

**INFLUENCE OF OLD PERSONS' CASH TRANSFER  
PROGRAMME ON POVERTY ALLEVIATION: A CASE OF  
KIBERA SLUM, NAIROBI COUNTY, KENYA**

**BY**

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## DECLARATION

This is my original work and that it has not been submitted for a degree in this or any other University for any award.

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## **DEDICATION**

This research report is dedicated to my family; Mr. and Mrs. Owuor, Susan, Kevin, Angela and Annette. One would never ask for a better family than what you have been to me. I wish you luck in all that you do. I also dedicated the study to the old people who are living in abject poverty and endure the challenging life of poverty, as well as the officials of the programme who are doing great work in taking care of them.

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## **ABBREVIATIONS AND ACRONYMS**

<b>ARVs</b>	Anti-Retroviral
<b>AU</b>	Africa Union
<b>CT</b>	Cash Transfer
<b>DFID</b>	Department for International Development
<b>ECHP</b>	European Community Household Panel
<b>HSN</b>	Hunger Safety Net
<b>IGA</b>	Income Generating Activity
<b>MDG</b>	Millennium Development Goals
<b>MTEF</b>	Medium Term Expenditure Framework
<b>NGO</b>	Non-Governmental Organization
<b>OPCT</b>	Old Persons' Cash Transfer
<b>SNAP</b>	Supplemental Nutrition Assistance Programme
<b>SPF</b>	Social Policy Framework for Africa
<b>UNICEF</b>	United Nations Children Education Fund
<b>VAT</b>	Value Added Tax
<b>VHLSS</b>	Vietnam Household Living Standards Survey
<b>WFP</b>	World Food Programme

## ABSTRACT

The Old Persons' Cash Transfer Programme was started in 2006 to alleviate poverty among the elderly people who were living in extreme poverty. The objective of this study was to determine the factors that contribute to the success or failure of this programme and to make recommendations for improvement. This study is important because it will help Kenya and other countries engaging in similar programmes maximize usage of the limited funds to achieve higher results. The objectives of the study were to establish the influence of the consumption by the beneficiaries, the mode of cash disbursement used, the funding conditions of the programme, coverage of the cash transfer programme; and the training on financial management given to the beneficiaries on poverty alleviation. The study used a descriptive research design and systematic random sampling to study the 66 respondents of this study. Primary data was gathered using a questionnaire and interviews. This was then followed by a detailed research procedure to ensure credibility and accuracy in the data obtained. The data that was collected was then edited, coded, transcribed and then cleaned. The Statistical Package for Social Science (SPSS) version 20 was used in data analysis and the results were presented in frequency and tables. A correlation analysis was also done on the responses to determine the extent of their relationship to housing satisfaction in the Kibera slum upgrading project. The study showed that both the beneficiaries and the programme office were satisfied with the mode of cash transfer and the policies put in place to ensure proper usage of the funds. However, they were not satisfied with the amount of money provided as shown by their consumption level. Overall, 41.7% of the beneficiaries disagreed when they were asked if the programme was achieving its objective of poverty alleviation while 50.0% of the programme officials interviewed agreed to the same question. They were also not satisfied with the coverage of the programme in reaching out to more elderly people and the training on financial management and basic business skills given. As a means to help the beneficiaries become self-reliant, the study recommended the formation of small investment groups where they can be funded to raise capital for income generating activities. The study also recommended yearly evaluation and adjustment in the amount of money allocated to the beneficiaries to match the prevailing inflation and cost of living.

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Background to the Study**

Devereux and Sabates-Wheeler (2004) defines social protection as private and public programmes that offer protection to the poor and vulnerable against all livelihood downturns while enhancing their rights as human beings and maintaining their social status. Interventions may take several forms including pensions, health insurance, family benefits and food aid among others. Social protection framework by the UNICEF (Alviar, 2009) requires that the programme be preventive to alleviate deprivation in case of a shock; promotive to enhance capability for self-reliance; transformative to bridge economic equalities that create inequalities and protective from shocks. If successfully implemented, the programme should contribute to realization of the MDGs.

There are three main categories of social protection namely social assistance, social transfers and social insurance. Social transfer, which is the main subject of this study, involves regular cash transfers from the government or aid organizations to the targeted and selected beneficiaries. They include disability grants, orphan care grants, child support grants, and social pensions, among others.

Learning from success recorded in other countries such as Colombia, Mexico, Brazil and South Africa among others, Kenya launched a similar programme in 2006 to take care of the poor elderly citizens. Kenya has been known to ratify international treaties that protect their human dignity such as the social security for the elderly, the disabled and children. Some of these include Madrid International Plan of Action on Ageing, 2002; The Livingstone Declaration of 2006 by the African Union; UN Proclamation on Ageing, 1992; UN Principles of Old Persons', 1991; and the UN Plan of Action on Ageing, 1982



To enforce these treaties, the bill of rights in the constitution of Kenya was amended in 2010 to include the articles 21, 43 and 57 that catered for the welfare of the elderly citizens (Kenya Constitution, 2010). Recently passed legislations such as The Kenya National Policy on Ageing and Old Persons 2009, Social Protection Policy 2011 as well as increased budgetary allocation to the programme in 2011 has further affirmed the commitment of the Kenya government in the social protection for the elderly. Social protection has also been integrated into national development planning outlined in the vision 2030 blueprint.

Cash transfer programming is a popular instrument in the social protection toolbox for addressing chronic poverty. It has been promoted by donors in both sub-Saharan Africa and Asia during the last decade with varying levels of success, and is also common among some, developing country governments, particularly middle income countries in sub-Saharan Africa although not all.

Kenya has made progressive investments in social protection for the ageing, providing lessons and existing opportunities for similar programmes. There has been a paradigm shift in Kenya, from universal social protection schemes targeted at formal employees to inclusive schemes including both formal and informal sectors, individuals and corporations (Mathiu and Mathiu, 2012). Additionally, the Kenya Government priorities mapped out under the Vision 2030 development blue print includes the social pillar among other initiatives.

## **1.2 Statement of the Problem**

In 2012, the International Food Policy Research Institute conducted a study on cash transfer in Ecuador (Hidrobo et al 2012). The study did a comparison with in-kind transfers and found that both were effective in improving the quantity and quality of food consumed. However, the findings of the study did not factor in sustainability of the programme in-terms of making the beneficiaries self-reliant which is key to such programmes according to a 2008 World Bank report on social transfers (World Bank, 2008).

Closer home, Mathiu and Mathiu (2012) presented a case study paper on Kenya's Old Persons' Cash Transfer programme as a development strategy for the ageing at an IESE Conference held in Maputo in 2012. They sought to express that pre-planned comprehensive national social

security systems would be better than waiting until the elderly begin to languish in extreme poverty to assist them. They also showed that there is immense government goodwill as characterized by increased budget allocation as witnessed in 2011 budget reading. By the time this study was conducted, the OPCT programme was in its fifth year but it did not analyze the progress of the same. It suffices that adequate research has not been done on the influence of the programme on poverty alleviation among the elderly citizens and their households, and perhaps on any other macroeconomic variable. In 2012, a journalist who had interviewed some potential beneficiaries reported that many people had been registered for the programme but had not received a penny four years down the line (Momanyi, 2012). This study therefore attempts to fill this research gap. Specifically it examines the contribution of the unrequited old age pension scheme on poverty reduction among the elderly and their households from the economic perspective. This study also looks at the effects of old persons' cash transfer programme on poverty alleviation: the case of Nairobi's Kibera slum.

In spite of the benefits, the political goodwill, and despite nearly a decade of cash transfer pilot projects in Kenya, they are still limited in scale and coverage across much of the country and remain heavily dependent on donor funding according to the Kenya Social Protection Sector Review report of 2012. The OPCT programme, being fully funded from government revenues as opposed to other programmes such as the Orphans and Vulnerable Children and Disabled People programmes, should serve as a learning point to ensure donor influence on the economy is minimised. This study therefore seeks to fill this gap by asking why and shows how certain patterns of cash transfer programming that are prevalent in Africa reflect the different modus operandi of governments and donors. Failure to understand the progress of such a programme may lead to loss of large amount of money invested and plunge thousands of old people who are benefiting from this programme into poverty.

### **1.3 Purpose of the Study**

Since inception of the old persons' cash transfer programme by the government of Kenya, no evaluation report has been published. This study seeks to assess the extent to which the Old

Persons' Cash Transfer Programme has gone in influencing poverty alleviation among the elderly people living under extreme conditions in Kibera slums, Nairobi County in Kenya.

#### **1.4 Objectives of the Study**

The objectives of this study are to:

1. To determine the extent to which the training on financial management given to the beneficiaries influences poverty alleviation
2. To establish the influence of mode of cash disbursement used on poverty alleviation
3. To assess the influence of the funding conditions of the programme on poverty alleviation
4. To examine the influence of the coverage of the cash transfer programme on poverty alleviation

#### **1.5 Research Questions**

1. To what extent does the training on financial management offered to beneficiaries influence poverty alleviation?
2. To what extent does the mode of cash disbursement used influence poverty alleviation?
3. To what extent do the funding conditions for the cash transfer programme influence poverty alleviation?
4. To what extent does the coverage of the programme influence poverty alleviation?

#### **1.6 Significance of the Study**

Evaluations are important to understand the potential impacts of proposed schemes since they may help policy makers decide on key design elements of a cash transfer programme, such as the order of magnitude of the necessary transfers to achieve the desired impacts, and the targeted areas and elderly groups. The findings of this study will be important to policy makers in making sure the programme is run at optimal efficiency and that its objectives are met. It will also be important for future programmes that may be put in place for other groups of beneficiaries.

This research will give the researcher a competitive advantage in programme evaluation and a new way of viewing social protection assistance given to various vulnerable people in the society. The study also provides relevant and practical information to future researchers who wish to build on this research. It will provide a great insight for various other researches that would be carried out to improve on cash transfer programmes.

### **1.7 Limitation of the Study**

One of the major limitations was in terms of respondents ready and willing to respond to enquiries on the research. The respondents were assured of anonymity to gain their trust.

Limited accessibility to information in the government department due to confidentiality being maintained strained accessibility to data. By working closely with the officials from the relevant government ministry, the researcher gained their trust by assuring them that sensitive information will not be published of this study. The relevant government ministry was also assured that there is more to gain than lose from the outcome of this research.

There was good cooperation from staff during interviews as they went about their work schedule to respond. The researcher allowed them adequate time with the questionnaires to complete at their own time.

### **1.8 Delimitations of the Study**

The study is delimited to the beneficiaries and the programme officers of the Old Persons' Cash Transfer Programme living in Kibera Slum and the sample population had to have been benefiting from the programme for a period of one and a half years or more. The participants were randomly selected from the sample size. Variables covered were, training on financial management, mode of cash disbursement, programme policies and the coverage of the programme.

### **1.10 Assumptions of the Study**

The study assumed the subjects of the study were willing to respond to the questions raised in the questionnaire. There were no changes in the composition of the target population that would have been fundamental enough to affect the effectiveness of the study sample. The study was carried out as planned and the researcher was in good health to accomplish all the objectives of this study.

### **1.11 Definition of Significant Terms used in the Study**

**Cash Transfer Programme** - the provision of cash as a livelihood intervention support

**Income Generating Activity** - small-scale projects that create an income source to individual beneficiaries or beneficiary groups, empowering the beneficiaries and creating self-reliance among them.

**In-kind Transfer** - humanitarian assistance involving issuance of tangible goods such as food and tools, not money or vouchers

**Livelihood** - is the capabilities, assets and activities required for a means of living

**Social Protection** - is range of measures to protect people from shocks and to build up assets as well as meet basic needs

**Social Welfare** - is the assistance to meet basic needs for those who cannot meet such needs in normal times

**Sustainability of a programme** - the act of decreasing dependence on one source of funding and shifting financial support for programme implementation to a new funding stream. It ensures that the programme can continue running its activities or infrastructure once initial funding ends.

**Poverty** - the state of being extremely poor

**Poverty Alleviation** - the modes being adopted to eradicate poverty in the society

**Poverty line** - a minimum income level used as an official standard for determining the proportion of a population living in poverty

**Vision 2030** - Kenya Vision 2030 is the country's development programme covering the period 2008 to 2030.

### **1.12 Organisation of the Study**

The study has been organized into five chapters as follows; Chapter one gives the following; background of the study, the problem statement, study objectives, research questions and significance of the study. Chapter two provides a review of both theoretical and empirical literature on the subject matter, thereafter the knowledge gap the study intends to fill is also identified. The main area of study is how the consumption of the beneficiaries, training on financial management, and mode of cash disbursement, programme policies and coverage of the programme influence poverty alleviation among elderly people living in Kibera. Chapter three gives an outline of the methodology that was used to obtain data on the subject matter.

Specifically, it describes the research design, identifies the target population, outlines the sampling technique to be used, describes the data collection methods, identifies the methods that was used to ensure validity and reliability of the data collected in the field and finally, gives the operational definition of variables while chapter four gives presents the analysed data. Chapter four presents the data was collected according to the factors considered for study under the five independent variables. Chapter five gives a summary of the findings discussion, conclusion and recommendation.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1 Introduction

Prior to this research there are many research findings that have been published on this topic. This chapter analyses the theories of behaviour and expounds on the variables of the objectives that have been mentioned in the previous chapter. It further gives a critical review of the existing literature before concluding with the gaps that research intends to fill. This chapter will generally justify the need for the study and highlight the relationship between past and current studies.

#### 2.2 Background of the Old Persons' Cash Transfer Programme in Kenya

Cash transfers are direct transfer payments of money to eligible people. They are usually provided by the state, federal governments and non-governmental organizations. Origin of cash transfer can be traced back to 1994 in Mexico when the then deputy minister in the Mexican Ministry of Finance called Santiago Levy set out to reform the intricate welfare system made of several distinct programmes (Holmes and Jones 2009). He instituted a cash transfer programme to the poor, called "Progesa". This was a conditional cash transfer (CCT), meaning there were conditions imposed on the beneficiaries to benefit. Benefiting poor families were required to ensure that their children attended school and the family sought preventative health care otherwise they would be excluded from the programme. Those who sent girls to school were paid more than boys. As a result, within one year, secondary school enrolment had increased to 75% from 67% for girls and to 77% from 73% for boys (Devereux et al , 2006). This success noted during the pilot face made successive governments support it fully. All over the world, more so in Latin America, governments and non-governmental organizations flew in to carry out case studies for purposes of duplicating the same back in their home countries. New York city Mayor Michael Bloomerg was one of them; who then did the same for the street families, again becoming a success worth studying. Giang and Pfau (2009) using VHLSS 2004, estimate the impacts of various cash transfer programmes on old-age poverty incidence in Vietnam. They find that there will be a clear trade-off between total benefit costs and poverty reduction, and that a cash transfer programme focusing on the rural elderly and targeting wider elderly groups will have the greatest potential to reduce old-age poverty.

In 2006, cash transfer was brought closer to Kenya when the Government of Malawi, with support from UNICEF launched a pilot programme called Social Cash Transfer as a means of tackling poverty (Jaspars & Harvey, 2007). This was inspired by the situation of a family of 20 AIDS orphaned grandchildren living with their old grandparents called Mr. and Mrs. Blackson Kalinde. This family lived on one meal a day, barely less than 20 Malawian cents a day. Jaspars and Harvey (2007) further noted that the Malawi programme was an Unconditional Cash Transfer (UCT), meaning the beneficiaries were not required to do anything, except that they were to fall within the required poverty level. According to the Relief web, to date, 23,561 households in Malawi are using the cash to alleviate poverty and vulnerability (Reliefweb, 2009). It is the success for the Malawi programme that inspired World Bank to take cash transfer programmes as their policies in tackling poverty among poor households around the world (Holmes and Jones 2009). Thirteen governments in Africa have since drafted national cash transfer policies to offer assistance to vulnerable citizens, most of which are funded by the World Bank. Some of these countries include Ethiopia, South Africa, Lesotho, Namibia, Zimbabwe, Tanzania, Mozambique and Kenya (Reliefweb, 2009). In March 2009, The World Bank commissioned a Cash Transfer for Orphans and Vulnerable Children (CT-OVC) at a cost of US\$ 126 million, fully funded by the bank (World Bank, 2012). This was UCT programme which has been tremendously successful, according to World Bank reports.

Success of any cash transfer programme is calculated based on a number of factors. Among them includes whether the amount allocated is sufficient to meet its objectives; whether cash transfer is suitable compared to in-kind transfers; suitability of the disbursement procedures; the influence that the funding sources have on the overall economy and objective of the programme; and the coverage of the programmes.

### **2.2.1 Training on Financial Management and Poverty Alleviation**

Unwavering public commitment to continued spending on old-age programs through the 1980s and 1990s across the world has puzzled economists, policy mavens and political conservatives alike who have predicted mounting failure due to the meager funds allocated to the programmes (Leonie, Jeffrey, & Richard, 2001). The beneficiaries 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. In the United States of America , the federal budget spending on Social Security continues to increase (Eckholm, 1992), raising into sharp focus the need to ensure the beneficiaries use the little funds allocated to better their lives instead of asking for more.

While several studies conducted so far find a cross-sectional relationship between financial management training and success of social care programmes (e.g. Ozler, 2007, 2008; Beegle and Hargreaves et. al.), only one study points to a possible link between financial management training among adults and cash transfer programmes. 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 school dropout rates, teen marriage, and childbearing (Duflo et. al. 2006). This was as a result of these families being able to derive much value from the funds which were initially considered to be too little to carry out any meaningful activity. Commenting on the lack of credible and clear evidence detailing the relationship between old age cash transfer programme and financial management education, Jukes, Simmons, and Bundy (2008) recommend a long-term, follow-up study to assess the lifestyle and careers of the younger generation and assess how that will impact on their lives and activities during the older ages.

Across the world, several studies have been conducted to find out which mode of cash transfer between unconditional and conditional models delivered the most impact in terms of improving livelihoods of the beneficiaries. Mexico's PROGRESA was one of the pioneer old age cash transfer programmes in the world. After years of operation, the Mexican government conducted a study on ways to maximize the benefits derived from the programme through beneficiary training. These were mainly on the areas of entrepreneurship, financial budgeting and discipline, health and security. A large and empirically well identified Data has demonstrated the ability of education among the beneficiaries in Mexico to improve school enrollment (Filmer and Schady 2010)

Whether examining the old age pension program in South Africa, the child support grants also in South Africa or cash transfer program in Ecuador, studies reveal that the beneficiaries are more

likely to reap much more benefit from the funds if they are financially well informed and are able to use the little funds given to generate more income. These have been evidenced through reduced child labour, improved child health and nutrition and increased school enrollment (Case, Hosegood, and Lund 2005; Edmonds 2006; Duflo 2003). The debate over the relative model appropriate for training has been a matter of discussion among adult education experts. The old age cash transfer programme targets the elderly, most of who have lived a life of poverty all through and are not within the reach of retirement benefits. It therefore suffices that some of these beneficiaries are extremely illiterate and any sort of training at this age may not bear fruit. Furthermore, the implementation of training programmes within the cash transfer programmes may put pressure on administrative capacity especially in poorer countries outside of Latin America. In Africa, the existing knowledge base concerning the marginal impact of financial management training in realizing the objectives of the cash transfer programs remains very limited as evaluations are rarely done.

It is important to design the curriculum of such trainings on practical subjects that the learners identify with. 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 like hands-on projects (experiential) where they can actually practice what they are learning, therefore the necessity to have the curriculum for adults designed to address multiple points of view. Levine (2011) stresses further that self-directed learning experiences enhance adult learners capacity to acquire new information, meaning the learner should determine to a large extent the content of the curriculum because they know what they want to learn.

### **2.2.2 Mode of Cash Disbursement and Poverty Alleviation**

The debate over whether to provide assistance and other forms that the mode of assistance chosen should take has a long history in economics. Not much rigorous evidence has been presented to compare cash, voucher and in-kind assistance despite the ongoing debate (Hidrobo et al 2012).

Around the world, there are a number of social transfer programmes in operation (Ellis et al, 2009). In southern Africa alone, Swaziland and Lesotho there are noncontributory social pension schemes designed to provide cash transfers to elderly members of the society; Malawi provides subsidised seed and fertilizer through an input subsidy programme to farmers

considered viable but vulnerable; while Zimbabwe provides school fees waivers through a programme known as Basic Education Assistance Module (Deveraux et al, 2006). Other countries provide ARVs to HIV/AIDS infected people. In all these cases, we notice that attention has been focused to the role of cash transfers in promoting development among the poor citizens (Ellis et al, 2009). It is therefore worth noting that there are various forms of social protection transfer, notably cash transfer, voucher transfer, and the transfer of good and materials. According to Stewart & Handa (2008) the method used on any one programme will 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

In recent years Aid agencies voucher and cash transfers have increased significantly. 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). 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 was 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 (Drèze, 1990). 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. The analysis of these parameters are aligned within economics, to find the most suitable, cost effective and sustainable method of social protection assistance to be provided (Seniors, 1834). These are also affirmed by Grosh et al (2008) in his report surrounding the formulation and implementation of the United States social protection policy and in other developing countries. Grosh further noted the doubt surrounding the use of cash, in-kind or voucher assistance.

Cash assistance has been preferred mainly because it has the largest welfare gains, and allows the beneficiaries to use these benefits as they see desire. While interviewing some beneficiaries of a cash transfer programme, Glaeser (2012) captured the sentiments of one man who said, “I am happy for the dignity and freedom I enjoy as I spend my earnings” aid recipients also enjoy autonomy”. They can choose to spend in a way that best meets their needs if they are entrusted with unrestricted income.” 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 considered to vouchers, a position further supported by Blackorby and Donaldson (1988).

However, there are two arguments that seek to justify voucher transfers. Firstly, where the identification of beneficiaries is not possible or is very difficult due to a number of reasons, vouchers are advantageous because only those in dire need will seek to benefit (Currie and Gahvari 2008; Drèze 1990). This position was also captured by Blackorby and Donaldson (1988) who added that when the cost of conducting a research on the beneficiaries to support is quite high, vouchers and other in-kind transfers may be less misleading than cash transfers. This position is also supported by Bruce and Waldman (1991) who show that in the existence of a Good Samaritan syndrome, voucher and transfers are usually more efficient even where there is accurate information regarding the targeted beneficiaries. Secondly, through voucher social transfers, programme experts and policy makers seek to change some human behaviour as far as consumption is concerned (Currie and Gahvari, 2008). Currie further argues that voucher transfers do not overshadow spending on targeted goods. But Coate (1989) pegs the choice of mode of transfer on the prevailing circumstance. Care should be taken to avoid inconveniencing the non-beneficiaries as there may be an increase in food prices. Vouchers are also meant to be redeemed in specified outlets which may mean reduced business to outlets not enlisted, thus creating more problems. To cushion against inflation and avoid unnecessary negative impacts on non-beneficiaries, the United States has been fast embracing in-kind transfers (Glaeser 2012). In fact, the debate about social transfers is centered on in-kind programmes. Supplemental Nutrition

Assistance Programme (SNAP) is currently run in the United States under this and has been very successful. Studies conducted for SNAP have shown that the beneficiaries

However, in the third world countries and other developing nations, there has been a lot of polarized and acrimonious debate between cash transfer and other forms of transfers (Devereux, 2006). There has been no agreement especially concerning cost effectiveness of non-cash transfers. 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). There is no much evidence about this, hence this study. This study also seeks to find out if beneficiaries of the OPCT are using it effectively. If not, it seeks to find out the most effective form of transfer under the prevailing circumstances.

Leibbrandt and Woolard (2001) examine the factors contributing to household income inequality in South Africa in a multivariate model and include the share of old age pensioners as an explanatory variable. They find that among black households, pensions “make a negative but very small contribution to inequality”, and when only rural black households are included in the analysis, they find the correlation of pensions with the log of income to be “slightly positive” (Leibbrandt, 2001). This is consistent, they argue, with pension benefits going to the poor, but not the poorest, black households. It is possible to take a different approach to the question and link up the evaluation of income poverty with concerns with inequality (Duclos and Araar 2004). This approach works by focusing on measuring the contribution of inequality to poverty.

With the exception of some humanitarian interventions, such as the cash transfer programme for vulnerable drought-affected households in Kenya called the Hunger Safety Nets Programme and the Productive Safety Nets Programme (PSNP), both funded by donors, the poor of working age tend to be excluded from participation in cash transfer programmes. Instead, governments focus, for example, on households with vulnerable children the poor with limited labour, or the elderly (Ellis, 2008). This has led to a reworking of the concept of the ‘deserving poor’ in recent years, based on an assumption that households with available labour have the potential to generate income, regardless of labour market realities. This position is based on an assumption that labour markets function adequately, with sufficiently remunerated employment available for all those seeking it. It does not take into account the chronic levels of under-employment, unemployment

and the existence of the working poor – those who are in the labour market, but receive very low incomes that they remain poor (Wood, 1999).

The SPF commits governments to progressively realising a minimum package of essential social protection that covers essential health care and benefits for children, the elderly, informal workers, the unemployed and people with disabilities (Mathiu & Mathiu, 2012). This approach is echoed in the United Nation’s Social Protection Floor Initiative. Across Africa, social protection has become a mainstay in poverty reduction strategies, and many countries have developed a social protection strategy. There is growing interest across Africa in safety nets as a means of providing predictable social assistance to poor and vulnerable populations (Kenya social Protection Sector Review, 2012). The most popular safety nets are social cash transfers and public works. At the same time, many African countries are reforming their pension systems to provide greater protection against poverty in old age.

### **2.2.3 The Funding Conditions and Poverty Alleviation**

The scale of government allocations to cash transfer programmes from domestic funds varies considerably in different countries. In Kenya, the government covers a significant percentage of cash transfer costs from domestic resources (Mathiu & Mathiu, 2012). This suggests that cash transfer programmes may not be a priority, despite more than five years of NGO and donor support, influencing and advocacy (Hanlon, Barrientos and Hulme, 2010). Essentially, on continued and if the programmes are to be extended, donor funding must be introduced or increased where applicable. In the absence of domestic financing plans, the level of ongoing external donor reliance exhibited implies that cash transfer programming is not a national policy priority.

The Kenyan situation indicate the government maintaining support in the face of the financial difficulties, and extending its funding to cash transfers for the elderly, a total of KShs 605 Million (\$7.2 million), funded wholly from domestic resources (Ikiara, 2009). This reflects Kenya’s concern to promote policy stability by limiting reliance on donor funding which is subject to shifts in donor preferences, thereby safeguarding the predictability of resource flows to the poor through cash transfers. The greatest proportion of domestic resources goes to grants for

the aged, and further low proportion to areas with significant and ongoing donor funding, such as the drought-affected Sahel area covered by the Hunger Safety Net (HSN) programme, and the child benefit programme, which receives significant PEPFAR and Global Fund financing with support from UNICEF (Pearson & Alviar, 2009).

The simultaneous roll out of three programmes designed to support the poorest households, adopting differing criteria and implementation modalities suggests potential efficiency losses in a resource constrained environment (Ikiara, 2009). Heavy reliance on donor funding for the continued operation and extension of cash transfer programmes means that national programme design is likely to match donor priorities, be consistent with the funding criteria of international bodies such as PEPFAR according to Ikiara (2009).

In a report for the ODI, the perception that CT programmes in Kenya were hugely funded by donors against the preference of non-CT programmes by the Government has been denied by all concerned parties (Ikiara, 2009). The report further acknowledges that the OPCT has been largely homegrown and funded but with significant roles played by key donors such as UNICEF, World Bank, Help Age and DFID. However, these organizations have funded partly other social protection programmes such as the OVC and PWD.

Some experts argue that dependency on donor funding for such programmes may be costly in the long run as it may come with conditions. In June 2012, IMF approved a KShs 35.7 billion to the Kenya Government to tame inflation with a condition that the VAT Bill 2012 was to be passed by the parliament (Business Daily Africa, 2012). This would have led to increase in the prices of basic commodities consumed by the poor Kenyans such as sanitary towels, milk, and bread and maize flour as a 16% VAT would be levied. Politically, Government fear public shame of having to stop the programmes if the funding is withdrawn (The Guardian, 2013). Therefore, the National Social Protection strategy has identified tax revenue from the Government of Kenya as the most reliable source, arguing that: “Allocating a percentage of the national budget through the Medium Term Expenditure Framework (MTEF) would ensure that social protection enjoys a predictable and long-term budgetary commitment as do other sectors” (Republic of Kenya, 2009).

#### **2.2.4 Coverage of the Programme and Poverty Alleviation**

In Kenya, there are various social protection programmes and a limited number of cash transfer programmes. The cash transfer programmes in Kenya are currently in pilot or initial roll-out stages, and none are currently being implemented on a national scale (Hanlon, Barrientos and Hulme, 2010). Hanlon et al further notes that they are largely championed by the donor community, particularly UK Department for International Development (DFID) and UNICEF, and promote the interests of specific geographical and demographic groups, rather than being targeted exclusively on the basis of poverty. Kenya has three main cash transfer programmes: for children, the elderly, and those who are living in destitution in arid areas.

According to the ministry of gender website, the Kenya OPCT programme was launched to benefit the elderly who were above 65 years old, live with disability, extremely poor and severely ill in Thika and Nyando districts (Ministry of Gender, Children and Social Development, 2009). Targeting was carefully done to reach all those who fitted within the selection criteria in the regions of operation. The programme is intended to cover the whole country but is hampered by inadequate funds. The total number of beneficiaries of the OPCT programme in Kenya using the most recent figure is 36000, which is 12% of the estimated total population of the elderly above 60 years (Mathiu & Mathiu, 2012). Table 2.1 uses data from the Kenya Social Protection Sector to picture the path travelled through the programme since 2006 the ministry contends that the number of potential beneficiaries is much higher than the current figure but due to limitation of funds only those falling within the targeted geographical areas have benefitted. Table 2 gives the current picture of the OPCT programme.



**Table 2.1: Financing and implementation trend of the OPCT programme by the Government of Kenya**

Year	2006/ 2007	2007/ 2008	2008/ 2009	2009/ 2010	2010/ 2011	2011/ 2012	2012/ 2013
Amount (KShs, Million)	4	1.2	4	550	530	1000	1500*
No. of districts	2	3	3	44	44	44	44+*
No. of beneficiaries	0	00	00	115	000	000+	000

**Source: Kenya Social Protection Sector Review, 2012**

\* 2012/2013 financial year estimates

While there are similarities across cash transfer programme design in terms of target group, percentage of the population targeted, and overall objectives, the levels of transfer offered differ significantly. A common level of ‘coverage’ does not mean a common level of transfer value (Waterhouse & Lauriciano, 2009). In Kenya the value of the household transfers under the child and elderly cash transfer programmes is kept low deliberately to avoid a ‘dependency’ effect, and aims to provide 10-20% of the household ultra-poverty line with a grant value of between KShs 1200 – 1700 ( \$15 and \$20 per month) a value calculated intentionally according to Pearson and Alviar(2009).

Similarly, political economy concerns appear to have a strong influence on the value of cash transfers. Pearson and Alviar (2009) noted that in many instances low values have been adopted, not because of fiscal constraints, but to pre-empt ‘dependency’. A transfer value limited to 10 to 30% of the ultra-poverty line has become accepted practice in several programmes in Africa including Kenya (Ikiara, 2009, Pearson and Alviar, 2009 and Stewart and Handa, 2008). This emerging ‘rule of thumb’ Pearson and Alviar, (2009) owes more to concerns about dependency than poverty reduction. The risk of a benefit level being limited in this way is that the resultant

transfer may not have a significant impact on household poverty, thereby undermining the very purpose of the cash transfer programme.

Each targeting method has distinctive strengths and weaknesses. There is a paradox in circumstances in which targeting finite resources to the poor is attractive in principle (that is, in LICs with limited budgets which make effective universal transfers more difficult) are also the circumstances in which accurate poverty targeting is least likely to work (where the poor are the majority rather than a relatively distinct minority; and targeting data and institutional capacity are more limited) (McCord, 2009). There is need for more evidence and debate on targeting performance in LICs; framed by recognition that targeting possibilities and trade-offs cannot be discussed in isolation, but need to be considered in connection with fiscal space, institutional capacity, social values and preferences, as well as the political economy of introducing and sustaining transfer programmes (Wood, 1991).

Rigorous evaluation mechanisms are needed to strengthen the evidence base for the effectiveness of financially inclusive payment arrangement for cash transfer programmes. More research is needed to track how transfer recipients use financial services when offered to them, and to document the cash transfer value from a financial inclusion perspective. The private sector is a potentially important partner (particularly in Africa), and evidence and understanding regarding their most effective role needs to be strengthened (Wiseman et al, 2010). The evidence therefore suggests that while there is, in many cases, a good case for increasing currently very low levels of public spending on cash transfers in LICs, competition with other important developmental sectors (infrastructure, health, education and so on) will be intense. The transition to significantly higher levels of transfer spending is likely to occur over a long rather than a short period (Barrett, 2006). It is likely that policy-makers will need to introduce different forms of transfer (e.g. child grants, social pensions) sequentially rather than simultaneously, and start with limited coverage and small benefit levels which can then be expanded over time (Wood, 1991).

### **2.3 Conceptual Framework**

In research, conceptual framework attempt to connect all aspects of inquiry. They act like maps depicting the inter-relationship between the various variables under study. In this study, they show the interaction between the independent and moderating variables to influence the

dependent variable. Figure 2.1 shows this diagrammatically. The moderating variables, though not key to effectiveness of the programme, cannot be ignored. They can significantly affect the outcome of the programme.

**Figure 1: Conceptual framework**

**Independent Variables**

**Training on financial Management**

- Ability to write and adhere to set budget
- Ability to plan and use money allocated as capital for an IGA
- Ability to use the money on basic needs only

**Disbursement procedures**

- Cost of administration
- Timeliness of disbursement
- Misuse of benefits by beneficiaries

**Funding conditions**

- Funding conditions Freedom to invest in income generating activities
- Policies imposed

**Coverage of the programme**

- Proportion of eligible households covered

**Moderating Variable**

**Availability of funds**

- Timeliness of disbursement
- Disbursement of full amounts

**Dependent Variable**

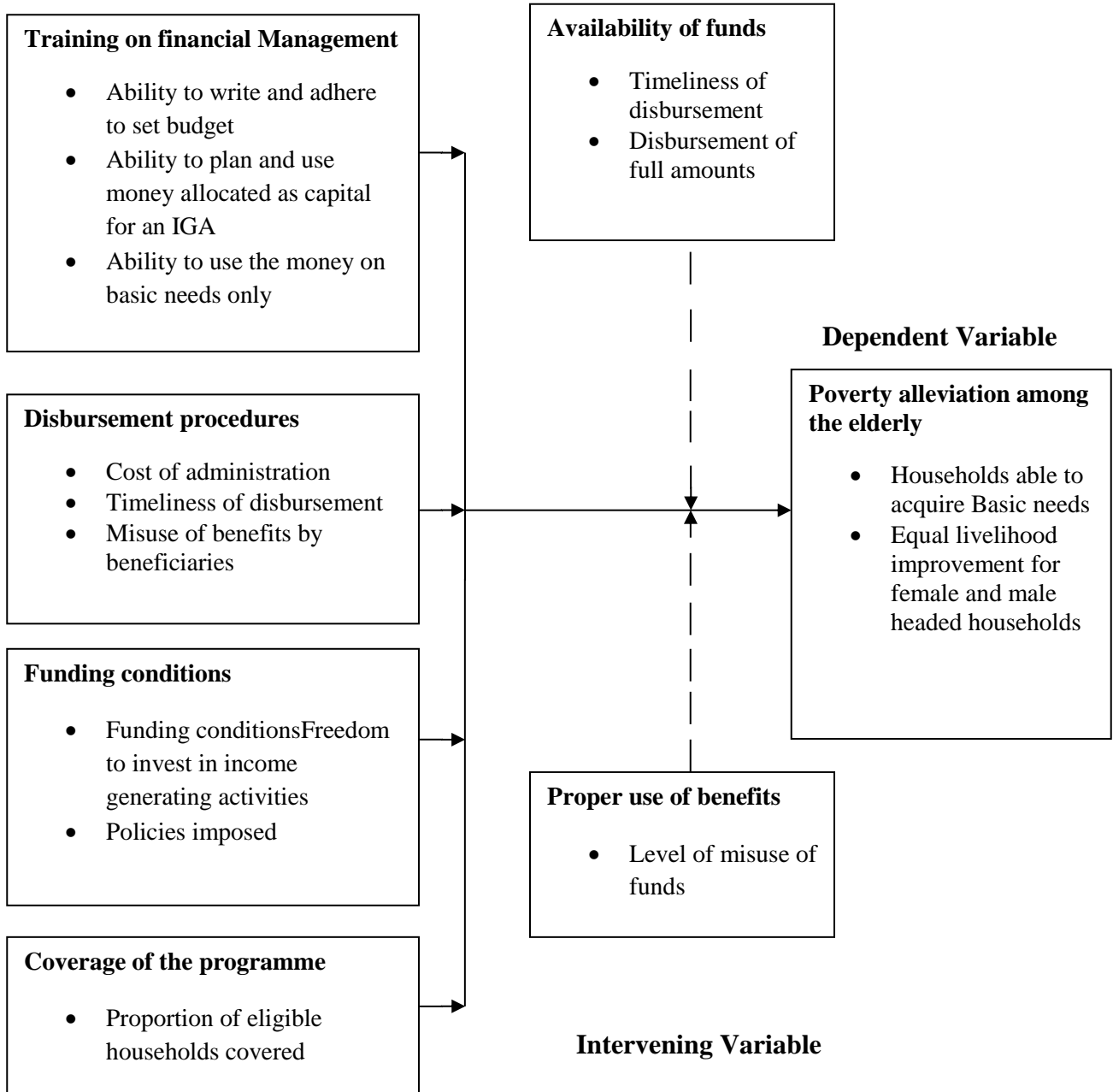
**Poverty alleviation among the elderly**

- Households able to acquire Basic needs
- Equal livelihood improvement for female and male headed households

**Proper use of benefits**

- Level of misuse of funds

**Intervening Variable**



## **2.41 Summary of Literature Review**

This study aimed at investigating the extent to which the Old Persons' Cash Transfer Programme has gone in alleviating poverty among the elderly people living in Kibera. It sort to investigate the programme's success in terms of the monetary consumption of the beneficiaries, the training on financial management offered, modes of cash disbursement, the programme policies and finally the coverage of the programme. An examination of the achievements of the above stated objectives would help policy makers formulate effective designs for the implementation of similar programs in future. To the knowledge of the researcher, no other study has been done in Kenya to determine the success rate of the OPCT programme. A survey was done using a self-administered questionnaire which was filled by the respondents and others were interviewed depending with their level of understanding. A representative sample of 66 respondents was interviewed so as to make generalizations about the entire population. The study used both primary and secondary data as its source of information. The findings of the research will help highlight areas of improvement for similar programmes across the country and the world.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter contains the master plan specifying the methods and procedures for collecting and analyzing the needed information. It also discusses the group of individuals from which the sample is taken. It goes on to describe the procedure the researcher will use to gather information and the techniques of data collection to be used. This chapter also tells of how the coded data will be examined critically and inferences made.

#### **3.2 Research Design**

The study used a descriptive design approach. According to Hackman & Oldham (1980), descriptive research utilizes elements of both quantitative and qualitative research methodologies within the same study. The two techniques gave a strong base to the methodology. Descriptive design was used to obtain information concerning the current status of the phenomena to describe “what exists” with respect to variables or conditions in the situation. It was appropriate for gathering information about practical problems for more precise investigation (Berret, 2010).

#### **3.3 Target Population**

A population is the total collection of elements about which we wish to make some inferences (Cooper and Schindler, 2000). Population is also defined as the total population of the elements upon which inferences can be made. The population is the larger set of observations while the smaller set is called the sample (Cooper and Schindler 2000).

The target population was those beneficiaries who have been on the programme for a period of at least one and a half years in Nairobi’s Kibera slum covering Kianda, Laini Saba and Soweto East Villages and the project officials. According to the OPCT programme office; there were a total

of 266 beneficiaries of the OPCT programme in the three villages. Out of these, only 186 had been in the programme for the period under study. In addition, there were 5 village elders who participated in the selection process for the beneficiaries and 26 project officials, bringing the total to 217. It is worth noting that assisting the beneficiaries to be self-reliant was critical to sustainability and success of such a programme, hence the selection of those beneficiaries who had been in the programme long enough to venture into income generating activities. Kibera slum was selected because it was the poorest and most densely populated slum with many people living under severe unhygienic conditions.

### **3.4 Sample Size and Sampling Techniques**

This section discusses how the sample size used in this study was arrived at and the techniques that were applied to get the same.

#### **3.4.1 Sample Size**

Sample size refers to the number of subjects selected through a sampling method. According to Mugenda & Mugenda (2003) the sample size should be as large as possible so as to produce the salient characteristics of the accessible population to an acceptable degree. They have recommended that 30% of the population is a good sample size. Based on this 66 people were selected from the sample size. Disproportionate distribution was then used to determine the sample number to be studied in each category as shown on table 3.2. This distribution method was selected based on the researcher's judgment on which category would provide critical information required to meet the objectives of this study. Each unit in the sample had an equal opportunity of being selected.

**Table 3.1: Sample Population**

<b>Category</b>	<b>Population</b>	<b>% of total population</b>
Kibera Kianda	87	40%
Soweto East	46	21%
Laini Saba	53	25%
Village Elders	5	2%
Project Officials	26	12%
Total	217	100%

**Table 3.2: Sample Size Distribution**

<b>Category</b>	<b>Population No.</b>	<b>% of total population</b>	<b>Sample Size (30%)</b>
Kibera Kianda Beneficiaries	87	40%	24
Soweto East Beneficiaries	46	21%	14
Laini Saba Beneficiaries	53	25%	16
Village Elders	5	2%	3
Project Officials	26	12%	9
Total	217	100%	66

Source; Author (2013)

Systematic random sampling was used to ensure a non-biased selection of sample population in all the three regions. This, according to Cochran (1977) was especially useful for efficient



sampling from databases. In this 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, sampling interval was repeatedly added to select subsequent people. In this study, it was done using separate lists prepared from each of the villages and group of officials. For example, for Kianda, with a population of 87 and sample size of 24, the sampling interval was 4, resulting from dividing 87 by 24. Therefore every 4<sup>th</sup> person was selected. A list containing the sampling unit names was then prepared without following any pattern or sequence, from which the selection was done. Following the same pattern, the sampling intervals were 3, 3, 2 and 3 for Soweto East, Laini Saba, village elders and project officials respectively.

### **3.4.2 Sampling Technique**

Systematic random sampling was used because it gave the researcher a greater ability to generalize to the larger population and make inferences, taking into account the high population in Kibera slum. This technique was chosen since there was a complete and up to date list of the sampling units. A sample is a proportion of the target population that is representative of the whole population from which it is drawn. According to Denzin and Lincoln, (2000) systematic random sampling approach is appropriate as it eliminates bias. It also involves a selection process in which each element in the population had an equal and independent chance of being selected. The systematic random sampling technique is also appropriate where the target population is considered homogeneous e.g. in this case, where elements such as the beneficiaries' age and education which would bring about stratification was not considered in the study. The sample selected was considered a true representative of the population.

The main advantage of sampling is that it is difficult to observe the whole population, therefore sampling helps to reduce costs and time related to observing the entire population as observed in case of censuses.

### **3.5 Research Instruments**

Data was collected through questionnaires and interviews. This section discusses the validity and reliability of the data collection instruments.

### **3.5.1 Final Testing**

To ensure that questionnaire was accurate and would give the accurate result, it was presented to the OPCT programme officials who read through it and made necessary changes.

### **3.5.2 Validity of Instrument**

Validity refers to the ability of a scale or measuring instrument to measure what it was intended to measure. According to Mugenda and Mugenda (2003), validity of a questionnaire refers to the extent to which it measures what it claims to measure. Reliability on the other hand refers to the measuring instrument's ability to provide consistent results in repeated uses. Validity of the questionnaire is in reference to content validity, predictive validity and constructs validity. Content validity refers to the extent to which the measurement questions in the questionnaire provide adequate coverage of the investigative questions. Judgment of adequate coverage will be made by using a panel of individuals to assess whether each measurement question in the questionnaire is essential, 'useful but not essential' or 'not necessary'.

Predictive validity entails assessing the ability of the questions to make accurate predictions. The assessment will be done by comparison of the data from the questionnaire with that specified in the criterion in some way. Construct validity on the other hand refers to the extent to which the measurement questions actually measure the presence of constructs it was intended to measure. Construct validity will be established during the statistical analysis of the data if the empirical evidence generated by a measure is found to be consistent with the theoretical logic about the concepts (Saunders & Thornill, 2009).

### **3.5.3 Reliability of Instrument**

Reliability refers to the robustness of the questionnaire and particularly whether, or not, it will produce consistent findings at different times, and under different conditions; for example, with different samples, or when questionnaires have been administered by different interviewers. This study intends to use the internal consistency approach to ensure reliability. To also establish the reliability of the instrument, Cronbach alpha method will be used.

This method was considered appropriate since it involved a single administration of the instrument therefore it might yield greater internal consistency. The most commonly used measure of reliability is Cronbach's alpha (Cortina, 1993). It has values in between 0 and 1 where zero indicates no consistency at all and 1 perfect consistency. This is rare in practical situations and values close to 1 will indicate internal consistency in studies. Reliability, regardless of the strategy used to obtain it, is not a characteristic inherent in the test itself, but rather is an estimate of the consistency of a set of items when they are administered to a particular group of population at a specific time under particular conditions for a specific purpose (Brown, 2002). The Cronbach's alpha in this study was found to be 0.701, indicating an acceptable level, according to George and Marley (2003).

Alpha is an important concept in the evaluation of assessments and a questionnaire according to Dennick (2011). It is mandatory that researchers should estimate this quantity to add validity and accuracy to the interpretation of their data (Dennick & Tavakol 2011).

### **3.6 Data Collection procedure**

Data was collected through self-administered questionnaires and personal interviews. According to Fraenken & Wallen (2000), a questionnaire is a list of logically framed questions that each respondent in a survey answers in writing or by making answers on an answer sheet. A questionnaire allows easy collection of large quantity of data within a short period of time. It was also an economical method since finance for facilitating the data collection exercise was limited. However, most of the beneficiaries were too old and illiterate to respond through a questionnaire, therefore the researcher engaged them on personal interviews to get as much information as possible from them. Personal interviews were also preferred for the project officials to ensure high quality data was collected.

The questions were both closed and open-ended. They were based on the various variables and concepts covered in the literature review. The open-ended questions on the other hand provided an opportunity to respondents to give their opinions, remarks, and clarify points which may not have been covered by the closed ended questions. The questionnaire was divided into three sections. The first section required respondents to provide demographic information while the other sections had questions on the variables and how they impacted on efficiency of the OPCT

programme in meeting its objectives. The questions were preceded by small introduction section, which was meant to introduce the section.

### **3.7 Data Analysis Techniques**

The nature of the data collected was both qualitative and quantitative due to the open –ended and closed ended questions. The quantitative data collected was checked for completeness, sorted, edited and coded for analysis using Statistical Package for Social Sciences (SPSS). The data was then analyzed using descriptive techniques. According to Keller (2007), descriptive statistics deals with methods of organizing, summarizing and presenting data in a convenient and informative format. Qualitative data was analyzed using the coding, pattern and content analysis technique. Content analysis technique was used in making inferences by objectively and systematically identifying specified characteristics of information collected from the field, Nachimas and Nachimas (1996). This technique was also used to analyze audio, video and written data from surveys, experiments and observations.

Responses to each item and question was grouped into logical responses and then organized into categories relating to chosen research questions. The summary of the information was then presented in percentages and tables. Emerging themes were then described qualitatively, based on objective and subjective knowledge obtained from literature review to bring out the eminent relationships.

### **3.8 Ethical Consideration**

According to Schicktanz & Dusche (2011) ethical issues in research processes are closely related with laws, rules as well as regulations and do not limit researchers in any of their research activities. In research cases where the researcher is using questions to inquire about a certain research phenomenon from a respondent ethics have it that it is significant to seek the consent of that respondent and at the same time assure the respondent of his/her confidentiality.

This study sought the consent of the respondents before proceeding with the process of data collection; equally, the respondents were assured of their confidentiality as well as the use of

their responses for the purposes of the research only. This enabled the respondents to open up and share their genuine opinion without fear of being implicated due to their views. The studies purposes was then explained to the respondents in addition to being given an assurance that their participation in the research process was voluntary and as such had the power and right to withdraw their participation at any moment if they feel threatened. The respondents were also assured that their personal details would be taken only for research purposes and would be held as highly confidential.

To this end, Schicktanz & Dusche (2011) also observes that ethical considerations ensure that the research respondents are consulted throughout the research process; in this vein, the researcher managed to put in place extra measures of keeping in touch with the research respondents to ensure that they clearly understand the different research issues covered during the entire process

### 3.9 Operational Definition of Variables

**Table 3.3: Operationalization Table**

OBJECTIVES	VARIABLES	INDICATOR	MEASUREMENT SCALE	DATA COLLECTION	TOOL OF ANALYSIS
	<b>Dependent</b> Old age poverty alleviation	Proportion of the beneficiary households able to acquire basic human needs	Ordinal	Self-administered questionnaire  Document Analysis	Frequencies
		Equal livelihood improvement for female and male headed households	Ratio	Self-administered questionnaire	Frequencies  Pearson correlation
To determine the extent to which the financial management training given to the beneficiaries influences poverty alleviation	<b>Independent</b> Training on Financial Management	Proportion of beneficiaries who are able to write and adhere to set budget	Ordinal	Self-administered questionnaire  Personal interview	Frequencies
		Proportion of beneficiaries who have been able to generate their own capital for an IGA	Ordinal	Self-administered questionnaire  Personal interview	Frequencies
		Proportion of beneficiaries who	Ordinal	Self-administered	Frequencies

		budget for only basic needs and not luxurious spending		questionnaire	
To assess the influence of the mode of cash disbursement used on poverty alleviation	<b>Independent</b> Mode of Cash disbursement	Administrative cost of cash transfer as opposed to voucher transfer Frequencies	Ordinal	Document Analysis	Frequencies
		Length of time taken for beneficiaries to receive the cash	Ratio	Document Analysis	Frequencies
		Proportion of beneficiaries diverting the cash to unwanted usage	Ordinal	Document Analysis Personal interview	Frequencies
To assess the influence of the funding conditions of the cash transfer programme on poverty alleviation.	<b>Independent</b> Influence of funding sources	The impact of conditions imposed by funding bodies	Ordinal	Self-administered questionnaire  Document Analysis	Frequencies
		Number of times money has been disbursed without delay	Ordinal	Document Analysis  Personal interview	Frequencies
To assess the influence of the coverage of cash transfer	<b>Independent</b> Coverage of the programme	Proportion of households living under extreme poverty, qualify for	Ordinal	Document Analysis	Frequencies

programme on poverty alleviation.		benefits but are not benefiting yet			
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## **CHAPTER FOUR**

### **DATA ANALYSIS, PRESENTATION AND INTERPRETATION**

#### **4.1 Introduction**

In this section the study highlights the results obtained from the data analysed in terms of frequencies and percentages so as to give a numerical description of the nature of data obtained. To gain a firm understanding of the relations between the researched factors correlation to determine the direction and strength of the association. The results of Descriptive Statistics; frequencies and percentages; Reliability Analysis; and Correlation Analysis will be presented as analysed and calculated by the Statistical Package for Social Scientists (SPSS 17.0), in which data was entered.

#### **4.2 Response Rate**

A total of 66 questionnaires were administered and personal interviews conducted with 100% return with most of the questions were answered. Missing response was less than 1% in some questions. 54 questionnaires were administered to the beneficiaries and 12 to the programme officials.

#### **4.3 The demographic Characteristics of the Respondents**

The research sought to find out the influence of the old persons' cash transfer programme on poverty alleviation among the old people living in Kibera slum in Nairobi County. From the study findings, age, gender, marital status, and number of years in the programme. Their responses were summarised as shown in the table below.

### 4.3.1 Participation by age

The Respondents were asked to give their ages.

**Table 4.1: Ages of respondents**

	<b>Frequency</b>	<b>Percent</b>
65-70	13	24.1
71-75	18	33.3
76-80	14	25.9
81&Above	9	16.7
<b>Total</b>	<b>54</b>	<b>100.0</b>

The demographics revealed that 24.1% of the beneficiaries in the programme were aged between 65-70, 33.3% were aged between 71-75, 25.9% aged 76-80 and 16.7% were 81 years old and above as shown in Table 4.1. Majority of the beneficiaries were aged between 71-75 years old.

### 4.3.2 Participation by gender

The study sought to find out the gender of the respondents.

**Table 4.2: Gender of respondents**

	<b>Frequency</b>	<b>Percent</b>
Male	26	48.1
Female	28	51.9
<b>Total</b>	<b>54</b>	<b>100.0</b>

48.1% of the beneficiaries who participated in this study were male while 51.9% were female as shown in Table 4.2. The studies showed that majority of the respondents were females.

The programme officials were also asked to give their ages.

**Table 4.3: Gender of the respondents**

	<b>Frequency</b>	<b>Percent</b>
Male	8	66.7
Female	4	33.3
<b>Total</b>	<b>12</b>	<b>100.0</b>

Table 4.3 shows that 66.7% of the officials who participated were male while 33.3% were female.

### 4.3.3 Participation by Marital Status

Marital status of the beneficiaries was found to be important as married dependents have to share the money allocated while those who live alone utilize all the money alone.

**Table 4.4: Marital Status of respondents**

	<b>Frequency</b>	<b>Percent</b>
Married	25	46.3
Single	6	11.1
Widow/Widower	18	33.3
Divorced	5	9.3
<b>Total</b>	<b>54</b>	<b>100.0</b>

Table 4.4 shows that 46.3% of the beneficiaries were married, 11.1% were single, and 33.3% were widowed while 9.3% was divorced. Therefore majority of the respondents were married.

### 4.3.4 Participation by Number of Dependents

High number of dependents puts a strain on the little money allocated. The study therefore sought to know the number of dependents the beneficiaries have.

**Table 4.5: Number of dependents**

	<b>Frequency</b>	<b>Percent</b>
None	5	9.3
1-3	16	29.6
4-6	23	42.6
7&Above	10	18.5
<b>Total</b>	<b>54</b>	<b>100.0</b>

The study showed that 9.3% of the respondents had no dependents, 29.6% had 1-3 dependents, and 42.6% had 4-6 dependents while 18.5% had 7 dependents or more. Therefore most of those involved in the study had 4-6 dependents.

#### 4.3.5 Participation by Duration Taken in the Programme

The period that the respondents have been on the programme was also enquired. This was important because they are considered to have been on the programme long enough to judge its performances as per the objectives of this study and long enough to have saved a little money to use as capital for income generating activity.

**Table 4.6: Duration spent in the program by the beneficiaries**

	<b>Frequency</b>	<b>Percent</b>
1.5-3	17	31.5
Above3Yrs	37	68.5
<b>Total</b>	<b>54</b>	<b>100.0</b>

According to Table 4.6, 68.5%, had been on the programme for a period of 3 years and above while only 31.5% had benefited for 1.5–3 years. This showed that many of the beneficiaries had been on the program for more than 3 years.

Similarly, it was found that all the officials who participated in this study have been on the program for a period of three years or more. This is also important for this study as they have been on the program long enough to know the challenges being faced by both the program sponsors and the beneficiaries.

In addition, they all these officials work in Nairobi region. Being a town region, the beneficiaries seem to go through an almost similar experience with the high standards of living common with informal settlements in cities.

#### 4.3.6 Ownership of the place of residence

Paying rent consumes part of the money allocated to the beneficiaries. It was therefore sought to know if they had their own homes or were living in rented places.

**Table 4.7: Ownership of the residence**

	<b>Frequency</b>	<b>Percent</b>
Owned	5	9.3
Rented	49	90.7
<b>Total</b>	<b>54</b>	<b>100.0</b>

The data in Table 4.7 shows that only 9.3% of the respondents owned the houses they lived in while 90.7% were living in rented houses. From the data presented, most of the respondents lived in rentals.

#### **4.4 Monetary Consumption of the Beneficiaries and Poverty Alleviation**

To understand the poverty level under which the beneficiaries live, this study asked several questions to ascertain their level of monetary consumption and their ability to acquire basic needs for survival. It was also found necessary to understand their ability to save and engage in income generating activities, which is a very important way of ensuring that they become self-reliant and are able to withstand shock that may arise from delayed funding or termination of the programme.

Many researchers argue that it is preferable, for a combination of theoretical and empirical reasons, to look at what families actually consume or spend rather than at their income in order to determine their poverty status (Cutler and Katz, 1991).

##### **4.4.1 Amount of Money Allocated to each Beneficiary**

Due to the fact that all beneficiaries went through varied hurdles ranging from state of health to number of dependents, the study sought to find out if there were beneficiaries who were paid more than the KShs 2000 set. All the officials confirmed that all beneficiaries received a standard amount irrespective of their conditions.

##### **4.4.2 Knowledge of the Amount of Money**

The respondents were asked whether they knew the amount of money they were entitled to get in the program.

**Table 4.8: Knowledge of the amount of money**

	<b>Frequency</b>	<b>Percent</b>
Disagree	7	13.0
Neutral	3	5.6
Agree	21	38.9
Strongly Agree	23	42.6
<b>Total</b>	<b>54</b>	<b>100.0</b>

Table 4.8 shows that 13.0% of them disagreed, 5.6% were neutral, 38.9% agreed while 42.6% strongly agreed. Majority of the respondents agreed while those who disagreed claimed that they had been given varied amounts at different times and told they would be paid according to availability of funds. They also said at registration they were told they would be paid but only learnt of the amount from their neighbors. Information about the amount to be paid should be made clear to all stakeholders including the beneficiaries to help avoid cases where dishonest programme officials divert some of the money for their own use.

#### **4.4.3 Average Daily Consumption per Beneficiary Household**

This study intended to deduce whether the programme was achieving its objective by measuring the average daily consumption of the household that depended on the beneficiary for livelihood.

**Table 4.9: Average daily consumption per household**

	<b>Frequency</b>	<b>Percent</b>
KShs 1-50	42	77.8
KShs 51- 100	9	16.7
KShs 101 and Above	3	5.6
<b>Total</b>	<b>54</b>	<b>100.0</b>

When this question was put to them, 77.8% said they spend between KShs 1 – 50 in day, 16.7% spend KShs 51 – 100 while only 5.6% send KShs 101 or more in day, as shown on Table 4.9. Measuring poverty would have been more accurate if it was based on consumption and not on income.

With the amount consumed known, the beneficiaries were asked if this amount would sufficiently acquire basic needs.

**Table 4.10: Beneficiaries able to acquire basic needs**

	<b>Frequency</b>	<b>Percent</b>
Strongly Disagree	12	22.2
Disagree	26	48.1
Neutral	7	13.0
Agree	8	14.8
Strongly Agree	1	1.9
<b>Total</b>	<b>54</b>	<b>100.0</b>

Table 4.10 shows that 22.2% strongly disagreed, 48.1% disagreed, 13.0% were neutral, 14.8% agreed while only 1.9% strongly agreed. Majority of the respondents strongly agreed that they had been able to acquire basic needs since the joined the program.

The opinion of the beneficiaries was supported by that of the officials interviewed as shown on Table 4.11.

**Table: 4.11: Ability of the beneficiaries to acquire basic needs**

	<b>Frequency</b>	<b>Percent</b>
Strongly Disagree	2	16.7
Disagree	6	50.0
Neutral	1	8.3
Agree	3	25.0
<b>Total</b>	<b>12</b>	<b>100.0</b>

16.7% of the respondents strongly disagreed when they were asked whether the beneficiaries they took care of were able to acquire basic needs from the money allocated. 50.0% disagreed, 8.3% were neutral whole 25.0% agreed. This therefore meant that a majority were not in agreement that the money was sufficient to acquire basic needs.

#### **4.4.4 Ability to Pay Rent**

The study first wanted to know the ease with which the beneficiaries paid their rent.

**Table 4.12: Beneficiaries able to pay rent**

	<b>Frequency</b>	<b>Percent</b>
Strongly Disagree	13	24.1
Disagree	19	35.2
Neutral	8	14.8
Agree	7	13.0
Strongly Agree	2	3.7
Total	49	90.7
Missing System	5	9.3
<b>Total</b>	<b>54</b>	<b>100.0</b>

According to Table 4.12, 24.1% of the respondents strongly disagreed that they could easily pay rent, 35.2% agreed, 14.8% were neutral, 13.0% agreed while 3.7% strongly agreed. Therefore most of the respondents disagreed that they were able to pay rent easily. The respondents also stated that rent was the number one priority before food and clothing. They emphasized this by saying that they would rather sleep hungry but safe than be on the streets where they would be vulnerable to the weather and insecurity.

When the beneficiaries were asked how much they paid as rent, a majority said they pay less than KShs 350 per month.

**Table 4.13: How much is your monthly rent?**

	<b>Frequency</b>	<b>Percent</b>
KShs 0- 350	46	85.2
KShs 351-700	6	11.1
KShs 701-1000	2	3.7
<b>Total</b>	<b>54</b>	<b>100.0</b>

Table 4.13 shows that 85.2% of them paid KShs 0 – 350, 11.1% paid between KShs 351 – 700 and only two of them paid a rent of KShs 701 – 1000 forming only 3.7% of the beneficiaries interviewed. In Kibera, a house costing less than KShs 500 was normally a one roomed house most of which were made of plastics bags and situated just next to the river. This meant that a majority of these beneficiaries lived in deplorable conditions. They further noted that paying rent was their priority over buying food.



#### 4.4.5 Ability to Educate Dependents

It was a Government policy that primary education was free and compulsory. However, the reality on the ground was that all pupils were expected to cater for the costs of school uniform and basic writing materials.

**Table: 4.14: Programme money used for educating dependents**

	<b>Frequency</b>	<b>Percent</b>
Yes	10	83.3
No	2	16.7
<b>Total</b>	<b>12</b>	<b>100.0</b>

Based on Table 4.14 a large majority (83.3%) of the officials interviewed noted that the beneficiaries used the money to cater for the education of their dependents. 16.7% however said that the money allocated was too little to meet basic needs and therefore could not be used for education. They also noted that education is free in government schools.

The researcher therefore sought the opinion of the beneficiaries themselves if at all they paid for the education of their dependents and whether they were able to do that with ease. The respondents were asked whether they were able to bear the extra costs of education, other than what the government was shouldering, to ensure their children remained in school.

**Table 4.15: Beneficiaries able to educate dependents**

	<b>Frequency</b>	<b>Percent</b>
Strongly Disagree	22	40.7
Disagree	19	35.2
Neutral	9	16.7
Agree	4	7.4
<b>Total</b>	<b>54</b>	<b>100.0</b>

As shown on Table 4.15, 40.7% of the beneficiaries who were interviewed strongly disagreed, 35.2% disagreed, and 16.7% were neutral while 7.4% agreed. It therefore showed that majority were not able to afford the cost of education, with a consequence that their children could not go to school.

#### 4.4.6 Ability to Save Money for Future Use

The beneficiaries were asked whether they were able to save some money for future use.

**Table 4.16: Beneficiaries able to save money for future use**

	<b>Frequency</b>	<b>Percent</b>
Strongly Disagree	32	59.3
Disagree	14	25.9
Neutral	6	11.1
Agree	2	3.7
<b>Total</b>	<b>54</b>	<b>100.0</b>

Table 4.16 shows that 59.3% strongly disagreed, 25.9% disagreed, 11.1% stayed neutral while 3.7% agreed. Therefore majority strongly disagreed that they were able to save money for future use. Most of them said the money allocated was very little compared to the soaring living standard and prices of basic commodities hence the inability to save by a majority.

**Table 4.17: Beneficiaries able to save for future use**

	<b>Frequency</b>	<b>Percent</b>
Yes	5	41.7
No	7	58.3
<b>Total</b>	<b>12</b>	<b>100.0</b>

As noted with the beneficiaries, 58.3% of the officials interviewed said the beneficiaries were unable to save as the amount was too little. Only 41.7% agreed that the beneficiaries were able to save. These officials however said there was a deliberate effort to encourage them to save at least KShs 5 a day for future rainy days or to be used as capital for income generating activities, in a programme called “TanoTano”.

The researcher therefore asked the beneficiaries what their average saving in a month is.

**Table 4.18: Opinion of beneficiaries on average monthly saving**

	<b>Frequency</b>	<b>Percent</b>
None	25	46.3
KShs 1- 50	17	31.5
KShs 51-100	9	16.7
KShs 100 & above	3	5.6
<b>Total</b>	<b>54</b>	<b>100.0</b>

As per Table 4.18, 46.3% saved nothing, 31.5% saved between KShs 1 – 50, 16.7% saved KShs 51 – 100 while only 5.6% saved above KShs 100. This amount was quite low and could explain why majority of the beneficiaries were unable to engage in income generating activities as they lacked capital.

Table 4.19 further gave the opinion of the officials about the average saving per beneficiary.

**Table 4.19: Opinion of officials on average monthly saving**

	<b>Frequency</b>	<b>Percent</b>
None	7	58.3
KShs 1- 50	3	25.0
KShs 51-100	1	8.3
KShs 100 & above	1	8.3
<b>Total</b>	<b>12</b>	<b>100.0</b>

58.3% of the respondents said that the beneficiaries saved nothing every month, 25.0% saved KShs 1 – 50, 8.3% saved KShs 51 -100 while another 8.3% saved KShs 100 and above. This supports the opinion of the beneficiaries that a majority of them were unable to save for future use.

However, some of the officials confirmed that they had previously proposed that the amount allocated to some beneficiaries be increased based on the number of dependents, if the programme objectives were to be realised.

**Table 4.20: Effort made to increase amount of money allocated**

	<b>Frequency</b>	<b>Percent</b>
Yes	9	75.0
No	3	25.0
<b>Total</b>	<b>12</b>	<b>100.0</b>

According to Table 4.20, 75% made the proposal while 25% had not made any. The proposals were still under review by the government taking into account the high number of old people who still did not receive money and the lack of resources.

#### **4.4.7 Sustainability of the Programme and Income Generating Activities**

Sustainability of the programme was currently being ensured through making the beneficiaries self-reliant. All the respondents noted that encouraging them to be engaged in income generating activities was the only path they were pursuing. The Government of Kenya being the sole sponsor would not have wished to directly engage outside donors on the programme. The main way to ensure self-reliance was by assisting the beneficiaries to engage in income generating activities as confirmed by all the officials interviewed. Having their own sources of income not only ensured they made more money, but also protected them against economic shocks in case the funds from the programme stopped flowing. It would also help to bring in more beneficiaries should the financial position of the current ones become well and they be exited from the programme. Making the beneficiaries self-reliant is a policy in the programme.

The effort to up sell the idea of engaging in income generating activities to them had been a bit slow. All the officials who responded expressed that only less than 30% of the beneficiaries were actually engaging in such activities. Several challenges were cited for this, including lack of capital, lack of experience in managing businesses and poor health of some of the beneficiaries. The Government of Kenya was spending a lot of money to train them on basic business and financial management skills with the belief that they would be able to manage their finances better even be able to generate a little more money to supplement that offered by the programme.

The respondents were then asked whether they were able to invest in income generating activities.

**Table 4.21: Beneficiaries able to invest in income generating activities**

	<b>Frequency</b>	<b>Percent</b>
Strongly Disagree	16	29.6
Disagree	18	33.3
Neutral	12	22.2
Agree	8	14.8
<b>Total</b>	<b>54</b>	<b>100.0</b>

29.6% of the beneficiaries strongly disagreed, 33.3% disagreed, and 22.2% stayed neutral, while only 14.8% agreed, as noted on Table 4.21. Those who were neutral cited lack of experience and exposure as the main reason why they were not sure they could invest in an IGA. Those who disagreed said they lacked the capital and that the money offered was barely enough to buy food hence could not invest the same. There were also those who had tried and failed several times thereby lost money so would not had liked to attempt again unless the government offered them capital.

Out of the 54 respondents interviewed, only 27.8% were currently engaged in an activity that generates income besides the OPCT proceeds as shown on Table 4.22 while 72.2% were not.

**Table 4.22: Are you currently engaged in any income generating activity (IGA)?**

	<b>Frequency</b>	<b>Percent</b>
yes	15	27.8
no	39	72.2
<b>Total</b>	<b>54</b>	<b>100.0</b>

Table 4.23 further gives the reasons why 72.2% were not engaged in any IGA. 13.0% of the beneficiaries had attempted but their businesses collapsed and they lost money; 24.1% had the urge to venture into entrepreneurship but lacked capital, and 14.8% said they lacked basic business skills and would try if they were well trained. Another 18.5% of the respondents had no reason as to why they didn't engage in IGAs and were comfortable not getting into one based on

stories they had heard from failed ventures. 29.6% of the total respondents did not answer this question.

**Table 4.23: Reasons for not engaging in an IGA**

	<b>Frequency</b>	<b>Percent</b>
Attempted but failed	7	13.0
Have no capital	13	24.1
Lack the skills required	8	14.8
No reason	10	18.5
Total	38	70.4
Missing System	16	29.6
<b>Total</b>	<b>54</b>	<b>100.0</b>

With lack of capital being the biggest obstacle to the beneficiaries in their quest to engage in income generating activities, this study went further in interviewing the ones in business to find out just how much capital they invested in their ventures.

**Table 4.24: Amount of capital invested**

	<b>Frequency</b>	<b>Percent</b>
Less than KShs 50	1	1.9
KShs 51-100	3	5.6
KShs 101 - 500	9	16.7
KShs 501 & Above	2	3.7
Total	15	27.8
Missing System	39	72.2
<b>Total</b>	<b>54</b>	<b>100.0</b>

Out of the beneficiaries interviewed, 1.9% invested a capital of less than KShs 50. 5.6% invested KShs 51-100, 16.7% invested KShs 101-500 while only 3.7% invested KShs 501 and above. These are shown on Table 4.24. 72.2% did not engage in any IGA. Some of the beneficiaries had to save small amount of money every month for several months to raise capital. Some of them came across business ideas and invested the money they had in their saving boxes. On the other hand, some women joined local women groups where they saved regularly and from where they got the money to invest. The interviewers came across an old woman who narrated how she bought a tin of groundnuts at KShs 32, roasted then and later sold at a profit of KShs 4. This encouraged her to grow the business and she now makes between KShs 10- 20 in a day. She

however gave the information on conditions that the government was not made aware of this, as she feared being removed from the beneficiary list.

The study sought to find out if the programme offered capital to beneficiaries who had viable business ideas. All the programme officials who responded confirmed that the programme did not provide capital, though they said there had been discussions on whether to provide capital for business ideas that had been proven viable and those that were done within groups formed by the beneficiaries.

**Table 4.25: Did the benefits from this programme contribute towards your capital?**

		<b>Frequency</b>	<b>Percent</b>
yes		11	20.4
no		4	7.4
Total		15	27.8
Missing	System	39	72.2
<b>Total</b>		<b>54</b>	<b>100.0</b>

Table 4.25 shows that a majority 20.4% of the beneficiaries who engaged in IGA derived their capital from the proceeds of the programme. Another 7.4% got capital from the money that they saved with local investment groups or from well-wishers and other NGOs operating in their local areas. 72.2% did not engage in any IGA. This confirmed that the programme had been instrumental in improving the livelihoods of the beneficiaries.

#### **4.4.8 Revenue from the Income Generating Activities**

According to Table 4.26, 24.1% of the beneficiaries engaged in income generating activities at that moment earned less than KShs 20 a day while 3.7% earned KShs 21 – 50 in a day. 72.2% did not engage in any IGA. This was mostly due to the small volume of business they did such as selling groundnuts, paraffin, charcoal, salt, sugarcane, etc.

**Table 4.26: How much do you earn from this IGA in a day?**

	<b>Frequency</b>	<b>Percent</b>
Less than KShs 20	13	24.1
KShs 21-50	2	3.7
Total	15	27.8
Missing System	39	72.2
<b>Total</b>	<b>54</b>	<b>100.0</b>

Table 4.27 shows that 9.3% of the businesses had been in existence for a period less than 6 months, 11.1% had been running for 6 – 12 months while only 7.4% for more than 12 months. Length of time a business had been in existence was very important as it was an indication of the health of the business. Some of the businesses collapsed with time and that could have explained why those that had existed for more than 12 months were less in number compared to those that were just 6 – 12 months old.

**Table 4.27: Duration of operation of the IGA**

	<b>Frequency</b>	<b>Percent</b>
less than 6 months	5	9.3
6-12 months	6	11.1
more than 12 months	4	7.4
Total	15	27.8
Missing System	39	72.2
<b>Total</b>	<b>54</b>	<b>100.0</b>

It was also important to note that these beneficiaries were mostly people who were sickly and disabled. Therefore their good health affected their ability to engage in income generating activities.



**Table 4.28: Do you get help from anyone in running the income generating activity?**

	<b>Frequency</b>	<b>Percent</b>
yes	14	25.9
no	1	1.9
Total	15	27.8
Missing System	39	72.2
<b>Total</b>	<b>54</b>	<b>100.0</b>

Table 4.28 shows that 25.9% of these beneficiaries said they got help either form their families, friend or neighbours in managing their businesses. 1.9% received no help in managing their businesses hence when they were unable to run them. They therefore either closed temporarily or collapsed all together. Others jointly participated in businesses run by members of a group.

#### **4.4.9 Access to other Reliable Alternative Sources of Income**

The beneficiaries interviewed were asked if they have alternative sources of income.

**Table 4.29: Opinion of the beneficiaries on alternative sources of income**

	<b>Frequency</b>	<b>Percent</b>
Strongly Disagree	17	31.5
Disagree	22	40.7
Neutral	5	9.3
Agree	10	18.5
<b>Total</b>	<b>54</b>	<b>100.0</b>

Table 4.29 shows whether the beneficiaries had access to other reliable alternative sources of income. 31.5% strongly disagreed, 40.7% disagreed, and 9.3% were neutral while 18.5% agreed. Those who agreed cited income from their small business ventures while those who disagreed said they occasionally received handouts from friends, neighbours and the church.

The officials interviewed however disagreed with the beneficiaries. According to Table 4.30, 41.7% of the officials agreed that some of the beneficiaries had alternative sources of income while 58.3% said they did not have. The respondents who answered Yes to this statement cited other sources of income from activities run by the beneficiaries independently or jointly through

small investment groups, proceeds from local NGOs and church organizations; and those from well-wishers.

**Table 4.30: Opinion of officials on alternative sources of income**

	<b>Frequency</b>	<b>Percent</b>
Yes	5	41.7
No	7	58.3
<b>Total</b>	<b>12</b>	<b>100.0</b>

#### **4.5 Training on Financial Management and Poverty Alleviation**

The second objective of the study was to determine the extent to which the training on financial management given to the beneficiaries influenced poverty alleviation.

##### **4.5.1 Ability to Write own Budget**

Proper utilization of the funds by the beneficiaries had to be adhered to and monitored strictly according to the government policy on the old persons' cash transfer programme. It was therefore necessary that they were trained on how to budget for the funds.

**Table 4.31: Beneficiaries able to write own budget with little assistance**

	<b>Frequency</b>	<b>Percent</b>
Strongly Disagree	8	14.8
Disagree	14	25.9
Neutral	5	9.3
Agree	25	46.3
Strongly Agree	2	3.7
<b>Total</b>	<b>54</b>	<b>100.0</b>

According to data on Table 4.31, 14.8% of the respondents strongly disagreed when they were asked if they could write a budget on their own with little assistance after the training. 25.9% disagreed, 9.3% were neutral, 46.3% agreed while only 3.7% strongly disagreed. Some of these

old people were very illiterate and therefore not able 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 could not draw budgets. They were hence assisted by the project officials to draw three month budgets. This was because they were many and the officials would have not been able to see them every month.

The information above was further confirmed by the programme officials that a majority of the beneficiaries could write their own budgets.

**Table 4.32: Ability of the beneficiaries to draw consumption budget**

	<b>Frequency</b>	<b>Percent</b>
Yes	7	58.3
No	5	41.7
<b>Total</b>	<b>12</b>	<b>100.0</b>

58.3% of the officials interviewed believed the beneficiaries were able to draw a carefully thought expenditure budget on their own and include only essential items, as shown on Table 4.32. 41.7% however said they needed assistance constantly to draw their budgets despite the financial management training given to them

#### **4.5.2 Strict Adherence to Set Budget**

Setting a budget was one thing while adhering to the same was a different one altogether. Setting a budget normally was well thought and had very good intentions in managing available funds well. Most beneficiaries were unable to set their own budget without assistance hence the contents may have not been there wish as shown on Table 4.33.

**Table 4.33: Beneficiaries who strictly adhere to set budget**

	<b>Frequency</b>	<b>Percent</b>
Strongly Disagree	3	5.6
Disagree	10	18.5
Neutral	7	13.0
Agree	22	40.7
Strongly Agree	12	22.2
<b>Total</b>	<b>54</b>	<b>100.0</b>

This study therefore sought to establish whether they obeyed the budget drawn for them. 5.6% strongly disagreed, 18.5% disagreed, 13.0% were neutral, a majority 40.7% agreed while 22.2% strongly agreed. A majority strictly adhered to the budget already set and was happy that if they did so the money could last up to the next disbursement day if there were no delays. Those who went against it cited need to use some cigarettes as they had done so since youthful ages and could not stop. None of the recipient cited use of alcohol.

The fact that some of them could not draw their own budget was confirmed by the officials on Table 4.39.

**Table 4.34: Cases of budgets being more than the income**

	<b>Frequency</b>	<b>Percent</b>
Yes	5	41.7
No	7	58.3
<b>Total</b>	<b>12</b>	<b>100.0</b>

Only a minority 41.7% of the officials said most of the beneficiaries drew budgets that exceeded their income and had to be assisted to trim them down. 58.3% of the respondents said the budgets were usually drawn with the income at hand as the foundation and had to fit.

However, a majority (91.7%) of the programme officials were in agreement that no unauthorised or illegal activities and items were budgeted for, according to data on Table 4.35. Only 8.3% of the respondents had come across unauthorised items such as cigarette on some budgets. Where such items were budgeted for, the beneficiaries were cautioned against them. The officials also said that no beneficiary had ever been terminated on the basis on such but they were aware that some of these people engaged certain vices like smoking even though they did not indicate them on the budget.

**Table 4.35: Budgeting of unauthorised items**

	<b>Frequency</b>	<b>Percent</b>
Yes	1	8.3
No	11	91.7
<b>Total</b>	<b>12</b>	<b>100.0</b>

### 4.5.3 Localisation of the Content of the Training Curriculum

Success of any humanitarian programme depended a lot on the input of the participants and more so, that of those being assisted. This ensured that the beneficiaries owned the programme and that it addressed what they held dearly at heart. The training on financial management offered to these beneficiaries should be tailored to their need and personal environment. Their needs were the issues they had passion for. Localisation of the training content to their environment ensured that when they were trained on entrepreneurship and basic business skills then it should be about the needs in their neighbourhood that they can easily exploit.

**Table 4.36: Is the content of the training curriculum relevant to your local environment**

	<b>Frequency</b>	<b>Percent</b>
Strongly Disagree	5	9.3
Disagree	10	18.5
Neutral	14	25.9
Agree	22	40.7
Strongly Agree	3	5.6
<b>Total</b>	<b>54</b>	<b>100.0</b>

Table 4.36 shows their level of agreement to the localisation of the training content. 9.3% of them strongly disagree, 18.5% disagree, 25.9% were neutral, 40.7% agreed while only 5.6% strongly agreed. A majority therefore agreed that the curriculum addressed opportunities within their immediate environment.

This is further corroborated by Table 4.37 which sought to find out if the opinions and input of the beneficiaries were factored into the curriculum. 9.3% strongly disagreed, 27.8% disagree, 13.0% were neutral, 44.4% agreed while again 5.6% strongly agreed as was also seen on Table 4.16.

**Table 4.37: Were your inputs factored into the curriculum?**

	<b>Frequency</b>	<b>Percent</b>
Strongly Disagree	5	9.3
Disagree	15	27.8
Neutral	7	13.0
Agree	24	44.4
Strongly Agree	3	5.6
<b>Total</b>	<b>54</b>	<b>100.0</b>

#### **4.5.4 Identification of Viable Income Generating Opportunities**

As was discussed under Table 4.38, income generating activities will go a long way in ensuring sustainability of this programme and will also provide an alternative source of income taking into account KShs 2000 offered is not enough.

**Table 4.38: Positively identified income generating opportunities to exploit**

	<b>Frequency</b>	<b>Percent</b>
Strongly Disagree	6	11.1
Disagree	12	22.2
Neutral	13	24.1
Agree	17	31.5
Strongly Agree	6	11.1
<b>Total</b>	<b>54</b>	<b>100.0</b>

The training therefore ensures that the beneficiaries are able to identify viable business opportunities to invest in and this study seeks to find out if it does. As noted on Table 4.38, 11.1% strongly disagree, 22.2% disagreed, 24.1% were neutral, 31.5% agreed while a majority 31.5% strongly agreed. They however cited lack of capital as the main reason why they have not ventured into the business.

#### 4.6 Mode of Disbursement and Poverty Alleviation

The third objective of the study was to determine the influence of mode of cash disbursement used on poverty alleviation.

**Table 4.39: Mode of disbursement used**

	Frequency	Percent
Mobile Money	12	100.0
Transfer & Cash		

At the time of the study, the only modes of disbursement used included cash and mobile money, with majority being cash collection only, as attested by Table 4.39. Most of the beneficiaries did not have mobile phones although those who had were encouraged to receive money through Mpesa. Mobile money did however cause an extra expense to the government as they had to foot the transfer and withdrawal fee so that the beneficiary could still receive the full amount. It was preferred as it was conducive for audit purposes.

##### 4.6.1 Accessibility of the cash disbursement office

The mode of disbursement used should ensure that the beneficiaries can easily collect the money, taking into account that they are old people, some of whom are not in good health.

**Table 4.40: Ability to access the cash disbursement office**

	Frequency	Percent
Strongly Disagree	7	13.0
Disagree	7	13.0
Neutral	6	11.1
Agree	24	44.4
Strongly Agree	10	18.5
Total	54	100.0

The beneficiaries were asked if they could access the collection points easily. According to Table 4.40, only 13.0% of the respondents strongly disagreed and a similar percentage agreed when they were asked if they could easily reach the cash disbursement centres every month to collect their monthly benefits. 11.1% were neutral; a majority 44.4% agreed whole 18.5% strongly agreed. Those who disagreed were either sickly or disabled. Two beneficiaries who were

interviewed had their money delivered to them by the project officials or the area assistant chief as they were disabled and could not walk far away from their homes.

#### 4.6.2 Reliability of the monthly disbursement activity

Table 4.33 shows the importance of monthly budgeting and strictly adhering to it. Also, Table 4.30 showed that some of the beneficiaries lacked alternative sources of income and were therefore fully dependent on the income from this OPCT programme. Failure to disburse funds in any month or even a delay would therefore cause suffering to these beneficiaries, majority of who have no savings as already seen in previous data.

**Table 4.41: Reliability of the monthly disbursement activity**

	Frequency	Percent
Strongly Disagree	10	18.5
Disagree	19	35.2
Neutral	8	14.8
Agree	12	22.2
Strongly Agree	1	1.9
Total	50	92.6
Missing System	4	7.4
<b>Total</b>	<b>54</b>	<b>100.0</b>

According to Table 4.41, when asked if they were usually paid according to schedule, 18.5% of those who responded to this question strongly disagreed, 35.2% disagreed, 14.8% were neutral, 22.2% agreed while only 1.9% strongly disagreed. 7.4% of the total respondents did not respond to this. A majority disagreed, most of who said there are some months when they were not paid and in most months there is always a delay of a few days. They said that they were told the treasury had not disbursed funds hence the delay.

The delay in payment is confirmed by Table 4.42. According to this table a majority of the respondents who answered the question strongly disagreed to the statement that they were paid on time without delays. 22.2% strongly disagreed, 40.7% disagree, and 20.4% were neutral as 5.6% agreed. 11.1% of the total respondents did not respond to this question.



**Table 4.42: Timely disbursement of funds to beneficiaries without delay**

	<b>Frequency</b>	<b>Percent</b>
Strongly Disagree	12	22.2
Disagree	22	40.7
Neutral	11	20.4
Agree	3	5.6
Total	48	88.9
Missing System	6	11.1
<b>Total</b>	<b>54</b>	<b>100.0</b>

### 4.6.3 Preference of voucher over cash payment

In voucher disbursement, the beneficiaries are given vouchers instead of cash money. It is mostly used to control usage as they can only be used at defined places or to buy defined goods.

**Table 4.43: I prefer to be given a voucher instead of cash**

	<b>Frequency</b>	<b>Percent</b>
Strongly Disagree	16	29.6
Disagree	22	40.7
Neutral	10	18.5
Agree	4	7.4
Strongly Agree	2	3.7
<b>Total</b>	<b>54</b>	<b>100.0</b>

29.6% of the respondents strongly disagreed to the idea of being given vouchers over cash. A majority 40.7% disagreed, 18.5% were neutral, 7.4% agreed and a minority 3.7% strongly agreed. Those who disagreed said a voucher would restrict the usage and hinder their efforts to invest in income generating activities as they could not be used as capital. Those who agreed said vouchers were secure as they could only be used in certain shops to buy specified goods hence could not be stolen like cash.

However, when the project officials were asked what their preference was between cash, voucher and mobile money, 66.7% preferred cash while 33.3% did not prefer cash, as noted on Table 4.44. Those who preferred cash cited the need to use the scarce funds to reach out to more beneficiaries hence the need to eliminate extra charges that would waste more of the money. They also cited security of the phones which were very hard to store in a safe place like money

could be stored in hidden places. The respondents who preferred cash using mobile money would make the disbursement timely as it could be easily done from Nairobi without having to ferry money to different regions of the country.

**Table 4.44: Preference of cash over voucher or mobile money**

	<b>Frequency</b>	<b>Percent</b>
Yes	8	66.7
No	4	33.3
<b>Total</b>	<b>12</b>	<b>100.0</b>

Additionally, the study sought to find out the preferred mode of disbursement between cash and mobile money.

**Table 4.45: I prefer cash payment over mobile money payment?**

	<b>Frequency</b>	<b>Percent</b>
Disagree	2	3.7
Neutral	5	9.3
Agree	28	51.9
Strongly Agree	18	33.3
Total	53	98.1
Missing System	1	1.9
<b>Total</b>	<b>54</b>	<b>100.0</b>

Preference of cash payment over other modes such as mobile money is also shown on the Table 4.45. 33.3% of the beneficiaries responded strongly agreed to cash payment, 51.9% agreed, 9.3% were neutral while 3.7% disagreed. 1.9% of the total respondent did not answer. A majority prefer cash payment as mobile money would incur extra transfer charges.

#### **4.6.4 Payment of Less Amounts of Money**

The study sought to find if there are instances where the beneficiaries were paid less than KShs 2000.

**Table 4.46 Instances of less amounts of money paid in some months**

	<b>Frequency</b>	<b>Percent</b>
Yes	12	100.0

According to Table 4.46, all the programme officials interviewed noted that there had been months where the beneficiaries were paid amounts less than KShs 2000. This was because the money to the kitty was released quarterly by the treasury and in some cases less money was released. Rather than pay the full amount to a section of the beneficiaries and leave out the rest, the programme office usually shared the amount disburse equally among the beneficiaries but some of them may have received full amount depending on their situations at that moment.

#### **4.6.5 Punctuality of Payment**

All the programme officials who responded also noted that there were instances of delays in disbursement of funds. A number of reasons were cited which include late disbursement of funds from the treasury, delays in logistical arrangement to transport money to various parts of the country; poor access roads and security situations in various parts of the country. This, they explained, would be minimized if mobile money disbursement was utilized. Cash collections were done at the local post banks, post offices and local provincial administration offices (now county commission offices).

#### **4.7 Programme Policies and Restrictions**

The fourth objective of the study was to assess the influence of the funding conditions of the programme on poverty alleviation. This section discusses how the beneficiaries and the officials value the set policies and restrictions as far as meeting the objectives of the OPCT programme is concerned.

##### **4.7.1 Restriction of usage of funds**

The beneficiaries of the programme were asked if they were restricted on how they use the money.

All the beneficiaries who responded noted that there was restriction on how the money allocated to the beneficiaries were supposed to be used. This, they confirmed, was done for any humanitarian program anywhere across the world to ensure proper usage of funds taking into account the limited funds at disposal and the many more poor people who could not be covered in the programme. Those beneficiaries or even program officials who go against the policies could be terminated from the program and even prosecuted

The OPCT programme policy clearly prohibited usage of the funds by the beneficiaries to purchase some items. These included expense on any illegal good or activity, luxurious spending; and purchase of cigarettes and alcoholic drinks. However, some beneficiaries had gone against these policies, especially in purchasing cigarettes and alcoholic drinks.

**Table 4.47: I have put the money to other uses against the policy before e.g. cigarettes, alcohol etc.**

	<b>Frequency</b>	<b>Percent</b>
Strongly Disagree	17	31.5
Disagree	16	29.6
Neutral	9	16.7
Agree	7	13.0
Total	49	90.7
Missing System	5	9.3
<b>Total</b>	<b>54</b>	<b>100.0</b>

When asked if they had done so, it was noted on Table 4.47 that 31.5% strongly disagreed, 29.6% disagreed, and 16.7% were neutral, while 13.0% agreed. 9.3% of the total respondents did not answer. Those who purchased cigarettes and alcohol cited their inability to quit smoking and drinking.

However, they understand the policies put in place as shown below.

**Table 4.48: I understand the conditions imposed on me as a beneficiary of this programme**

	<b>Frequency</b>	<b>Percent</b>
Strongly Disagree	1	1.9
Disagree	12	22.2
Neutral	9	16.7
Agree	21	38.9
Strongly Agree	11	20.4
<b>Total</b>	<b>54</b>	<b>100.0</b>

Table 4.48 indicates that 20.4% of the beneficiaries strongly agreed that they understand the policy requirements and their obligations in obeying them. 38.9% agreed, 16.7% were neutral, 22.2% disagreed while only 1.9% strongly disagreed.

#### **4.7.2 Unnecessary conditions of the programme**

The objective of the programme in alleviating poverty among the older people relied heavily on them being able to be self-reliant. It was therefore necessary that they be given a free but monitored hand to spend the money as they wish. It should be monitored to ensure that they do not waste the little money given or be exploited by other people who wants to benefit from that money

**Table 4.49: The conditions are a barrier in realising my objective of becoming self-reliant**

	<b>Frequency</b>	<b>Percent</b>
Strongly Disagree	13	24.1
Disagree	23	42.6
Neutral	9	16.7
Agree	9	16.7
<b>Total</b>	<b>54</b>	<b>100.0</b>

Table 4.49 shows that 24.1% of the respondents strongly disagreed that the conditions imposed on them were prohibitive. 42.6% disagreed, 16.7% neutral, and 16.7% agreed. A majority saw the conditions imposed on them as well thought of and that they worked for their own good. Those who agreed were among the ones who wanted to be allowed to buy alcohol and cigarettes.

The study confirmed this further by asking the programme officials if they had received feedback from the beneficiaries on policies they considered prohibitive.

**Table 4.50: Feedback on prohibitive policies**

	<b>Frequency</b>	<b>Percent</b>
Yes	3	25.0
No	9	75.0
<b>Total</b>	<b>12</b>	<b>100.0</b>

According to Table 4.50, only 25% of the project officials had received feedback on programme policies and restriction that were considered prohibitive. For instance, the programme stated that primary education was free and therefore did not be budget for it. In reality the government did not offer free school uniform and books hence the need to budget for them. Most beneficiaries, who considered some policies prohibitive, according to the programme officials, wanted unrestricted use of funds. They argued that any beneficiaries who spent their money inappropriately would bear their own suffering. This position was considered not right by the programme officials taking into account that the beneficiaries were selected with the number of dependents being a factor for consideration. The money was therefore meant for them and their dependents.

### **4.7.3 Policy Encouraging Income Generating Activities**

To complement the programme policy in encouraging self-reliance among the beneficiaries, they were encouraged to engage in income generating activities.

**Table 4.51: I am allowed to invest the money on income generating activities**

	<b>Frequency</b>	<b>Percent</b>
Disagree	2	3.7
Neutral	9	16.7
Agree	31	57.4
Strongly Agree	12	22.2
<b>Total</b>	<b>54</b>	<b>100.0</b>

Table 4.51 shows that 22.2% of the respondents strongly agreed that they were allowed to invest the money given on IGAs, 57.4% agreed 16.7% were neutral while only 3.7% disagreed. A majority response therefore confirmed the commitment of the government in realizing self-reliance among the beneficiaries.

#### 4.7.4 Accounting for the money by each beneficiary

To ensure proper usage of the money, the beneficiaries are required to account for the money given.

**Table 4.52: I have to account for the money I use as a condition to be in the programme**

	<b>Frequency</b>	<b>Percent</b>
Neutral	9	16.7
Agree	29	53.7
Strongly Agree	16	29.6
<b>Total</b>	<b>54</b>	<b>100.0</b>

When asked if they were held accountable for the money used, 29.6% of the respondents strongly agreed to this, 53.7% agreed, 16.7% were neutral while none of them disagreed to this statement. Due to the large numbers of the beneficiaries and the large areas covered, the officials randomly asked any of the beneficiaries to explain how they had spent the money allocated within a given month, at least twice a year. They were also monitored by the area chiefs and assistant chiefs who were both members of the beneficiary selection board.

#### 4.7.5 Integrity in the OPCT Programme

The beneficiaries were asked if they had been required before to do something against their wish as a condition to remain in the programme e.g. offer kickbacks.

**Table 4.53: Assessing the integrity in the programme**

	<b>Frequency</b>	<b>Percent</b>
Strongly Disagree	17	31.5
Disagree	25	46.3
Neutral	8	14.8
Agree	4	7.4
<b>Total</b>	<b>54</b>	<b>100.0</b>

The response was as shown on Table 4.53. 31.5% strongly disagreed, 46.3% disagreed, 14.8% were neutral and only a minority 7.4% agreed. Those who agreed cited some instances where they were paid less than KShs 2000 and were either threatened with being discontinued when they tried to enquire deeply why it was less, or where they were told there were no funds only for some to be paid and advised to keep quiet about it.

#### **4.8 Coverage of the Programme**

The final objective was to examine the influence of the coverage of the cash transfer programme on poverty alleviation.

##### **4.8.1 Current Coverage**

Currently only 12% of old people who lived in extreme poverty were benefiting from this programme. The beneficiaries were asked if they knew of any other old person whom they perceived to be in this category and needed assistance like the one they received, their responses were noted on Table 4.54.

**Table 4.54: Knowledge of other potential beneficiaries**

	<b>Frequency</b>	<b>Percent</b>
Disagree	5	9.3
Neutral	8	14.8
Agree	28	51.9
Strongly Agree	13	24.1
<b>Total</b>	<b>54</b>	<b>100.0</b>

As noted, 24.1% strongly agreed, 51.9% agree, 14.8% were neutral and only 9.3% disagreed. This clearly showed that within their environment, there were many poorer people who needed assistance. Confirming this, all the officials interviewed confirmed many more beneficiaries



were not yet enrolled in the programme, mainly due to limited funding. The programme officials interviewed further confirmed that the beneficiaries were selected through a rigorous exercise involving participation by the village elders and where the public were not pleased; a review was done through a committee of the programme officials who sat in every region in the country.

**Table 4.55 Percentage of poor old people currently under the OPCT programme**

	<b>Frequency</b>	<b>Percent</b>
Less than 30%	10	83.3
31%-70%	2	16.7
<b>Total</b>	<b>12</b>	<b>100.0</b>

This statement was confirmed as shown on Table 4.56 where 83.3% of the officials who responded noted that only less than 30% of potential beneficiaries were enrolled while 16.7% of the respondents put the number enrolled to be between 31% and 70%.

There are however other programmes that could benefit the others, such as the Orphans and Vulnerable Children programme that could take care of the orphaned children living with these aged people and the People Living with Disability programmes that could take care of the disabled old people. Selection into these programmes also had their own criteria and challenges such as lack of funds which possibly saw some of them still locked out.

**Table 4.56: Potential beneficiaries enrolled on other programmes instead of OPCT programme**

	<b>Frequency</b>	<b>Percent</b>
None	7	58.3
Less than 30%	5	41.7
<b>Total</b>	<b>12</b>	<b>100.0</b>

The OPCT programme had tried to engage the other programme offices to come into the rescue of some of the old people not selected into the OPCT programme. 41.7% of the respondents said less than 30% of those they had recommended to other programmes had been absorbed with 58.3% saying none had been absorbed into other programmes as per Table 4.56.

#### 4.8.2 Recruitment of New Beneficiaries

All the programme officials noted that recruitment of new beneficiaries took place frequently and was not restricted to defined durations. Those left out were encouraged to be patient to wait for future selection exercises that occurred frequently, however not within a defined timeline as noted by all the programme officials interviewed. The last recruitment was done in March 2014.

#### 4.8.3 Overall on Success of the Programme in Realising its Objectives

After giving their opinions on various components of the programme, the beneficiaries were asked to give their opinion whether the programme met its objective in alleviating poverty among the old age members of the society and their dependents

**Table 4.57: Opinion of the beneficiaries whether the OPCT programme is alleviating poverty**

	<b>Frequency</b>	<b>Percent</b>
Disagree	5	41.7
Neutral	2	16.7
Agree	4	33.3
Strongly Agree	1	8.3
<b>Total</b>	<b>12</b>	<b>100.0</b>

A majority did not agree. A majority 41.7% disagreed, 16.7% were not sure, 33.3% agreed and only 8.3% strongly agreed. 3.7% of the total respondents chose not to answer this question.

Finally, the study sought to find out from the programme officials if the programme was really meeting its objective in alleviating poverty among the elderly.

**Table 4.58: Opinion of the officials whether the OPCT programme is alleviating poverty**

	<b>Frequency</b>	<b>Percent</b>
Neutral	2	16.7
Agree	6	50.0
Strongly Agree	1	8.3
Total	9	75.0
Missing System	3	25.0
<b>Total</b>	<b>12</b>	<b>100.0</b>

According to Table 4.58, 8.3% strongly agreed, 50.0% agreed while 16.7% could neither agree nor disagree. 25% of the total respondents chose not to respond to this question. The respondents however, said that in 2006 when the cost of living was low compared to current times, the beneficiaries were making some progress. At the time of the study, not much could be achieved unless the amount paid out was increased to match the cost of living.

The researcher enquired from the respondents what needed to be changed to help realize the objectives of the programme. They overwhelmingly proposed and increased the amount of funds, saying most landlords in the area were increasing rent and they would be soon left out in the cold if this was not done. Those wishing to engage in income generating activities asked to be given capital so they could make extra income to supplement the current proceeds from the OPCT programme.

#### **4.9 Correlation Analysis**

To explore the existing relationships correlation analysis was used to detect any dependence. The null hypothesis for this test stated that the proportions were independent of one another implying that they were not associated (Mathews 2002). Pearson's correlation analysis was used to measure the statistical dependence of two broad categories of relationships (Agresti 2007). (For formula see appendix 2). Mathematically if performed correctly getting a result where the values perfectly fit -1, 1 or 0 was not possible however the results were defined by the manner through which they lied closer to each of the values. Values 0.5-1.0 or -0.5 to 1.0 would be indicative of a high correlation. 0.3 to 0.5 or -0.3 to 0.5 would indicate a medium correlation, 0.1 to 0.3 or -0.1 to -0.3 would be indicative of a low correlation (Field 2000).

#### 4.9.1 Age of the Beneficiary and Poverty Alleviation

From the data gathered using the questionnaires, the study observed a positive correlation between the age of an individual and success of the programme in alleviating poverty. In

**Table 4.59: Correlation between Age of the Beneficiary and Poverty Alleviation**

		Age	“The old persons’ cash transfer programme has improved my standard of living and that of my family”
Age	Pearson Correlation	1	.094
	Sig. (2-tailed)		.508
	N	54	52
“The old persons’ cash transfer programme has improved my standard of living and that of my family”	Pearson Correlation	.094	1
	Sig. (2-tailed)	.508	
	N	52	52

Table 4.59, it is noted that there was a 0.094 positive correlation between the age of a beneficiary and the success of the programme in alleviating poverty, with a significance of 0.508.

#### 4.9.2 Gender of the Beneficiary and Income Generating Activity

The study sought to find out if there is a relationship between the gender of the beneficiary and the ability to engage in income generating activity. This was considered important as women are generally known to form small investment groups known as “Chamas” more than men. It is thus easier to fund them in groups to start income generating activities.

**Table 4.60: Correlation between Gender of the Beneficiary and Income Generating Activity**

		<b>Gender</b>	<b>Are you currently engaged in any income generating activity (IGA)?</b>
<b>Gender</b>	Pearson Correlation	1	-.101
	Sig. (2-tailed)		.467
	N	54	54
<b>Are you currently engaged in any income generating activity (IGA)?</b>	Pearson Correlation	-.101	1
	Sig. (2-tailed)	.467	
	N	54	54

In Table 4.60, it was noted that there existed a negative correlation of -0.101 between the gender of a respondent and their ability to engage in income generating activities. It was also noted that the significance of this correlation was 0.467.

### 4.9.3 Duration in the Programme and Poverty Alleviation

There was a negative statistical relationship between the duration that the beneficiaries had spent in the programme and the success of the programme in alleviating poverty among them.

**Table 4.61: Correlation between Duration in the Programme and Poverty Alleviation**

		<b>Period in the Programme</b>	<b>“The old persons’ cash transfer programme has improved my standard of living and that of my family”</b>
	Pearson Correlation	1	-.117
<b>Period in the Programme</b>	Sig. (2-tailed)		.409
	N	54	52
	Pearson Correlation	-.117	1
<b>“The old persons’ cash transfer programme has improved my standard of living and that of my family”</b>	Sig. (2-tailed)	.409	
	N	52	52

The study noted a correlation of -0.117 in Table 4.61 between these two variables. Table 4.70 also shows a significant relationship of 0.409 between the two variables.

#### 4.9.4 Saving Culture of the Beneficiary and Poverty Alleviation

The study further investigated if there is a relationship between financial saving and alleviating poverty. Those who save are able to accumulate capital to engage in income generating activities.

**Table 4.62: Correlation between Saving Culture of the Beneficiary and Poverty Alleviation**

		<b>I save part of the money for future use</b>	<b>“The old persons’ cash transfer programme has improved my standard of living and that of my family”</b>
<b>I save part of the money for future use</b>	Pearson Correlation	1	.098
	Sig. (2-tailed)		.488
	N	54	52
<b>“The old persons’ cash transfer programme has improved my standard of living and that of my family”</b>	Pearson Correlation	.098	1
	Sig. (2-tailed)	.488	
	N	52	52

The study noted a positive correlation of 0.098 between the culture of saving and poverty alleviation as indicated on Table 4.62. The table also noted a significance of 0.488 in the relationship between saving culture of the beneficiaries and poverty alleviation among them.

#### 4.9.5 Localisation of the Content of the Training Curriculum and Poverty Alleviation

In any development activity, participation by the beneficiaries is important in ensuring success of the programme. Localising the training content is important because the beneficiaries should be trained to identify income generating activities within their locality. This was one area that was studied.

**Table 4.63: Correlation between Localisation of the Content of the Training Curriculum and Poverty Alleviation**

		<b>Training programmes offered are usually customised to my local daily life environment</b>	<b>“The old persons’ cash transfer programme has improved my standard of living and that of my family”</b>
<b>Training programmes offered are usually customised to my local daily life environment</b>	Pearson Correlation	1	-.072
	Sig. (2-tailed)		.611
	N	54	52
<b>“The old persons’ cash transfer programme has improved my standard of living and that of my family”</b>	Pearson Correlation	-.072	1
	Sig. (2-tailed)	.611	
	N	52	52

The study noted a negative relationship between the localisation of the content of the training curriculum and poverty alleviation. Table 4.63 indicates a relationship of -0.072 between these two variables. The table also noted that this relationship had a significance of 0.611.



#### 4.9.6 Mode of Payment and Poverty Alleviation

In determining the relationship between the mode of payment and realization of the objective of the programme, the data was as shown below.

**Table 4.64 Correlation between Mode of Payment and Poverty Alleviation**

		<b>I prefer to be paid in cash rather than mobile money</b>	<b>“The old persons’ cash transfer programme has improved my standard of living and that of my family”</b>
<b>I prefer to be paid in cash rather than mobile money</b>	Pearson Correlation	1	.005
	Sig. (2-tailed)		.974
	N	53	51
<b>“The old persons’ cash transfer programme has improved my standard of living and that of my family”</b>	Pearson Correlation	.005	1
	Sig. (2-tailed)	.974	
	N	51	52

From the data gathered using the questionnaires, the study observed a positive correlation between the mode of payment and the success of the OPCT programme in alleviating poverty of an individual. In Table 4.64, it was noted that there was a strong significance of 0.974.

#### 4.9.7 Saving Culture and Income Generating Activity

Saving money was found not to have much impact in the ability of the beneficiaries in engaging in income generating activities.

**Table 4.65: Correlation between Saving Culture and Income Generating Activity**

		<b>I save part of the money for future use</b>	<b>Are you currently engaged in any income generating activity (IGA)?</b>
<b>I save part of the money for future use</b>	Pearson Correlation	1	-.305*
	Sig. (2-tailed)		.025
	N	54	54
<b>Are you currently engaged in any income generating activity (IGA)?</b>	Pearson Correlation	-.305*	1
	Sig. (2-tailed)	.025	
	N	54	54

\*. Correlation is significant at the 0.05 level (2-tailed).

The study noted a correlation of -0.305 between the culture of saving and the ability of the beneficiaries to engage in income generating activities as indicated on Table 4.65. The table also noted significance of 0.025 in the relationship between saving culture and the ability of the beneficiaries to engage in income generating activities.

#### 4.9.8 Training Programme and Income Generating Activities

The study sought to find out if the training programme offered helped to realise the objective of the programme.

**Table 4.66: Correlation between Training Programme and Income Generating Activities**

		<b>Training programmes offered are usually customised to my local daily life environment</b>	<b>I have identified income generating opportunities in my surrounding to exploit</b>
<b>Training programmes offered are usually customised to my local daily life environment</b>	Pearson Correlation	1	.162
	Sig. (2-tailed)		.241
	N	54	54
<b>I have identified income generating opportunities in my surrounding to exploit</b>	Pearson Correlation	.162	1
	Sig. (2-tailed)	.241	
	N	54	54

Table 4.66 shows a positive relationship of 16.2% between identification of income generating opportunities in the respondents surrounding to exploiting the identified income generating opportunities in their surroundings. The study further showed that this relationship was not significant because 0.241 was close to zero. The relationship between these two variables was therefore insignificant in this study.

#### 4.9.9 Programme Policies and Poverty Alleviation

The dependence between existing programme policies and poverty alleviation was studied

**Table 4.67: Correlation between Programme Policies and Poverty Alleviation**

		<b>The conditions are a barrier in realising my objective of becoming self-reliant</b>	<b>“The old persons’ cash transfer programme has improved my standard of living and that of my family”</b>
<b>The conditions are a barrier in realising my objective of becoming self-reliant</b>	Pearson Correlation	1	-.018
	Sig. (2-tailed)		.897
	N	54	52
<b>“The old persons’ cash transfer programme has improved my standard of living and that of my family”</b>	Pearson Correlation	-.018	1
	Sig. (2-tailed)	.897	
	N	52	52

In Table 4.67, it was noted that there existed a correlation of -0.018 between the programme policies and restrictions and the success of the programme in alleviating poverty among the elderly. It was also noted that the significance of this correlation was 0.897.

#### 4.9.10 Average consumption and Poverty Alleviation

There was a negative statistical relationship between the consumption of the beneficiaries and their household and the success of the programme in alleviating poverty among them.

**Table 4.68: Correlation between Average consumption and Poverty Alleviation**

		<b>How much money does your household consume in a day?</b>	<b>“The old persons’ cash transfer programme has improved my standard of living and that of my family”</b>
<b>How much money does your household consume in a day?</b>	Pearson Correlation	1	-.022
	Sig. (2-tailed)		.880
	N	54	52
<b>“The old persons’ cash transfer programme has improved my standard of living and that of my family”</b>	Pearson Correlation	-.022	1
	Sig. (2-tailed)	.880	
	N	52	52

The study noted a correlation of -0.022 in Table 4.68 between these two variables. Table 4.80 also noted a significant relationship of 0.880 between the two variables.

#### 4.10 Summary

This chapter documented the results of this research project. The data obtained from the questionnaires and entered into SPSS software was critically analysed and examined to detect and determine patterns and relationships. Results from individual test items were presented. As per the general objective set it is thus determined that a majority of the beneficiaries (41.7 %) are of the view that the OPCT programme has not achieved its objective of alleviating poverty among them. However, majority of them were satisfied with the programme as far as it has gone in helping them venture into income generating activities that could make them self-reliant.

## **CHAPTER FIVE**

### **SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSIONS AND**

#### **RECOMMENDATIONS**

##### **5.1 Introduction**

In this section the study discusses the findings in the Old Persons' Cash Transfer Programme in Kibera slum while comparing and contrasting it with other studies done in the world on the same topic. This section also provides conclusions based on the research findings and previously reviewed literature. Recommendations on ways of improving the project are suggested as per the responses obtained from the interviews.

##### **5.2 Summary of the Results**

The purpose of the study was to establish the influence of the Old Persons' Cash Transfer Programme on poverty alleviation among the elderly people living in Kibera slum. The study was guided by the following objectives: to establish the influence of the amount of money consumed by the beneficiaries on poverty alleviation; to determine the influence of cash disbursement procedures used on poverty alleviation; to assess the influence of the funding conditions of the programme on poverty alleviation; to assess the influence of the coverage of the cash transfer programme on poverty alleviation; and to determine the extent to which the financial management training given to the beneficiaries influences poverty alleviation

A survey was done using semi-structured questionnaires to collect data from a sample of 66 respondents and the data was analysed to obtain percentages and frequency and test of relationships (correlation coefficient) in which among the findings was that a majority of the respondents were found to be in agreement that the programme has not achieved its objectives in alleviating poverty. The section below presents a discussion of the findings.

### **5.3 Discussions of the Old Persons' Cash Transfer Programme**

The demographic characteristics of the beneficiaries show that they were of varied ages ranging from the entry age of 65 years. A majority of them were married and had between four to six dependents, meaning they had to share the KShs 2000 provided with a larger family. The study targeted the respondents who have been in the OPCT programme for a period of three years or more as they are assumed to have been on the programme long enough to assess its success in a number of factors important for this study.

The study first tried to establish the existing poverty level of the beneficiaries by studying their consumption and ability to acquire basic needs. The officials were asked to give clarity on the amount of money paid to each beneficiary. The officials confirmed that all beneficiaries are paid KShs 2000 irrespective of their state of health and number of dependents they have. With the high cost of living, KShs 2000 is found to be too little according to the respondents of this study. The government should therefore find means of increasing the amount. According to the World Bank, the poverty line is \$1.25 a day (Chen & Ravallion, 2008), meaning the beneficiaries are still living below the poverty line. They confirmed that their priority is to pay rent over food, with the researchers coming across a family that said they have been living on porridge over the past two days. Access to basic needs, namely food, shelter and clothing, is mandatory to the survival of human beings. Lack of these can lead to unwanted suffering, poor health and even death. These requirements are the main pillars as stated on the Millennium Development Goals 1, 4, 5 and 6. Providing basics needs forms the core mandate of any Government, explaining why the Government of Kenya insist on being the sole sponsor of the programme to ensure it is not put under manipulation by any non-governmental body. The little amount of money offered further resulted in little or no savings done which has an effect that a few of these people could not save to raise capital to engage in income generating activities, which is the only way to ensure sustainability of the programme taking into account that the government of Kenya is the sole sponsor. However, the findings from this study indicate that the programme was successful in the helping a majority of the beneficiaries venture into income generating activities that could help them earn extra income, especially through training.

### **5.3.1 Training on Basic Financial Management in the OPCT Programme**

Limited funding for the programme has seen the Government of Kenya pay the beneficiaries only KShs 2000 since 2006. The amount has not changed amidst the rising cost of living. To ensure that the money was managed well, a stringent monitoring system was put in place and training on basic financial management and business skills given to the beneficiaries. The aim of this was to ensure that the available funds are properly utilized and those who wish to engage in income generating activities are well trained for success. Availability of adequate income would be important in turning around the lives of these poor elderly people living in slums (Polak, 2009). Within this project, there appeared to be little satisfaction that with the training the beneficiaries could budget. Only 16.7% of them could write their own budget and hence have to be assisted by the project officials. But once written, 62.9% of the beneficiaries agreed that they adhered strictly to it, and this has led to some positive benefits. 42.6% of the beneficiaries agreed that through the training they have been able to identify viable business opportunities to exploit, but a majority lacked the capital for such start-ups. A further 27.8% of them have actually engaged successfully in income generating activities.

Key to any development programme is the participation and ownership of the programme from the beginning. The fact that the beneficiaries feel their input was valued and formed the basis of the training and that they recognize the training to be relevant to their environment is very important.

### **5.3.2 Mode of Cash Disbursement in the OPCT programme**

Most of the residents were satisfied with the cash mode of disbursement as a cumulative 70.3% did not agree to other modes of disbursing payments such as mobile money or vouchers. Voucher was not preferred as it would restrict the usage and will hinder the efforts of the beneficiaries to invest 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. Mobile money was not preferred as most of the beneficiaries were too poor to own a mobile phone besides the extra charges incurred in sending and withdrawal fee. However, it is perceived to be timely as it is not affected by challenges of



transport logistics. The beneficiaries were therefore satisfied with receiving their money in cash from the nearest post office, Post bank and local administration offices.

### **5.3.3 Funding Conditions of the OPCT Programme**

Like all other humanitarian assistance all over the world, funding is pegged on stringent monitoring procedures and in some cases funding may come with conditions to the government or the beneficiaries. The OPCT programme is funded fully by the Government of Kenya. Nevertheless, the beneficiaries are under strict conditions on what they must not use the money on e.g., in any illegal activity or item, cigarettes and alcoholic substances. The study sought to enquire if such barriers were standing on the way of the beneficiaries in their attempts to improve the livelihoods or to engage on income generating activities that would see them earn a little more money. Only 16.7% said the policies were a barrier while 66.6% did not see the policies as barriers. Some of them added that that the government should put more strict monitoring ways as some beneficiaries could still acquire alcohol from the money allocated while their dependents suffered in poverty. In addition, only 25% of the officials interviewed confirmed that they have received feedback from some of the beneficiaries about restrictive policies that they think should be lifted. This proved that majority of the respondents in this study support the policies in place.

### **5.3.4 Coverage of the OPCT Programme**

A cumulative 75% of the beneficiaries who were interviewed confirmed that they had knowledge of other older people they perceived to be poor and could qualify for selection into the programme. In addition, the officials also confirmed that only less than 30% of identified poor elderly people were currently benefiting from the programme. Lack of funds has greatly hampered the coverage of the OPCT programme. This has necessitated a deliberate effort to make the beneficiaries self-reliant, hoping that those who are strong enough would get back on their own feet and give room to other more deserving elderly people. This, as stated by some of the officials, is proving difficult as these beneficiaries are quite old and some are sickly or disabled, criteria which largely informed their selection process.

Finally, the beneficiaries stated that the programme was not meeting its objectives and would not unless the amount of money allocated was increased or if they were provided with capital to help them start their own income generating activities. The officials of the programme however have

a slightly better verdict and stated that the programme had improved the lives of the beneficiaries.

#### **5.4 Conclusion**

This study set out to establish the influence that the Old Persons' Cash Transfer Programme has had on the elderly people living under extreme poverty in Kibera slum, Nairobi County. It set out to establish the consumption of the beneficiaries, the appropriate mode of cash disbursement, influence of the funding conditions, influence of the coverage of the cash transfer programme; and the extent to which the training on financial management given to the beneficiaries influences poverty alleviation. Out of the above areas in which the success of the programme was examined, the respondents, both the beneficiaries and the programme officials, were found to be in agreement that the programme has not met its objectives except for the mode of disbursement where they all agreed that cash disbursement that is currently used is the best. Mobile money transfer is used but is very limited to a few of the beneficiaries who have mobile phones. It is praised to be timely but involves extra cost incurred by the Government in sending the money. The respondents asked for an increment on the amount of money provided to match the high cost of living. They also asked to be assisted with capital to start business upon finishing the training programme and presenting a viable business idea.

#### **5.5 Recommendations**

Based on the findings, the study came up with the following recommendations to benefits derived from the Old Persons' Cash Transfer programme and for future consideration in similar exercises;

1. As a policy, cash transfer programmes assisting elderly people should be reviewed on a yearly basis to see that the amount offered is conducive to the prevailing cost of living and inflation. If this is not done, the amount offered may be too little to carry out any meaningful activity like venturing into businesses; hence the beneficiaries will just use it all for food and ask for more.
2. Beneficiaries who are still strong enough and have viable business ideas should be encouraged to form small investment groups where they can be provided with capital to

run group businesses. The study had seen that those beneficiaries who ventured into businesses and had supportive families and friends kept their business open even when they are unwell as opposed to those who operated independently.

3. Transporting cash to various parts of the country may be delayed due to the logistical arrangement around security and unfavourable weather. Mobile money transfer is also affected by the fact that most beneficiaries are very poor and do not own mobile phones. The study therefore proposes that the disbursement centres be increased to include banks and SACCO offices across the country.
4. To increase coverage of the programme, the potential beneficiaries who are still not engaged in the programme should be encouraged to form small and manageable investment groups where they can be funded to engage in income generating activities.

### **5.6 Areas for further study**

The study recommends that in future, further research be carried out to establish possible ways of enhancing entrepreneurial opportunities among the beneficiaries, through small investment groups they may form. Providing income generating activities is one of the ways in which they can be assisted to be self-reliant in the face of the limited resources available.

Another area for future study is why these elderly people did not join any existing pension scheme with a view to preventing future occurrences. Currently there are several pension schemes both for the formal and informal sectors. It is necessary to study reasons why some people do not opt to join them and rescue the situation early enough.

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## APPENDICES

### Appendix 1: Research Questionnaire for the Beneficiaries

#### Introduction

Thank you for participating in this survey about your experiences as a beneficiary of the Older Persons' Cash Transfer Programme. The information you give will be beneficial to assist in evaluating the success of the programme. Any information provided will be treated with utmost confidentiality.

The survey will take about 15 minutes to complete. It contains three sections. Please give your honest opinion.

#### SECTION A: BASIC INFORMATION

a. Age

65-70 [ ] 71-75 [ ] 76-80 [ ] 81 & Above [ ]

b. Gender:

Male [ ] Female [ ]

c. Marital Status

Married [ ] Single [ ] Widow/Widower [ ] Divorced [ ]

d. How many dependents do you have?

None [ ] 1-3 [ ] 4-6 [ ] 7 & Above [ ]

e. For how long have you been on the programme?

Less than 1.5 years [ ]

1.5 - 3 years [ ]

More than 3 years [ ]

f. Is your residence owned or rented?

Owned [ ] Rented [ ]

If not, explain why you prefer to live in the city as opposed to the rural.

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The table below rates your opinion for each of the five objectives of the study according to the statements. Please respond by ticking in the boxes provided, matching your opinion.

<b>Statement</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
I know the amount of money am entitled to receive every month					
I am able acquire basic needs (food, shelter and clothing) with the money allocated					
I pay my rent sufficiently with the money allocated					
I educate my dependents with the money allocated					
I save part of the money for future use					
I invest part of the money as capital for an income generating activity					
I have other reliable sources of income besides this cash transfer programme					

**Objective (i)** to determine the extent to which the financial training given to the beneficiaries influences poverty alleviation

<b>Statement</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
I set my budget each month					
I adhere to my budget always					
Training programmes offered are usually customised to my local daily life environment					
My input and needs were factored into the training curriculum					
I have identified income generating opportunities in my surrounding to exploit					

**Objective (ii)** to assess the influence of the mode of cash disbursement used on poverty alleviation

<b>Statement</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
I can easily access the cash disbursement office					
I receive monthly allocation without fail					
I prefer to be given a voucher instead of cash					
I am paid on time without delay					
I prefer to be paid in cash rather than mobile money					
I have put the money to other uses against the policy before e.g. cigarettes, alcohol etc					

**Objective (iii)** to assess the influence of the funding sources of the cash transfer programme on poverty alleviation

<b>Statement</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
I understand the conditions imposed on me as a beneficiary of this programme					
The conditions are a barrier in realising my objective of becoming self-reliant					
I am allowed to invest the money on income generating activities					
I have to account for the money I use as a condition to be in the programme					
I have been asked before to do something against my wish as a condition to remain in the programme e.g. offer kickbacks					

**Objective (iv)** to assess the influence of the coverage of the cash transfer programme on poverty alleviation

<b>Statement</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
I know old people whom I think qualify to be assisted but are not in the programme					

### **SECTION C: GENERAL VIEW OF THE PROGRAMME**

**In this section, kindly give an explanation for the questions and statements.**

1. How much money does your household consume in a day?
  - 0- 50 shillings
  - 51-100 shillings
  - 100 shillings & above
2. Are you currently engaged in any income generating activity (IGA)?
  - Yes
  - No
3. If (2) above is No, please explain
  - Attempted but failed
  - Have no capital
  - Lack the skills required
  - No reason
4. How much did you use as capital?
  - 0- 50 shillings
  - 51-100 shillings
  - 101-500 shillings
  - 501 shillings & above

5. Did the benefits from this programme contribute towards your capital?

Yes [ ] No [ ]

6. For how long has this IGA been running?

Less than 6 months [ ]

6 – 12 months [ ]

12 months & above [ ]

7. Do you get help from anyone in running it? Yes [ ] No [ ]

8. How much do you earn from this IGA in a day?

Less than KShs 20 [ ]

KShs 21-50 [ ]

KShs 51-100 [ ]

KShs 101 and above [ ]

9. Did you have experience in running an IGA prior to joining the programme?

Yes [ ] No [ ]

10. How much money does your household consume in a day?

0- 50 shillings [ ]

51-100 shillings [ ]

100 shillings & above [ ]

11. Rate your level of agreement with the statement “The old persons’ cash transfer programme has improved my standard of living and that of my family”.

<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>

Thank you for participating

## **Appendix 2: Research Questionnaire for the Project Officials**

### **Introduction**

Thank you for participating in this survey about your experience as an official of the Older Persons' Cash Transfer Programme. The information you give will be beneficial to assist in evaluating the success of the programme. Any information provided will be treated with utmost confidentiality.

The survey will take about 20 minutes to complete. It contains three sections. Please give your honest opinion. Participation is anonymous and answers confidential.

### **SECTION A: BASIC INFORMATION**

a) Gender

Male [ ]                      Female [ ]

b) For how long have you been on the programme as an official?

Less than 1.5 years [ ]

1.5 - 3 years [ ]

More than 3 years [ ]

c) What region do you cover? \_\_\_\_\_

**To help in understanding the background of the programme, kindly answer the questions below.**

1. The policy states that each beneficiary is entitled to receive KShs 2000. Are there beneficiaries who receive a different amount?

Yes [ ]                      No [ ]

If yes, how much \_\_\_\_\_

Why \_\_\_\_\_

2. Have you ever proposed an increase in the amount of cash allocation per beneficiary?      Yes [ ]

[ ]                      No [ ]

If yes, explain the outcome of the proposal

3. To what extent do you agree with the statement that the beneficiaries are able to acquire basic needs (food, shelter, clothing and rent) from the money offered?

<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>

4. Do the beneficiaries have other sources of income apart from the programme?

Yes [ ]      No [ ] Explain \_\_\_\_\_

\_\_\_\_\_

5. Is the money allocated also consumed in educating dependents?

Yes [ ]      No [ ]

6. Are the beneficiaries able to save part of the money allocated?

Yes [ ]      No [ ]

7. What is the average amount the beneficiaries save per month?

Less than KShs 100 [ ] KShs 100 – KShs 500 [ ] KShs 501 & Above [ ]

8. What is the average consumption of the beneficiaries in a day?

KShs 0- 50            [ ]

KShs 51-100        [ ]

KShs 101 & above   [ ]

9. Do you have cases where average consumption exceeds the income of the beneficiaries?

Yes [ ]      No [ ]

How do you handle these cases? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Objective (i)** to determine the extent to which the financial training given to the beneficiaries influences poverty alleviation

1. Are all the beneficiaries able to draw their budgets on their own?

Yes [ ]      No [ ]



If no, explain how they are assisted \_\_\_\_\_

2. Are there cases of budgets drawn being more than their income?

Yes [ ] No [ ]

If yes, please explain how such cases are handled \_\_\_\_\_

\_\_\_\_\_

3. Are there instances of unacceptable usage being budgeted for?

Yes [ ] No [ ]

If yes, please list three items in this category \_\_\_\_\_

\_\_\_\_\_

4. Indicate three major items that must be budgeted for if there are any \_

\_\_\_\_\_

**Objective (ii)** to assess the influence of the mode of cash disbursement used on poverty alleviation

1. What mode of cash disbursement is used?

Mobile Money Transfer [ ] Mobile Money Transfer & Cash [ ]

Cash [ ] Voucher [ ] Items [ ]

2. Would you prefer voucher or mobile money disbursement to cash disbursement?

Yes [ ] No [ ]

Explain \_\_\_\_\_

\_\_\_\_\_

3. Are there months when they received less than the KShs. 2000 stated on the programme policy or were not paid at all? Yes [ ] No [ ]

If yes, explain why \_\_\_\_\_

4. Have there been cases where the payment offices have issued less cash to the beneficiaries despite the programme office approving full amount?

Yes [ ] No [ ]

If yes, what was the reason and how was it solved? \_\_\_\_\_

\_\_\_\_\_

5. Have you recorded delayed payment over the last one year or no payment at all in some months?

Yes [ ]      No [ ]

If yes, explain why.

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**Objective (iii)** to assess the influence of the funding conditions of the cash transfer programme on poverty alleviation

1. Who are the funding bodies of this programme?

Government of Kenya [ ]      Non-Governmental Organisations [ ] Both [ ]

2. Do the funding sources restrict usage of the funds by the beneficiaries?

Yes [ ]      No [ ]

3. Have you received feedback from the beneficiaries about any policy they consider a hindrance to the programme objectives?

Yes [ ]      No [ ]

If yes, explain \_\_\_\_\_

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4. How do you handle beneficiaries who go against the policy?

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5. Are there other stakeholders who participate directly in this programme apart from the government of Kenya and the beneficiaries?

Yes [ ]      No [ ]

**Objective (iv)** to assess the influence of the coverage of the cash transfer programme on poverty alleviation

1. What method do you use to select the beneficiaries?

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2. Are there potential beneficiaries are currently not enrolled in the programme?

Yes [ ]      No [ ]

If yes, please explain why \_\_\_\_\_

3. What percentages of the total potential beneficiaries are currently covered in the programme?  
Less than 30% [ ] 31%-70% [ ] 71% & Above [ ]
4. What percentage of these has been taken into other programmes based on your recommendations to the relevant programme offices?  
None [ ] Less than 30% [ ] 31%-70% [ ] 71% & Above [ ]
5. How frequently do you recruit new beneficiaries?  
Once a year [ ] 2-5years [ ] Not defined [ ]

### **SECTION C: GENERAL VIEW OF THE PROGRAMME IN MEETING ITS OBJECTIVES**

**This section will rate your general opinion of the programme in meeting its objectives.**

1. How do you ensure sustainability of the programme with respect to limited government funding?  
Sourcing for more donors [ ]  
Encouraging self-reliance through income generating activities (IGA) [ ]  
Others \_\_\_\_\_
2. What percentage of the beneficiaries is engaged in Income Generating Activities (IGA)?  
30% and below [ ] 31-70% [ ] 71% & Above [ ]
3. Is there a clear policy in making them self-reliant in future?  
Yes [ ] No [ ]  
Explain \_\_\_\_\_
4. Does the programme provide capital to those wishing to engage in IGA?  
Yes [ ] No [ ]
5. Rate your level of agreement with the statement “The old persons’ cash transfer programme has improved the standard of living of the beneficiaries and their families”.

<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>

Thank you for participating