Int Journal of Social Sciences Management and Entrepreneurship 9(2): 245-258 2023

ISSN 2411-7323

www.sagepublishers.com

PROJECT PLANNING AND IMPLEMENTATION OF CASH TRANSFER PROGRAM IN BUNGOMA COUNTY, KENYA

[1] Sitati Purity Joan, [2] Dr. Yusuf Muchelule

[1] Master of Science in Project Management of The Jomo Kenyatta University of Agriculture and Technology

[2] Lecturer, Jomo Kenyatta University of Agriculture and Technology

ABSTRACT

This study aimed to examine the impact of project planning on the implementation of the cash transfer program in Bungoma County, Kenya, with a focus on the influence of stakeholder participation on implementation of the cash transfer program in Bungoma County and the influence of program funding on implementation of the cash transfer program in Bungoma Count. The study's target population consisted of National and County Level Cash Transfer Program teams, Beneficiary Welfare Community (BWC) Representatives, Sub- County social protection officers, Payment Service Providers (PSP)-Banks, Local Community Leaders, Community Social Workers, and Program Beneficiaries. The study adopted a disproportionate stratified sampling technique to obtain a sample size of 280 key players in the cash transfer program in Bungoma County. A descriptive design was adopted with the use of primary and secondary data. The study's pilot test involved 28 participants from Kanduyi Sub-County that served as the site for this study's pilot exercise., the sample size for the pilot study was not included in the final survey. The study used SPSS version 26 for data analysis, with results presented in tables and figures. The outcomes of this study contributes to understanding the importance of project planning for implementing cash transfer programs, which can help guide the development of future programs in Bungoma County and other areas. The significant beta value of 0.259 indicates that stakeholder participation has a strong and positive effect on program implementation. A unit increase in stakeholder participation would increase program implementation by 0.240 units, with other factors held constant. The beta coefficient of 0.263 is significant at the 0.003 level and suggests a positive effect on program implementation. This indicates that with every unit increase in program funding, the implementation of the cash transfer program improves by 0.271 units, ceteris paribus.

Key Words: Project planning, Cash transfer program, Stakeholder participation, Program funding

Background

As Lycetta et al. (2018) noted, program management bridges project delivery and organizational strategy by connecting the two. On the other hand, a program is a coordinated grouping of projects mainly managed collectively for easier control that would otherwise not achieve efficiencies if operated independently (Ross & Shaltry,2018).

Benjamin Franklin had it that "If you fail to plan, you plan to fail," many output environments have embraced proper planning of activities before executing them over the years. In a project-based environment, project management provides updated guidelines for project execution and considers planning the critical foundational phase to kick-start a project (Martin & Miller, 2016). The planning process involves the development of feasible strategies, followed by their implementation in terms of scope, timeline, and budget. The key benefit of planning is that it can be used to attract financial investors such as governments, suppliers, and financial institutions, among others, as it gives a clear picture of the future of a project (Mintzberg, 2014).

The need for cash transfers was strongly felt in the 2000s when about 36% of the population lived on less than Ksh134 daily, and nearly 80% had per capita daily expenditures of less than Ksh280 per day. Between 1997 and 2007, 84% of rural households lived in poverty at some point. While the Arid and Semi-Arid region had the highest poverty rates, 44% of individuals living in poverty lived in Semi-Arid areas, while 56% lived in the rest of the area in the country (WFP, UNICEF, 2018). In addition, the number of orphans increased due to many deaths reported by HIV/AIDS-infected parents, prompting the Kenyan government to consider better ways to alleviate the impact on the affected children.

As of 2018, one out of every two children in Kenya came from low-income families. Western Kenya had 57 per cent of children aged 0 to 17 living below the poverty line, ranking third in the country behind the Northeastern and Coast areas. (WFP, UNICEF, 2018). As a result, the western region of Kenya became on the top priority list for poverty mitigation solutions. The cash transfer program was piloted in Bungoma County in 2007. The State Department of Social Protection currently runs the program covering various schemes, namely: Cash transfers to Orphans and Vulnerable Children aimed at encouraging enrollment and retention in schools and reducing child mortality rates, Older Persons, and Persons with Severe Disabilities, which targets both young and old persons with disabilities, improving their living standards and building capacity. They are entitled to a monthly stipend of ksh2000 disbursed every two Months.

Recently, the government has shifted to cash transfers instead of food aid after realizing that seasonal food aids do not necessarily contribute to food security. The Kenyan government resorted to having an emergency relief cash transfer program for the heavily affected regions in the country during the extreme drought seasons (KNA, 2022). Professor Margret Kobia cited one of the reasons for the shift as a challenge encountered when distributing food: only the non-disabled people came to collect it, while those with disabilities were left out, explaining that the cash transfer would benefit everyone because data was gathered from all the vulnerable people in the affected counties (Kobia, 2021).

Statement of the Problem

The goal of the cash transfer program has been to cushion society's vulnerable groups to meet their basic needs, such as education, health, and socio-economic sustainability for the elderly, physically disabled, and vulnerable children in Kenya (UNICEF, 2020). For instance, in 2020, the government disbursed KShs13 billion to cushion beneficiaries from the COVID-19 impact (Oyunge & Chebii, 2020). Nationwide, the cash transfer program has significantly increased between 2013-2019 from 1.65 million beneficiaries to 5 million, surpassing the original target of 4.28 million (The World Bank, 2019). According to (USAID Kenya, 2017), the poverty levels for

Bungoma County reduced significantly from 52.9% in 2009 and the poverty gap from 17.7% to 32.4% by 2016/17 and 9.5%, respectively (KNOEMA, 2019). The education sector in Bungoma County increased school turnout for children from 292,568 in 2018 to 563,224 in 2018; as stated above, the introduction of the cash transfer program was to manage the above-stated challenges as well as to expand its beneficiaries' scope from 250 households in 2013 to 450 households by 2018 (Bungoma County Strategy Paper, 2019).

Despite these promising developments, issues persist regarding the planning and implementation phases of the program. Stakeholders have reported concerns related to delays in the disbursement of funds, poor communication with beneficiaries, and ineffective change management strategies (Oyunge & Chebii, 2020). According to a report by Human Rights Watch (Human Rights Watch, 2021), Kenya's pandemic cash transfer program was riddled with challenges, such as delays in payments and exclusion of eligible beneficiaries. The report documented cases of beneficiaries who received only one or two payments out of the six promised by the government or who received less than the amount they were entitled to. The report also found that the selection criteria and process for beneficiaries were unclear and inconsistent and that many people who had lost their income due to the pandemic were left out of the program. The government of Kenya planned to reach 669,000 households with the pandemic cash transfer program, but as of November 2020, only 333,000 households had received payments. These challenges suggest potential inefficiencies in project planning and implementation, which could undermine the success and future growth of the cash transfer program.

The existing research predominantly focuses on the outcomes of the cash transfer programs (UNICEF, 2020; USAID Kenya, 2017; The World Bank, 2019) and less on literature with the emerging trends affecting the program's implementation. A deeper investigation into the of the influence of project planning on the implementation of the cash transfer program in Bungoma County will then help the researcher derive informative findings on the role of project management practices in the context of project planning and implementation as well as some of the research gaps left by other researchers before this study.

General Objective of the Study

To determine the influence of project planning on the implementation of the cash transfer program in Bungoma County

1. To determine the influence of stakeholder participation on implementation of the cash transfer program in Bungoma County.
2. To investigate the influence of program funding on implementation of the cash transfer program in Bungoma County.

LITERATURE REVIEW

Theoretical Review

Stakeholder Theory

The Stakeholder Theory is a framework that considers and responds to the interests and needs of all parties involved, invested in, or affected by a company or organization (Laplume et al., 2008). The theory was introduced by Freeman (1984), who argues that a firm is a system of stakeholders that operates within a larger social system that sets the legal and market conditions (Freeman et al., 2017). It claims that a firm's success depends on its profit and ability to satisfy its diverse stakeholders, such as employees, customers, suppliers, government agencies, and communities.

Bonnafous-Boucher & Rendtorff (2016) propose that a firm should engage in a strategic dialogue with its stakeholders to understand their expectations and concerns and to balance their competing claims. Additionally, organizations should examine the nature and quality of the relationships between the firm and its stakeholders and how they influence its processes and outcomes. Elms et al. (2011) highlight that the theory has been applied to various fields and domains, such as business ethics, corporate social responsibility, organizational behavior, and project management, and has been shown to enhance the performance, reputation, and sustainability of firms that adopt it (Jamali, 2008).

The Stakeholder Theory is relevant for this study as it helps identify and analyze the key stakeholders of the cash transfer program and their roles and interests in its design and implementation. It also helps to assess the program's impact on the stakeholders and their satisfaction with the program's outcomes, improve communication and collaboration among the stakeholders, and address any potential conflicts or challenges that may arise during the program's execution (Li et al., 2018). The theory can also help evaluate the program's effectiveness and efficiency from the stakeholders' perspective.

Resource Mobilization Theory

According to Mank (2018), the Resource Mobilization Theory explains how organizations acquire and use resources to achieve their goals. The theory was developed by sociologists and political scientists interested in understanding the dynamics and outcomes of social movements and collective action (Gregg et al., 2020). Al-Samarrai et al. (2019) argue that resources are essential for the success and survival of any organization or movement, as they enable them to mobilize supporters, influence public opinion, and challenge the status quo.

Good (2019) explains that the theory assumes individuals and organizations are rational actors who make decisions based on the costs and benefits of their actions and that resources are not only material, such as money, labour, and skills, but also immaterial, such as legitimacy, networks, and identity. The theory proposes that organizations adopt strategies and tactics that optimize their resource acquisition and utilization and overcome any resource constraints or barriers (Davis & Adam Cobb, 2010).

The Resource Mobilization Theory is relevant for this study as it helps to understand how the cash transfer program mobilizes and uses resources to support its beneficiaries. According to Engel et al. (2017), it helps identify the various stakeholders who provide or receive resources from the program and their roles and interests in the program's design and implementation. The theory also helps assess the challenges and opportunities that the program faces regarding resource availability and allocation and evaluate the program's effectiveness and efficiency from the perspective of resource management (Urban et al., 2014).

Conceptual framework

The role of stakeholder participation is central to the study. This involves quantifying stakeholder engagement, assessing the quality of their training, and evaluating the efficacy of feedback systems. This will involve numerical measures of stakeholder involvement, assessing training initiatives, and evaluating feedback quality. This method will enable us to gauge the degree and effectiveness of stakeholder involvement accurately. Funding, the final variable, was examined by contrasting proposed budgets with actual spending, understanding fundraising methods for the program, and assessing how financial risks are managed. This thorough financial review will provide insights into the monetary aspects of the program.

Measuring the success of the program implementation, the dependent variable involves observing beneficiary empowerment, comparing the intended beneficiaries reached, and evaluating the fulfilment of planned cash transfers. To achieve this, the study will measure beneficiary empowerment by comparing economic indicators (such as income levels or asset ownership) before and after the program's implementation, count the actual beneficiaries of the cash transfers, and compare planned versus actual cash transfer amounts. Data sources will include program records, surveys, interviews, and opinions, guaranteeing a complete and in-depth assessment of the program's performance.

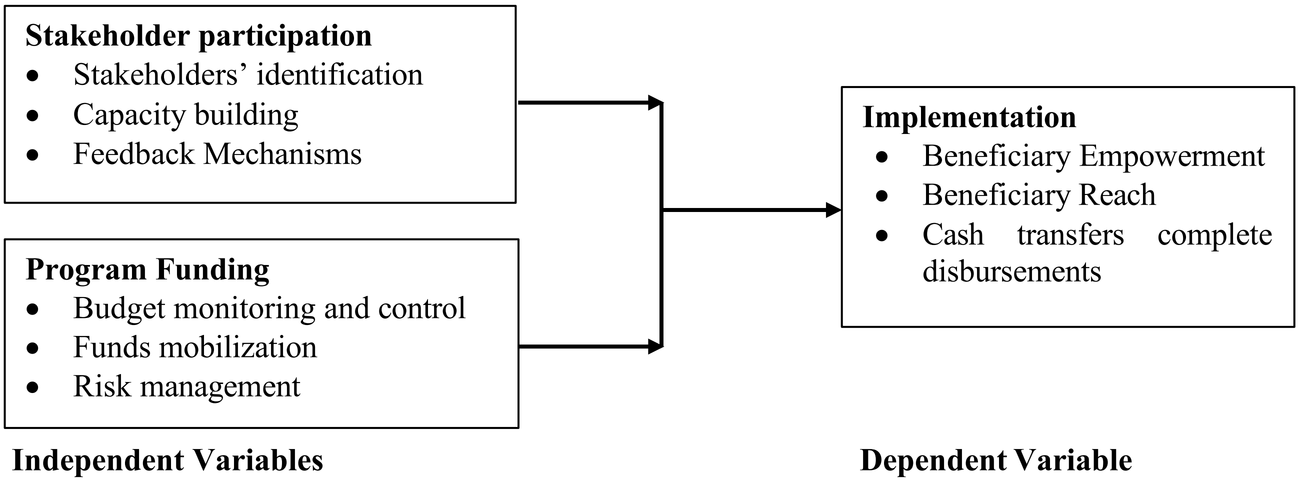

Figure 1:Conceptual Framework

Empirical Review

Stakeholder Participation

The role of stakeholder involvement in the success of a program cannot be overstated (Moodley, 2018). Different stakeholders have varying levels of influence and participate in various project stages, from idea generation in the planning process to providing technical expertise during implementation.

Stakeholder involvement is not just aimed at achieving the success of a program but also a means of evaluating its success, as stakeholder feedback can be used to determine its effectiveness (Andersen, 2019). To align the program's objectives with the interests of various stakeholders, it is essential to consider the varying needs of individuals and their interests within the community in which a program operates. Community collaboration and stakeholder participation are increasingly crucial in addressing societal problems, and programs are no exception (Kettler, 2019).

Brenda Kanyesige (2021) conducted research to examine the impact of internal stakeholder engagement and organizational support on project success in the context of USAID projects in Uganda. The study aimed to determine the impact of internal stakeholder engagement on project team efficacy. The research design was cross-sectional, using a quantitative approach, where 44 projects were selected, and data was collected using questionnaires. The findings indicated a strong positive relationship between stakeholder engagement and project team efficiency, emphasizing the crucial role of internal stakeholder engagement in ensuring successful project outcomes.

Ndegwa, Mavole, and Muhingi (2017) found in their study of health projects in Nyeri County that stakeholder participation at each stage of the project lifecycle greatly impacted its implementation. Similarly, Chinyio and Olomolaiye (2019) noted that a lack of stakeholder involvement could lead to the failure of a program, as stakeholders may hold valuable skills and knowledge that can contribute to its success. Involving stakeholders can also help to prevent conflict among different players in the program.

Program Funds

The management of funds is a crucial aspect of implementing a program, as it deals with cash flow within the project (Amalraj, 2017). To ensure effective fund management, the program manager must make accurate estimates of the resources required and cost-effectively allocate these resources. The success of a program is defined by its ability to deliver on its promises within the agreed budget and timeline, as stated by Albert, David, and Ada (2018).

Financing a program is considered an economic investment, where funds are raised to obtain a profitable return in the form of cash flow or equity. The study by Lu, Jiahuan, and Zhao (2019) on the impact of government funding on nonprofit operations showed that international nonprofits in the United States of America increased their investment in humanitarian and development initiatives by adding government funding.

Dzhangiryan (2018) assessed the relationship between the impact of key drivers on the investment process and their appeal to investors, Given the complex circumstances surrounding the implementation of transportation projects in a foreign country. Due to both objective challenges (such as funding difficulties) and subjective factors (such as isolationist or protectionist policies), it was crucial to carefully examine and organize the key indicators to develop a feasible investment model for future transportation construction projects. The study identified the significance and positive and negative aspects of funding strategies for large and small-scale transportation projects. It also highlighted existing opportunities for securing funding from international financial organizations to ensure such projects' implementation.

Unsteady funding of activities is a leading cause of delays and failures in county construction projects, as Mukami et al. (2021) noted in their research in Trans-Nzoia County. The study also found that consistent and increased funding improved the completion rates of these projects. Garven, Hofmann, and McSwain (2016) highlighted the role of funding in determining the image of a nonprofit organization. Higher program spending by nonprofits is viewed positively by society, as it shows that these organizations are devoting more resources to advancing their social missions. Conversely, lower program spending is perceived as an indicator of inefficiency and waste, with the belief that these organizations are spending more on administrative and fundraising costs rather than program objectives.

Implementation of Cash Transfer Program

Cash Transfer (CT) programs became popular in the 1990s (Teresa Molina-Millan et al., 2016) with the primary objective of providing short-term poverty reduction through regular cash transfers to vulnerable groups in society, more so in developing nations. Evaluations of CT programs have shown positive short-term impacts, including poverty reduction, improved health and nutrition, and increased school attainment. However, there is still a need to establish whether these short-term gains translate into sustained long-term benefits. (Zhu et al., 2020)

CT programs are unique compared to traditional social assistance programs as they focus more on a targeted group, have a demand-oriented approach, and require joint responsibilities from the beneficiaries and those implementing the programs (Teresa Molina-Millan et al., 2016). Effective management of CT programs requires developing an information management system to identify the targeted group, set project entry and exit mechanisms, transfer conditions, and payment size, and establish a monitoring and evaluation system (Zhu et al., 2020). CT programs are an effective means to alleviate poverty and improve education, health, and nutrition in society. However, the success of these programs relies on the proper management of the project.

RESEARCH METHODOLOGY

The study adopted a descriptive research design. Dulock (1993) noted that descriptive research aims to identify relationships or connections between selected variables. The target population of 2218 people was arrived at the CT administrative structure which comprises one County Coordinator (CC) supporting the sub-county offices and 18 Sub-County Officers (SCO). The SCO team consists of Children Services Officers (CSO) and Social Development Officers (SDO), who foster the implementation of the cash transfer programs and regularly interact with the beneficiaries (Admin-BgCounty, 2023). Another group that played a pivotal role is the Beneficiary Welfare Community (BWC) representatives. The number 27 in Bungoma County represents the various beneficiary categories: Orphans and Vulnerable Children, Older Persons Cash Transfer, and Persons with Severe Disabilities Cash Transfer (Admin-BgCounty, 2023). The total sample size for the study was determined to be 280 using disproportionate stratified sampling technique and determined using a formula recommended by Nassiuma (2001) recommends a margin error of between 2%-5% and a variation range of 20-30%.

Data collection and analysis methods depend on the study's objectives and design. This study used both primary and secondary data. Primary data was collected using questionnaires. Secondary data was obtained from the program records within Bungoma County. The pilot study used 28 individuals representing 10% of the sample size as recommended by Rowley (2014). The pilot study was conducted in Kanduyi Sub-County whose sample size was excluded from the final study. This study employed SPSS version 26 for the analysis of field data. Quantitative data was gathered, with quantitative data analyzed using descriptive statistics techniques and qualitative data through content analysis. The results were presented in prose form and inferential techniques i.e. correlation and regression analysis. Multiple regression models were fitted to the data to determine the impact of project planning on the implementation of the cash transfer program in Bungoma County

FINDINGS AND DISCUSSIONS

out of the target sample size of 280 respondents, 243 responses were received, implying a response rate of 87%. The initial goal could not be entirely accomplished because some questionnaires were incomplete, therefore ineffectual, and others were never returned. However, as suggested by Mugenda (2003), a response rate of 50% is deemed sufficient for data analysis and reporting, whereas a response rate of 70% and above is considered excellent. Therefore, the response rate in this study was significantly substantial, enabling analysis of the cash transfer program in Bungoma County

Descriptive Results

Influence of Stakeholder Participation

This section of the survey investigated the extent of stakeholder participation in the implementation of the cash transfer program in Bungoma County. The results of this analysis are summarized in Table 1.

Table 1 Descriptive result on the influence of Stakeholder Participation

Stakeholder Participation Aspect	Mean	Std. Deviation	N
Comprehensiveness and inclusivity of stakeholder identification criteria	4.05	0.645	243
Adequacy of capacity-building activities	3.8	0.72	243
Effectiveness of feedback mechanism in involving stakeholders	2.85	0.77	243
Stakeholders' access to relevant information about the program and its progress	2.75	0.675	243
Measures in program design ensuring effective participation of marginalized or vulnerable groups	3.9	0.7	243
Average Mean Score	**3.47**	**0.708**	

The criteria for identifying stakeholders for the cash transfer program were reasonably comprehensive and inclusive. With a mean of 4.05 and a standard deviation of 0.645, the response suggests that the identification process effectively covered a broad spectrum of vulnerable groups in the community, albeit with room for further refinement. The capacity-building activities for stakeholders were considered moderately effective, scoring a mean of 3.80 and a standard deviation of 0.720. This indicates that while efforts are being made to equip stakeholders with the necessary skills, there might be room for improvement in the quality and extent of these activities.

The effectiveness of the feedback mechanism in involving stakeholders in decision-making and implementation processes received a rather low score of 2.85 (standard deviation 0.770). This points to a significant need for more efficient and responsive feedback mechanisms to ensure greater stakeholder involvement. Access to important program information and its progress was another area where the respondents expressed concerns. It scored a mean of 2.75 and a standard deviation of 0.675.

Measures taken to ensure effective participation of marginalized or vulnerable groups were rated moderately effective, with a mean score of 3.90 and a standard deviation of 0.700. This underscores the need for strategic actions to promote the active involvement of these groups. The overall average mean scores of 3.47 signals the importance of strengthening stakeholder participation.

Influence of Program Funding

The study aimed to understand the respondents' viewpoints on various aspects related to program funding and its influence on the implementation of the cash transfer program in Bungoma County. The results are summarized in Table 2.

Table 2 Descriptive result on the influence of Program Funding

Program Funding Aspect	Mean	Std. Deviation	N
Effectiveness of budget monitoring and control mechanisms in implementation	2.85	0.67	243
Adequacy of funds mobilized for program implementation	2.47	0.59	243
Effectiveness of PSP-Banks in ensuring correct funds disbursement to beneficiaries	4.27	0.65	243
Accuracy of PSP-Banks records and stakeholder engagement for program implementation	4.32	0.64	243
Adequacy and effectiveness of government oversight and financial management	3.65	0.87	243
Average Mean	**3.51**	**0.704**	

The findings showed a lower mean for the effectiveness of budget monitoring and control mechanisms during implementation (mean = 2.85, std. deviation = .670) and the adequacy of funds mobilized for program implementation (mean = 2.47, std. deviation = .590). This indicates that respondents had notable concerns regarding the program's financial management aspects. In contrast, respondents provided a higher rating for the effectiveness of Payment Service Providers (PSP)-Banks in ensuring correct funds disbursement to beneficiaries (mean = 4.27, std. deviation = .650), as well as the accuracy of PSP-Banks' records and their engagement with stakeholders for program implementation (mean = 4.32, std. deviation = .640). The adequacy and effectiveness of government oversight and financial management received a somewhat average score (mean = 3.65, std. deviation = .870). The overall average mean score for the influence of program funding on the implementation of the cash transfer program in Bungoma County was 3.51, with a standard deviation of .704.

Program Implementation

The study sought to understand the level of agreement among respondents about various aspects of the implementation of the cash transfer program in Bungoma County. Table 4.8 summarizes the results.

Table 3 Descriptive result on Program Implementation of the Cash Transfer program

Program Implementation	**Mean**	**Std. Deviation**	**N**
The cash transfer program was implemented effectively and in accordance with the initial plan	2.71	0.981	243
The cash transfer program has significantly empowered beneficiaries to improve their standard of living	3.11	1.013	243
The cash transfer program reached the intended beneficiaries, encompassing all vulnerable and marginalized groups in Bungoma County	2.9	0.982	243
The cash transfer program disbursed the complete amount to beneficiaries in a timely manner without delays or discrepancies	2.45	0.981	243
Overall, the cash transfer program has successfully met its objectives in terms of implementation, beneficiary empowerment, reach, and complete disbursement of cash transfers	2.65	0.985	243
Average Mean Score	**2.76**	**0.987**	**243**

Table 3 highlights important insights regarding the implementation of the cash transfer program in Bungoma County. In line with the initial plan, the program's implementation has a mean score of 2.71, indicating a weak alignment with the pre-set plan. The standard deviation of 0.981 indicates some variation in responses, which could be due to the different experiences of respondents or their varying levels of awareness or involvement in the program implementation. As for beneficiary empowerment, the program recorded a slightly higher mean score of 3.11, indicating the program's effectiveness in improving the beneficiaries' standard of living. The standard deviation of 1.013 indicates diverse views, likely from how the program's impact varied among individual beneficiaries.

The program's reach to intended beneficiaries, including all vulnerable and marginalized groups in Bungoma County, has a mean score of 2.90. This score reflects moderate agreement among respondents regarding the program's coverage. A standard deviation of 0.982 points to differences in responses, possibly due to geographical disparities in program delivery or differing perceptions of the targeted beneficiary groups. Timely and complete disbursement of cash transfers recorded the lowest mean score of 2.45, suggesting prevalent challenges in disbursement. The standard deviation of 0.981 indicates varied experiences among respondents.

In evaluating the overall success of the cash transfer program across implementation, beneficiary empowerment, reach, and complete disbursement, the mean score was 2.65. This score suggests a below-average degree of success in these dimensions. The standard deviation of 0.985 shows varied opinions, reflecting different perspectives on program success. The average mean score of 2.76 (out of a maximum of 5) suggests a weak agreement on the program's implementation. The standard deviation of 0.987 reveals significant variations in views, indicating the diversity of respondents' experiences and perspectives.

Inferential Statistical Analysis

Correlation Analysis

The correlation analysis explored the relationship between the dependent variable (Program Implementation) and independent variables (Program Design, Program Funding, Program Governance, and Stakeholder Participation). The direction and magnitude of any linear relationships were also investigated, utilizing Pearson's correlation coefficient.

Table 4 Correlation Analysis

		Cash Transfer Program Implementation	**Program Funding**	**Stakeholder Participation**
Cash Transfer Program Implementation	Pearson Correlation	1	.315*	.392**
	Sig. (2-tailed)		0.017	0.001
	N	243	243	243
Program Funding	Pearson Correlation	.315*	1	.375**
	Sig. (2-tailed)	0.017		0
	N	243	243	243
Stakeholder Participation	Pearson Correlation:	.392**	.375**	1
	Sig. (2-tailed)	0.001	0	
	N	243	243	243

*Note: *. Correlation is significant at the 0.05 level (2-tailed). **. Correlation is significant at the 0.01 level (2-tailed).*

The correlation coefficients reveal positive associations between program implementation and the four independent variables. A slightly stronger correlation exists between Program Funding and Program Implementation ($r = .315$, $p < .05$), indicating that increased funding enhances program implementation. Finally, Stakeholder Participation also has a significant positive correlation with Program Implementation ($r = .392$, $p < .01$). This indicates that when stakeholders actively participate in the program, its implementation is more successful.

Multiple Regression Analysis

A multiple regression analysis was used to determine the strength of the association between the independent and dependent variables.

Regression Model Summary

Table 5 Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.560[a]	0.314	0.282	0.42537

a. Predictors: (Constant), Program Funding, Stakeholder Participation.

The coefficient of determination, represented by R-square (0.314), suggests that approximately 31.4% of the variability in the implementation of the cash transfer program can be explained by the four independent variables we examined: Program Funding, and Stakeholder Participation. However, the R-value of 0.560 in our model portrays a moderate positive correlation between our independent variables and the successful implementation of the cash transfer program. This indicates that as the effectiveness of, funding, and stakeholder participation increases, there is a tendency for the implementation success of the cash transfer program to improve.

Nonetheless, the fact that these variables do not explain the remaining 58.6% of the variation signifies the existence of other factors, unaccounted for in our model, significantly influencing the program's implementation. These unexplored factors could include external elements like prevailing economic conditions, socio-political stability, and cultural practices that may affect the acceptability and functionality of the cash transfer program. Other operational dynamics, such as the level of administrative support and coordination among different implementing bodies, may also have a considerable impact. Our results should be interpreted in the context of the cash transfer program in Bungoma County, with the understanding that the comprehensive nature of program implementation is subject to numerous influencing factors. As such, there is an urgent need for an extensive approach to studying these influencing aspects, and additional research is warranted to uncover and comprehend these factors better.

ANOVA

Table 6Analysis of Variance

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.272	4	2.318	8.965	.000b
	Residual	16.286	238	0.068		
	Total	**25.558**	**242**			

a. Dependent Variable: Cash Transfer Program Implementation.
b. Predictors: (Constant), Program Funding, Stakeholder Participation.

The results of the ANOVA show that the overall model is statistically significant. This is supported by a p-value of .000, which is less than the threshold of 0.05. With an F statistic of 8.965 that surpasses the F-Critical value, it can be affirmed that the model is fit for evaluating the influence of the independent variables on the dependent variable - the cash transfer program implementation.

Regression coefficients

Table 7 Regression coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.987	0.345		2.859	0.005
Stakeholder Participation	0.24	0.083	0.259	2.89	0.004
Program Funding	0.271	0.091	0.263	2.974	0.003

Stakeholder Participation (X1): The significant beta value of 0.259 indicates that stakeholder participation has a strong and positive effect on program implementation. A unit increase in stakeholder participation would increase program implementation by 0.240 units, with other factors held constant. Stakeholder participation is crucial as it ensures the needs of the beneficiaries are addressed and can lead to greater acceptance and sustainability of the program.

Program Funding (X2): The beta coefficient of 0.263 is significant at the 0.003 level and suggests a positive effect on program implementation. This indicates that with every unit increase in program funding, the implementation of the cash transfer program improves by 0.271 units, ceteris paribus. Sufficient and sustained funding is thus critical in facilitating smooth program execution, attaining set objectives, and benefiting the intended recipients.

The regression model for the analysis can thus be stated as follows:

$$Y = 0.987 + 0.240X_1 + 0.271X_2 + \varepsilon$$

The study also underscores the importance of adopting a collaborative governance approach, stimulating financial literacy among beneficiaries, and establishing strong feedback mechanisms. These mechanisms heighten transparency and promote an attitude of ongoing improvement. As future directions are considered, it is evident that a framework of improvements based on empirical evidence is crucial to guiding the program towards greater efficiency, inclusiveness, and a firm commitment to ethical financial management. Given these insights, there is an urgent responsibility for all stakeholders to jointly undertake efforts to refine the program's core operational aspects. In doing so, they would be advancing a model of operations that is sustainable, accountable, and firmly grounded in the principles of transparency and ethical conduct.

Recommendations

It was found that communities, particularly in Bungoma County, are not adequately informed about the cash transfer program's objectives, criteria, and anticipated outcomes. This lack of information can influence their acceptance, comprehension, and awareness of the initiative. Implementing community sensitization programs can raise awareness, reduce potential misinformation, and improve community support. Alongside community sensitization, a strong feedback mechanism is crucial. Beneficiaries and stakeholders likely have invaluable insights about the program, and a feedback platform would allow them to voice their views, concerns, and suggestions. This would enhance the transparency and trust of the program and lead to design and implementation improvements. Lastly, by consistently evaluating various facets of the program – from its efficiency to its relevance – weaknesses and strengths can be identified, paving the way for recommendations to amplify the program's positive impacts.

Further Areas of Studies

Future research in cash transfer programs, particularly in Bungoma and other counties in Kenya, should look at other key dimensions. Firstly, there is a need to research the socio-economic and psychological effects of such transfers on beneficiaries over the long term, shedding light on how these programs might reshape community dynamics and individual behaviors. Moreover, the role of technology in streamlining and securing transfers, such as integrating advanced biometrics or block chain systems, warrants exploration. Comparative studies assessing the efficiencies of diverse funding sources, including public-private partnerships and international collaborations, could provide insights into optimizing financial sustainability. Additionally, understanding the complex interplay between program governance structures and the actual on-ground implementation may offer ways to enhance programmatic efficiencies. Finally, financial literacy and education dynamics, especially in enhancing the impact of cash transfers on beneficiaries, should be thoroughly investigated to tailor interventions that truly empower recipients.

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