

**INFLUENCE OF CASH TRANSFER PROGRAMME ON ORPHANS AND
VULNERABLE CHILDREN'S ACCESS TO SECONDARY SCHOOL
EDUCATION: A CASE OF EMBU WEST SUBCOUNTY, KENYA.**

BY

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DECLARATION

I declare that this project is my original work and has not been presented to any other University for any award.

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Supervisor's Approval

This research report is submitted for examination with my approval as university supervisor.

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DEDICATION

I dedicate this work to my husband, Charles Ikuri and children; Simon, Mercy, Miriam and Princess Grace. Their support and encouragement gave me the morale and strength to do this work.

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ABSTRACT

Children are vulnerable and dependent on adults for their basic survival. When children lose their parents through death, their survival is threatened. Orphans face a more serious challenge of accessing education in the absence of guardians and the breaking up of community social support structures. This study therefore sought to explore the influence of cash transfer programme in accessing secondary school education in Central division of Embu West district. The purpose of the study was to investigate the influence of cash transfer programme on orphans and vulnerable children and access to secondary school education in Embu West district. In this regard the study was guided by the following objectives; to determine the extent to which the demographic characteristics of the caregivers who receive the cash transfer influence access to secondary education among orphans and vulnerable children in Embu West Subcounty ; to establish the extent to which different modes of cash transfer payment influence access to secondary education among orphans and vulnerable children in Embu West Subcounty and to establish how prioritization of cash transfer influences orphans and vulnerable children's access to secondary education in central division of Embu West Subcounty. Descriptive research design was used to collect data from a sample of 225 households who receive the cash transfer. Cluster sampling was used since there was an already complete list of beneficiaries from the District Children's office, Embu-West. Systematically the first household head was selected to take part in the study. Primary data was collected using a questionnaire developed by the researcher while secondary data was from both published and unpublished literature. Participant observation was used for the household head and the children to get qualitative data. Data was analysed using Statistical Package for Social Sciences (S.P.S.S) where frequencies, percentages were obtained and was presented in frequency distribution tables and also cross tabulations. Study findings indicated that the level of education of the caregivers influenced prioritization of needs whereby all the caregivers who attained secondary education prioritized education. Study findings also indicated that the mode of payment is convenient and highly efficient. On decision making on how the Cash Transfer is used, 69% said it is made by the wife, while 15.3% by husbands. This is consistent with the finding that most of the respondents were widows. Further, all the decisions were made by adults without involvement of the OVCs despite the fact that they were the reason the households were selected for the Programme. Most of the money was used for education related expenses at 55.6%, followed by food at 25.9%, medical care 13.9%, investment 4%, social functions at 0.4% and rent at 0.2%. None of the respondents stated that the money is used on entertainment and non-essential commodities such as alcohol, tobacco and clothes for the adults. However, the transfer amount was found to be inadequate to meet all household needs. From the study findings, it was recommended that cash transfer should be increased to a higher amount in order to cater for more needs. Cash transfer per household should be determined by taking into consideration the number of orphans and vulnerable children the household is taking care of. Sensitization of beneficiary households on child participation and encouragement to involve the OVCs in decision making on utilization of the Cash Transfer. The researcher suggests that the issue of child participation in the Programme should be studied to understand the causes and the intervention that can be put in place to ensure their involvement as they are a key stakeholder. Further study on the effects of the Programme on social relationships in the community is required in order to understand the underlying issues and how to resolve them to avoid conflicts in future.

ABBREVIATIONS AND ACRONYMS

AIDS	:	Acquired Immune Deficiency Syndrome
ATM	:	Automated Teller Machines
CT	:	Cash Transfer
DCO	:	District Children Officer
DFID	:	Department for International Development
ERS	:	Economic Recovery Strategy
GTZ	:	German Technical Cooperation
HH	:	Household
HIV	:	Human Immuno-Deficiency Virus
KAIS	:	Kenya Aids Integrated Survey
KNBS	:	Kenya National Bureau of Statistics
KIHBS	:	Kenya Integrated Household Budget Survey
MCDSS	:	Ministry of Community Development and Social Services
MISCS	:	Multiple Indicator Cluster Survey
MDG	:	Millennium Development Goals
M OPM	:	Operational Program Manual
OVC	:	Orphans and vulnerable children
PRSP	:	Poverty Reduction Strategy Paper
SPSS	:	Statistical Package for Social Sciences
PWAS	:	Public Welfare Assistance scheme
RoK	:	Republic of Kenya
UNGASS	:	United Nations General Assembly Special Sessions
UNICEF	:	United Nations Children’s Emergency Fund
USD	:	US dollars

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Worldwide human rights instruments have since quite a while ago perceived social assurance as a crucial human right. Most outstandingly, rights for all natives are cherished in Articles 22 and 25 of the United Nations Universal Declaration of Human Rights, 1948, that expresses that everybody as an individual from society, has a privilege to government managed savings . . . [and] to a way of life sufficient for the wellbeing and prosperity of himself and his family, including nourishment, garments, lodging, restorative care and fundamental social administrations. The feasible advancement objectives(SDGs) of 2015 went for closure destitution, decreasing imbalance, finishing hunger and guaranteeing sound lives and advancing prosperity for all at all ages, submitted that pioneers have an obligation to the world's kin particularly the most powerless and specifically kids. African Charter on Human and individuals' rights "all individuals have the privilege to their financial, social and social advancement and equivalent happiness regarding their basic legacy of humankind", while at the territorial level the African Union under the Livingstone discussion submits nations to attempt social security as both a privilege and a strengthening motivation (African union 2006). In the Kenya Constitution article 43 gives that each individual has a privilege to government disability (Kenyan constitution, 2010).

The AIDS pandemic in sub-Saharan Africa has influenced kids in numerous hurtful ways, making them helpless, abandoning them stranded and undermining their survival. The Sustainable Development Goals and duty by world pioneers at the United Nations General Assembly Special Sessions (UNGASS) 2001 and 2002 set parameters for tending to the effect of AIDS scourge on kids (UNICEF, 2006). Kids are more helpless as a result of the effects of HIV/AIDS and 68% of all the contaminated individuals live in sub Saharan Africa. Social structures are changing as guardians and gatekeepers kick the bucket at more youthful ages and in more prominent numbers. The outcome is the quick increment of number of stranded youngsters. An expected 841,000 kids in sub Saharan Africa had been stranded because of one or the two guardians kicking the

bucket of HIV/AIDs in 1990, while in 2005, more than 12 million kids were stranded, a 13 overlay increment in 15years(UNICEF, 2006).

Different approach and administrative systems exist for the help of social insurance in Kenya. The Kenya Constitution 2010 article 43(1) gives that each individual has a privilege to government managed savings while 43(3) states that "The state should give fitting standardized savings to people who can't bolster themselves and their dependants'. The Vision 2030 is a blue print that is gone for enhancing social welfare, while a National Social assurance arrangement has been planned to encourage usage of the different strategies (Kenya National social insurance approach, 2011).

In Kenya social security is characterized as: "approaches and activities went for upgrading the limit of and open doors for poor people and helpless against enhance their occupations and welfare" (Kenya National social insurance arrangement, 2011). The system expands on other government archives, in particular the Poverty Reduction Strategy Paper (PRSP) of 2001, the Economic Recovery Strategy for Wealth and Employment Creation (ERS) of 2003 and Kenya Vision 2030 of 2008 and the Kenya Constitution 2010. The Government recognizes the presence of a few instruments for actualizing Social Protection, including unqualified money exchanges, restrictive money exchanges, open works projects, and social protection. Neediness and defenselessness posture huge dangers to Kenya's general public, testing the nation's social and monetary establishments. The 2005/06 Kenya Integrated Household Budget Survey (KIHBS) set up that 46.7 % of the populace lives beneath the neediness line (under 1.25 US\$ a day) while 19% lives in outrageous destitution, being not able meet its fundamental nourishment prerequisites. Ladies frame 9.73% and men 9.48 of the amazingly poor. There were 1,904,925 OVC (49.9% ladies), 50,880 individuals with incapacity (52.8% ladies) and more seasoned individuals 143,021 (49.7% ladies). The arrangement likewise goes for accomplishing the Sustainable improvement objectives (SDGs 1, 2, 3, 4, 5, 10, 12) in the past alluded to as the Millennium Development Goals, on destruction of extraordinary neediness, accomplishing all inclusive essential training among others (Social insurance methodology, 2009).

Vagrants are for the most part administered to through customary component, for example, being caught up in existing family structures yet that wellbeing net is vigorously worried as more distant families and groups confront more troubles in their

push to nurture the developing number of vagrants. Minimal outer help has been given to temporary families to empower them give this basic social capacity (Foster et al, 2005). Studies have demonstrated that vagrants and defenceless youngsters are at a higher danger of passing up a great opportunity for what they requirement for survival, development and improvement and advance on key national advancement objectives is being endangered(UNICEF, 2006).

1.2 Statement of the problem.

Cash Transfer is a relatively new social protection strategy that is being adopted by various developing countries to cushion the poor and vulnerable from hard economic times. Kenya spends only 0.08% of its annual budget on social transfer programmes (GOK, 2012). In a country where 49% of the populations live below the poverty line and an Orphans and vulnerable children population of 2.5 million makes administration of the cash transfer a big challenge. There have been problems that face the OVC access to secondary education programme. These range from demographic characteristics of the caregiver, modes of payment, and prioritization of the money. The study therefore sought to examine the influence of cash transfer on orphans and vulnerable children access to secondary school education: a case of Embu West Subcounty , Kenya

Cash transfer in Central division of Embu-West District started in 2006 and it is estimated that the number of orphans and vulnerable children is approximately 16,096 (KAIS, 2007). There have been other support systems that have been supporting Orphans and vulnerable Children in the district but cash transfer is the only programme offering cash to households taking care of orphans. Since its inception, there has been no study done focusing on Embu West Subcounty to determine whether the objectives of the programme have been achieved.

Studies done in this area have looked at various variables such as challenges facing implementation of cash transfer in Garrissa which found targeting of beneficiaries and amounts transferred including consistency as a challenge, (Mohammed, 2012), Challenges facing implementation of cash transfer programme in Kasarani District (Sanganyi, 2011), influence of cash transfer on access to primary school education in Kwale District there was not direct link between cash transfer and access to primary education since free primary education was being offered, (Tsuma 2010), Factors influencing the implementation of social transfer programmes in Kenya found that

targeting was a major cause of mistrust between communities and that education was not a priority among care givers (Muyanga, 2014).

1.3 Purpose of the Study

The purpose of the study was to establish the influence of cash transfer on orphans and vulnerable children access to secondary school education: a case of Embu West Subcounty , Kenya.

1.4 Objectives of the study

The following research objectives guided the study;

- 1 To establish how the demographic characteristics of the care giver influences orphans and vulnerable children access to secondary school education in Embu West Subcounty, Kenya.
- 2 To examine the extent to which mode of payment of the cash transfer to caregiver's influences orphans and vulnerable children access to secondary education in Embu West Subcounty , Kenya.
- 3 To establish how prioritization of cash transfer influences orphans and vulnerable children access to secondary education in Embu West Subcounty

1.5 Research Questions

The study sought to answer the following research questions:

1. How do the demographic characteristics of the caregiver influence orphans and vulnerable children access to secondary education in Embu West Subcounty
2. How does the mode of payment of cash transfer influence orphans and vulnerable children access to secondary education in Embu West Subcounty
3. How does the prioritization of cash transfer influence orphans and vulnerable children access to secondary education in Embu West Subcounty

1.6 Research Hypothesis

There is a relationship between the cash transfer and access to secondary school education among orphans and vulnerable children.

1.7 Significance of the Study

The study's significance is brought by the need to bridge the knowledge gap that still exists in the extent to which the cash transfer has enabled orphans and vulnerable children access secondary education. It is important to bridge the information vacuum as a vital step towards ensuring that the intended impact of the programme is realized.

Education is vital in enhancing human capital development and is both a right and a requirement for rapid socio-economic development. It is a basic requirement for successful industrialization.

It is hoped that the study results will contribute immensely towards formulation or reformulation of policies for orphans and vulnerable children by the Government of Kenya, development partners and other stakeholders for future OVC programming.

1.8 Basic Assumptions of the study

The study assumed that the findings from the study would be generalized in the areas with similar characteristics.

1.9 Limitations of the Study

The focus of the study was on poor households living with orphans and vulnerable children that benefitted from the cash transfer programme in central division of Embu West District. The language used in the area posed a challenge during data collection. The caregivers were elderly people. Collecting data from them was made possible by translating the questionnaire to the local language.

1.10 Delimitations of the Study

The focus of study was on the influence of cash transfer on the Orphans and vulnerable children access to secondary education in Central division of Embu West District which is a World Bank programme district. The study area is vast and also the households of the benefitting caregivers of the Orphans and vulnerable children are spread over a wider area.

The focus of the study was on poor households benefiting from the cash transfer programme for orphans and vulnerable children programme in Embu West district.

Embu West district was chosen by the researcher because it was convenient, basing on the researcher's job commitments and financial constraints. The study was limited in coverage in that sample size of the beneficiaries in the district is somewhat small in view of the large and ever increasing number of orphans and vulnerable children in the county and the country, but their characteristics are almost similar to any rural population irrespective of where they were found.

1.11 Definitions of Significant Terms used in the Study

This section defines significant terms used in the study based on the following:

Caregiver : A person who has taken the responsibility of looking after orphans and vulnerable children.

Cash Transfer: Regular, predictable transfers(in cash or kind including fee waivers) from Government or partners to individuals or households that can reduce child poverty and vulnerability, help secure children's access to basic social services such as education and reduce the risk of child exploitation and abuse.

Child : Any person under the age of 18 years.

Household : Persons under the same roof where they cook and eat together.

Prioritization of transfer of cash: How the caregiver chooses to spend the cash given.

Modes of payment of cash transfer : The method used to disburse the money.

OVC Access to secondary school education; How the orphans and vulnerable children are able to get secondary education.

Orphaned Child: A child below 18 year who has lost one or both parents

Poor: A state whereby an individual faces difficulties in affording the most basic necessities of life (surviving on less than a dollar per day).

Programme: Cash transfer for Orphans and vulnerable children.

Vulnerable child: A state of high exposure to certain risks combined with reduced ability to protect or defend oneself against those risks and cope with their negative consequences.

Characteristics of the caregiver: These are the traits that define a person who is administering care to the OVCs such as gender, education level and age.

Cash transfer programme: this is a direct transfer payments to victims of humanitarian crises to assist them in situations where opportunities for employment, income, livelihood, or economic production are extremely limited or have ceased to exist.

1.12 Organization of the Study

This research project is organized in five chapters. Chapter one gives the general introduction of the study which includes background information to the study, statement of the problem, the purpose of the study, the study objectives, research questions, delimitations and limitations of the study, assumptions and definition of significant terms used the study and organization of the study.

Chapter Two presents the literature review highlighting theoretical information covered in the study with the aim of identifying information gaps. This includes review of all available materials and books published and unpublished. Theory of justice and fairness is also described in the chapter.

Chapter three consists of the research design and methodology to be used, sampling, instruments for data collection, data collection procedures and data analysis techniques.

Chapter four presents data analysis, presentation, interpretation and discussion of the findings on the influence of cash transfer on orphans' and vulnerable children access to secondary school education, demographic characteristics of caregivers, modes of payment of the cash transfer, and prioritization of the cash transfer.

Chapter five gives a summary of the outcomes from the study according to the study objectives. The chapter also presents discussions, conclusions and recommendations made from the study. It also identifies areas for future research.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews the studies done in the field of cash transfers to Orphans and Vulnerable Children in various parts of the world. It looks at the importance of cash transfers to Orphans and Vulnerable Children and household caring for them. It also seeks to review various studies on how cash transfers influences access to secondary education among Orphans and Vulnerable Children. It also offers both a theoretical and a conceptual framework on which the study is based.

2.2 The concept of cash transfer programme and access to secondary education among orphans and vulnerable children

Late Global, Regional and national surveys of neediness decrease have perceived that extensive quantities of the exceptionally poor are caught in long haul, endless and between generational destitution. The International people group and the National governments have progressively perceived that social security is fundamental to quicken SDGs by encouraging access to basic administrations and expectations for everyday comforts and particularly, there is solid proof that social assurance adds to (SDGs1, 2, 3, 4, 5,6, 10, 12) and with more grounded impacts for the impeded Social and (Economic approach working briefs,2010). Because of this, social security is progressively being recognized by African Governments and formative establishments to have huge effect in diminishing destitution and imbalance by advancing the privileges of the poorest of poor people, (Kenya National Social Protection Policy, 2011). The Kenya vision 2030, the social column looks to construct "an only society with social value, in regions of instruction, preparing, wellbeing... ..".Cash exchanges not just handles pay neediness, they additionally gave compelling help to more extensive formative targets furthermore social commitment, and they bolster monetary goals. Money exchange program can prompt higher school enrolment rates, less school drop outs and kid work by expelling request side boundaries to training. This has prompted higher enrolment and participation among family units getting stipends (Social and Economic arrangement working briefs, 2010). Money exchange empowers poor family units to send youngsters to class since they can manage the cost of for them not to act and also bear the cost of charges, garbs and other school costs (Samson et al, 2006).

The money exchanges can be contingent or non-restrictive, contingent Cash exchanges for Orphans and Vulnerable youngsters are gone for advancing certain practices among the guardians, for example, access to instruction, human services for development observing and registration and obtaining of common enrollment records. Unlimited money exchanges are normal no-contributory installments of cash gave without drawing in restriction by the administration or non-legislative associations to people or families. These are programs that don't expect anybody in the family unit to embrace a movement like going to class, in return for the exchanges (Samson et al, 2006).

In Mexico, trade exchanges are contingent out that installment relies upon the tyke's school participation and facility visits. In Brazil, the Bolsa-familia program is additionally a contingent money exchange where parental figures guarantee that youngsters go to class, while in Bangladesh money for instruction program is worried about optional school stipend, paying school expenses and moves it in type of motivating force installment into young lady's financial balance on state of 85% school participation and stay unmarried till 18 years and has expanded training enrolment for young ladies in provincial ranges by 12%.(Samson et al, 2006).

The Orphans and Vulnerable Children Cash move program in Kenya is a dream 2030 social column leader venture that tries to address sacred issues of access to social insurance for the defenseless gatherings and furthermore address arrangements of article 53(b) on ideal to fundamental instruction. The Cash Transfer Program conveys money to families, which they can use to pay for nourishment, garments, and administrations, for example, instruction and wellbeing. The point of the program is to keep vagrants and helpless youngsters inside their families and groups, and to advance their improvement. Note that the program was not planned to address neediness as an essential target. It is expected, rather, as a rights-based program that has as an essential objective encouraging vagrants and other defenseless kids and supporting the advancement of their potential human capital (Bryant, 2009).

The general target of the Kenyan money exchange program is to "give a social assurance framework through normal and unsurprising money exchanges to poor families living with OVC keeping in mind the end goal to reinforce the limit of families to mind and secure the OVC and to advance their human capital improvement" (OVC Secretariat OPM ,2011). In particular, the program goes for expanding to class

enrolment, participation, and maintenance of kids matured between 4 to 17 years, increment access to fundamental wellbeing administrations among 0 to 5 year olds through vaccination and development observing: enhance family unit sustenance utilization, nourishment and sustenance security and increment the quantity of OVC getting to birth declarations, national personality cards for guardians and demise endorsements for expired guardians.

The Kenya, the money exchange for vagrants and helpless youngsters (CT-OVC) began in 2004 with 500 family units (HHs) spread in Garrissa (50 HHs), Kwale (130 HHs) and Nairobi, (320 HHs) with each getting a month to month exchange of KSH 500. Right now the programme is in 290 electorates covering more than 251,000 family units (OVC Secretariat, 2013). In Embu, the trade exchange began 2006, covering four (4) areas, of, Mbeti-North (139 HHs), Kithimu (169 HHs), Karurumo (179 HHs), and Kagaari North (272 HHs). The area has an OVC populace of 16,096 (Kenya Aids Integrated Survey, 2007). Two more areas were included 2008 and these are, Kagaari South (168 HHs), Nginda (274 HHs) (DCOs Annual Report, 2008) and Municipality (86 HHs).

2.3 Demographic characteristics of Caregivers and access to secondary education among orphans and vulnerable children

Many projects that objective youngsters receive a strategy of paying the mother, grandma or other female guardian. This helps address the issues of intra family unit asset designation (DFID 2005). Money exchange whether contingent or not assume a key part in enhancing the assignment of assets from a sexual orientation point of view. Different projects that are sexual orientation particular target ladies. For instance kid mind bolster program perceive the ladies' pivotal duty of generation and propagation. It by implication advances youngsters' prosperity, instruction and diminishes tyke work (DFID, 2008).

In Mexico's Opportunities program, look into demonstrate that giving money just to ladies expands their basic leadership part in the house hold use, budgetary security, confidence and economic wellbeing. In Brazil, confirm demonstrate that ladies' residential status expanded in light of the fact that the pay got was customary. (DFID, 2008)

Statistic qualities of parental figures have been believed to influence significantly the care of Orphans and Vulnerable Children. A generous assortment of confirmation focuses to the significance of focusing on who in the family gets the advantages, for instance in South an Africa, kids, especially young ladies with grandmas and other female guardian accepting social annuities will probably be more advantageous and go to class than if a male gets the allow .While some exploration has demonstrated that the sex of advantage beneficiary does not influence the conveyance of assets inside the family unit, progressively more refined examinations are finding noteworthy contrasts when ladies get the exchanges. (Samson et al, 2006).

Confirmation for the contingent trade exchange programs out Brazil, Honduras, Mexico and Nicaragua reports how expanding money assets to ladies prompts more prominent enhancements in the prosperity of kids, to a great extent because of moms' inclinations for putting resources into youngsters, kids flourish with engaged moms (Samson et al, 2006). In Brazil, while the school enrolment for young men and young ladies has enhanced all the more fundamentally with the augmentation and increment of the social annuity, the effect has been more noteworthy for young ladies. Investigation recommends an all the more striking sexual orientation dissimilarity – when the beneficiary is a male, school enrolment for young men increment, when a female gets the advantage, enrolment for young ladies rise more (Samson et al 2006)

Assigning ladies to get and oversee family money exchanges has been connected to a few advantages including fortifying ladies' monetary status; adding to a more impartial conveyance of basic leadership influence inside families; expanding family spending on sustenance and wellbeing; and enhancing results for kids (Samson et al 2006). It has been noticed that men who got the money benefits on occasion abused the assets by spending it on unintended purposes. The effect of money exchanges on the prosperity of individuals from the recipient family units and on the youngsters in these families is impacted by who controls the money exchanges at the family unit level. Families in creating nations spent money exchanges pay essentially to enhance nourishment. There is incredible arrangement of confirmation that money exchange given to ladies strongerly affects the expectations for everyday comforts of their kids especially young ladies (Haddad et al, 1997).

2.4 Influence of Modes of Cash Transfer payment and access to secondary education among orphans and vulnerable children

Different methods of instalment methodologies are utilized as a part of guaranteeing that recipients get to their cash. This includes some pulling back money at assigned pay focuses put at post workplaces, schools or other open structures on a specific day or seven day stretch of the month, and dispensed month to month, bi-month to month or quarterly. In Zambia, guardians get their instalments either through their ledgers or neighbourhood instalment focuses (Samson et al, 2006). An expanding number of Governments have changed to creative components of electronic conveyance of money exchange. This diminishes the regulatory expenses and " spillage" debasement and extortion.

Normality and consistency of money exchange instalments frames a urgent piece of instalment modes. Instalment game plans include guaranteeing that the standard installment of the money exchange is made to the parental figures who will designate it in accordance with the program goals. Unsurprising and consistent exchanges can accomplish a greater effect regarding interest in wellbeing, Education and pay age, as a result of their total an incentive after some time (DFID, 2005) this is the reason ensured installments conveyed routinely and on time, are vital. Samson et al 2006: 73 contends that general and solid installments give the beneficiaries (parental figures) with the security and decision that give the best adaptability and formative effect, amplifying advantages and incentive to the recipients. Normality encourages more compelling arranging. Late or unpredictable installments can encourage a dependence on casual credit, regularly at high loan costs which disintegrate benefits and can make obligation traps.

The diminished recurrence (contrasted with regularly scheduled installments) lessens authoritative and private costs, accordingly discharging more cash to the requirements of the Orphans and Vulnerable Children. It might likewise encourage some kind of venture openings. People and families seem to settle on watchful and key choices about how to utilize this extra salary for the best advantages of the family, either promptly (purchasing more nourishment and basic supplies) or for the more drawn out term

(purchasing chickens or a goat, putting resources into cultivate inputs, or paying tutoring costs for grandchildren). However decreased frequencies may make hardships for family units which will be unable to save the advantages over a broadened installment cycle (Samson et al, 2006).

In Zambia, Kalomo pilot venture stipend is utilized for sustenance and books for school, and for school charges. There is additionally some proof that the social money exchange added to lessened non-appearance, which declined from 40 for each penny to 24 for every penny after the program was presented (MCDSS/PWAS/GTZ, 2005). Directors clarified this decrease was caused by expanded spending of recipient family units on sustenance, cleanser, garments and instructive materials, which as per them made it workable for students to go to class all the more consistently. (Devereux, 2005).

In Kenya, different methods of installment are utilized which incorporate the utilization of Government District Treasuries, state enterprises, business banks, E-wallets and the current one through Equity Bank utilizing biometric ATM cards. In the vicinity of 2005 and 2010, KSH17.8 billion was directed through various conveyance models, 11% through area treasuries and 10% through postal enterprise of (Kenya Social Protection segment survey 2010). Overhauling installment instrument can considerably lessen the cost to Government by including private players in territories where they have critical near preferred standpoint over government (Arnold et al, 2011). This Public Private Partnership with the mail station installment framework has prompted 99.5% effective and solid installment of money to recipients. The mail station framework is broad broadly (Jackson & Butter, 2011). However separation to installment fixates affects recipients' entrance to installment. In Garrissa, and other remote territories, beneficiaries confront any longer voyages and higher travel costs with beneficiaries spending a normal of 19.2 hours influencing an arrival to trip (OPM 2007-2009). Among the projects that end up with trade out hand for recipients, some include withdrawal of money at assigned pay focuses set at post workplaces, schools or other open structures on specific day or seven day stretch of the month, and pay month to month, bi-month to month or quarterly. (OPM 2007-2009).

2.5 Prioritization of Cash Transfers and access to secondary education among orphans and vulnerable children

The most widely recognized neglected needs of OVC are training, sustenance, medicinal care and garments. The most widely recognized trouble was to cover school charges which included cost for materials and outfits (UNICEF, 2004). Recipients of the money exchange confront the test of organizing the diverse targets that the program looks to meet. On the off chance that a program focuses on those fragments of a populace with low rates of school participation, the impacts on human capital improvement may be more prominent than if it had focused on poor families by and large. In the event that a program concentrates exclusively on the to a great degree poor, the exchanges would go to kids who are as of now in school, which may not be effective regarding the amassing of human capital. (IPC, 2008).

Money exchanges can be an imperative supplement to coordinate training costs. Beneficiary of money exchange can enhance enrolment by helping poor family units to conquer cost hindrances to tutoring, for example, garbs and books. Expanded salary security empowers families to pay expenses or different costs partners with going to class. It lessens the weight on youngsters especially young ladies to add to family salary empowering them to take an interest in school. In the meantime money exchanges have enhanced sustenance and can presumably enable youngsters to learn better.

Studies have demonstrated that kids in families getting exchange have higher odds of being in school. E.g. in South Africa, school participation rates are altogether higher in family units getting exchanges, in Ethiopia's PSNP, 15% of members spent their exchange on training while in Lesotho those accepting social benefits purchase books and garbs for their terrific youngsters (DFID, 2005).

Vagrants and helpless kids have less access to optional instruction and human services, have had more pointers of psychosocial trouble, and confronted more noteworthy degrees of disregard, deserting and mishandle instead of non-OVC. Vagrants and helpless youngsters frequently lost one of the key defensive components related with positive results being associated with guardians or other relatives. OVC with constantly sick parental figures are more terrible off as to ownership of essential material products, for example, a sweeping, shoes and an additional arrangement of garments, than other

youngsters (IPC, 2008). Adato (2005) states that material needs frame the most noteworthy need for families with vagrants, and finding the cash to pay for fundamental needs is the best imperative.

As per UNICEF (2006:21), school enrolment rates for vagrants contrasted with non-vagrants vary crosswise over nations. Ainsworth (2005) in UNICEF (2006) contends that youngsters with constantly sick guardians are probably going to have their tutoring hindered and to spend less hours in school preceding the demise of the parent than other kids as the vast majority of the cash is utilized taking drugs. An investigation of the Kalomo trade exchange plot out Zambia uncovers that, notwithstanding youngsters profiting regarding nourishment and other essential administrations, consumption on training expanded from 3.9% (DFID, 2007).

Table 2.1: Modes of payments among selected cash transfers

Country/ Programme	Payment amount	Payment Frequency	Payment procedures/modes
Brazil/Bolsa Familia	USD 7.50 per child for up to 3 children, plus a basic benefit of USD 25 to those households with per capita income up to USD 30	Monthly	A federal bank using an electronic benefit card
Ecuador/Bono de Desarrollo Humano	USD 15 per household	Monthly	Through tellers in private banks and other financial institutions
Kenya/Cash Transfer Programme for Orphans and Vulnerable Children	USD 8 in pre-pilot stage, rising to USD 15 in the pilot stage	Bi-monthly	District Treasury, Post Office branches, Equity Bank Agents
Mexico/Programa de Desarrollo Humano Oportunidades	Complex schedule which depends on age, school status, gender and other criteria	Monthly	Direct payments to households through specialist payment agencies and banks

Pakistan/Child Support Programme	USD 3.50 per month for one child and USD 6 per month for two or more children	Monthly	Post Office
Turkey/Conditional Cash Transfer	USD 13-16 per month for primary school children. USD 21-29 per month for secondary school children. USD 12.50 per month grants for pre-school children and pregnant women.	Bi-monthly	Through local branches of the Ziraat Bank.

2.6 Theoretical Frame work

This section looks at the theory that seek to explain cash transfer and specifically, one that sheds light on issues of access to education by OVC. More specifically, the researcher discussed the theory that throws light into issues of access to secondary education and which provides for the population to be protected from acts of commission and/or omission. Singleton et al (1988) holds the view that all empirical studies should be grounded on theory. A theory is a set of interrelated concepts, definitions, and propositions that present a systematic view of phenomena by specifying relations between variables. A theoretical framework, therefore, is essential to the understanding of factors that may influence or are associated with an identified problem. This study uses the following theory for this purpose.

2.6.1 Theory of Justice as Fairness

This is a theory which was advanced by, John Rawl, in his work. “A Theory of Justice, 2007”. According to Rawls justice as fairness is hinged on two principles: (I) fair equality of opportunity asserted that justice should not benefit those with advantageous social contingencies and (ii) reflected on the idea that inequality was only justified if it was to the advantage of those who were less well-off. In this case the theory supports the principle of giving the Orphans and Vulnerable Children a chance to access secondary education by making their environment conducive for them to compete fairly and to their advantage. Cash transfers are meant to enhance the opportunity to enable Orphans Vulnerable Children have access to secondary education. The theory is

important in this study since, cash transfers promote human capital development, improving children's health and education and raising labour productivity. At the household-level cash transfers reduce risk by providing the security of a guaranteed minimum level of income. This better enables poor households to send children to school because they can afford for them not to be working, as well as afford fees, uniforms and other school expenses. In addition, these are safeguards aimed at assuring all, whether rich or poor access resources. Moreover, justice, according to the theory, requires fair equality of opportunity. This principle condemned discriminatory barriers and called for robust measures aimed at mitigating the effects of socio-economic inequalities and other contingencies on opportunity. The equal opportunity principle aims, at improving access to secondary education and the reduction of educational inequalities.

The theory observes that, a just society restricts allowable inequalities in not only income and education but also in the opportunities of accessing public services (goods). The theory therefore adequately addresses the issue of inequality in society, which includes inequality in accessing educational opportunities.

2.7. Conceptual Framework

The conceptual Framework shows the relationship between the three independent variables namely, gender of the caregiver, mode of payment and prioritization of the cash transfer. The conceptual framework also presents the intervening variable which is the Government policy and the moderating variable, the attitude of the caregivers.

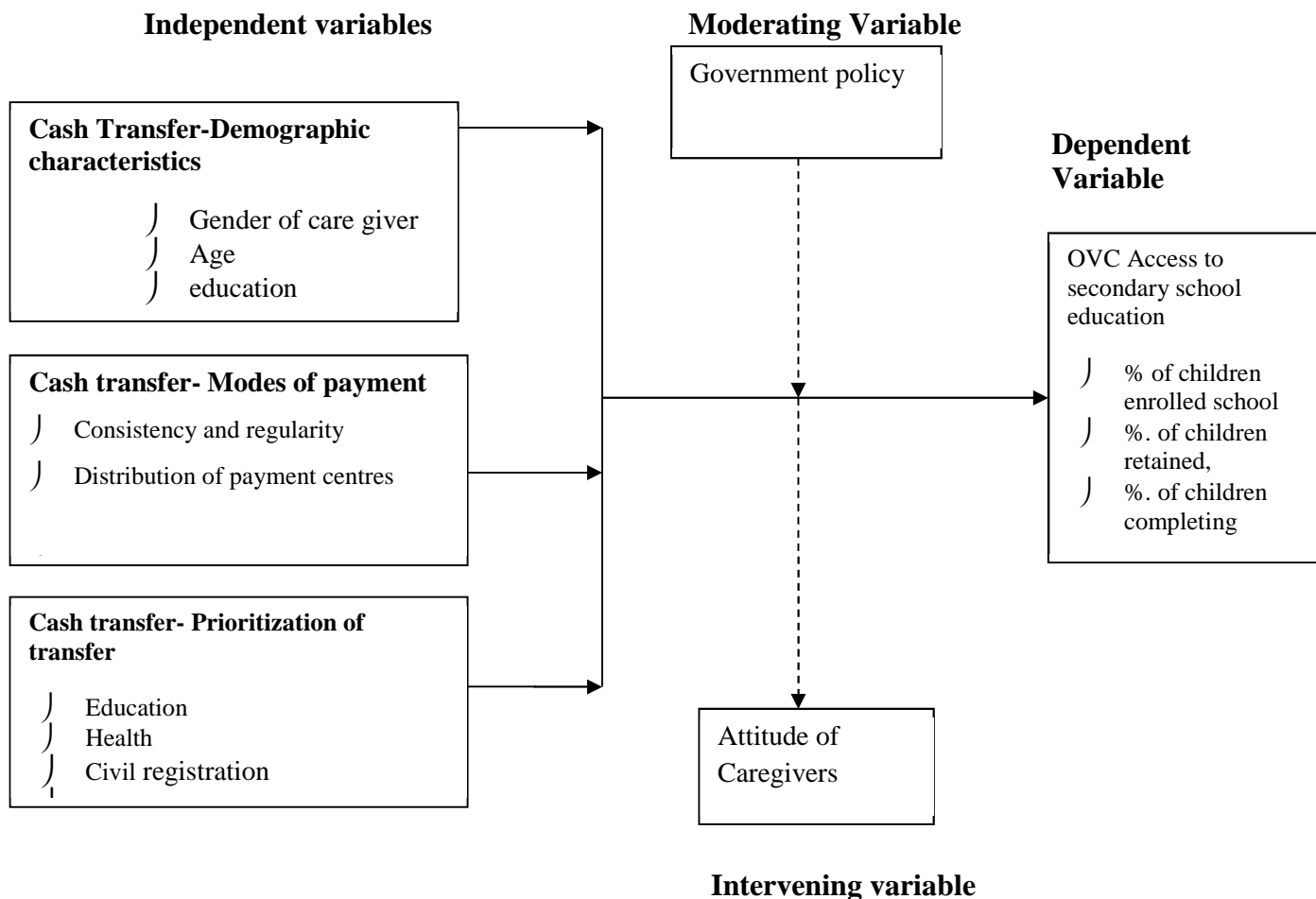


Figure 1: Conceptual Framework

The conceptual Framework shows the relationship between the three independent variables namely, gender of the caregiver, mode of payment and prioritization of the cash transfer. The conceptual framework also presents the intervening variable which is the Government policy and the moderating variable, the attitude of the caregivers as well as the indicators.

2.8 Summary of literature review

This chapter reviewed some of the various studies done on the influence of cash transfer on access to secondary education by orphans and vulnerable children in various parts of the world. It also gave an overview of what other authors have done on demographic characteristics of care-givers, modes of payment and prioritization of the cash transfer and access to secondary education by orphans and vulnerable children. The study sought to fill the knowledge gap which exists and linked this study to other studies done on cash transfers. Although various studies have been done on OVC cash transfers, no study has been done in Embu West District and therefore this study sought to fill that knowledge gap.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes the methodology that was adopted by the researcher to carry out the study. This includes the research design, target population, sample and sampling procedures, data collection instruments and their administration on the respondents, data collection and data analysis procedures that were used.

3.2 Research Design.

The research design enabled the researcher to answer the research questions as unambiguously as possible and helped identify the type of evidence required to answer the research questions in a convincing way. Descriptive survey research design was used to determine how the characteristics of the caregiver influenced the access to secondary education among the Orphans and Vulnerable Children in central division of Embu West district. Descriptive survey design was used in describing how the mode of payment of the cash transfer to the caregivers influence the access to secondary education among the Orphans and Vulnerable Children and also describe how the prioritization of the cash transfer influenced the access to secondary education for the Orphans Vulnerable Children, hence its suitability for this kind of research. According to Singleton et al. (1988:239), "...surveys permit one to describe large and heterogeneous populations accurately and economically", and therefore the researcher was able to sample the population of caregivers using the descriptive survey design. Both quantitative and qualitative approaches were used to establish the relationship between variables and to facilitate the collection of information of determining the population parameters.

3.3 Target Population

Central division has 475 households in the Cash transfer programme (GOK, 2013). This formed the target population for the study. The characteristics of this rural population are representative of other poor care givers found in any rural set up in other part of the country. The caregivers were accessible since they live an area that is accessible by public transport and hence form the target population from which a sample was drawn.

3.4: Sampling procedure and sample

This section describes how the size of the sample used for the study was obtained and how the respondents were selected to participate in the study. Using Yamane (1967) formula for sample determination a combination of cluster and random sampling was used to determine the sample of the population that was interviewed.

Table 3.1 Sample size

The population of 496 households was divided into groups or clusters and a random sample of these clusters was selected from the total, which gave a sample population of 221. Yamane (1967) provides a simplified formula to calculate sample sizes. This formula was used to calculate the sample sizes below. A 95% confidence level and $P = 0.5$ are assumed. Where n is the sample size, N is the population size, and e is the level of precision.

$$N = n / 1.96 (0.05)^2 = 496 / 1.96 + 496(0.05)^2 = 221.$$

A sample of 225 respondents was drawn from the population. The representation is indicated in the table below.

Table 3.1: Sample size

	Location	Population	Sample
Beneficiaries	Kithimu	217	97
	Mbeti-North	193	90
	Municipality	86	38
	Total	496	225

3.5 Research instruments

Questionnaires were the main instruments for data collection. The advantage of using questionnaires is that they are less expensive and easier to administer and they also allow confidentiality. The questionnaires were formulated to get information which endeavoured to answer the research questions.

3.5.1 Pilot testing of instruments

Pilot testing was important to ensure that the research instruments produced results that are valid, reliable, sensitive, unbiased and complete.

3.6. Validity of Instruments

Validity of an instrument is the degree to which an instrument measures what it is supposed to measure and consequently permits appropriate interpretation of scores (Nachmias & Nachmias, 1996). The researcher ensured that this happened through discussing the meaning of the terms with experts in the subject matter and also the supervisor. Instruments developed for data collection were given to the supervisor for approval before they are used on the sample population.

3.7 Reliability of Instruments

Reliability is a measure of the degree to which a research instrument yields consistent results or data after repeated trials (Mugenda and Mugenda, 2003). The reliability of the research instrument was ascertained through pretesting the questionnaire using Pearson's formula to different respondents in Manyatta division who had the same characteristics as area of study before the final research was done. A sample of 10 caregivers in Kithimu Location was selected before actual administration of questionnaires. After the 10 caregivers filled the questionnaires, they were then divided into two halves. An internal analysis coefficient score for each half was obtained by use of SPSS. These scores were then correlated using Pearson's (correlation coefficient) correlation and a coefficient of 0.7 was obtained which shows that the instrument was reliable.

The two sets of data were as follows

Set A(X):1, 1,3,5,6

Set B(Y):3, 7,4,8,9

$$r = \frac{\sum XY - \frac{(\sum X)(\sum Y)}{n}}{\sqrt{(\sum X^2 - \frac{(\sum X)^2}{n})(\sum Y^2 - \frac{(\sum Y)^2}{n})}}$$

$$r = \frac{116 - \frac{16 \times 31}{5}}{\sqrt{(72 - \frac{16^2}{5})(219 - \frac{31^2}{5})}}$$

$$= 0.67$$

$$0.7$$

3.8 Data collection procedure

Data was collected using questionnaires. Most of the data collected was primary data from the caregivers. Each question was based on the objective of the study and ensured that the questions are relevant. The questionnaire was divided into three sections. Section A sought to find out how the demographic characteristics of the caregiver influence orphans and vulnerable children access to secondary education in the district, section B sought to answer questions on how the mode of payment of cash transfer influence orphans and vulnerable children access to secondary education in the district and section C had questions on how the prioritization of cash transfer influence orphans and vulnerable children access to secondary education in the district

The questions on the questionnaire were read out to the respondents by the researcher and responses recorded to ensure clarity as some of the respondents may not express themselves clearly in writing. This included both open ended and close ended questions. The need for open ended questions was to seek the respondents' opinion on some specific issues while close ended questions to the respondent will give a particular answer for multiple choice questions.

3.9. Data Analysis Techniques

The data generated from the study was both qualitative and quantitative in nature. The data collection was terms of variables and each response for each was counted. The data was entered in SPSS for analysis. SPSS made work easier to generate the cross tabulations showing the relationship between variables. It was also used to generate frequency tables from which the findings and conclusions were drawn.

3.10 Operationalization of Variables Table

The operationalization of variables helps the researcher to measure the variables appropriately. It is a clear tabulation that has the variables as identified, the objectives of the study and the indicators for measuring the variables. The table also shows the type of data that the study gathered, how it was gathered and analysed.

Table 3.2: Operational Definitions of Variables

Objectives	Variable	Indicators	Measurement Scale	Statistical analysis
To determine how the demographic characteristics of the caregivers influence access to secondary education among orphans and vulnerable children in central division district, Embu-West District.	<u>Independent</u> Gender Age Level of education of the caregiver <u>Dependent</u> Access to secondary education	No. of caregivers who are males or female who receive cash transfer. Academic level of the caregivers	Nominal	Frequencies & Percentages
To establish how the different modes of cash transfers payment influence access to secondary education among orphans and vulnerable children in Central division, Embu-West District	Amount of money received Timeliness of payments	No. of caregivers receiving money Frequency of payments	Nominal Ordinal Nominal	Frequencies & Percentages
To establish how prioritization of cash transfer influence access to secondary education among orphans and vulnerable children in Central Division, Embu-West District.	Priorities	Number of priorities	Nominal	Qualitative words and narratives Frequencies

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSIONS

4.1 Introduction

This chapter presents the study results based on thematic and sub-thematic areas as per the objectives. The study results obtained were presented in frequency distribution tables in form of percentages and frequencies and also in cross tabulations where relationship between variables were presented.

4.2 Questionnaire return rate

The researcher administered 225 questionnaires. All the questionnaires were returned which gave a 100% response rate. Having a 100% response rate meant that conclusions could be drawn from the study findings.

4.3 Demographic information of the respondents

This section details the demographic characteristics of the sampled population. The study sought to identify characteristics such as age, gender, and level of education of the respondents as well as their occupation. It was important to find out the demographic characteristics of the respondents in order to be able to answer the research question on whether the demographic characteristics of the caregiver influence access to secondary education of the beneficiaries of the cash transfers.

4.3.1 Distribution of respondents by age

Age of the respondents is useful information needed in respondents being studied. Therefore, the respondents were requested to give or indicate their age. The results were as shown in table 4.1.

Table 4.1 Distribution of respondents by age

Age in years	Frequency	Percentage
20-30	0	0%
30-40	20	8.9%
40-50	62	27.6%
50-60	63	28%
60 and above	80	35.6%
Total	225	100.0

Table 4.1 shows that 80 caregivers (35.6%) are 60 years and above hence elderly. 63 caregivers (28%) are aged 50-60 years, 62 care givers (27.6%) are aged 40-50 years, 20 caregivers (8.9%) are between the age of 30 and 40 years while no caregiver is below 30 years. This then indicates that most orphans and vulnerable children in this district are cared for by the elderly people, this also implies that chances are high that the demographic characteristics such as age could influence decision making when it comes to prioritization of secondary education of orphans and vulnerable children in the district.

4.3.2 Gender of the respondents

It was necessary to get the gender of the respondents so as to establish the percentage of each gender and therefore be able to tell whether the information collected was well distributed by gender. The information obtained was presented in Table 4.2 below.

Table 4.2 Distribution of respondents by gender

Gender	Frequency	Percentage
Female	200	88.9%
Male	25	11.1%
Total	225	100.0

Table 4.2 shows that 200 respondents (88.9%) were female while 25 respondents (11.1%) were male. This shows that most of the caregivers were female. The research

shows that majority of the orphans and vulnerable children in Embu West districts are under the care of females. It is argued that women are more likely to take care of children who are not their own than men. This implies that the majority of the orphans and the vulnerable children are well taken care of.

4.3.3 Level of education of the caregiver

The researcher sought to establish the level of education of the care giver as this is likely to impact in the care of the orphans and the vulnerable children especially in prioritization of needs such as education. The results were presented in Table 4.3

Table 4.3 Distribution of respondents by level of education

Education level	Frequency	Percentage
Never been to school	55	24.4%
Pre-Primary	22	9.8%
Primary	111	49.33%
Secondary	37	16.4%
Tertiary	0	0%
Total	225	100

Table 4.3 shows that 111 caregivers (49.3%) had primary school education, 37 caregivers (16.4%) had secondary school level of education, 22 caregivers(9.8%) had pre-primary education no caregiver had tertiary level of education and 55 respondents(24.4%) had never been to school. The results imply that the majority caregivers had minimum education; this could have an effect in prioritization of secondary education.

4.3.4 Registered caregiver

The researcher sought to know who in the house hold was registered as the caregiver as this is likely to affect the usage and prioritization of the cash at the household level. The results obtained were presented in table 4.4 below.

Table 4.4 Distribution of respondents by who is the registered caregiver

Registered caregiver	Frequency	Percentage
Mother	120	53.3%

Father	20	8.9%
Grandparents	82	36.4%
Other relative	3	1.3%
Total	225	100%

From the Table, 4.4, 53.3 %(120) of the caregivers are mothers; grandparents form 36.4 %(82) while fathers form the smallest group of the caregivers at 8.9 %(20) Mothers and grandparents form the bulk of caregivers. It is argued that women are to care of orphans and it is also more likely to find female-headed households taking care of orphans than male-headed house- holds.

4.3.5 Occupation of the respondents

It was necessary to get the occupation or the economic activities that the respondents are engaged in.

Table 4.5 Distribution of the respondents by their occupation

Occupation	Frequency	Percentage
Peasant Farming	184	81.8%
Dairy keeping	14	6.2%
Business	17	7.6%
Casual labor	10	4.4%
Total	225	100%

From table 4.5, 184 caregivers (81.8%) were peasant farmers, 17 caregivers (7.6%) were in business, 14 caregivers (6.2%) were dairy farmers and 10 caregivers (4.4%) were casual laborers. Studies show that most of the caregivers are peasant farmers with limited resources. This points out why the programme targets poor households with orphans and the vulnerable children, to enhance their capacity to take care of children.

4.3.6 Other sources of income

The researcher sought to find out whether the caregivers had other sources of income. The findings are presented in the Table 4.6 below

Table 4.6 Other sources of income

Have other income source	Don't have other income source	No response	Total
88	127	10	225
39.1%	56.4%	4.4%	100%

Study findings indicated that 56.4 % (127) of the respondents did not have another source of income. Only 39.1 % (88) had another source of income. This study finding shows that the caregivers were needy people.

4.3.7 Amount earned by the caregiver

The researcher sought to find out the amount of income earned by the caregiver. This would help to conclude on whether the income earned was adequate to cater for the orphans and the vulnerable children. The findings were presented in the Table 4.7 below.

Table 4.7 Amount earned

Income Amount (Kshs)	Frequency	Percentage
500-1000	125	55.6%
1000-2000	35	15.6%
2000 and above	30	13.3%
No response	35	15.6%
Total	225	100.00

Study findings indicate that 125 caregivers (55.6%) of the respondents earned between 500-1000, 35 (15%) of the respondents earned 1000-2000 shillings, 30(13%) earned above 2000 shillings. Out of the 225 caregivers, 35 of them (15%) did not answer. This

indicates that majority of the respondents earned meagre income that could not sustain the orphans and the vulnerable children.

4.3.8 Mode of payment

In Table 4.8, mode of payment, the researcher sought to find out how the respondents received their payment, how much they received, how frequently they received the money from the pay points, and the convenience or inconvenience faced in obtaining the money. Mode of delivering cash to poor household needed to be looked into to see if it in anyway affected the implementation of the cash transfer program. The caregivers confirmed that they received cash during the payment cycle. They confirmed that no amount was deducted or demanded from them.

Table 4.8 Mode of payment

Mode of payment	Frequency	Percentage
Cash	224	99.6%
Cheque	1	0.4%
In Kind	0	0%
Total	225	100%

The Table 4.8 shows that each caregiver was paid in cash. It was noted that all households received the same amount of money irrespective of the number of OVC and household needs.

The study findings also indicated that mode of payment by cash highly influenced the access to secondary education. This is indicated in the cross tabulation on the table 4.9 below. This was affirmed by 160 respondents (71%) who responded that the mode of payment was highly efficient.

4.3.9 Efficiency of Mode of payment

Table 4.9 Efficiency of Mode of payment

	highly efficient	fairly efficient	not efficient	Totals
Cash	160	64	0	224
Cheque	1	1	0	1
In Kind				
Total	160	65	0	225

The majority of the respondents (160) indicated that cash as a mode of payment was highly efficient. 64 of them felt that cash payment was fairly efficient. Only one respondent indicated that the payment was done through cheque and termed it as fairly efficient. This brings to a conclusion that the cash payments are highly favorable to the recipients of the cash transfers.

Table 4.4 Amount received

Amount received	Frequency	Percentage
2000	39	17.3%
4000	170	75.6%
3000	16	7.1%
Total	225	100.0

Study findings from Table 4.10 indicated that 170(75.6%) of the respondents received 4000 shillings as cash transfer, 39(17.3%) said that they received 2000 shillings while 16 respondents (7.1%) received 3000 shillings.

4.4.1 Frequency of payment

Frequency and reliability of payments are crucial in any cash transfer programme. The researcher sought to establish the frequency of payment received by the caregivers.

Table 4. 11 Frequency of payment

Frequency of payment	Frequency	Percentage
Monthly	34	15.1%
Bi-monthly	191	84.9%
Annually	0	0%
Total	225	100.0

Table 4.11 shows the frequency of payment. It shows that 191 (84.9%) of the respondents said the money was paid after three months or more. This is an indication that the bi-monthly payment cycle on programme documents is not adhered to. It also shows the irregularity and unpredictability of payment cycle. Regular and predictable payments give the caregivers flexibility in planning for the cash usage. It also indicated that the irregularity in payment of the money may influence access to secondary education.

4.4.2 Payment point

It was important to also establish the mode of payment that was being used to disburse the cash transfer to the caregivers. It was found out that majority of caregivers received their money from the bank using automated teller machines (ATMs).

Table 4.12 Payment point

Payment service provider	Frequency	Percentage
Bank	222	98.7%
Bank agent	3	1.3%
Post office	0	0%
Total	225	100.0

4.4.3 Inconveniences of payment

The researcher sought to know if the caregivers experienced any inconveniences while receiving their payments from the service providers.

Table 4.13 Inconveniences of payment

Convenience of payment	Frequency	Percentage
Very convenient	15	6.7%
Convenient	108	48%
Fairly convenient	45	20%
Not convenient	57	25.3%
Total	225	100.0

From the findings on Table 4.13 57(25.3%) of the respondents experienced inconveniences while receiving the money while 108 respondents (48%) did not get any inconvenience. This indicated the efficiency of the mode of payment of the cash transfers.

4.4.4 Most convenient mode of payment

The researcher needed to find out the most convenient mode of payment. The findings were indicated in Table 4.14 below.

Table 4.14 Convenient mode of payment

Most convenient	Frequency	Percentage
No response	35	15.6%
Post office	12	5.3%
District treasury	0	0%
M-PESA	42	18.6%
Bank	136	60.4%

The cash transfers were mainly done through the bank. This was indicated by 60% of the respondents.

4.4.5 Incidences of inconveniences

In order to find out whether there were any inconveniences experienced during the payment, the researcher asked the caregivers to indicate whether they had experienced any inconveniences. This was indicated in Table 4.15 below.

Table 4.15 Inconvenience experienced during collection

Response	Frequency	Percentage
Yes	53	23.6%
No	169	75.1%
Non- response	3	1.3%
Total	225	100.0

Majority of the caregivers, as indicated by 169 respondents (75%) did not experience any inconvenience while accessing the money. This indicates that the mode of payment was favorable to the caregivers.

Table 4.4.6 Inconveniences experienced due to mode of payment

Response	Frequency	Percentage
Insecurity	35	15.5%
Delay	19	8.4%
Distance	2	0.9%
Non-response	169	75.1%
Total	225	100.0%

Table 4.16 Shows 24.8% experienced inconveniences related to insecurity, distance and delay of payments. However this may be attributed to the fact that the mode of payment through agents is new and caregivers are yet to appreciate the use of new technology of ATM's.

4.4.7 Regularity and predictability of payment

Reliability and predictability of payment is crucial for the success of the cash transfer programme, as it helps caregivers in planning.

Table 4.17 Regularity of payment

Regularity and predictability of payment	Frequency	Percentage
Predictable	55	24.4%
Not predictable	110	48.9%
Fairly predictable	60	26.7%
Total	225	100.00

Table 4.17 Shows that 110 (48.9%) of the respondents said the payments were not regular and predictable. This has an effect on the efficiency of the programme in that caregivers may not be able to plan for its usage. Regular payments facilitate more planning at household level. Late or irregular payments can foster a reliance on informal credit, often at higher interest rates which erode benefits and can create debt traps.

4.4.8 Cash recipient

It was important to find out who in the household collected the payment as it had direct effects on the usage of the cash.

Table 4.18 Cash recipient

Response	Frequency	Percentage
Self	217	96.4%
Relative	7	3.1%
Other	1	0.4%
Total	225	100.0

From Table 4.18, 96.4% of the caregivers confirmed that they collected the payments themselves while only 3.1 % had the payments collected by relatives.

4.4.9 Challenges experienced by caregivers from the service providers

Table 4.19 Challenges from service providers

Challenges	Frequency	Percentage
Yes	29	12.9%
No	196	87.1%
Total	225	100.0

The process of disbursement of the cash transfers did not have any challenges. This was indicated by 87% of the respondents. It indicated that the service providers did as they were expected to do.

4.5 Decision on the prioritization of cash utilization

The researcher needed to find out whether decisions in prioritization of needs influenced access to secondary education. The researcher therefore asked the caregivers to indicate who made decisions in the household.

Table 4.20 Decision on prioritization

Prioritization of cash utilization	Frequency	Percentage
Household head	58	25.8%
Caregiver	84	37.3%
Family	83	36.9%
Total	225	100.0

Study findings indicated that the prioritization of the use of the cash transfer mainly was determined by the caregiver. 37% of the respondents affirmed that. 36% of the respondents also indicated that the family determined the prioritization of the use of the cash transfers.

4.5.1 Are children involved in prioritization of cash utilization?

Table 4.21 Children involvement

Children involvement	Frequency	Percentage
No	155	68.9%
Yes	70	31.1%
Total	225	100%

Sixty eight percent (68.9%) of the respondents indicated that the children were not involved in the prioritization of the cash utilization as opposed to 31% of the respondents who said that they involved the children in making decisions on utilization of the CT.

4.5.2 How do you prioritize education while using the cash transfer money?

Table 4.22 Prioritization of needs

Priority	Frequency	Percentage
1 st	127	56.4%
2 nd	63	28%
3 rd	20	8.9%
4 th	9	4%
5 th	1	0.4%
Non response	5	2.2%
Total	225	100%

Study findings indicated that the caregivers gave education a first priority. This was indicated by 56% of the respondents. 28% gave education a second priority. This shows that the cash transfer had a big role to play to the education.

4.5.3 Correlation between level of education and prioritization

It was important to see if the level of education of the caregiver had a relationship with prioritization of the cash transfer and especially on education

Table 4.23 Level of education of caregivers versus prioritization of needs

Level of education of caregiver vs. Prioritization of needs					
		<u>Prioritized education</u>	<u>prioritized other needs</u>		<u>Total</u>
Level of education of Primary caregiver	Primary	67	44	49.3	111
	secondary	37	0	16.4	37
	Tertiary	0	0	0	0
	No education	7	70	34.2	
Total		111	114	100	225

From the cross tabulation in Table 4.23, 67 of the caregivers whose level of education was up to primary school prioritized education, 37 (100%) of the caregivers whose level of education was up to secondary level prioritized education, 7 out of the 77 caregivers without education prioritized education. This indicated that the prioritization of the education was highly influenced by the level of education of the caregiver with the caregivers who had studied up to secondary education putting more emphasis on education before other needs. The level of the caregiver therefore highly influenced prioritization of education whereby also the more learned caregivers saw essence of education and are also in better position of linking with other institutions which may assist the OVCs.

4.5.4 Level of education of OVC

Researcher sought to find out the level of education of the OVC. This would assist in concluding on whether children in secondary education benefited from the cash transfers.

Table 4.24 Education level of OVC

Level of education of OVC	Frequency	Percentage
Pre-school	21	9.3%
Primary school	37	16.4%
Secondary school	132	58.7%
Tertiary	26	11.6%
University	9	4%
Total	225	100%

Majority of the OVC were in secondary school, as indicated by 58.7% of the respondents. This indicated that the cash transfers really played a great role in the education of the orphans and the vulnerable children. The children at this age are in adolescence stage and if not taken care of especially through proper education they may mess themselves up. This indicates that the cash transfer played a great role to these children's life.

4.5.5 Any other use for the cash transfer

The researcher sought to find out whether the cash transfer was used for any other use. The findings were indicated in the Table 4.25.

Table 4.25 Other uses of cash transferred

Other use	Frequency	Percentage
Rent	16	7.1%
Business	3	1.3%
NHIF	6	2.7%
Farming	24	10.7%
Paying bills	3	1.3%
Savings	2	0.9%
Non-response	171	76%
	225	100%

From the findings in Table 4.25 22% put the money transferred to other uses which could have been channelled to secondary education.

4.5.6 Other benefits ripped from the cash transfer

The researcher sought to find out apart from the cash benefits, if the caregivers benefited in any other way from the programme.

Table 4.26 Other benefits

Other benefits	Frequency	Percentage
Farming	16	7.1%
Business	7	3.1%
Home improvement	36	16%
Education	2	0.9%
Bills	1	0.4%
Savings	3	1.3%
Rent	1	0.4%
No other benefit	154	68.4%
Total	225	100%

Table 4.26 Shows that apart from monetary benefit to the caregivers, 29.2% said that they also got other benefits while 68.4% felt that there were no other benefits. This indicates a need for other services in addition to the monetary benefits such training on entrepreneurship which may assist the caregivers in taking care of other needs, health education among other helpful trainings.

4.5.7 Challenges experienced in budgeting for the cash transfer money

It was important to find out if the caregivers experienced any challenges in budgeting for the cash transfer money since this would affect the achievement of the programme objective.

Table 4.27 Challenges in budgeting

Challenge	Frequency	Percentage
Money not enough	72	32%
Delay	15	6.7%
Payment without notice	1	0.4%
Use on other needs	2	0.9%
Non-response	135	60%
Total	225	100.0

Table 4.27 Shows that 40% of the respondents experienced challenges in budgeting for the cash transfer money and such included money not being enough, delay payment without notice as well as having to use the money on other needs. These findings indicate that there is need for improvement from the cash transfer offices especially in communication on possible days of the remittance in order to avoid inconveniencing the caregivers. This may affect access to education of the OVCs especially if they are sent home as a result of the delayed payments.

4.5.8 Challenges faced by children in the households in accessing secondary education

The researcher sought to know if the OVC faced any challenges in accessing education and which could be addressed by the cash transfer.

Table 4.28 Challenges in accessing education

Challenge	Frequency	Percentage
Feeding	1	0.4%
School fees	49	21.8%
Clothing	3	1.33%
Distance	1	0.4%
Money not enough	31	13.8%
Health	2	0.9%
Non-response	138	61.3%
Total	225	100.0

Out of the total number of respondents 21.8% said that the OVC faced the challenge of school fees and this was addressed by the cash transfer payment. Other respondents also indicated that there was a challenge of inadequate funds which made budgeting difficult for the OVCs.

CHAPTER FIVE

SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter outlines a summary of the key outcomes from the focusing on the issues emerging in relation to the objectives of the study. This chapter also presents discussions and recommendations made from the study as well as presenting the conclusions of the study and identifies the area for future research.

5.2 Summary of Key Findings

The study examined the influence of cash transfer programme on orphans and vulnerable children's access to secondary school education in Embu West district. It looked at the extent to which the demographic characteristics of the caregivers who receive the cash transfer influence access to secondary education among orphans and vulnerable children, the extent to which different modes of cash transfer payment influence access to secondary education among orphans and vulnerable children and also the extent to which prioritization of cash transfer influence access to education among orphans and vulnerable children's access to secondary education. The summary of the findings is presented in these areas based on the research objectives.

5.2.1 Demographic characteristics of the caregiver

The study established that the majority of the caregivers (53%) were women who had low level of education. This was indicated by 49% of the caregivers who had gone up to primary education, actually according to the study findings, 24% of the caregivers had never gone to school, 16% had gone to secondary school, 9% dropped out in pre-primary school and none had tertiary education. Majority of the caregivers were peasant farmers as indicated by 81% of the respondents, (56%) did not have another source of income which indicated that the caregivers were people indeed in need.

5.2.2 Modes of cash transfer

The study findings indicated that the cash transfers were paid in cash. This was indicated by 99% of the caregivers. Majority of the respondents indicated that the cash transfers were not predictable. This therefore affected planning especially on education leading to the OVC being sent home. Majority of the respondents affirmed that the

payments were given to the caregivers. This reduced the risk of the money going to the wrong person.

5.2.3. Prioritization of cash transfer

On decision making on how the Cash Transfer is used, 69% said it is made by the wife, while 15.3% by husbands. This is consistent with the finding that most of the respondents were widows. Further, all the decisions were made by adults without involvement of the OVCs despite the fact that they were the reason the households were selected for the Programme. Most of the money was used for education related expenses at 55.6%, followed by food at 25.9%, medical care 13.9%, investment 4%, social functions at 0.4% and rent at 0.2%. None of the respondents stated that the money is used on entertainment and non-essential commodities such as alcohol, tobacco and clothes for the adults. However, the transfer amount was found to be inadequate to meet all household needs. They suggested that the amount be adjusted to between Kshs 3500 and Kshs.5000 per month to enable them meet these needs.

5.3 Discussion on study findings

Demographic characteristics of the beneficiaries such as age, gender and level of education were determined. From the findings, 78.9% of the caregivers were females and 69% over 50years with limited education or no education at all. In Kenya, it is reported that 51% of double or single orphans who are not living with the surviving parent are being raised by their ageing grandparents This was indicated by 49% of the caregivers who had gone up to primary education, actually according to the study findings, 24% of the caregivers had never gone to school, 16% had gone to secondary school, 9% dropped out in pre-primary school and none had tertiary education. Majority of the caregivers were peasant farmers as indicated by 81% of the respondents, (56%) did not have another source of income which indicated that the caregivers were people indeed in need.

The education level of the caregivers matters a lot in prioritization of education. This was indicated by 67 of the caregivers whose level of education was up to primary school prioritized education, 37 (100%) of the caregivers whose level of education was up to secondary level prioritized education, 7 out of the 77 caregivers without education prioritized education. This indicated that the prioritization of the education was highly influenced by the level of education of the caregiver with the caregivers who had studied up to secondary education putting more emphasis on education before other

needs. The more learned caregivers saw essence of education and are also in better position of linking with other institutions which may assist the OVCs.

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However, from the study findings 83% of the caregivers said the payments were irregular and unpredictable. Regular and reliable payments provide the recipients (caregivers) with the security and choice that provide the greatest flexibility and developmental impact, maximizing benefits and value to the beneficiaries.

5.4 Conclusion

The study findings demonstrate that the demographic characteristics of the caregiver determine decisions on access to secondary education. Cash Transfer has a positive effect on access to secondary school education. All respondents spoke positively about the Cash Transfer Programme, stating that it was of significant support to them.

The study revealed that the modes of transfer influences access to secondary education. Regularity and consistency of cash transfer payments forms a crucial part of payment modes. Payment arrangements involve ensuring that the regular payment of the cash transfer is made to the caregivers who will allocate it in line with the programme objectives. Predictable and regular transfers can achieve a bigger impact in terms of investment in health, Education and income generation, because of their cumulative value over time (DFID, 2005) this is why guaranteed payments delivered regularly and on time, are crucial. Samson et al 2006: 73 argues that regular and reliable payments provide the recipients (caregivers) with the security and choice that provide the greatest flexibility and developmental impact, maximizing benefits and value to the beneficiaries. Regularity facilitates more effective planning. Late or irregular payments can foster a reliance on informal credit, often at high interest rates which erode benefits and can create debt traps.

The study also revealed that the caregivers prioritized education to other needs. The decisions about use of the cash transfers were however made by the caregivers and the beneficiaries were not involved.

5.5 Recommendations

From the study several recommendations were drawn.

- i. Cash transfer should be increased to a higher amount in order to cater for more needs.
- ii. Cash transfer per household should be determined by taking into consideration the number of orphans and vulnerable children the household is taking care of.
- iii. Sensitization of beneficiary households on child participation and encouragement to involve the OVCs in decision making on utilization of the Cash Transfer.

5.6 Suggestions for further study

The researcher suggests that the following areas need further study.

1. The issue of child participation in the Programme should be studied to understand the causes and the intervention that can be put in place to ensure their involvement as they are a key stakeholder.
2. Further study on the effects of the Programme on social relationships in the community is required in order to understand the underlying issues and how to resolve them to avoid conflicts in future.

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APPENDIX 1. Letter of Introduction to Caregivers

Irene Komu,
Box 106- 60100,
Embu.

To All Caregivers,
Kithimu,
Mbeti North,
Municipality locations.
Embu West.

Dear Caregiver,

Re: Study on the Influence of Cash Transfer on Orphans And Vulnerable Children's Access to Secondary School Education

My name is Irene Komu. I am a student at the University of Nairobi carrying out a research on the influence of cash transfer on the orphans and vulnerable children's access to secondary school education in Kithimu, Mbeti North and Municipality locations, of Embu West Subcounty .

This information will be used by the researcher in an ethical manner and you are assured of confidentiality of all information obtained. All the information is for research purpose only and nothing else.

This is therefore to humbly request for your cooperation.

Thank you.

.....

Irene Komu

APPENDIX 2:

Questionnaire for the Beneficiaries

Section A:

How do the demographic characteristics of the caregiver influence orphans and vulnerable children access to secondary education in central division of Embu West District

1. How old are you?
 - a) 20- 30
 - b) 30- 40
 - c) 40—50
 - d) 50 – 60
 - e) 60 and above
2. Who is head of this household?
 - a) Mother
 - b) Father
 - c) Grand parent
 - d) Other relative
3. Who is the registered caregiver
 - a) Mother
 - b) Father
 - c) Grand parent
 - d) Other relative
4. What is your highest level of education?
 - a) Never been to school
 - b) Pre- primary
 - c) Primary
 - d) Secondary
 - e) Tertiary
5. What is your occupation?
 - a) Farming
 - b) Dairy keeping
 - c) Business

- d) Casual labour
- 6. Do you have any other sources of income?
- 7. How much do these other resource bring per month
 - a) 500- 1000
 - b) 1000- 2000
 - c) 2000 and above

Section B

Extent to which mode of payment of the cash transfer to caregivers influences orphans and vulnerable children access to secondary education

- 8. How do you receive your payment?
 - a) Cash
 - b) Cheque
 - c) In kind
- 9. How much do you receive?
 - a) Ksh 2000
 - b) Ksh 4000
 - c) Ksh 3000
- 10. How frequently do you receive the cash transfer?
 - a) Monthly
 - b) Bi- monthly
 - c) Annually
- 11. From where do you receive your money?
 - a) Bank Agent
 - b) Post office
 - c) Bank
 - d) District Treasury
- 12. How convenient has the mode of payment been?
 - a) Very convenient
 - b) Convenient
 - c) Fairly convenient
 - d) Not convenient

13. Of the modes of payment above, in your opinion which is the most convenient?
.....

b. To what extent does the mode of payment you named above influence access to secondary education?

14. Do you experience any form of inconvenience when collecting your money?

a) Yes

b) No

15. If yes, what kind of inconvenience?

16. Is the payment regular and predictable?

a) Predictable

b) Fairly predictable

c) Not predictable

17. Who collects the cash from the pay point?

a) Self

b) Relative

c) Other..... (Specify)

18. Do you experience any challenges in accessing this money from service providers?
.....

Yes

No.....

If yes, what type of challenge

C: How prioritization of cash transfer influences orphans and vulnerable children access to secondary education

19. Who decides on the prioritization of the cash utilization?

a) Household head

b) care-giver

c) Family

20. Are the children involved in the prioritization of the cash utilization?

a) Yes

b) No

21. In order of priority, how is the cash transfer money used?

a) Secondary Education

b) Health

c) Civil registration

- d) Food
- e) Clothing

22. What levels of education are the Orphans and Vulnerable Children?

- a) Pre-school
- b) Primary school
- c) Secondary School
- d) Tertiary
- e) University

23. What other use is the cash transfer money put into apart from 17 above?
.....

24. Apart from the cash transfer money helping you to take care of the orphans and vulnerable children, what other benefits have you ripped from the programme?.....

25. What challenges do you experience is budgeting for this money.....

26. What challenge do the children in this household face in accessing education.....