

DETERMINANTS OF EFFECTIVE UTILIZATION OF CASH TRANSFER FOR ORPHANS AND VULNERABLE CHILDREN BY CAREGIVERS IN KENYA: A CASE OF TIGANIA WEST, MERU COUNTY

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©2017

International Academic Journal of Information Sciences and Project Management (IAJISPM) | ISSN 2519-7711

Received: 12th October 2017

Accepted: 17th October 2017

Full Length Research

Available Online at:

http://www.iajournals.org/articles/iajispm_v2_i2_21_42.pdf

Citation: Mwangi, S. N. & Ndiritu, A. (2017). Determinants of effective utilization of cash transfer for orphans and vulnerable children by caregivers in Kenya: A case of Tigania West, Meru County. *International Academic Journal of Information Sciences and Project Management*, 2(2), 21-42

ABSTRACT

Kenya like other developing countries has had its share of social economic challenges one of them being the growing number of orphans and vulnerable children in the society due to HIV/AIDS, the breakdown of the traditional family structures, change in family values among others. The government and its partners, the donors has been providing social assistance to extremely poor households living with orphans and vulnerable children through a cash transfer programme with clearly stipulated objectives with the caregiver in the household expected to utilize the cash stipend to promote their human capital development. The purpose of the study was to investigate the determinants of the effective utilization of cash transfer for orphans and vulnerable children by caregivers in Tigania West Sub-County which has 1320 beneficiaries in the programme. The study was guided by four objectives namely; To establish the extent to which the level of education of caregivers determined effective utilization of cash transfer grants for orphans and vulnerable children in Tigania West, To examine the effect of the size of the household on effective utilization of cash transfer for orphans and vulnerable children in Tigania West, To investigate the extent to which the gender of caregivers determine effective utilization of cash transfer grants for orphans and vulnerable children in Tigania West and to explore the extent to which complementary services determine effective utilization of cash transfer grants for orphans and vulnerable children in Tigania West. A descriptive survey research design was used where data was collected directly from the beneficiaries of the programme across three locations through

questionnaires, observation and interview schedules. The 1320 beneficiary households formed the target population. Purposive sampling was employed in the first instance followed by proportional quota sampling. Finally, descriptive statistics were used to analyze data with help of Statistical Package for Social Scientists Program (SPSS) and presentation done in tables, frequencies and percentages. In addition, a few test statistics were performed on the data through chi-square. The study had a response return rate of 89%. The findings of the study revealed that the gender of the caregiver, the size of the household and the quality and availability of complimentary services were strong determinants in the effective utilization of the cash transfer. However, the level of education of the caregiver was not a determinant in the effective utilization of the cash transfer since most of the caregivers were illiterate. The study established most of the caregivers having experienced challenges in the uptake of civil registration as a complimentary service and were merely motivated by the programme objectives. The study recommends due consideration of the size of household in the design of the cash transfer programme to promote effective utilization of cash transfer. Additionally, it recommends a limited entrepreneurial approach rather than mere handouts in the cash transfer to reduce dependency. Further, a recommendation of a gender based approach has been made considering the dominance of female as caregivers in the programme in order to enhance the effectiveness of the design and implementation of the programme.

Key Words: *utilization of cash transfer, Kenya Tigania West, Meru County orphans and vulnerable children, caregivers,*

INTRODUCTION

Cash transfers are direct, regular and predictable non-contributory cash payments that help poor and vulnerable households to raise and smooth incomes. The term “cash transfer” encompasses a range of instruments such as social pensions, child grants or public works programmes (DFID, 2011). In most developing countries, cash transfer programmes targeted to orphans and vulnerable children are expected to provide a wide range of economic benefits including but not limited to social protection. Recipients of cash transfers for Orphans and Vulnerable Children therefore do not receive government or donor money as mere handouts. Therefore, the utilization of cash transfers by beneficiaries has for a long time been the concern of donors and respective governments. Examples of cash transfers with a utilization aspect targeted on children at the household levels are the Conditional cash transfers (CCTs) programs like Opportunidades in Mexico, Bolsa Familia in Brazil, among many others around the world (Morley & Coady, 2003).

The agenda on utilization of cash transfers has also been promoted for the political acceptability of programs. This is because taxpayers and donors may agree to fund a cash transfer program, only if the recipients display a given socially acceptable behaviour (DeJanvry & Sadoulet, 2005). The argument that conditions are politically appealing is based on the idea that conditions satisfy the tax base that their money is being spent well (Garcia & Moore, 2012).

Cash transfers have been in existence for a long time. Managed by public authorities, cash transfers sourced from taxes, to poor people, were already in place in several countries in Europe by the early years of the last century complementing other forms of social assistance, such as free education and subsidised health care and housing (Pearson & Alvair, 2009). Eventually, Cash transfers programmes spread across the Atlantic to the USA and Canada and to other parts of the world such as Australia and South Africa towards the middle of the last century and brought with them a more emphasis on the aspect of utilization of resources by beneficiaries.

In Latin America, cash transfers were designed with some measures to demand effective utilization of resources from the selected beneficiaries. In Mexico, a cash transfer programme, Oportunidades has established specific objectives targeted on beneficiaries of the cash transfer set as conditions to enhance various children outcomes (Ningenda, 2005). In order to enhance effective utilization of the cash transfers, many such large cash transfer programmes have been made conditional, with payment dependent on regular school attendance, or use of preventive health services or other specified conditions (DFID, 2006). An example of this is Bolsa Familia – a Brazilian national programme with strong political support that transfers \$6-19 to a household a month to an estimated 5 million families, at a cost of 0.15% of gross domestic product (Rawlings, 2004). The main focus of Brazil’s Bolsa Familia, is to break the inter-generational transmission of poverty by conditioning cash transfers on beneficiary compliance with human

capital requirements like school attendance, vaccines and pre-natal visits (Lindert, Linder, Hobbs & Brière, 2007). The Bangladesh Female Secondary School (FSS) Stipend Programme paid school fees and transferred an incentive payment direct into girls' bank accounts on condition of at least 85% school attendance, remaining unmarried until at least 18 years old, and passing exams. This is said to have increased enrolment rates by at least 12% per year in rural areas. Drop-out rates fell for some time, but are now rising due to the introduction of conditions based on performance (DFID, 2005). Oportunidades in Mexico provides cash transfers linked to children's enrolment and regular school attendance and to clinic attendance (Skoufias, 2001). The PROGRESA (later renamed Oportunidades in (2002) conditional cash transfer scheme in Mexico boosted demand by women for antenatal care by 8%, and contributed to a 25% drop in the incidence of illness in newborns and 12% lower incidence of ill-health among under five-year-olds compared with non-Progresas children (Skoufias & McClafferty, 2000). Evidence from Latin America suggests that there is a direct causal relationship between conditionality's and increased uptake or utilization of services. In Peru, for instance, CCTs encouraged greater demand for services from beneficiary populations, which in turn influenced the government's decision to allocate increased funds similar services as a result (Fiszbein & Schady, 2009). However, a wide range of other factors at different levels could affect the delivery, uptake and outcomes of CCTs: for example, household decision making patterns could shape how the cash transfer funds are spent on access to health and education services (Diepeveen & Stolck, 2012).

In Africa, the design of most cash transfer programmes has slightly taken a different shape with most cash transfers having little or no conditions attached on their utilization. In spite of a proportion of cash transfers being increasingly designed as CCTs, the conditions are said to be "soft" with no penalties for non-compliance and with a flexible application (Garcia & Moore, 2012). The idea of imposing soft conditions was thought as the best option where beneficiary households agree verbally or in writing that they will abide by listed conditions (World Bank, 2009). Hanlon, Barrientos and Hulme (2010) questions the importance of conditionality's, citing numerous cases in which unconditional programmes improved welfare while Jaspers, Harvey, Hudspeth, Rumble and Christensen (2007) cite the inappropriateness of CCTs in many parts of Africa due to the general poor quality of services. World Bank, (2012) instead proposed a strong communications strategy supporting maternal and children's nutrition to help beneficiaries make appropriate investments in nutrition and health without the need for conditions.

Conditions or no conditions in cash transfers; little has been said about other determinants that drive beneficiaries to utilize cash transfer resources effectively for the purposes intended by donors and governments. Despite the popularity of CCTs, little is known about how the gender of the recipients of the cash account for the observed outcomes (Filmer & Schady, 2009). Findings from Ghana's LEAP program indicated that households utilized conditional cash transfers for all children (both beneficiary and non-beneficiary) residing in the households of caregivers (Dako-Gyeke & Oduro, 2013). This suggests that household size, rather than programme conditions, influenced the spending decisions of caregivers, While Gaarder and Todd

(2010) identified conditionality as key to increasing service utilization, they also noted that providing information to poor women induced behavioural changes.

In Kenya, Cash transfer had began as far back as 2004 with a pilot project with only 500 households spread out in Nairobi, Kwale and Garissa with each household getting a monthly cash transfer grant of K.sh 500 (Kenya OVC Secretariat, 2010). By December 2012, the government had succeeded in providing regular bi-monthly cash transfers of K.sh 4,000 to over 153,139 households nationwide across 47 districts. Between 2013 and 2014, beneficiary households were scaled up from 153,139 to 253,000 with a budget of over 6.5 billion (MLSS, 2014). The main objective of the CT-OVC Programme is to provide a social protection system through regular and predictable cash transfers to families living with OVCs in order to encourage fostering and retention of OVCs within their families and communities, and to promote their human capital development. According to the Kenya OVC Secretariat (2013) the programme was specifically aimed at increasing school enrolment, attendance and retention of OVC aged between 6-17 years; increase access to health care among 0-5 year old children through immunization and growth monitoring; improve nutrition and food security by providing regular and predictable income support to extremely poor households with OVCs, and increase the number of OVCs accessing birth certificates and death certificates for the deceased parents and national identity cards for the household members who are above 18 years.

Considering the large amounts being allocated to such programmes, countries in Latin America have linked them to incentives to encourage the uptake and utilization of education and health services for children. Cash Transfer programmes such as Mexico Oportunidades and Brazil Bolsa Familia cash payments are made conditional on specific behaviour like school attendance of children, visits to health clinics or regular immunizations to induce effective utilization of cash transfers (Fiszbein & Schady, 2009).

While the design of Cash transfer programmes with specific conditions may be considered as a major determinant in the effective utilization of cash transfers in Latin America, most cash transfer programmes in African countries with Kenya included are mostly unconditional where regular and predictable transfers of money are given directly to beneficiary households with few or no conditions for their utilization (OVC secretariat, 2013). Unconditional Cash transfers do not require recipients to strictly meet conditions of using basic health services or sending their children to school (Asfaw et al., 2012). However, even without Conditions being attached in the design of cash transfer programmes, impact evaluations in Kenya have found significantly high expenditures on food and health services among beneficiary households as well as favorable outcomes on schooling (Muyanga, 2014). Since Kenya has only applied “soft” conditions that encourage behavioral change but do not penalize beneficiaries for non-compliance, other determinants could be responsible for the effective utilization of cash transfers for Orphans and Vulnerable Children. This study is therefore intended to establish the determinants responsible for the effective utilization of cash transfer by caregivers in Kenya with the main focus in

Tigania West Sub County, Meru County. The cash transfer programme is supposed to support five key areas namely: food consumption, education, health, civil registration and strengthening capabilities within the households.

In Tigania west, Meru County, the Cash Transfer for Orphans and Vulnerable Children (CT-OVC) was first implemented in 2005 and covered 2 locations namely Athwana (169 HHs) and Miathene (96HHs). However in 2013-2014, the programme was scaled up to all the 15 locations with a total of 1320 HHs (DCO, Annual report, 2014). No conditions have been imposed on caregivers as incentives to invest in the human capital development.

STATEMENT OF THE PROBLEM

The government of Kenya with its partners, UNICEF, DFID and the World Bank has funded the Cash transfer programme for orphans and vulnerable children with billions of shillings since 2005. Budget allocation to the programme increased almost 12-fold between 2005/06 and 2008/09, from US\$ 800,000 to over US\$ 9 million (Ikiara, 2009) with a few commensurate studies on effective utilization of the funds. Some studies done in Kenya on Cash Transfers focused only on the outcomes (Mariara, 2013), the challenges (Mohammed, 2012) and implementation (Sanganyi, 2011; Muyanga, 2014) of cash transfers for OVC and not on the factors that determine how cash transfer is effectively utilized within benefitting households. A study carried out on the determinants of effectiveness of cash transfer programmes on the livelihood status of the urban poor in Korogocho Slums, Nairobi County (Nyokabi, 2013) focused on an urban setting quite different from the rural setting of this study. The social livelihoods of beneficiaries of cash transfer in the rural setting in Kenya such as in Tigania West Sub-county are uniquely dynamic; and other factors may definitely come into play to determine how the cash transfer is utilized to derive the desired outcomes for OVC. While the above researches have been undertaken on the implementation and the impact of cash transfer elsewhere, no study has been done on the determinants of effective utilization of grants in the cash transfer programme in Tigania West in Meru County; hence the researcher sought to investigate these determinants of effective utilization of Cash Transfer in Tigania West Sub-County.

GENERAL OBJECTIVE

The purpose of the study was to investigate the determinants of effective utilization of cash transfer for orphans and vulnerable children by caregivers in Kenya focusing on the cash transfer programme for orphans and vulnerable children in Tigania West sub-county.

SPECIFIC OBJECTIVES

1. To establish the extent to which the level of education of caregivers determine effective utilization of the cash transfer grant for orphans and vulnerable children in Tigania West.

2. To examine how the size of the household determine effective utilization of the cash transfer grant for orphans and vulnerable children in Tigania West.
3. To investigate the extent to which the gender of caregivers determine effective utilization of the cash transfer grant for orphans and vulnerable children in Tigania West.
4. To explore the extent to which complementary services determine effective utilization of the cash transfer grant for orphans and vulnerable children in Tigania West.

THEORETICAL FRAMEWORK

The study was based on the Progressive Utilization Theory (PROUT). PROUT is a social and economic theory developed in 1959 by the late Indian scholar-author and activist Prabhat Ranjan Sarkar. The Theory advanced by Sarkar (1959) addresses the world systems of inequality. According to Sarkar, the material world is but an expression of consciousness and humans are stewards rather than ultimate owners of any physical wealth. This spiritual basis of PROUT has important implications for the management of physical resources, for the development of human resources and for the establishment of proper government. Sarkar agreed with some aspects of modern welfare economics and stated that the minimum necessities of life should be guaranteed to all members of society. If we want to bring about the economic well-being of all of the people, then we must also make sure that some geographic areas are not depressed while other areas are thriving. The best way to bring about economic development and prosperity for everyone is to decentralise the economy, develop all sectors of the economy and to strive for regional economic self-sufficiency. Miller (2000) in his theory of Social Justice places the responsibility of allocating and distributing resources to people on social institutions.

PROUT is a social economic model that promotes the welfare and development of every person, physically, mentally and emotionally (Sarkar, 1959). PROUT recognizes all material goods as common property and seeks the rational and equitable distribution of that property to maximize the physical, mental, and spiritual development of all people (Onwuka *et al*, 1985). Sarkar (1959) actively sought a practical alternative to the theories of Marxism (communism) and Capitalism. The departure of PROUT is that it is based on universal values recognizing and protecting the rights of all to the fulfillment of their basic needs; the protection of the environment, plants and animals; and a dynamic, incentive-based multi-tiered economy with local and cooperatively-employee-owned enterprises at its core. It encourages a balance in the effort of satisfying individual and collective needs. It states that no one should be left behind as society marches forward. Compared to this idealism, the current policy interventions such as Social Cash Transfers for OVC have equally focused on poverty eradication and emphasize redistributive economic systems. Social protection interventions can be viewed in the light of PROUT as they are designed to contribute to reducing inequality - both by redistributing income and by facilitating the very poor and marginalized people's participation in economic growth (Marcus, 2004).

According to PROUT, the source of the immediate problem is not shortage of resources but their poor utilization. A narrow range of resources are badly overused and misused. To cure these maladies, PROUT's economic program promotes economic decentralization, in which people have a real say in their economy. It is economic democracy that will produce long term expansive effects and full, balanced and sensible utilization of our planet's many resources, i.e. maximum utilization. Progressive utilization theory states that the resources of the universe are a joint property of the human society, with right for maximum and proper utilization. The theory emerges with the social concept of proper utilization of natural and human resources. Both conditional and unconditional Cash transfer programmes are tied to specific objectives to enhance social-economic outcomes for Orphans and vulnerable children. Further, in CCT programmes a certain kind of behavior that is welfare enhancing is expected of beneficiaries towards the effective utilization of cash transfer and maximization of their benefits (Janvrey & Sadoulet, 2005).

According to PROUT, economic democracy tends to fall evenly and fairly over the whole globe like an indiscriminating blanket. And, to take the same approach from beneath – so that at the basic level everyone has their minimum necessities of life met, to get them into as many pockets as possible,. Importantly, also to provide incentives so more people can activate their special potentialities, creatively, innovatively, intellectually; so that in turn they will stimulate production, jobs and wealth. More often than not proponents of Conditional cash transfers have justified conditions as a means to reinforce monetary incentives for households to invest more in the human capital of their children for example, when there is inadequate information about the returns to these investments, myopia, “incomplete altruism” between parents and their children, or externalities that are not taken into account by households (Fisbein & Schady, 2009). In the spirit of SPROUT, cash transfer programmes can be designed to promote a wide range of benefits which include immediate poverty alleviation; improved health, nutrition and education outcomes; economic productivity and growth; empowerment and social cohesion. In the longer-term, growing evidence (most importantly from Mexico) indicates that cash transfer programmes can catalyze important effects that can help to break the intergenerational transmission of poverty (DFID, 2011).

The essence of PROUT is that an expanding circle of resources is used at a proportionate, or even contracting, rate of speed (per resource) benefiting an increasing number of people. These people in turn activate their potentials and contribute themselves and the unique resources of their lands and other resources, and human minds and inner potentials, as further new resources. Beneficiary caregivers in cash transfer programmes act as intermediaries in the transfer and the transformation of monetary resources to human resource and capital through the children they take care of. The PROUT theory is relevant in this study as it establishes the moral and ethical basis of resource redistribution in the society and effective utilization by those who are entrusted with them. To conserve existing resources, their use is a paramount question that requires continuous dialogue across all levels.

SUMMARY OF LITERATURE REVIEWED AND RESEARCH GAP

The chapter was a review of what other researchers have done on the determinants of effective utilization of cash transfer by caregivers in other parts of the world. The review has described both conditional and unconditional cash transfers. Conditional cash transfer has been found to be very instrumental in Latin America as the major determinant of cash transfer utilization. However, in Kenya, the Unconditional cash transfer is more pronounced and only a few studies have been done on what makes caregivers utilize cash transfers effectively in the absence of conditions.

The literature also reviewed what other scholars have mentioned on the significance of education and its effects on resource utilization by those who have it. For example, Rose and dyer (2008), associate education with development related outcomes while Kigozi, (2005) observed that the level of education of caregivers affected the quality of life of orphans in the household. While there is much emphasis on the education of the OVC through the utilization of cash transfer, there is less attention given on the education level of the caregivers and the effect it may have on the future wellbeing of the OVC

Dako-Gyek and Oduro (2013) carried out a detailed study on the effect of household size on cash transfer utilization for orphans and vulnerable children in the LEAP program in Rural Ghana. In Kenya the household size has been found to have impact on nutrition intake in the household (Asfaw et al., 2012) yet little has been done on the size of household as a determinant of effective utilization of cash transfers in Kenya and no such study has been carried out in Tigania West sub county.

Gender can be said to be the most significant variable in most studies as one of the major factor determining the use of resources in the household. The literature on the effect of gender is quite inexhaustible but notably; Duflo (2000) and Edmonds (2005) found money in the hands of women to have positive impacts on household's members' especially orphaned children. Most of these studies were done where cash transfer was preferably given to women by program design such as in Nicaragua (Maluccio & Flores, 2005), and where it was difficult to assess outcomes if money was given to men. The CT-OVC programme in Kenya does not discriminate between gender and it will be interesting to find out the pattern of cash transfer utilization.

Finally, the literature reviewed studies done on the utilization of complimentary services such as health, education, and nutrition and birth registration. In Kenya, the CT-OVC programme in most cases does not tie beneficiary households to service utilization due to the absence or limited infrastructure (UNICEF, 2012) but expects them to use these services. Challenges in the effective use of services have been identified even in Latin America where there is CCTs (Miller, 2009). Caregivers could face different experiences in Kenya while seeking to utilize the services.

RESEARCH METHODOLOGY

Research Design

The research study was undertaken by use of descriptive survey. A descriptive survey is a method of collecting information by interviewing or administering a questionnaire to a sample of individuals. This type of research attempts to describe such things as possible such as behaviour, attitudes and characteristics.

Target Population

By the end of 2014, The GOK had implemented the CT-OVC in all the 15 locations in Tigania West sub-county bringing a total number of 1320 beneficiary households into the fold (Kenya OVC Secretariat, 2014). All the 1320 caregivers representing the households as beneficiaries of the Cash Transfer constituted the target population for the study.

Sample Size and Sampling Procedures

Due to limited time and resources, to study the entire target population of 1320 caregivers in the beneficiary households would have been costly. As described by Mugenda and Mugenda (2003), a proportion of the population under study was derived for the research study. This constituted a sample designed to determine the proportion from the population (Kothari, 2004). In the first instance, Purposive sampling was applied in the study. Kothari (2004) considers purposive sampling to be more appropriate when a known characteristic of the population is to be studied intensively. From the target population of 1320 beneficiary households, the researcher purposively sampled three locations namely Athwana (199HH), Kiandiu (47HH) and Miathene (74HH) which are as old as 10 years in the CT-OVC program. The three locations were considered due to their longer gestation period in the program. Thereafter, a study sample size was derived through proportional quota sampling to arrive at 132 households which is 10% of the target population of 1320 households. According to Mugenda and Mugenda (2003), 10% of accessible population is adequate for descriptive study.

Data Collection Methods

The study employed both quantitative and qualitative methods. Questionnaires were designed to collect data from beneficiary caregivers. Observation guides went hand in hand with questionnaires to supplement data collection and a key informant interview schedule designed for the Sub-County Children's Officer.

Questionnaire

The questionnaire collected data on the opinions, knowledge as well as attitudes of beneficiary caregivers towards the cash transfer. The questionnaire is considered to be more cost effective as well as being able to collect information from a large number of respondents within a short time.

Observation Guide

Observation method entails the collection of information by way of the researcher's own observation, without interviewing the respondents. It involves the systematic noting and recording of events, behaviours and objects in the social setting chosen for the study (Westbrook, 1994). Observation method was used to supplement other research methods in the study. The researcher documented situations, actions and interactions noted while carrying out the study. The researcher also observed the living conditions of beneficiary caregivers, including the condition of their houses, and the presence of domestic animals and the physical condition of children in the beneficiary households.

Key Informant Interview

Key informant interviews are qualitative in-depth interviews with people who are knowledgeable in the community, who are likely to provide the needed information, ideas and insights based on knowledge of a particular issue (Kumar, 1986). The interview guide was used to collect data from the Sub-County Children's Officers to establish their opinions on what determines effective utilization of cash transfer in Tigania West Sub-County. The researcher opted to use face to face interviews due to their likelihood to achieve a high response rate and their usefulness in obtaining detailed information about personal feelings, perceptions and opinions. The researcher engaged the services of the two research assistants. They were given orientation on what was expected before sending them to the field to assist in the distribution and thereafter collection of the filled questionnaires.

Validity of Research Instruments

Validity is a measure of the degree to which result obtained from data represents the phenomena under study (Mugenda & Mugenda, 1999). According to Kothari (2004), the validity of the data should be checked with utmost care. The research used content validity as a measure of the degree to which the data collected using the questionnaire shall represent the objectives of the study. A pilot study was undertaken on the beneficiaries of CT-OVC in one of the three locations to test the validity and content of the instruments through the help of a research assistant. The researcher engaged ample discussion on the meaning of terms with experts in the subject matter and also with the supervisor. To ensure construct validity, the stated questions were limited to the conceptualization of the variables.

Reliability of the Research Instrument

Reliability is a measure a measure of the degree to which a research instrument yields consistent results or data after repeated tests when administered a number of times (Mugenda and Mugenda, 2003). Reliability of the instruments was ascertained through a pilot study conducted on beneficiary households. Pre-testing was undertaken to gauge the clarity and relevance of the instrument items so that those items found to be inadequate for measuring variables was either be

discarded or modified to improve the quality of the research instruments. The researcher used the split half method whereby a sample of 20 caregivers was made to fill the questionnaires. The questionnaires were divided into equal halves and an internal analysis score obtained for each half through the application of SPSS. The scores derived were then correlated using the Spearman correlation Formula. The coefficient correlation score was found to be 0.736 establishing the reliability of the instrument.

Data Analysis and Presentation Techniques

Both qualitative and quantitative data was generated by the study. The data generated from structured and semi structured questionnaires was recorded, coded, numbered and classified under different variables for easy identification and then summarized. Descriptive statistics was used to analyze data with the help of Statistical Package for Social Scientists and presented in tables, frequencies and percentages. Finally, a few test statistics such as chi-square and spearman correlation analysis was performed on the data to deduce more information on the characteristics of the population.

RESEARCH FINDINGS

Chi-Square: Size of Household and Utilization of Cash Transfer

The purpose of the study was to examine how the size of the household determines effective utilization of cash transfer grants for OVC in Tigania West. The analysis compares the size of household and the duration of cash transfer for one cycle in the household as shown in Table 1.

Table 1: Size of the household versus duration of use of the cash grant

Period		1 week	2 weeks	3 weeks	1 Month	Total	
Size of the Household	1-2 Persons	Count	17	1	1	0	19
		% within Size of the Household	89.5%	5.3%	5.3%	0.0%	100.0%
	3-5 Persons	Count	17	9	1	0	27
		% within Size of the Household	63.0%	33.3%	3.7%	0.0%	100.0%
	Above 5 Persons	Count	40	18	7	7	72
		% within Size of the Household	55.6%	25%	9.7%	9.7%	100.0%
Total		Count	74	28	9	7	118
	% within Size of the Household	62.7%	23.7%	7.6%	5.9%	100%	

The size of the household affected the duration of the use of the cash transfer funds, 40(55.6%) of households with 5 persons and above utilized the funds for one week, 17(63.0%) of households with 3-5 persons utilized the funds for one week while 17(89.5%) of households with 1-2 persons utilized the funds for one week. From this we conclude that the many households with larger number of persons utilized the funds for a short duration as compared to smaller sized households. The Chi-square value has been calculated as shown in Table 2.

Table 2: Size of the household and duration of use Chi-square Test

	Value	df	Asymp. Sig. (2 sided)
<i>Pearson Chi-square</i>	12.158	6	0.039
<i>Likelihood ratio</i>	15.638	6	0.016
Total Cases	118		

Our p-value is 0.039 which is a low probability making our variables dependent and thus concluding that the size of the household affected the duration of use of the cash stipend.

Chi-Square: Gender and Utilization of Cash Transfer

The purpose of the study was to examine the extent to which the gender of caregiver determined effective utilization of cash transfer grants for OVC in Tigania West. Table 3 shows the pattern of decision making in relation to the gender of the beneficiary caregiver.

Table 3: Gender of the caregiver versus who makes decision on how money is spent in the household

			Husband	Wife	Husband & Wife	Children	Grandfather	Grandmother	Total
Gender of the Respondent	Male	<i>Count</i>	4	1	6	1	2	1	15
		<i>% within Gender of the Respondent</i>	26.7%	6.7%	40%	6.7%	13.3%	6.7%	100%
Gender of the Respondent	Female	<i>Count</i>	2	84	6	3	0	8	103
		<i>% within Gender of the Respondent</i>	1.9%	81.6%	5.8%	2.9%	0%	7.8%	100%
Total		<i>Count</i>	6	85	12	4	2	9	118
		<i>% within Gender of the Respondent</i>	5.1%	72%	10.2%	3.4%	1.7%	7.6%	100%

The gender of the caregiver determined how the money was utilized in the household, when the gender of the caregiver was female, most decisions were made by wife at 84(81.6%), when the gender of the caregiver was male, few decisions were made by both husband and wife at 6(40.0%) and 4(26.7%) made by husband. This is a clear indication that the female gender made major decisions on how the cash stipend was to be utilized in the household. Table 4 summarizes the Chi-square results of the influence of gender on decision making.

Table 4: Gender of the caregiver and decision making on utilization chi-square test

	Value	d.f	Asymp. Sig. (2 sided)
<i>Pearson Chi-square</i>	55.270	5	0.000
<i>Likelihood ratio</i>	43.961	5	0.000
Total Cases	118		

Our p-value is 0.000 which is a very low probability making our variables dependent and that concluding that the gender of the caregiver affected the decision on how the stipend was to be utilized.

Chi-Square: Level of Education and Utilization of Cash Transfer

The purpose of the study was to examine the extent to which the level of education of caregivers determined effective utilization of cash transfer grants for OVC in Tigania West. Table 5 relates the level of education of the caregiver with a few aspects of utilization of the cash transfer.

Table 5: Level of education of the caregiver verses utilization of the cash transfer grant

		Utilization of the cash transfer grant							Total
		Education	Food	Health	Clothing	Livestock	Business		
Level of Education of Respondents	<i>Never to School</i>	Count	16	14	0	1	0	1	32
		<i>% within Level of Education of Respondents</i>	50%	43.8%	0%	3.1%	0%	3.1%	100
	<i>Primary Drop out</i>	Count	35	15	0	0	1	0	51
		<i>% within Level of Education of Respondents</i>	68.6%	29.4%	0%	0%	2%	0%	100
	<i>Completed Primary</i>	Count	19	5	1	0	0	0	25
		<i>% within Level of Education of Respondents</i>	76%	20%	4%	0%	0%	0%	100

<i>Secondary Drop out</i>	Count	3	3	0	0	0	0	6
	% within Level of Education of Respondents	50%	50%	0%	0%	0%	0%	100
<i>Completed Secondary</i>	Count	3	0	0	0	0	0	3
	% within Level of Education of Respondents	100%	0%	0%	0%	0%	0%	100
<i>University</i>	Count	1	0	0	0	0	0	1
	% within Level of Education of Respondents	100%	0%	0%	0%	0%	0%	100
Total	Count	77	37	1	1	1	1	118
	% within Level of Education of Respondents	65.3%	31.4%	0.8	0.8%	0.8%	0.8%	100

From the analysis, majority of the respondents utilized the stipend on education and food irrespective of their level of education. This is an indication that education levels did not affect much the utilization of the CT-OVC funds a part from the stipulated use. Table 6 summarizes the Chi-square results of the influence of education on utilization of cash transfer.

Table 6: Level of education and utilization of the grant chi-square test

	Value	d.f	Asymp. Sig. (2 sided)
<i>Pearson Chi-square</i>	17.612	25	0.858
<i>Likelihood ratio</i>	18.328	25	0.828
Total Cases	118		

Our p-value is 0.858 which is a high probability making our variables independent and that concluding that the level of education does not have any effect on how the stipend was to be utilized.

DISCUSSION OF FINDINGS

The cross tabulation of the level of education of caregiver yielded a value of 0.858 on the Chi-square revealing a high probability; making our variables independent and thus the conclusion that the level of education does not have any effect on how the stipend is to be utilized. Majority of the respondents effectively utilized the stipend on education and food irrespective of their level of education. Therefore, the level of education of the caregiver did not determine the effective utilization of the cash transfer grant apart from the stipulated use. This concurs with a study done on the determinants of effectiveness of cash transfer programmes on the livelihood status of the urban poor in Korogocho Slums, Nairobi County (Nyokabi, 2013) where the

education level of the recipient of cash transfer for OVC was found not to determine the use to which the cash enhances the livelihood of the household.

However, the outcome of our study is however in dispute with Kigozi's (2005) view that the low level of caregiver's education affected the quality of life of an orphan. Inversely and in tandem with the findings of this study, Siedenfield, Handa and Tembo (2013) found strong impacts on education outcomes for children whose mothers were less educated. For the less educated caregivers, positive outcomes on the utilization of cash transfer may arise from the desire to recover a lost opportunity and impact this on the OVCs who are a future generation and build their human capital development. Another motivation on utilization rather than the education of the caregiver may arise from the perceived linkage of beneficiary utilization of the cash transfer to schools which make caregivers strive to attain the education objective for the OVC. Although majority of the caregivers were found to be illiterate in the study, 53.3% appreciated the significance of education in increasing the uptake of complementary services for OVCs while a combination of 72.6% both agreed and strongly agreed that education can be an efficient tool for effective utilization of cash transfer.

The analysis of the data revealed that the size of the household determined effective utilization of the cash transfer grant for OVC in Tigania West. The size of the household was cross tabulated with the duration the cash transfer lasted in the household. The size of the household determined the duration of the use of the cash transfer funds; 55.6% of households with 5 persons and above utilized the funds for one week, 63.0% of households with 3-5 persons utilized the funds for one week while 89.5% of households with 1-2 persons utilized the funds for one week. From this analysis it can be concluded that many households with larger number of persons utilized the funds at a short duration compared to smaller sized households. The chi-square test also revealed a low probability making our variables dependent and thus concluding the size of the household determined the duration of use of the cash stipend.

However, there is a notable disconnect with a study done in Ghana by Gyeke and Oduro (2005) which associated cultural influence in the form of extended family to utilization of cash transfer. The study done in Tigania West found little or no influence on the impact of the extended family on the use of the grant by caregivers. Benefits of the cash transfer grant were selfishly contained in respective households. Those who provided assistance to the extended family with the CT-OVC grants were a mere 15.3% while 84.7% concentrated utilization within the beneficiary household. The value of the grant was not diluted by the extended family as Awusabo (1995) found in Ghana where the number of meals a beneficiary OVC had in a day was negatively affected due to the extended family in larger households. The dilution of the value of cash transfer in larger households referred to by Ward et al., (2010) can be compared to the shorter duration of the cash grant in larger households.

Of the respondents sampled, females represented a whopping 87.3% while males represented 12.7% hence a big variation. However, a study done by Zezza et al.,(2010) in Kenya but which considered households with the average of 56 years found a lower domination of women in the cash transfer programme at 67%. The large number of women in the programme ultimately influenced the bulk of household decision making due to differentiated roles and priorities between male and female caregivers. Zezza et al., (2010) posited that male preferences tended towards acquiring productive assets rather than the indirect investment in the long-term human capital development of the OVC. The large number of women in the programme greatly determined the direction of utilization of the cash transfer. Villatoro (2004) viewed women as able to produce better results in food security and in the quality of life of children.

When gender of the caregiver was cross tabulated on who made the decision on the use of the stipend, the results indicated the gender of the caregiver having determined how the money was utilized in the household. When the gender of the caregiver was female; most decisions were made by wife at 81.6 %, than when the gender of the caregiver was male. A few decisions were made by both husband and wife at 40% and 26.7% made by husband. This is a clear indication that the female gender made major decisions on how the cash stipend was to be utilized in the household. The chi-square test revealed a low probability making our variables dependent and thus concluding that the gender of the caregiver affected the decision on the use of the cash stipend.

From the analysis, majority of the respondents rated the accessibility of education complementary service as good at 49.1%, health at 41.9 %, nutrition at 40.2 % and civil registration service at 22.3%. A majority of the respondents rated the quality of education complementary service as good at 45.3 %, health at 46.6 %, nutrition at 33.1% and civil registration service at 20.4%. Civil registration was rated poorly in terms of quality and accessibility among the respondents.

From our analysis, there is a heavy utilization of the cash transfer for OVC on education where it was ranked first in the priority index. Caregivers preferred buying books and paying school fees at 84.7% to boost education. Nutrition complementary services were rated fairly at 47.5%. This denotes inadequate support from nutritionists to guide caregivers on good practice on nutrition. This explains why 82.2% of the households observed did not have an established kitchen garden to plant vegetables. However, despite the absence of kitchen gardens for many households, caregivers maintained acceptable standards of nutrition for the OVCs at 91.5%. Only 4.3% of the children were found to be malnourished. This could have been due to some linkage to food and nutrition complementary services at 59.4% and perhaps due to their own effort to seek these services and fulfill some project objective. The absence of kitchen gardens is an indicator of most households being unable to produce their own food in sufficient quantity and generate income to purchase food. According to World Food Program (WFP, 2011), the average Kenyan family spends almost half of the household income on food. The study found linkage to civil

registration fairly weak with 61.2% of caregivers confessing no linkage to the complementary service. They cited difficulties such as the high cost and distances. Moulton (2001) decried physical access to complementary services a serious barrier to utilization. The study found both quality and accessibility to health and education relatively good and no extraneous factors were reported by respondents. Brown (2013) noted such extraneous factors like distant to travel and access to health and education services as barriers limiting utilization of complementary services. The study did not find decreased utilization of public health care as Lavy and German (1984) found in Ghana. Actually Filmer, Hammer and Pritchett (2000) found poor quality of health services a major problem in many but not all developing countries. Our study did not get into the specifics of quality and accessibility parameters such as absenteeism of doctors and nurses (Dodd and Munich, 2001) and instead focused merely on the behavior and perception of caregivers in the uptake of these services.

CONCLUSIONS

Since the cash transfer grant was not being provided in a vacuum, a range of factors were found to enhance its effective utilization by caregivers in Tigania West. The caregivers are expected to promote the education, health, food security and obtain birth certificates for the Orphans and vulnerable children in their household. The study examined the determinants of effective utilization of cash transfer by caregivers for the orphans and vulnerable children in Tigania West such as the level of education, gender of the caregiver, the household size and complementary services. The study traced the use of the cash stipend by caregivers to ascertain whether these were determinants of effective utilization of the cash transfer grant. The study also examined aspects such as decision making, preferences and linkage to complementary services. The study also applied observation into a few aspects and indicators of programme outcomes to establish the level of utilization by caregivers in areas such as nutrition, health and civil registration.

Although formal conditions were not in place to enhance utilization, caregivers were found to have good understanding of programme objectives. Despite there being no such conditions, caregivers had a perception of conditions leading to the use of the grant in line with the programme objectives. An example is where majority of caregivers had already acquired birth certificates for the OVCs in the household in spite of the challenges faced in acquiring the same.

The study revealed that effective utilization of Cash Transfer program funds was determined by various factors including the gender of caregiver, the size of the household and the extent of the quality and availability of complementary services. According to the research findings, the size of the household was identified as one of the determinants of effective utilization, followed by gender of the caregivers and lastly the quality and extent of availability of complementary services. The level of education of the respondent was identified as the least determinant of effective utilization of the cash transfer grant by caregivers in Tigania West Sub-County. Hence it can be concluded that the size of the beneficiaries' household is the key determinant of effective utilization of the cash transfer grant by caregivers.

RECOMMENDATIONS

The study found that the value of the cash transfer grant was concentrated with smaller households and diluted with larger households. Therefore, in order to enhance the value of the cash transfer, the amount of the cash transfer should be indexed to the size of the household especially with the number of the OVCs. This will have an effect of improving the quality of life of individual orphans.

The inadequacy of the cash transfer grant was decried by most caregivers in the programme. The granted amount was not adequate for the support of the OVC especially in larger households. It is necessary to shield the stipend from prevailing market forces to promote its effectiveness. The size of the grant also requires regular review pegged on the rising standard of living.

Apart from the usual stipend, the study proposes a separate kit designed to empower and strengthen the household with entrepreneurial skills through small business training and start up kits. This will ultimately free the cash transfer grant from competing household needs and enhance effective utilization thus reducing dependence of beneficiaries on the government stipend.

The government and its partners should also improve supply side interventions for the Cash transfer programme and build and strengthen the existing infrastructure to enhance caregiver uptake of services for the OVC. The study noted lethargy of some caregivers in the uptake of some complementary services due to quality and accessibility issues. For example, the delivery systems for civil registration needed to be brought closer to the people in the sub county and the red tape that makes it very expensive removed.

The study found gender to be a strong determinant in the effective utilization of the cash transfer grant. It is therefore recommended that a gender based approach is integrated in both the programme design and implementation. Programming with a gender approach and consideration will encourage inclusiveness and improve efficacy in the process of implementation.

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