

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

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ABSTRACT

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data was collected using a questionnaire developed by the researcher while secondary data was from both published and unpublished literature.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

Keywords: Cash Transfer; Demographic characteristics; Modes of payment; Prioritization of transfer.

INTRODUCTION

Worldwide human rights instruments have since quite a while ago perceived social assurance as a crucial human right. Most outstandingly, rights for all natives are cherished in Articles

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

The AIDS pandemic in sub-Saharan Africa has influenced kids in numerous hurtful ways, making them helpless, abandoning them stranded and undermining their survival. The Sustainable Development Goals and duty by world pioneers at the United Nations General Assembly Special Sessions (UNGASS) 2001 and 2002 set parameters for tending to the effect of AIDS scourge on kids (UNICEF, 2006). Kids are more helpless as a result of the effects of HIV/AIDS and 68% of all the contaminated individuals live in sub Saharan Africa. Social structures are changing as guardians and gatekeepers kick the bucket at more youthful ages and in more prominent numbers. The outcome is the quick increment of number of stranded youngsters. An expected 841,000 kids in sub Saharan Africa had been stranded because of one or the two guardians kicking the bucket of HIV/AIDs in 1990, while in 2005, more than 12 million kids were stranded, a 13 overlay increment in 15years(UNICEF, 2006). Different approach and administrative systems exist for the help of social insurance in Kenya. The Kenya Constitution 2010 article 43(1) gives that each individual has a privilege to government managed savings while 43(3) states that "The state should give fitting standardized savings to people who can't bolster themselves and their dependants". The Vision 2030 is a blue print that is gone for enhancing social welfare, while a National Social assurance arrangement has been planned to encourage usage of the different strategies (Kenya National social insurance approach, 2011).

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

1, 2, 3, 4, 5, 10, 12) in the past alluded to as the Millennium Development Goals, on destruction of extraordinary neediness, accomplishing all inclusive essential training among others (Social insurance methodology, 2009).

Statement of the problem

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

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

Studies done in this area have looked at various variables such as challenges facing implementation of cash transfer in Garrissa which found targeting of beneficiaries and amounts transferred including consistency as a challenge, (Mohammed, 2012), Challenges facing implementation of cash transfer programme in Kasarani District (Sanganyi, 2011), influence of cash transfer on access to primary school education in Kwale District there was not direct link between cash transfer and access to primary education since free primary education was being offered, (Tsuma 2010), Factors influencing the implementation of social transfer programmes in Kenya found that targeting was a major cause of mistrust between communities and that education was not a priority among care givers (Muyanga, 2014).

Objectives of the study

The following research objectives guided the study;

- i. To establish how the demographic characteristics of the care giver influences orphans and vulnerable children access to secondary school education in EMBU WEST SUB-COUNTY, Kenya.
- ii. To examine the extent to which mode of payment of the cash transfer to caregivers influences orphans and vulnerable children access to secondary education central division, Embu West district, Kenya.
- iii. To establish how prioritization of cash transfer influences orphans and vulnerable children access to secondary education in EMBU WEST SUB-COUNTY, Kenya.

LITERATURE REVIEW

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

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

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

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

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

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

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

The diminished recurrence (contrasted with regularly scheduled instalments) lessens authoritative and private costs, accordingly discharging more cash to the requirements of the Orphans and Vulnerable Children. It might likewise encourage some kind of venture openings. People and families seem to settle on watchful and key choices about how to utilize this extra salary for the best advantages of the family, either promptly (purchasing more nourishment and basic supplies) or for the more drawn out term (purchasing chickens or a goat, putting resources into cultivate inputs, or paying tutoring costs for grandchildren). However decreased frequencies may make hardships for family units which will be unable to save the advantages over a broadened instalment cycle (Samson et al, 2006).

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

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

Money exchanges can be an imperative supplement to coordinate training costs. Beneficiary of money exchange can enhance enrolment by helping poor family units to conquer cost hindrances to tutoring, for example, garbs and books. Expanded salary security empowers families to pay expenses or different costs partners with going to class. It lessens the weight on youngsters especially young ladies to add to family salary empowering them to take an interest in school. In the meantime money exchanges have enhanced sustenance and can presumably enable youngsters to learn better. Studies have demonstrated that kids in families getting exchange have higher odds of being in school. E.g. in South Africa, school participation rates are altogether higher in family units getting exchanges, in Ethiopia's PSNP, 15% of members spent their exchange on training while in Lesotho those accepting social benefits purchase books and garbs for their terrific youngsters (DFID, 2005).

Vagrants and helpless kids have less access to optional instruction and human services, have had more pointers of psychosocial trouble, and confronted more noteworthy degrees of disregard, deserting and mishandle instead of non-OVC. Vagrants and helpless youngsters frequently lost one of the key defensive components related with positive results being associated with guardians or other relatives. OVC with constantly sick parental figures are more terrible off as to ownership of essential material products, for example, a sweeping, shoes and an additional arrangement of garments, than other youngsters (IPC, 2008). Adato (2005) states that material needs frame the most noteworthy need for families with vagrants, and finding the cash to pay for fundamental needs is the best imperative

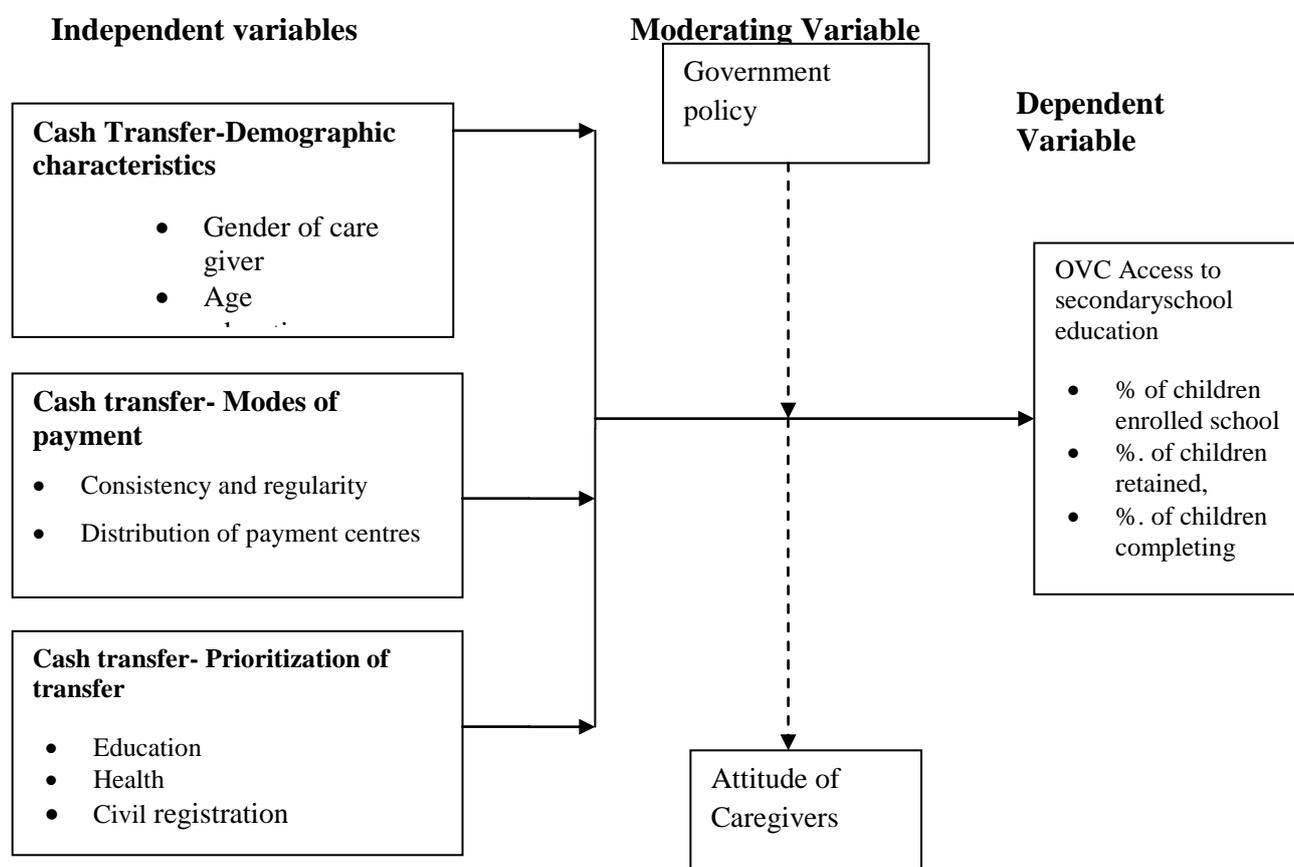
Theoretical Framework

The theory of Justice as fairness was advanced by, John Rawl, in his work. "A Theory of Justice, 2007". According to Rawls justice as fairness is hinged on two principles: (I) fair equality of opportunity asserted that justice should not benefit those with advantageous social contingencies and (ii) reflected on the idea that inequality was only justified if it was to the advantage of those who were less well-off. In this case the theory supports the principle of

giving the Orphans and Vulnerable Children a chance to access secondary education by making their environment conducive for them to compete fairly and to their advantage. Cash transfers are meant to enhance the opportunity to enable Orphans Vulnerable Children have access to secondary education. The theory is important in this study since, cash transfers promote human capital development, improving children's health and education and raising labour productivity. At the household-level cash transfers reduce risk by providing the security of a guaranteed minimum level of income. This better enables poor households to send children to school because they can afford for them not to be working, as well as afford fees, uniforms and other school expenses In addition, these are safeguards aimed at assuring all, whether rich or poor access resources. Moreover, justice, according to the theory, requires fair equality of opportunity. This principle condemned discriminatory barriers and called for robust measures aimed at mitigating the effects of socio-economic inequalities and other contingencies on opportunity. The equal opportunity principle aims, at improving access to secondary education and the reduction of educational inequalities. The theory observes that, a just society restricts allowable inequalities in not only income and education but also in the opportunities of accessing public services (goods).The theory therefore adequately addresses the issue of inequality in society, which includes inequality in accessing educational opportunities.

Conceptual Framework

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



RESEARCH METHODOLOGY

Descriptive survey research design was used to determine how the characteristics of the caregiver influenced the access to secondary education among the Orphans and Vulnerable Children in EMBU WEST SUB-COUNTY. Descriptive survey design was used in describing how the mode of payment of the cash transfer to the caregivers influence the access to secondary education among the Orphans and Vulnerable Children and also describe how the prioritization of the cash transfer influenced the access to secondary education for the Orphans Vulnerable Children, hence its suitability for this kind of research.

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

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

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

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

Table 3.1: Sample size

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

Questionnaires were the main instruments for data collection. The advantage of using questionnaires is that they are less expensive and easier to administer and they also allow confidentiality. The questionnaires were formulated to get information which endeavoured to answer the research questions. The data generated from the study was both qualitative and quantitative in nature. The data collection was terms of variables and each response for each was counted. The data was entered in SPSS for analysis. SPSS made work easier to generate the cross tabulations showing the relationship between variables. It was also used to generate frequency tables from which the findings and conclusions were drawn.

Result of Discussion

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

Demographic characteristics of the caregiver

The study established that the majority of the caregivers (53%) were women who had low level of education. This was indicated by 49% of the caregivers who had gone up to primary education, actually according to the study findings, 24% of the caregivers had never gone to

school,16% had gone to secondary school,9% dropped out in pre-primary school and none had tertiary education. Majority of the caregivers were peasant farmers as indicated by 81% of the respondents, (56%) did not have another source of income which indicated that the caregivers were people indeed in need.

Modes of cash transfer

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

Prioritization of cash transfer

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

CONCLUSION

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

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

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

RECOMMENDATIONS

From the study several recommendations were drawn.

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

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