transfer Program and the enhanced livelihood of individuals with disabilities in Butula sub-county.

### **1.7 Significance of the Study**

The significance of this study lies in its potential to contribute valuable insights into the effectiveness of Cash Transfer Programmes in enhancing the livelihoods of persons with disabilities in Butula sub-county, Busia County, Kenya. Understanding the impact of these programs on economic well-being, social integration, and overall quality of life for individuals with disabilities is crucial for informing evidence-based policies and interventions. The findings may offer guidance to policymakers, government agencies, and non-governmental organizations in designing and implementing targeted initiatives that address the specific needs of this vulnerable population. Additionally, the study's results may contribute to the broader discourse on inclusive development, providing a comprehensive understanding of how Cash Transfer Programmes can be leveraged to promote positive outcomes for persons with disabilities in a specific regional context.

### **1.8 Delimitation of the study**

This study was specifically centered on cash transfer programs and improved livelihoods of PLWD in Butula Sub County in Busia County, Kenya. The study was delimited to cash transfers (direct and indirect) because this is the only government's intervention for PLWD in Butula Sub County. The researcher delimited the study to Butula Sub County for ease of data collection and correspondence with the research assistants, since this is in the proximity of the researcher's area of work.

### **1.9 Limitations of the Study**

Most of the disabled people in Butula Sub County are illiterate. The researcher mitigated this challenge by making use of research assistants who took respondents through the questionnaires

to ensure understanding of the questions. The research assistants also acted as translators for respondents who do not understand English.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter presents review of literature on cash transfer program and improved livelihood of people living with disabilities. The Conceptual Framework is also illustrated in this chapter.

#### **2.2 Improved Livelihood of People Living with Disabilities**

In order to better understand how the cash transfer programme affects the socioeconomic standing of its recipients in Kenya, a study was carried out by Syanda (2017) on the subject of disabled people residing in Kitui County's central sub-county. The study looked at how family relationships affect the use of cash transfer programmes, how improving these programmes affects the social and economic status of the disabled, and what steps should be taken to improve the cash transfers. The study showed that the cash transfer programme was successful in improving the quality of life for those with impairments. The study also realized that the well-being of PWDs was enhanced by their interaction with caregivers who are members of the family. However, the study revealed that the amount given through CT's given to the beneficiaries was not enough hence PWDs did not wholly get the benefits. The study recommended revision and increment of the amount.

A study by Abdille and Mbataru (2019) examined the impact of cash transfers on PWSDs' financial security in Wajir County. Malsow's theory of needs, the rights-based approach, and the framework for sustainable livelihoods served as the study's foundation. The study discovered that cash transfers had a favourable and considerable impact on the financial security of people with severe impairments. It was observed that cash transfers supported healthcare access, household income, and investment in productive undertakings. The study recommended incentives for the CTs to encourage beneficiaries to be self-reliant and not just dependent on the government's

support. The study also proposed that the monthly disbursements should be increased to enable the beneficiaries venture into other income generating activities.

In Kwanza Constituency, Trans-Nzoia County, Kenya, Mukasa (2019) investigated institutional variables impacting the effectiveness of cash transfer initiatives on individuals with severe impairments. The particular goals were to ascertain the impact of staffing capability, office transportation, and technologies on the effectiveness of cash transfer programmes for individuals with disabilities in Kwanza Subcounty. Descriptive survey research design was used. 276 persons with severe disabilities registered in the subcounty CTP were targeted. The study observed that the performance of cash transfer programs was affected by mobility of cash transfer staff and availability of banking agents. The study recommended that government offices should be strategically placed to facilitate staff mobility. The study further suggested that service delivery should be well planned to ensure that persons with disabilities benefit fully from the cash transfer program.

### **2.3 Cash for Work and Improved Livelihoods of People Living with Disabilities**

Njuguna (2018) examined how Kenya's economic development was affected by government social cash transfers. Kenya's government, which includes OVC-CT, was the independent variable, and inflation controlled economic expansion was the variable that was dependent. Secondary data from pertinent ministries was used, and statistical and inferential analysis was performed. The analysis discovered a significant positive relationship between economic development and government social cash. The study suggested implementing government regulations to guarantee the expansion of CTs for the underprivileged.

### **2.4 Direct Cash Transfers and Improved Livelihoods of People Living with Disabilities**

In order to better understand how direct cash transfer programmes might help impoverished urban women in Nairobi achieve sustainable development goals, Migwi (2017) performed a research. The study concentrated on the contribution that CTP makes to improving gender equality and reducing poverty. The study used a case study research design. The study included both primary and secondary data. A target population consisting of experts from development programs and cash transfer beneficiaries was sampled and 2000 respondents were arrived at. Focus group discussions were conducted and in depth interviews carried out to aid in primary

data collection. Secondary data was gathered through reports from the Kenyan Social Protection Office and other relevant organisations. Both content and narrative analysis were used to examine the collected data. According to the study, direct monetary transfers helped the recipients' quality of life. The study also established that direct cash transfers promoted the beneficiaries' participation in activities leading to income generation. It was reported that the women under study were able to meet their daily needs and make some savings, thanks to the direct cash transfers. The women were also able to invest in profitable movements. Despite the positive impact realized by the implementation of direct cash transfers however, the researcher remarked that the timeframe of coverage was so limited that it was impossible to measure whether the outcomes were sustainable. The study recommended extension of the credit period and revision of amounts, owing to the increased cost of living in the recent times. The study also recommended that there should be coverage of the transfer program in order to inform on the progress and possible improvements. The research was limited to women living in the Mukuru Slams of Nairobi, while this study will be limited to Butula Sub County.

## **2.6 Cash Transfer Programs and Improved Livelihoods of People Living with Disabilities**

In Nasengo's (2013) study, the effectiveness of cash transfer programs for Orphans and Vulnerable Children (OVC) was examined through various objectives, including evaluating the impact of the identification process, management, and guardians' education on program effectiveness. A systematic sampling method was used for 150 households, employing purposive sampling for guardians. The study, analyzed using SPSS, revealed that many vulnerable individuals suffered unknowingly due to a lack of awareness about the cash transfer program. The conclusion emphasized improper OVC identification, recommending public awareness campaigns and local administration involvement in the identification process. The study further indicated that the few who were able to benefit from the cash transfer program recorded improved livelihoods as they were able to meet their basic needs of food, shelter and clothing. Further areas of study recommended by the researcher were on the impact of CTP on the education of OVCs and how CTP influences poverty reduction. While the researcher focused on orphans and vulnerable children, there was no coverage on people living with disabilities. This study therefore sought to see if the same results will be obtained for people living with disabilities. A MercyCorps (2014) guide indicates that before the implementation of any cash transfer program, the community members and officials should be informed of the programs purpose and the

generally methodology that will be adopted. As such, the community will be aware of the timeframes of the program and be educated on existing policies to warn them against possible fraudulent moves.

A study by Asfaw and Davis (2018) examined the impact of cash transfer programs (CTPs) on resilience in selected African countries, including South Africa. The research provided an overview of South African cash transfer programs, presented a conceptual framework linking cash transfers, resilience, and economic impacts, and outlined the impact evaluation design and data collection methods. The study reported that social cash transfers, workfare, and public works programs provided temporary employment and contributed to public goods creation. Quantitative analysis across Kenya, Malawi, Zambia, and Lesotho, using experimental and quasi-experimental designs, found that CTPs significantly improved risk management, increased adaptive capacity, and enhanced food security. The study emphasized the positive effects of cash transfers on livelihoods, similar to the indicators employed in this research, which is specifically focused on persons living with disabilities.

## **2.7 Theoretical Framework**

Maslow's Theory of Needs, Resource Dependency Theory, and Theory of Change served as the three main theories.

### **2.7.1 Theory of Change for cash transfers**

This theory of change relates the inputs of a programme to a set of impacts representing the intended programme objectives. Bastagli (2009) summarizes this theory for imposed conditions on cash transfers. Conditionality is imposed in order to enhance outcomes on human capital and improve behavior through promoting resilience. The theories of change revolve around conditions, growth, social justice, education, state-society relations, health and nutrition.

The theory of change (ToC) unveils the mechanisms and outlines the pathways by which poverty reduction and improved livelihood happens due to cash transfers (Browne, 2013). This theory helps understand the impact of cash transfer programs on development. The poor and vulnerable people are likely to make short-term coping decisions which may undermine the long-term goals of CTs. By facilitating access to credit, security and household decision making, CTs influence

and mediate growth by lifting unnecessary restriction on household productive capacity (Barrientos , 2012).

Social justice and social inclusion are promoted by use of cash transfer programs which ensure engagement with institutions and adoption of acceptable laws and norms. The theory of social justice states that different stakeholders from government to development partners may have different interest and ideas on poverty and social transformation, hence the need to find common ground for transformative outcomes of CTs (Jones & Shahrokh, 2013). Health conditional transfers leads to proper utilisation of preventive health services. This increase in utilization of healthcare services results in improved health status for all the beneficiaries, which is positive change. Generally, CTPs increases development by raising the living standards of people.

This theory is relevant to this study in the sense that people living with disabilities are incapacitated in a way hence their inclusion in CTs will not only improve their economic status, but also enables them to belong to the society.

### **2.7.2 Resource Dependence Theory (RDT)**

The RDT was founded by Salancik and Pfeffer in 1978. It is anchored on the premise that every functioning program revolves around resources. According to Salancik and Pfeffer (1978) resource availability and capacity of an organization, program or task defines its success. For a program like the cash transfer to be sustainable, relevant resources have to be in place. The most critical resource for the CTs is finance (cash), without which the programs will be irrelevant. Human resource and capital is also vital to the success of CTPs, from technical know-how to dedication and passion for service.

### **2.7.3 Maslow's Theory of Needs**

Abraham Maslow in 1943 introduced the concept of human motivation to suggest that individuals are driven by the desire to meet their basic needs before fulfilling any other need. The basic needs to be met range from physiological, social needs, esteem needs, security and safety, and self-actualization needs (Lester, et al., 1983).

An investigation of Maslow’s theory was conducted by Noltemeyer et al. (2021) who separated Maslow’s needs into deficiency and growth needs. According to the researchers, deficiency needs are stimulated by deprivation. To evade unpleasant emotions or consequences these needs low-level needs must be satisfied. Physiological (food and water), security ( financial and health wellness) and social needs(family, relationships) are basic to survival of all humanity.

People living with disabilities are already disadvantaged economically. Abdille and Mbataru (2019) allude that cash tranfer programs enable households of PWSDs meet their fundamental needs. Although the Cash tranfers may not guarantee satisfaction of the PWSDs, they to a large extent improve their well being by enabling access to basic needs like food and clothing. The relevance of Maslow’s theory to this study cannot be underlooked because by virtue of being human, PWSD desire to have order and control in their lives and the CTs motivate their sense of belonging, financial, security and safety needs.

## 2. 8 Conceptual Framework

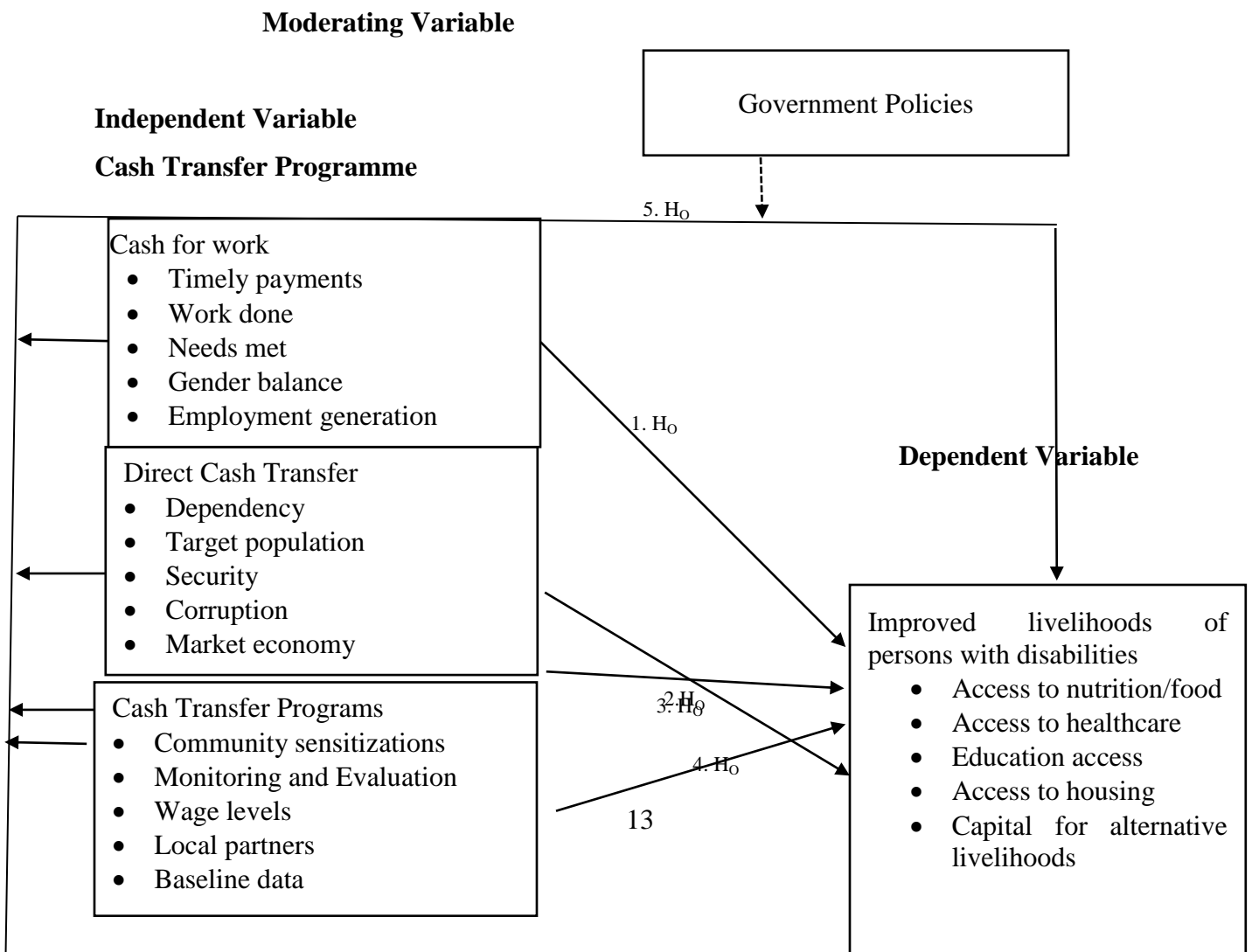


Figure 1: Cash Transfer Programme and Improved livelihood of People living with Disabilities



**Table 2.1: Knowledge Gap**

Year and Author	Title of the Study	Methodology	Findings	Knowledge Gap
(Abdille & Mbataru, 2019)	Cash Transfer and the Economic Well-Being of Persons with Severe Disability in Wajir County, Kenya	Mixed method Quantitative and qualitative analysis	Cash transfer program had significant positive influence on economic well being	Study conducted in Wajir
(Bryant, 2009)	Kenya's Cash Transfer Program: Protecting the Health and Human Rights of Orphans and Vulnerable Children	Observation Interviews	Taking care of the most disadvantaged members of society is a shared duty.	Focused on OVC and not PWSD
(Mukasa, 2019)	Institutional factors influencing the effectiveness of Cash Transfer Programs for individuals with severe disabilities:	Descriptive Survey Stratified and Purposive Sampling Questionnaires Interviews	Staff mobility influenced the performance of cash transfers	Study conducted in Trans-Nzoia Focused on performance of CTs and not improved livelihood of PWSD
(Syanda, 2017)	Impact of Cash Transfer Programs on the Socio-Economic Status of Recipients in Kenya.	Descriptive survey research Socio-design Questionnaire interview guide	Individuals did not benefit wholly from the transfers	Study conducted in Kitui

<b>Year and Author</b>	<b>Title of the Study</b>	<b>Methodology</b>	<b>Findings</b>	<b>Knowledge Gap</b>
(Pescarini, et al., 2020)	Conditional Cash Transfer Program and Leprosy Incidence: Analysis of 12.9 Million Families From the 100 Million Brazilian Cohort	Mixed method Sampling Regression	Social policies contribute to Leprosy control	Focus on leprosy only, study conducted in Brazil
(Odera, Mavole, & Muhingi, 2020)	Digital Cash Payment and Accessibility of InuaJamii Cash Transfer Program in Matungulu sub-county, Machakos County, Kenya	Descriptive Survey Exploratory design	Digital cash transfer payment positively influenced the InuaJamii cash transfer program	Study conducted in Machakos
(Nasengo, 2013)	Efficacy of Cash Transfer Program in Enhancing the Well-being of Orphans and Vulnerable Children in Dujis District, Garissa County.	Descriptive Survey Purposive sampling	Cash transfer programs improved livelihoods of OVCs	Focused on OVCs and not persons with disabilities

## 2.9 Summary of the Literature Review

Cash Transfer programs have been linked with positive economic impacts on beneficiary households. Apart from providing income to vulnerable households, some cash transfer programs also offer employment (Zintl & Loewe, 2022). This study agrees with this finding, most respondents agree however 14% are engaged in other income generating activities. Cash transfer beneficiaries come from poor families and the little amount is shared with other family members. Kabare, (2015) suggests that there is remarkable promise on addressing poverty and vulnerability through social protection programmes. This study findings totally agree with Kabare(2015) findings that there is improved livelihood hence addressing poverty. According to Mwasiagi (2015), cash transfer programs improves the well-being of benefiting households and also increases the access of households to services. A report on participation of the most vulnerable populations in CTs experience relational benefits not limited to health, nutrition and education (NGEC, 2014). The report indicates that social and economic benefits were realized by nearly all the beneficiaries. There's improved food security, retention of children in school, sense of dignity and improved ability to meet basic needs. These deductions agree with the finding of (Bryant, 2009; Muriithi, 2018; Odera, Mavole and Muhingi, 2020) who support that CTs positively influence the livelihoods of beneficiaries. However this study did not agree fully on education. Most respondents have not attended secondary education citing poverty. Syanda (2017) however intimates that the amount given to beneficiaries is not enough to support the

vulnerable and meet all their basic needs. This study found out that there was improved livelihood however the amount was not enough to pay for the education and Shelter. Other Basic needs like food and medication(General health centre visit) was catered by cash transfer to a large extent. This study findings totally agree with the findings of Abdille and Mbataru(2019) on that cash transfer programs have positive and significant effect on economic wellbeing of person living with disabilities (PWDs).

This project findings is in agreement with other research to the extent that there is a positive influence of cash transfer programs therefore improved livelihoods.

This study suggests that beneficiaries of cash transfer for people living with disabilities be given health insurance cover so as they can get specialised medication given their unique challenges which require frequent medical attention and the stipend be used to provide other basic needs. Secondly government and other well wishers to give priority to students living with disabilities when giving scholarship. Most respondents cited poverty for not pursuing post primary education. Thirdly, Caregivers be given training on other sources of income, this will reduce dependency by other family members on the cash transfer.

## CHAPTER THREE

### RESEARCH METHODOLOGY

#### 3.1 Introduction

Research methodology, as per Creswell (2013), involves outlining the tools, procedures, and approaches employed in a study. The techniques used for data collecting and analysis are covered in this chapter.

#### 3.2 Research Design

This study utilized a combination of descriptive survey research design and correlations research design. The choice of descriptive survey research was suitable due to its quantitative and qualitative nature, aligning with the comprehensive understanding sought in this study. Descriptive survey design was preferred for its emphasis on capturing the characteristics of the entire population. According to Creswell (2013), descriptive statistics are appropriate for well-designed problems where the researcher can engage respondents effectively.

#### 3.3 Target Population

This study's target population was comprised of households of people living with disabilities; cash transfer program facilitators and local administration. Busia County is one of the beneficiaries of the government's roll out cash transfer program. According to the state department of social protection in Busia County, there's a total No. of 150 CTP beneficiary households. This study therefore targets 150 households with PWSD. 3 transfer managers from the social office and 2 local area chiefs will also be interviewed.

**Table 3.1: Target Population**

<b>No.</b>	<b>Category</b>	<b>Target Population</b>
1.	Cash transfer beneficiaries; People living with disabilities in Butula sub county	150
2.	Local area Chiefs	2
3.	Cash Transfer program managers	3
<b>Total target population</b>		<b>155</b>

**Source: Author, 2022**

### **3.4 Sample Size and Sampling Procedure**

To guarantee a reliable and representative method of gathering data, the study's sample size and procedure were carefully chosen.

#### **3.4.1 Sample Size**

The population the researcher plans to analyse is known as the sample size. In order to choose the appropriate number of respondents for the inquiry, purposeful sampling will be utilized in this investigation. The Butula sub-county's recipient families were all best suited, in the researcher's opinion, to assist in gathering qualitative data that led to more accurate statistics.

#### **3.4.2 Sampling Procedure**

Sampling by stratification was used. Additionally, basic random sampling was used to ensure that every family had an equal chance.

Table 3.2: Sampling Procedure

No.	Category	Target Population	Proposed Sample size
1.	Cash transfer beneficiaries; PLWD in Butula sub county	150	150
2.	Local area Chiefs	2	2
3.	Cash Transfer program managers	3	3
<b>Total target population</b>		<b>155</b>	<b>155</b>

Source: Author, 2023

### 3.5 Research Instruments

The study's main methods for gathering data were interview schedules and structured questionnaires. There were closed-ended statements and open-ended questions available. For quantitative data, the closed-ended questions were given in a Likert format. Each part of the questionnaire concludes with an appendix including the open-ended questions. The purpose of the interview questions was to find out what the respondent thought about cash transfer programmes and bettering the lives of those with disabilities.

#### 3.5.1 Pilot testing of Research Instruments

According to Mugenda and Mugenda (2003), the pilot research was conducted on 10% of the population in Butula Sub County. The primary study made use of this population. The purpose of the initial investigation was to find any mistakes or discrepancies in the research tool. The pilot research made it possible to test the instruments' face validity and content.

#### 3.5.2 Validity of the research instrument

The capacity of an instrument to measure the constructs for which it is intended is known as validity. In the study, construct and content validity will be used. How well the instruments being used test the theory being tested is known as construct validity.

Content validity of the questionnaires against the conceptual framework was checked by help of the project supervisor and researcher.

### **3.5.3 Reliability of Research Instruments**

The reliability of the instruments was conducted using the recorded pilot and at the same time of the day to ensure consistency. The data was operationalized and scores determined. Cronbach's Alpha Test was used to check the reliability of the instruments. A value of above 0.7 was acceptable.

### **3.6 Data Collection Procedures**

Approval from the University of Nairobi and a license from NACOSTI was sought before carrying on with the study. Permission was also sought from relevant county social office, using the approvals. Research assistants' who aided in data collection were trained prior to the exercise. For literate respondents, questionnaires were delivered to them and they were given at least one week to respond before the research assistants can collect them. The research assistants worked one on one with respondents who needed translation or help in reading. These was picked immediately since the assistants had all the responses.

### **3.7 Data Analysis Techniques**

Software called SPSS (Statistical Package for Social Sciences) was used to analyse the data that had been gathered. Regression analysis was also performed to establish the degree to which the dependent variable was determined by the various independent factors.

### **3.8 Ethical considerations**

Firstly, an introduction letter from the University of Nairobi was requested before submitting an application for a research license from NACOSTI. To continue, approval from the local chiefs and labor office was also required. With the assistance of research assistants, the researcher was able to fully explain the study to the participants and allay



any questions they had. Confidentiality was also guaranteed to the responders. The data that was gathered was exclusively utilized for study. The researcher has complied with the University of Nairobi's plagiarism policy and acknowledges and values the works and ideas that they have stolen from other academics.

## CHAPTER FOUR

### DATA ANALYSIS, INTERPRETATION AND PRESENTATION

#### 4.1 Introduction

The research findings derived from the examination of the primary data are presented in this chapter. Tables and figures are used to present the results. Furthermore, pertinent interpretations and explanations are provided beneath every statistics display.

#### 4.2 Questionnaire Return Rate

Instrument return rate, according to Saleh and Bista (2017), is the percentage of research instruments that were fully filled out and returned to the researcher after being given to the respondents.

**Table 4.1 Response Rate**

Category	Frequency	Percentage
Returned	143	92.3
Not returned	12	7.7
<b>Total</b>	<b>155</b>	<b>100</b>

The survey's return rate results show that 143 out of the 155 that were distributed to respondents were completed in full and sent back to the researcher, resulting in a 92.3% success rate. According to Sammut, Griscti, and Norman (2021), return rates of more than 50% are appropriate for analysis and publication, and return rates of more than 60%

are exceptional. Based on these claims, the response rate was above 60%, making the study very successful.

### **4.3 Demographic Characteristics of the Respondents**

The study targeted residents of Butula county living with disabilities

#### **4.4.1 Respondents Gender**

In order to determine if the study was gender-inclusive, the researcher attempted to figure out the respondents' gender. The findings were displayed in table 4.2.

Gender	Frequency	Percentage (%)
Female	67	47
Male	76	53
Total	143	100.0

According to table 4.2, 47% of those surveyed were female and 53% of respondents were male. But since there isn't much of a difference between the male and female respondents, the study was sensitive to gender, which should have resulted in replies that were balanced.

#### **4.4.2 Respondents Age**

In Butula, individuals with disabilities were asked to identify the age groups to which they matched.

**Table 4.1: Respondents Age**

<b>Age brackets</b>	<b>Frequency</b>	<b>Percentage</b>
Below 30 years	59	41.3
31 to 40 years	53	36.8
41 to 50years	21	14.8
Above 50years	10	7.1
<b>Total</b>	<b>143</b>	<b>100.0</b>

N=143

Table 4.3 shows that majority of the respondents were below 30 years of age (41.3%). Then 31 to 40 years' age bracket (36.8%) followed. Respondents between 41 to 50 years' age bracket accounted for 14.8% while the least number of respondents (7.1%) were above 50 years of age. From this table it is evident that most of the respondents were in their prime ages.

#### **4.4.3 Distribution of the Respondents by levels of education**

In order to assess the participants' qualifications, the researcher tried to ascertain their educational backgrounds.

**Table 4.4: Respondents' academic qualification**

<b>Category</b>	<b>Frequency</b>	<b>Percent</b>
No education	42	29.3

Primary Certificate	80	56.1
Secondary	21	14.6
<b>Total</b>	<b>143</b>	<b>100</b>

Table 4.4 shows that the majority of the respondents (56.1%) had a primary certificate followed by those who had no education at all (29.7%). Respondents with secondary qualifications came in third with 14.2%. This shows that the respondents were somewhat educated, but had not managed to go beyond secondary school.

#### **4.4.4 Distribution of the respondents by the nature of disability**

When questioned about the type of disability they had, the respondents provided information which was analyzed.

**Table 4.5: Respondents' nature of disability**

	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Physical	70	49.0	49.0	49.0
Epileptic	9	6.5	6.5	55.5
Deaf	7	5.2	5.2	60.6
Blind	5	3.2	3.2	63.9
Stroke	14	9.7	9.7	73.5
Mental	16	11.0	11.0	84.5
Paralyzed	10	7.1	7.1	91.6
Visual	10	7.1	7.1	98.7
Handicap	2	1.3	1.3	100.0
<b>Total</b>	<b>143</b>	<b>100.0</b>	<b>100.0</b>	

From the table majority of respondents (49.0%) reported having physical disability, while 11.0% reported having mental health problems. 9.7% had suffered a stroke, and 7.1% had been rendered paralyzed and suffered from vision issues. Only 1.3% of the respondents

indicated that they were handicap with those being deaf and blind accounting for 5.2% in each case.

#### **4.4.5 Distribution of the respondents by employment**

The goal of the study was to determine whether or not the respondents were working for pay. The results were given, and table 4.6 illustrates them.

**Table 4.6: Distribution of the respondents by employment**

<b>Category</b>	<b>Frequency</b>	<b>Percent</b>
Employed	123	86
Not employed	20	14
Total	143	100

The data shown in table 4.6 indicates that 86% of the respondents did not hold a paid job. Merely 14% of the participants reported engaging in gainful activity, with farming and business being the primary sources of income.

#### **4.5 Improved livelihoods of people living with disabilities**

This study sought to assess improved livelihoods of PLWD in Butula sub county, Busia County, Kenya.

##### **4.5.1 Descriptive Statistics for improved livelihoods of people living with disabilities.**

The respondents' opinions were gathered using a five-point rating system. The respondents were shown fifteen notions as markers of better lifestyles. The comments ranged from strongly agree (5) to strongly disagree (1). As indicated in Table 4.7, this data was further examined using

**Table 4.7: Descriptive statistics**

<b>Statements</b>	<b>SD</b>	<b>D</b>	<b>N</b>	<b>A</b>	<b>SA</b>	<b>MEAN</b>	<b>SD</b>
Cash Transfer Program has created access to nutrition	0.0%	0.0%	75.5%	24.5%	0.0%	<b>3.2452</b>	<b>.43158</b>
Daily food needs are fully met by the received amount	0.0%	75.5%	0.0%	24.5%	0.0%	<b>2.4903</b>	<b>.86315</b>
The CT amount is enough for a balanced healthy diet	0.0%	50.3%	25.2%	24.5%	0.0%	<b>2.7419</b>	<b>.82838</b>
PWSD are able to visit health centers due to cash availability	0.0%	25.2%	0.0%	74.8%	0.0%	<b>3.4968</b>	<b>.87069</b>
CT amount enough to take care of medical bills when they arise	0.0%	75.5%	0.0%	0.0%	24.5%	<b>2.7355</b>	<b>1.29473</b>
Healthcare services are generally affordable	0.0%	50.3%	49.7%	0.0%	0.0%	<b>2.4968</b>	<b>.50161</b>
PWSD have access to education	25.2%	74.8%	0.0%	0.0%	0.0%	<b>1.7484</b>	<b>.43535</b>
PWSD can pay for their vocational training	0.0%	74.8%	0.0%	25.2%	0.0%	<b>2.5032</b>	<b>.87069</b>
Households are able to educate their children from the received cash	0.0%	74.8%	25.2%	0.0%	0.0%	<b>2.2516</b>	<b>.43535</b>
Housing is more affordable thanks to CTP	0.0%	74.8%	25.2%	0.0%	0.0%	<b>2.2516</b>	<b>.43535</b>
Permanent house structures have been built through the incentive	24.5%	50.3%	25.2%	0.0%	0.0%	<b>2.0065</b>	<b>.70708</b>
Shelter needs have been taken care of by CTP	0.0%	74.8%	25.2%	0.0%	0.0%	<b>2.2516</b>	<b>.43535</b>
The amount received Is adequate to	0.0%	49.7%	25.2%	25.2%	0.0%	<b>2.7548</b>	<b>.83232</b>

invest

Income generating activity started is	0.0%	49.7%	50.3%	0.0%	0.0%	<b>2.5032</b>	<b>.50161</b>
---------------------------------------	------	-------	-------	------	------	---------------	---------------

sustainable.

There is market of goods or services	0.0%	25.2%	74.8%	0.0%	0.0%	<b>2.7484</b>	<b>.43535</b>
--------------------------------------	------	-------	-------	------	------	---------------	---------------

---

Percentage frequencies, means, and standard deviations.

**N=143**

From Table 4.7 PWSD are able to visit health centers due to cash availability as established by 74.8% of the respondents. Of the respondents, 24.5% more said they could afford to pay for their vocational training. Most responders (75.5%) indicated that the quantity received did not entirely meet their daily dietary needs. 74.8% of respondents disagreed that CTP had met their needs for shelter. 50% of respondents strongly disagreed that the amount of CT is sufficient for a diet that is balanced and healthful. 75.5% of the respondents were not sure if cash transfer program has created access to nutrition. Findings have also shown that a majority 78% of the respondents disagreed that PWSD have access to education with another 78% disagreeing that households are able to educate their children from the received cash.

#### **4.6 Influence of Cash for Work on improved livelihoods of persons living with disabilities in Butula sub county, Busia County, Kenya.**

This study sought to assess the influence of cash for work on improved livelihoods of persons living with disabilities in Butula Sub County.

##### **4.6.1 Descriptive Statistics for cash for work**

The respondents' opinions were gathered using a five-point rating system. The respondents were shown fifteen notions as markers of better lifestyles. Their responses



ranged from strongly agree (5) to strongly disagree (1) on the Likert scale. As indicated in Table 4.8, this data was further examined using percentage frequencies, means, and standard deviations.

**Table 4.8: Descriptive statistics**

<b>Statements</b>	<b>SD</b>	<b>D</b>	<b>N</b>	<b>A</b>	<b>SA</b>	<b>MEAN</b>	<b>SD</b>
CT payments are received on time	0.0%	0.0%	25.2%	49.7%	25.2%	<b>4.0000</b>	<b>.71168</b>
The payments are made consistently	0.0%	0.0%	25.2%	49.7%	25.2%	<b>4.0000</b>	<b>.71168</b>
Payments are made directly to the beneficiaries	0.0%	0.0%	25.2%	49.7%	25.2%	<b>4.0000</b>	<b>.71168</b>
Payments are made only for completed tasks	0.0%	0.0%	0.0%	100.0%	0.0%	<b>4.0000</b>	<b>.00000</b>
There's equal pay for equal work	0.0%	0.0%	24.5%	75.5%	0.0%	<b>3.7548</b>	<b>.43158</b>
PWSD easily get access to work	0.0%	0.0%	25.2%	74.8%	0.0%	<b>3.7484</b>	<b>.43535</b>
Payment amount enough to meet all the basic household needs	25.2%	25.2%	25.2%	24.5%	0.0%	<b>2.4903</b>	<b>1.11872</b>
Meeting individual needs was difficult before CTP	0.0%	49.7%	25.2%	25.2%	0.0%	<b>2.7548</b>	<b>.83232</b>
Not all special needs are met by the cash transfer program	0.0%	24.5%	25.2%	50.3%	0.0%	<b>3.2581</b>	<b>.82838</b>
Both genders have equal chances of benefiting from cash transfers	0.0%	0.0%	0.0%	100.0%	0.0%	<b>4.0000</b>	<b>.00000</b>
Equal amounts are given to either gender	0.0%	0.0%	0.0%	100.0%	0.0%	<b>4.0000</b>	<b>.00000</b>
Cash transfers program has opened employment avenues	0.0%	24.5%	25.2%	50.3%	0.0%	<b>3.2581</b>	<b>.82838</b>
Employment resulting from CTs are long term	0.0%	24.5%	25.2%	50.3%	0.0%	<b>3.2581</b>	<b>.82838</b>

**N=143**

From the table, majority of respondents (49.7%) agreed and another 25.2% strongly agreed that CT payments are received on schedule. Additional evidence that the

payments are paid regularly came from respondents who agreed—49.7% agreed and 25.2% strongly agreed—that the payments are made consistently. 75.5% of respondents agreed that there is equal remuneration for equal effort, and 100% of respondents agreed that payments are only provided for tasks accomplished. 74.8% of the respondents agreed that PWSD easily get access to work and majority of them, nearly half disagreed that the payment amount was enough to meet all the basic household needs. Another 49.7% of the respondents disagreed that meeting individual needs was difficult before CTP with another 50.3% of the respondents being neutral that not all special needs are met by the cash transfer program. 100% of the respondents agreed that both genders have equal chances of benefiting from cash transfers with another 100% of the respondents agreeing that equal amounts are given to either gender. 50.3% of the respondents agreed that cash transfers program has opened employment avenues and that employment resulting from CTs are long term.

#### **4.6.2 Correlation for cash for work**

Improvement of livelihoods was the dependent variable, while cash for labor scores were the primary variable used to calculate this association. Table 4.9 indicated the analysis.

**Table 4.9 Correlation for Cash for work**

		<b>Improved livelihoods</b>
<b>Cash for work</b>	Pearson Correlation	.799**
	Sig. (2-tailed)	.000
	N	143

\*\*Correlation is significant at 0.01 level (2 tailed)  $r = 0.799$ ,  $N = 143$ ,  $P < .01$

**Table 4.10 Model Summary**

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	.799 <sup>a</sup>	.576	.563	.61169

Predictors: (*Constant*), Cash for work,

Dependent variable: Improved livelihoods

As indicated by Table 4.10, the results demonstrated a high positive connection ( $r=.799$   $n=143$   $p<.01$ ) between the effect of payment for labor and the improvement of lives in Butula.

#### 4.6.3 Regression Analysis for cash for work

To gauge the impact of cash for work on enhancing livelihoods in Butula, the research employed regression analysis, specifically utilizing the coefficient of determination (R<sup>2</sup>).

Table 4.11 indicates a clear correlation between community participation and project sustainability, with an R value of 0.799 or 79.9%. This signifies a significant influence of cash for work on the improvement of livelihoods in Butula sub-county. The coefficient of determination (R<sup>2</sup>) is 0.576, reflecting a 57.6% variation in enhanced livelihoods attributable to cash for work.

**Table 4.11: ANOVA Cash for work and Improved livelihoods**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	63.472	1	63.472	169.637	.000 <sup>b</sup>
	Residual	52.757	141	.374		
	Total	116.229	142			

a. Dependent Variable: Improved livelihoods

b. Predictors: (*Constant*), Cash for work

Table 4.11 clearly demonstrates that cash for work serves as a substantial predictor of enhanced livelihoods in Butula Sub County. The P value, falling below the standard

Alpha value of 0.05, indicates the predictive significance of cash for work in improving livelihoods.

**Table 4.12 Coefficients of Regression equation**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.243	.197		9.130	.005
	Cash for work	X <sub>1</sub> .295	.090	.281	11.613	.010

a. Dependent Variable: Improved livelihoods

From Table 4.12, the model equation that was fit was

$$\text{Improved livelihoods} = 1.243 + 0.281 \text{ cash for work} + \epsilon$$

The equation indicates that for every individual unit increase in cash for work, there would be a resulting 28.1% increase in improved livelihoods.

#### **4.7 Influence of direct cash transfers on improved livelihoods of persons living with disabilities in Butula sub county, Busia County, Kenya.**

The study sought to establish the influence of Direct Cash Transfers on improved livelihoods of persons living with disabilities in Butula Sub County.

##### **4.7.1 Descriptive Statistics for direct cash transfers**

The respondents' opinions were gathered using a five-point rating system. The respondents were shown fifteen notions as markers of better lifestyles. Their responses ranged from strongly agree (5) to strongly disagree (1). As indicated in Table 4.13, this data was further examined using percentage frequencies, means, and standard deviations.

**Table 4.13: Descriptive statistics**

<b>Statements</b>	<b>SD</b>	<b>D</b>	<b>N</b>	<b>A</b>	<b>SA</b>	<b>MEAN</b>	<b>SD</b>
PWSD depend only on CTPs as the main income source	0.0%	25.2%	0.0%	74.8%	0.0%	<b>3.4968</b>	<b>.87069</b>
PWSD have other sources of income	0.0%	75.5%	0.0%	0.0%	24.5%	<b>2.7355</b>	<b>1.29473</b>
Cash Transfer program targets the most vulnerable people	0.0%	50.3%	49.7%	0.0%	0.0%	<b>2.4968</b>	<b>.50161</b>
Only households in dire need benefit from the program	25.2%	74.8%	0.0%	0.0%	0.0%	<b>1.7484</b>	<b>.43535</b>
Recipients of Cash transfers are at risk of being attacked or extorted	0.0%	74.8%	0.0%	25.2%	0.0%	<b>2.5032</b>	<b>.87069</b>
Farmers are taken to educational tours	0.0%	74.8%	25.2%	0.0%	0.0%	<b>2.2516</b>	<b>.43535</b>
Program managers are accountable	0.0%	74.8%	25.2%	0.0%	0.0%	<b>2.2516</b>	<b>.43535</b>
Cash maybe diverted by officers in charge	24.5%	50.3%	25.2%	0.0%	0.0%	<b>2.0065</b>	<b>.70708</b>
Market prices vary depending on cash availability	25.2%	25.2%	49.7%	0.0%	0.0%	<b>2.2452</b>	<b>.83232</b>
CTs take care of inflation	25.2%	25.2%	49.7%	0.0%	0.0%	<b>2.2452</b>	<b>.83232</b>

**N=143**

From Table 4.13, it was observed that PWSD depend only on CTPs as the main income source as indicated by 74.8% of the respondents. It was also evident that PWSD did not have other sources of income as established 75.5% of the respondents. Another 50.3% of

the respondents disagreed that cash transfer program targets the most vulnerable people with another 74.8% of the respondents disagreeing that only households in dire need benefit from the program. 74.8% of the respondents disagreed that recipients of cash transfers are at risk of being attacked or extorted, farmers are taken to educational tours and program managers are accountable respectively. 50.3% and 24.5 percent of participants disagreed and strongly disagreed that officers in authority may divert funds, while an additional 25.2% disagreed and strongly disagreed that CTs handle inflation.

#### 4.6.2 Correlation for direct cash transfer

This analysis utilized Pearson Moment Correlation Coefficient, with direct cash transfer scores as the primary variable and improvement of livelihoods as the dependent variable. The findings are presented in Table 4.14.

**Table 4.14: Correlation for direct cash transfer**

		Improved livelihoods
<b>Direct cash transfer</b>	Pearson Correlation	.874**
	Sig. (2-tailed)	.000
	N	143

\*\*Correlation is significant at the 0.01 level (2-tailed).  $r = 0.874$ ,  $N = 143$ ,  $P < .01$

From Table 4.14, there is a strong positive correlation between direct cash transfer and improved livelihoods ( $r = .874$ ,  $n = 143$ ,  $P < .01$ ).

#### 4.7.3 Regression Analysis for direct cash transfer

To assess the degree of impact of direct cash transfers on improved livelihoods, the study employed the coefficient of determination through regression analysis.

**Table 4.15: Direct cash transfer and improved livelihoods**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.874 <sup>a</sup>	.695	.693	.50146

a. Predictors: (Constant), Direct cash transfer

The data presented in Table 4.15 indicates an R value of .874, signifying a substantial impact of direct cash transfer as a predictor on the improved livelihoods of individuals with disabilities in Butula Sub County. These findings suggest that 69.5% of the variation in improved livelihoods can be attributed to the influence of direct cash transfer, indicating a significant level of impact.

**Table 4.16: ANOVA Adoption of direct cash transfer and improved livelihoods**

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	80.772	1	80.772	321.208	.000 <sup>b</sup>
	Residual	35.456	141	.251		
	Total	116.229	142			

a. Dependent Variable: Improved livelihoods

b. Predictors: (Constant), Direct cash transfer

The data in Table 4.16 clearly demonstrates a robust influence of direct cash transfer on improved livelihoods in Butula Sub County. The statistical analysis, specifically [F (1, 141) = 321.208, P < .05], underscores the significance of direct cash transfer as a predictor for improved livelihoods.

**Table 4.17 Coefficients of Regression equation**

Model		Un standardized Coefficients		Standardize	T	Sig.
		B	Std. Error	d Coefficients		
1	(Constant)	0.961	.127		7.631	.013
	Direct cash transfer X <sub>2</sub>	.365	.081	.341	10.643	.000

a. Dependent Variable: Improved livelihoods

The results gave the study a simple regression equation of:

$$\text{Improved livelihoods} = 0.961 + 0.341 \text{ Direct cash transfer} + \varepsilon$$

The equation indicates that for every individual unit increase in direct cash transfer, there would be a resulting 34.1% increase in improved livelihoods.

#### **4.8 Influence of cash transfer program on improved livelihoods of persons living with disabilities in Butula Sub County.**



This ascertained how Cash Transfer programmes in Butula sub county, Busia County, Kenya, affected the better lives of people with disabilities. Views from the respondents were gathered using a five-point rating scale.

**Table 4.18: Descriptive statistics**

<b>Statements</b>	<b>SD</b>	<b>D</b>	<b>N</b>	<b>A</b>	<b>SA</b>	<b>MEAN</b>	<b>SD</b>
Households were sensitized at the program onset	0.0%	0.0%	0.0%	74.0%	26.0%	<b>4.2516</b>	<b>.43535</b>
CTs engage community representatives	0.0%	0.0%	0.0%	76.0%	24.0%	<b>4.2516</b>	<b>.43535</b>
Periodic monitoring and evaluation of program success is conducted	0.0%	0.0%	0.0%	100.0%	0.0%	<b>4.0000</b>	<b>.00000</b>
The selected wage amount is sufficient to cater for household needs	22.0%	78.0%	0.0%	0.0%	0.0%	<b>1.7484</b>	<b>.43535</b>
Other organization offer CTs	25.2%	24.5%	50.3%	0.0%	0.0%	<b>2.2516</b>	<b>.83428</b>
A baseline survey was done before commencement of CTP	0.0%	0.0%	0.0%	75.0%	25.0%	<b>4.2516</b>	<b>.43535</b>

N=143

According to the findings in Table 4.18, it was determined that households received sensitization at the initiation of the program, with 74.0% of respondents confirming this. Additionally, 76.0% of respondents acknowledged the engagement of community representatives by CTs, and 100% agreed that there is periodic monitoring and evaluation of program success. However, 78% of respondents expressed disagreement regarding the

adequacy of the selected wage amount to meet household needs, and 50.3% mentioned the involvement of other organizations in offering CTs. Moreover, 75.0% of respondents indicated the implementation of a baseline survey before the commencement of the Cash Transfer Program (CTP).

#### 4.8.2 Correlation for cash transfer program

The tabulation involved the use of the Pearson Moment Correlation Coefficient, with cash transfer program scores as the primary variable and improvement of livelihoods as the dependent variable.

**Table 4.19: Correlation for cash transfer program**

		Improved livelihoods
Cash transfer program	Pearson Correlation	.896**
	Sig. (2-tailed)	.000
	N	143

\*\*Correlation is significant at the 0.01 level (2-tailed).  $r = 0.896$ ,  $N = 143$ ,  $P < .01$

The examination of Table 4.19 indicates a robust positive correlation between the impact of the cash transfer program and the improvement of livelihoods ( $r=.896$ ,  $n=143$ ,  $p<.01$ ).

#### 4.8.3 Regression Analysis for cash transfer program

To assess the extent of the impact of the cash transfer program on enhanced livelihoods in Butula Sub County, the research employed a coefficient of determination ( $R^2$ ) through regression analysis, illustrated in Table 4.20.

**Table 4.16: Cash transfer program and improved livelihoods**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.896 <sup>a</sup>	.750	.697	.51157

a. Predictors: (Constant), Managerial Skills

From Table 4.20 the value of R was .896. This shows that there was a strong influence of cash transfer program and improved livelihoods in Butula sub county. A 75% variation of improved livelihoods was caused by cash transfer program which evidently shows that there exists a level of influence.

**Table: 4.21: ANOVA Cash transfer program and improved livelihoods**

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	79.328	1	79.328	303.122	.000 <sup>b</sup>
	Residual	36.900	141	.262		
	Total	116.229	142			

a. Dependent Variable: Improved livelihoods

b. Predictors: (Constant), Cash transfer program

Cash transfer program is a significant predictor of improved livelihoods as shown in Table 4.21 where  $[F(1, 141) = 303.122, P < .05]$ .

**Table 4.22 Coefficients of Regression equation**

Model	Un standardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	T	

1	(Constant)		1.362	.107		8.249	.001
	Cash Transfer program	X <sub>3</sub>	.326	.081	.297	12.962	.000

a. Dependent Variable: Improved livelihoods

The results gave the study a simple linear regression equation of:

$$\text{Improved livelihoods} = 1.362 + 0.297 \text{ Cash transfer program} + \varepsilon$$

The equation indicates that for every individual unit increase in cash transfer program, there would be a resulting 29.7% increase in improved livelihoods.

#### 4.9 Overall Regression for cash transfer programs and improved livelihoods

To ascertain the significance of the independent factors with respect to the dependent variable—improving lifestyles in Butula Sub County—this study utilized a multivariate regression model. By assisting the study in determining how effectively the predictor factors would predict improved lifestyles, this helps determine whether the major predictor variables employed in this investigation are statistically significant. This was the regression model that was applied.

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

**Where**

Y = Improved livelihoods

a = Y intercept

$\beta_1, \beta_2, \beta_3$  = Beta Coefficients

X<sub>1</sub> = Cash for work

X<sub>2</sub>= Direct cash transfer

X<sub>3</sub> = Cash transfer program

**Table 4.23 Model Summary**

<b>Model Summary</b>				
<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adjusted Square</b>	<b>R Std. Error of the Estimate</b>
1	.870 <sup>a</sup>	.750	.743	.47772

Predictors: (*Constant*), Cash for work, Direct cash transfer and Cash transfer program

Dependent variable: Improved livelihoods

The correlation analysis from Table 4.23 indicates a robust relationship ( $R = .870$ ) between cash transfer programs and improved livelihoods in Butula Sub County. The coefficient of determination ( $R^2$ ), reflecting the proportion of variance in improved livelihoods explained by cash transfer programs, was high at 75%. This suggests that the model effectively captures the variability of the response data, with 75% of the variance in improved livelihoods attributed to the influence of cash transfer programs. Additionally, an ANOVA test was conducted to check on the significance of cash transfer programs as a predictor of improved livelihoods, with summarized results presented in Table 4.24.

**Table 4.24 Analysis of Variance**

**ANOVA<sup>a</sup>**

<b>Model</b>		<b>Sum of Squares</b>	<b>Df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
1	Regression	86.040	3	28.680	132.165	.000 <sup>b</sup>
	Residual	30.189	139	.217		
	Total	116.229	142			

a. Dependent Variable: Improved livelihoods

b. Predictors: (*Constant*), Cash for work, Direct cash transfer and Cash transfer program

The results from the 4-way ANOVA in Table 4.24 reveal significant findings [F (3, 139) =132.165, P<.05], indicating a substantial influence of the predictor variables (Cash for work, Direct cash transfer, and Cash transfer program) on the response variable (Improved livelihood). The significance value of 0.00 further emphasizes the statistical significance of this influence.

## **CHAPTER FIVE**

### **SUMMARY OF RESULTS, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 Introduction**

The findings, discussions, and conclusions drawn from the study's findings and the suggestions that followed are summarized in this section.

#### **5.2 Summary of Findings**

This study sought to investigate the influence of cash transfer programs on improved livelihoods in Butula Sub County. By looking at this study a baseline is found upon which concerted efforts to improve livelihoods of people living with disabilities in Busia County may be rethought and adopted. The study established that there is a positive correlation between influence of cash transfer programs and improved livelihoods in Butula Sub County

### **5.2.1 Influence of cash for work on improved livelihoods**

The first goal of the study was to evaluate how Cash for Work impacts the enhanced livelihoods of individuals with disabilities in Butula sub county. The findings revealed that 74.8% of respondents reported increased accessibility to health centers due to the availability of cash. Additionally, 24.5% mentioned the ability to finance vocational training. Respondents indicated that cash transfer (CT) payments are consistently received on time, with 49.7% agreeing and 25.2% strongly agreeing. Notably, 100% of respondents affirmed that payments are only made for completed tasks, and 75.5% agreed on equal pay for equal work. Correlation results demonstrated a robust positive association ( $r=.799$ ,  $n=143$ ,  $p<.01$ ) between the impact of cash for work and the improvement of livelihoods in Butula. The coefficient of determination ( $R^2$ ) stood at .576, signifying a 57.6% variation in improved livelihoods attributed to cash for work.

### **5.2.2 Influence of direct cash transfer on improved livelihoods**

The second objective aimed to determine the impact of Direct Cash Transfers on the enhanced livelihoods of Persons Living With Disabilities (PLWD) in Butula sub county, Busia County, Kenya. Results indicated that 74.8% of respondents solely relied on Cash Transfer Programs (CTPs) as their primary source of income, and 75.5% confirmed the absence of alternative income sources. Moreover, 50.3% disagreed with the notion that the cash transfer program effectively targets the most vulnerable individuals, with 74.8% disagreeing that only households in dire need benefit from the program. The study revealed a robust positive correlation between direct cash transfer and improved livelihoods ( $r=.874$ ,  $n=143$ ,  $p<.01$ ). Regression analysis showcased a substantial 69.5%

variation in improved livelihoods attributed to direct cash transfer, indicating a significant level of influence.

### **5.2.3 Influence of cash transfer programs on improved livelihoods**

The third objective sought to explore the impact of Cash Transfer Programs (CTPs) on the enhanced livelihoods of persons living with disabilities in Butula Sub County, Busia County, Kenya. Findings indicated that 74.0% of respondents agreed that households were sensitized at the program's commencement, while 76.0% affirmed that CTPs involve community representatives. Additionally, 100% of respondents acknowledged periodic monitoring and evaluation of program success. However, 78% disagreed that the selected wage amount is adequate for household needs, and 50.3% indicated awareness of other organizations offering CTPs. Correlation analysis demonstrated a robust positive association ( $r=.896$ ,  $n=143$ ,  $p<.01$ ) between the influence of cash transfer programs and the improvement of livelihoods. Regression analysis further revealed that 75% of the variation in improved livelihoods could be attributed to the cash transfer program, indicating a noteworthy level of influence.

## **5.3 Conclusions**

### **5.3.1 Cash for work**

The general opinion of the respondents was that cash for work caused diverse and inclusive work force that the money not enough to cater for needs and that the support has led to improvement of livelihoods in Butula. It was also established that cash for work has enhanced economic wellbeing, it has enhanced self-esteem among people living with disabilities, it has encouraged independence and has also helped them to be able to



meet the needs. From the test of hypothesis results, it was concluded that Cash for Work has a significant relationship with improved livelihood of PLWD especially the youths in Butula sub county, Busia County, Kenya.

### **5.3.2 Direct cash transfer**

The general opinion of the respondents was that direct cash transfer has helped them to mitigate challenges, has increased their purchasing power, has helped them to meet their needs and it has provided a stable income source for them. Test of hypothesis results led to a conclusion that direct cash transfer has a significant relationship with improved livelihood of PLWD in Butula sub county, Busia County, Kenya.

### **5.3.3 Cash transfer program**

The general opinion of the respondents was that cash transfer program has been instrumental in alleviating financial burdens leading to an improvement in living conditions improved. It also provides a source of income for them and has led to reduced isolation. Test of hypothesis results showed that Cash transfer program has a significant relationship with improved livelihood of PLWD in Butula sub county.

## **5.4 Recommendations**

- i. Given the positive impact of cash for work on creating a diverse and inclusive workforce, it is recommended that there be an exploration of avenues to increase the funding allocated to these programs. This can ensure that the financial support provided is more substantial and better aligned with the needs of PLWD, addressing concerns about the adequacy of the funds.

- ii. Recognizing that direct cash transfer programs have significantly increased purchasing power and addressed various challenges, there is a need to tailor these programs to the specific needs of individual PLWD. Customizing cash transfer plans based on the unique circumstances and requirements of recipients can maximize the positive impact on their livelihoods.
- iii. It is recommended that efforts be made to expand the reach and accessibility of cash transfer programs. This may involve increasing the number of beneficiaries, streamlining application processes, and ensuring that the program is well-publicized to reach all eligible PLWD in Butula Sub County.
- iv. Given the significance of cash for work, direct cash transfer, and cash transfer programs in improving the livelihoods of PLWD, it is recommended that a robust monitoring and evaluation framework be established. Regular assessments can gauge the effectiveness of these programs, identify areas for improvement, and ensure that the intended benefits are consistently realized.

### **5.5 Areas for further research**

This research due to time constraints was focused mainly on people living with disabilities in Butula Sub County who have benefitted from cash transfer programs. It is therefore recommended that Research be expanded to also those people living with disabilities and are not beneficiaries of cash transfer program.

The research focused mainly on people living with disabilities and the researcher recommends the study be done to other groups benefitting from cash transfer programs like the OVC and also old people in the cash transfer program in Butula Sub County.

Butula being a sub county in Busia County which borders Uganda, it is therefore recommended that research be conducted in another sub county in a border County so as to compare the findings

## References

- Abdille, I. K., & Mbataru, D. (2019). Cash Transfer and the Economic Well-Being of Persons with Severe Disability in Wajir County, Kenya. *International Journal of Current Aspects*, 3(III), 135-153.
- Asfaw, S., & Davis, B. (2018). The Impact of Cash Transfer Programs in Building Resilience; Insight from African Countries. *Climate Smart Agriculture*.
- Barrientos , A. (2012). Social Transfers and Growth; What do we know? What do we need to Find out? *World Development*, 40(1).
- Bastagli, F. (2009). Conditionality in Public Cash Transfer Targeted on the Poor. *Social Policy and Society*, 8(1), 127-140.
- Bete, G. (2013). *Direct Cash Transfer Payments; Guidelines for field based programme people*. Humanitarian Aid and Civil Protection.
- Browne, E. (2013). Theories of Change for Cash Transfers. *GSDRC Applied Knowledge Services*.
- Browne, E. (2013). *Theories of change for cash transfers. GSDRC Applied Knowledge Services Help Desk Research Report*. Governance and Social Development Resource Center (GSDRC).
- Bryant, J. H. (2009). Kenya's Cash Transfer Program: Protecting the Health and Human Rights of Orphans and Vulnerable Children. *Health and Human Rights Journal*, 11(2).
- Creswell, J. W. (2013). *Research design: Qualitative, quantitative, and mixed methods approaches*. London: Sage publications.
- CWS. (2018). *A guide to Cash for Work Programming*. Church World Service.
- Eyase, K. K. (2015). *Influence of Cash Transfer Grant for Orphans and Vulnerable Children on Wellbeing of Households in Kakamega Central; Kenya*. Nairobi: University of Nairobi eRepository.

- FAO, & UNICEF. (2016). *From Evidence to Action: The story of Cash Transfers and Impact Evaluation in Sub-Saharan Africa*. United Kingdom: FAO, UNICEF and Oxford University Press.
- Gertler, P. J., Martinez, S. W., & Cordina, R. M. (2012). Investing Cash Transfers to Raise Long-Term Living Standards. *American Economic Journal of Applied Economics*, 4(1), 164-192.
- Heimo, L. (2014). The Idea of Conditional Cash Transfers. *Master Thesis, University of Tampere, School of Social Sciences and Humanities*.
- Jones, N., & Shahrokh, T. (2013). *Social Protection Pathways: Shaping Social Justice outcomes for the most marginalized, now and post 2015*. London.
- Kabare, K. M. (2015). Social Protection in Kenya: The Use of Cash Transfer Programmes in Progressively Addressing Poverty and Vulnerability. *Linnaeus University Sweden ( Master Thesis)*.
- Kisurulia, S., Katyambo, D., & Tanui, M. (2013). The Role of Cash Transfer Programmes in Development in Kenya. *International Journal of Science and Research (IJSR)*, 4(9).
- Lester, D., Hvezda, J., Sullivan, S., & Plourde, R. (1983). Maslow's hierarchy of needs and psychological health. *Journal of General Psychology*, 109(1), 83-85.
- MercyCorps. (2014). *Cash Transfer Programing: Methodology Guide*. MercyCorps.
- Migwi, G. W. (2017). The Role of Cash Transfer Programs in Promoting Sustainable Development Goals for the Urban Poor Woman in Nairobi. *United States International University-Africa*.
- Mugenda, A., & Mugenda, O. (2003). *Research Methods: Qualitative and Quantitative Approaches*. Nairobi: Africa Centre for Technology Studies (ACTS).
- Mukasa, S. R. (2019). *Institutional factors affecting performance of Cash Transfers Programme on People Living with Severe Disabilities: A case of Kwanza*

- Constituency, Trans-Nzoia County, Kenya. Nairobi: University of Nairobi eRepository.*
- Muriithi, N. (2018). *Influence of Cash Transfer Programs on Health and Nutrition Outcomes among households; A case of Middle Shebelle Region in Southern Somalia.* Nairobi: University of Nairobi (eRepository).
- Mwasiaji, W. (2015). Scaling up Cash Transfer Programmes in Kenya. *International Policy Centre for Inclusive Growth*(286).
- Nasengo, D. (2013). *Effectiveness of Cash Transfer Program in Improving the Livelihoods of Orphans and Vulnerable Children in Dujis District, Garissa County.* Nairobi: University of Nairobi eRepository.
- Nasengo, D. (2013). Effectiveness of Cash Transfer Program in Improving the Livelihoods of Orphans and Vulnerable Children in Dujis District, Garissa County. *University of Nairobi eRepository.*
- NCPWD. (2022). *Cash Transfer for Persons With Severe Disabilities (PWSD-CT).* Retrieved from [ncpwd.go.ke/cash-transfer-for-persons-with-disabilities-pwsd-ct/](http://ncpwd.go.ke/cash-transfer-for-persons-with-disabilities-pwsd-ct/)
- NGEC. (2014). *Participation of Vulnerable Populations in their Own Programmes: The Cash Transfers in Kenya.* Nairobi: National Gender and Equality Commission .
- Njuguna, P. W. (2018). *Relating Government Social Cash Transfers and Economic Growth in Kenya.* Nairobi: University of Nairobi eRepository.
- Noltemeyer, A., James , A., Bush, K., Bergen, D., Barrios, V., & Patton, J. (2021). The Relationship between deficiency needs and growth needs: The continuing investigation of Maslow's Theory. *Child Your Serv, 42*(1), 24-42.
- Odera, B. A., Mavole, J. N., & Muhingi, W. N. (2020). Digital Cash Payment and Accessibility of Inua Jamii Cash Transfer Program in Matungulu sub-county, Machakos County, Kenya. *The International Journal of Social and Development Concerns (IJSDC), 13*(3).

- Omar, B. H. (2019). Conditional and Unconditional Cash Transfer Programs: The Recent Experiences around the World. *International Journal of Research and Innovation in Social Science (IJRISS)*, III(I).
- Pace, N., Sebastian, A., Daidone, S., Ruvalcaba, M. A., Dela, A. P., & Davis, B. (2017). *Making the right livelihood choice: how do cash transfers help?* Maputo: UNU-WIDER Public Economics for Development.
- Pescarini, J. M., Williamson, E., Ichihara, M. Y., Fiaccone, R. L., Forastiere, L., Ramond, A., . . . Barreto, M. L. (2020). Conditional Cash Transfer Program and Leprosy Incidence: Analysis of 12.9 Million Families From the 100 Million Brazilian Cohort. *American Journal of Epidemiology*, 189(12).
- Prabhu, K. S., & Sahay, R. (2009). *Conditional Cash Transfer Schemes for Alleviating Human Poverty: Relevance for India*. India: United Nations Development Program.
- Rawlings, L. B. (2017). *Examining Conditional Cash Transfer Programs: A role For Increased Social Inclusion?* The World Bank.
- Salancik, G. R., & Pfeffer, J. (1978). *The External Control of Organizations: A Resource Dependence Perspective*. New York: Harper and Row.
- Syanda, M. M. (2017). *Influence of Cash Transfer Program on Socio-Economic Status of Beneficiaries in Kenya: A case of Persons Living With Disability in Kitui Central Sub-County in Kitui County*. Nairobi: University of Nairobi erepository.
- Syukri, A. M., Isdijoso S, Rosfadhila, W., & Soelaksono, B. (2011). Are Conditions Pro-Women? A Case Study of a Conditional Cash Transfer in Indonesia. *Centre for Social Protection Research Report*, 37-99.
- Zintl, T., & Loewe, M. (2022). More than the Sum of Its Parts: Donor-Sponsored Cash-for-Work Programmes and Social Cohesion in Jordanian Communities Hosting Syrian Refugees. *The European Journal of Development Research*.

## APPENDICES

### Appendix I: Introduction Letter

FAITH BISACH,  
PO BOX 2187-30100  
ELDORET

29/07/2022

MINISTRY OF LABOUR AND SOCIAL PROTECTION  
STATE DEPARTMENT FOR SOCIAL PROTECTION  
BUSIA.

Dear Sir,

**RE:Cash Transfer Programs and Improved Livelihoods of People Living with Disabilities**

I'm the postgraduate student mentioned above, pursuing a master of arts in project management at the UoN. I plan to investigate the aforementioned topic. I'm writing to ask for your approval to research the 150 recipients in Butula Sub County. The data will be handled in confidence and with the highest privacy, just for research purposes.

Yours faithfully,

Faith Bisach



**Appendix II: Questionnaire/Interview Schedule on Cash Transfer Programs and Improved Livelihoods of Persons Living with Disabilities**

I am conducting a study on the influence of Cash Transfer Programs on the livelihoods of people living with disabilities. This research is for educational purposes only and the information shared is confidential. Your honest responses will be greatly appreciated.

**SECTION A**

1. Tick where appropriate

- Gender
- Female
- Male

2. Kindly indicate your age

3. Highest academic qualification

- Primary
- High school
- Certificate
- Diploma
- Degree
- (Other)

4. What is the nature of your disability?.....

5. Are you in any gainful employment (Yes/No) .....If Yes, please specify the nature of work .....

**SECTION B: Improved Livelihoods of People Living with Disabilities**

Code	Statement	Strongly Disagree	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
------	-----------	-------------------	--------------	-------------	-----------	--------------------

<b>Access to nutrition/food</b>						
B1	Cash Transfer Program has created access to nutrition					
B2	Daily food needs are fully met by the received amount					
B3	The CT amount is enough for a balanced healthy diet					
<b>Access to healthcare</b>						
B4	PWSD are able to visit health centers due to cash availability					
B5	CT amount enough to take care of medical bills when they arise					
B6	Healthcare services are generally affordable					
<b>Access to education</b>						
B7	PWSD have access to education					
B8	PWSD can pay for their vocational training					
B9	Households are able to educate their children from the received cash					
<b>Access to housing/Shelter</b>						
B10	Housing is more affordable thanks to CTP					
B11	Permanent house structures have been built through the incentive					
B12	Shelter needs have been taken care of by CTP					
<b>Access to capital for income generating activities</b>						
B13	the amount received is adequate to invest					
B14	Income generating activity started is sustainable.					
B15	There is market of goods or services					

What is your personal view on improved livelihoods of PLWD in Butula Sub County?

.....

.....

.....

What other source of income generating activities have you started with the amount received?

.....

.....

.....

.....

**SECTION C: Cash for Work and Improved Livelihoods of People Living with Disabilities**

Code	Statement	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
<b>Timely payments</b>						
C1	CT payments are received on time					
C2	The payments are made consistently					
C3	Payments are made directly to the beneficiaries					
<b>Work done</b>						
C4	Payments are made only for completed tasks					
C5	There's equal pay for equal work					
C6	PWSD easily get access to work					
<b>Needs met</b>						
C7	Payment amount enough to meet all the basic household needs					

C8	Meeting individual needs was difficult before CTP					
C9	Not all special needs are met by the cash transfer program					
	<b>Gender balance</b>					
C10	Both genders have equal chances of benefiting from cash transfers					
C11	Equal amounts are given to either gender					
	<b>Employment generation</b>					
C12	Cash transfers program has opened employment avenues					
C13	Employment resulting from CTs are long term					

In what other way(s) do you think Cash for work has improved the livelihoods of people living with disabilities?

.....

.....

.....

**SECTION D: Direct Cash Transfer and Improved Livelihoods of People Living with disabilities**

Code	Statement	Strongly Disagree	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
<b>Dependency</b>						
D1	PWSD depend only on CTPs as the main income source					
D2	PWSD have other sources of income					
<b>Target population</b>						
D3	Cash Transfer program targets the most vulnerable people					
D4	Only households in dire need benefit from the program					

<b>Security</b>						
D5	Recipients of Cash transfers are at risk of being attacked or extorted					
D6	Farmers are taken to educational tours					
<b>Corruption</b>						
D7	Program managers are accountable					
D8	Cash maybe diverted by officers in charge					
<b>Market economy</b>						
D9	Market prices vary depending on cash availability					
D10	CTs take care of inflation					

What's your take on Direct Cash Transfer and Improved Livelihoods of People Living with disabilities?

.....

.....

.....

**SECTION E: Cash Transfer Programs and Improved Livelihoods of People Living with disabilities**

Code	Statement	Strongly Disagree	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
<b>Community sensitizations</b>						
F1	Households were sensitized at the program onset					
F2	CTs engage community representatives					
<b>Monitoring and Evaluation</b>						
F3	Periodic monitoring and evaluation of program success is conducted					
<b>Wage levels</b>						
F4	The selected wage amount is sufficient to cater for household needs					
<b>Local partners</b>						

F5	Other organization offer CTs					
	<b>Baseline data</b>					
F6	A baseline survey was done before commencement of CTP					

In your own opinion how has Cash Transfer programs improve livelihoods of people living with disabilities?

.....

.....

**Thank you**