

**SOCIAL FACTORS INFLUENCING UTILIZATION OF CASH TRANSFERRED TO
ORPHANS AND VULNERABLE CHILDREN IN SHINYALU CONSTITUENCY,
KAKAMEGA COUNTY, KENYA.**

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DECLARATION

I, Khamasi Sheila Lihavi, do hereby declare that this entrepreneurship project is my original work and to the best of my knowledge it has not been presented to any other university for similar purpose or for any other degree award.

Signature..........Date.....09/12/2021.....

I confirm that the work reported in this entrepreneurship project was carried out by the student under my supervision as the university supervisor.

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I thank my parents for their precious role in supporting me towards my career dreams. I thank my supervisor madam Sheilla Tallam for her unwavering support and supervision of my research proposal. Lastly I acknowledge my friends and my son who have supported me throughout my academic pursuit.

DEDICATION

I dedicate this project to my uncle David Ambeyi who has been of support towards my academic pursuit and my son Nash Olson who has had to spend more time away from me.

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ABBREVIATIONS AND ACRONYMS

AIDS	Acquired Immune Deficiency Syndrome
CCTP	Conditional Cash Transfer Program.
CT	Cash transfer.
CT-OVC	Cash Transfer for Orphans and Vulnerable Children.
DCS	Department of Children Services.
DFID	Department for International Development.
HIV	Human Immunodeficiency Virus.
MDGs	Millennium Development Goals
OPCT	Older Persons Cash Transfer.
PWSD	Persons with Severe Disabilities.
PWSD-CT	Persons with Severe Disabilities Cash Transfer.
SPSS	Statistical Package for Social Sciences.

OPERATIONAL DEFINITION OF TERMS

Beneficiary	This is the persons who derives benefit from the cash transfer
Cash Transfer	It is a direct transfer payment of money to an eligible person.
Caregiver	Family member or paid helper who regularly looks after a child who is orphaned by either losing one or both parents.
Conditional Cash Transfer Programs	This are programs that transfer cash generally to poor households on the conditions that those households make pre-specified investments in the human development of the recipients such as education, health, or nutrition.
Unconditional cash transfer	This are transfers provided to beneficiaries without the recipient having to do anything in return in order to receive assistance.
Utilization of cash	This refers to the ways in which the cash transfer received is put into use.
OVC	Household residents between 0-17 years with at least one deceased parent or a parent who is chronically ill or whose main caregiver is chronically ill
Home factors	Refers to the surrounding environment of a child as he or undergoes development i.e. the parental care and upbringing of the child during development.

ABSTRACT

The orphans and the vulnerable children are more prone to different forms of abuse and exploitation due to their vulnerable circumstances. It is the primary responsibility of any government to offer social protection to its vulnerable populations. Childhood in Kenya is defined by the fact that over 50% of Kenyans live in absolute poverty. As the government plays the role of protecting the OVCs a question arises as to whether these resources transferred to the beneficiaries are being utilized well. The sole purpose of the study was to determine the social factors influencing utilization of cash transferred to orphans and vulnerable children. The study was guided by three objectives; to examine how demographic factors influence utilization of cash transferred to orphans and vulnerable children, to determine how frequency of disbursement influences utilization of cash transferred to orphans and vulnerable children and to find out how home factors influence utilization of cash transferred to orphans and vulnerable children. The study used null hypothesis. The study was guided by social capital theory. Descriptive research design (frequency distribution tables and charts) and inferential statistics (linear regression analysis) was used. It included issuance of questionnaires to the caregivers, beneficiaries and the children officer. The target population was 200 respondents (2 children officers, 100 beneficiaries and 98 caregivers). The researcher used stratified sampling technique. The sample size of the research was 100 respondents. The researcher used questionnaires as the research instrument of the study. The questionnaires were piloted before the study to ensure results were consistent and reliable and later picked by the researcher. Data was analyzed using SPSS and presented in the form of percentages, tables and charts. Inferential statistics (Regression and analysis of variance) was used. The study found out that most of the caregivers were female and most households had more than five children. It also found that payments were not frequent and there was conducive home environment for the orphans. Most caregivers had received basic education as they had reached primary level. In conclusion; all the hypothesis were rejected as they had an influence on utilization of cash transferred. It was also concluded that gender is an important factor as women were better in handling matters of the house. Consistent payments would lead to better utilization as it will be planned for and lastly home environment is a determinant on how cash is utilized. Basing on the findings, the researcher recommended that female caregivers should be considered during targeting process to receive stipend on orphans they are caring for. The researcher also recommended that considerations should be made to the number of orphans and that money should be given promptly. The study will add up to the already existing literature on the long term development outcomes that cash transfer programs may have.

CHAPTER ONE: INTRODUCTION

1.1 Background of the study

Several developing economies have recently introduced cash transfer programs, which provide money to poor families contingent on certain behavior, usually investments in human capital, such as sending children to school or bringing them to health centers (the world bank research observer 20 (1) 29-55, 2017). Cash transfers are a key component of social protection globally, and there is growing interest in the promise of cash transfers to improve outcomes for poor people in low, middle and even high income countries. Many governments around the world have implemented conditional cash transfer (CCT) programs with the goal of improving options for poor families through interventions in health, nutrition and education.

Families enrolled in cash transfer programs receive cash in exchange for complying with conditionality's like preventive health requirements and nutrition supplementation, education and monitoring designed to improve health outcomes and promote positive behavior change. Conditional cash transfers provide income and promote human capital investments. (N Cahyadi et al, 2020). The universal basic income has become a widely discussed measure in policy circles around the world (National Bureau of Economic Research 2018). Cash transfer is a form of social assistance which is increasingly becoming a major part of antipoverty policy measures in most countries.

International development partners and donor agencies have recognized Cash transfer as a core pro poor development tool for reducing short term poverty, and breaking the intergenerational transmission of poverty particularly in sub Saharan African countries. According to the cash transfer manual (2017), principle objective of this program is to provide a social protection system through regular cash transfers to families living with orphans and vulnerable children in order to encourage fostering and retention of such children within their families and communities and to promote their human capital development. Its major concern is on education, health, civil registration and strengthening capacities within their household.

Marinescu (2018), asserts that providing cash directly to individuals has often been met with criticism, suspicion and fear as some people end up misusing the cash despite being given under

some conditions. Conditional cash transfers have been largely used in the world during the past decades, since they are known for enhancing children's human development and promoting social inclusion for the most deprived groups according to RC de Souza Cruz, (2017). Cash transfers seek to create life chances for children to overcome poverty and exclusion, thus reducing inequality of opportunity.

The ministry of labor and social protection, state department for social protection, pension and senior citizen affairs is divided into two sections; ministry of labor and ministry of social protection. The ministry of social protection is also divided into two departments; the department of children and the department of social development. The ministry of labor and social protection is under a program started by the Kenyan government with an aim of enhancing protection of vulnerable children hence sustainable social economic development.

The cash transfer for orphans and vulnerable children program was implemented by the government of Kenya with the support of UNICEF, World Bank and DFID as one of the flagship programs in Kenya's vision 2030 and a core part of the government's national safety net program. This program was to reduce poverty and vulnerability by improving food consumption, nutritional and health status and school attendance. The cash transfer to orphans and vulnerable children (CT-OVC) in Kenya is a government supported program intended to provide regular and predictable cash transfer to poor households taking care of the orphans and vulnerable children. Cash transfer programs can be an effective means of alleviating poverty and facilitating the attainment of an adequate standard of living for people's health and wellbeing and other international human rights.

In Kenya, social protection stems from article 43 of the Kenyan constitution. The article accords everyone the rights to the highest attainable standard of health, which includes the rights to health care services, including reproductive health care; to accessible and adequate housing and to reasonable standards of sanitation; to be free from hunger and to have adequate food of acceptable quality; to clean and safe water in adequate quantities; to social security and to education. Most governments run social protection programs to caution their citizens who are vulnerable.

The government of Kenya started implementing cash transfer for orphans and vulnerable children as a pilot in 2004. After a three year demonstration period the program was then approved by the cabinet, integrated into the national budget and began expanding rapidly in 2007. The government decided to introduce this transfer with an aim of reducing the high rising numbers of orphans that has made poverty to increase due to them losing their parents to the HIV pandemic and some having parents who are chronically ill. The specific objectives of the program was to support education through improvement of school enrollment and retention for 6-17 years old children, health interventions to reduce mortality rate through immunizations, civic registrations and strengthen the capacities within households.

This program has impacts on the economic livelihoods of beneficiaries rather than building human capital and improving the care of orphans and vulnerable children. Most of this beneficiaries live in rural areas, depend on subsistence agriculture and live in places where markets for financial services (such as credit and insurance) labor goods and inputs are lacking or do not function well. Cash transfer for orphans and vulnerable children often represent a significant share of household income and when provided in regular and predictable ways may help households in overcoming the obstacles that block their access to credit and cash.

Kenya's cash transfer for orphans and vulnerable children is a national child protection program that provides a flat monthly transfer of cash 2000 to ultra-poor families with orphans and vulnerable children aged 17 years and younger. Children and adolescents in households receiving the cash transfer for orphans and vulnerable children appear to have better nutritional status, school attendance and optimism about the future compared to those in households not receiving the cash transfer.

Kakamega County has twelve sub counties Shinyalu being one of them and in fact the largest among all. Shinyalu Sub County is in Kakamega County covering 445.4 per kilometer square. It has 6 wards which include Isukha north, Murhanda, Isukha central, Isukha south, Isukha east and Isukha west. The number of orphans and vulnerable children in the sub county is very high and alarming, (Cash transfer manual 2017). The introduction of cash transfer for orphans and vulnerable children was an added advantage to the sub county as the rate of illiteracy in the sub county was very high because many children were dropping out of school as they were

disadvantaged socially and economically, PW Mukonyi (2020). The study was carried out to investigate social factors influencing the utilization of cash transferred to orphans and vulnerable children in Shinyalu sub county, Kakamega County.

1.2 Statement of the Problem

Orphaned, homeless and other unaccompanied children and young people often referred to internationally as orphans and vulnerable children represent a significant but poorly represented global population. It's estimated that there are approximately 153million orphans worldwide, (UNICEF 2016). The largest numbers of orphaned children are in sub Saharan Africa, Asia, Latin America and the Caribbean (UNICEF, 2015). It is well established that orphaned children suffer more deficits in education, socialization, and nutrition than do non orphaned children.

In developing countries, especially in Africa, in the traditional system of kinship care, in which children whose biological parents are deceased or unable to care for them are raised by relatives or close family friends. Family often are too young or too old to adequately care for a child of relatives and many cannot afford an additional child or children. Many children taken in by relatives are treated differently from biological children, (F Abdulla 2018). They are often subjected to discrimination and experience deprivation and exclusion. Many become ill, get inadequate food, clothing, shelter, and education.

Some children may live on the streets, where they become more vulnerable to other forms of abuse. Recruitment to armies and other types of forced labor and recruitment to organized criminality as well as exposure to sexual and physical abuse, prostitution, sexually transmitted diseases and substance use, are all common experiences among orphaned children in Africa (Frood &.Pursell, 2020).

Children are the tomorrow's generation and the future that we all look forward to in the coming years. When the children are able to access education, get quality and adequate diverse diets they stand a chance of undergoing human development which in turn will help shade some light to the future generation. When the children are able to access preventive health requirements, they are able to attend school regularly and get better results (Manyanga et al.2017).

On the contrary, Shinyalu constituency has witnessed low school enrollments, low class attendance and many malnourished children (Lumumba et al. 2016), due to poor diets that has resulted into high mortality rate, increased literacy levels among the children in Shinyalu constituency and thereby increased households living below the poverty line.

Despite several programs having been put in place to curb poverty, still the numbers were rising. This made the government to come up with the cash transfer program which aim to reduce poverty by making welfare programs conditional upon the receiver's action as solutions to poverty and ecosystem degradation (PJ Ferraro, R Simorangkir 2020). Most studies have focused on the outcomes, the challenges and the implementation of CT-OVCs but have not covered on the social factors influencing utilization of cash transferred to orphans and vulnerable children. This study aimed to investigate the social factors influencing utilization of cash transferred to orphans and vulnerable children through the objectives based on demographic factors, frequency of disbursement and home factors.

1.3 Purpose of the Study

The purpose of this study was to investigate the social factors influencing the utilization of cash transferred to orphans and vulnerable children in Shinyalu constituency, Kakamega County through the objectives based on demographic factors, frequency of disbursement and home factors.

1.4 Conceptual framework

Ravitch and Riggan (2017) define conceptual framework as an argument about why the topic one wishes to research matters, and why the means proposed to study it are appropriate. The figure below shows the relationship between independent variables (demographic factors, frequency of disbursement and home factors) and dependent variable (utilization of cash transfer).

Independent variable
variable

Dependent

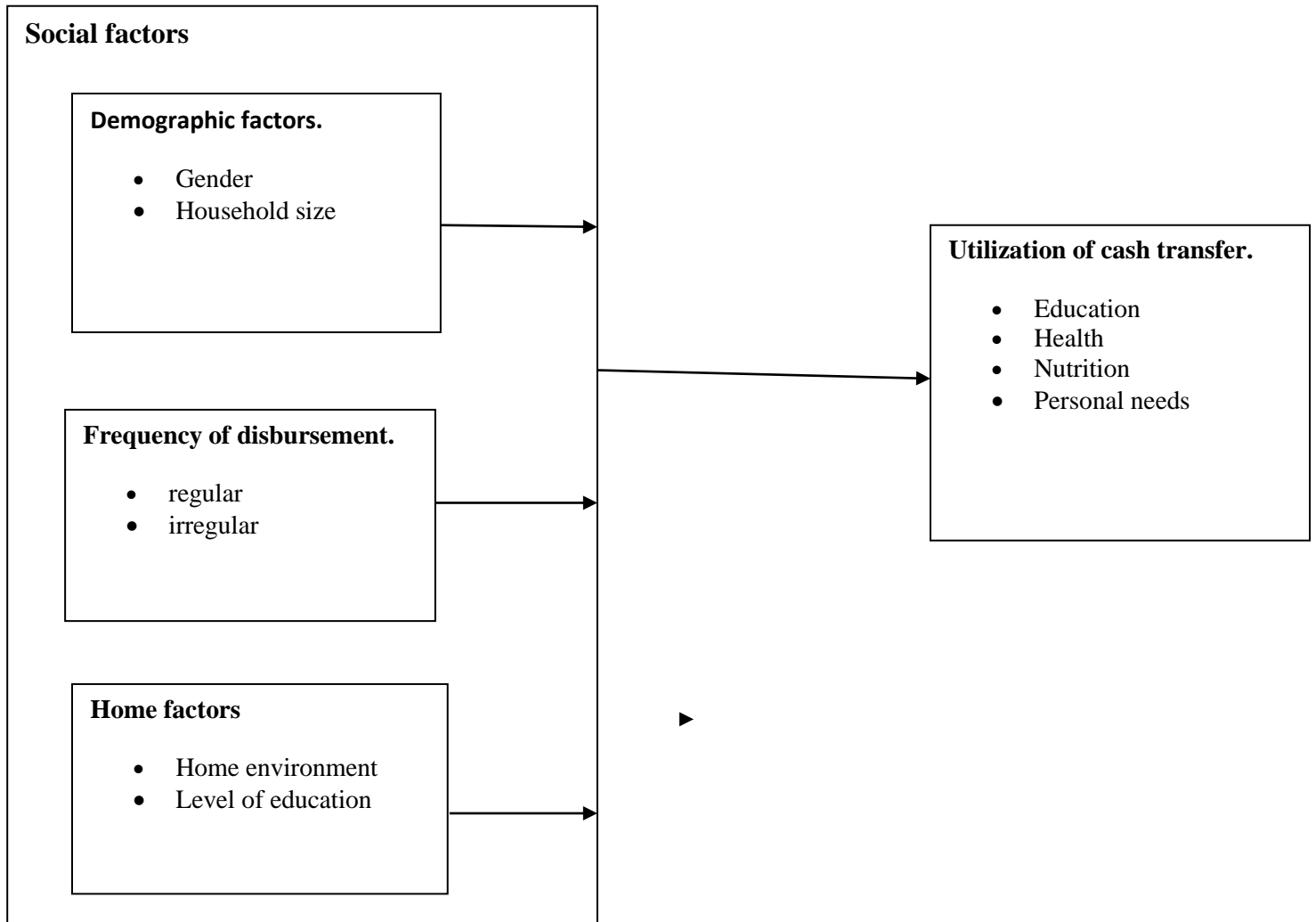


Figure 1 conceptual framework

1.5 Research questions

1. How does social factors influence utilization of cash transfers for orphans and vulnerable children?
2. How does demographic factors influence utilization of cash transferred to orphans and vulnerable children?
3. How does frequency of disbursement influence utilization of cash transferred to orphans and vulnerable children?
4. How does home factors influence utilization of cash transferred to orphans and vulnerable children?

1.6 Objectives of the study

1.6.1 General objective

To find out the social factors influencing the utilization of cash transferred to orphans and vulnerable children.

1.6.2 Specific objectives

1. To examine how demographic factors influence utilization of cash transferred to orphans and vulnerable children.
2. To determine how the frequency of disbursement influences utilization of cash transferred to orphans and vulnerable children.
3. To find out how home factors influence utilization of cash transferred to orphans and vulnerable children.

1.7 Hypothesis

H₀₁. Social factors do not influence utilization of cash transferred to orphans and vulnerable children.

H₀₂ Demographic factors do not influence the utilization of cash transferred to orphans and vulnerable children.

H03. Frequency of disbursement does not influence the utilization of cash transferred to orphans and vulnerable children.

H04. Home factors do not influence the utilization of cash transferred to orphans and vulnerable children.

1.8 Significance of the study

1. The study will add on to other researches done on cash transfer programs for orphans and vulnerable children carried out in different parts of Africa and the whole world.
2. The study will also add up to the already existing literature on the long term development outcomes that cash transfer programs may have.
3. This study will benefit other researchers who are interested in this field of research to help solve other problems arising from the same.
4. This research will also benefit the department of children services (DCS) and the ministry of labor and social protection in making informed policies.

1.9 Delimitations of the study

The research was carried out in Shinyalu constituency mainly on orphans and vulnerable children. This is because Shinyalu constituency has the highest number of vulnerable children, Standard newspaper (2015) this area is also known worldwide to be leading in gender based violence which is also a factor in increasing the number of orphaned and vulnerable children. I acquired most of the information from the children department office, the beneficiaries and the caregivers because they are the people involved with the cash transfer. The sample size of the research was 100 respondents.

1.10 Limitations of the study

The study was focused on social factors influencing utilization of cash transfer to orphans and vulnerable children. The following were some of the limitations:

1. Limitation of time due to linking with the supervisor. This was overcome by creating time during the weekends and travelling the long distances late in the evening to link with the supervisor.
2. Poor road networks in the interior parts of Shinyalu constituency which made travelling to some areas difficult. To address this, the researcher used the services of the volunteer children officers and members of the local OVC committees who are based in the rural areas to reach the remote parts.

1.11 Assumptions of the study

- 1) Findings from this research will be extra polated to other areas which receive CT-OVC.
- 2) The researcher assumed that wards chosen are a fair representation of the Shinyalu constituency.
- 3) The researcher assumed that respondents provided accurate information.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter reviewed the literature relevant to the research problem. The literature was reviewed on the following subheadings; demographic factors influencing utilization of CT-OVC, influence of frequency of disbursement on the utilization of CT-OVC and the influence of home factors on the utilization of CT-OVC.

2.2 Utilization of Cash Transferred to Orphans and Vulnerable Children

Cash transfer is a direct transfer payment of money to an eligible person. Cash transfers are either conditional or unconditional. They may be provided by organizations funded by private donors or a local or regional government. Cash transfer in developing countries are constrained by three factors; financial resources, institutional capacity and ideology. Governments in poorer countries tend to have restricted financial resources and are therefore limited in the amount they can invest both directly in cash transfers and in measures to ensure that such programs are effective. Cash transfers are direct, regular and predictable noncontributory cash payments that help the poor and vulnerable households to raise and smooth incomes, DFID (2011).

With the objectives social security, human capital development and poverty alleviation; cash transfers targeting specifically children from poor households, were introduced in Latin America during the past decade, Barrientos & Dejong, (2004). Cash transfer programs protect beneficiaries from shocks, reduce the use of negative coping strategies that undermine longer term livelihoods sustainability and allow households to shoulder more economic risks, engaging in more potentially profitable activities as seen by Fernald et al. (2018). Cash transfers in Kenya include; CT-OVC, Cash Transfer for Persons with Severe Disabilities (CT-PWSD), Older Persons Cash Transfer (OPCT) among many others. UNICEF and the government of Kenya started implementing the pilot cash transfers for orphans and vulnerable children in 2005.

CT-OVC can be an important complement to direct education investments. Increased income security enables households to pay fees or other costs associated with attending school. It also reduces the burden on children particularly girls to contribute to family income enabling them to participate in school (Barham et al.2018). This has increased school enrollments and attendance as seen by Garcia and Saavedra (2017). CT-OVC can have an effect on the learning and skills of

children as these affects work primarily through benefits that children gain before entering school. CT-OVC can also accelerate reductions in morbidity and mortality by working on the demand side to help poorer families to overcome the economic barriers to access to and use of health services.

2.3 Influence of Demographic Factors on the Utilization of Cash Transferred to Orphans and Vulnerable Children

Demography is the statistical study of populations especially human beings focusing on trends over time, comparisons of sub groups and causes in addition to the consequences of key population status or income levels (Verdoodt, 2017). Demography is widely used in all aspects. It helps the government and non-governmental organizations to learn more about a populations characteristics for many purposes including policy development and economic market research Will Kenton, (2019). In this study the researcher's aim was to use demographics to understand their influence on cash transfers.

C.P.Gilman in her evolutionary theory felt that women when exposed to a certain set of economic set up would prove their worth and so she preferred capitalism. She felt that both men and women have natural intrinsic energies that are different from one another. She felt that men are guided by desire, combat and self-expression while women are conservative with material instincts characterized by love and care for little ones, C. P Gilman (2017).

In Mexico's oportunitades program, research shows that giving cash to only women increases their decision making role in the household expenditure, financial security, self-esteem and social status. In Brazil evidence shows that women's domestic status increased because the income received was regular. (Arnold, 2008). Cash transfers help with health care costs which are often seen as a woman's responsibility in the household. (ODI, 2010).

Giving transfer to women has greater poverty mitigation effect than when given to men, Weigand (2003). When women get the transfers they are well able to use them in strengthening their economic status, increasing family spending on food and health and also increasing school enrollment for the children.

Gender therefore is very key and critical and matters a lot. Gender of the caregiver has different outcomes on the beneficiaries of the cash transfer for orphans and vulnerable children. A

household headed by a female caregiver is likely to do well in terms of dietary diversification, as brought up by Rojas et al (2020). Health wise of the children becomes seemingly good and the children are also able to attend school. On the other hand, a household headed by a male and is also the caregiver of the children may not use the cash transfer to add value to the children. In fact he will end up using it in ways that may not benefit the children due to his egoistic nature that is led by desire, combat and self-expression.

It has been noted that men who received the cash benefits at times misappropriated the funds by spending it on unintended purposes. Men use the cash income under their control for a wide range of purposes, not all these are directly beneficial to their families. Men have a high propensity to spend incremental income on themselves or on investments while women have a high propensity to allocate incremental income to meeting immediate food and other consumption need of their families, Daidone et al (2019).

Gender of the beneficiary appears to matter and has different outcomes for boys and girls e.g. in Honduras, Mexico and south Africa has shown that children and particularly girls in households with a female recipient are more likely to be healthier and attend school than if the male recipients receives the grant, Samson et al.(2006).

Its argued that only are women more likely to look after their own children, they are more likely to take care of orphans. In almost every African country, there is notable difference between the responsibilities assumed by fathers and mothers, with widowed mothers more likely to be responsible for the care of children than widowed fathers, UNICEF (2010).

According to UNICEF (2016) the probability of finding an older person living with an orphan is higher. Evidence shows that poor elderly grandparents have emerged as the most important category of caretakers for the orphans. Most caregivers are often poor women who have less access to property and employment.

Household size influences the extent to which the basic needs of OVCs are met. Household size influences the spending decisions of caregivers, (Acerenza & Gandelman, 2019). The cash received by the caregivers can be used to benefit all children in the household both beneficiaries and non-beneficiaries. This will lead to the beneficiaries not attaining the maximum utilization of the cash as some of their needs may not be met accordingly.

2.4 Influence of Frequency of Disbursement on the Utilization of Cash Transferred to Orphans and Vulnerable Children

The CT-OVC program implemented by the government of Kenya with the support of UNICEF, World bank and DFID is one of the flagship programs in Kenya's vision 2030 and a core part of the governments national safety net program. The government of Kenya started implementing this transfer as a pilot in 2004. The program showed promise as it helped families purchase basic necessities such as food and school supplies and so the beneficiaries were less likely to sell their few assets.

The Kenyan government realized that cash transfers had many benefits and so it embarked on a phase two expansion. With support from UNICEF and the UK, DFID, the government increased the transfer amount to KES 1500 per month and reached 15300 households by 2008 as suggested by C Huang et al. (2017). A randomized evaluation of the expansion found impressive gains in children's health and welfare, helping sustain donor and political commitments.

With combined financing from the government, the work bank, DFID and UNICEF transfers reached 280000 children in 134000 households by 2012. During 2013/2014 financial year GOK became the major contributor to CT-OVC while UNICEF exited as the principal contributor. In 2015/2016 to 2016/2017 the number of beneficiaries rose to 255608 and 355000 respectively, cash transfer manual, (World Bank 2017).

The government has a schedule of the distribution of funds from the host ministry to the relevance clearance points in intervention areas. In few instances the schedule may change due to delays in approval of funds at various points. When such delays occur, it is expected that through the program agent and local committees, beneficiaries and their caregivers would be informed about new schedules.

Transfer of funds has never been consistent and that the beneficiaries have not been informed of the changes in bi- monthly payment schedules. From this, the beneficiaries complain of delays from expected payment dates. According to Araujo et al. (2017), such delays and inconsistencies will increase predictable vulnerability among the needy populations and interfere with planning and budgeting at the household level. Delays will also result in seasonal dropouts in schools to seek short term employment to earn money to buy food. Those in urban areas result into begging

of food on the streets and some are forced out of their rental houses due to the inability to pay rent.

Late or irregular payments can foster a reliance on informal credit, often at high interest rates which erode benefits and can create debt traps. Reduced frequency (compared to monthly payments) reduce administrative and private costs, thereby releasing more money to the needs of the OVCs. Reduced frequencies may also create hardships for households which may not be able to conserve the benefits over an extended payment cycle Samson et al (2006)

When the cash is received in time, it will lead to an increase in school enrollment and class attendance, diversification of their diets and they will also be able to access health care making them to be healthier, NM Rojas et al. (2020) They will also be able to access birth certificates in time to avoid them from missing the important matters that require the certificate. Regular delivery will ensure caregivers allocate the cash transfer effectively in line with the program objectives. Samson et al (2006:73) argues that regular and reliable payments provide the recipients with the security and choice that provide the greatest flexibility and developmental impacts, maximizing benefits and value to the beneficiaries. Regularity facilitates more planning. Some caregivers will spend money on non-priority items with the hope that in the next two months, a similar transfer will happen. Due to delay, information will not be provided to beneficiaries as to when the funds will be received. Lack of information will make it difficult for beneficiaries to plan, budget or negotiate for services, Kitsios and Kamariotou (2018).

2.5 Influence of Home Factors in Utilization of Cash Transferred to Orphans

Family is one of the precious things that most people value so much. When children grow up in a family, they are sure of love, a sense of belonging, and a lifelong connection to a community of people, shared history and culture, (Sanders & Morawska, 2018). Extreme poverty puts the families at risk and their inability to provide for and protect children's holistic needs. To counter this, it is necessary to strengthen the family's capacities to care for the vulnerable.

Extreme poverty in a family leads to a stunt in the developmental potential of children, Black et al (2017). When the families are strengthened, they will nurture their children in the best way

which will make the children to develop well from their early childhood. Many children are orphaned by either losing one or both of their parents to HIV pandemic. Orphans and vulnerable children affected by HIV/AIDS are at a risk of having cognitive difficulties and this leads to lack of access to education, Frosch et al (2021).

According to (Roscoe et al. 2018), children's whose parents are chronically ill are more vulnerable than orphans because they are coping with psychological burden of watching a parent suffer, and the economic burdens of reduced productivity, income and increased health care expenses They are at a risk of losing parental care and experiencing low levels of wellbeing as suggested by Roelen et al. (2017). Utilization of cash transferred cannot cater for its intended purpose of assisting OVCs if the family undergoes this problems.

AIDS being a major threat to leaving many children orphaned, then the numbers of the OVCs will continue rising as the disease continues to spread, Bettmann et al (2017). The major causes of diseases is poor personal and environmental hygienic conditions as found out by researchers.

Most caregivers are illiterate countrywide despite even after the government introduced free education for all (Mwinzi et al 2018). This is because most of the beneficiaries stay with their grandparents of whom most of them are above 65 years of age. Illiteracy affects many people when it comes to planning and budgeting for their households. Most of them are still holding the backward culture that discriminate the child because of their gender. These old people may deny the girl child education because of her gender and this will mean that the cash will not be utilized effectively. A household with learned caregivers tend to utilize the cash properly in order to ensure that the beneficiaries derive maximum benefits from the cash transferred.

2.6 Theoretical Framework(s)

2.6.1 Social Capital Theory

The study was guided by social capital theory. Social capital theory was propagated by Pierre Bourdieu, James Coleman and Robert Putman though each emphasized a different aspect. Bourdieu uses social capital theory in order to explain the reproduction of class divisions and inequalities of power, while Coleman and Putman focus on the virtues of network membership and the assets individuals can access thorough their associations with others, (Norbutas & Corten,2018).

Bourdieu identified three dimensions of capital; economic, cultural and social which he saw as the main components of social resources whose control defines the social position of actors. Bourdieu argued that just as access to economic capital brings certain privileges to a group or an individual apart from their less privileged peers, so does social capital supply the networks and connections which allow continued and future access to privileges.

He therefore provides a causal mechanism for access to power and privilege and the inability to access power that results in social exclusion (Alvarez & Romani 2017). Social capital is traditionally construed to include two factors; one, the networks of affiliation to which people belong-family groups, friendship ties, networks of professional colleagues and business contacts, membership literature and informal associations and groups; two, informal behavioral norms, individual and groups rely upon in establishing, maintaining and using those networks, which include reciprocity and trust, (Coleman 2008).

It can be deciphered from the theory that individuals endowed with a diverse stock of social networks and associations were in a stronger position to confront poverty and vulnerability, resolve disputes and take advantage of new opportunities. Conversely, the absence of social capital can have equally important impact. According to Shiani et al (2017), a defining feature of being poor is that, one is not a member of or is excluded from certain social networks and institutions. There is evidence that as the diversity of the social networks of the poor expands so too does their welfare.

Cash transfers on one hand can foster interpersonal trust, improve social bonds and raise the self-esteem of the beneficiaries. Being selected as a beneficiary of cash transfer program can make a certain individual or household more confident about the future and can strengthen their links with other community members and the state. Among those who do not receive the transfer the opposite feeling can develop and may lead to stigmatization of program beneficiaries and widening of social gaps.

Social capital allows individuals to establish and continue social relations on the basis of their expectations that such relations are mutually advantageous. The poor and the marginalized face constraints in systems of exchange because they have low capital, hence have weak social

networks and lack tradable assets. Cash transfers being paid regularly and in cash, provide bargaining power within these systems of reciprocity.

They give recipients something valuable to trade socially, in the form of resources. This theory therefore will help to understand the attitudes, beliefs, foster interpersonal trust, improve social bonds and raise the self-esteem of the beneficiaries while successfully achieving my set objectives.

This theory therefore clearly relates to the topic of the study as cash transfer is a social assistance that involves creation of social networks among the beneficiaries. The government being in a higher position helps to confront poverty and vulnerability thereby helping the beneficiaries taking an advantage of new opportunities

2.7 Summary of Identified Gaps in the Reviewed Literature

Delays in disbursement of the cash transfer lead to seasonal school dropout of children from school as provision of educational materials and access to education becomes a challenge. Delays also resulted to beneficiaries not meeting their required needs fully because there was an interference with the planning and budgeting. An increase in the cases of vulnerabilities also increase.

CHAPTER THREE: RESEARCH METHODOLOGY

Introduction

This chapter presents research methodology through which data was collected and analyzed so as to answer the research questions and attain the set objectives. This chapter contains the research design, study area, target population, sampling techniques, sample size, measurement of variables, research instruments, validity and reliability of measurements, data collection techniques, data analysis and the logistical and ethical considerations

3.1 Research design

According to Bloomfield &fisher (2019), research design is the blueprint for conducting the study that maximizes control over factors that could interfere with the validity of the findings. Designing a study helps the researcher to plan and implement the study in a way that will help the researcher to obtain intended results, thus increasing the chances of obtaining information that could be associated with the real situation. The study used descriptive research design. According to Mugenda and Mugenda (1999), descriptive research is a systematic collection and analysis of data in order to answer questions concerning current status of a program, report or activity. This consisted of issuing self-administered questionnaires to the children officers, caregivers and beneficiaries.

3.2 Study area

This study was carried out in Shinyalu constituency, Kakamega County, Kenya. It covers 445.4 kilometer square. It has 6 wards which include Murhanda, Isukha east, Isukha south, Isukha central, Isukha north and Isukha west. Shinyalu constituency is easily accessible as advised by Singleton, (2019). This is why the researcher chose this area.

3.3 Target population

A population is an aggregate or totality of all the objects, subjects or members that conform to a set of specifications (Siraj et al 2019). CT-OVC operate nationally in the 290 constituencies across the 47 counties (cash transfer operations manual, World Bank 2017). Shinyalu Sub County is in Kakamega County and has 3000 beneficiaries under CT-OVC programme, (cash transfer manual 2017). Shinyalu sub county has 6 wards including; Isukha south, Isukha north,

Isukha central, Murhanda, Isukha west and Isukha east. The target population was 200 respondents (2 children officers, 100 beneficiaries and 98 caregivers). The researcher used 100 respondents (1 children officer, 50 beneficiaries and 49 caregivers) which is 50% of the target population.

3.4 Sampling techniques

Sampling is the process of selecting a portion of the population to represent the entire population (Hadiza & Rabiou 2020). The researcher used stratified sampling technique. A stratified sample is a subset of a statistical population in which each member of the subset has an equal probability of being selected. Each respondent in the study will have an equal probability of being selected without bias.

3.5 Sample size

Sample size is the act of choosing the number of observations or replicates to include in a statistical sample. According to Gay's, (2017) when population under study is less than 1000 a minimum sample of 50% is adequate for a research. The researcher obtained her respondents from three wards which include; Isukha central, Murhanda and Isukha west which have 500 beneficiaries and caregivers. The target population of the study was 200 hence the sample size was 50% of the target population. 100 respondents (1 children officer, 50 beneficiaries, and 49 caregivers) will be the sample size of the study.

Table 1: representation of the sampling matrix.

Category	Target population	Sample size
Children officer	2	1
Beneficiaries	100	50
Caregivers	98	49
Total	200	100

3.6 Measurement of variables

Variable	Measure/indicator	Measurement scale	Question number
Demographic factors	-Household size - Gender	Nominal Ordinal	Number A
Frequency of disbursement	- regular - irregular	Ordinal Ordinal	Number B
Home factors	- Home environment - level of education	Ordinal Nominal	Number C

Table 2: representation of the measurement of variables

3.7 Research instruments

The researcher used questionnaires, to collect data. Questionnaires were administered to the children officer, beneficiaries and caregivers through an interactive process between the respondents and the researcher.

3.8 Validity of measurements

Validity is the extent to which research results can be generalized beyond sample used in the study (Univer et al 2017). The researcher reviewed literature from scholarly work to get enough content so that validity is ensured.

3.9 Reliability of measurements

Reliability of a test is the degree of consistency with which the instrument measures an attribute, (Alharbi et al (2019). The questionnaires were piloted before the research to ensure the results were consistent and reliable for the study. The researcher also used the test retest method to ensure that the results were reliable.

3.9 Data collection techniques

Data collection is gathering empirical evidence in order to gain a new insight about a situation and answer questions that prompt undertaking of research (Flick, 2009)

Questions were given to respondents directly by the researcher. The researcher read the questions and gave the respondents time for them to come up with appropriate answers.

3.10 Data analysis

The completed questionnaires were checked daily to ensure each question is filled correctly and that there are no gaps. The questionnaires will be coded for daily handling. Data from the questionnaires was entered, checked and analyzed using SPSS. Descriptive (percentages, tables, pie charts and bar graphs) and inferential statistics (linear regression analysis) were used to answer the research questions and objectives in relation to the topic.

3.11 Logistical and ethical considerations

The researcher scheduled for all the research activities which were carried out between January and July while presenting the final presentation of the project. Estimated budget was prepared for all the costs that were incurred by the study while researching to final hardbound copies of the research project. Respondents were treated with due respect and their dignity was not undermined while conducting the research. Respondents were allowed to participate at their own will and were not forced. The researcher visited the children department office to obtain permission for conducting the research on the caregivers and beneficiaries. The researcher ensured informed consent of the respondents.

CHAPTER FOUR: FINDINGS AND DISCUSSION

4.1 Introduction

This chapter outlines the findings of the survey and presents them in frequency tables and charts. The chapter also contains the analysis and interpretations of the descriptive research findings. The general objective of the study was to find out the social factors influencing the utilization of cash transferred to orphans and vulnerable children.

The findings of the research are presented based on the following specific objectives:-

1. To examine how demographic factors influence utilization of cash transferred to orphans and vulnerable children.
2. To determine how the frequency of disbursement influences utilization of cash transferred to orphans and vulnerable children.
3. To find out how home factors influence utilization of cash transferred to orphans and vulnerable children.

Data analysis was done through Statistical Package for Social Sciences (SPSS). Frequencies, percentages and likert scales were used to display the results which were presented in tables and charts.

4.2 Response rate

Completion rate is the proportion of the sample that participated as intended in all the research procedures. From the targeted population of 100 respondents who were all drawn from Isukha west ward, Isukha central ward and Murhanda ward a total of 74 responded, forming a response rate of 74%. This is shown in table 4.1 below.

Table 4.1: Respondents' response rate

Category	Administered	Returned	Percentage
Children officer	1	1	100%
Beneficiaries	50	37	74%
Caregivers	49	36	73.5%
Total	100	74	74%

Table 4.1 shows that out of the 100 questionnaires administered majority 1(100%), 37(74%) and 36 (73.5%) of the children officer, beneficiaries and caregivers respectively returned the questionnaires. Berg (2004) states that response rate of 70% and above is good. Therefore the questionnaires return rate was commendable at 74% mainly because the researcher was able to establish direct contact with the respondents.

4.3 Descriptive statistics

Data was collected and analysed in accordance with the study variable that is, demographic factors, frequency of disbursement, and home factors.

4.3.1 Determination of influence of demographic factor on utilization of cash transferred

The first research hypothesis sought to find out whether there is any relationship between demographic factors and utilization of cash transferred to orphans and vulnerable children. To establish this, the children officer, beneficiaries and caregivers were given a list of items in a table regarding influence of demographic factors on utilization of cash transferred to orphans and vulnerable children. They were required to rate their agreement levels with the items on a five-point Likert scale ranging from strongly agree to strongly disagree. The mean and standard deviation of their responses are presented in Table 4.2

Table 4.2: demographic factors and Influence on utilization of cash transferred

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Large household	74	1	5	3.69	1.154
Small household	74	1	5	2.91	1.321
Male caregivers	74	1	5	2.78	1.234
Female caregivers	74	1	5	3.48	1.297
Valid N (listwise)	74				

The findings of this research show that the average mean obtained for the demographic factor is 3.215 and SD=1.2515 (Table 4.2). This means that demographic factor is a very strong factor in influencing utilization of cash transfer. The item large house hold scores the highest mean (mean =3.69, SD = 1.154). While item that have low mean scores are male caregivers (mean = 2.78, SD = 1.234).

Table 4.3 Frequency Table for large household with more than five orphans

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly disagree	5	6.8	6.8	6.4
Disagree	11	14.9	14.9	21.7
Undecided	4	5.4	5.4	27.1
Agree	37	50	50	77.1
strongly agree	17	22.9	22.9	100.0
Total	74	100.0	100.0	

The table above shows the respondents response towards households with more than five orphans. Those who strongly disagreed were 5 (6.8%), those who disagreed were 11 (14.9%).undecided were 4 (5.4%), those that agreed were 37 (50%) and those who strongly agreed were 17 (22.9%)

Table 4.4 Frequency Table for small household with less than five orphans

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	12	16.2	16.2	16.2
Disagree	16	21.6	21.6	37.8
Undecided	6	8.1	8.1	45.9
Agree	33	44.6	44.6	90.5
strongly agree	7	9.5	9.5	100.0
Total	74	100.0	100.0	

The table above shows the respondents response towards households with less than five orphans. Those who strongly disagreed were 12 (16.2%), those who disagreed were 16 (21.6%), undecided were 6 (8.1%), those that agreed were 33 (44.6%) and those who strongly agreed were 7 (9.5%).

Table 4.5 Frequency Table for male caregivers of orphans

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	13	17.6	17.6	17.6
Disagree	20	27.0	27.0	44.6
Undecided	8	10.8	10.8	55.4
Agree	31	41.9	41.9	97.3
strongly agree	2	2.7	2.7	100.0
Total	74	100.0	100.0	

The table above shows the respondents response towards households with male caregivers of orphans. Those who strongly disagreed were 13 (17.6%), those who disagreed were 20 (27%), undecided were 8 (10.8%), those that agreed were 31 (41.9%) and those who strongly agreed were 2 (2.7%).

Table 4.6 frequency table for female caregivers of orphans

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid				
strongly disagree	7	9.5	9.5	9.5
Disagree	16	21.6	21.6	31.1
Agree	37	50.0	50.0	81.1
strongly agree	14	18.9	18.9	100.0
Total	74	100.0	100.0	

The table above shows the respondents response towards households with female caregivers of orphans. Those who strongly disagreed were 7 (9.5%), those who disagreed were 16 (21.6%), those that agreed were 37 (50%) and those who strongly agreed were 14 (18.9%).

4.3.2 Frequency of disbursement

The second research hypothesis sought to find out whether there is any relationship between the frequency of disbursement and utilization of cash transferred to orphans and vulnerable children. To establish this, the children officer, caregivers and beneficiaries were given a list of items in a table regarding frequency of disbursement and utilization of cash transferred to orphans and vulnerable children. They were required to rate their agreement levels with the items on a five-point Likert scale ranging from strongly agree to strongly disagree. The mean and standard deviation of their responses are presented in table 4.6.

Table 4.7: Frequency of disbursement and utilization of cash transfer

Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Regularly	74	1	5	2.88	1.348
Irregularly	74	1	5	3.47	1.297
Valid N (listwise)	74				

Table 4.6 shows that the average mean obtained for frequency of disbursement is 3.175 and SD=1.3225. This means that the frequency of disbursement is a very strong factor in influencing utilization of cash transferred. The item irregular disbursement scores the highest mean (mean =3.47, SD = 1.297). While item that have low mean scores is regular disbursement (mean = 2.88, SD = 1.348).

Table 4.8 Frequency Table for for Irregular disbursement of cash transferred

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly disagree	7	9.5	9.5	9.5
Disagree	16	21.6	21.6	31.1
Agree	37	50.0	50.0	81.1
strongly agree	14	18.9	18.9	100.0
Total	74	100.0	100.0	

The table above shows the respondents response towards irregular disbursement of cash transferred to orphans. Those who strongly disagreed were 7 (9.5%), those who disagreed were 16 (21.6%), those that agreed were 37 (50%) and those who strongly agreed were 14 (18.9%).

Table 4.9 Frequency Table for Regular Disbursement

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly disagree	5	6.8	6.8	6.8
Disagree	38	51.4	51.4	58.2
Valid Undecided	1	1.4	1.4	59.6
Agree	22	29.7	29.7	89.3
strongly agree	8	10.7	10.7	100.0
Total	74	100.0	100.0	

The table above shows the respondents response towards regular disbursement of cash transferred to orphans. Those who strongly disagreed were 5 (6.8%), those who disagreed were 38 (51.4%), undecided were 1 (1.4%) those that agreed were 22 (29.7%) and those who strongly agreed were 8 (10.7%).

4.3.3 Home factors

The third research hypothesis sought to find out whether there is any relationship between home factors and utilization of cash transferred to orphans and vulnerable children such as conducive environment, proper houses and the education of caregivers. To establish this, the children officer, caregivers and beneficiaries were given a list of items in a table regarding influence of home factors on utilization of cash transferred. They were required to rate their agreement levels with the items on a five-point Likert scale ranging from strongly agree to strongly disagree. The mean and standard deviation of their responses are presented in table 4.10.home

Table 4.10: Influence of home factors on utilization of cash transfer

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Conducive environment	74	1	5	3.17	1.200
Proper housing	74	1	5	2.13	1.024
Educated Caregivers	74	1	5	3.19	1.007
Valid N (listwise)	74				

The third most important factor contributing to utilization of cash transferred is home factor. The item related to this factor that has the highest mean score are educated caregivers (mean = 3.19, SD =1.007). This is followed by the item conducive environment (mean = 3.17, SD = 1.200). Finally the item that have low mean scores is proper housing (mean = 2.13, SD = 1.024).

Table 4.11 Frequency Table for conducive environment for orphans

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly disagree	11	14.9	14.9	14.9
Disagree	11	14.9	14.9	29.8
Valid Undecided	12	16.2	16.2	46.0
Agree	34	45.9	45.9	91.9
strongly agree	6	8.1	8.1	100.0
Total	74	100.0	100.0	

The table above shows the respondents response towards conducive environment for orphans. Those who strongly disagreed were 11 (14.9%), those who disagreed were 11 (14.9%), undecided were 12 (16.2%) those that agreed were 34 (45.9%) and those who strongly agreed were 6 (8.1%)

Table 4.12 Frequency Table for proper housing of orphans

	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	strongly disagree	20	27.0	27.0	27.0
	Disagree	32	43.2	43.2	70.2
	Undecided	10	13.5	13.5	83.7
	Agree	8	10.8	10.8	94.5
	strongly agree	4	5.5	5.5	100.0
	Total	74	100.0	100.0	

The table above shows the respondents response towards proper housing of orphans. Those who strongly disagreed were 20 (27%), those who disagreed were 32 (43.2%), undecided were 10 (13.5%) those that agreed were 8 (10.8%) and those who strongly agreed were 4 (5.5%).

Table 4.13 Frequency Table for educated caregivers of orphans

	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	strongly disagree	2	2.7	2.7	2.7
	Disagree	22	29.7	29.7	32.4
	Undecided	10	13.5	13.5	45.9
	Agree	37	50.0	50.0	95.9
	strongly agree	3	4.1	4.1	100.0
	Total	74	100.0	100.0	

The table above shows the respondents response towards educated caregivers of orphans. Those who strongly disagreed were 2 (2.7%), those who disagreed were 22 (29.7%), undecided were 10 (13.5%) those that agreed were 37 (50%) and those who strongly agreed were 3 (4.1%)

The researcher further sought to determine measures of utilization of cash transferred, to which the respondents indicated as shown in table 4.14.

4.3.4 Measures of utilization of cash transferred

Table 4.14: Descriptive Statistics for utilization of cash transferred

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Education	74	1	5	3.77	0.979
Nutrition	74	1	4	3.27	1.040
Personal needs	74	1	5	2.78	1.234
Health	74	1	5	3.13	1.454
Valid N (listwise)	74				

4.4 Test of hypotheses

The study used linear regression test of importance to evaluate the independence as follows;

H₀₁. Social factors do not influence utilization of cash transferred to orphans and vulnerable children.

H₀₂ Demographic factors do not influence the utilization of cash transferred to orphans and vulnerable children.

H₀₃. Frequency of disbursement does not influence the utilization of cash transferred to orphans and vulnerable children.

H₀₄. Home factors do not influence the utilization of cash transferred to orphans and vulnerable children.

4.5 Regression analysis

To establish the relationship between the variable's regression analysis was used. Linear regression was used to determine the relationship between utilization of cash transferred and the three variables that is; demographic factors, frequency of disbursement and home factors.

Table 4.15 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.547 ^a	.299	.271	.74734	.299	10.535	3	74	.000

a. Predictors: (Constant), demographic factors, frequency of disbursement , home factors

The coefficient of determination R^2 , was 0.299 explaining the variation in the influence of independent variables on utilization of cash transferred. This indicates that the independent variable contributes 29.9% to utilization of cash transferred.

Other factors that were not included in the study contributed to 70.1% to utilization of cash transferred.

4.6 ANOVA

Table 4.16 ANOVA RESULT

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	17.652	3	5.884	10.535	.000 ^b
	Residual	41.330	70	.559		
	Total	58.981	73			

a. Dependent Variable: utilization of cash transferred

b. Predictors: (Constant), demographic factors, frequency of disbursement and home factors

The ANOVA results suggested that the regression had a level of significance of 0.000, which helped to conclude that the model was significant value at 5% level of significance was 10.535. Thus, there is significant relationship between the dependent variable and independent variables.

4.7 Coefficient showing variation of dependent variable and independent variable

Table 4.17 coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95.0% Confidence Interval for B		Correlations		
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part
(Constant)	1.591	.431		3.693	.000	.545	3.031			
Demographic factors	.490	.108	.488	4.520	.000	.093	.565	.380	.307	.283
Frequency of disbursement	-.301	.144	-.266	2.089	.040	-.389	.103	-.145	-.134	-.118
Home factors	.420	.156	.325	2.682	.009	.087	.639	.367	.291	.267

a. Dependent Variable: utilization of cash transferred

The outcome of the study indicated that demographic factors, frequency of disbursement and home factors, at a 95% level had a positive relationship with utilization of cash transferred. The independent coefficients were 0.490, -0.301 and 0.420 respectively.

4.7.1 Demographic factors

The first objective was to determine relationship between demographic factors and utilization of cash transferred. The Beta value of (B=0.490) and p value of (Sig=0.000). Thus, the p value being 0.00 was less than 0.05(0.00<0.05) therefore at the 5% significance level, enough evidence exists of demographic factors having an influence on utilization of cash transferred.

4.7.2 Frequency of disbursement

The second objective determines the influence of frequency of disbursement on utilization of cash transferred. The SPSS Model indicated that frequency of disbursement is significantly related to utilization of cash transferred with a beta value of (-0.301) and a p-value of (0.040). The p value of (0.040) is much less than 0.05 thus this indicated a productive relation between frequency of disbursement and utilization of cash transferred.

4.7.3. Home factors

The third objective determines the influence of home factors on utilization of cash transferred to orphans and vulnerable children. The model indicated that home factors is significantly related to utilization of cash transferred with a beta value of (0.420) and a p-value (0.009). The p-value of (0.009) is much less than (0.05) thus a positive relationship exists between utilization of cash transferred and home factors.

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter contains the summary of the findings basing on the variables of the study. It also includes the conclusions from the major findings, recommendations based on the findings of the study and the recommendations for further researches.

5.2 Summary

The study was based on the major objective of determining social factors that influence utilization of cash transferred to orphans and vulnerable children. The respondents were 74 who included 1 children officer, 37 beneficiaries and 36 caregivers. The following were the findings of the study;

5.2.1 Demographic factors

The study showed that the mean scores ranged from 2.78 to 3.69. It had a beta value of ($B=0.490$) and a p value of (sig= 0.000) which is less than 0.05 and at 5 % significance level which shows that demographic factors have an influence on utilization of cash transferred. The hypothesis that demographic factors do not influence the utilization of cash transferred to orphans and vulnerable children was rejected.

The study sought to establish how demographic factors influence utilization of cash transferred to orphans and vulnerable children. The study found that most of the caregivers were female. It was also found out that majority of the households had more than five children.

5.2.2 Frequency of disbursement

The study showed that the mean scores ranged from 2.88 to 3.47. It had a beta value of -0.301 and a p value of 0.040 which is less than 0.05 and at 5 % significance level which shows that frequency of disbursement has an influence on utilization of cash transferred. The hypothesis that Frequency of disbursement does not influence the utilization of cash transferred to orphans and vulnerable children was rejected.

The study aimed at determining how frequency of disbursement influences utilization of cash transferred to orphans and vulnerable children. The study found that the households received payments but was not frequent due to delays in approval of funds. The funds would delay

ranging from one to five months from expected payment dates. The study also found that the money received was not enough.

5.2.3 Home factors

The study sought to determine how home factors influenced utilization of cash transferred to orphans and vulnerable children. The study found that there was conducive home environment and majority of caregivers had acquired basic education since most of them had reached primary level

The study showed that the mean scores ranged from 2.13 to 3.19. It had a beta value of 0.420 and a p value of 0.009 which is less than 0.05 and at 5 % significance level which shows that home factors has an influence on utilization of cash transferred. The hypothesis that home factors do not influence the utilization of cash transferred to orphans and vulnerable children was rejected.

5.3 Conclusions

The study concludes that demographic factors of caregivers have a positive and significance influence on the utilization of cash transferred to orphans and vulnerable children. The study concludes that gender is an important factor in utilization of cash transfers since women are found to be the better gender in handling matters of the house. Education of the caregivers helped them in planning for the cash transferred.

The study concluded that the frequency of disbursement influenced utilization of cash transferred to orphans and vulnerable children negatively. Most of the orphans dropped out of school due to inadequate money to cater for their educational needs. The study further concluded that consistent payments would lead to better utilization of the cash as it is budgeted and planned for hence caters for the orphans in the households.

It was also concluded that there was a significant influence of home factors on the utilization of cash transfers. The study deduces that home environment is a determinant on how the cash transfers are going to be utilized. This is because a good environment will mean that the beneficiary will get better treatment and will be catered for.

All the hypothesis were also rejected from the study.

5.4 Recommendations for practice

From the findings female caregivers are the majority and make better utilization of cash transferred compared to their male counterparts. Hence they should be considered during the targeting process to receive stipend on the orphans they are caring for.

The study recommends that considerations should be made to the number of orphans in each household. Giving a uniform amount of money to all caregivers is disadvantageous to those with many children

The study also recommends that money should be given promptly unlike the situation whereby at times it accumulates for three to four months making the caregivers to accumulate a number of debts.

The study recommended that the government should make a follow up to ensure that the orphans had better houses for them to be comfortable.

5.5 Recommendations for further research

The researcher recommended that other researches should be done in other sub counties to find out other factors that influence utilization of cash transferred to orphans and vulnerable children.

The researcher also recommended that other researchers should research in other counties on the same factors to find out if the same factors affected cash transferred to orphans and vulnerable children

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APPENDICES.

APPENDIX I: INTRODUCTORY LETTER

INTRODUCTORY LETTER



Dear participant,

REF: ASSISTANCE IN CONDUCTING RESEARCH

My name is **Khamasi Sheila Lihavi** a student pursuing a Bachelor of Arts in community development at Gretsa University Thika. I am conducting a research on the **SOCIAL FACTORS INFLUENCING UTILIZATION OF CASH TRANSFERRED TO ORPHANS AND VULNERABLE CHILDREN IN SHINYALU CONSTITUENCY**. One of the requirements for undergraduate students is to do a research before completion of their study. This research is purely for academic purpose. I am kindly requesting for your participation towards making this research successful. Kindly respond to the questionnaires that will be posed by the study and your response will be treated with confidentiality and will only be used for the purpose of the research. Your response will be highly appreciated and thanks in advance.

Yours Sincerely,

.....

Sheila Khamasi Lihavi

APPENDIX II: QUESTIONNAIRE FOR CHILDREN OFFICER

RESEARCH QUESTIONNAIRE



QUESTIONNAIRE FOR CHILDREN OFFICER

The main aim of this study is to investigate on the social factors influencing utilization of cash transferred to orphans and vulnerable children's in Shinyalu constituency, Kakamega County.

INSTRUCTIONS

You are kindly requested to respond to the items in the questionnaire as honestly as possible

Kindly do not write your name anywhere in the questionnaire

Please feel free and respond for the information provided will be confidential

SECTION A: DEMOGRAPHIC FACTORS

Indicate the extent to which demographic factors has influenced utilization of cash transferred to orphans and vulnerable children's in Shinyalu constituency, Kakamega County on a scale of 1-5

Measurement Key (tick appropriately)

1-Strongly disagree

2-Disagree

3-Undecided

4-Agree

5-Strongly agree

Measures of indicators	1	2	3	4	5
There is a large size of household having more than five children's					
There is a small size of household having less than five children's					
The most caregivers are male					
The most caregivers are female					

SECTION B: FREQUENCY OF DISBURSEMENT

Indicate the extent to which frequency of disbursement has influenced utilization of cash transferred to orphans and vulnerable children's in Shinyalu constituency, Kakamega County on a scale of 1-5

Measurement Key (tick appropriately)

1-Strongly disagree

2-Disagree

3-Undecided

4-Agree

5-Strongly agree

Measurements of indicators	1	2	3	4	5
Cash is disbursed regularly					
Cash is disbursed irregularly (2-5months)					

SECTION C: HOME FACTORS

Indicate the extent to which home factors has influenced utilization of cash transferred to orphans in Shinyalu constituency, Kakamega County on a scale of 1-5

Measurement Key (tick appropriately)

1-Strongly disagree

2-Disagree

3-Undecided

4-Agree

5-Strongly agree

Measure of indicators	1	2	3	4	5
There is conducive home environment for orphans and vulnerable children's					
There are houses for orphans and vulnerable children's in their home					
The caregivers are educated					

SECTION D: UTILIZATION OF CASH TRANSFERRED TO ORPHANS

The listed below are some of the measures of utilization of cash transferred to orphans.

Please indicate the extent to which you have utilized each of the listed approaches in the maintenance of utilization of cash transferred to orphans on a scale of 1-4

Measurement scale (tick appropriately)

1-Strongly disagree

2-Disagree

3-Undecided

4-Agree

5-Strongly agree

Measure of indicators	1	2	3	4	5
The cash is utilized on education of orphans and vulnerable children's					
The cash is utilized on health of orphans and vulnerable children's					
The caregivers utilize the cash on nutrition of the beneficiaries					
The caregivers utilize cash transferred on their personal needs					

APPENDIX III: QUESTIONNAIRE FOR BENEFICIARIES

RESEARCH QUESTIONNAIRE



QUESTIONNAIRE FOR BENEFICIARIES

The main aim of this study is to investigate on the social factors influencing utilization of cash transferred to orphans and vulnerable children's in Shinyalu constituency, Kakamega County.

INSTRUCTIONS

You are kindly requested to respond to the items in the questionnaire as honestly as possible

Kindly do not write your name anywhere in the questionnaire

Please feel free and respond for the information provided will be confidential

SECTION A: DEMOGRAPHIC FACTORS

Indicate the extent to which demographic factors has influenced utilization of cash transferred to orphans and vulnerable children's in Shinyalu constituency, Kakamega County on a scale of 1-5

Measurement Key (tick appropriately)

1-Strongly disagree

2-Disagree

3-Undecided

4-Agree

5-Strongly agree

Measures of indicators	1	2	3	4	5
There is a large size of household having more than five children's					
There is a small size of household having less than five children's					
The most caregivers are male					
The most caregivers are female					

SECTION B: FREQUENCY OF DISBURSEMENT

Indicate the extent to which frequency of disbursement has influenced utilization of cash transferred to orphans and vulnerable children's in Shinyalu constituency, Kakamega County on a scale of 1-5

Measurement Key (tick appropriately)

1-Strongly disagree

2-Disagree

3-Undecided

4-Agree

5-Strongly agree

Measurements of indicators	1	2	3	4	5
Cash is disbursed regularly					
Cash is disbursed irregularly (2-5months)					

SECTION C: HOME FACTORS

Indicate the extent to which home factors has influenced utilization of cash transferred to orphans in Shinyalu constituency, Kakamega County on a scale of 1-5

Measurement Key (tick appropriately)

1-Strongly disagree

2-Disagree

3-Undecided

4-Agree

5-Strongly agree

SECTION D: UTILIZATION OF CASH TRANSFERRED TO ORPHANS

The listed below are some of the measures of utilization of cash transferred to orphans.

Please indicate the extent to which you have utilized each of the listed approaches in the maintenance of utilization of cash transferred to orphans on a scale of 1-4

Measurement scale (tick appropriately)

1-Strongly disagree

2-Disagree

3-undecided

4-Agree

5-strongly agree

Measure of indicators	1	2	3	4	5
The cash is utilized on education of orphans and vulnerable children's					
The cash is utilized on health of orphans and vulnerable children's					
The caregivers utilize the cash on nutrition of the beneficiaries					
The caregivers utilize cash transferred on their personal needs					

APPENDIX IV: QUESTIONNAIRE FOR CAREGIVERS

RESEARCH QUESTIONNAIRE



QUESTIONNAIRE FOR CAREGIVERS

The main aim of this study is to investigate on the social factors influencing utilization of cash transferred to orphans and vulnerable children's in Shinyalu constituency, Kakamega County.

INSTRUCTIONS

You are kindly requested to respond to the items in the questionnaire as honestly as possible

Kindly do not write your name anywhere in the questionnaire

Please feel free and respond for the information provided will be confidential

SECTION A: DEMOGRAPHIC FACTORS

Indicate the extent to which demographic factors has influenced utilization of cash transferred to orphans and vulnerable children's in Shinyalu constituency, Kakamega County on a scale of 1-5

Measurement Key (tick appropriately)

1-Strongly disagree

2-Disagree

3-Undecided

4-Agree

5-Strongly agree

Measures of indicators	1	2	3	4	5
There is a large size of household having more than five children's					
There is a small size of household having less than five children's					
The most caregivers are male					
The most caregivers are female					

SECTION B: FREQUENCY OF DISBURSEMENT

Indicate the extent to which frequency of disbursement has influenced utilization of cash transferred to orphans and vulnerable children's in Shinyalu constituency, Kakamega County on a scale of 1-5

Measurement Key (tick appropriately)

1-Strongly disagree

2-Disagree

3-Uncertain

4-Agree

5-Strongly agree

Measurements of indicators	1	2	3	4	5
Cash is disbursed regularly					
Cash is disbursed irregularly (2-5 months)					

SECTION C: HOME FACTORS

Indicate the extent to which home factors has influenced utilization of cash transferred to orphans in Shinyalu constituency, Kakamega County on a scale of 1-5

Measurement Key (tick appropriately)

1-Strongly disagree

2-Disagree

3-Undecided

4-Agree

5-Strongly agree

Measure of indicators	1	2	3	4	5
There is conducive home environment for orphans and vulnerable children's					
There are houses for orphans and vulnerable children's in their home					
The caregivers are educated					

SECTION D: UTILIZATION OF CASH TRANSFERRED TO ORPHANS

The listed below are some of the measures of utilization of cash transferred to orphans.

Please indicate the extent to which you have utilized each of the listed approaches in the maintenance of utilization of cash transferred to orphans on a scale of 1-4

Measurement scale (tick appropriately)

1-Strongly disagree

2-Disagree

3-undecided

4-Agree

5-strongly agree

Measure of indicators	1	2	3	4	5
The cash is utilized on education of orphans and vulnerable children's					
The cash is utilized on health of orphans and vulnerable children's					
The caregivers utilize the cash on nutrition of the beneficiaries					