

**EFFECT OF NATIONAL GOVERNMENT CASH TRANSFER PROGRAM
ON LEVEL POVERTY IN KENYA: A CASE STUDY OF CASH
TRANSFER PROJECTS IN WAJIR COUNTY**

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DECLARATION

This project is my original work and has not been presented for the award of a degree in this University or any other institution of higher learning for examination.

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DEDICATION

I commit this exploration concentrate to my caring life partner Halima Abdirahman Abdulla for continually being with me all through my scholarly adventure. I likewise commit to my mom Seiyab Ibrahim Ahmed for their consistent support and for showing restraint enough to see me experience my scholarly battle with an end goal to understand my since quite a while ago appreciated scholastic dream.

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ABBREVIATIONS AND ACRONYMS

CT	:	Cash Transfer
CT-OVC	:	Cash Transfer for Orphans and Vulnerable Children
NGOs	:	Non-Governmental Organizations
OPCTP	:	Older Persons Cash Transfer Program
GOK	:	Government of Kenya
HIV	:	Human immune virus
OVC-CT	:	Orphan and vulnerable children cash transfer
WFPs	:	World food programs

ABSTRACT

The point of the examination was to explore the impact of national government money move program on the degree of neediness in Kenya: a contextual investigation of Wajir County. The particular targets were to distinguish the various manners by which the money move program diminishes destitution level in Wajir County, to inspect the degree to which the money move program addresses the issues of poor people in Wajir County, and to discover the upgrades to improve the money move program so as to advance its capacity to address issues of the poor people in Wajir County. The examination utilized unmistakable research plan. The objective populace was recipients of the money move program in Wajir County which was 15,0830 respondents. The example populace size was 204 respondents. A survey was utilized to gather essential information. The poll involved inquiries, which looked to respond to questions identified with the targets of this examination. The information for the examination was broke down both subjectively and quantitatively. The information gathered was entered in and investigated with the guide of SPSS. The Quantitative information produced was exposed to the illustrative measurements include in SPSS to create mean, and standard deviation which was exhibited utilizing tables, frequencies and rates. The examination found that the advantages of the money move program separated from offering money is addressing the requirements of the recipients and decrease contemptible neediness confronting more seasoned grown-ups. Also, the respondents demonstrated that the money move program empowers the destitute individuals to purchase nourishment and garments for their families and decreased the additional weight of the more established people together with the kids. The examination found that money move program has empowered the poor people to utilize the cash to pay their direction and bolster others which reestablishes their pride and feeling of self-esteem, and connections and regard between relatives improve. The examination likewise found that since the commencement of money move program, a worth has been added to the financial and political existences of the poor people by addressing a portion of their needs while simultaneously addressing the necessities of the wards, network and the country. The examination found that money move program has been the stage through which destitute individuals live have been lightened. This is on the grounds that a great many people who get the money can meet their fundamental needs just as start independent ventures which will go about as wellspring of salary at a future date. The investigation presumed that the administration need to expand coordination and joint effort to standard maturing into other government divisions, projects and arrangements. There will be requirement for improved coordination and joint effort between the partners, different services, the scholarly community and NGOs. The investigation inferred that in-constructed component that guarantees ceaseless support of key partners, in observing and assessment is important for money move program to succeed. Concerning recognizable proof of the meriting individuals, the investigation prescribed that the Government ought to include the territory boss more to aid ID process. This is on the grounds that they are near the network individuals. Likewise the network ought to be required to enlist every one of the recipients with the central's office.

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

Between the years 2003 to 2013, numerous legislatures of creating nations, working with benefactors and Non-Governmental Organizations (NGOs), have actualized money move programs. These are standard exchanges of money to people or family units through versatile cash moves, bank moves or postal exchanges. These projects are joined by basic presumptions that salary neediness has an exceptionally harming effect on individuals' wellbeing and nourishment, and that money engages destitute individuals and families to settle on their own choices on the best way to improve their vocations (World Bank 2007). Likewise, in the hurry to meet the Millennium Development Goal 1: to split extraordinary destitution and yearning by 2015, money move programs were generally received as the best methods for handling neediness and social rejection in many creating nations including Kenya.

The abrupt inclination for money move concurs with the rising accord in regards to focused social insurance, wherein fiscal help instead of in-kind moves is a focal strategy board planned for decreasing the hazard and helplessness of those in outrageous destitution, particularly those living in casual repayments and country zones. Money moves have picked up assurance both in light of the fact that they seem to check an unmistakable development on prior frameworks of neediness help and in light of the fact that they have accomplished great outcomes, especially in Kenya (Gershenberg, 2013).

Comprehensive improvement in Africa can't be accomplished exclusively by financial change and advancing profitable work, yet in addition requires social assurance mediations intended to guarantee that the most defenseless and least fortunate gatherings profit by expanding

development. A developing group of proof shows that social assurance intercessions can in themselves add to development. Putting resources into social insurance programs is a savvy instrument over the long haul through its effect on destitution and social portability. In the African district, there is a developing acknowledgment in social security for the poor with littler money move programs picking up energy in East Africa.

Kenya's money moves have been executed since 2004 as a feature of the social insurance programs intended to address explicit issues for stranded and helpless kids and amazingly poor old individuals in the general public (Muiruri and Elossy, 2012). The CTPs directed by the Kenyan government (some with help from giver network) incorporate the Orphans and Vulnerable Children of 2004, the Hunger Safety Net Program of 2002, the OPCT program of 2006, Emergency Food Aid School encouraging system and the Cash Subsidy to youngsters influenced by HIV/AIDS.

The OPCTP was planned dependent on the model of prior money move programs. The welfare for the more established people in Kenya is executed under the National Social Protection Policy, 2011. Kenya 's National Social Protection Policy was discussed and went in Parliament in May, 2012. The welfare has three segments; social protection (contributory), work showcase guidelines and social help to poor people and generally defenseless. The arrangement proposes utilization of a few procedures and instruments for conveying social assurance extensively inside social help, government disability and social medical coverage divisions.

Through different national financial, political and social advancement blue prints and the Constitution of Kenya, the legislature has in the previous two decades set a few measures to secure the rights, social picture, occupations, helplessness to destitution and self-improvement of

the most defenseless populaces in the nation. The most noticeable and fruitful system is the social assurance where money move program is a vital segment.

1.2. Statement of the Problem

Money moves were first in presented in Kenya on a pilot premise in 2004 for vagrants and helpless youngsters in light of HIV and AIDS with fire up was 2000 family unit. As indicated by Pearson and Alviar, the driving force for creating money move program in Kenya originated from the acknowledgment that different components of social assurance in Kenyan culture, particularly family and mutual systems, were separating even with the developing HIV/AIDS pandemic. The money move programs intends to energize encouraging the prosperity of poor people and bolster improvement of their potential by fortifying the limit of families to ensure and think about themselves. It likewise expects to render and prepare support for network based reactions being taken care of by the poor faction of the general public (GoK, 2011). Despite the good intention of the programme, there seems to be a limited research on the effectiveness of such programmes in poverty reduction.

Several studies have been conducted with regard to cash transfer and reduction of poverty. Ottebjør (2010) noted social capital play a pivotal job in working of the network life over an assortment of spaces crossing from anticipation of adolescent wrongdoing, advancement of fruitful youth improvement, the improvement of standards of work advertise connection, the upgrade of tutoring and training, the smooth working of majority rules system and political government and headway of financial advancement. Purman (2011) noticed the systems and the related standards of correspondence which are vital to social funding to have an incentive for the individuals who are in them, and furthermore to have self-evident externalities, with open returns.

In Kenya several studies have been conducted in relation to the cash transfer programme. A study by Kabubo and Kiriti (2013) revealed that most beneficiaries of social protection thrived on informal financing as a result of social cash transfers in Kenya. In response to the Give Directly 2011-2012 project in Western Kenya whereby beneficiaries were issued with one-time lump sum transfers, Goldstein (2013) expressed the view that poverty levels of beneficiaries may not improve significantly due to under developed financial systems that make it hard for them to access small business loans from banks for business expansion.

Another examination by Dupas, et al. (2012) revealed that essentially developing money related organizations isn't most likely going to achieve fruitful budgetary thought of the poor aside from if quality can be ensured, charges can be made moderate, trust issues are tended to and care made on the arrangement of available financial decisions. Every one of these investigations done have harped on general financial issues hence making an information hole in connection to money move program and decrease of destitution. It is thusly on this reason the present examination tried to fill this information hole by exploring the impact of national government money move program on the degree of neediness a contextual investigation of Wajir County.

1.3. Purpose of the study

The study aimed at investigating the effect of national government cash transfer program on the level of poverty in Kenya: A case study of Wajir County.

1.4. Objectives of the study

The study was guided by the following objectives:

- i. To identify the different ways in which the cash transfer program reduces poverty level in Wajir County

- ii. To examine the extent to which the cash transfer program meets the needs of poor persons in Wajir County
- iii. To find out the improvements to enhance the cash transfer program in order to optimize its ability to meet needs of the poor persons in Wajir County

1.5. Research questions

The study was guided by the following research questions:

- i. What are the different ways in which the cash transfer program reduces poverty level in Wajir County?
- ii. To what extent does which the cash transfer program meets the needs of poor persons in Wajir County?
- iii. What are the improvements to enhance the cash transfer program in order to optimize its ability to meet needs of the poor persons in Wajir County?

1.6. Justification of the study

Open arrangements that straightforwardly address asset limitations emerging from the nearness of youngsters and from methodical and singular elements hold guarantee for decreasing financial hardships for the time being and improving kids' prosperity in the long haul. (Meyers et al 2003). Money move programs are one such strategy with a two dimensional methodology of; tending to prompt financial requirement on the family on account of (taking in) the old people, while simultaneously endeavoring to deal with the old individual's prosperity over the long haul. The Cash Transfer program for old people in Kenya does this by: giving money to family to contribute towards the wellbeing, and instructive needs of the old people. At times, it even forces

conditionalities on the money it gives dependent on the referenced parameters. The long haul objective of such an arrangement (Cash Transfer Program) is to raise old people cause on the approach motivation. Be that as it may, for the monetary improvement needs of these economies, the human capital worries in every one of these nations offer an extra overpowering and extremely viable case for satisfactory interest in our next ages.

1.7. Delimitations of the Study

The investigation concentrated on the various manners by which the money move program decreases neediness level, degree to which the money move program addresses the issues of poor people, and the upgrades to improve the money move program. The respondents were the recipient of the money move program who were tested and provided with polls with the point of getting their perspectives in regards to the topic of the examination.

1.8. Limitations of the Study

Time might be an impediment in that the specialist may not be in a situation to sufficiently address all issue in connection to the examination and along these lines worked inside the apportioned time. The exploration time frame might be impressively short however this might be understood by designation of more opportunity for information assortment. The respondents may not completely address the inquiries in the poll sufficiently due their degree of proficiency and this may influence the examination of information. To keep away from this the specialist clarified the significance of the examination to the respondents and why they should fill in the surveys. Another impediment which might be experienced might be the absence of sufficient assets as far as cash to complete the examination agreeably. The specialist tended to this confinement via completing the exploration with the accessible fund.

1.9. Assumptions of the Study

This examination depended on the accompanying suppositions: The investigation was led under the presumption that the respondents were accessible and furthermore that they give legit reactions. This examination additionally accepted that respondents had a decent comprehension of the impact of national government money move program on the degree of destitution.

1.10. Definition of Key Terms

Cash Transfers: These are standard non-contributory portions of money gave by government or non-managerial relationship to individuals or nuclear families, with the objective of decreasing interminable or paralyze prompted desperation, keeping an eye on social danger and reducing fiscal shortcoming.

Household: Incorporate people living in like manner residence and sharing basic offices. For this situation, families with old people were focused on.

Level of Poverty: alludes to the base degree of salary considered sufficient in a specific nation. Deciding the neediness line is generally done by finding the all-out cost of all the fundamental assets that a normal human grown-up devours in one year.

National Government: suggests the organization, or political position, that controls a nation. In any event, a national government requires a national outfitted power, enough authority over its states or regions to set and keep up global technique, and the ability to accumulate charges.

Social Protection: Kenya's Social Protection Policy depicts it as Policies and activities, including definitive measures, which overhaul the purpose of constraint and open portals for destitute people and slight against improve and reinforce their lives, occupations and welfare; connect with pay workers and their wards to keep up a sensible degree of pay through fair work;

and affirmation access to reasonable human organizations, fundamental associations and social exchanges.

Vulnerability: Powerlessness to meet the exceptionally essential of requirements.

Welfare: A condition of having the option to meet fundamental family unit needs for example nourishment, cover, attire, medicinal consideration, instruction and relaxation.

CHAPTER TWO

LITERATURE REVIEW

2.1. Introduction

Section two gives the writing survey of the investigation. It represents the past research and what has been discovered in the territory of study. This section for the most part centers around the impact of national government money move program on the degree of destitution: contextual investigation of Wajir County. Also, the part exhibits the hypothetical system, experimental examinations, reasonable structure, information hole, and rundown.

2.2. Level of Poverty

Poverty is a condition wherein an individual of framework is blocked from guaranteeing the essential things and necessities for a base way of life (Yunus, 2015). As demonstrated by the World Bank's (2015), desperation is a condition of life so portrayed by sickly wellbeing, absence of instruction, and contamination as to be underneath any reasonable importance of human reasonableness. The most consistently way to deal with measure desperation relies upon compensation or use line. An individual is seen as poor if their use level falls underneath one United States dollar for consistently, a level imperative to address basic issues. This base level is known as the poverty line. Desperation in common districts as far as anyone knows is at an increasingly raised level and logically saw. In numerous countries including Kenya there is urban desperation. Towns and towns around the urban networks are depicted by huge degrees of dejection. In the city of Nairobi, people rest in stands, roadsides, lorry stations, oil stations, and various other unbound spots.

The level of ghettos in the urban regions really exhibits that there is urban destitution (Hashemi, 2015). Development from the towns to the urban territories searching for livelihoods has caused stop up in the urban zones. Various people in the urban networks live on shy of what two or three dollars every day since they don't have occupations. Open spots of convenience are stopped up. Regardless of the way that evidently urban tenants have advantage when appeared differently in relation to their accomplices in the common settings, it is similarly certain that some natural occupants are in a perfect circumstance than their accomplices in the urban networks.

Desperation henceforth isn't only a common wonder yet moreover perceptible in the urban settings in most making countries, including Kenya, open entryways for wage work in the regular region of the economy are unimaginably compelled, and by a long shot the greater part of the poor rely upon autonomous work for their activity (Lindvert, 2016). Better access to cash related organizations engages the poor to set up and develop scaled down scale tries and as such improve their pay levels and make business. In fact, even in focus pay countries, for instance, Botswana and Egypt, where open entryways for wage work are progressively critical, various poor nuclear families rely upon free work in littler scale attempts for their activity. Narayan et al (2016) methodically described poverty when he said that "don't ask me what desperation is in light of the fact that you have met it outside my home. Look at the house and check the amount of holes. Look at my utensils and the pieces of clothing that I am wearing. Look at everything and form what you see. What you see is desperation". People living in uncommon desperation every now and again need opportunities to have their central needs met, which means access to sustenance, clean water, pieces of clothing and superior to average shelter. Most need preparing and are vulnerable against diseases.

2.3. Cash Transfer Program and Poverty Reduction Level

Money move program benefits have helped in mitigating powerlessness among the poor people. Kenya has a populace of 38 million and around 46 percent of the populace lives underneath the destitution line. The neediness hole was evaluated at 16.6 percent and those very poor were 19.1 percent of the all out national populace. Among the gatherings exceptionally helpless gatherings to neediness in the nation are the more established people (Strategic Plan, Republic of Kenya, 2009). As indicated by the Vision 2030 blue print record, neediness levels are for the most part affected by various factors, for example, level of training, size of the family unit and association in farming and other monetary exercises.

The Vision 2030 blue print record further shows that there is a genuine danger that people who are not underneath the destitution line, may sink beneath it in their mature age, since they have not spared or produced sufficient riches. Then again, they need to cause overwhelming use on wellbeing, which if not given consideration just intensifies their personal satisfaction. Dejection and sick wellbeing could prompt uncontrolled pulverization of life of matured individuals under such conditions. Notwithstanding, with an end goal to turn around these patterns, the presentation of the CTP has seen the recipients spend the reserve in various manners.

An examination drove by World Bank (2008) in Mexico on cash moves shows significant consequences for sustenance usage (20% additions over example/control pack spending on sustenance). Additionally, the World Bank's review communicates that there is a respectable game plan of evidence that nuclear families that get prohibitive cash moves spend more on sustenance and, inside the sustenance compartment, on more amazing wellsprings of enhancements than do families that don't get the exchange however have practically identical in

general salary or utilization levels, (for example, milk, meat, organic products, vegetables, and eggs).

Toward the day's end, sustenance seems to take a remarkable segment of the points of interest regardless of the way that it isn't just adequate. It has diminished the extra weight of the needy individuals having to over take an interest in accommodating occupations searching for money to buy sustenance. An assessment by Mathiu and Mathiu (2012) in Kenya demonstrates that access to sustenance is known to influence on dietary status of needy individuals and vulnerable. The assessment revealed that a fourth of this money is also used to buy clothing to shield the beneficiaries from over the top atmosphere conditions and in this way helps their prosperity. Hence, they feel trusted to accept accountability for their own one of a kind lives. The beneficiaries see such grants and other cash moves as their right. While various people find that the cash they get isn't adequate to pay for all of their needs, it noteworthy affects their lives (Mathiu and Mathiu, 2012).

As per the Kenya Integrated Household and Budget Survey (2005/2006), recipients utilize the hold to offer sustenance to their success needs. As indicated by the framework, create age is consistently joined by diminished flexibility, sight, hearing and quality. Minor diseases can become ensured impedances that can debilitate dynamically settled individuals 's modifying techniques because of crises. The review further uncovers that down and out people will all things considered have poor access to helpful associations during crises, and routinely experience a nonappearance of getting, limit or answer for the treatment of unfaltering pains. Remedial associations are extraordinarily basic to penniless people 'flourishing status. It is thusly head for the dejected people to approach and bear the cost of medicinal idea when need rises and

this has been helped in Kenya by the association bolstered remedial charge in open emergency focuses.

In any case, Kimosop (2009) keep up that, in specific events, destitute individuals are required to purchase drugs from private medication stores especially during an inadequacy of meds in open facilities. As such, the 2,000 shillings grant from the CTP expect a dire activity in improving resources for such meds. In rundown, an examination by HAI (2007) in Zambia found a wide extent of helpful impacts of the program through suitable spending of advantages surrendered to the more prepared individuals. The essential impact is that it has upheld sustenance security. In association with this, recipients were more than ten rate coordinates increasingly plausible toward eat three dinners for every day than non-recipients. Moreover, it has influenced determinedly on prosperity. For this circumstance, recipients were practically sure than non-recipients to have bought solution in the half year going before investigate (88 percent stood out from 74 percent). Taking everything into account, it has helped the balance of the beneficiaries. Here, recipients will undoubtedly report feeling recognized and maintained by their families and systems and to feel less devastate than non-recipients. These points of interest could be implied mean open entryways for improved lives.

2.4 Cash Transfer Program and Needs of Poor Persons

An investigation by Muiruri and Elossy, (2012) expressed that the more seasoned people are the most down and out gathering in Kenya. Larger part of them, in the nation, are caught in hopelessness through a blend of low salary and unexpected weakness. Customary help of the family is progressively incapable to adapt to the issue. In reality as we know it where the more distant family is separating and youngsters can't deal with their folks, greater part of the more

seasoned people face dejection. The rising statistic profile and financial situation of the nation demonstrate that issues will decline drastically in the years to come. Be that as it may, since the origin of money move program, a worth has been added to the financial and political existences of the poor people by addressing a portion of their needs while simultaneously addressing the necessities of the wards, network and the country.

As indicated by Cattel (2013), the fundamental point of the program is to address the issues of the recipients and diminish contemptible destitution confronting more established grown-ups. The program has undoubtedly been gathering a portion of the fundamental needs of the recipients however as much as it has been profiting the objective gathering, the advantages end up in the hands of either the dependants of the more seasoned people or even their family members. An examination done by Michael and Samson (2014), for instance, uncovered that practically every one of the assets end up in paying piece of school charges for some stranded dependants leaving the recipients of the program in more awful monetary circumstances than they were beforehand in. As per Help Age International (2007), kids advantage when grandparents have a money move subsidize. As such, the arrangement of money moves to more seasoned individuals positively affects the prosperity of kids.

As per Ressler (2014), guardians and grandparents utilize the awards to pay for youngsters' school expenses, regalia and textbooks. The investigation further showed that the Kenyan government money move program empowers the needy individuals to purchase nourishment and dress for their families and decreased the additional weight of the more established people together with the kids. An examination by Muiruri and Elossy (2012) demonstrates that lion's share of kids in families headed by more seasoned people end up in the lanes asking for

nourishment while others engage in youngster work. Be that as it may, because of the program, there has been a prominent change in such youngsters since they can go to class.

An assessment by Help Age International (2007) on the CTP commitment to family support and network cooperation by recipients has uncovered that the program has to a great extent profited families and networks: almost one out of ten beneficiaries revealed that the program had empowered them to help other people either inside their family or in the more extensive network for instance through paying school charges, adding to welfare gatherings, for example, for the dispossessed people in the network, instruction for the penniless people, wedding functions and wellbeing assets for the wiped out in their locale. Poor people likewise contribute monetarily in network extends out of the little store they get from the program. They additionally contribute in self improvement gatherings. Such self improvement gatherings advantage individuals notwithstanding streaming down their belongings to the dependants of the family.

On a more extensive scale, by addressing the requirements of the recipients together with their dependants, the program affects nearby economies, thus profiting the country everywhere (Ressler, 2008). As indicated by this examination, the portion from the program, despite the fact that in humble sums, prompts lightening of neediness and an improvement in strength of the recipients and their dependants. As indicated by a similar source, one of the most clear manners by which a general public can act against destitution is through its arrangement of social awards.

Peil et al, (2015) in his examination contended that awards are related with a more prominent portion of family unit use on nourishment and thus improved sustenance. The program contributes quantifiably to the wellbeing status of the recipients. Improved wellbeing status

empowers the legislature to save money on wellbeing consumption for the more seasoned people and divert such assets to other advancement angles. Sound people are additionally ready to effectively take part in monetary exercises. Monetarily as well, the program has prompted gathering of benefits through little speculations. It was accounted for that more established people family units have been empowered to make little ventures.

As per Ikiara (2012), political, monetary and human rights bunches have additionally profited by the program. This is on the grounds that the assets have changed the fortunes of the recipients. These gatherings can reach and address the more established people in as of now prepared gatherings instead of as people which is increasingly powerful and proficient in the battles of such gatherings. Politically, the program has enabled the recipients by improving their confidence among other social gatherings and companions (Ikiara, 2009).

2.5 Improvements on Cash Transfer Program and Poverty Reduction

A few researchers distinguished various proposals to improve the program. As per Mathiu and Mathiu (2012), experience from Kenya is that once a money move program is presented, halting it very well may be an exceptionally touchy and humiliating issue politically and socially and in this manner governments are probably going to be careful during the underlying stages. Be that as it may, political weight has appeared to push the administration to get monetary space, increment subsidizing, execute and scale up the program. For instance, three significant ideological groups highlighted money move issues in their political proclamations during the 2013 political races in Kenya giving the catalyst expected to increase political initiative that will make money move programs government supportable and continued. The political weight by lawmakers to satisfy their commitments to their constituents has come about

to money move program spending increment from Ksh 2 billion in the 2012/2013 monetary year to Ksh 4 billion in the budgetary year 2013/2014 (National Budget of Kenya, 2013/2014).

Muiruri and Elossy (2012) prescribed the expanded coordination and joint effort to standard maturing into other government divisions, projects and strategies. There will be requirement for improved coordination and joint effort between the partners, different services, the scholarly world and NGOs. The key zone of help will be the need to make mindfulness among approach creators on the situation of more seasoned people. The data gathered shows that most government officials are uninformed on the issues influencing more established people. The exercises to be bolstered incorporate systems administration, agreement building gatherings, workshops and question and answer sessions. There ought to likewise be a concentration to fortify joint effort and association with United Nations organizations, for example, UNDP. There will, likewise, be requirement for improved cooperation with Central Bureau of Statistics in attempted different research thinks about on a scope of issues influencing more established people and in information assortment and investigation on issues explicit to the necessities of more seasoned people.

Ikiara (2012) additionally proposed the Integration of the program with other reciprocal intercessions. There is have to advance lawful rights/review components, fortify linkages to agreeable wellbeing administrations notwithstanding OPCTP. Proof introduced comprehensively is certain that professional poor intercessions that legitimately address the necessities of defenseless individuals in the present moment just as shielding them from slipping by into neediness in the more extended term because of economy-wide, network wide or family explicit stuns have positive effect. The examination further proposes an arrangement

of all social security projects to the nations improvement plans and spending cycles: it is significant for governments to permit support of different accomplices, for example, other open establishments, private division, common society association, people, and worldwide associations to partake in different manners in the advancement and conveyance of social insurance programs.

Be that as it may, the administration financing, authority and coordination is basic to support the money move programs. As per Gondi (2015), the accomplishment in the execution of any program relies upon how well the exercises are financed, actualized, observed and assessed through criticism systems. For this to happen, in-assembled component that guarantees consistent cooperation of key partners, in checking and assessment is fundamental. This input educates the following round of arranging and assets portion, thus guaranteeing proficiency in the manner in which advancement assets are conveyed both for monetary development and destitution decrease. Gondi (2015) keeps up that assortment and investigation of information on financial issues influencing more established people is significant for checking and assessment. As a team with NGO, the scholarly world, global associations, private segment and open as a rule, the administration ought to distinguish data holes that exist in connection to the necessities and privileges of poor people, gather information on factors that add to the neediness experienced by more seasoned individuals, attempt explore on differential maturing in ladies and men, and research on instructive holes and needs of more seasoned individuals among others.

Observing and assessment procedures ought to be embraced on a nonstop premise and in-worked inside strategy usage. More established people ought to be effectively associated with the checking and assessment of the program with the end goal of setting up whether it meets its targets. Ferreira et al (2013) prescribes a need to get best practices from the African pioneers of social assurance program like Zambia, Malawi, and South Africa and somewhere else like Mauritius where the program has been an incredible achievement. This ought to be Kenya 's learning ground, so as to guarantee that the program doesn't endure comparative mishaps and in this manner making the program feasible.

2.6 Theoretical Framework

This section presents the theories that will be utilized by the current study. The theories include political economy theory, theory of growth by cash transfers, finance economic growth theory, and social inclusion theory. The theories are discussed in the subsequent sections:

2.6.1. Political Economy Theory

The examination will use a theoretical philosophy subject to the Political Economy perspective by means of Caroll Estes (1979). The speculation explains fundamental dependence. It is a framework used to take a gander at open exercises, for instance, social assistance. According to Estes (1979), social structure is the key determinant of the circumstance of increasingly settled individuals in Africa. Minkler and Estes (1998) battle that political economy challenges the conviction arrangement of increasingly prepared people as having a spot with a homogeneous social occasion unaffected by winning structures in general society eye (Quodagno, 2010). As showed by this theory, our overall population is formed with the goal that needy individuals are in the periphery consequently being liable to help from others.

The speculation further looks to how state organs pick who is assigned resources and who isn't. This infringes upon retirement and coming about annuity plans. In this manner, the state can make and break the fortunes of its kin. Along these lines, current authoritative discussions about cutting open use on benefits and continuously calling for private course of action of help for the developed legitimizes the conviction framework disarray speculations of weight social events and peoples (Quodagno,2010). This is an occasion of the state using its ability to move obligation of annuity plan from the state and onto individuals.

Surely, censuring individuals for not setting aside enough cash for their annuities and other retirement benefits darkens and perplexes the way that the genuine monetary issues get from the entrepreneur method of generation and political choices. As indicated by the hypothesis, society makes the social issues of mature age through organized reliance inserted in institutional ageism, destitution because of absence of material assets, retirement strategies, negative outcomes of private consideration and inactive types of network care administrations. Hence, since government programs are not sufficient, there ought to be a structural point of view of rules and resources administering more seasoned individuals in cutting edge private enterprise and more extensive social framework.

Disparities in the appropriation of assets ought to be comprehended in connection to the dispersion of intensity inside society and social class, instead of as far as individual variety (Estes, 2009). Estes contention applies to the social and political structures of Kenya in that political choices decide what amount is conceded and to who. Political positive attitude in the Kenya 's 2013/2014 national monetary spending plan for example, demonstrated a lift in the assignment from Ksh 1 Billion to Ksh 3 Billion.

The hypothesis is appropriate to the present investigation in that it will conceptualize how government programs, solely the destitute individual's money move program, are deficient to address the issues of the poor populace in the examination territory. As per the hypothesis, society makes the social issues of mature age through organized reliance implanted in institutional ageism, destitution because of absence of material assets, retirement approaches, negative outcomes of private consideration and latent types of network care administrations.

2.6.2 Theory of Growth by Cash Transfers

Barrientos (2012) reviewed the little scale level impacts of CTs on advancement. His theory is that moves improve human capital and valuable point of confinement, which prompts fiscal advancement. His paper displays a central framework which suggests that moves sway improvement by lifting imprisonments on nuclear family beneficial point of confinement. It prescribes that cash moves intervene improvement by urging access to credit, giving more conviction and security in usage, and beating cost repressions, which can affect nuclear family fundamental initiative. CTs are depended upon to impactsly influence human capital, physical and budgetary asset storing up, and the local economy; and positive or negative ramifications for work supply (Browne, 2013).

The speculation is material the present assessment in that it explains how cash move programs create and get important to the destitute individuals. It prescribes that cash moves mediate advancement by urging access to credit, giving more affirmation and security in usage, and crushing cost imprisonments, which can affect nuclear family fundamental authority. Along these lines the investigator will have the alternative to perceive how the cash move program impacts the productive capacities of families in destitution, and how its influences the little scale level improvement through the proposed channels.

2.6.3 Finance – Economic Growth Theory

Financial development hypothesis sees the absence of access to bank is a basic factor answerable for diligent salary disparity just as more slow development. In this way, access to protected, simple and moderate wellspring of fund is perceived as a precondition for quickening development by decreasing pay aberrations and neediness. It in the long run makes equivalent chances, empowers monetarily and socially avoided individuals to incorporate better into the economy and effectively add to advancement just as to secure themselves against monetary stuns (Serrao et al., 2012). Moreover, current improvement hypothesis says that the advancement of money related advancement, development, and intergenerational salary elements are intently interlaced.

Money impacts not just the proficiency of asset designation all through the economy yet in addition the similar monetary chances of people the moderately rich opposite the generally poor family units. The hypothesis is relevant to the present examination in that it clarifies how need and nearness of funds will impact the achievement of the money move program. The hypothesis discloses that entrance to sheltered, simple and reasonable wellspring of money is perceived as a precondition for quickening development by decreasing pay variations and neediness. Along these lines the money move projects can just succeed where accounts are accessible.

2.6.4 Social Inclusion Theory

Jones and Shahrokh, (2013) through ODI draws together investigation on social assurance pathways past powerlessness and hazard decrease, towards utilizing social insurance to advance wide social consideration and social equity. The paper built up a hypothesis of progress for social equity arranged social insurance programming, concentrating on Cash Transfers. The system follows the large scale miniaturized scale wellsprings of hazard and helplessness. Devereux and

Sabates-Wheeler's (2004) accentuation on 'transformative' social security and writing computer programs is basic, featuring the need to go past defensive, preventive and promotive intercessions and incorporate measures planned for changing more extensive basic unfair impacts.

Such change might be advanced through the structure of center social security programs (model, money move programs where recipients get help to acquire character cards fundamental for getting to banking administrations, as in WFP's Cash for Asset Program in Kenya). So as to accomplish social equity results, social insurance must draw in with auxiliary impacts, including financial space, the work advertise structure, the consideration economy, social establishments, and worldwide laws and standards. Every one of these impacts can compel as well as empower transformative results, and it is fundamental that programming thinks about how best to connect into these components.

The hypothesis is noteworthy to the present examination in that it clarifies how money move projects can be a triumph through social incorporation. Money move must be advanced through the structure of center social insurance programs. The hypothesis draws together investigation on social security pathways past helplessness and hazard decrease, towards utilizing social insurance to advance wide social incorporation and social equity.

2.7 Conceptual Framework

An applied framework is a diagrammatical research gadget proposed to assist the examiner with creating care and appreciation of the situation under scrutiny and to bestow this (Roberts, 2011). The hypothetical structure shows the association between the dependent variable and the self-sufficient variable. A free factor is one that is set out to impact or choose a poor variable (Van

der Waldt, 2008). It will in general be changed as required, and its characteristics don't address an issue requiring explanation in an examination, yet are taken basically as given. The sensible structure for this assessment will be expert based framework depicted in figure 2.1.

Independent Variables

Intervening Variable

Dependent Variable

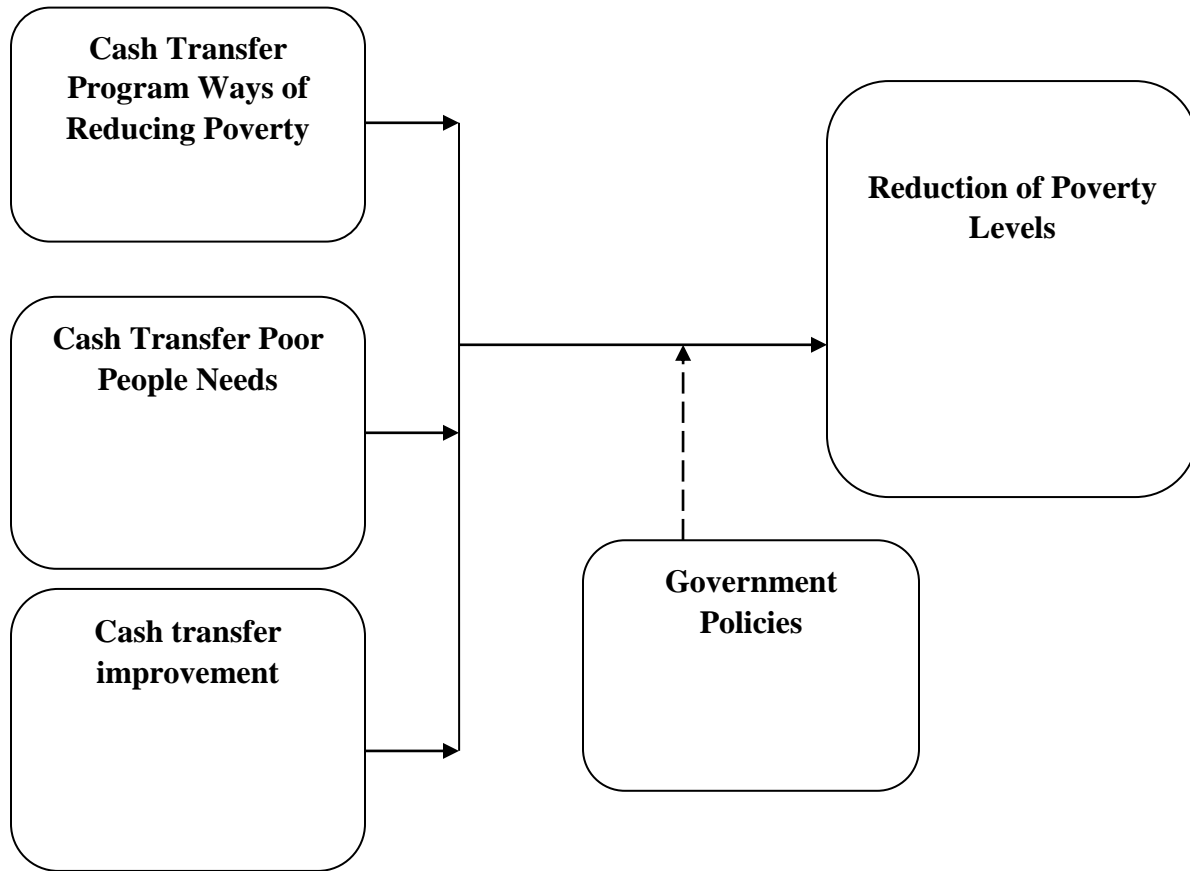


Figure 2.1. Conceptual Framework

Source: Author (2019)

2.8. Gaps in Literature Reviewed

Through the examination of the writing it has become evident that there are sure holes that are not being tended to. Despite the fact that numerous investigations have been done on money move program barely any examinations have been done to build up the impact of national government money move program on the degree of destitution. The previous audit affirms the presence of considerable writing on the proposed examination. It is clear from the audit that different harmony undertakings can be utilized as an instrument of countering rough fanaticism. Be that as it may; a large portion of the investigations inspected were led in created nations whose vital methodology is not the same as that of Kenya. The couple of neighborhood examines

audited either centered around the entire nation as a unit or in different districts other than Wajir County. There is in this manner a writing hole on the impact of national government money move program on the degree of neediness which the examination tries to fill.

2.9. Summary of Literature Review

The part surveys existing writing on the impact of national government money move program on the degree of neediness: contextual analysis of Wajir County. The idea of destitution level has additionally been clarified. The hypothesis under which the examination is based, has been talked about. The section additionally introduces a calculated structure mirroring the connection among free and ward factors.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. Introduction

This part displays the examination structure, the objective populace, the inspecting plan, the example, information assortment instruments, strategies and the information investigation procedures that was utilized in the examination.

3.2 Research Design

The examination was utilized illustrative research structure. This technique for examine is favored in light of the fact that the scientist can gather information to respond to questions concerning the status of the subject of study. Distinct research decides and reports the status quo done and furthermore causes an analyst to portray a wonder as far as frame of mind, qualities and attributes (Mugenda and Mugenda, 1999). As per Orodho (2003), spellbinding study is a strategy for gathering data by meeting or overseeing a poll to an example of people. This strategy is proper for the examination in that it will help in depicting the precision of individuals' profile occasions and circumstances. A clear research configuration additionally took into consideration inside and out investigation of factors and components of the populace to be examined and just as assortment of a lot of information in a profoundly practical manner.

3.3. Target Population

Masses insinuates all people or things (unit of examination) with the characteristics that one wishes to look at. The unit of examination may be an individual, gathering, affiliation, country, object, or whatever other component that you wish to draw sensible derivations about (Bhattacharjee, 2012). The target masses of the assessment was beneficiaries of the cash move program in Wajir County. Wajir County is evaluated to have a populace of 661,941 occupants

(KNBS, 2018). As indicated by the money move national program, there are at present 203,011 poor people in Wajir that profit by the program along these lines making the objective populace to be 203,011 (Wajir County, 2018). The objective populace was as appeared in table 3.1 beneath.

Table 3.1: Target Population

Population	Frequency	Percentage
Old persons	86,213	42.5
Orphans and vulnerable children	68,920	33.9
Persons with Severe Disabilities	47,878	23.6
Total	203,011	100

3.4. Sample Size

A model is a more diminutive assembling or sub-bundle got from the open people (Mugenda and Mugenda, 1999). This examination grasped stratified testing procedure. Stratified investigating is a probability looking at strategy wherein the authority confines the entire people into different subgroups or strata, by then erratically picks the last subjects moderately from the different strata. The reason behind the choice of the investigating procedure was in light of the fact that it enabled the pro to representatively test even the smallest and generally distant subgroups in the masses. This enabled the analyst to test the uncommon limits of the given populace. Also, the investigation utilized the accompanying equation proposed by Using Yamane (1973) to decide the example size;

Using Yamane (1973) formulae

$$n = N / (1 + N^*) (e)^2$$

Where

n = sample size

N = the population size

e = the acceptable sampling error (7%) at 93% confidence level

Thus;

$$n = 203,011 / (1 + 203,011) (0.07)^2$$

$$n = 204$$

Therefore, the sample population size (n) was 204 respondents

Table 3.2. Sample Size

Population	Frequency	Percentage	Sample
Old persons	86,213	42.5	87
Orphans and vulnerable children	68,920	33.9	69
Persons with Severe Disabilities	47,878	23.6	48
Total	203,011	100	204

3.5. Sampling Procedure

Inspecting is the way toward choosing the individuals who took an interest in an examination. This procedure should be illustrative of the entire populace. Inspecting is thus the method, procedure or strategy of picking a sub-bunch from a populace to take part in the investigation (Ogula, 2005). This investigation received stratified examining system. From the conceivable

objective populace of 203,011, stratified arbitrary examining was utilized to choose a sum of 204 example populace.

3.6. Data Collection Methods

A survey was utilized to gather essential information. The survey involved inquiries, which tried to respond to addresses identified with the destinations of this examination. The inquiries involved both shut finished inquiries to upgrade consistency and open finished to guarantee greatest information assortment and age of subjective and quantitative information. The poll was partitioned into two segments, the foundation data area and the examination addresses segment. Moreover, the exploration addresses segment was separated to segments as indicated by the examination targets.

3.7. Research Instruments

A poll was utilized to gather essential information. The inquiries were both shut finished to upgrade consistency and open finished to guarantee most extreme information assortment and age of subjective and quantitative information. The poll was isolated into four segments, the foundation data segment and other three segments dependent on inquire about goals.

3.8. Pilot Testing

Guiding causes the scientist to produce a comprehension of the idea of the individuals being met. In leading the pilot study, the analyst will be keen on setting up whether the respondents had a similar comprehension of the inquiries and along these lines would offer the data required. Mugenda and Mugenda (2003) set that even the most painstakingly developed instrument can't ensure to acquire 100% dependability". Guiding is significant as it helps in deciding the unwavering quality of the instrument. In this exploration, 20 respondents were picked to contribute and were not be remembered for the example picked for the examination.

Test-retest unwavering quality was gotten by managing a similar test more than once over some stretch of time and still delivers similar outcomes. During directing the specialist regulated the poll to an alternate arrangement of respondents who are not part of the gatherings of tested respondents, however comparable in attributes to those inspected for the examination. The directing procedure assumed the significant job of checking the respondents for their reasonableness, lucidity, importance of data and fittingness of the language utilized.

3.9. Validity of the Instruments

Legitimacy is how much an instrument estimates what it implies to gauge (Mugenda and Mugenda, 2003). It is the exactness and seriousness of inductions, which depend on the exploration results. In such manner, specialists in the field of activities accomplished the substance legitimacy through an assessment of the substance. The instruments were given to two gatherings of specialists, one gathering was mentioned to evaluate what idea the instrument is attempting to quantify and the other gathering was solicited to decide if the set from things precisely speaks to the idea under investigation.

3.10. Reliability of the Instruments

Dependability alludes to the consistency of information emerging from the utilization of a specific research strategy. A test estimates what it is estimating to the degree. Mugenda (2003), states that dependability is the proportion of how much an exploration instrument yields a similar outcome after rehashed preliminaries over a period. In such manner, test-retest was utilized to beware of unwavering quality. This included directing similar instruments twice to a similar gathering of subjects, however after some time. Henceforth, to decide security, a measure or test was rehashed regarding the matter at a future date. Results were contrasted and connected and the underlying test to give a proportion of dependability. Reactions got during the steering were

utilized to ascertain the unwavering quality coefficient from a connection network. The unwavering quality of the instrument was assessed utilizing Cronbach's Alpha Coefficient which is a proportion of interior coefficient.

3.11. Data Analysis Techniques

The information for the examination was dissected both subjectively and quantitatively. The information gathered was entered in and investigated with the guide of SPSS variant 24. The Quantitative information produced was exposed to the enlightening measurements to create mean, and standard deviation which was exhibited utilizing tables, frequencies and rates.

3.12. Operationalization of variables

Operationalization is the strategy of cautiously describing variables into quantifiable components. The technique describes cushioned thoughts and empowers them to be evaluated, observationally and quantitatively. The operational implications of components for the present assessment is as showed up in the table 3.3.

Table 3.3. Operational definition of variables

Objective	Type of Variable	Measurement scale	Method of Data Collection tools	Method of Data Analysis
To identify the different ways in which the cash transfer program reduces poverty level in Wajir County	Independent variable	Nominal	Questionnaire	Descriptive statistics.
To examine the extent to which the cash transfer program meets the needs of poor persons in Wajir County	Independent variable	Nominal	Questionnaire	Descriptive statistics.
To find out the improvements to enhance the cash transfer program in order to optimize its ability to meet needs of the poor persons in Wajir County	Independent variable	Nominal	Questionnaire	Descriptive statistics.

3.13. Ethical Considerations

The specialist guaranteed the respondents that the information was classified and was utilized for scholastic purposes just and no revelation of the names. Moreover, support in the examination was intentional and no respondent was constrained to take an interest in. The meeting with the respondents initiated through an acquaintance from the specialist with the respondents. The researcher was true to his/her word and aimed at collecting the truthful information only.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

This part shows the information that was found on impact of national government money move program on the degree of neediness: contextual analysis of Wajir County. The examination was directed on an example of 204 respondents to which polls were managed. The section presents with examination of respondents' close to home data, and afterward investigates the examination of the investigation targets.

4.2 Questionnaire Return Rate

This part analyzes information on the questionnaires that were returned from the field. Findings on filled in questionnaires and unreturned questionnaires are presented in Table 4.1.

Table 4.1: Response Rate

Response	Frequency	Percentage
Filled in questionnaires	165	80.9
Un returned questionnaires	39	19.1
Total Response Rate	204	100

Out of the inspected populace, 165 polls were returned appropriately filled in making a reaction pace of 80.9%. The reaction rate was agent and was sufficiently used to address the examination questions. As indicated by Mugenda (2003) that a reaction rate above half is satisfactory for

examination and detailing; a pace of 60% is great and a reaction pace of 70% and over is astounding.

4.3. Demographic characteristics of the respondents

The respondents' personal information included gender, age, and level of education.

4.3.1. Distribution of Respondents by Gender

The respondents were requested to indicate their gender. Accordingly, the findings are as presented in the Table 4.4.

Table 4.2: Distribution of Respondents by Gender

	Frequency	Percentage (%)
Male	85	51.5%
Female	80	48.5 %
Total	165	100.0%

From the discoveries, larger part (85) of the respondents were male and 80 of the respondents were female. This infers despite the fact that the vast majority of the reactions exuded from guys there was sexual orientation balance.

4.3.2. Distribution of Respondents by Age

The examination tried to build up the age of the respondents and the discoveries are as appeared in Table 4.3.

Table 4.3: Distribution of Respondents by Age

	Frequency	Percentage (%)
18 years and below	15	9.1%
19-25 years	23	13.9%
26-32 years	66	40.0%
33-39 years	19	11.5%
Over 40 years	42	25.5%
Total	165	100%

As indicated by the discoveries, 66 of the respondents were between 26-32 years, 42 were more than 40 years, 23 were 19-25 years, 19 were 33-39 years, and 15 respondents were underneath 18 years of age. This portrays a large portion of the respondents were sufficiently matured and hence could offer top notch data due to their experience.

4.3.3. Distribution of participants by Level of Education

The respondents were mentioned to demonstrate their degree of training. The discoveries on examination of respondent's degree of training has been exhibited on Table 4.4.

Table 4.4: Distribution of participants by Level of Education

	Frequency	Percentage (%)
Secondary	51	30.9%
Certificate/Diploma	98	59.4%
Graduate	12	7.3%
Post Graduate	4	2.4%
Total	165	100%

From the discoveries, generally (98) of the respondents had authentication/confirmation level of training, 51 had auxiliary instruction, 12 were graduates, while 4 were postgraduate. This infers respondents were well educated and subsequently higher odds of getting dependable information.

4.4. Ways in Which the Cash Transfer Program Reduces Poverty Level

This area presents discoveries on manners by which the money move program diminishes destitution level. The discoveries are as appeared in the ensuing areas:

4.4.1. Awareness of any Cash Transfer Programme Funds

The respondents were mentioned to demonstrate whether they know about any money move program assets in their region. The discoveries are appeared in table 4.5

Table 4.5. Awareness of any Cash Transfer Programme Funds

	Frequency	Percent
Yes	132	80.0%
No	33	20.0%
Total	165	100%

From the discoveries, 132 of the respondents concurred that they know about any money move program assets in their region while 33 of them were of the opposite supposition. This suggests the respondents knew about any money move program assets in their area. The respondents demonstrated that they got the data through government crusades on the attention to the significance of the money move program in elevating the lives of the poor individuals. This would empower them to assemble for more data on the program and set up its advantages.

4.4.2. Benefits of the Cash Transfer Program

The respondents were mentioned to demonstrate the advantages separated from money of the money move program. As indicated by the respondents the advantages of the money move program separated from offering money is addressing the necessities of the recipients and diminish servile destitution confronting more seasoned grown-ups. What's more, the respondents showed that the money move program empowers the needy individuals to purchase nourishment and apparel for their families and decreased the additional weight of the more seasoned people together with the kids. The program had empowered them to help other people either inside their family unit or in the more extensive network for instance through paying school charges, adding

to welfare gatherings, for example, for the deprived people in the network, instruction for the poor people, wedding functions and wellbeing assets for the debilitated in their locale.

4.4.3. Extent of Agreement on Cash Transfer Program and Poverty Reduction

The respondents were mentioned to show the degree to which they concede to manners by which the money move program lessens neediness level. The discoveries are as appeared in the table 4.6.

Table 4.6: Extent of Agreement on Cash Transfer Program and Poverty Reduction

Statement	Mean	Std. Dev
Money move program has empowered the poor people to utilize the cash to pay their direction and bolster others which re-establishes their pride and feeling of self-esteem, and connections and regard between relatives improve	4.25	0.2017
Money move program empowers numerous poor people to break out of the separation wherein they live, associate with others and become dynamic individuals from society	4.18	0.2987
Money move program empowers the recipients to utilize the reserve to provide food for their wellbeing needs	3.88	0.2001
Cash transfer program has enhanced food security where the poor households are able to participate in agriculture and even purchase food from the market	3.90	0.2319

From the discoveries the respondents concurred that money move program has empowered the poor people to utilize the cash to pay their direction and bolster others which reestablishes their pride and feeling of self-esteem, and connections and regard between relatives improve (mean=4.25), trailed with money move program empowers numerous poor people to break out of

the separation wherein they live, associate with others and become dynamic individuals from society (mean=4.18), money move program has upgraded nourishment security where poor people family units can take an interest in horticulture and even buy nourishment from the market (mean=3.9), and that money move program empowers the recipients to utilize the reserve to provide food for their wellbeing needs (mean=3.88). This portrays money move program has empowered the poor people to utilize the cash to pay their direction and bolster others which reestablishes their pride and feeling of self-esteem, and connections and regard between relatives improve.

4.5. Extent to Which the Cash Transfer Program Meets the Needs of Poor Persons

This section presents findings on extent to which the cash transfer program meets the needs of poor persons. The findings are as shown in the subsequent sections:

4.5.1. Change In lifestyles of Cash Transfer Receivers and Non-Recipients

The respondents were mentioned to showed whether they have seen an adjustment in those accepting money move in contrast with those not getting. As indicated by the respondents the individuals who gets money move have had the option to purchase nourishment and apparel for their families and decreased the additional weight of the more seasoned people together with the kids. The program had empowered them to help other people either inside their family unit or in the more extensive network for instance through paying school expenses, adding to welfare gatherings, for example, for the dispossessed people in the network, instruction for the destitute people, wedding functions and wellbeing assets for the debilitated in their locale.

4.5.2. Extent of Agreement on Cash Transfer Program Meeting the Needs of Poor Persons

The respondents were mentioned to demonstrate the degree to which they concur articulations on how money move program addresses the issues of poor people. The discoveries are as appeared in the table 4.7.

Table 4.7: Extent of Agreement on Cash Transfer Program Meeting the Needs of Poor Persons

Statement	Mean	Std. Dev
Since the initiation of money move program, a worth has been added to the financial and political existences of the poor people by addressing a portion of their needs while simultaneously addressing the requirements of the wards, network and the country	4.09	0.5634
The fundamental point of the money move program is to address the issues of the recipients and lessen contemptible neediness confronting poor people	3.87	0.5162
Kenyan government money move program empowers the needy individuals to purchase nourishment and garments for their families and diminished the additional weight of the more established people together with the kids	3.90	0.5003
Poor persons contribute financially in community projects out of the little fund they get from the cash transfer programme	3.76	0.5349

From the discoveries the respondents concurred that since the initiation of money move program, a worth has been added to the financial and political existences of the poor people by addressing a portion of their needs while simultaneously addressing the requirements of the wards, network and the country (mean=4.09), trailed by Kenyan government money move program empowers the needy individuals to purchase nourishment and garments for their families and diminished the additional weight of the more established people together with the kids (mean=3.9), the fundamental point of the money move program is to address the issues of the recipients and lessen contemptible neediness confronting poor people (mean=3.87), and that poor people contribute monetarily in network extends out of the little reserve they get from the money move program (mean=3.76). This delineates since the beginning of money move program, a worth has been added to the financial and political existences of the poor people by addressing a portion of their needs while simultaneously addressing the requirements of the wards, network and the country.

4.5.3. Cash Transfer and Its Role in Reducing Poverty

The respondents were requested to indicate whether cash transfer so far had a role to play in reducing poverty. According to the respondent's cash transfer program has been the platform through which poor people live have been alleviated. This is because most people who receive the cash are able to meet their basic needs as well as start small businesses which will act as source of income at a future date.

4.6. Improvements to Enhance the Cash Transfer Program

This section presents findings on Improvements to enhance the cash transfer program. The findings are as shown in the subsequent sections:

4.6.1. Challenges Brought About by Cash Transfer

The respondents were mentioned to show the difficulties that have been realized with money move. As indicated by the respondents the test of the program is that once a money move program is presented, halting it tends to be an exceptionally touchy and humiliating issue strategically and socially and in this manner governments are probably going to be mindful during the underlying stages. Notwithstanding, political weight has appeared to push. The political weight by government officials to satisfy their commitments to their constituents has come about to money move program spending increment.

4.6.2. Government Implementation and Cash Transfer Program Effectiveness

The respondents were mentioned to demonstrate what the administration need to execute in the money move program to guarantee its viability. As per the respondents the administration need to expand coordination and joint effort to standard maturing into other government divisions, projects and strategies. There will be requirement for improved coordination and joint effort between the partners, different services, the scholarly world and NGOs. As indicated by the respondents the key region of help will be the need to make mindfulness among strategy creators on the situation of more established people. Most government officials are uninformed on the issues influencing more established people and in this way the administration needs to execute a code of morals to control the staff managing more seasoned people.

4.6.3 Extent of Agreement on Improvements to Enhance the Cash Transfer Program

The respondents were mentioned to demonstrate the degree to which they concur proclamations on upgrades to improve the money move program. The discoveries are as appeared in the table 4.11.

Table 4.8: Extent of Agreement on Improvements to Enhance the Cash Transfer Program

Statement	Mean	Std. Dev
The administration financing, initiative and coordination is basic to support the money move programs	3.87	0.1384
In-constructed system that guarantees ceaseless cooperation of key partners, in observing and assessment is essential for money move program to succeed	4.12	0.1529
Assortment and investigation of information on financial issues influencing the poor is pivotal for observing and assessment of the money move program	3.62	0.1723
The legislature ought to distinguish data holes that exist in connection to the requirements and privileges of poor people for money move program to be useful	3.79	0.2341
Checking and assessment procedures of money move program ought to be attempted consistently and in-worked inside approach usage	3.80	0.2201

From the discoveries the respondents concurred that in-constructed system that guarantees ceaseless cooperation of key partners, in observing and assessment is essential for money move program to succeed (mean=4.12), trailed by the administration financing, initiative and coordination is basic to support the money move programs (mean=3.87), checking and assessment procedures of money move program ought to be attempted consistently and in-worked inside approach usage (mean=3.8), the legislature ought to distinguish data holes that exist in connection to the requirements and privileges of poor people for money move program to be useful (mean=3.79), and that assortment and investigation of information on financial issues influencing the poor is pivotal for observing and assessment of the money move program (mean=3.62). This portrays in-manufactured instrument that guarantees consistent support of key partners, in checking and assessment is vital for money move program to succeed.

4.7. Discussion of Findings

This section presents the discussion of findings as shown the following subsections:

4.7.1. Ways in Which the Cash Transfer Program Reduces Poverty Level

The examination found that the respondents knew about any money move program assets in their province. The respondents showed that they got the data through government battles on the consciousness of the significance of the money move program in inspiring the lives of the poor individuals. This would empower them to assemble for more data on the program and build up its advantages. The investigation found that the advantages of the money move program separated from offering money is addressing the requirements of the recipients and lessen contemptible destitution confronting more seasoned grown-ups. Moreover, the respondents demonstrated that the money move program empowers the destitute individuals to purchase nourishment and garments for their families and diminished the additional weight of the more established people together with the youngsters. The discoveries concur with an examination by Ikiara (2013) who showed that, something beyond meeting their essential needs, poor people utilize the cash to pay their direction and bolster others which reestablishes their pride and feeling of self-esteem, and connections and regard between relatives improve. The examination found that money move program has empowered the poor people to utilize the cash to pay their direction and bolster others which reestablishes their poise and feeling of self-esteem, and connections and regard between relatives improve. As indicated by Ondigi (2012), money move program empowers numerous poor people to break out of the separation where they live, associate with others and become dynamic individuals from society. The investigation further showed that poor people can make a trip to see their family members and youngsters. The assets likewise empower the recipients to visit the market and meet companions consequently boosting socialization.

4.7.2. Extent to Which the Cash Transfer Program Meets the Needs of Poor Persons

The investigation found that the individuals who get money have had the option to purchase nourishment and apparel for their families and diminished the additional weight of the more seasoned people together with the youngsters. The program had empowered them to help other people either inside their family or in the more extensive network for instance through paying school charges, adding to welfare gatherings, for example, for the deprived people in the network, instruction for the destitute people, wedding functions and wellbeing assets for the debilitated in their locale. As per Cattell (2013), the essential point of the program is to address the issues of the recipients and decrease wretched neediness confronting more established grown-ups. The program has to be sure been gathering a portion of the fundamental needs of the recipients yet as much as it has been profiting the objective gathering, the advantages end up in the hands of either the dependants of the more seasoned people or even their family members. The investigation additionally found that since the beginning of money move program, a worth has been added to the financial and political existences of the poor people by addressing a portion of their needs while simultaneously addressing the necessities of the wards, network and the country. The investigation found that money move program has been the stage through which destitute individuals live have been eased. This is on the grounds that a great many people who get the money can meet their essential needs just as start private companies which will go about as wellspring of pay at a future date. As indicated by Ressler (2014), guardians and grandparents utilize the awards to pay for youngsters' school charges, outfits and textbooks. The investigation further demonstrated that the Kenyan government money move program empowers the destitute individuals to purchase nourishment and dress for their families and decreased the additional weight of the more established people together with the youngsters.

4.7.3. Improvements to Enhance the Cash Transfer Program

The investigation found that the test of the program is that once a money move program is presented, halting it very well may be an exceptionally delicate and humiliating issue strategically and socially and in this manner governments are probably going to be wary during the underlying stages. In any case, political weight has appeared to push. The examination found that the administration need to expand coordination and joint effort to standard maturing into other government divisions, projects and strategies. Muiruri and Elossy (2012) prescribed the expanded coordination and cooperation to standard maturing into other government divisions, projects and approaches. There will be requirement for improved coordination and cooperation between the partners, different services, the scholarly world and NGOs. There will be requirement for improved coordination and joint effort between the partners, different services, the scholarly world and NGOs. The examination found that in-manufactured system that guarantees constant interest of key partners, in checking and assessment is vital for money move program to succeed. As indicated by Gondi (2015), the accomplishment in the execution of any program relies upon how well the exercises are supported, actualized, observed and assessed through criticism instruments. For this to occur, in-constructed system that guarantees ceaseless interest of key partners, in observing and assessment is essential.

CHAPTER FIVE

SUMMARY OF THE FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This section presents synopsis, dialog, end and suggestions on impact of national government money move program on the degree of destitution: contextual investigation of Wajir County.

5.2 Summary of findings

This area shows the outline of the discoveries and they are examined in consequent headings:

5.2.1. Ways in Which the Cash Transfer Program Reduces Poverty Level

The investigation found that the respondents knew about any money move program assets in their province. The respondents showed that they got the data through government crusades on the familiarity with the significance of the money move program in inspiring the lives of the penniless individuals. This would empower them to accumulate for more data on the program and build up its advantages. The investigation found that the advantages of the money move program separated from offering money is addressing the necessities of the recipients and diminish miserable neediness confronting more seasoned grown-ups. What's more, the respondents demonstrated that the money move program empowers the destitute individuals to purchase nourishment and dress for their families and diminished the additional weight of the more established people together with the kids. The investigation found that money move program has empowered the poor people to utilize the cash to pay their direction and bolster others which reestablishes their poise and feeling of self-esteem, and connections and regard between relatives improve.

5.2.2. Extent to Which the Cash Transfer Program Meets the Needs of Poor Persons

The examination found that the individuals who gets money move have had the option to purchase nourishment and attire for their families and diminished the additional weight of the more established people together with the kids. The program had empowered them to help other people either inside their family unit or in the more extensive network for instance through paying school expenses, adding to welfare gatherings, for example, for the deprived people in the network, instruction for the destitute people, wedding functions and wellbeing assets for the wiped out in their locale. The investigation likewise found that since the commencement of money move program, a worth has been added to the financial and political existences of the poor people by addressing a portion of their needs while simultaneously addressing the necessities of the wards, network and the country. The investigation found that money move program has been the stage through which destitute individuals live have been reduced. This is on the grounds that a great many people who get the money can meet their fundamental needs just as start private companies which will go about as wellspring of salary at a future date.

5.2.3. Improvements to Enhance the Cash Transfer Program

The investigation found that the test of the program is that once a money move program is presented, halting it tends to be a profoundly delicate and humiliating issue strategically and socially and in this way governments are probably going to be careful during the underlying stages. Be that as it may, political weight has appeared to push. The investigation found that the administration need to expand coordination and joint effort to standard maturing into other government divisions, projects and arrangements. There will be requirement for improved coordination and joint effort between the partners, different services, the scholarly world and NGOs. The investigation found that in-fabricated instrument that guarantees consistent

cooperation of key partners, in observing and assessment is essential for money move program to succeed.

5.3. Conclusion of the Study

The examination reasoned that the advantages of the money move program separated from offering money is addressing the requirements of the recipients and decrease servile destitution confronting more established grown-ups. Also, the examination presumed that the money move program empowers the destitute individuals to purchase nourishment and apparel for their families and diminished the additional weight of the more established people together with the youngsters. The examination inferred that since the initiation of money move program, a worth has been added to the financial and political existences of the poor people by addressing a portion of their needs while simultaneously addressing the necessities of the wards, network and the country. The examination inferred that money move program has been the stage through which destitute individuals live have been reduced.

This is on the grounds that a great many people who get the money can meet their fundamental needs just as start private companies which will go about as wellspring of pay at a future date. The investigation inferred that the administration need to expand coordination and cooperation to standard maturing into other government offices, projects and approaches. There will be requirement for improved coordination and joint effort between the partners, different services, the scholarly community and NGOs. The investigation reasoned that in-assembled system that guarantees persistent cooperation of key partners, in checking and assessment is fundamental for money move program to succeed.

5.4. Recommendations of the Study

In view of the discoveries the examination made the accompanying suggestions:

1. Concerning identification of the meriting individuals, the Government ought to include the territory boss more to aid recognizable proof procedure. This is on the grounds that they are near the network individuals. Likewise, the network ought to be required to enlist every one of the recipients with the main's office.
2. On management of the funds, the Government should increase the amount allocated to the officers in charge of the management of funds so that they will have no problem distributing the cash.
3. On implementation, there should be a clear guideline from the Government to be followed in implementation of the cash transfer programme. The officers concerned should continuously provide a report on their implementation to the Government.
4. On impact on livelihood, the officers concerned with the allocation of the funds should advice the beneficiaries on the best way to spend the funds so that they can benefit more.

5.5. Suggestions for Further Studies

This investigation concentrated on impact of national government money move program on the degree of destitution in kenya: A contextual analysis of Wajir County, this examination prescribes that future research should investigate impact of national government money move program on the degree of neediness in different provinces for speculation and correlation purposes. This would likewise be essential to give more data on how different provinces are embraced the money move projects and whether there can be issues to benchmark on.

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APPENDICES

APPENDIX I: INTRODUCTORY LETTER

REF: REQUEST FOR USE OF INFORMATION

I am an ace of expressions in venture arranging and the executives understudy at the University of Nairobi and in the incomplete satisfaction of the necessities of the degree; I wish to attempt an exploration study on the impact of national government money move program on the degree of neediness: contextual analysis of Wajir County.

The motivation behind this letter is to demand your authorization to gather information through meeting the respondents managing execution of wellbeing ventures in the province. Your help and reactions will be useful in the examination as I will have the option to condense, finish up the discoveries and assist me with concocting the correct suggestions.

I accept this open door to guarantee that the information got will be utilized for scholarly purposes just and your character will be held secret.

Your collaboration will be exceptionally valued.

Yours Faithfully,

ABDI YUSSUF ABDIRHAMN

APPENDIX II: QUESTIONNAIRE

Section A: General Information

1. Gender of the respondent

- a) Male () b) Female ()

2. Indicate by ticking your age bracket

- a) 18 yrs. and below [] b) 19-25 []
c) 26-32 [] d) 33-39 []
e) 40 yrs and above []

3. Kindly indicate your highest level of educational qualification (tick)

- a) Secondary education [] c) Certificate or diploma []
d) Graduate [] e) Postgraduate []

SECTION B: Ways in Which the Cash Transfer Program Reduces Poverty Level

4. Are you aware of any cash transfer programme funds in your county?

- Yes [] No []

If yes, how did you get the information?

.....
.....

5. Aside from the cash, what else was beneficial to you and your household from the cash transfer program?

.....

.....

.....

6. Please indicate the extent to which you agree with the following statement on ways in which the cash transfer program reduces poverty level

Statement	S.D	D	N	A	S.A
Money move program has empowered the poor people to utilize the cash to pay their direction and bolster others which reestablishes their nobility and feeling of self-esteem, and connections and regard between relatives improve					
Money move program empowers numerous poor people to break out of the segregation where they live, associate with others and become dynamic individuals from society					
Money move program empowers the recipients to utilize the store to provide food for their wellbeing needs					
Money move program has upgraded nourishment security where poor people family units can take an interest in agribusiness and even buy nourishment from the market					

SECTION C: Extent to Which the Cash Transfer Program Meets the Needs of Poor Persons

7. Have you seen a change in those receiving cash transfer in comparison to those not receiving?

.....

.....

.....

8. Please indicate the extent to which you agree with the following statement on extent to which the cash transfer program meets the needs of poor persons

Statement	S.D	D	N	A	S.A
Since the origin of money move program, a worth has been added to the financial and political existences of the poor people by addressing a portion of their needs while simultaneously addressing the requirements of the wards, network and the country					
The fundamental point of the money move program is to address the issues of the recipients and diminish contemptible destitution confronting poor people					
Kenyan government money move program empowers the needy individuals to purchase nourishment and apparel for their families and diminished the additional weight of the more established people together with the kids					
Poor people contribute monetarily in network extends out of the little reserve they get from the money move program					

9. Has cash transfer so far had a role to play in reducing poverty?

.....
.....
.....

SECTION C: Improvements to Enhance the Cash Transfer Program

10. What challenges have been brought about by cash transfer?

.....
.....
.....

11. What improvement does the government need to implement in the cash transfer program to ensure its effectiveness?

.....
.....
.....

12. Using a scale of 1-5, where 1= strongly disagree; 2=disagree; 3=Neutral; 4=agree; 5=strongly agree; Please indicate the extent to which you agree with the following statement on improvements to enhance the cash transfer program

Statement	S.D	D	N	A	S.A
The administration financing, initiative and coordination is basic to support the money move programs					

In-assembled component that guarantees consistent investment of key partners, in observing and assessment is important for money move program to succeed				
Assortment and examination of information on financial issues influencing the poor is significant for checking and assessment of the money move program				
The legislature ought to recognize data holes that exist in connection to the necessities and privileges of poor people for money move program to be valuable				
Observing and assessment procedures of money move program ought to be attempted on a nonstop premise and in-worked inside arrangement execution				

THE END

THANK YOU

APPENDIX III: NACOSTI

 REPUBLIC OF KENYA	 NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
Ref No: 567436	Date of Issue: 15/October/2019
RESEARCH LICENSE	
	
<p>This is to Certify that Mr.. ABDI ABDIRAHMAN of University of Nairobi, has been licensed to conduct research in Wajir on the topic: EFFECTS OF NATIONAL GOVERNMENT CASH TRANSFER PROGRAM ON THE LEVEL OF POVERTY: A CASE STUDY OF WAJIR COUNTY for the period ending : 15/October/2020.</p>	
License No: NACOSTI/P/19/2246	
567436 Applicant Identification Number	 Director General NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
	Verification QR Code 
<p>NOTE: This is a computer generated License. To verify the authenticity of this document, Scan the QR Code using QR scanner application.</p>	

Appendix IV: Research Authorization from Ministry of Education

**MINISTRY OF EDUCATION
STATE DEPARTMENT OF EARLY LEARNING AND BASIC**

Telegrams: "Education Wajir"
Telephone: 046-421029
When replying please quote



COUNTY DIRECTOR OF EDUCATION
P.O. BOX 31-70200
WAJIR

REF: EDW/VOL.I/ADMIN

Date 24//10/2019

ABDIRAHMAN ABDI YUSSUF
UNIVERSITY OF NAIROBI
P O BOX 30195-00100
NAIROBI

Dear Sir,

RE: RESEARCH AUTHORIZATION

In reference to letter ref NACOSTI/P/19/2246 dated 15th OCTOBER 2019 from the National Commission for Science, Technology and innovation granting you authority to undertake research on "Effects of National Government cash transfer program on the level of poverty: A case study of Wajir County," for the period ending 15th October, 2020.

This is therefore to inform you that this office has no objection and has granted you authority to conduct your research in Wajir County.

Wish you all the best in your undertaking.

SAADIA ABDIKHEIR
FOR COUNTY DIRECTOR OF EDUCATION
WAJIR COUNTY.



**Appendix V: Research Authorization from Ministry of Interior and Coordination of
National Government**

THE PRESIDENCY



MINISTRY OF INTERIOR AND COORDINATION OF NATIONAL GOVERNMENT

Telegraphic Address: "County"
Email: ccwajircounty@yahoo.com
When replying please quote

The County Commissioner
Private Bag
Wajir

Ref No: F.50 VOL I (141)

28th October, 2019

Abdirahman Abdi Yussuf
University of Nairobi
P.O.BOX 30195-00100
Nairobi

RE: RESEARCH AUTHORIZATION.

Reference is made to a letter Ref. NACOSTI/P/19/2246 from the National Commission for Science, Technology and Innovation dated 15th October, 2019 on the above subject matter.

You are hereby authorized to undertake your research on "Effects of National Government cash transfer program on the level of poverty" in Wajir County for the period ending 15th October, 2020.


L. E. Kibaara
County Commissioner
Wajir County

