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HOUSEHOLD UTILIZATION OF THE CASH TRANSFERS FOR ORPHANS AND VULNERABLE CHILDREN (OVC) AND THE WELFARE OF THE ORPHANS AND VULNERABLE CHILDREN IN MAKUENI COUNTY, KENYA

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ABSTRACT

Cash transfers refer to monetary intervention programmes by non-governmental organizations and/or governments to vulnerable persons in the society made to promote their welfare. In Kenya, many of the orphaned children are faced with many challenges, including access to basic needs. The Kenyan Government has put many resources in social protection programmes, including Cash Transfers for Orphans and Vulnerable Children. Despite these efforts, studies have indicated that children in Kenya continue to suffer from poverty, malnutrition related diseases, lack of access to primary health care, child labor, sexual harassment, rape, stigma, discrimination and trauma. The objective of the study was to establish the relationship between the beneficiary's household utilization of the Cash Transfer for Orphans and Vulnerable Children and the welfare of the Orphans and Vulnerable Children in Makueni County, Kenya. The anchoring theory was institutional theory. A descriptive research design was employed targeting 2,254 beneficiaries of Cash Transfers, 3 children's officers and 12 chiefs. To sample 340 Cash Transfer for Orphans and Vulnerable Children beneficiaries, simple random sampling was used where else purposive sampling was used for all the chiefs and children's officers (census), deemed key informants of the study. Primary data was collected by employing questionnaires and scheduled interviews. Qualitative data was analyzed by use of content analysis and the results were presented in themes. Analysis of quantitative data was aided by use of SPSS version 26. From the results, the welfare of Orphans and Vulnerable Children was also positively and statistically significant when correlated with household use of Orphans and Vulnerable Children cash transfer funds. The study recommended that Kenyan government should increase and fortify support beyond financial aid along with addressing mental and health issues. To further the goals of the fund, the Kenyan government should also fund financial literacy training for caregivers. The government and other interested parties should invest in improving the communication channels. The researcher suggested further studies on the effectiveness of the utilization of Cash Transfers for Orphans and Vulnerable Children and welfare of Orphans and Vulnerable Children.

Key Words: *Beneficiaries' Household Utilization of the Cash Transfers, Welfare of Orphans and Vulnerable Children.*

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INTRODUCTION

Cash transfer programmes entail the provision of monetary support by non-governmental organizations and/or the government to vulnerable people aimed at promoting their overall welfare (Abdille & Mbataru, 2019). The transfers provide solutions to short-term goals such as poverty alleviation through providing finance to support immediate consumption of goods by beneficiaries. These transfers link the state and the beneficiaries' recipients (Ladhani & Sitter, 2020). The way in which cash transfers are structured, framed and designed is essential in promoting inclusion while upholding dignity and self-respect of the beneficiaries (Okoli, 2024). In cases where poverty is associated with individual failings as opposed to structural causes, conditionality and targeting practices may lead to stigmatization of the vulnerable people, reinforcing the feelings of shame and behavior among them (Roelen, 2020). Unconditional transfers minimize the suggestion that poverty results from flawed behaviors as well as reducing the anxiety which relates to the fear of not being compliant (Betkó, 2023). Making cash transfer universal recognizes that societies benefit from child raising and hence affirm the children value as well as the role of caregivers.

Cash Transfers to the Orphans and Vulnerable Children acknowledges the rights of recipients and has implications for civic engagement and government accountability (Sabates-Wheeler et al., 2020). Among the population group with the highest risk of exclusion from social protection are children. Studies have indicated that, depending on how the programme is designed, cash transfers can significantly affect the inter mediate results of children including expenditure on children's goods, access to healthcare, school enrollment and attendance and final results including health and cognitive development. These effects are determined by factors such as links to complimentary services and wider social policy provision, regularity of payment, transfer values and child population coverage (Millán et al., 2019). Kenya, according to Karima (2022), has the youngest and fast-growing population in the world, with the latest projection indicating that there are over 25.9 million children aged 0-17 years making almost half of Kenya's' population (48%). Many of these children are faced with a wide range of vulnerabilities that require support from government and non-governmental organizations through various welfare programs (Arliman, 2017).

According to the Kenya National Bureau of Statistics (2019), 51% of children in Kenya live below the poverty line, with 42% experiencing monetary poverty and 53% facing multidimensional poverty, highlighting the widespread nature of child deprivation. Undernutrition among children is driven by limited access to nutritional services, poor feeding practices, and inadequate diets (UNICEF, 2022). This situation contradicts the Sustainable Development Goals (SDGs), particularly the target to eradicate poverty and hunger. Additionally, over 3.6 million children (15%) are orphans (Kibachio et al., 2021), many of whom lack access to basic needs such as food, shelter, healthcare, clean water, sanitation, and education. These vulnerable children also face severe challenges, including health problems, malnutrition, lack of services, and increased risk of abuse, child labor, and psychological trauma. To address this, Kenya has made several milestones in ratifying United Nations conventions and international instruments, which guarantee human rights and protect children. This is evident with the legal mandate provided by the Kenyan Constitution (2010) that direct social and economic rights to every citizen (Ogwora, 2022). The Constitution of Kenya, 2010 establishes that every individual deserves to live a descent live and it is the obligation of the state to guarantee this.

The Social protection programmes in Kenya include cash transfer program, social health insurance, and social security fund that are implemented by the state (Bender, et al. 2021). Social protection programme is a key intervention that is essential in responding to risk and vulnerability among orphans and vulnerable children. United Nations Convention defines an Orphan and a Vulnerable Child to include a household member aged between 0 to 17 years with at least one chronically ill or deceased parent and the child is living in dire situation where high prospects and risks of continued growth and development are seriously threatened (UN Conventions, 2024).

Despite Kenya’s commitment to child rights through ratification of international conventions and constitutional guarantees under the Constitution of Kenya (2010), many Orphans and Vulnerable Children continue to live in undignified conditions. The constitution mandates the state to provide for the social and economic rights of all citizens, including the right to a decent life (Ogwora, 2022). Social protection programs such as cash transfers, social health insurance, and social security funds have been introduced to respond to vulnerability, especially among children aged 0-17 years who meet the UN definition of Orphans and Vulnerable Children (UN Conventions, 2024). These programs are vital in addressing poverty-related risks, but their real-world impact is often limited by structural and administrative challenges.

In Makueni County, despite an allocation of Kshs. 718 million over the last five years towards the Orphans and Vulnerable Children programme (Makueni County Statistical Report, 2023), child welfare indicators remain poor. Reports from the county's Directorate of Children’s Services show rising cases of child mortality, morbidity, neglect, child labor, and sexual abuse (Makueni County Integrated Smart Survey Report, 2023). This suggests a disconnect between financial investment and actual improvement in the lives of Orphans and Vulnerable Children. Poor implementation, weak monitoring, and inadequate service delivery systems may contribute to these persistent issues.

The Auditor General’s report (2016) raised concerns about the efficiency and effectiveness of the Cash Transfers for Orphans and Vulnerable Children program in Makueni County. Although monthly transfers were increased from Kshs. 1,500 to 2,000, the report noted that the program’s contribution to improving livelihoods and human capital development among beneficiaries could not be confirmed. Additional reports (2019–2023) consistently indicate that many Orphans and Vulnerable Children in the county still struggle to access quality education, nutrition, health care, and a life of dignity. These findings underscore the need to study household utilization of the cash transfers for orphans and vulnerable children and the welfare of the orphans and vulnerable children in Makueni County.

Theoretical Underpinning

This study was anchored on Institutional theory advanced by John Meyer and Brian Rowan in 1977 as a means to determine how organizations relate to, fit with and are shaped by their global, national, state and societal environments. The theory explores how structures, such as rules, routines, norms, and frameworks, become established as authoritative guidelines for behavior within society. It seeks to understand how these elements are modified, adopted, disseminated, and evolved over time. It asks how systems diffuse, the role the systems play and how such systems come together and their impact to social wellbeing (Scott, 2017). The main assumptions of the theory are that institutions form the structures of governance that conform to a set of rules governing social conduct. Further, the organizations and groups that conform to these rules receive legitimacy that tend to influence their survival (Platteau, 2015).

The theory is relevant and can be used in the study since it underlines the importance of the home as the institution of those that govern the implementation of cash transfer programs and the character of the introductions of such programs. As such, the national government ought to strive to maximize the welfare of the citizens of Makueni County including Orphans and Vulnerable Children. The beneficiaries’ households become the established institutions with authoritative guidelines for Cash Transfers for Orphans and Vulnerable Children funds utilizations in order to shape social well-being and behavior of the Orphans and Vulnerable Children as members of the institution.

LITERATURE REVIEW

The reviewed studies highlight the varied impacts of cash transfer and social protection programs across different countries and populations. Suroso et al. (2018) examined Indonesia's Smart Program and found that it strengthens community capacities, particularly in disaster mitigation and child development, though challenges such as fund utilization and accessibility persist. Similarly, Rahama (2024) in Garissa County, Kenya, found that delivery and disbursement mechanisms significantly affect beneficiaries' livelihoods, while the sustainability of Unconditional Cash Transfers (UCTs) had minimal long-term impact. In South Africa, Allison and Pillay (2024) showed that cash transfers could unintentionally drive up the prices of goods and services for the poorest households, with the impact varying based on household characteristics and grant type. In a study by Kiluti & Njoroge (2025) in analysis of Social Inclusion on the Livelihood of Special Interest Groups in Kiambu County found out that at cash transfer programs (CTPs) significantly enhance social inclusion by increasing community participation.

On the other hand, several studies demonstrate positive socioeconomic outcomes from well-implemented cash transfer programs. Churchill et al. (2024) in Pakistan found that Unconditional Cash Transfers boost household savings, especially when incomes exceed a certain threshold. In Lesotho, Carraro and Ferrone (2020) found that the Child Grant Programme (CGP) significantly reduced multidimensional poverty, especially among female-headed households facing shocks. Austrian et al. (2024) reported long-term benefits from conditional cash transfers in pastoralist Kenya, such as delayed early marriages and reduced fertility rates, indicating improvements in adolescent welfare. In Vietnam, Timár et al. (2023) emphasized the importance of shock-responsive and child-sensitive protection systems, especially for vulnerable children like those with disabilities or from minority groups.

Other studies focused on nutrition, well-being, and poverty alleviation. Angood et al. (2022) found that cash transfers combined with health education improved young children's diets and empowered female caregivers in Kenya. Similarly, Kimosop (2013) reported that the Older Person's Cash Transfer Programme in Makueni County positively influenced elderly recipients' welfare, although irregular disbursements and accessibility issues were noted. In Zambia, Banda and Thelma (2024) found that while the Social Cash Transfer program reached vulnerable citizens in Lumezi District, it was largely ineffective in significantly reducing poverty, raising concerns about its efficiency and implementation. Overall, while the effectiveness of cash transfers depends heavily on design, targeting, and delivery, they remain a valuable tool in improving social outcomes when well-executed.

METHODOLOGY

The study employed a descriptive research design. This study was carried out in Kibwezi West Sub-County, Makueni County and focused on these twelve locations of the Sub-County: Emali, Ithumba, Kiboko, Kikumbulyu, Kikumini, Makindu, Mulala, Mweini, Nguu, Nguumo, Twaandu, and Wolwa locations. The study focused on three (3) Sub-County Children's Officers, twelve (12) National Government Administration Officers (chiefs) representing the twelve (12) locations in Kibwezi West Sub County, and 2,254 Cash Transfer for Orphans and Vulnerable Children beneficiaries in Kibwezi West Sub-County (State Department for Social Protection and Senior Citizen Affairs, 2024).

Purposive sampling (census) was used for the children's officers and chiefs, who were deemed the study's key informants while simple random sampling was used to choose how many beneficiaries' caregivers would take part in the study. The twelve chiefs and the three Sub-County children's officers participated in the study (Census). However, the study adopted and employed Yamane (1967) formula to calculate the number of beneficiaries' caregivers to participate in the study since the population was homogeneous (Mugenda & Mugenda, 2003). Thus, using Yamane formula, the sample size was 340 Beneficiaries' caregivers.

The primary sources of information were the chiefs, children's officers, and caregivers of the Cash Transfer for Orphans and Vulnerable Children beneficiaries who were selected through sampling. Key informant interview schedules and semi-structured questionnaires for the caregivers of Cash Transfer for Orphans and Vulnerable Children beneficiaries were among the tools utilized for data collection. In order to gather information from respondents and assist researchers in achieving their goals. The study adapted both quantitative and qualitative data analyses. Data analysis was done using SPSS Software Version 26. The model estimated was:

$$Y = \beta_0 + \beta_1 X_1 + \varepsilon$$

Where,

Y is Welfare of Orphans and Vulnerable Children,

β_0 is a constant term, β_1 is Regression co-efficient

X_1 represents beneficiary's household utilization of the Cash Transfer for Orphans and Vulnerable Children,

ε represents the error term.

RESULTS

Demographic Statistics

Gender

The goal of this study was to ascertain the gender distribution of the beneficiaries' caregivers who participated in the survey; the results are shown in Table 1.

Table 1: Gender of the Respondents

	Frequency	Percent
Male	67	26.8
Female	183	73.2
Total	**250**	**100**

According to the results, the majority of the beneficiaries' caregivers are female, with 73.2% of the respondents being female and 26.6 percent being male. The outcomes support Festus et al.'s findings. (2022), which showed that there were fewer male caregivers than female caregivers. This implies that the burden of Orphans and Vulnerable Children welfare and care is majorly on female caregivers than the male caregivers. It also points out societal expectations where women excessively become caregivers.

Marital Status

Table 2 displays the findings of the study's additional analysis of the respondents' marital status.

Table 2: Marital Status of the Respondents

	Frequency	Percent
Married	149	59.6
Single	13	5.2
Separated	14	5.6
Widowed	71	28.4
Divorced	3	1.2
Total	**250**	**100**

The results in Table 2 indicated that majority (59.6%) of the beneficiaries' caregivers were married while 28.4% were widowed. However, a small number of respondents (1.2%) were divorced, 5.2% being single while 5.6% were separated. This implies that many vulnerable children may have been left to the care of married couples and that caregiving is a family duty where women in the family assume the role.

Highest Level of Education

The study also aimed to determine the highest level of education completed by the caregivers of the beneficiaries.

Table 3: Highest Level of Education

	Frequency	Percent
Primary Level	37	14.8
Secondary Level	101	40.4
College	100	40
Bachelor's Degree	12	4.8
Total	**250**	**100**

The outcome revealed that 40.4% of the participants had completed secondary education, 40% had a college education, and 14.8% had reached the primary education level, while a small proportion (4.8%) had a bachelor’s degree. This suggests that most caregivers are educated, which may lead to greater awareness of the Cash Transfer for Orphans and Vulnerable Children program and an enhanced ability to use the funds effectively in line with the program’s goals.

Other Sources of Income

Table 4 shows the outcome of a follow-up question that asked respondents if they had any other sources of income besides the cash transfer funds.

Table 4: Other Sources of Income

	Frequency	Percent
Yes	210	84
No	40	16
Total	**250**	**100**

The data revealed that 84% of them had other sources of income while 16% only dependent on the cash transfer funds. This indicates that the Cash Transfer for Orphans and Vulnerable Children funds were insufficient to meet the welfare needs of the Orphans and Vulnerable Children, prompting caregivers to seek additional sources of income.

Category of Income

Table 5 summarizes the study's findings, which also aimed to examine the respondents' income categories.

Table 5: Category of Income

	Frequency	Percent
.	94	37.6
Below Ksh. 1000 a month	12	4.8
Ksh. 1000 - 2000 a month	3	1.2
Ksh. 2001 - 3000 a month	17	6.8
Ksh. 3001 - 4000 a month	43	17.2
Ksh. 4001 - 5000 a month	59	23.6
Above Ksh. 5000 a month	22	8.8
Total	**250**	**100**

The data above shows that, majority of the respondents (37.6%) did not indicate their category of income based on the categories provided in the questionnaire. However, from those who indicated, 23.6% had income ranging from Kshs. 4001 to Kshs. 5000 a month, 17.2% with income ranging from Kshs. 3001 to Kshs. 4000 a month, 8.8% with income above Kshs. 5000 a month, 6.8% Kshs. 2001 to Kshs. 3000 a month, 4.8% with monthly income below Kshs. 1000 and lastly 1.2% with monthly income ranging from Kshs. 1000 and Kshs.

2000. This indicates that majority of the beneficiaries' caregivers would strive to get more sources of income to ease the caregiving burden.

Occupation of Beneficiaries' Caregivers

The study further purposed to analyze the occupation of the participants in the study.

Table 6: Occupation

	Frequency	Percent
Crop Farmer	42	16.8
Livestock Farmer	9	3.6
Small business enterprise	49	19.6
Housewife	13	5.2
Other	137	54.8
Total	**250**	**100**

From the outcomes, 19.6% of the respondents were engaged in small business enterprises, 16.8% practicing crop farming, 5.2% being housewives, 3.6% were practicing livestock farming. However, majority of the respondents were from other occupations other than those indicated in the questionnaire. This implies that efforts by the beneficiaries' caregivers to improve their income and reduce over reliance on the Cash Transfer for Orphans and Vulnerable Children. The results concur with the findings of Boateng (2023) indicated less impact on school participation and enrolment and a positive impact on beneficiary livelihoods through increased income generating activities as well as investments in small scale businesses and reduced dependence on community and family for assistance.

Number of Family Members

The investigation's final goal was to ascertain how many family members each respondent had in their households.

Table 7: Number of family members

	Frequency	Percent
1 to 3	54	21.6
4 to 6	185	74
More than 7	11	4.4
Total	**250**	**100**

The results indicated that 74% of the respondents had between 4 and 6 members in their families, 21.6% had between 1 and 3 family members while the minority (4.4%) had more than seven family members. This implies that many beneficiaries' families experience strain on available income thus rendering them more vulnerable to poverty, food insufficiency among other welfare indicators.

Descriptive Results

Household Utilization of the Cash Transfer for Orphans and Vulnerable Children Funds

This section presents the descriptive results for household utilization of the Orphans and Vulnerable Children cash transfer funds, including frequencies, percentages, means, and standard deviations derived from the primary data collected during the investigation.

Table 8: Household Utilization of the CT- OVC Funds

	SD f %	D f %	MA f %	A f %	SA f %	M	S Dev
I prudently use the cash transfer funds received to cater for household needs	0 0%	1 0.4%	3 1.2%	240 96%	6 2.4%	4.0	0.2
I use the cash transfer funds received to cater for the healthcare needs of the OVC	0 0%	1 0.4%	7 2.8%	233 93.2%	9 3.6%	4.0	0.3
I use the cash transfer funds received to cater for asset creation of the household	7 2.8%	38 15.2%	137 54.8%	57 22.8%	11 4.4%	3.1	0.8
I have used the cash transfer funds received to improve the household shelter	0 0%	4 1.6%	23 9.2%	159 63.6%	64 25.6%	4.1	0.6
Cash transfer funds received are used to pay school fees for orphans and vulnerable children	0 0%	1 0.4%	8 3.2%	182 72.8%	59 23.6%	4.2	0.5
Aggregate Mean and Standard Deviation						**3.9**	**0.5**

The findings reveal that the majority of households utilize cash transfer funds received under the Orphans and Vulnerable Children program to address essential needs, with high levels of agreement across most categories. Specifically, 96% of respondents reported prudently using the funds for general household needs, and 93.2% confirmed using them to cater to the healthcare needs of orphans and vulnerable children. These responses, supported by mean scores of 4.0 and low standard deviations (0.2 and 0.3 respectively), indicate strong consensus and responsible use of the funds for immediate and critical household support. However, utilization of funds for long-term investments like asset creation showed weaker agreement, with only 22.8% agreeing and a relatively lower mean score of 3.1 and higher standard deviation of 0.8, suggesting more variability in responses. In contrast, a significant portion of households used the funds to improve shelter (mean = 4.1) and pay school fees (mean = 4.2), reflecting a strong commitment to improving living conditions and supporting children's education. The overall aggregate mean of 3.9 and standard deviation of 0.5 imply that, on average, respondents are in agreement on the purposeful use of the cash transfers. These results demonstrate that while immediate needs take precedence, there is also moderate effort towards sustainable household development where possible.

The results are in tandem with the findings of Rahama (2024) which postulated that the delivery mechanism as well as the disbursement system of Unconditional Cash Transfer were significant factors in influencing livelihoods of beneficiaries. Further, Unconditional Cash Transfers sustainability insignificantly influenced the livelihoods of beneficiaries. Beneficiaries' livelihoods were primarily influenced by Unconditional Cash Transfer disbursement, which was followed by the delivery mechanism. The sustainability of Unconditional Cash Transfers had a negligible impact on beneficiaries' livelihoods. Churchill and others. (2024) noted that Unconditional Cash Transfer has a positive impact on savings and that winners have higher chances of saving, higher rates of saving, and higher savings values than non-recipients. The importance of informal savings institutions increases when household incomes surpass a certain threshold. As a result, when the savings rate rises, more people are switching from informal to formal institutions.

Banda and Thelma (2024) pointed out that majority of the household beneficiaries have not been effectively helped by the Social Cash Transfer programme. Thus, the social cash transfer programme is not very effective in as far as poverty reduction is concerned among the beneficiaries of Lumezi District in particular, and the country of Zambia in general. Angood et al. (2022) further indicated that social protection programmes including cash transfer programs are significant in improving nutrition because by increasing assets and improving incomes, the programmes lead to improved access to nutrition, increase in uptake of positive of positive nutrition practices, have the potential to empower female caregivers as well as increased access and availability of diverse foods.

It was noted that key challenges in the allocation and spending of the Orphans and Vulnerable Children Cash Transfer funds in Makueni County have hindered the effectiveness of cash transfer programs. Delays in disbursements from the National Treasury have led to budget deficits, affecting the timely implementation of planned activities and the delivery of essential services, including those targeting vulnerable children. Additionally, weak financial discipline has been observed, with households redirecting the funds to other spending areas that do not impact the life of the OVC in that family.

Moreover, the lack of a robust beneficiary screening process has resulted in inequitable distribution of funds, with some eligible children missing out on support while others who may not meet the criteria receive assistance. This misallocation is often exacerbated by political interference and favoritism, leading to public dissatisfaction and reduced trust in the programs. To enhance the effectiveness of the Cash Transfers for Orphans and Vulnerable Children, there is a need for improved coordination throughout the process, robust screening of eligible beneficiaries as well as sensitization for the proper utilization of the funds by households so as to benefit the targeted Orphans and Vulnerable Children.

Qualitative findings showed that it is extremely difficult for caregivers of vulnerable and orphaned children to use Cash Transfer for Orphans and Vulnerable Children funds to cover basic expenses like food, shelter, medical care, and education. The cash transfer's inability to adequately cover the children's overall needs, such as their education, medical care, and nutrition, is one of the main problems. Moreover, counties have been observed to divert funds from authorized projects to other uses, thereby compromising the Cash Transfers for Orphans and Vulnerable Children program's intended impact. This lack of funds forces parents to put their children's immediate survival needs ahead of long-term investments in their education and health, which jeopardizes the children's general wellbeing.

Additionally, the caregivers tend to divert the funds from Cash Transfers for Orphans and Vulnerable Children to other activities not directly benefiting the Orphans and Vulnerable Children like personal consumption and, buying their own clothing and not that of the Orphans and Vulnerable Children. This miss allocation and misuse of the funds have significantly impacted children's access to essential services such as food, healthcare, shelter, and education. This financial imbalance hampers the implementation of critical programs aimed at improving the livelihoods of these children. This misallocation of resources not only undermines the effectiveness of the program but also erodes public trust in its implementation. These issues underscore the need for improved transparency, accountability, and adherence to approved budgets to ensure that resources allocated for the welfare of orphaned and vulnerable children are utilized effectively to address their needs.

Welfare of Orphans and Vulnerable Children

The section displays the descriptive findings for the welfare of vulnerable children and orphans as means, standard deviations, percentages, and frequencies derived from the study's primary data collection.

Table 9: Welfare of OVC

	SD f %	D f %	MA f %	A f %	SA f %	M	S Dev
With the cash transfer programme in place, there has been reduced malnutrition cases among the beneficiaries	0 0%	0 0%	7 2.8%	212 84.8%	31 12.4%	4.1	0.4
There has been improved school enrolment and retention among the beneficiaries of the cash transfer programme	0 0%	3 1.2%	13 5.2%	170 68%	64 25.6%	4.2	0.6
There has been reduced morbidity among the beneficiaries of cash transfer programme	0 0%	1 0.4%	53 21.2%	150 60%	46 18.4%	4.0	0.6
Cash transfer funds have significantly reduced health care related costs among the beneficiaries	0 0%	5 2%	25 10%	142 56.8%	78 31.2%	4.2	0.7
Cash transfer funds have significantly reduced cases of stigmatization among the beneficiaries	0 0%	1 0.4%	16 6.4%	175 70%	58 23.2%	4.2	0.5
Cash transfer funds have significantly reduced cases of discrimination among the beneficiaries	0 0%	1 0.4%	23 9.2%	165 66%	61 24.4%	4.1	0.6
Cash transfer funds have significantly reduced cases of child labour among OVC	0 0%	2 0.8%	18 7.2%	161 64.4%	69 27.6%	4.2	0.6
Cash transfer funds have significantly reduced OVC exposure to sexual harassment	0 0%	1 0.4%	16 6.4%	179 71.6%	54 21.6%	4.1	0.5
Aggregate Mean and Standard Deviation						**4.1**	**0.6**

The results indicates that the cash transfer programme has had a positive and wide-ranging impact on the well-being of Orphans and Vulnerable Children across multiple domains. The highest levels of agreement were recorded on statements related to reduced malnutrition (84.8% agreed, 12.4% strongly agreed), improved school enrolment and retention (68% agreed, 25.6% strongly agreed), and reduced exposure to child labour (64.4% agreed, 27.6% strongly agreed). These findings, all with mean scores above 4.0, suggest that the programme is effectively addressing basic needs and enabling children to stay in school, receive adequate nutrition, and avoid exploitative labor. The low standard deviations (ranging from 0.4 to 0.7) indicate consistent responses, reflecting a shared perception among beneficiaries about the programme's positive outcomes.

In addition to improving tangible aspects such as health and education, the cash transfer programme also appears to be making a significant impact on social and psychological well-being. A substantial proportion of respondents agreed that the funds have contributed to reducing stigma, discrimination, and exposure to sexual harassment among Orphans and Vulnerable Children. For example, 70% agreed and 23.2% strongly agreed that stigmatization had reduced, while similar patterns were seen regarding discrimination (66% agreed, 24.4% strongly agreed). This suggests that the programme is not only addressing economic vulnerabilities but also playing a crucial role in enhancing dignity, inclusion, and protection for vulnerable children. The overall aggregate mean of 4.1 and standard deviation of 0.6 reinforce that these positive outcomes are widely acknowledged and consistently experienced across the surveyed population.

The findings imply that while Cash Transfers for Orphans and Vulnerable Children has helped reduce malnutrition and nutrition-related diseases, improve school enrolment and retention, reduced morbidity and mortality, reduced health care costs and reduced cases of stigmatization, the programme is yet to attain its full potential. This is because the results depict a significant number of Orphans and Vulnerable Children who cannot access adequate and nutritional food, do not go the school, are crumpling with health conditions with many rising street children yet the funds are being located.

These findings align with those of Emmanuel and Hepelwa (2024), who found that the combination of Conditional Cash Transfers and Public Works initiatives in Tanzania has yielded favorable outcomes for the preservation and growth of household assets. More asset ownership was demonstrated by participating households, suggesting increased financial resilience and discretionary spending above and beyond necessities. Since the recipients could obtain necessities, Ochego (2021) added, Cash Transfers had played a significant role in reducing poverty and street begging. The amount of the funds disbursed is still problematic, though, because it is insufficient to meet both the host families' and the beneficiaries' needs.

In addition, qualitative results indicated that the Cash Transfers for Orphans and Vulnerable Children program has contributed to improved access to food and nutrition for many beneficiaries in Makueni County. The monthly transfer of KES 2,000 provides caregivers with the financial means to purchase a more diverse and nutritious diet, including essential items like beans and wheat, which are vital for children's health and development. This support has been particularly beneficial during periods of drought, where food insecurity is prevalent. Additionally, the county has received funding from Nutrition International to combat malnutrition, aiming to reduce stunting, wasting, and underweight among children under five years old. While these initiatives are steps in the right direction, challenges remain in ensuring that all vulnerable children benefit equally from these programs. Factors such as inconsistent targeting, limited outreach, and the adequacy of the cash transfers continue to affect the overall impact on children's nutrition and wellbeing.

It was found that Orphans and Vulnerable Children have benefitted from the program, which has been associated with improved health wellbeing. The Key Informant Interviews noted that county's Makueni Care program help Vulnerable Children access free healthcare services covering inpatient and outpatient services, surgeries, and laboratory tests for a minimal annual fee. While it has been helpful, significant challenges remain in ensuring that all Orphans and Vulnerable Children fully benefit from these programs. Inadequate targeting and beneficiary screening processes has led to some eligible children being excluded from the program, while others who do not meet the criteria receive assistance. Moreover, despite the availability of free healthcare services, some caregivers may still face barriers in accessing these services due to factors like distance to health facilities, lack of awareness, and misuse of funds by caregivers. Addressing these challenges requires strengthening beneficiary identification processes, enhancing community outreach, and improving the accessibility and quality of healthcare services to ensure that all Orphans and Vulnerable Children receive the support they need.

Further, qualitative findings indicated that the program had positively influenced school attendance among beneficiaries. More school enrolment by Orphans and Vulnerable Children had been recorded since the start of the programme. The children in beneficiaries' households were retained in school. The program's financial support has enabled caregivers to cover education-related expenses, thereby reducing barriers to school attendance. While the program had improved school attendance, funds were noted to be insufficient to cover all educational costs, such as uniforms and school supplies, especially in households with multiple vulnerable children. Further, children with disabilities may face difficulties accessing appropriate educational facilities due to limited resources and support. There was also misallocation and misappropriation of funds by caregivers to other activities that did not contribute directly to the welfare of OVC children incusing educational related matters.

Inferential Analysis

Regression Results

To ascertain the linear relationship between the beneficiaries' household use of the Cash Transfers for Orphans and Vulnerable Children and welfare of the orphans and vulnerable children in Makueni County, Kenya, a simple regression analysis was performed.

Table 11: Model Summary

R	R Square	Adjusted R Square	Std. Error of the Estimate
.558a	0.311	0.303	0.25325

a Predictors: (Constant), Household Utilization

It should be mentioned that the estimated model's R sq. value was 0point 311. This suggests that 31.1% of the variances in the welfare of the orphans and vulnerable children can be explained by the beneficiaries' household use of the Cash Transfers for OVC. The remaining 68.9% of the variations in the welfare of the Orphans and Vulnerable Children is explained by other variables not included in the study.

Table 12: ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Regression	7.12	1	2.373	37.007	$.000_b$
Residual	15.777	248	0.064		
Total	22.897	249			

a Dependent Variable: Welfare of OVC

b Predictors: (Constant), Household Utilization

According to the results, the estimated model is statistically significant, as indicated by the computed p value (0.000<0.05). The computed F value 37.007 is higher than the F critical value from the F Tables, which further supports the model's significance.

Table 13: Regression Coefficients

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.924	0.239		8.042	0.000
Household Utilization	0.424	0.052	0.467	8.225	0.000

a Dependent Variable: Welfare of OVC

From the outcomes, the coefficient of household utilization of Cash Transfer for Orphans and Vulnerable Children funds was positive (0.424) and statistically significant (0.000<0.05). This implies that a unit improvement in the household utilization of OVC cash transfer funds results in 0.424 units improvement in the welfare of the OVC under study. Therefore, household utilization of the cash transfer funds is a significant determinant of the welfare of Orphans and Vulnerable Children.

The outcomes are consistent with the findings of a study by Suroso et al. (2018) which pointed out that in the short term, the program could lessen student burden who suffer from the disaster impacts. However, the program faces challenges including utilization of money as well as accessibility of beneficiaries. Churchill et al. (2024) pointed out that Unconditional Cash Transfers positively affect savings and that the beneficiaries of a higher probability of saving, higher savings rate and higher value of savings as opposed to the non-beneficiaries.

The results are also in concurrence with the findings of Allison and Pillay (2024) which did point out that from the introduction of the system, prices of goods and services consumed by household members in the poorest quartile recorded a significant increase. However, the results were dependent on characteristics of the household and the kind of grant received. Rahama (2024) further argued that the delivery mechanism as well as the disbursement system of Unconditional Cash Transfers were significant factors in influencing livelihoods of beneficiaries. Timár et al. (2023) also indicates that the utilization of well-developed social protection systems, social care services, social assistance and multi-pillar social protection systems with social and health insurance has led to a decline in child poverty in Vietnam. Austrian et al. (2024) indicated that interventions such as conditional cash transfers with an education element in early adolescence delay early marriages and fertility rates improving the welfare of the beneficiaries.

CONCLUSION

From the outcomes, there was a positive and statistically significant relationship between household utilization of Cash Transfer for Orphans and Vulnerable Children funds and the welfare of Orphans and Vulnerable Children. The study thus concluded that household utilization of Cash Transfers for Orphans and Vulnerable Children funds is a significant determinant of the welfare of the Orphans and Vulnerable Children. The utilization of the funds has significantly improved the welfare of the beneficiaries by enhancing access to education, food and healthcare among other basic needs. However, there are notable concerns including the diversion of funds to other expenditures not related to the Orphans and Vulnerable Children’s expenses which ought to be addressed for the fund to achieve its intended objective both in the short run and in the long run.

RECOMMENDATION

The study suggests that the Kenyan government should prioritize offering financial literacy training to beneficiaries’ caregivers to enhance the quality of Cash Transfer funds spending and ensure the effective achievement of the fund's objectives. This includes encouraging the caregivers on the key expenditure areas that can yield a higher positive impact on the welfare of Orphans and Vulnerable Children including in areas such as education, health and nutrition. Government should also intensify regular monitoring and evaluation so as to enhance expenditure and accountability among the beneficiaries’ caregivers.

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