

**INSTITUTIONAL FACTORS INFLUENCING PERFORMANCE
OF CASH TRANSFER PROGRAMME ON PEOPLE LIVING
WITH SEVERE DISABILITIES: A CASE OF KWANZA
CONSTITUENCY, TRANS-NZOIA COUNTY, KENYA**

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**A Research Project submitted in partial fulfillment of the requirements for the award of
Master of Arts degree in Project Planning and Management, University of Nairobi**

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DECLARATION

I declare that this is my original work and has not been presented to any Institution or University for academic crediting.

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DEDICATION

This study was dedicated to my family especially my parents Bernard Mukasa and Pauline Mukasa for their guidance and support throughout this undertaking. I also dedicated this work to my Aunties Shida, and Noela my siblings Antonina, Richard and Helga for their support and encouragement

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ABBREVIATIONS AND ACRONYMS

ATM:	Automated Teller Machine
CBI:	Cash Based Interventions
CCT:	Conditional Cash Transfer
CT:	Cash Transfer
CTP:	Cash Transfer Program
FSB:	Financial Services Providers
GDP:	Gross Domestic Product
ID:	National Identity Card
KNBS:	Kenya National Bureau of Statistics
M&E:	Monitoring and Evaluation
MP:	Member of Parliament
NDFWD:	National Development Fund for Persons with Disability
SPSS:	Statistical Package for Social Science
PWSD:	Persons With Severe Disability
UCT:	Unconditional Cash Transfers
SSDI:	Social Security Disability Insurance

ABSTRACT

The purpose of this study was to determine institutional factors influencing the performance of the cash transfer program for persons with severe disabilities. Specific objectives were to determine the influence of staff capacity, availability of office, transport, and technology on performance of cash transfer program for persons with severe disability in Kwanza Constituency, Trans-Nzoia County. The study was anchored on the theories of change for cash transfer, which includes theory of conditions and theory of growth. Descriptive survey research design was adopted for this study because of the nature of this study, which seeks to describe or establish the characteristics and association between variables. The study targeted 276 persons with severe disability registered under the cash transfer program in Kwanza Sub-County, 26 local administration, 4 Social development officers and 12 payment agents. A sample size of 175 was drawn from the target population using stratified and purposive sampling to consider all characteristics of PWSN and select other respondents based on the knowledge they have on the topic of the study. Structured questionnaires and interviews were used to collect data. Questionnaires were used to collect data from persons with severe disabilities while interviews schedule was used to collect data from local administration, payment agents, and social development officers. A pilot study was conducted in the same area, but on different respondents not considered for the study to test validity and reliability of research instruments. Data collection involved the administration of questionnaires and conducting face-to-face interviews. Data collected using interviews was analyzed by thematic analysis while data collected using questionnaires was analyzed using SPSS software Version 20. Descriptive statistics used involved describing the sampling units using frequency and percentages. In the findings, 89.2% of respondents noted that there were either one or two social development officers available to serve. In another case, 82.1% of responded stated that there was a great extent to which available social development officers had a capacity to serve. Over 77% of respondents rated the services offered by the social development officer at 4 out of 5. Further, 87.9% of respondents, observed that Kwanza Sub-County had no offices; 78.6% respondents stated that they sought for cash transfer related services in the neighboring Sub-County, Trans-Nzoia West. Apart from that, 79.3% of respondents stated that they knew and could use agency banking while 20.7% indicated that they knew and could use M-Pesa. Even so, 65.7% respondents stated that there less than 3 payment agents close to them. According to the findings, 90% of the respondents noted that mobility of staff influenced performance of cash transfer program. It was recommended that the national government should allocate funds to build offices and facilitate mobility of staff in all sub-counties. The County Social Development office should organize a plan on service delivery to ensure all beneficiaries and potential persons accrue benefits from the program in time and as expected.

CHAPTER ONE

INTRODUCTION

1.1. Background of the study

Globally, conditional Cash Transfers (CCT) is being adopted in many countries as the best social practice for developing countries. The use of CCT as instruments for social protection originated from Europe in 1990s where CCT programs were implemented in Latin America to alleviate poverty and create empowerment through human capital investment (Devereux, 2012). Bolsa Escola and Bolsa Familia were the first CCT programs to be implemented in Brazil, in Mexico Progresas was formed while Nicaragua adopted the Red de Protección Social (Coady, 2013).

In Mexico, the CCT program was able to reach more than four million families, demonstrating 20 percent of the inhabitants of Mexico and the annual budget was around 18 billion this correspondent to approximately 0.32% of GDP (Behrman & John, 2000). An approximate 650 million PWSD and more than 80% of them live in the developing world. The conditional cash transfer programs implemented in Latin America and the Caribbean were tools for social protection and bore wide range of fruits for these countries, among the key benefits included increase food consumption and improved school enrolment among PWSD. It is estimated 1 in every 5 of the world's poorest people is a PWSD. The PWSD-CT is premised on the fact that disbursements of funds to PWSD wishing to engage in entrepreneurial and/or obtain assistive devices may not be sufficient or useful in severe cases of disability. Vulnerability of households to extreme poverty is intertwined with the caregivers not being able to assist in meaningful income generating activities in households and to themselves since most of the time they have to

offer support on a full-time basis to members of the households with severe disabilities (Ayala, 2003).

In Asia large scale CCT programs were implemented in Bangladesh, Indonesia and the Philippines (Perez-Munoz, 2017). In October 2005, the Indonesian government started the implementation of unconditional cash transfer programs where eligible applicant's family received 100,000 IDR per month; this program was later changed to CCT in July 2007. (Perez-Munoz, 2017). Through the CCT (Program Keluarga Harapan) the Indonesian government hoped to reduce maternal and child mortality, achieve universal basic education, reduce child labor and encourage children school attendance. In Africa, several countries adopted CCT programs for poorest households as a way of financial empowerment and poverty alleviation strategy. These countries include South Africa Lesotho, Malawi, Mozambique, Zambia and Zimbabwe. South Africa was the first African country to implement CCT program called Child Support Grant (CSG) in 1998 as a social protection fund to benefit children, PWSD and the elderly. By 2006 the South African government was providing grants for a total of 44 million people which was a quarter of its population.

Benefits of the social protection as a fundamental right under the constitution of Kenya are gradually being realized. Social Protection by the government of Kenya encompasses of three distinctive fundamentals namely; social assistance, social security and social insurance (Bastille, 2009). These three fundamentals are largely governed by precise legislation and strengthened by both the regional and international charters that have been set up and adopted. Policy prescriptions also inform social protection interventions ranging from food security, health policies, education, agriculture, national development plans to name but a few. Crucial to social protection understanding and working; is the fact that social protection is a cocktail of benefits

accruing to vulnerable and marginalized groups (GoK, 2011). It is therefore critical to ensure coordination of social protection interventions meets the desired objectives within the concern PWSD institutions. Social protection institutions face numerous challenges in developing countries, these challenges include; difficulty in reaching out to PWSD and marginalized groups who are the sole beneficiary. Other challenges include sustainability of interventions, which can be addressed by increasing ownership of programs by both government and citizens away from donor support (Behrman & John, 2010).

Kenya has an estimated 1.3 million persons with disabilities representing about 3.5% of the total Population (KNBS, 2010). Some of the legislative framework and policies informing the social security and safety for PSWD include. The Conventions on Rights of Persons with Disabilities Articles 19 to 29, 43, and 54 of the Kenya Constitution of 2010. Secondly, the National Disability Policy of 2006, the national social protection policy, and the national development fund for the PWSD (GoK, 2002). The population of persons with disabilities in Kenya is definitely higher when all conventional attributes of disability beyond physical, hearing, mental, visual, and speech are considered. Cash transfer program in Kenya, revolves in all 47 counties and targets families or rather households with persons with disability; extremely underprivileged families, non-recipients of other cash transfer services and non-recipients of pension or rational steady income. Eligibility to cash transfer is often increased with presence of the following features (Bastagli, 2009). These features include high poverty levels in families, number of persons in a household with other forms of disabilities other than the one with severe disabilities, figure of persons with severe disabilities in a household, number of chronically ill persons in a family with an individual with severe disabilities. According to the National Development Fund for persons with Disability (NDFWD), cash transfer for PWSD cash transfer program was began in 2010

with ten households as beneficiaries per constituency, the program was then scaled up to 12 household in 2012. As of now, 47,200 households are being targeted by the program, which is being implemented by the Department of Social Security and service in conjunction with NCPWD. The NCPWD has three mandates, first is to contribute to poverty eradication in households with PWSD through regular cash transfer provision. The second mandate is to improve the lives of PWSD and lastly empower caregivers to improve the lives and livelihood of PWSD.

1.2.Statement of the problem

Despite the government effort to scale up CCT programs to benefit more PSWD households in all counties, eligible applicants are yet to benefit from the funds due to factors such as availability of an office, transport challenges, communication and technological challenges and staff are among but the institutional challenges facing the CT program for PWSD. With reference to the Kenya 2009 population Census, persons living with disability make 3.5% of the total population and they represent most of the nation's poor due their physical challenges. High poverty margin due to PWD means over dependency to the working population hence the country may not achieve its vision 2030. As put forward by Rosh, (2013), effective cash transfer to PWSD is the best way of boosting the lives and livelihood of PWSD both on social and economic scales. However, effective cash transfer programs to PWSD in Kwanza constituency has emerged with barriers that have slowed its performance and efficiency. These challenges include difficulty in accessing funds by PWSD, availability of office, staff capacity, mobility and technological challenges related to cash transfer process. A study by Mutiga, (2016) on the assessment of cash transfer program on people with severe disability in Rongo Sub-County, assessed the effectiveness of cash transfer process but did not cover indicators of institutional

factors influencing performance of the cash transfer program for PWSD. There has been no related study conducted to determine institutional factors influencing the effectiveness and performance of cash transfer program for PWSD. It is for this reason that this research sought to establish institutional factors influencing performance of cash transfer for PWSD in Kwanza Constituency, Trans-Nzoia County, Kenya.

1.3.Purpose of the study

The purpose of this study was to assess institutional factors influencing performance of the cash transfer program on people living with severe disabilities in Kwanza Constituency, Trans-Nzoia County

1.4.Objectives of the study

- i. To determine how staff capacity influence performance of cash transfer program to people living with sever disability
- ii. To establish how availability of an office influence performance of cash transfer program to people living with sever disability
- iii. To establish the extent to which technology influence performance of cash transfer program to people living with sever disability
- iv. To assess the extent to which transport influence performance of cash transfer program to people living with sever disability

1.5.Research questions

- i. How does staff capacity influence performance of cash transfer program in Kwanza constituency?

- ii. How availability of office influence performance of cash transfer program in Kwanza constituency for the beneficiaries living with severe disabilities?
- iii. How does technology influence performance of cash transfer program of people living with severe disabilities?
- iv. To what extent does transport influence the performance of cash transfer program of persons living with severe disabilities?

1.6.Delimitation of the study

This study was delimited in that it focused in Kwanza Constituency, which could not be used to make conclusion about the entire county or Kenya as country to establish the effectiveness of cash transfer program. However, due to the convenience, cost effective and nature of the study, descriptive survey research design was adopted because it readily assessed the sampling units and provide necessary findings.

1.7. Significance of the study

With the outstanding rise in the number of persons living with severe disabilities that have not been included in cash transfer program and the risks involved in the vulnerability gap, it will be necessary to understand the effectiveness of the social protection programs for these PWSDs. This will therefore create knowledge in this area of study and contribute to the growing body of literature. The study will particularly benefit organizations as well as individuals who have continuously supported social protection programs in Kenya. The information will be useful to the program Officers of the cash transfer program since it will enable them to make effective strategic plans as well as advice the government accordingly to increase allocation of resources to the persons living with severe disabilities. More importantly, they will be able to advice the

public and partners on the importance of bolstering social protection programs to assist persons living with severe disabilities. The findings of this research will also provide information on cash administrators and information on dealing with cash transfer will help in data triangulation. Policy makers may use the information to review or upgrade policies. They will get available information, which they will utilize as they endeavor to further the study. It is worth noting that this study area has not been widely researched and therefore, the study is significant in that it will contribute to the literature.

1.8.Limitations of the study

Financial constraints in carrying out the study, Language barrier might be an issue as some of the beneficiaries can only speak their local dialect. Some information sought may be sensitive and some respondents may view them as intrusion into private space. Some respondents may not fill in the questionnaires in the right way. Some respondents may not return the filled questionnaires. Not all the beneficiaries can be interviewed, as some of them are infants, others are mentally challenged. Some of the beneficiaries can be reluctant in giving out information, as they may be afraid of being removed from the program. Movements of beneficiaries from one locality to the other can make it difficult for them to be traced. As a measure to overcome these challenges, the researcher sought financial aid from well-wishers, the resonance was assured of their privacy and no one was victimized for his/her opinion. The researcher engaged a translator to assets in handy interview sessions.

1.9.Assumptions of the study

All the beneficiaries provided information on the administration of the cash transfer program

All the beneficiaries provided unbiased information

All the targeted beneficiaries were willing to take part on the study

The institutions dealing with the cash transfer program provided information to help in triangulation of data

1.10. Definition of significant terms

Caregiver -A person officially recognized by the program as providing care for the beneficiary.

This person can collect payments on behalf of the beneficiary

Household: A group of persons living together under the same roof where they cook and eat together

Institutional Factors: These refers to the organizational influences that contribute to effectiveness of cash transfer programs

Staff Capacity: Refer to number of staff and their capabilities in implementing the cash transfer program.

Office: This refer to the physical structure where staff occupy as they serve persons with severe disabilities and other vulnerable groups. The office also refers to furniture, and other facilities necessary for usability of office staff.

Implementation Strategy: This refer to the approach used in execution of the cash transfer program; it includes staffing, flow of information, and resources

Severely Disabled: A person who needs permanent care on a daily basis including feeding, toiletry, protection from danger, or other persons and who requires support on a full time basis

Cash transfer- Is the provision of small predictable sums of money to ultra-poor families with children to alleviate household poverty. They reduce overall inequality and poverty and improve income (UNICEF, 2010).

1.11. Organization of the study

The report was organized in five chapters chapter one containing background of the study, statement of the problem, purpose of the study, objectives of the study, research questions, significance of the study, basic assumptions of the study, limitations of the study, delimitations of the study, definition of significant terms as used in the study and the organization of the study.

Chapter two covers literature review, introduction theories of change for cash transfer which includes theory of Conditions and Theory of Growth in relation to the effects of the cash transfer program. In the same chapter, empirical review that include technology used, availability of office and transport and their relationship with performance of cash transfer will feature. Conceptual framework that outlines the relationship between independent and independent variable features. Chapter three covers research methodology which consists of introduction, research design, target population, sample size and sample procedure. Research instruments and pilot study aimed at testing validity and reliability features in chapter three. Data collection procedures, data analysis techniques, and ethical considerations close the list of items considered in the chapter. Chapter four will cover, reliability test results, demographic findings of respondents, findings related to the research question and discussion. In chapter five, summary of findings, conclusion and recommendation will feature.

CHAPTER TWO

LITERATURE REVIEW

2.1.Introduction

This chapter begins with a literature review on the various challenges facing persons living with severe disabilities; the effects posed by the cash transfer program basing on the theories under the cash transfer program. The literature on the background of the cash transfer program will therefore encompass the policies informing cash transfers, selection criteria, accessibility to payment, implementation strategy, monitoring, and evaluation as a tool used to measure effectiveness of cash transfer program for persons with severe disability. This chapter reviews the evidence on the multiple intended and unintended impacts of cash transfers. This chapter brings forth empirical literature on the cash transfers for individuals with severe disability in various selected states, such as; Latin America, Europe and Africa just to mention a few. In Kenya, this chapter entailed the current interventions and policies that touch on individuals with severe disabilities.

2.2.Concept of cash transfer and persons living with severe disabilities

Cash Transfer Programs (CTPs) are all programs where money, vouchers, goods, or services are directly issued to benefactors Altman,2011). In the humanitarian point of view, CTP refers to the provision of cash or vouchers to individuals, households or directly to specific recipients but not to governments or other state organs. CTP is convoluted in covering all modalities of cash-based assistance including vouchers (Gertler & Paul, 2010). On the other hand, cash transfer is the endowment of money assistance either physical currency to beneficiaries which may be

individuals, households or the community (Atrostic & Silberstein, 2011). CTP programs include, Cash Based Intervention (CBI), which are all programs where money or voucher is directly provided to specific qualified beneficiaries. A second aspect of CTP is bulk payment, where money is transferred from a single entity to many recipients simultaneously; the entity in this case may be a government institution, humanitarian organization, or nongovernmental organization targeting specific group of people (Ayala, 2013). A third component of the CTP is the consolidation of all financial transactions to a group of qualified beneficiaries for processing in a single platform to execute payments via multiple Financial Services Providers (FSP), this in CTP is called Aggregator. A study by Gerrishon (2012) found that the choice of the type of CTP adopted by an organization depends on its programs objectives and more than one program can be implemented to best meet the set goals objectives as well as enable the organization overcome institutional factors that hinder its efficiency in CT process. Primarily, the types of CPT are, cash Transfers and cash-for-work, or voucher programs. CT may be conditional or unconditional. Conditional cash transfer (CCT) is money transactions that the recipients receive cash simply by meeting the beneficiary qualification within the program scope. CCTs as a program allows cash beneficiaries to purchase items that are a criterion to them, grants them the freedom to choose where to buy them and at their own free will. The assumption in CCTs programs is that, money receivable by the benefactors caters for their basic needs. However, frequency of payment and the amount of cash transfer are among the limiting factors to CCT beneficiaries. Bastagli (2011) asserted that a one-time large cash transfers are often spent on recovering livelihood, whereas multiple smaller cash transactions are spend on covering basic household needs like food, medicine and clothes. According to Ayala, (2013), cash transfers are ordinarily, non-contributory programs that offer cash benefits to persons or families on a systematic basis. CCTs for PWSD

are disseminated based on applicants meeting the minimum eligibility requirements as set by the tasked institution. These requirements include, the benefactor must be a Kenyan citizen with national id, he or she must be physically a PWSD and unable to do most of the normal activities and lastly, he or she must have a caregiver. UCT programs are subject to precise behavioral requirements, such as use of health-care services and consistent school attendance (Gertler & Paul, 2010). Although there are substantial variations in social protection activities across Africa, there is a common gratitude that social transfers are crucial components of social protection (Behrman, Sengupta & Todd, 2011). Firsthand types of social assistance currently, are CCT programs that symbolize a state-of-the-art approach to the provision of social services in most countries such as Kenya. CCT provides money to underprivileged families unconditionally upon investments in human capital, frequently bringing children to health centers on a regular basis or sending children to school.

Ideally, the cash transfer program is intended at offering short-term assistance to families frequently in great poverty without the resources to offer for sufficient food consumption, while the conditionality aim to support longer-term human capital investments, especially among the younger generation (Weigand & Grosh, 2008). CCT programs are part of a new generation of social programs that use demand-side financing to target the poor that includes school voucher programs and certain subsidized health insurance schemes. These programs' reliance on market principals, using demand-side interventions to directly support beneficiaries, is a marked departure from traditional supply-side mechanisms such as general subsidies or investments in schools, health centers and other providers of social services. The peak of multiple ventures by development collaborates, the government, and civil society organizations have stemmed from the Social Protection in Kenya. Programs that designed to address inequality and poverty can

achieve fostering sustainable development and justice over long-term duration. Unremitting commitment of social protection services by government is a big step in not only decreasing poverty and vulnerability amongst the people PSW of Kenya, but also safeguarding its sustainability (Weigand & Grosh, 2012).

2.3.Theories of Change for Cash Transfers

2.3.1. Theory of Conditions

A theory of change for imposing conditions on CTs is summarized in Bastagli (2009). The broad aim of conditionality is to improve human capital outcomes and promote resilience through impacts on behavior. By adding conditions, CTs aim to incentivize investment in mid- to long-term human capital accumulation, which can be under-served by poor people making short-term coping decisions. Conditions also aim to increase intra-household bargaining power of weaker individuals, and increase human capital across society (Clarke, Thompson and Combes, 2011). Most Latin American CTs are conditional. There are few rigorous comparisons of conditional versus unconditional transfers (UCT), but the evidence base points towards positive impacts on human capital outcomes through improved resilience. This is variable depending on program design and implementation (Clarke, 2011).

2.4.Communication Technology and cash transfer

Due to the growth of modern technologies, there are a cumulative number of cash transfer payment options available to policy-makers to reach the target population. For example, it is assumed that conveying money through mobile money such as M-Pesa in Kenya or bank accounts can prompt saving culture or behavior among individuals and access to formal credit, which in turn can affect various aspects in line with household investments such as education

and health (Watkins, 2013). Other features that might contrast depending on the payment modality comprise of the direct and indirect costs of collecting the money which end up affecting the final transfer size and time use and possible effects on shame and stigma especially due to public queuing to collect cash (Weigand and Grosh 2012). However much the use of mobile payment technologies is effective, at times they might reduce the chances for physical interaction especially with beneficiaries thus decreasing the chances for monitoring, messaging and delivery of complementary interventions. New technologies have expanded the reach and reduced the cost of electronic transactions, enabling an increase in widespread issuance of electronic stores of value and bank accounts. Enrique (2010), note however that it is important to distinguish between financial inclusive arrangements and technology enhanced arrangements. Electronic technology like biometrics for identification allows some programs financial inclusiveness. Biometrics is useful in reducing leakages. These abilities are not per financial inclusive in the sense defined here, but involve a store of value only for receiving payment. The practicality of implementing payments may lead to long delays, meaning transfers are no longer predictable. This undermines much of the ‘protective’ role of cash transfers, and their potential capacity to increase access to credit and induce risk-taking behavior (Weigand & Grosh 2012). Where the recipients have not interacted with any financial system, then they need to develop trust in new providers to understand how to use new products. Therefore, during the early stages the providers will need to assign resources and effort to these financial services to teach and train new recipients. The program should use the beneficiaries’ profile to choose the technologies and payment mechanism suitable for the recipient. For example, illiterate and innumerate recipient may enjoy biometric verification when using a certain payment process (Enrique 2010). The elderly or infirm payments will need a nominated recipient to act on their behalf. Some

beneficiaries will need to travel for some distances to access services such as education and healthcare. This information is useful when distributing payment points. A location's infrastructure and security status will determine the suitable payment mechanisms chosen. For example, delivering physical cash to less secure areas is risky while networking local agents lowers the risk. Areas covered with mobile network can use cheap magnetic stripe cards to swipe payments. In areas without a network, expensive satellite connections can link to the biometric payment machine and another alternative being offline smart cards. When setting a payment amount frequent markers are poverty indicator and local prices. However, consider settling the proposed amounts to facilitate payment. For example, an ATM has fixed denominations notes and an agent may lack change to make full payments. Therefore, within any location, the payment service provider should consider availed liquidity to prevent cash shortages (Weigand & Grosh 2012).

Benitez-Silva, Buchinsky and Rust, 2014) noted that, due to current trends in the communication technology, most of the application are done online which is a big disadvantage to illiterate people especially those who are computer illiterate. This proves tedious to most applicants and it may be accessed at an extra fee where PWSD seek help from private business entities. Program delivery centers or agents for PWSD are logical places to broadcast and display information about targeted programs such as those providing subsidized assistive equipment and personal assistance (Rust, 2014).

In Kenya the sole implementation of the cash transfer program lies on the Department of social development in the ministry of labor. The ministry targets eligible PWSD enrolled in the cash transfer program, pays them, monitor and determine the entire program and receive new applicants. It is also tasked with responsibility of budgeting for the whole program as well as

seek fund from the national government to facilitate its operations. According to Kisurialia, Katiambo & Tanui, (2013), all programs in the ministry are coordinated through a central program unit. The flow of information regarding the strategy to be adopted are given by the management at the ministry of labor, social protection and service while information regarding PWSD flows from the Sub-County level to the ministry headquarters. Raw data from the field are managed by a management system which receives data from the field, generates list of benefactors, generates enrollment tools, payrolls, monitoring and reconciliation of reports. At the counties and sub-county level, the ministry trains the community on the programs, enrolls eligible applicants, disburses funds, monitors the program and replaces beneficiaries at the constituency and location level, they work through committees, where the committee members consist of members of the government and community members with the MP of the area as the patron. The beneficiary welfare committee ensures that the eligible PWSD do not misuse the cash transfer through monitoring and reporting to the field officers at the location level (Kisurialia, Katiambo & Tanui, 2013). In a study conducted in Niger by Aker, Boumnijel, McClelland & Tierney (2016), which aimed at determining payment mechanisms and anti-poverty programs with key focus on mobile money transfer. In the findings, the researchers established that disbursing the funds via mobile money platforms alleviate the beneficiaries from waiting for cash transfer via banks and walking for long distances to access payment agents. The researchers suggested that electronic money transfer to mobile money platforms solve logistical challenges. Relative to Aker, Boumnijel, McClelland & Tierney's (2016) study, this study considered the number of payment modes and agents. Apart from that the distance travelled and the number of beneficiaries collecting the funds aimed at determining the effectiveness of the program.

2.5. Staff Capacity and Cash Transfer

The number of employees working in a given organization determines the efficiency of working. According to According to McEwan, Ruissen, Eys, Zumbo, & Beauchamp (2017), more office personnel usually devise a strategy of working in terms of specialization or learn from one another in such a way to increase productivity. In situations where clients to be served are many, a sizable number of employee can effectively work without fatigue, pressure and in an accurate manner. In a study conducted in Russia in on some organizations based on the nature of the work they do, Khusainov (2017) established that whenever the number of employees in an organization are a sizable number, there is usually a tendency to reduce routine work, roles are shared accordingly to encourage division of labor and specialization and chances of errors are minimized. According to McEwan et al., (2017), staff training is effective when the team is relatively large compared to situations where one or two people are trained by an organization. The authors insist that the performance of personnel in an organization depends with the leadership, qualification, experience and work environment. Social development office requires a pool of trained and experienced staff, which deliver prompt services to the vulnerable group. A group of persons with severe disability in usually immobile and requires an efficient staff to manage their situation.

2.6. Availability of Office and Cash Transfer

Monitoring of CT programs for PWSD is the regular checking of the development and process of the program and give a detailed account on this performance hence determine how effective it is. However, it is determined by structural organization and availability of an office close to the beneficiaries. This may require the institution conduct audits within period to determine the outcomes of the program. According to Adato & Mindek (2011), there is the need for to have

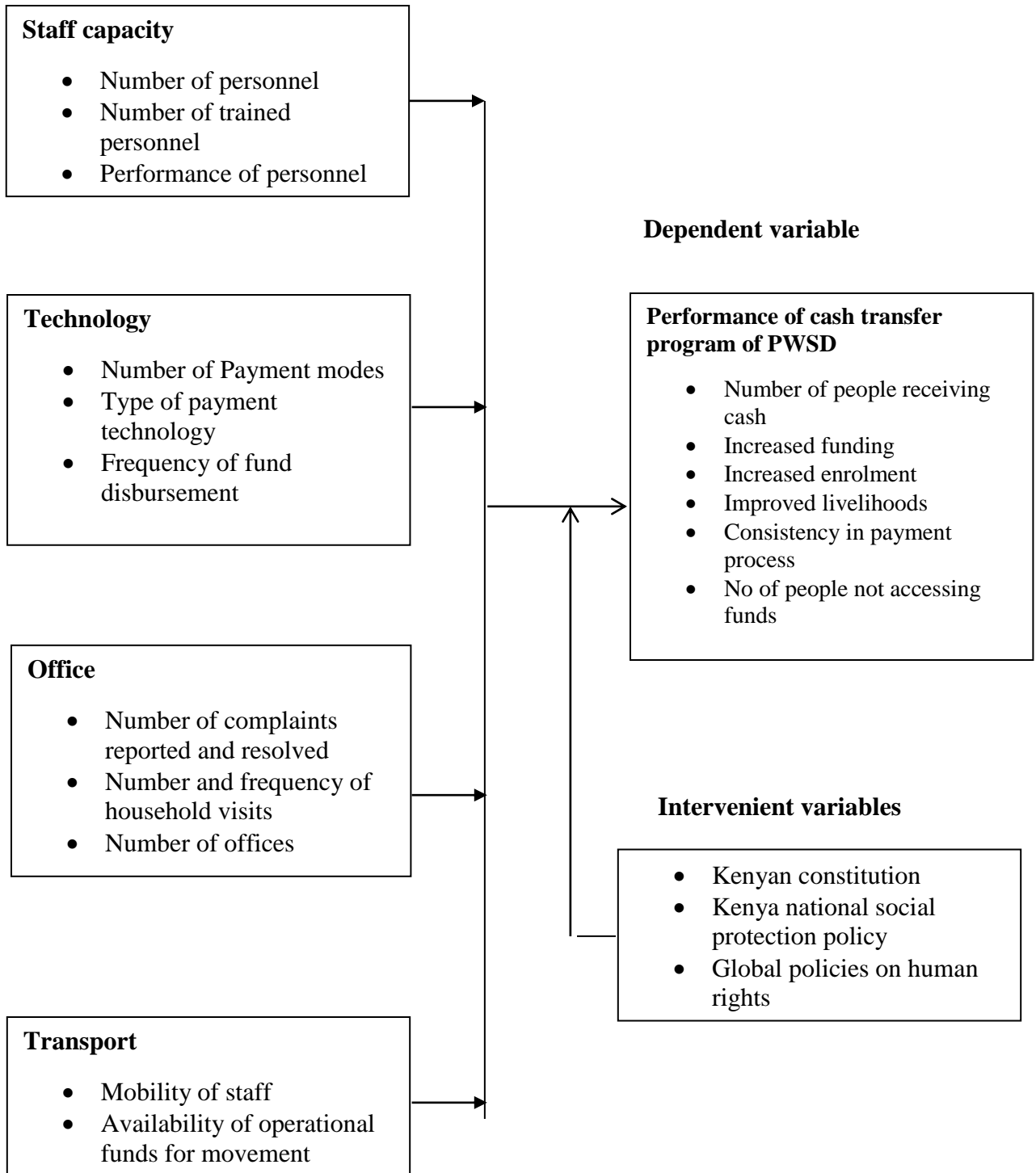
structural framework that helps in enhancing monitoring and evaluating of the CCT to PWSD to ensure effective service delivery of services. As ased by Francisco and Phillippe (2012), there is wide spread concern that CT for PWSD are suffers the challenge of failure to access services closer to beneficiaries; hence, influencing the performance of the program.

2.7.Transport and Cash Transfer

Physical accessibility of PWSD to CT offices greatly relies on geographical location of the households from the services center, or service facility they need to reach and the means of transport that enables them to travel from the former to the latter. Onyango and Timothy (2011) asserted that there are several local conditions that make it more difficult for eligible PWSD enroll to CCT programs in Sub-Saharan African and other developing countries. Among other logistic issues where most people travel on foot, the World Bank Report (2013) on PWSD showed that about 80% of PWSD live in rural areas where road connectivity is poor. According to the same report, PWSD living in rural areas are subject to rough terrain such as mountain and flooding plains with no bridges to cross a common trend in rural Nepal, Bhutan and Kwanza Constituency where 90% of roads are rough. In other cases, the travel distance and cost to the nearest center may outweigh the overall benefits earned from the CT program, this means that care giver alongside their PWSD ignore these programs because of the fear of losing income from work and the little or no gain from the CT programs. In general, lack of physical access and transport means to local center providing delivery or services results in the inability of PWSD enrolling to the CT programs under the governing institutions.

2.8. Conceptual Framework

Independent variables



CHAPTER THREE

RESEARCH METHODOLOGY

3.1.Introduction

This chapter gives a description of the data sources, data collected, collection procedures, and analysis and data organization. An overview of the study area in terms of its location and associated socio-economic parameters and livelihoods is also presented. This chapter gives a description of the data sources, data collected, and an overview of the study area in terms of its location and associated socio-economic parameters and livelihoods. It also gives an account of data collection procedures, data analysis and organization.

3.2.Research design

The study is descriptive in nature and a survey research design was used obtain in-depth data on specific variables and their relationship. The study was conducted in Trans Nzoia County, Kwana Sub-county that has 3 locations. Data was collected from individuals living with severe disabilities /caregivers who were the key respondents and central players in the cash transfer program.

3.3.Target population

The target population was 276 people living with severe disabilities registered under the cash transfer program in Kwana Sub-County by the State Department of Social Development. The caregivers, payment service providers, local administration and the social development officers were treated as key informants and were interviewed by one to one interview to gain the wide knowledge they were assumed to be having through their participation in the community under study.

Table 1: Target Population

Respondents	Target population
People living with severe disability	276
Payment service providers	12
Local administration	26
Social development officers	4
Total	318

3.4. Sample size and procedure

3.4.1. Sample size

The sample size was determined using the Krejcie Morgan Table (1970) as shown in Appendixes V. From the target population of 318, gives a sample size 175. The table below shows the distribution of sampling units as they were considered

Table 2: Sample size relative to each group of respondents

Respondents	
Persons with severe disability/caregivers	140
Local administration-deputy county commissioner, chiefs, sub-chiefs and village elders	26
Social development officers	4
Payment service providers	12
Total	175

3.4.2. Sampling procedure

In the first place, the population of persons with severe disability was categorized in groups based on the nature/ kind of disability, age and gender using stratified sampling. This was followed by selection of respondents using simple random sampling from each group until the required sample size is reached. Purposive sampling was used to select payment service providers, local administration, and social development officers. The rationale behind it is that, this group had information that could not be accessed from any other; therefore, considered purposefully.

3.5. Research instruments

Semi structured interviews with the Persons living with severe disabilities was conducted because interviews had the advantage of adaptability necessary to elicit in-depth responses and to establish higher objectivity. For one to get data on such a topic it was necessary to engage the respondents on their live experiences and perspectives as well as the feeling and perspectives of other persons. Interview schedule for local administrators, social development officers and cash transfer service providers with questions structured to capture specific and relevant information needed for the study.

3.6. Piloting of the instruments

A pilot study is a mini version study done to test the feasibility of the research process in this case the research instruments used for the main study (Tavakoli, 2013). The researcher used questionnaires and interviews and therefore, the pilot study aims to test whether the two study instruments were workable. Hence, the researcher used the pilot study as a section of the research procedure that follows the literature study. The researcher used the pilot study to determine how to apply the research topic, questions, techniques, method and schedule in

practice. In addition, the researcher adopted and changed the questionnaires and interviews based on his findings (Yin, 2015). During the pilot study, the researcher intended to test short open-ended questionnaires on the evaluation of the Cash Transfer Program (CTP) on people with severe disabilities and their families. The questionnaires sought to establish the capacity of staff, availability of office, transportation and technology and their influence on performance CTP in Kwanza Sub- county. Therefore, the pilot study aims to prevent time, energy and money wastage set within the research guidelines. This is because while the researcher envisioned the research guidelines as an ideal environment, the guidelines cease to be practical in the research environment (Yin, 2015).

The following were three pilot study values the researcher worked with: it detected measurement procedure flaws like instructions, time limits and operational independent variables since the researcher used two different measurement procedures (Yin, 2015). In addition, the practical difficulties of the feedback structure like information duplication, feedback need and time consumed to get the feedback. It helped the researcher recognize vague parts in the questionnaire and thus determine the questionnaire instructions' accuracy and interview time limits. This helped in showing whether the recommended methods or instruments were unsuitable for the main study (Hulley, Cummings, Browner, Grady & Newman, 2013).

3.6.1. Validity of the instruments

Validity is the ability of the research instrument to measure and generate the intended or desired results of the study. Johnson & Christensen (2013) define it as the best available approximation to the truth or falsity of a given inference proposition or conclusion. This is the most critical criterion that indicates the extent to which differences found with a measuring instrument reflect true differences among those being tested. In this study content validity was established by using

testing the research instruments and then submitting the findings to the research supervisor and/or the research experts in relevant department at university of Nairobi. The feedback given was used to determine the validity. In this case, the research instrument was found to be valid after the feedback from the supervisor.

3.6.2. Reliability of the instruments

Reliability of research instrument is the ability of the instrument to give out the same results even if the research instrument is used severally, to collect data to the same population. This is the consistency of one's measurement or the degree to which the instrument measures the same way each time it is used under the same condition with the same subject. In this study, the research instrument reliability of questionnaires was established by collecting data during the pilot study, entering the data in SPSS software and then determining Cronbach's alpha. Cronbach's alpha value of more than 0.7 indicates a high reliability (Johnson & Christensen, 2013). Findings of reliability statistics was presented in chapter four.

3.7.Data collection procedure

After conducting the pilot study, data was then collected using interviews and questionnaires. PWSD or their caregivers responded to questionnaire questions while local administrators, payment providers and social development officers took part in interviews. Data collection using questionnaires involved the administration of questionnaires to the sampling units, who responded and organized on how to return them to the researcher. A face to face interview was conducted with social development officers, payment service providers and local administration who responded to the open-ended question. Secondary data was collected through literature review of official research documents sourced from various government departments such as the

social development office, medical services, national council for persons with disabilities office, Central Bureau of Statistics and the Internet.

3.8.Data analysis techniques

After data collection, findings from the questionnaires were coded in preparation for entry in the SPSS software. Data entry was done by entering responses on each questionnaire in SPSS until the total number of questionnaires is completely entered. Analysis of data collected using questionnaires was done by descriptive statistics that involved description of sampling units using frequency and percentages. Data collected using interviews was done using thematic analysis where responses were summarized and organized in themes and sub-themes as shown in chapter four.

3.9.Ethical considerations

This study involved respondents giving information that is personal and sensitive in nature. In order to ensure adherence to ethical standards in research, the identities of the respondents were concealed as this ensured that respondents expressed their views freely and without fear of any victimization whatsoever. There was a proper selection of words, which were insensitive to people living with severe disabilities to avoid misunderstanding and related emotional problems.

3.10. Operational definition of variables

Table 3: Operationalization of variables Table

Research Objectives	Variables	Measurement scale	Methods of Data collection	Data Analysis Techniques
staff capacity and influence on performance of cash transfer program to people living with sever disability	No of personnel No of trained personnel Performance of personnel	Nominal Ordinal	Questionnaires Interviews	Thematic analysis for interviews and Descriptive statistics using SPSS for questionnaires
Availability of office and its influence on performance of cash transfer program to people living with severe disability	Complaints reported Frequency of visits Number of offices	Nominal Ordinal	Questionnaires Interviews	Thematic analysis for interviews and Descriptive statistics using SPSS for questionnaires
Extent to which technology influence performance of cash transfer program to people living with sever disability	Number of Payment modes Type of payment technology Frequency of fund disbursement	Nominal Ordinal	Questionnaires Interviews	Thematic analysis for interviews and Descriptive statistics using SPSS for questionnaires
Extent to which transport influence performance of cash transfer program to people living with sever disability	Mobility of staff Availability of operational funds for movement	Nominal Ordinal	Questionnaires Interviews	Thematic analysis for interviews and Descriptive statistics using SPSS for questionnaires

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION

4.1.Introduction

This chapter features response rate, and reliability test statistics. Featuring in this chapter is research findings that include findings related to demographic characteristics of respondents, finding related to research questions and findings from interview schedule. These findings will be reviewed relative to findings from scholars who have done similar researches. A detailed discussion that highlights the interconnected and relationship between independent and dependent.

4.2.Response Rate

In Chapter three of this study, the sample size was 175 and included persons with disability, payment service providers, local administration and social development officers. All respondents took part in the study and the response rate was 100%.

4.3.Reliability Test Statistics

Table 4: Reliability Test Statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
.806	24

In Chapter three, it was stated that reliability test was to be determined using Cronbach's Alpha from SPSS and the value 0.806 is the reliable value; this means that the research instrument

would be 80.6% reliable, would give 80.6% accurate findings upon repeating data collection on the same population.

4.4. Findings Related to Demographic Information of Respondents

This section presents findings that include gender, age bracket, level of education attained and who collect funds for the respondents.

Table 5: Findings Related to Demographic Information of Respondents

	Frequency	Percent
Gender		
Male	31	22.1
Female	109	77.9
Total	140	100.0
Age bracket		
less than 30 years	24	17.1
30-40 years	57	40.7
41-50 years	35	25.0
61-70 years	10	7.1
above 71 years	14	10.0
Total	140	100.0
Level of education attained		
Primary	66	47.1
Secondary	63	45.0
middle level college	11	7.9
Total	140	100.0
Who collects funds		
Self	36	25.7
Caregiver	104	74.3
Total	140	100.0

In the findings presented in table 5, it is evident that 109 (77.9%) respondents were female while 31 (22.1%) respondents were male. In the same table, 57 respondents, which represents 40.7% were aged between 30-40 years. In another case, 35, 24, 10 and 14 respondents were aged between 41-50, less than 30 years, 61-70 years and above 71 years respectively. According to the findings presented in table 5, 66 respondents attained primary level of education while 63 and 11 respondents attained secondary level of education and middle level college respectively. In a quest to establish who collects funds for the respondents, 104 respondents indicated that their caregivers collected funds for them while 36 respondents stated that they collected funds in person.

4.5.Descriptive Findings Related to Research Questions

4.5.1. Staff capacity and performance of cash transfer program

Table 6: Social Development Officers available to serve

Number of Staff	Frequency	Percent
1	77	55.0
2	48	34.2
3	31	22.1
4	15	10.7
Total	140	100.0

In table 6, Out of 140 respondents that took part in the study, 77 respondents stated that there was only 1 social development officer available to serve them. Different from that was 48, 31 and 15 respondents who stated that there were 2, 3 and 4 social development officers available to serve them respectively.

Table 7: Capability of available staff to serve

Response	Frequency	Percent
very great extent	28	20.0
great extent	87	62.1
moderate extent	18	12.9
low extent	7	5.0
Total	140	100.0

In the findings presented in table 7, out of 140 respondents who took part in the study, 87 stated that there was a great extent to which available staff had the capability to serve. Responding to the same in almost the same magnitude, 28 respondents observed that there was very great extent to which available staff were capable to serve.

Table 8: Rating services offered by officer

Ratings	Frequency	Percent
2	8	5.7
3	24	17.1
4	35	25.0
5	73	52.1
Total	140	100.0

In a bid to rate the social development officers, 73 respondents rated social development officers very high, 35 respondents rated the social development officers high while 24 and 8 respondents rated the officers low and very low, see table 8.

Table 9: Ever been visited by Social Development Officers?

Response	Frequency	Percent
Yes	88	62.9
No	52	37.1
Total	140	100.0

In table 9, 88 respondents observed that they had ever been visited by social development officers while 52 respondents noted that they had not been visited by a social development officer.

Table 10: Number of times visited

Response	Frequency	Percent
None	52	37.1
Once	8	5.7
Twice	3	2.1
Thrice	21	15.0
more than five times	56	40.0
Total	140	100.0

Out of 140 respondents, 56 (40%) indicated that they had been visited more than five times while 21, 8 and 3 respondents had been visited thrice, once and twice respectively. Contrary to the views of others, 52 (37.1%) respondents stated that they had not been visited by any social development officer, see table 10.

Table 11: Number of times sought services/reported a problem

Response	Frequency	Percent
None	114	81.4
Once	18	12.9
more than five times	8	5.7
Total	140	100.0

In the findings presented in 11, the majority of respondents, 114 (81.4%) stated that they had not sought any services or reported problem to the social development officers. Different from that was a group of 18 (12.9%) and 8 (5.7%) respondents indicated that they sought for the services or reported a problem to the social development officers.

Table 12: Frequency of communication from Social Development Officers

Response	Frequency	Percent
Sometimes	17	12.1
Always	123	87.9
Total	140	100.0

Findings highlighted in table 12 according to 123 (87.9%) respondents was that the frequency of communication from the social development officers was always while 17 (12.1) respondents noted that sometimes they communicated to social development officers.

4.5.2. Availability of an office and performance of cash transfer program

Table 13: Is there a Social Development Office in Kwanza?

Response	Frequency	Percent
Yes	17	12.1
No	123	87.9
Total	140	100.0

In table 13, 123 respondents representing 87.9% confirmed that Kwanza Sub-County had no office. On the contrary, 17 (12.1%) respondents stated that Kwanza Sub-County had an office.

Table 14: Closest office you contact in case you need services

	Frequency	Percent
kwanza office	30	21.4
trans-nzoia west office	110	78.6
Total	140	100.0

Findings in table 14 indicate that 110 (78.6%) respondents noted that the closest office they contact whenever they needed services related to cash transfer was Trans-Nzoia West while 30 (21.4%) stated that they accessed cash transfer related services from the Kwanza office.

4.5.3. Technology and performance of cash transfer program

Table 15: Payment modes you know and you can use

	Frequency	Percent
M-Pesa	29	20.7
Agency Banking	111	79.3
Total	140	100.0

In the findings showcased in table 15, the majority of respondents, 111 (79.3) indicated that they knew and could use Agency Banking. The remaining 29 (20.7%) stated that they knew and could use mobile phone platforms popularly known as M-pesa.

Table 16: Number of accessible payment agents

No. of accessible payment agent	Frequency	Percent
1	59	42.1
2	33	23.6
3	10	7.1
4	7	5.0
5	21	15.0
More than 5	10	7.1
Total	140	100.0

For respondents who indicated that they accessed cash transfer funds from agency banking, they were also tasked to state the number of payment agents. In table 18, the majority of respondents stated that they accessed only one payment agent. In another case, 33, 21 and 10 respondents accessed 2, 5 and 3 payment agents respectively. The remaining 10 respondents noted that they accessed more than 5 payment agents.

Table 17: number of times in three months cash transfer funds are disbursed

	Frequency	Percent
once	140	100.0

In table 17, all respondents indicated that in three months, cash Transfer funds had been disbursed only once. This was an indication that that they payment technology used was not reliable to ensure constituency of CT funs disbursement from the source to the beneficiaries

4.5.4. Transport and performance of cash transfer program

Table 18: Mobility of staff influences the performance of cash transfer program

Response	Frequency	Percent
Strongly agree	50	35.7
Agree	76	54.3
Undecided	3	2.1
Disagree	11	7.9
Total	140	100.0

Regarding mobility of staff, 76 (54.3%) and 50 (35.7%) respondents agreed and strongly agreed that mobility of staff influenced the performance of cash transfer program. On the contrary, 11 (7.9%) respondents disagreed that mobility of staff influenced the performance of cash transfer program. Three respondents were undecided as to whether mobility of staff influenced cash transfer program; such respondents did not have knowledge regarding cash transfer program.

Table 19: Availability of operational funds for movement influence performance of CT

Responses	Frequency	Percent
Strongly agree	29	20.7
Agree	97	69.3
Undecided	14	10.0
Total	140	100.0

In the table 19, the researcher was interested in establishing the availability of operational funds for movement and performance of cash transfer program. Notably, 97 (69.3%) and 29 (20.7%) respondents agreed and strongly agreed respectively that availability of operational funds for movement influenced performance of Cash Transfer program. The remaining 14 (10%)

respondents were undecided as to whether availability of operational funds for movement influenced cash transfer program.

4.6. Qualitative Findings from Interviews: Thematic Analysis for Social Development

Officers and Payment Service Providers

Table 20: Thematic Analysis-Summarized responses from interviews

Themes	Sub-themes	Responses
Performance of cash transfer program	Challenges	<p>Movement of persons with severe disability at points of service delivery is usually problematic.</p> <p>Delayed funds, irregular disbursements</p> <p>There is no security of beneficiaries</p> <p>Duplication of registrations has been an issue complicating disbursement of CT funds</p>
Performance of cash transfer program	Capacity of social development officers	<p>Social development officers play a critical role in planning registrations, mobilization of beneficiaries at various stages registration and payment</p> <p>They also help in resolving disputes and complains</p>
Performance of cash transfer program	Availability of an office	<p>There is no established office in Kwanza Sub-county to serve persons with severe disability-they visit neighbouring sub-counties for services</p>
Performance of cash transfer program	Technology used	<p>Technology used is not sophisticated because it takes long for funds to reflect in the beneficiaries' accounts</p> <p>There are few payment agents points because most of the agents sometimes have no "capital float" to be used for paying beneficiaries</p> <p>Mpesa and Agency Banking are not evenly distributed especially in rural areas; however, most people are aware and can use the two payment modes</p>
Performance of cash transfer program	Transport	<p>Social development officers in the entire county rely on one vehicle for movement, they have to book and wait.</p> <p>Sometimes operational funds for movement are delayed making the process of service delivery to halt.</p>

4.7. Discussion of findings

This section presents an analytical review of findings with an aim of establishing the relationship, interconnectedness between variables.

4.7.1. Staff capacity and performance of cash transfer program

Despite the few officers available to serve persons with severe disability, respondents including persons with disabilities and social development officers commended the work done by the staff. From the findings in table 6, 125 (89.2%) respondents noted that there were either one or two social development officers available to serve. It should be noted that the available social development officers render services in three sub-counties that include Kwanza, Trans-Nzoia West and Kiminini. Out of 140 respondents, 115 (82.1%) responded positively that there was a great extent to which available social development officers had a capacity to serve. This finding was supported by the finding in table 11 where 108 respondents representing 77.1% rated the services offered by the social development officer at 7 out of 8. In another case, 88 (62.9%), and 77 (55%) respondents observed that they were visited by the social development officers and were visited more than thrice in table 7 and 8 respectively indicating that the capacity of social development officers was high and contributed significantly to enhancing performance of cash transfer program. Another case where respondents implicitly indicated that cash transfer program performed better. Notably, in table 9, 114 (81.4%) indicated that none of them had sought for the services offered by social development officers.

Findings from interviews were also in support of the qualitative findings from interviews. Notably, Social Development Officers and Payment agents indicated that

“Social development officers play a critical role in planning registrations, mobilization of beneficiaries at various stages registration and payment. They also help in resolving disputes and complains.”

In a study conducted in Russia in on some organizations based on the nature of the work they do, Khusainov (2017) established that whenever the number of employees in an organization are a sizable number, there is usually a tendency to reduce routine work, roles are shared accordingly to encourage division of labor and specialization and chances of errors are minimized. According to According to McEwan, Ruissen, Eys, Zumbo, & Beauchamp (2017), more office personnel usually devise a strategy of working in terms of specialization or learn from one another in such a way to increase productivity. In situations where clients to be served are many, a sizable number of employees can effectively work without fatigue, pressure and in an accurate manner.

4.7.2. Availability of an office and performance of cash transfer program

From the findings, it is evident according to 123 (87.9%), respondents, that Kwanza Sub-County had no offices, see table 10. In support of this finding, 110 (78.6%) respondents stated that they sought for cash transfer related services in the neighboring Sub-County, Trans-Nzoia, see table 11. These findings were supported by findings from reviewed credible sources.

Availability of office according to Adato & Mindek (2011) enhances other office operations such as monitoring and evaluation. Failure to have an office or established structures where social development officers can use during working jeopardizes the whole process of ensuring accountability, inclusivity and indeed performance cash transfer. A study conducted by FAO (2015) in Sub-Saharan Africa to establish the impact of social cash transfer program on communities indicated that, failure for the implanting authority to have established structures, plans, monitoring and evaluation, which should be done close to the beneficiaries compromise

the effectiveness and performance of social cash transfer program. In the interviews, social development officers and local administration confirmed that Kwanza Sub-County had no offices, a situation that jeopardized the performance of cash transfer program. These observation/responses supported findings from the study and other findings from scholars.

4.7.3. Technology and performance of cash transfer program

The level of technology used in collecting information and paying persons with severe disabilities is low such that it suffers challenges of delays, it allows double registration and systemic problems, which sometimes lead to irregular payment (Kisurialia, Katiambo & Tanui, 2013). In the findings, the majority of respondents noted that they were aware and could Agency Banking as payments modes to access Cash Transfer Funds. Out of 140 respondents, 111 (79.3%) stated that they knew and could use agency banking while 29 (20.7%) indicated that knew and could use M-Pesa, see table 8. Considering that the number of accessible payment agents was low according to 92 (65.7%) respondents who stated that they were less than 3, beneficiaries of cash transfer usually have a problem accessing funds, see table 16. A few who could access cash transfer funds from their phones because of using technology are only 20.7%. In table 17, all the respondents stated that they only received funds once in three months indicating that the payment technology used to disburse cash transfer funds was not reliable and could not ensure consistency.

Responses from interviews as given by social development officers and payment agents showed that there was no technological advancement or effectiveness that would allow a smooth and fast transfer of cash transfer funds from the source to the beneficiaries. They noted that there were few payment agents points because most of the agents sometimes had no “capital float” to be

used for paying beneficiaries. In addition, respondents observed that they were aware and could access either Mpesa and Agency Banking.

In a study conducted in Niger by Aker, Boumnijel, McClelland & Tierney (2016), which aimed at determining payment mechanisms and anti-poverty programs with key focus on mobile money transfer. In the findings, the researchers established that disbursing the funds via mobile money platforms alleviate the beneficiaries from waiting for cash transfer via banks and walking for long distances to access payment agents. The researchers suggested that electronic money transfer to mobile money platforms solve logistical challenges because they were reliable and consistent.

4.7.4. Transport and performance of cash transfer program

The findings from the study indicated that transport had a significant influence on the performance of cash transfer funds. Notably, in table 12, 76 (54.3%) and 50 (35.7%) respondents agreed and strongly agreed that mobility of staff influenced performance of cash transfer funds. In another case, 97 (69.3%) and 29 (20.7%) agreed and strongly agreed that availability of operational funds for movement influenced performance of Cash Transfer. From these findings, the majority of respondents opined that the performance of cash transfer funds for persons with disabilities was largely influenced by the ability of social development officers to move, conduct visits, monitor and evaluate activities related to the program. However, the truth is that was not the case, social development officers suffered logistical problems that influenced their ability to deliver services to the door steps of persons living with severe disabilities.

Findings from interview responses given by social development officers indicated that all sub-counties from Trans-Nzoia County relied on one vehicle for movement, they had to book and

wait. Sometimes operational funds for movement were delayed making the process of service delivery to halt.

Onyango and Timothy (2011) asserted that there are several local conditions that make it more difficult for eligible PWSD enroll to CCT programs in Sub-Saharan African and other developing countries. Among other logistic issues where most people travel on foot, the World Bank Report (2013) on PWSD showed that about 80% of PWSD live in rural areas where road connectivity is poor. According to the same report, PWSD living in rural areas are subject to rough terrain such as mountain and flooding plains with no bridges to cross a common trend in rural Nepal, Bhutan and Kwanza Constituency where 90% of roads are rough. In other cases, the travel distance and cost to the nearest center may outweigh the overall benefits earned from the CT program, this means that care giver alongside their PWSD ignore these programs because of the fear of losing income from work and the little or no gain from the CT programs. In general, lack of physical access and transport means to local center providing delivery or services results in the inability of PWSD enrolling to the CT programs under the governing institutions.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS, RECOMMENDATION AND SUGGESTIONS FOR FURTHER RESEARCH

5.1.Introduction

This chapter presents a summary of findings relative to each research question and conclusions made from the same findings. Recommendations for policy/practice and recommendations for further research will feature in this chapter.

5.2.Summary of Findings

5.2.1. Staff capacity and performance of cash transfer program

From the findings, 89.2% respondents noted that there were either one or two social development officers available to serve. In another case, 82.1% responded positively that there was a great extent to which available social development officers had a capacity to serve. This finding was supported by 77.1% of respondents who rated the services offered by the social development officer at 4 out of 5. In the interviews, social development officers played a critical role in planning registrations, mobilization of beneficiaries at various stages registration and payment. They also helped in resolving disputes and complains.

5.2.2. Availability of an office and performance of cash transfer program

It was evident according to 87.9% respondents, that Kwanza Sub-County had no offices. In support of this finding, 110 (78.6%) respondents stated that they sought for cash transfer related services in the neighboring Sub-County, Trans-Nzoia West. In the interviews, local administration and social development officers confirmed that Kwanza Sub-County had no offices, a situation that jeopardized the performance of cash transfer program. Travaglia (2009)

conducted a study in New South Wales with an aim of establishing complaints and patient's satisfaction and its influence on performance of health facilities. In their findings, they found that patients complaints are usually raised if the facility is not offering quality services because either because of failure to have necessary equipment or failure to conduct supervisory visits. The author added that failure to have established facilities to attend to patients negatively influence the performance of the institution offering services.

Frequency of visits to the beneficiaries are made to determine whether the program is on course, collect some information from the beneficiaries or establish the impact the CT funds have on the welfare of the beneficiaries. Monitoring of CT programs for PWSD is the regular checking of the development and process of the program and give a detailed account on this performance hence determine how effective it is. This may require the institution conduct audits within period of time to determine the outcomes of the program. Evaluation on the other hand is the objectively assessment of an ongoing program to draw conclusion on intervention aspects such as the relevance of the program, its effectiveness to the target group, its effectiveness and its sustainability impact. According to Adato & Mindek (2011), there is the need for monitoring and evaluating of the CCT to PWSD to ensure accountability and inclusivity of all benefactors. This means that money allocated for CT for PWSD reach eligible persons and no money is lost through fraud. As assessed by Francisco and Phillippe (2012), there is wide spread concern that CT for PWSD are subjected to fraudulent claims and fraud plays a major role in high king the programs operational costs. A recent survey on disability program administrators' institutions in developed and developing countries, only five countries namely Australia, Brazil, Canada, Netherlands and Philippines reported fraud in disability programs. Fraud in PWSD may take place in the form of false medical documentation. It may also be in form where caregivers fail to

inform institutional program administrators on changes of the severity their disability and disclose falls information on the level of their household's income (Duflo, 2010). Fraud however can be curbed through implementation of greater investigatory and enforcement efforts through enhanced technological platforms and creating public awareness. Fraud on the other hand is predominating in third world countries where the rates of corruption are high. Due to difficulty in disability assessment, disability targeting requires for eligible PSWD requires an administrative approach by the concerned institution, in order to successful collect adequate information on the beneficiaries and monitor determinant decisions.

A variety of social accountability mechanisms aimed at guaranteeing citizen feedback and independent oversight of program operations are available to program implementers keen to 'strengthen program effectiveness and accountability for vulnerable groups and populations, and in turn state citizen relations' (Jones et al., 2013). Three examples of such mechanisms are: Well-designed grievance mechanisms, including the possibility for complaints and appeals, these may help ensure that transfers reach the intended population, improving their effectiveness. They can also minimize the possibility of social tensions within a community. Supplementary feedback mechanisms, such as suggestions boxes, go-to committees and specially designed community meetings. Involving monitoring and evaluation (M&E) mechanisms on programs using methodologies such as Citizen Report Cards, which are focused on involving communities in the various ongoing assessment. To improve liability, strategies in communication can be carried out in conjunction with the roll-out of a cash transfer system to facilitate communication on an extensive range of implementation-related matters such as; where and how to collect cash for beneficiaries, amount and timing of the transfer as well as usage of the cash (Adato & Mindek, 2010). Community Committee can help facilitate a tailored communication strategy through

combining a robust non- controlling communication strategy to the beneficiaries. This can in line improve acceptance of the program, in order to lessen mix-ups and anger related to targeting, and thus aid in strengthening the general objectives of the program, touching on how cash is eventually used.

5.2.3. Technology and performance of cash transfer program

In the findings, 79.3% stated that they knew and could use agency banking while 20.7% indicated that they use M-Pesa. Even so, 65.7% respondents stated that there less than 3 payment agents close to them, it means that beneficiaries of cash transfer usually have a problem accessing funds. Further, all the respondents noted that CT funds were only disbursed once in three months an indication that the payment technology used was not reliable and consistent. Responses from interviews as given by social development officers and payment agents showed that there was no technological effectiveness, reliability and consistency that would allow a smooth and fast transfer of cash transfer funds from the source to the beneficiaries.

5.2.4. Transport and performance of cash transfer program

According to the findings, 90% of the respondents noted that mobility of staff influenced performance of cash transfer program. The same population added that operational funds largely influenced ability of social development officers to deliver services closer to cash transfer beneficiaries.

5.3. Conclusion

Social development officers worked to the best of their capacity; however, they lacked necessary support to facilitate service delivery. Failure to have an office in Kwanza Sub-County lowers the performance of cash transfer in that region. The technology used in registration, disbursement of

funds and identification of beneficiaries during payment is low and influence negatively the performance of cash transfer program. Mobility of staff is crucial for effective service delivery; the more social development officers move to offer services the higher the performance of cash transfer program.

5.4.Recommendations

5.4.1. Recommendations for Policy and Practice

The national government should allocate funds meant to build offices in sub-counties that lack offices for effective delivery of services, at least every sub-county should have an office to serve beneficiaries in that area.

The national and county government should work together to improve transport facilitation of social development officers who ought to make several visits to the beneficiaries in a bid to register, train, monitor and evaluate program implementation.

The national government and implementers of cash transfer should adopt modern technology that include the use of an advanced systems that would allow fast disbursement of funds and to the right person. There is the need to make it possible for beneficiaries to access their money using their phones, they do not need to travel to the payment agent.

The national government should work on employing more Social development officers to allow effective delivery of services; not a situation where two officers serve five sub-counties.

5.4.2. Recommendation for Further Research

This study focussed on institutional factors influencing the performance of cash transfer program, there are other factors influencing the performance of cash transfer; they can look at

Political factors influencing the performance of cash transfer program

Influence of competency of social development officers on the performance of cash transfer program

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APPENDICES

APPENDIX I: RESEARCH INTRODUCTORY LETTER

Stephen Ruhaga Mukasa

P.o Box

Kitale

Dear Respondent

RE: CONSENT TO TAKE PART IN THE DATA COLLECTION

I am a student in the University of Nairobi pursuing a Master Degree course in project Planning and management. As part of my course, I am required to conduct research on “**Institutional Factors Influencing Performance of Cash Transfer Programme on People Living with Severe Disabilities: A Case of Kwanza Constituency, Trans-Nzoia County, Kenya.**”

You have been selected to take part in this research and your honest and kind response to will be highly appreciated. I will handle the information given with utmost confidentiality and it is only meant for academic research.

Thanking you in advance

Yours faithfully,



Stephen Ruhaga Mukasa

APPENDIX II: QUESTIONNAIRE FOR CAREGIVERS AND PWSDs

Instructions: *Kindly respond to the following questions by ticking ✓ or utilizing the space provided. Do not write your name or identify yourself anywhere in the questionnaire. Your honest response will be appreciated*

Section A: Demographic data

1. Gender

Male []

Female []

2. Age bracket

Less than 30 years []

30-40 years []

41-50 years []

51-60 years []

61-70 years []

Above 70 years []

3. What is the citizenship of the person with disability?

Kenyan [] Non-Kenyan []

4. Which level of education have you attained?

Primary []

Secondary []

Middle level college []

Bachelor degree []

Master degree []

5. Do you have an extra source of income apart from that received from cash transfer programs?

Yes [] No []

6. If yes in 3 above, what is the estimated alternative income earned per month?

Less than Ksh. 6,000 []

Ksh. 6,000-15,000 []

Ksh. 15,001-24,000 []

Above Ksh. 24,001 []

7. When were you enrolled in the cash transfer program?

Less than 1 year ago []

1-3 years ago []

4-7 years ago []

Over 8 years ago []

8. Do you have a caregiver?

Yes []

No []

Who collects cash transfer funds for you?

Self []

Caregiver []

Section B: Study objectives

Staff capacity and cash transfer program

9. How many social development officers are available to serve in Kwanza Sub-County?

1 []

2 []

3 []

4 []

5 []

More than 5 []

10. How many social development officers are trained to serve vulnerable group in Kwanza Sub-County?

1 []

2 []

3 []

4 []

5 []

More than 5 []

11. What is the extent to which available staff are capable to serve vulnerable groups?

Very great extent []

Great extent []

Moderate extent []

Low extent []

No extent all []

Office and cash transfer

12. Is there a social development office in Kwanza Sub-County where you get served or access services?

Yes []

No []

13. How many times have you reported a complaint or sought for services from the social development office?

None []

Once []

Twice []

Thrice []

Four times []

More than five times []

14. Was the complaint above resolved?

Yes []

No []

I did not have a complain []

15. How to you rate the services offered by the social development officers? On a scale of 1 to 5, 1 being the lowest and 5 being the highest

1[] 2[] 3[] 4[] 5[]

16. Have you ever been visited by the social development officers?

Yes []

No []

17. If yes, how many times have you been visited?

None []

Once []

Twice []

Thrice []

Four times []

More than five times []

18. How many times has the registration process of PWSD been conducted for the past one year?

Registration is always conducted []

None []

Once []

Twice []

Thrice []

Four times []

More than five times []

19. Where is the closest social development office, you contact whenever you need any form of cash transfer related problems?

Kwanza office []

Trans-Nzoia West office []

Endebess Office []

Trans-Nzoia East Office []

20. How often and fast do you get communication from the social development officers regarding cash transfer related issues?

Sometimes [] Always [] Never []

Technology and performance of cash transfer

21. Which of the following payment modes do you know and you can use to access cash transfer payment funds?

Mobile Banking []

M-pesa []

Agency banking []

Other, specify.....

22. How many payment agents can you access, or are at your disposal to use whenever you want to access cash transfer funds?

1 []

2 []

3 []

4 []

5 []

More than 5 []

23. How many times in three months do you get cash transfer fund disbursed to your account?

None []

Once []

Twice []

Thrice []

Four times []

More than five times []

Transport and cash transfer program

24. Respond to the following statements as they relate to transport and cash transfer program for persons with severe disabilities

Statements	Very great extent	Great extent	Moderate extent	Low extent	No extent at all
Mobility of staff influence performance of cash transfer program					
Availability of operational funds for movement influence the performance of cash transfer					

25. How do you rate the performance of cash transfer program in Kwanza Sub-County? On a scale of 1-5, one being the lowest and 5 being the highest

- 1 []
- 2 []
- 3 []
- 4 []
- 5 []

Thank you for your time and contribution

**APPENDIX III: INTERVIEW SCHEDULE FOR PAYMENT AGENTS AND SOCIAL
DEVELOPMENT OFFICERS**

Instructions: *For the researcher only. After brief introductions and sharing about the purpose of the study with the respondent, you can ask the questions and take short notes from the responses given.*

What are some of the challenges facing the cash transfer program of PWSO?

How would you rate the capacity and service delivery of social development officers?

What is your view towards the social development officers and the performance of cash transfer program for persons with severe disabilities?

What is the relationship between availability of an office and the performance of cash transfer program?

How does transport affect the performance of cash transfer program?

Thank you for your time and contribution

APPENDIX IV: KREJCIE MORGAN TABLE

<i>Total</i>	<i>Sample</i>	<i>Total</i>	<i>Sample</i>	<i>Total</i>	<i>Sample</i>
10 ⇒	10	220 ⇒	140	1200 ⇒	291
15 ⇒	14	230 ⇒	144	1300 ⇒	297
20 ⇒	19	240 ⇒	148	1400 ⇒	302
25 ⇒	24	250 ⇒	152	1500 ⇒	306
30 ⇒	28	260 ⇒	155	1600 ⇒	310
35 ⇒	32	270 ⇒	159	1700 ⇒	313
40 ⇒	36	280 ⇒	162	1800 ⇒	317
45 ⇒	40	290 ⇒	165	1900 ⇒	320
50 ⇒	44	300 ⇒	169	2000 ⇒	322
55 ⇒	48	320 ⇒	175	2200 ⇒	327
60 ⇒	52	340 ⇒	181	2400 ⇒	331
65 ⇒	56	360 ⇒	186	2600 ⇒	335
70 ⇒	59	380 ⇒	191	2800 ⇒	338
75 ⇒	63	400 ⇒	196	3000 ⇒	341
80 ⇒	66	420 ⇒	201	3500 ⇒	346
85 ⇒	70	440 ⇒	205	4000 ⇒	351
90 ⇒	73	460 ⇒	210	4500 ⇒	354
95 ⇒	76	480 ⇒	214	5000 ⇒	357
100 ⇒	80	500 ⇒	217	6000 ⇒	361
110 ⇒	86	550 ⇒	226	7000 ⇒	364
120 ⇒	92	600 ⇒	234	8000 ⇒	367
130 ⇒	97	650 ⇒	242	9000 ⇒	368
140 ⇒	103	700 ⇒	248	10000 ⇒	370
150 ⇒	108	750 ⇒	254	15000 ⇒	375
160 ⇒	113	800 ⇒	260	20000 ⇒	377
170 ⇒	118	850 ⇒	265	30000 ⇒	379
180 ⇒	123	900 ⇒	269	40000 ⇒	380
190 ⇒	127	950 ⇒	274	50000 ⇒	381
200 ⇒	132	1000 ⇒	278	75000 ⇒	382
210 ⇒	136	1100 ⇒	285	100000 ⇒	384

APPENDIX V: PERMIT FROM NACOSTI



NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

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Off Waiyaki Way
P.O. Box 30623-00100
NAIROBI-KENYA

Ref. No. **NACOSTI/P/18/43287/24726**

Date: **18th August, 2018**

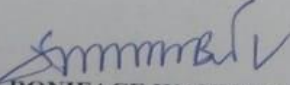
Stephen Ruhaga Mukasa
University of Nairobi
P.O Box 30197-00100
NAIROBI

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on *“Institutional factors influencing performance of cash transfer program on People Living With Severe Disabilities in Kwanza Constituency, Trans-Nzoia County”* I am pleased to inform you that you have been authorized to undertake research in **Trans Nzoia County** for the period ending **17th August, 2019**.

You are advised to report to **the County Commissioner and the County Director of Education, Trans Nzoia County** before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit a **copy** of the final research report to the Commission within **one year** of completion. The soft copy of the same should be submitted through the Online Research Information System.


BONIFACE WANYAMA
FOR: DIRECTOR-GENERAL/CEO

Copy to:


The County Commissioner
Trans Nzoia County.


The County Directors of Education
Trans Nzoia County.

APPENDIX VI: OTHER PERMITS FROM NACOSTI

CONDITIONS

1. The License is valid for the proposed research, research site specified period.
2. Both the Licence and any rights thereunder are non-transferable.
3. Upon request of the Commission, the Licensee shall submit a progress report.
4. The Licensee shall report to the County Director of Education and County Governor in the area of research before commencement of the research.
5. Excavation, filming and collection of specimens are subject to further permissions from relevant Government agencies.
6. This Licence does not give authority to transfer research materials.
7. The Licensee shall submit two (2) hard copies and upload a soft copy of their final report.
8. The Commission reserves the right to modify the conditions of this Licence including its cancellation without prior notice.


REPUBLIC OF KENYA


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**RESEARCH CLEARANCE
PERMIT**


Serial No.A 20233

CONDITIONS: see back page


THIS IS TO CERTIFY THAT:
MR. STEPHEN RUHAGA MUKASA
of **UNIVERSITY OF NAIROBI , 4380-30200**
KITALE, has been permitted to conduct
research in **Transzoia County**


on the topic: **INSTITUTIONAL FACTORS
INFLUENCING PERFORMANCE OF CASH
TRANSFER PROGRAM ON PEOPLE LIVING
WITH SEVERE DISABILITIES IN KWANZA
CONSTITUENCY, TRANS-NZOIA COUNTY**

for the period ending:
17th August,2019


.....
**Applicant's
Signature**

Permit No : NACOSTI/P/18/43287/24726
Date Of Issue : 18th August,2018
Fee Recieved :Ksh 1000




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**Director General
National Commission for Science,
Technology & Innovation**