

**INFLUENCE OF OLDER PERSONS' CASH TRANSFER PROGRAMME ON THE
HOUSEHOLDS' LIVELIHOOD: A CASE OF KIPIPIRI SUB-COUNTY, NYANDARUA
COUNTY, KENYA**

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**A Research Project Report Submitted in Partial Fulfilment of the Requirements for the
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Nairobi.**

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DECLARATION

This research project is my original work and has not been presented in any other university for any degree award.

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DEDICATION

This work is dedicated to my husband Mr. Joram Onyango, for your advice and moral support during this period. To my children Precious Gift, Prudence Praise and Jeremy Jeriah; thank you for giving me a reason to work hard in my studies.

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ABSTRACT

This study examined the influence of older persons' cash transfer (OPCT) program on the households' livelihood: a case of Kipipiri sub county, Nyandarua County. OPCT programs are playing a central role in older persons' social protection efforts, especially in sub-Saharan countries such as Kenya. This is evident through their steadily expanded coverage to enable older beneficiaries and their households access basic livelihood goods and services for their sustenance. The specific study objectives included: to examine how the amount of stipends paid by the program influenced households' livelihood, to examine how financial training influenced the households' livelihood, to explore how the disbursement procedures of the stipends influenced the households' livelihood, and to examine how the utilization of stipends by program beneficiaries influenced their households' livelihood. Descriptive research design was adopted in the study and 579 beneficiaries of OPCT program in Kipipiri Sub County based on the May/June 2015 payroll were targeted. Purposive and simple random sampling procedures were used to select 232 study participants. Primary data was collected through closed-ended questionnaires and key informant interview guides for the program beneficiaries and management respectively. Data analyses were done using SPSS and excel worksheets. The study findings revealed that different factors influenced differently how OPCT programme impacted households' livelihoods. The two thousands shillings monthly stipend which has remained unchanged for more than six years despite the rising cost of living makes it impossible for the beneficiaries to meet their household needs. Similarly, majority of the respondents were unhappy with the mode of disbursement where beneficiaries receive the money through the Kenya Commercial Bank (KCB). This was viewed as inconvenient due to the accompanying costs and the distance to pay points among other challenges. Improper utilization of the money was another challenge that made it difficult for the impact of the money at the household level be invisible. This was basically as a result of misplaced priorities when it came to utilization of the money. The study recommended reviews of the operations of the programme in terms of policy and otherwise for its greater impact on the beneficiaries and their households.

ABBREVIATIONS AND ACRONYMS

- AIDS:** Acquired Immunodeficiency Syndrome
- CT:** Cash Transfer
- CTP:** Cash Transfer Programme
- DFID:** Department for International Development
- ESC:** Economic, Social, & Cultural
- GoK:** Government of Kenya
- HIV:** Human Immunodeficiency Virus
- IGA:** Income Generating Activity
- KIHBS:** Kenya Integrated Household Budget Survey
- KNBS:** Kenya National Bureau of Statistics
- MDGs:** Millennium Development Goals
- MOGCSD:** Ministry of Gender, Children and Social Development
- NHIF:** National Hospital Insurance Fund
- NSSP:** National Social Protection Policy
- OPCT:** Older Persons' Cash Transfer
- SSA:** Sub-Saharan Africa
- UNDP:** United Nations Development Programme
- UNICEF:** United nations Children Education fund
- WFP:** World Food Programme

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Cash transfer initiatives have turned into a key strategy for social security in developing nations and have expanded significantly, in any event to some degree because of the persuading proof regarding their viability. These programs have empowered vulnerable groups such as older persons to get essential needs that support family unit occupations. In this sense, individual family members are cushioned against hardships as they are able to acquire their essential needs, including food, clothes and healthcare services. Social cash transfers can be characterized as customary non-contributory installments of cash given by government or non-government institutions to people or family units, with the goal of diminishing unrelenting poverty and lessening their financial powerlessness. The transfers can be unrestricted, contingent on family units currently satisfying human advancement obligations such as provision of food, healthcare services and education. The transfers can be all inclusive or unequivocally focused to those distinguished as poor or powerless.

Older persons' money transfers address their powerlessness and poverty in many different ways. To begin with, the money specifically helps beneficiaries to secure purchasing and utilization powers, empowering families to be able to acquire the essential things in life. The money also relieves them of the inconveniences of high-risk situations and makes them more competitive (Holmqvist, 2011). Furthermore, viewed generally, older persons' cash transfers helps to break the poverty cycle trap (Giovannetti et al, 2011; Fiszbein et al, 2014).

Social protection in the world

Social security measures can be comprehensively grouped into three fundamental classes including social insurance, social assistance and social transfers (Mathiu and Mathiu, 2012). Under social insurance, individuals draw from a pool when they permanently retire while social assistance incorporates school feeding projects, free healthcare services or free schooling services. On the other hand, social transfers are received on regular basis, as a form of a mandatory service by the government. They may incorporate grants for children and orphans, money for the very poor households as well as for those who people who are living with disability. In the past two

decades, such initiatives have commonly been witnessed in several sub-Saharan countries such as Brazil, Colombia, Honduras, Mexico, Nicaragua, and South Africa among others (Bryant, 2009).

Social cash transfers are usually regularly given out to the beneficiaries either by the government or other legal non-governmental entities so as to lift the target population out of poverty and enhance their purchasing powers in general. The primary reason for giving out the money is to protect vulnerable individuals and households and assure them of the basic needs. The focus is on those people who are unable to engage in formal business and thus cannot get to formal social frameworks. The transfers can be general or expressly focused to those recognized as poor or powerless (Michael and Samson, 2009). Their general target is fortifying the limits of the recipients and enhancing their livelihoods while mitigating further vulnerability through economical social assurance instruments. These programs are likewise targeted at diminishing incessant poverty, tending to social hazard and decreasing financial weakness. The general objective of such projects, including the Older Persons Cash Transfer program, is to lessen destitution, weakness and hardship conditions while advancing value and social equity in the society (Michael and Samson, 2009).

Social Protection in Africa

The African Union (AU) structure on ageing has fundamentally upheld and urged African nations to outline national approaches related to older persons' needs. This is based on the older people's ever-increasing financial needs and social difficulties that require responsive national programs. The Declaration on Employment and Poverty Alleviation in Africa at the summit held in Ouagadougou in 2004, approved by the African Union and the AU Policy Framework on Aging and Older Persons (2005) added its voice to the need for an expansion of older persons' awareness in Africa on the issue of social insurance.

Cash transfer programs either collective or group-targeted (World Bank, 2009). The former is given to all registered individuals when they attain a certain age, say 65 years, regardless of their financial status. On the other hand, the latter is given based on preconditions. In Kenya for instance, those who meet these conditions are thoroughly vetted before they can be enjoined into the program. In African scenario, there are positive narratives on the achievements of the cash transfer program. In south Africa for example, between 1996/97 and 2009/2010 coverage of social grants has reached 14 million people, up from 2 million within this period. The significance

increase also saw old age and child support grants included. For older persons, retirement age was lowered to 60 years so that more beneficiaries could be included into the program. Similarly, eligibility for children was revised so to 18 years and this saw a rise from 320,000 grants in 2000 to 9.4 million in 2009/10 financial year. The increase was about 80%. Other than the success stories, some of the challenges facing the implementation of social assistance programmes in Africa include: steadily rising levels of poverty and socio-economic instability, especially in the African continent. Ironically, this has increased the need for a wider coverage of the social protection grants (Sagner, 2007).

Social Protection in Kenya

The Kenyan government started implementing older persons cash transfer (OPCT) program in 2007 where people aged 65 years and above were targeted. The initiative was piloted under Rapid Result Initiative Programmes of the MOGCD in 2007 in three Districts that is Nyando, Busia and Thika and the beneficiaries at this phase were three hundred. The program was upscaled to 33,000 beneficiaries during the 2009/10 budgetary year. The number of beneficiaries was further scaled up to 36,036 in the following financial years.

Despite existing policy framework and other provisions for social protection for older persons in Kenya and the fact that OPCT programme has been in existence for close to ten years, there are still mixed opinions on how this programme influences older persons' household livelihoods.

1.2 Statement of the problem

With the increase of older persons' population worldwide, and specifically in developing countries, this has called for closer attention to the welfare of older individuals in society today. This includes focusing on social protection mechanisms. In Kenya, OPCT programme is a popular mechanism through which to cushion older people against scarcity of livelihood means. Yet, almost ten years on, and with the progressive increase in budget for OPCT programme in Kenya meant to benefit more beneficiaries each year, the impact of this program is expected to have been huge not only to individual older persons but even to the entire households in which the cash recipients live. On the contrary, this programme is reported not to have had much impact on the beneficiaries' households due to various challenges. Some of these challenges are based on structural and operational weaknesses of the programme as well as behavioural aspects of those who benefit from the programme.

While substantial researches have been done on how the money has impacted on the lives of the OPCT programme beneficiaries over time, there is still a research gap in terms of how existing policy, the 2,000 shillings monthly stipend, the disbursement procedures, and the mode of payment contribute to the successes or failures of the programme. It is also not very clear to what extent this initiative has been able to impact the lives of those enlisted in the programme as well as for those their general households.

Older persons are vulnerable physiologically, socially and economically due to their disengagement from active economic activities. The cash transfer program was thus intended to cushion them against their age-related common problems and help them meet their basic needs such food, healthcare services, clothing and housing among others. However, due to older persons' other responsibilities including care giving to their grandchildren and sometimes chronically ill and/or unemployed adult children, the little stipend may not be enough to meet the household's basic necessities. However, the cash transfer stipend meant to help them cope is not consistently disbursed hence inconveniencing them and their households. Furthermore, the mode of disbursement sometimes complicates their lives even more (Owuor, 2014). It is against this backdrop that the study examined the influence of cash transfer programme on older persons' livelihood in Kenya: a case of Kipipiri sub-county, Nyandarua County, Kenya

1.3 Purpose of the Study

The overall objective of this study was to examine the influence of older persons' cash transfer (OPCT) programme on the households' livelihood: a case of Kipipiri sub-county, Nyandarua County, Kenya.

1.4 Objectives of the Study

The following specific objectives guided the study:

- (i) To examine how the amount of stipends paid by the programme influence households' livelihood: a case of Kipipiri sub-county, Kenya.
- (ii) To examine how financial training influence the households' livelihood: a case of Kipipiri sub-county, Kenya.
- (iii) To explore how the disbursement procedures of the stipends influence the households' livelihood: a case of Kipipiri sub county, Kenya.

(iv) To examine how the utilization of stipends by program beneficiaries influence their households' livelihood: a case of Kipipiri sub-county, Kenya.

1.5 Research Questions

The following research questions guided the study:

- (i) How does the amount of stipends by the programme influence households' livelihood: a case of Kipipiri sub-county, Kenya?
- (ii) How does financial training influence the households' livelihood: a case of Kipipiri sub-county, Kenya?
- (iii) How do the disbursement procedures of the stipends influence the households' livelihood: a case of Kipipiri sub county, Kenya?
- (iv) How does the utilization of stipends by program beneficiaries influence their households' livelihood: a case of Kipipiri sub-county, Kenya?

1.6 Significance of the Study

Individual as well as population ageing and the challenges that come with this phenomenon has become a great concern not only in the global arena but also in sub-Saharan Africa. Hence the aspect of social protection such as through OPCT programmes cannot be ignored. Many older persons have other dependants at household levels whose lives are also affected by the OPCT programme benefits in many different ways. The study findings may be useful in addressing the whole question of social protection of older persons by the government while pointing out specific areas that need improvement. Understanding how generally OPCT programme impacts the individual older person's household is critical as this was enable all stakeholders in older persons' welfare in Kenya to know how to meet the needs of older people through viable programmes and policy initiatives. Generally, the outcome of the study may come handy for the government as a basis to be used for a database for reference purposes. The data may also be used by other players such as researchers and relevant practitioners to address older persons' welfare.

1.7 Limitations of the Study

This study relied on information provided by the respondents in Kipipiri sub-county. The study's main fieldwork instrument was a semi-structured and thus the data were limited to the respondents' level of honesty and willingness to participate in the study. This could have limited

the quantity and quality of data collected thereby affecting the validity and reliability of the study findings. Given the small sample for the study, the findings were unlikely to be appropriately generalizable to other Sub-counties in Kenya. However, the respondents were assured of the anonymity and cooperated well during the study. There was a language barrier since the researcher does not understand the native language mostly used by the respondents due to the age and education level.

1.8 Delimitation of the Study

The study was carried out in Kipipiri Sub-County, Nyandarua County. The study examined the influence of older persons' cash transfer (OPCT) programme on the livelihood of households with older persons within this sub-county. The sampled respondents had been on the program for at least two years.

1.9 Assumptions of the Study

This research was conducted under the assumption that the research participants would be available and willing to give honest and truthful responses.

1.10 Operational Definition of Key Terms used in the Study

Amount paid: The amount received by the beneficiaries of older persons Cash Transfer program

Cash Transfers: money given to older persons, usually within a regular period so as to help in meeting their basic needs. In this study, cash transfer refers to the regular stipends by the government meant for older persons.

Household: Encompasses persons living and eating from the same pot. These are persons living in common habitation and sharing common facilities. In this case, households with elderly persons are targeted.

Household expenditure: Total family spending in monetary terms in meeting basic and other needs.

Household income: Total family earnings from salaried employment, business, farming and other economic activities.

Household Livelihood: The capabilities, assets and activities owned by people living in a common habitation and sharing common facilities

Livelihoods: Materials and non-material assets needed for daily living

Mode of payment: Entails the means of transferring cash from the GOK to the beneficiary. It may be through cash, post office, banks or mobile banking like mpesa.

Older Person: The Constitution of Kenya chapter 17 Article 260 defines an older person as any person above 60 years. For purposes of this study, an older person refers to a person above 65 years and a beneficiary of OPCT programme. This is because the lower limit for potential beneficiaries for this programme is 65 years.

Older Person's Cash Transfer Programme: A programme providing predictable cash of KES 2,000 shillings per month paid every two months at the rate of 4,000 Kenya shillings.

Utilization of stipend: how the cash received is spent by either the beneficiary or others. Whether it is spend appropriately or it's misappropriated. Is it meeting the basic needs of the household, invested in any IGA or spend on luxuries at the expense of the basic needs.

1.11 Organization of the Study

The study is composed of five chapters; chapter 1 to chapter 5 where each one of them focuses on a specific area. Chapter 1 gives a general introduction to the study. It subdivided into background of the study, statement of the problem, objectives of the study, research questions, and significance of the study. The chapter further highlights limitations, delimitations, operational definition of key terms, and the assumptions of the study. Chapter 2 presents a literature review, done in line with specific research objectives so as to address the research questions. The chapter also presents a theoretical orientation, conceptual framework, knowledge gaps and summary of reviewed literature. Chapter 3 focuses on methodology used in the study. This is subdivided into introduction, research design, target population, sample size and sampling procedure, research instruments, data collection procedure, data analysis technique, operational definition of variables, and ethical considerations. Chapter 4 deals with data analysis, presentations, interpretations and discussions of the findings of the study. Finally, chapter 5 presents a summary of the findings, conclusions and recommendations of the study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The chapter critically deals with relevant literature to the research problem. The review is done based on: household livelihood, amount paid and household livelihood, beneficiaries' financial training and household livelihood, influence of OPCT disbursement procedures on household livelihoods, and utilization of stipend and household livelihood. The chapter also discusses the theory that guides the study; presents a conceptual framework, research gaps, and lastly chapter summary.

2.2 Household livelihood

National and international policy instruments recognize Social protection as key in cushioning vulnerable groups from sinking deeper into poverty or helping those in chronic poverty out of it (GOK, 2011). These initiatives are administered mainly as cash transfers, feeding programmes, food subsidies, social or health insurance, microfinance, subsidized agricultural inputs, public works programs, waivers and exceptions and skills development. However, some of these instruments do not suit the needs of older persons due to their reduced ability of involvement in various activities. According to Vincent and Cull (2009), vulnerable groups require social protection to take care of their essential needs, and each of the social groups may have unique preferences, ranging from grants to the elderly to cash transfers.

With the overall objective of strengthening older persons' ability to cope within their socio-economic environment and cushioning them against poverty, Kenya started the Older Persons Cash Transfer Programme (OPCT) in the year 2007. The programme targeted older persons aged 65 years and above who were considered to be most vulnerable. The programme was first piloted in Nyando, Busia and Thika under the Rapid Result Initiative Programmes where it targeted 300 households with older persons. The initial monthly stipend of Kshs 1,065 has since been increased to two thousand shillings per household and the annual budget expanded to about Kshs 3.2 billion in 2013/2014 financial year (GoK, 2015).

Social protection benefits have helped in alleviating vulnerability and poverty amongst the older persons hence impacting positively not only on this group as the primary beneficiary but also on

the lives of their dependants such as grandchildren and their unemployed adult children (Help Age International, 2007). As one of the social protection mechanisms, the Older Persons' Cash Transfer (OPCT) Programme aims at improving living conditions of older persons, with the immediate objective of relieving them from extreme poverty and enhancing their capacity to participate in development activities (GoK, 2011). Individual susceptibility increases with age and this include decreasing chances of getting formal employment and reduced income for those with some sources of income. There is also a likelihood that health conditions worsen with age thus endangering the life of an older person even more. In addition, people experience limited mobility, face prejudices in the credit regimes and limited access to education or healthcare among other opportunities in life (Booyesen, 2005).

According to (Cox, 2006), older persons' cash transfers enhance the beneficiaries' chances of coping with their vulnerable social circumstances. Furthermore, the money boosts the recipients' social status where they are highly regarded by other members of the society; which is very important for their overall wellbeing. With improved purchasing power, even social relationships are boosted (Kaniki, 2007). This means that even for those who have other household members to take care of, their needs are appropriately addressed, including paying of school fees for the grandchildren (Cox, 2006; Seleoane, 2008).

Social pensions have been known to have a multiplier effect beyond older persons themselves. This is because a pension in the hands of an older person has a trickledown effect to the rest of the members of the household. In Mauritius for instance, studies indicated that in the absence of older persons' cash transfers households with older individuals would be almost five times poorer (Kaniki, 2007). Similarly, a study done to assess how cash transfers affected households in South Africa, it emerged that besides promotion of food security, social transfers promoted self-esteem, social status and empowerment (Bellow, 2007). These sentiments were corroborated in a study done to analyze the behavioural changes induced by pensions (Posel, 2006).

The rationale of cash transfer is based on the challenges afflicting older persons. These challenges are related to their needs. These needs are holistic and encompass: physiological, social psychological and economic needs. Cash transfers are offered to enable older persons meet their essential s of life such as nutritional needs, housing as well as healthcare. Studies have shown that besides enabling poor people to meet basic needs, cash transfers also increase their chances of

accessing services which they otherwise could not. Basic needs are also interrelated to psychological needs in that when basic needs are met, people are motivated to pursue more things including engaging in income generating activities, leisure, visiting social places like ceremonies and religious places which in turn enhance a person's self-esteem. These needs relate to the fulfillment of a person's innate potential as a human being; and self-actualized people possess attributes that are consistent with highly competent and successful individuals.

Generally, cash transfers are very important for older persons as they help them take care of varied interests (HAI, 2010). However, the OPCT programmes meant to cushion poor older persons against these challenges have their unique shortcomings.

2.3 Amount paid and household livelihood

According to National Social protection policy (2012) Cash Transfer are mainly predictable and can therefore enable older persons to plan on how they spend the money. The beneficiaries of OPCT, PWSD-CT and CT-OVC are paid once in every two months, meaning in every payment, persons in the programme are assured of receiving Kshs 4,000. An evaluative research done on older persons and their right to work showed that older persons are 'enabled to plan ahead, buy food and pay bills, pay for treatments and even invest in small scale income generation activities (Gorman et al 2010) when they are recipients of cash transfers.

Owuor (2014) noted that all the programme officials interviewed said that there had been months where the beneficiaries are paid amounts less than Kshs 2000. The reason being that, money to the kitty is released quarterly by the treasury and in some cases less money is released. Rather than pay the full amount to a section of the beneficiaries and leave out the rest, the programme office usually share the amount disbursed equally among the beneficiaries but some of them receive the required amount. Basing on the records by the ministry of labour, there are instances where one misses payment completely due to finger print failure or missing card and whenever the problem is rectified they miss some cash in the process.

2.4 Beneficiaries' Financial Training and Household livelihood

The beneficiaries of older persons' cash transfers are usually allocated small amounts of money against high living standards. Some of them have managed to improve their living standards by simply using the money as capital for income generating activities while

others have not recorded any change. According to Eckholm (1992), in the United States of America budget spending on older people has been on the rise, raising into sharp focus the need to ensure the beneficiaries use the little funds allocated to better their lives instead of asking for more.

A study in Kenya among families living with orphaned and vulnerable children finds that training them on financial management and budgeting led to a reduction on children who dropped out of school, a drop in child marriage and teen pregnancies (Duflo et. al. 2006). It therefore suffices that some of these beneficiaries are extremely illiterate and any sort of training at this age may not be fruitful. In addition, the implementation of training programmes within the cash transfer programmes may put pressure on administrative capacity especially in less developed countries. Similar problem is experienced in Africa where there is even lack of financial training to older beneficiaries to know how to make use of the money they receive (Duflo 2006).

There is a need to design the curriculum of financial trainings on practical issues such as financial plans, knowledge on saving and investing. Peterson (2011) says that adults tend to apply their personal history to the application of new concepts. They usually prefer to relate those concepts to relevant issues. They tend to do an experiment with whatever is taught and therefore, the necessity to have the curriculum for adults designed to address the above issues. Levine (2011) stresses further that self-directed learning experiences enhance adult learners capacity to acquire new information, meaning that by and large the learner should be involved when developing content of the curriculum because they know what they want to learn. majority of these old people were very illiterate and therefore, unable to read and write properly even in their youthful ages. Training them to do a budget at their current ages was therefore not an easy task. This explained why a majority cannot draw budgets.

2.5 Influence of OPCT Disbursement Procedures on Household Livelihood

Often there have been concerns about how affordable the cash transfer programs are; this appearing to be the biggest challenge especially in sub-Saharan countries such as Kenya (Kebede, 2006). Further concerns revolve around the inability of the scheme to put into consideration other running costs that are very critical for the smooth running of the program. For instance, in Ethiopia an increase in food prices was noted after Productive Safety Nets Program was initiated

and money given out to the beneficiaries (Kebede, 2006). This means therefore that all factors need to be put in place in order for the program to realize its desired objectives. It has generally been noted that the cost of running cash transfer programs is cheaper than other social protection initiatives such as food distribution. However, rarely are other related factors considered in terms of cost-benefit analysis such as market forces (Gelan, 2006).

In his study to draw parallels between food transfers and cash transfers, Gelan (2006) noted that the latter were cheaper to administer. This is because even in terms of logistics involved, it is easier to distribute money than food where the means of distribution and supervisory costs may be very expensive. According to Kakwani et al (2006) for example, increase in running cost would affect recipient households negatively including school attendance by school going children. .

As noted by Farrington et al (2007), cost-benefit analysis was important so as critical information can help the management make important decisions. Administrative costs are basically seen as including the costs involved in surveys to determine which households qualify to be beneficiaries of the fund. There are also indirect costs such as incentive costs that can be incurred for example where households may try to corrupt the system in order for them to qualify.

Social expenses may emerge when the focusing of family units with poor older individuals includes openly recognizing families as poor, which may convey a social bias. Conversely, political expenses may also emerge where the potential beneficiaries may shift their loyalty to support those in political influence so that they can be considered in the program. The key discussion in regards to the expenses and advantages of focusing on is concerned about utilizing social classes as an intermediary for distinguishing poor family units and obstacles to service delivery (Barrientos and DeJong, 2006). These barriers include physical, administrative, financial and ownership barriers.

2.6 Mode of Cash Distribution and Household Livelihood

Research shows that older persons are the poorest group in Kenya, with majority of them suffering from both poor health and lack of steady source of income (Muiruri & Elossy, 2012; Ressler, 2008). In the current social order where there is a breakdown of family unions and gradual isolation of older persons by their adult children, most of the senior citizens are living in very poor conditions. To make matters worse, social unity is also disintegrating where, unlike in the past, it is no longer a collective responsibility of the society to look after older people

(Ressler, 2008). This trend can only portend bad tidings for the older individuals in future. However, since the inception of OPCTP, a value has been added to the socio-economic and political lives of the older persons by meeting some of their needs while at the same time meeting the needs of the dependants, community and the nation (Muiruri & Elossy, 2012).

The role of cash transfers in promoting development among older citizens has been recognized in many parts of sub-Saharan Africa (Ellis *et al*, 2009). Important to note therefore is the fact that various forms of social protection transfer, notably cash transfer, voucher transfer, and the transfer of goods and materials. However, the mode used on any one programme was depend on urgency of the situation at hand; presence or lack of a functioning market system; likelihood of abuse of programme; and cost efficiency in the face of meager resources (Stewart & Handa, 2008).

In recent years voucher and cash transfers have increased significantly. For example, the leading agency, WFP, has increased its distribution by over 300% across the world in the last three years (Blank, 2002). In Niger, Senegal and Ghana, cash vouchers have been tested in providing food aid to the extremely poor, especially those who are suffering from acute HIV/AIDS infection and are too weak to work (Blank, 2002). However, in Senegal the use of cash transfer was suspended in 2011 after the beneficiaries were noted to be falling prey to unscrupulous business and middle men, while some money were misappropriated by some of the aid and Government authorities. It is for this reason that voucher was considered safe since the monitoring process involved several checks and balances before the traders who receive vouchers from the beneficiaries received their payment (Grosh et al, 2008). It was believed that along the way any irregular activity would be discovered before money is paid out and consequentially lost.

Common to the design of all social transfer interventions are the beneficiaries, amount to be given to each of them and at what frequency, the duration the programme should last, the conditions applied, the form that the assistance provided should take, the outcomes that the programme should achieve and the cost comparison between the chosen mode of assistance and other possible options available. This is intended to find the most suitable, cost effective and sustainable method of social protection assistance to be provided (Grosh et al, 2008).

Cash assistance has been preferred mainly because it is more beneficial to the beneficiaries of the social protection initiative (Glaeser, 2012). Grosh et al (2008), further argues that a cash transfer brings about fewer stigmas as opposed to other forms such as vouchers or in-kind transfers.

With the required administrative structures instituted, cash transfers have been proven to be less costly to administer compared to vouchers (Currie and Gahvari, 2008). However, there are arguments that seek to justify voucher transfers. For example, according to Currie and Gahvari, (2008), vouchers seek to change some human behaviour as far as consumption is concerned. Some researchers have attempted to peg the choice of mode of transfer on the prevailing circumstance (Glaeser, 2012). Generally, care should be taken to avoid inconveniencing the non-beneficiaries as there may be a rise of prices in the food market. Vouchers are also meant to be redeemed in specified outlets which may mean reduced business to outlets not enlisted, thus creating more problems. Although there is no clear evidence to support this claim, in some quarters there have been arguments that voucher transfers have disincentive effects and that the beneficiaries auction off their vouchers at much cheaper values for cash (Devereux, 2006).

2.7 Utilization of Stipend and Household Livelihood

The primary aim for OPCT programme is the prevention of poverty and vulnerability among senior citizens in Kenya. This in the process promotes their social and economic status hence giving them powers in decision-making within the household. According to Seleoane (2008), cash transfers can enable older beneficiaries to invest in various business ventures so as to own multiple sources of income and hence deal with poverty in a more decisive manner. More investments at the household levels can also help in addressing inter-generational poverty hence ending that cycle of vulnerability in future. Seleoane (2008) adds that social grants actually stimulate entrepreneurial activity by offering an opportunity for a reinvestment of grants to establish other income streams. This is not only beneficial to the older persons who are undertaking these investments but also to their households and the nation at large.

Since the cash transfer program were introduced, concerns have been raised regarding cash misuse by the beneficiaries themselves, caregivers and other household members. For instance, it emerged that in Nicaragua “husbands were waiting for wives to return in order to take the money and spend it on alcohol” (Moore, 2009). Similar sentiments were expressed in a study done in Kenya which revealed that there was a widespread belief that cash transfers would either be abused or misdirected in alcohol consumption and other non-essential forms of consumption (Ikiara, 2009). These views seemed to agree with an earlier study by Devereux (2002) which had

shown that there is a widely held belief that cash given to poor people (especially to men) was likely to be squandered on alcohol and other non-essentials.

A previous study on use of cash transfer funds indicated that just like other social groups in the society, the older persons have started forming self-help groups which are registered by the Department of Social Services and funded by the line ministry (Mathiu & Mathiu, 2012). Examples include KARIKA in Dagoretti, DAPA in Buru Buru, Purity Community Care for the Aged in Nyeri and Needy and Aged in Kirinyaga. They also incorporate income generating activities such as pottery, basketry, carpentry among others in their group activities (County Gender and Social Development Officer, 2012). The focus of such self help groups is to alleviate poverty and hardship amongst the older persons. The OPCT programme evidently contributes to the health status of the beneficiaries (Peil et al, 2005). Improved health status enables the government to save on health expenditure for the older persons and redirect such funds to other development aspects. Healthy individuals are also able to actively participate in economic activities. Economically too, the programme has led to accumulation of assets through small investments. For example, empirical findings indicate that older persons and their respective households were able to invest the money so that they can have more reliable sources of income (Ressler, 2008). Politically, this initiative has empowered the beneficiaries by enhancing their self esteem among other social groups and peers (Ikiara, 2009).

A study done on retention of children in school found that majority of children in families headed by older persons ended up in the streets begging for food while others got involved in child labour. However, following the OPCT scheme, there is a remarkable contribution to such children's welfare since they are able to go to school (Muiruri & Elossy, 2012). An evaluation by Help Age International (2007) on the OPCTP contribution to family support and community participation by beneficiaries has revealed that the programme has largely benefitted individuals and families where the direct beneficiaries have been able also to assist others achieve their important goals. The help happened within and outside the beneficiaries' households through such assistance as paying school fees, and contributing towards other communal activities including burial arrangements, education for the needy persons, wedding ceremonies and health funds for the sick in their community. Older persons also contribute financially in community projects out of the little fund they get from the programme (Help Age International, 2007). They also

contribute in self help groups. Such self help groups benefit members in addition to trickling down their effects to the dependants of the family.

The impact assessment by Help Age International (2007) further shows that the social cash transfer funds enable the older persons to employ domestic workers to help them in domestic and farming activities thus creating employment for others. By meeting the needs of the beneficiaries together with their dependants, the programme has an impact on local economies, hence benefitting the nation at large (Ressler, 2008). Besides, these grants have been linked to households' increased purchasing power as well as improved nutritional status.

2.8 Theoretical Framework

This study was guided by Structural Dependency theory.

2.8.1 Structural Dependency Theory

The study proposes to employ structural dependency theory, a Political Economy perspective by Carroll Estes (1979) and Minkler and Estes (1998). The theory explains structural dependency, and it is a framework used to examine public actions such as social assistance in relation to state and its citizens. According to Estes (1979), social structure plays a key role in determining the social position of older persons in society, especially in African setting. This theory posits that our society is organized in such a way that the older persons are in the periphery thus being dependent on others for assistance. The theory delves into how state organs decide how resources are allocated in society. This view portrays the state as being able to make and violate laws hence favouring and hurting certain groups of individuals at the same time. Such a discourse further ends up sabotaging government's efforts to delegitimize the ideological confusion that propagates stereotypes of burden groups and populations (Quodagno, 2010) where older persons end up suffering most.

Blaming people for not saving enough money for their pensions and other retirement benefits appears to shift blame, letting the government off the hook in terms of its legitimate responsibility of taking care of its citizens indiscriminately. This may seem a case of the government misapplying its powers to appear to transfer its legal obligations to private citizens. According to this theory, the society is to blame for creating an environment where older people are always dependent due to high degrees of poverty and passive involvement in state matters. This is seen a

typical case of propagating ageism where older citizens are prejudiced on account of their old age. Since government programmes are not adequate, there should be structured rules on how government resources should be allocated equitably. This will ensure a minimal gap between the rich and the poor; discouraging the concept of capitalism (Estes, 1979).

Estes (1979) argument applies to the social and political structures of Kenya since political decisions determine how much is granted and to whom. Political goodwill was evident in the Kenya's 2013/2014 national financial budget for instance where there was a boost in budget allocation with the increase being almost three-fold. This trend has continued where budgetary allocations for older people's welfare have consistently increased over time. This theory therefore helps to conceptualize how government programmes, exclusively the older Persons Cash Transfer Programme (OPCTP), are striving to meet the needs of older people. OPCT program plays this important role of sensitizing the public of the need to know that social protection is their right and not a privilege.

2.9 Conceptual Framework

Through a conceptual framework, there is a depiction of the relationship between variables. The variables distinct here are the independent and dependent variables. Independent variable affects and determines the effect of another variable (Mugenda, 2003). The independent variables in this study are government policies, amount of money paid, cash disbursement procedures, and mode of distribution. The dependent variable is measured to determine the extent to which it has been affected by independent variable. In this case, the dependent variable is household livelihood status.

In this study's conceptual framework, the independent variable, consisting of four constructs regarded as subcomponents, is considered to have a directly proportional influence on the financial status of the household as the dependent variable.

The economic status of the household, which in this study means the level of poverty or richness of the older person's household regardless of the cash transfer, is determined by the household's ability to meet some of its critical socio-economic needs such as food or nutritional needs; housing needs; clothing needs; medical needs; and school fees needs.

Figure 2.1 shows a conceptual relationship between older persons' cash transfers and the livelihood status of households which have older persons. It is a symbolic representation of concepts and their relationships.

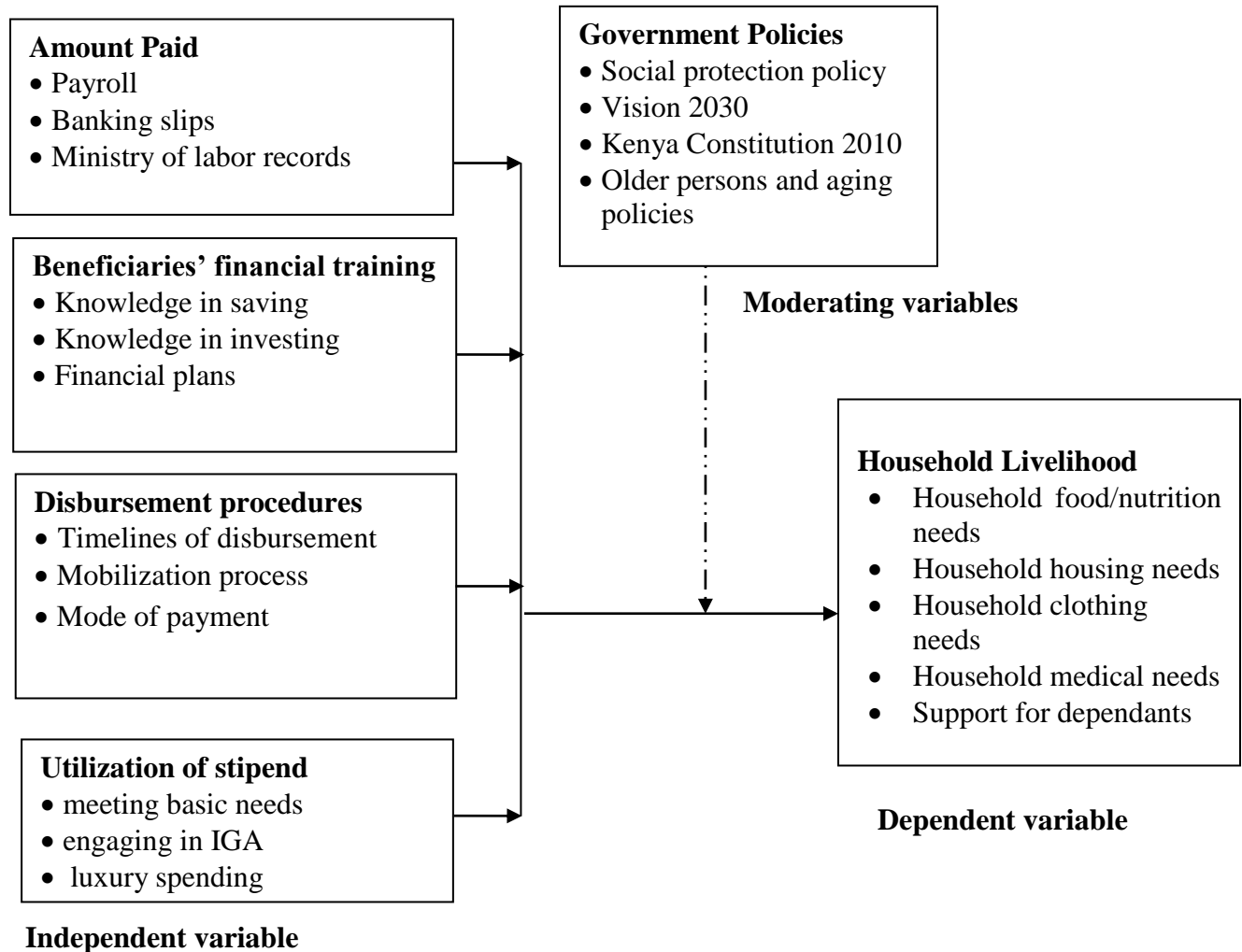


Figure 2.1 Conceptual Framework

2.10 Knowledge Gap

There are still concerns about older persons at individual, household and community levels. This touches on their dwindling health conditions, their falling or poor socio-economic status and their general unimpressive social capital. The situation necessitates the need to enroll in welfare programmes such as OPCTP. However, most research have attempted to demonstrate how these programs benefit older persons without critically examining government policies, amount paid,

disbursement procedures, and mode of distribution of cash transfers in relation to the household livelihoods. These are dynamics that are very critical when assessing the influence of OPCT programmes at household levels. In order to be able to inform objectively on policy formulation regarding non-contributory social protection programmes, it would be imperative to understand fully the environment under which older people as beneficiaries of these programmes operate. For example, the larger the family size, the more the needs and hence greater utilization of the allocation. This therefore means that depending on prevailing circumstances, the flat rate of two thousand shillings given currently may not positively and meaningfully impact the recipient's life.

This study aims to generate knowledge on the influence of older persons' cash transfer (OPCT) programme on the livelihood of the rest of their household members. Some of the questions to be addressed by this study include: are government policies on OPCTP sufficiently addressing the needs of older persons? Does the amount given out meet the needs of the recipients and their dependants? Are disbursement procedures effective? And are the modes of cash distribution effective? The study was attempt to demonstrate influence of each one of the dependent variables have on the dependent variable.

2.11 Summary of Literature Reviewed

The chapter deals with literature review based on several subtopics. It highlights an overview of OPCT initiative and welfare of older persons in Kenya, government policy frameworks on OPCT programme, influence of mode of cash distribution in OPCT programme on household livelihood, and influence of OPCT disbursement procedures on household livelihood. Furthermore, theoretical, and Conceptual Frameworks are dealt with here. The literature review reveals that although a number of studies have been done on OPCT programme in Kenya, there is still a gap that should be closed or narrowed with regard to how the cash transfer influences household livelihood.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The chapter deals with how the research was conducted, outlining the steps followed and the justification for those specific steps. To begin with, there is a research design, target population, sampling procedures and sample size as well as data collection methods. Besides, the chapter presents validity and reliability of the research instruments used, data analysis methods, operational definition of variables and ethical considerations. Generally, the chapter dwells on how the study was conducted and the justification for the methodology used in the research.

3.2 Research Design

This is an outline for collection, handling and inquiry into the data so as to bring out the research purpose. The study used a descriptive design approach where quantitative data was mainly used to address the research question. Descriptive research designs allow researchers to gather information, summarize, present and interpret them based on specific characteristics of a selected population of subjects at a given point in time so as to establish existing inter-variable relationships. Descriptive research design was suitable for explaining inferences between relevant dependent and independent variables. The researcher collected data and reported the way things were without manipulating any variables. This approach was appropriate for gathering information about practical problems for more precise investigation (Berret, 2010).

3.3 Target Population

Research population refers to all elements within the target group from which a researcher intends to collect data (Cohen et al, 2002). Ngechu (2004) argues that all the subjects in a target population have some common observable characteristics of a particular nature distinct from other populations. The population is the larger set of observations while the smaller set is called the sample (Cooper and Schindler 2000).

The target population for this study was those older persons' cash transfer programme beneficiaries in Kipipiri sub-county in Nyandarua County who have been on the programme for a period of at least one year. According to the county OPCT programme office there are eight hundred and ninety six (896) beneficiaries in Kipipiri sub-county all of whom have been in the

programme for at least one year. There was a representative sample from each group in terms of gender so as to reflect a balanced view on the research question.

3.4 Sampling Procedure and Sample Size

Sample size refers to the number of subjects selected through a sampling method. It is a subset of the target population. Any statements made about the sample should also be true of the population (Orodho, 2002), and should depict salient characteristics of the accessible population to an acceptable degree (Mugenda & Mugenda, 2003).

The sampling frame for this study was all older persons who were currently beneficiaries of the OPCT programme in Kipipiri sub-county in Nyandarua County. In this study both purposive and systematic random sampling techniques were used to sample respondents. Purposive sampling was used to identify older people who were under the OPCT programme and officials working on the program to serve as key informants. On the other hand, systematic random sampling which is a probability sampling technique was applied to pick the final sample for the study while ensuring a non-biased selection of sample population within the study site. Systematic random sampling approach was appropriate as it eliminated bias. The systematic random sampling technique was also appropriate where the target population was considered homogeneous (Denzin and Lincoln, 2000).

This distribution method was selected based on the researcher's judgment on which category was best for providing critical data for the study problem. In systematic random sampling technique, a sampling interval was calculated by dividing the number of people in the population by the number of people needed for the sample. A random start was then selected between 1 and the sampling interval. Finally, based on lists prepared from each of the villages within the sub-county, sampling interval was repeatedly added to select subsequent respondents.

Based on the May/June 2015 payroll, a total of 579 beneficiaries were benefitting from the program. This gave 579 as the population of this study where a sample of 234 was derived from through the help of Krejee & Morgan Table 1970 at 5% margin of error (degree of confidence) using 95% confidence level (see appendix VI). Kothari (2007) observed that sampling may be geographical in nature. Table 3.1 presents a summary of the sample size.

Table 3.1 Sample Size

Beneficiaries per Location

Location	Sample (n)	Sampling Frame (N)	Percentage (%)
Lereshwa		76	33
Geta		33	14
Kipipiri	134	54	23
Malewa	102	41	18
Wanjohi	70	28	12
Total	579	232	

Source: Author, 2017

3.5 Data Collection Methods

The study used a semi-structured questionnaire and key informant interview guide for quantitative and qualitative data respectively. A questionnaire was most convenient for collecting a lot of data. The questionnaire contained two main sections (A & B); with section A containing demographic details of respondents and B containing questions to elicit responses based on the research questions.

Section B of the questionnaire consisted of questions applying Yes/No and items applying the Likert Scale, with the responses ranging from 1-5 on the rating scale. The questionnaire was mainly closed-ended but also had spaces for qualitative data in form of comments, clarifications or additional information. Section B of the questionnaire, as the main part, was very elaborate so that all relevant information for answering the research question was captured.

For qualitative data, key informant interview guides were used. This was developed in line with the study specific objectives. They were elaborate enough to allow proper probing so as to effectively address the research question. Administering a questionnaire took approximately 15 minutes to fill while interviewing key informant took approximately 20-30 minutes. The actual data collection activities lasted about a month.

3.6 Validity of Research Instruments

According to Cherry (2015), validity refers to the degree to which a research instrument is able to measure what it was intended to actually measure and performs as it was designed to perform. It

is a measure of relevance and correctness (Mugenda and Mugenda, 2003). Validity of the questionnaire is in reference to its content, predictive and constructs soundness.

In order to ensure validity of data collection instrument, the researcher worked closely with her supervisor and sought his expertise where and when necessary and ensured that there was no mismatch between questions on the questionnaire and the research objectives. Besides, there was pilot testing of the questionnaire to reveal any vague questions or unclear instructions and enable the researcher to improve the efficiency of the instruments

Content validity is an important aspect in a research instrument as it refers to how well a test measures the behaviour for which it is intended (Lune, Parke, & Stone, 1998). Therefore, only inferences related to the variables under discussions was considered while matching test questions and household livelihood as content of study. To improve the validity of the instrument, pre-testing was done to determine whether the questions were acceptable, answerable and well understood. Piloting was done to at least five respondents, who were not included in the actual fieldwork, to give an opportunity for correction of any ambiguities in questions on the questionnaire.

3.7 Reliability of Research Instruments

This is the stability of the measure used to study the relationships between variables (Ghauri and Grønhaug, 2005). Reliability contributes to standardization of research instruments which in turn makes it possible to generalize results to the larger population.

The questionnaire was designed carefully and a pilot study done to understand where it needed to be adjusted. In addition, reliability analysis was subsequently done using Cronbach's Alpha. The findings from the pilot study would determine how to adjust the questionnaire based on the Cronbach's 0.7 theory.

3.8 Methods of Data Analysis

The study is mainly quantitative where data was collected through structured questionnaire. However, the questionnaire contained both closed-ended and to a lesser extent open-ended questions. The quantitative data collected was checked for completeness, sorted, edited and coded for analysis with the aid of SPSS (V21) and Excel worksheets. The summary of results was

presented using tables which were used to reflect the proportion of the respondents' choices of various responses. Tables were used to guarantee easy understanding of the analyses.

On the other hand, qualitative data was analyzed using the coding, pattern and content analysis technique. Besides, based on emerging themes on the basis of the specific research objectives, the narratives were scrutinized. Emerging themes were described qualitatively, based on objective and subjective knowledge obtained from literature review to bring out the distinguished relationships between variables.

3.9 Operational Definition of Variables

This section analyses the operational definition of variables on influence of older persons' cash transfer programme on the households' livelihood: a case of Kipipiri sub-county, Nyandarua County, Kenya. Table 3.2 presents these variables.

Table 3.2 Operational Definition of Variables

Variables	Indicators	Measurement scale	Methods of data Analysis
Dependent Variable			
Household Livelihood	<ul style="list-style-type: none"> • Household food/nutrition needs • Household housing needs • Household medical needs • Household clothing needs • Support for dependants 	<ul style="list-style-type: none"> • Ordinal scale • Nominal scale 	<ul style="list-style-type: none"> • Descriptive statistics • Content analysis: examine the data, interpret it via forming an impression and report a structured form
Independent Variables			
1. Amount Paid	<ul style="list-style-type: none"> • Payroll • Banking slips • Ministry of labor records 	<ul style="list-style-type: none"> • Ordinal scale • Nominal scale 	<ul style="list-style-type: none"> • Descriptive statistics • Content analysis: examine the data, interpret it via forming an impression and report a structured form
2. Beneficiaries' financial training	<ul style="list-style-type: none"> • Knowledge in saving • Knowledge in investing • Financial plans and budgets 	<ul style="list-style-type: none"> • Ordinal scale • Nominal scale 	<ul style="list-style-type: none"> • Descriptive statistics • Content analysis: examine the data, interpret it via forming an impression and report a structured form

3. Disbursement procedures	<ul style="list-style-type: none"> • Cost of administration • Timelines of disbursement • mode of payment 	<ul style="list-style-type: none"> • Ordinal scale • Nominal scale 	<ul style="list-style-type: none"> • Descriptive statistics • Content analysis: examine the data, interpret it via forming an impression and report a structured form
4. Utilization of stipends	<ul style="list-style-type: none"> • meeting basic needs • engaging in IGA • luxury spending 	<ul style="list-style-type: none"> • Ordinal scale • Nominal scale 	<ul style="list-style-type: none"> • Descriptive statistics • Content analysis: examine the data, interpret it via forming an impression and report a structured form

Source: Author, 2017

3.10 Ethical Considerations

Ethical issues in research processes are closely related with laws, rules as well as regulations and should strictly be adhered to (Schicktanz & Dusche, 2011). No research should in any way appear to be harmful to the population where it is being conducted. Schicktanz & Dusche (2011) observe that ethical considerations ensure that the research respondents are consulted throughout the research process. Therefore, all research protocols must be observed. An authorization letter to start fieldwork was first and foremost obtained from the University Department.

Secondly, consent of the respondents was sought before commencing data collection. The research participants were assured of confidentiality of the information they shared out. In order to protect their privacy, neither their actual names nor their real physical locations were revealed out. The researcher was open and honest when dealing with respondents, and also took personal responsibility for the conduct and consequences of the research by adhering to the time schedule agreed upon with the participants.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

The chapter presents an analysis, interpretation and presentation of the findings. This is done based on the study objectives through graphic analysis which is based on thematic areas before data is then presented by use of frequency tables, graphs. The chapter is divided into the following sections: introduction, research findings and discussions. Under research findings, the analysis is first done based on the general information of the respondents before moving to thematic presentations.

4.2 Questionnaire Return Rate

Out of the sampling frame of five hundred and seventy nine (579) individuals spread across five administrative locations within the sub-county, a sample of two hundred and thirty two (232) participants was selected to be used in the study; this being about 40 percent of the target population. However, out of the total sample, 188 beneficiaries managed to participate in the study by being interviewed, making a response rate of 81%. Table 4.1 gives a summary of the response rate.

Table 4.1 Questionnaire Response Rate

Location	Sample Size (n)	Response (n)	Response Rate %
	Number (n)	Number (n)	%
Lereshwa	76	62	82
Geta	33	27	82
Kipipiri	54	43	80
Malewa	41	33	80
Wanjohi	28	23	82

4.3 Demographic characteristics

Among the study participants, there was a variation in terms of gender. Statistics indicate that majority of the respondents were females as opposed to males. Out of the 188 respondents, 102 (54%) were females while 86 (46%) were males. This gender disaggregation is not on the basis of any bias during the sampling process but it is simply based on the availability and willingness of the respondents to participate in the study during data collection process. The researcher had ideally anticipated to interview respondents on the basis of a 50-50 gender divide but due to several dynamics on the ground, these were the results. Table 4.2 represents the gender dynamics amongst the study participants in percentage.

Table 4.2 Gender Distributions in Percentage.

Gender	Frequency (n)	Percentages (%)
Male	86	46
Female	102	54
Total	188	100

4.3.2 Age Distribution of Respondents

Age was an important factor in determining the extent to which specific categories of older persons benefitted from the programme. Age was sorted in varied ways, with 65 years as the minimum age at which an individual qualified to be a beneficiary of the programme. From the statistics, a greater number of the 188 participants who completed the questionnaires were aged 76-80 years, which was 35% (n=65). They were followed by those aged 71-75 years at 32% (n=61), those aged 65-70 years at 24% (n=24) while the minority were aged 81 & above years, at 9% (n=17). Based on these statistics, it shows that overall a greater majority of the respondents were cumulatively aged 80 years and below. Table 4.3 presents a summary on age disaggregation.

Table 4.3 Age Distribution of Respondents

Age	Frequency (n)	Percentage (%)
65-70	45	24
71-75	61	32
76-80	65	35
81 and Above	17	19
Total	188	100

4.3.3 Marital Status of the Respondents (%)

Living arrangement is a critical factor in old age. The respondents were therefore asked about their marital status to determine their levels of companionship. Majority of the respondents were widowed, which was 38% (n=72). On the other hand, 24% (n=46), 15% (n=29), 13% (n=24), and 9% (n=17) were married, divorced, separated, and single (never married) respectively. A summary of these statistics appears on table 4.4.

Table 4.4 Respondents' Marital Status

Status	Frequency (n)	Percentage (%)
Single	17	9
Married	46	24
Separated	24	13
Divorced	29	15
Widowed	72	38

Total**188****100**

4.3.4 Highest Education Level of the Respondents

Regarding education status, the findings indicate that majority which was 58% (n=109) had not attained any formal education (none). Twenty nine percent (n=54), 10% (n=19), 3% (n=5), and 1% (n=1) had attained primary, secondary/high school, tertiary, and university respectively. These results are summarized on table 4.5.

Table 4.5 Highest Education Level of the Respondents

Education	Frequency (n)	Percentage (%)
None	109	58
Primary	54	29
High School	19	10
Tertiary	5	3
University	1	1
Others ...specify	0	0
Total	188	100

4.3.5 Number of Dependants by the Respondents

So as to determine their burden of care against the stipends received through the program, the respondents were asked about the number of dependants that were directly under their care. The findings showed that majority of the respondents had 1-3 dependants while the minority had 7 and above dependants. This was 49% (n=93) and 7% (n=13) respectively. On the other hand, 35% (n=65) had 4-6 dependants while 9% (n=17) had no (none) direct dependants. Table 4.6 gives this summary.

Table 4.6 Number of Dependants by the Respondents

No. of Dependants	Frequency (n)	Percentage (%)
None	17	9
1-3	93	49
4-6	65	35
7 & above	13	7
Total	188	100

4.3.6 Period of the Respondent on the OPCT Program

On how long they had been on the program, majority of the respondents said they had benefitted for 3-4 years while the minority had been on the program for 5-6 years. This was 84% (n=158) and 5% (n=10) respectively. Eleven percent (n=20) and 0% (n=10) had benefited from the program for 1-2, and 7 & above years respectively. This is summary appears on table 4.7.

Table 4.7 Number of Years on Program by the Respondents.

No. of years	Frequency (n)	Percentage (%)
1-2	20	11
3-4	158	84
5-6	10	5
7 & above	0	0
Total	188	100

4.3.7 Benefits of the Program to the Beneficiaries

Regarding the introduction of older persons' cash transfers, all the respondents unanimously agreed that this was indeed a noble idea. However, there were varied feelings regarding the respondents' level of satisfaction with the current Kshs 2,000 monthly stipend. Similarly, the respondents had diverse views regarding what kind of impact the program has had on the lives of beneficiaries. The feelings of the respondents in regard to the impact or usefulness of the program were gauged based on a Likert scale quantum where the responses ranged from 1 to five, with 1 as strongly disagree and 5 as strongly agree.

While all the respondents lauded the government for introducing the OPCT program, only 11% (n=21) seemed to suggest that they were satisfied with the Kshs 2,000 monthly stipend. On the other hand, majority, 89% (n=167) had a dissenting voice as far as the beneficiaries' satisfaction with the rates were concerned.

Regarding key informants on the amount given by the government, there was almost a unanimous view that the 2,000/= monthly stipend was not enough. However, there was a common feeling that the money has greatly helped the recipients in making their lives better. The summaries of beneficiaries' views on introduction of the program are summarized in table 4.8.

Table 4.8 Respondents' opinion on Introduction of the Program

Response	Frequency (n)	Percentage (%)
Yes	188	100
No	0	0
Total	188	100

The following table summarises the level of satisfaction on the amount disbursed.

Table 4.9 Level of Satisfaction on Kshs 2,000 Monthly Stipend

Level satisfaction	Frequency (n)	Percentages (%)
Yes	21	11
No	167	89
Total	188	100

Furthermore, popular majority either disagreed or strongly disagreed that the current rates given to the beneficiaries had greatly improved their lives. Thirty five percent (n=65) and 25% (n=47) of the respondents disagreed and strongly disagreed respectively, while a minority, 4% (n=7) strongly agreed that the amount of money given per month had actually greatly changed their

lives. Twenty percent (n=38) and 16% (n=31) respectively agreed and were neutral in regard to how much the amount given had impacted their lives. On the reverse, majority either strongly agreed or agreed that the current rate hardly met their household needs. Thirty nine percent (n=74) and 34% (n=64) respectively seemed to have these views. Majority of the respondents also seemed to suggest that they had a problem with the payroll of the program. On average, majority of the respondents appeared to be dissatisfied with how beneficial the program has been to them. A cumulative 50% (=94) appeared to be unhappy (disagreed & strongly disagreed) with only 14% holding neutral feelings and a cumulative 36% (n=67) (agree & strongly agree) suggesting that all was well with the program as a positive influence in their social lives. However, asked about how helpful the beneficiaries thought the program was to them, cumulatively majority, 82% (n=155) had positive views. Nine percent (n=16) had negative views while 9% (n=17) stood a neutral ground. Not receiving money in good time was also cited as one of the biggest weaknesses of the program. Tables 4.10 give these summaries.

Table 4.10 Effect of the Program on Beneficiaries' Lives.

Responses	Responses in Frequency (n) & Percentage (%)					Total (n & %)
	<i>strongly disagree</i> (1)	<i>disagree</i> (2)	<i>neutral</i> (3)	<i>agree</i> (4)	<i>strongly agree</i> (5)	
The OPCT programme current rate has greatly improved my life.	47 (25)	65 (35)	31 (16)	38 (20)	7 (4)	188 (100)
The current rate hardly meets my household's needs.	12 (6)	9 (5)	29 (15)	64 (34)	74 (39)	188 (100)
The beneficiaries hardly have any problem with OPCT payroll.	67 (36)	81 (43)	22 (12)	11 (6)	7 (4)	188 (100)
Average Responses	42 (22)	52 (28)	27 (14)	38 (20)	29 (16)	188 (100)

Table 4.11 gives a summary of supportiveness of the program to beneficiaries.

Table 4.11 Supportiveness of the Program to Beneficiaries.

Responses	Responses Frequency (n) & Percentage (%)					Total (n & %)
	<i>least helpful (1)</i>	<i>rarely helpful (2)</i>	<i>not helpful (3)</i>	<i>helpful (4)</i>	<i>very helpful (5)</i>	
To what extent do you feel the programme is helpful to you?	7 (4)	9 (5)	17 (9)	74 (39)	81 (43)	188 (100)

4.3.8 Beneficiaries Financial Training and Household Livelihood

The respondents were also asked about their financial skills in relation to how they used the money to benefit their households more. Lack of financial skills, limited investment acumen, poor judgment in budgeting and priority setting, made the program less transformative in the lives of the beneficiaries. While the respondents had varied views regarding each of those factors, it came out strongly that dearth of financial know how was a great drawback for the program beneficiaries. Cumulatively, majority of the respondents, 74% (n=140) felt that they were ill-equipped on how to put the money into good use hence the reason for the government to review the policies on older persons to serve them better.

Lack of relevant training for the beneficiaries was further confirmed by key informants, officials running the program, who confirmed that there was hardly any training to enlighten the recipients on how best to utilize it. The respondents thought that one of the best ways for the government to empower them was to release the money in good time and consistently – every end of the month, and provide them with financial skills so that they don't use the money on misplaced priorities. Similar sentiments were echoed by officials of the program who felt that an element of training should be introduced so that even before one starts receiving the stipend, they should be given some form of induction on how to make sure that they prioritize in their spending, including doing small investments where possible. Table 4.12 presents summaries of the respondents' views regarding their levels of training and the impact of the program on their general well-being.

Table 4.12 Financial Training & Impact of Program.

Responses Frequency (n) & Percentage (%)						
Responses	<i>strongly disagree</i> (1)	<i>disagree</i> (2)	<i>neutral</i> (3)	<i>agree</i> (4)	<i>strongly agree</i> (5)	<i>Total</i> (n & %)
Lack of saving skills makes it hard for me to save.	9 (5)	32 (17)	20 (11)	68 (36)	59 (31)	188 (100)
Limited investment training affects my ability to invest wisely.	16 (9)	47 (25)	17 (9)	57 (30)	51 (27)	188 (100)
It is difficult to plan and budget with the money for lack of training.	47 (25)	56 (30)	13 (7)	39 (21)	33 (18)	188 (100)
Average Responses	21 (11)	38 (20)	21 (11)	57 (30)	51 (28)	188 0)

4.3.9 Disbursement Procedures and Impact of the Program

Asked whether the respondent collected the money by self or someone did it on their behalf, majority, 74% (n=139) collected the money by themselves while 26% (n=49) depended on someone else to collect it for them. Only 30 percent (n=56) were happy with their current disbursement procedure while 70% (n=132) were not happy. About preference of the disbursement procedure, collection of the money by self was the most preferred disbursement procedure by the respondents. Cumulatively, 73% (n=137) preferred that the money was collected by the beneficiaries themselves. However, there were those who felt that either they or their close relatives were the next preferred mechanism for the money to reach the intended beneficiaries. Few though strongly agreed that a family member alone was the best option through which to receive the money. Interestingly, a good number of the respondents were only interested on getting the money regardless of how that was delivered to them. Thirty six percent (n=67) and 35% (n=65) of the respondents respectively agreed and strongly agreed that it didn't matter how or who delivered the money to them so long as the money reached them. Among the least preferred procedures of disbursement included family members and government officials. On average, minority of the respondents were non-committal on the preferred procedure of disbursement. Thirteen percent (n=25) seemed to suggest that it didn't matter whichever

disbursement methodology was employed so long as the money reached the intended person. Summaries on satisfaction with current disbursement procedure are summarised in table 4.14 and preference of disbursement procedure are reflected in Table 4.13 summarises the level of satisfaction with the current disbursement procedure..

Table 4.13 Level of Satisfaction with Current Disbursement Procedure

Satisfaction	Frequency (n)	Percentages (%)
Yes	56	30
No	132	70
Total	188	100

The following summarises the preference of Disbursement procedures

Table 4.14 Preference of Disbursement Procedures.

Responses	Responses Frequency (n) & Percentage (%)					Total (n & %)
	<i>strongly disagree (1)</i>	<i>disagree (2)</i>	<i>neutral (3)</i>	<i>agree (4)</i>	<i>strongly agree (5)</i>	
Should collect the cash myself.	11 (6)	17 (9)	23 (12)	64 (34)	73 (39)	188 (100)
Should be collected by family members.	51 (27)	59 (31)	20 (11)	32 (17)	26 (14)	188 (100)
Should be collected by either close relative or myself.	13 (7)	19 (10)	24 (13)	66 (35)	66 (35)	188 (100)
Should be delivered to me by government officials.	56 (30)	47 (25)	24 (13)	38 (20)	23 (12)	188 (100)
Doesn't matter so long as I get the money.	9 (5)	15 (8)	32 (17)	67 (36)	65 (35)	188 (100)
Average Responses	28 (15)	31 (17)	25 (13)	53 (28)	51 (27)	188 (100)

4.3.10 Timeliness of Disbursement

Timing is very important when it comes to measuring the impact of the money received through the program. However, majority, 79% (n=148) said they did not receive the money on time while

21% (n=40) thought the money came in good time. The untimely receiving of the money was reiterated by the officials of the program who felt that many times the money was delayed, and did not reach the recipients on monthly basis as anticipated. Table 4.16 presents summary on timeliness of money delivery

Table 4.15 Timeliness of Money Delivery

Timely delivery	Frequency (n)	Percentages (%)
Yes	69	37
No	119	63
Total	188	100

4.3.11 Mode of payment

According to the programme officials, the money was usually disbursed in cash through the Kenya Commercial Bank, and the recipients were supposed to present themselves for identification through finger prints. Asked whether they thought the respondents were happy with the common mode of disbursement, there was a common feeling that a number of the beneficiaries did not raise any objection though doing that through M-PESA would be a better option since one did not need to go there in person. This would assure the concerned household of the money even in cases where the beneficiary was unable to present himself or herself in person like during severe illness.

One official said:

Although the current mode of disbursement is good in ensuring that the money is always given to the right individual, but it has its own weaknesses. Sometimes the beneficiary may not be able to go to the bank in person thus denying the entire household an opportunity to access the money. Furthermore, there are cases of finger print and some cards are not loaded with cash which hampers its effectiveness. There needs to be some flexibility.

Mode of delivery of the money is a crucial factor in determining when the recipient is likely to receive the money in an effective manner. Asked what they would prefer as their mode of delivery of the cash, majority of them said they would prefer to receive the money either through MPESA or be given cash. Sixty one percent (n=114) and 59% (n=110) said they would prefer MPESA or cash respectively. Conversely, majority disagreed or strongly disagreed with post office, voucher transfer, or banks as preferred modes of delivery of the money. Table 4.17 presents summary of preferred mode of payment

Table 4.16 Preferred Mode of Payment

Responses ((preferred mode of delivery)	Responses Frequency (n) & Percentage (%)					
	<i>strongly disagree (1)</i>	<i>disagree (2)</i>	<i>neutral (3)</i>	<i>agree (4)</i>	<i>strongly agree (5)</i>	<i>Total (n & %)</i>
Cash	1 (1)	2 (1)	3 (2)	72 (38)	110 (59)	188 (100)
Voucher transfer	96 (51)	71 (38)	1 (1)	11 (6)	9 (5)	188 (100)
Mobile banking financial institution (e.g. MPESA)	2 (1)	5 (3)	0 (0)	67 (36)	114 (61)	188 (100)
Post office	20 (11)	10 (5)	0 (0)	79 (42)	79 (42)	188 (100)
Banks	70 (37)	91 (48)	4 (2)	11 (6)	12 (6)	188 (100)
Average Responses	58 (34)	48 (25)	2 (1)	31 (16)	49 (25)	188 (100)

4.3.12 Utilization of the Money and Household's Livelihood meeting basic needs

A combination of factors may influence how much impact the money would have on the recipients' households. Although majority, 63% (n=119) of the respondents said that under normal circumstances the money was not enough to take care of their basic needs, there were varied responses on to what extent the recipients were able to take care of their basic needs with the current rates. For instance, majority (43%) strongly disagreed that the cash was enough for meeting their household food/nutritional needs. Similar sentiments were expressed in regard to housing, medical, clothing, and school fees needs where 51%, 49%, 46%, and 54% respectively strongly disagreed that the money was enough to make a good impact. Despite these sentiments, a cumulative sizeable number (53%) (n=99) of the respondents thought positively about the impact this programme had had on their households' standard of living. Thirty percent (n=56) and 23% (n=43) respectively agreed and strongly agreed that the programme had improved their

households' standard of living. Table 4.18 presents the yes/no responses in regard to whether the money impacted on their livelihoods.

Table 4.17 Impact of the Money on Household's Standard of Living

Impact of the money	Frequency (n)	Percentage (%)
Yes	69	37
No	119	63
Total	188	100

Table 4.19 summarizes responses based on to what extent the money was able to help the household meet specific needs.

Table 4.18 Extent of the Money's Impact on Household's Livelihood.

Responses	Responses Frequency (n) & Percentage (%)					Total (n & %)
	<i>strongly disagree</i> (1)	<i>disagree</i> (2)	<i>neutral</i> (3)	<i>agree</i> (4)	<i>strongly agree</i> (5)	
With the cash, I am able to address household needs	81 (43)	71 (38)	5 (3)	22 (12)	9 (5)	188 (100)
I am able to address household housing needs	96 (51)	82 (44)	3 (2)	7 (4)	0 (0)	188 (100)
I am able to address household medical needs	93 (49)	79 (42)	2 (1)	13 (7)	0 (0)	188 (100)
Able to meet household clothing needs	87 (46)	97 (52)	4 (2)	0 (0)	0 (0)	188 (100)
Able to meet household school fees needs.	101 (54)	82 (44)	0 (0)	5 (3)	0 (0)	188 (100)
OPCT money has improved living standards.	27 (14)	39 (21)	23 (12)	56 (30)	43 (23)	188 (100)
Average Responses	81 (43)	75 (40)	6 (3)	17 (9)	9 (5)	188 (100)

CHAPTER FIVE

SUMMARY, DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter provides a summary of the findings, discussion, conclusions and recommendations based on specific research objectives. Finally, the chapter provides suggestions for possible further research.

5.2 Summary of the Findings

Summary of the findings has been drawn based on specific objectives of the study. This study aimed at examining the influence of older persons' cash transfer (OPCT) programme on the households' livelihood: a case of Kipipiri sub-county, Nyandarua County, Kenya. The following objectives guided the study: to examine how the amount of stipends paid by the programme influence households' livelihood: a case of Kipipiri sub-county, Kenya; to examine how financial training influence the households' livelihood: a case of Kipipiri sub-county, Kenya; to explore how the disbursement procedures of the stipends influence the households' livelihood: a case of Kipipiri sub county, Kenya; and to examine how the utilization of stipends by program beneficiaries influence their households' livelihood: a case of Kipipiri sub-county, Kenya.

All the research questions in the study were sufficiently answered, with a response rate of 81%. Concerning the respondents' profiles, majority, 54% (n=102) of them were females as opposed to males who accounted for 46% (n=86). In terms of age, majority were aged 76-80 years, which was 35% (n=65). They were followed by those aged 71-75 years at 32% (n=61), those aged 65-70 years at 24% (n=24) while the minority were aged 81 years and above at 9% (n=17). On the respondents' education, majority which was 58% (n=109) had not attained any formal education (none). Twenty nine percent (n=54), 10% (n=19), 3% (n=5), and 1% (n=1) had attained primary, secondary/high school, tertiary, and university respectively. On marital status, majority of the respondents were widowed, which was 38% (n=72). On the other hand, 24% (n=46), 15% (n=29), 13% (n=24), and 9% (n=17) were married, divorced, separated, and single (never married) respectively. Furthermore, the findings showed that majority of the respondents had 1-3 dependants while the minority had 7 and above dependants. This was 49% (n=93) and 7% (n=13) respectively. On the other hand, 35% (n=65) had 4-6 dependants while 9% (n=17) had no (none)

direct dependants. On the period of benefitting from the program, majority had benefitted for 3-4 years. 11% (n=20),84% (n=158) and 5% (n=10)had been on the program for 1-2,3-4 and 5-6 years respectively.

On the amount paid as monthly stipend, all the respondents unanimously agreed that the initiative was indeed a noble idea by the government. However, while all the respondents lauded the government for introducing the OPCT program, only 11% (n=21) seemed to suggest that they were satisfied with the Kshs 2,000 monthly stipend as opposed to 89% (n=167) who had opposite views. Divided views were also expressed by key informants (programme officials). Overall, there was a common feeling that the money had greatly helped the recipients in making their lives better and improving their households' livelihood.

On the second objective of examining how financial training influenced the households' livelihood, it emerged that lack of financial skills, limited investment acumen, poor judgment in budgeting and priority setting made the program less transformative in the lives of the beneficiaries. Cumulatively, majority of the respondents, 58% (n=108) felt that they were ill-equipped to put the money into good use based on priority.

The third objective explored how the disbursement procedures of the stipends influenced the households' livelihood. On how the money was collected, majority, 74% (n=139) collected the money by themselves while 26% (n=49) depended on someone else to collect the money on their behalf. Seventy percent (n=132) were uncomfortable with their current disbursement procedures while 30% (n=56) were happy. Collection of the money by self was the most preferred disbursement procedure by the respondents. Cumulatively, 73% (n=137) preferred that the money was collected by the beneficiaries themselves. Few older beneficiaries strongly agreed that a family member alone was the best option through which to receive the money. Thirty six percent (n=67) and 35% (n=65) of the respondents respectively agreed and strongly agreed that it didn't matter how or who delivered the money to them so long as the money reached them.

On timeliness, majority, 79% (n=148) said they did not receive the money on time while 21% (n=40) thought the money came in good time. Mode of delivery of the money is a crucial factor in determining when the recipient is likely to receive the money in an effective manner. Majority of the respondents said they would prefer to receive the money either through M-PESA or be given cash. Sixty one percent (n=114) and 59% (n=110) said they would prefer M-PESA or cash

respectively. Conversely, majority disagreed or strongly disagreed with post office, voucher transfer, or banks as preferred modes of delivery of the money.

The fourth objective examined how the utilization of the stipends by program beneficiaries influenced their households' livelihood. Although majority, 63% (n=119) of the respondents said that under normal circumstances the money was not enough to take care of their basic needs, varied responses were given about the extent to which the recipients were able to take care of their basic needs with the rates they received. For instance, majority (43%) strongly disagreed on their ability to meet food demands. Similar sentiments were expressed in regard to housing, medical, clothing, and school fees needs where 51%, 49%, 46%, and 54% respectively strongly disagreed that the money was enough to impact positively on their household livelihood. Despite these sentiments, a cumulative sizeable number (53%) (n=99) of the respondents thought positively about the impact this programme had had on their households' standard of living. Thirty percent (n=56) and 23% (n=43) respectively agreed and strongly agreed that the programme had improved their households' standard of living.

4.4 Discussion of the findings

About ten years since the introduction of the Older Persons Cash Transfer (OPCT) Program to help in alleviating poverty among the senior citizens, the initiative is thought to have had as much success as well as challenges. Some of the most vulnerable people aged 65 years and above have been assisted through this program to be able to afford essentials such as food, housing, and healthcare services. However, due to challenges experienced with the program, sometimes the needs of the beneficiaries are not addressed adequately. For example, as several studies on older persons suggest, many older people grapple with other responsibilities that need finances, and therefore the two thousand monthly stipend is hardly enough. The burden of care for grandchildren and/or adult children who are not able to work due to chronic diseases such as HIV/AIDS is one of the social strains for older persons hence making the money they receive through the OPCT program inadequate. In this study for instance, only 9% of the respondents said they did not have any dependants. The rest had at least someone who depended on them despite their poor economic status. The current policy on the program doesn't put into consideration the burden of care of the beneficiary yet this is a reality with numerous older persons. The large size of households under the care of the cash transfer beneficiaries therefore makes it difficult for the

money to have a good impact on the individual's livelihood. Furthermore, as confirmed by the officials of the program, there is no indication that the government has near future plans to increase the monthly stipend despite the ever-increasing cost of living in Kenya.

At old age, marital status is also a critical determinant on the well-being of an individual. For example, unmarried or widowed older persons would naturally face more financial challenges than those who are married or have partners. In this study for example, majority (38%) of the respondents were widowed; implying that they did not have helpers. Similarly, majority (58%) of the respondents had not attained formal education; this putting them into a poorer financial position.

The World Bank provides 1.25 dollars as a poverty line (Chen & Ravallion, 2008). This means that the OPCT program beneficiaries are living below the poverty line. This implies that accessing basic needs for the older persons' households would be untenable. These sentiments were vividly captured in the study where majority (89%) of the older persons under the program said they were not satisfied with the 2,000/= monthly stipend. Similarly, majority (39%) of them said the current rate hardly met their households' needs. Besides lack of financial training to enable the beneficiaries utilize the money well, the fact that the money was too little to cater for very basic needs of their households, dampened their spirit for wanting to explore how to invest the money with the aim of increasing it and expand their income base. Saving for the older beneficiaries was not an option for them despite this being one of the possible ways of ensuring sustainability of the program.

The monthly stipend has remained unenhanced since 2011 yet the cost of living keeps on rising. For greater impact, innovativeness would be very essential under the current circumstances. Financial literacy is important in guaranteeing sustainability of any important financial initiative such the OPCT program. Ideally, the beneficiaries of the program needed basic training on financial management and business initiatives so as to utilize well the little available fund and/or launch small income generating activities. However, little if any, training is known to be involved in this program.

Although currently, the beneficiaries receive the money in cash through Kenya Commercial Bank (KCB), majority (61%) strongly agreed that they would prefer to receive the money through mobile banking system such as M-PESA for more convenience. This mode of transacting money

saves time and other costs such as transport fare, including fares for relatives who sometimes accompany the recipients as their security and guides. This revelation was in line with other previous studies which found distance as one of the challenges encountered while accessing cash through KCB as the sole disbursing agent. According to Mwanzia (2015) for example, the OPCT program beneficiaries expressed distance to pay points as a big challenge as this had implications for the cost accessing the fund. In the same study, older persons were also facing challenges of finger prints as their biometrics were being used for identification purposes during collection of the money to reduce fraud cases. Due to old age and other unfortunate events such burns especially for older women who may have sustained these during cooking as they held hot cooking pots, older beneficiaries sometimes lost their finger prints hence posing a big challenge for identification. The mode of transfer through KCB also posed a challenge where an individual was sick hence unable to present himself/herself for identification through finger prints.

Cumulatively though, there was a tally between receiving the money as cash or through M-PESA, with 97% showing preference (agreed and strongly agreed) in each case. Majority (51%) of the respondents strongly disagreed with the voucher. The voucher was not preferred as it would restrict the usage and hinder the efforts of the beneficiaries to use the money on most preferred ventures based on their own priorities such as investing in income generating activities as they cannot be used as capital. Those who agreed with vouchers said they were secure and could only be used in certain shops to buy specified goods hence cannot be stolen like cash. The few who did not prefer mobile money cited their inability to own mobile phones and the extra charges incurred as withdrawal fees, as well as the possibility of forgetting passwords, as their main reasons.

Proper utilization of the money was important if the older persons' cash transfers were to enhance living standards of the beneficiaries and their households. However, some studies have shown that misplaced priorities were some of the notable challenges encountered by the beneficiaries. For example, since the money is often received lump sum after some months, with the illusion that the money is a lot, the recipients were tempted to spend it on unplanned events only to regret later. In this study, the respondents had mixed reactions as to how they were able to use the money for the good of their households. Importantly however is the fact that by and large, the respondents agreed that the money had actually changed their households' livelihood albeit in a small way. Overall, in line with outcome of the DFID (2005) initial evaluation of the OVC-CT programme in

Kenya, this study revealed that the cash received from the OPCT programme had a significant impact on the recipients' households' livelihood. Further studies have shown that the cash transfer programme has reduced extreme poverty on the beneficiaries and their respective households. The beneficiaries' purchasing power was enhanced and therefore this made their lives better. For example, a policy analysis by Barrientos and Nino-Zarazua (2009) revealed that social transfer programmes had the ability to reduce persistent poverty hence emerging as very critical in addressing overall poverty and vulnerability.

5.3 Conclusion

This study examined the influence of older persons' cash transfers on their households' livelihood, taking Kipipiri sub-county in Nyandarua County as a reference point. In light of the study findings, the program has had some impact on the livelihood of the beneficiaries' households. Older beneficiaries are empowered to the extent that they stop entirely relying on their relatives and well wishers, and are enabled to take care of essentials of life. The cash transfer has also enabled the beneficiaries take care of their dependants such as grandchildren and jobless adult children hence breaking the cycle of poverty in their households. However, the OPCT programme is still hampered by challenges; both administrative and policy-oriented.

The 2,000/= monthly stipend is very low; having remained unenhanced for so many years amidst rising standard of living. Besides, there is very limited - if any - financial training and imparting of business skills to the beneficiaries to enhance their ability to invest the money for economic sustainability. The disbursement modes and procedures also have certain weaknesses. For example, disbursing money through KCB has cost-related challenges in terms related charges such as transport fares. Mobile money transfer is also limited given that not all older beneficiaries have the phones or know how to operate them. Generally, the programme is transformative on the lives of the beneficiaries and their households but needs constant improvement by all stakeholders.

5.4 Recommendations

The following are recommendations of the study:

1. It is important to review monthly stipend to be in line with the rising cost of living. This should be done on a yearly basis so that it is in harmony with prevailing economic circumstances.

2. Beneficiaries should be equipped with relevant business and investment skills so that they can be able to know how to prioritize and invest for sustainability.
3. As a policy, the disbursement procedures should always be reviewed so as to come up with the best methodology favourable to various beneficiaries on the basis of their individual circumstances.
4. So as to avoid possible misuse of the money, it should strictly be remitted at every end of the second month so that the delays don't give room for accumulated debts by the beneficiaries.

5.5 Suggestions for Further Research

1. The study was restricted to Kipipiri sub-county; the study recommends a comparative study in the whole of Nyandarua County to provide extensive data for more effective analysis.
2. In future, further research should be conducted to enhance business opportunities for older beneficiaries for self-reliance.

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APPENDICES

APPENDIX I: INTRODUCTION LETTER

EVERLYNE OMURAYI

P. O BOX MIHARATI

DATE.....

Dear participant,

Re: **Participation in Research**

I am a Masters student in University of Nairobi undertaking project planning and management. I am undertaking a study and on the influence of older persons' cash transfer (OPCT) programme on the livelihood of households with older persons: a case of Kipipiri sub-county, Nyandarua County, Kenya. I therefore request you to kindly participate in this study by providing relevant information through this questionnaire. All the information you provide will be treated with utmost confidentiality.

Thanking you in advance.

Yours sincerely,

Everlyne Omurayi

L50/82381/2015

APPENDIX II: QUESTIONNAIRE

SECTION A: PROFILE OF RESPONDENTS

No.	Questions	Response
1	Gender of respondent	Male 1
		Female 2
2	Age of respondent	(a) 65-70 ()
		(b) 71-75 ()
		(c) 76-80 ()
		(d) 81-& above ()
3	Marital Status of respondent	(a) Single ()
		(b) Married ()
		(c) Separated ()
		(d) Divorced ()
		(e) Widowed ()
4	Highest Level of Education of respondent	(a) Primary ()
		(b) High School ()
		(b) Tertiary ()
		(c) University ()
5	Number of dependants	(d) None ()
		(b) 1-3 ()
		(c) 4-6 ()
		(d) 7 & above ()
6	How long have you been in OPCT programme? <i>(Please state in years)</i>	(a) 1-3 Years ()
		(b) 4-6 Years ()
		(c) 7-9 Years ()
		(d) 10 & above ()

SECTION B: MAIN INTERVIEW

7. Do you think the government did the right thing to introduce this programme? **Yes () No ()**
8. To what extent do you feel the programme is helpful to you? **1=least helpful, 2=rarely helpful, 3=not helpful, 4=helpful, 5=very helpful**
9. Are you satisfied with the 2,000/= monthly stipend? **Yes () No ()**. If no, explain

On a scale of 1-5 where 1=strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree , what is your opinion? <i>(Please tick one response)</i>	1	2	3	4	5
(i) The OPCT programme current rate has greatly improved my life.					
(ii) The current rate hardly meet my household's needs					
(iii) The beneficiaries hardly have any problem with OPCT payroll.					
(iv) Sometimes the beneficiaries' names miss on payroll.					

10. Explain any other problem with OPCT programme payroll.....

On a scale of 1-5 where 1=strongly disagree, 2=disagree, 3=neutral,	1	2	3	4	5

4=agree, 5=strongly agree: (Please tick one response)					
(i) Lack of saving skills makes it hard for me to save.					
(ii) Limited investment training affects my ability to invest wisely.					
(iii) It is difficult to plan and budget with the money for lack of training.					
(iv) Government should revise policies on older persons' social welfare.					
(v) Explain how the OPCTP beneficiaries should be empowered.....					

11. Do you collect the cash on your own or someone else does it on your behalf? **1=self ()**;
2=someone ().

12. Are you happy with the procedures used to disburse the cash to you? **Yes () No ()**

On a scale of 1-5 where 1= strongly disagree, 2= disagree, 3=neutral, 4=agree, 5=strongly agree, how much do you agree (Please tick one response)	1	2	3	4	5
(i) Should collect the cash myself.					
(ii) Should be collected by family members.					
(iii) Should be collected by either close relative or myself.					
(iv) Should be delivered to me by government officials.					
(v) Doesn't matter so long as I get the money.					

13. Do you receive the cash on time? **Yes () No ()**

On a scale of 1-5 where 1= strongly disagree, 2= disagree, 3=neutral, 4=agree, 5=strongly agree, the following are best modes of delivery:	1	2	3	4	5
(i) Cash					
(ii) Voucher transfer					
(iii) Mobile banking financial institution (e.g MPESA)					
(iv) Post office					
(v) Banks					

14. Based on OPCT programme government policies, amount paid, disbursement procedures, and mode of distribution, is the cash able to take care of all your basic needs? **Yes () No ()**

On a scale of 1-5 where 1= strongly disagree, 2= disagree, 3=neutral, 4=agree, 5=strongly agree, match your opinion with the following statements:	1	2	3	4	5
(i) With the cash, I am able to meet my household food/nutritional needs.					
(ii) I am able to meet my household housing needs.					
(iii) I am able to meet my household medical needs.					
(iv) I am able to meet my household clothing needs.					
(v) I am able to meet my household school fees needs.					
(vi) OPCT programme has improved my household's standard of living.					

15. Please specify ways you think OPCT programme in your sub-county can generally be improved in order to meet your basic needs and common expectations.

.....
.....

Thanking you for your time and participation.

APPENDIX III: KEY INFORMANTS (KIs) INTERVIEW GUIDE FOR OFFICERS IMPLEMENTING THE PROGRAM AND THE RELEVANT COMMITTEES

1. Introduce yourself and describe your specific role in Older Persons' cash transfer program.
2. To what extent is your understanding of administration older Persons' cash transfer program?
3. Is the 2,000/= monthly stipend sufficient for the recipients?
 - (i) To what extent has this current rate improved the lives of the beneficiaries?
 - (ii) What challenges could the beneficiaries have with OPCT payroll?
 - (iii) Explain any other problem with OPCT programme payroll.
4. Do the beneficiaries usually collect the money by themselves or through proxies (relatives and/or friends)?
 - (i) Do they receive the money on time?
 - (ii) What is the common mode of payment and disbursement of the money?
 - (iii) Do you think the beneficiaries are happy with the modes of disbursement?
 - (iv) What changes do you think need to be done on the payment and disbursement procedures?
5. Please explain further on the following in regard to cash transfer programme on older persons' livelihood in Kenya, taking Kipipiri sub-county, Nyandarua County as your point of reference.
 - (i) Amount of stipend paid.
 - (ii) Modes of payment and disbursement procedures.
 - (iii) Level of program beneficiaries' financial training.
 - (iv) Misuse of the stipends by program beneficiaries.
6. Do beneficiaries receive any financial training?
 - (i) How often is it offered?
 - (ii) Which areas of the training are covered?
 - (iii) Do you think it's helpful to the beneficiaries to have such training?
7. How is the stipend received by the beneficiaries utilized?
8. Please explain further on the following in regard to cash transfer programme on older persons' livelihood in Kenya, taking Kipipiri sub-county, Nyandarua County as your point of reference.
 - (i) Amount of stipend paid.
 - (ii) Disbursement procedures.
 - (iii) Level of program beneficiaries' financial training.
 - (iv) Utilization of the stipends by program beneficiaries. **Thanking you for your time.**

APPENDIX IV: BUDGET

ITEM	AMOUNT IN KSHS.
Transport	6,000.00
Field Work	30,000.00
Stationery	6,000.00
Typesetting and Printing	1,500.00
Binding	1,500.00
Miscellaneous	6,000.00
TOTAL	49,500.00

APPENDIX V: WORK PLAN

Activity	The year 2017 (months)							
	February	March	April	May	June	July	Aug	Sept
Identifying the topic								
Proposal Writing								
Proposal writing								
Data collection								
Data analysis								
Compiling chapters								
Presenting the research project								
Presenting the research project								