



Norwegian University
of Life Sciences

Master's Thesis 2021 30 ECTS
Faculty of Landscape and Society

THE IMPACT OF OLDER PERSONS CASH TRANSFER PROGRAMME IN KENYA-A CASE STUDY OF RURAL KENYA.

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MASTERS OF SCIENCE IN INTERNATIONAL DEVELOPMENT STUDIES

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Thesis submitted to the Department of International Environment and Development Studies,
Faculty of Landsam, in partial fulfillment of the requirements for the award of a Master of
Science degree (International development studies)

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January 2021

Declaration

I declare that this is my original work and that it has not been presented for a degree at this or any other University. Work of others used in this study has been duly acknowledged. Any errors contained herein are entirely mine.

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Acknowledgement

Firstly, I want to take this opportunity to thank the almighty God for granting me good health, energy and zeal to work on this project. I pass my appreciation to my able supervisor **Olav Espen Sjaastad** for the wise counsel, guidance, constructive criticism and advice he offered in the writing and editing of this project. To my wife **Joy** and the entire family, I can't thank you enough, you have been my strong pillar in this whole challenging process.

Thank you all and bless you in a mighty way

Table of Contents

Declaration	ii
Acknowledgement	iii
Table of Contents	iv
List of Tables	vi
List of Abbreviations	vii
Abstract	viii
Chapter 1: Introduction	1
1.1 Introduction	1
1.1.1 Overview	1
1.1.2 Justification	3
1.2 Objectives and Research Questions	3
1.2.1 General Objectives	3
1.2.2 Research Questions	3
Chapter 2: Literature Review	4
2.1 Introduction	4
2.2 Old People, Poverty, and Social Protection	4
2.2.1 Old people	4
2.2.2 Poverty	4
2.2.3 Social Protection	5
2.2 Cash Transfers, Pensions, and Retirement Benefits	6
2.2.1 Older People Cash Transfer Programme	7
2.2.2 Pensions	8
2.2.3 Retirement Benefits	9
2.3 OPCT, and Incentives	9
2.3.1 OPCT	9
2.3.2 Incentives	11
2.4 OPCT and Inflation	11
Chapter 3: Research Methodology	13
3.1 Introduction	13
3.2 Case Studies and Research Design	13
3.3 Data collection, Desk Studies and Literature Reviews	14

3.4 Validity	15
3.5 Reliability.....	15
3. 6 Ethical issues.....	15
Chapter 4: Cash Transfers in Kenya	16
4.1 Introduction.....	16
4.2 The OPCT Programme: Background Information.....	16
4.3 Beneficiaries and Coverage Selection	18
4.4 OPCT Program’s Efficiency and Effectiveness.....	22
4.5 Cash Transfer Programme Implications for Older Persons	23
4.6 Exit from the Older Persons Cash Transfer Programme	24
4.7 Beneficiaries Using Allocated Funds.....	24
4.8. Challenges that OPCT Programme Faces in Addressing the Needs and Plight of the Elderly.....	25
Chapter Five.....	28
Summary of the Findings, Conclusions, and Recommendations	28
5.1 Introduction.....	28
5.2 Discussions	28
5.2.1 How money move has improved the fundamental privileges of the old in the programme.	29
5.2.2 Effect of OPCT on the monetary development of the elderly.	30
5.2.3 Effects of the OPCT programme on the extreme poverty on the elderly	30
5.3 Conclusion	31
5.4 Recommendation of the study	32
5.5 Recommendation for further studies.....	32
References.....	34

List of Tables

Table 4.1: Trend of the budget allocation for the OPCT programme by the government of Kenya according to the National Gender and Equality Commission (2014	23
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List of Abbreviations

CT-Cash Transfer

OPCT- Older Persons Cash Transfer

UN-United Nations

UNICEF-United Nations Children Fund

PWSD-CT- Persons with Severe Disability Cash Transfer

HSNP- Hunger Safety Net Program

CT-OVC- Cash Transfer to Orphans and Vulnerable Children

Abstract

The main aim for the study was to explore the impact of Cash Transfer programme to the elderly, referred to as the Older Persons Cash Transfer. The whole process of the cash transfer programme was reviewed from the national level to the local level and all persons involved in the process identified. Case study and desk study methods were used to conduct the research on how the money affected the beneficiaries. Older Persons Cash Transfer was compared to retirement benefits and incentives. The data collected and reviewed showed that the older person's cash transfer had significant impact on the livelihoods of the elderly despite its challenges. The study also revealed that not all of the deserving elderly benefited from the program and yet had no other source of income. The study recommends widening of the program to reach all of the elderly above 65 years old and transparency in issuing of the cash transfer money.

Chapter 1: Introduction

1.1 Introduction

1.1.1 Overview

According to Devereux (2001), social protection is public interventions meant to assist individuals, communities, and households in managing risks better and providing support to the extremely poor. More so, social protection is delineated as public action taken to cater to the deprivation and risk and different levels of vulnerabilities that are deemed unacceptable in society. Through social protection, there is the attainment of the basic needs, reduction of social exclusion, and preventing erosive strategies to cope with livelihood shock. Social protection is provided to cater to the specific needs of people. Cash transfer is a form of social protection that provides funds directly to the beneficiaries to cushion them against extreme poverty (Abdi, 2019).

Abdi notes that social protection is being encouraged in developing countries for the realization of the Millennium Development Goals aims at the promotion of gender equality, combating diseases such as Malaria and HIV/AIDS, reducing children's mortality, reduction of extreme hunger and poverty and empowerment of women.

Non-governmental organizations and government organizations are at the forefront of providing for people with economic needs. One particular way this is attained is through social cash transfer, which is regular payments of cash (Adem, 2019). The need to have social cash transfer is to provide social protection for people in need that have no accessibility to the formal social systems. The cash transfer provision can be done to specific vulnerable people or universal (Ressler & Gillespie, 2008). The older people defined as being sixty-five years and above are one specific vulnerable growth that needs social protection.

The cash transfer programs are core in alleviating poverty and improving the lives of the beneficiaries, especially in developing countries in sub-Saharan Africa such as Kenya. Overall, there is a provision of immediate help to vulnerable people that include orphans, aged people, and people with disabilities, and ensuring that their fundamental rights are enforced (Mbega, 2016). An example of such a program is the Older Persons Cash Transfer (OPCT) that focuses on the reduction of poverty, deprivation, vulnerability while at the same time promoting social justice and equity. The cash transfer has been incorporated in significant donor organizations such as the World Bank, German Technical Corporation, and International Monetary Funds (Haushofer & Shapiro, 2013). Large-scale cash transfer programs are implemented in countries such as Nicaragua, Honduras, Mexico, and Brazil. An older person pension scheme has been established in South Asia and Nepal, where the recipient was receiving \$28 monthly.

In the realization of inclusive development, countries in Africa are promoting productive employment and economic transformation, and social protection to cater to the poorest and vulnerable. Social protection is one of the measures that can contribute to the growth of the economy. The long-term impact of social protection is the improvement in social mobility and poverty reduction (Hassan & Sakwa, 2018). Through cash transfer to the elderly, social protection is evident in East Africa, with religious bodies, bilateral donors, financial institutions, non-governmental institutions, and state body's all-embracing the program. There has been a number of cash transfers social protection in Kenya, with the first one starting in 2004 for addressing the problem of vulnerable and orphan children (Abdi, 2019). In 2006 there was the enrolment of the older persons cash transfer (OPTC).

1.1.2 Justification

There is not much focus on the social cash transfer for the elderly in Kenya. The limited research conducted has focused on the adequacy, disbursement, and impact, but the utilization of the cash has not been highlighted. The government has been proactive in allocating the funds and having an annual increase to the beneficiaries. The fundamental goal of the cash transfer is allowing the recipient to meet their needs, but when the cash is utilized for other things, the problem will continue to intensify for these beneficiaries. Lack of utilization of the cash for the proper reasons will make the government continue wasting its fund, and the lifestyle of the elderly will continue to worsen.

1.2 Objectives and Research Questions

1.2.1 General Objectives

The study's general objective is to identify the impact of cash transfers on the elderly through a case study.

1.2.2 Research Questions

1. Who are the beneficiaries of OPCT Programme?
2. Has the OPCT Programme helped to reduce extreme poverty and to promote economic development among beneficiaries?
3. What are the challenges that the OPCT programme face in addressing the needs and plight of the elderly people?

Chapter 2: Literature Review

2.1 Introduction

This chapter analyzes the literature of the research problem. The review is based on old people, poverty and how cash transfer has been used as an instrument of social protection to help the elderly. The chapter compares pensions, retirement benefits and cash transfers and reviews the vulnerabilities faced by the elderly and challenges encountered by the beneficiaries.

2.2 Old People, Poverty, and Social Protection

2.2.1 Old people

Globally the population of aged individuals continues to increase to a significant extent. There is even an estimation based on the increase in the number of the elderly that they will reach approximately two billion come 2050. In the African continent, considering the elderly to be those above the age of sixty, there are currently 42 million, and in 2050, the number is estimated to reach 212 million (Haushofer et al., 2019). These aged individuals suffer from many problems starting from poverty, poor health, and lack of suitable housing. Thus, social security programs are set to cater to this vulnerable group's needs by ensuring that they receive proper financial security and adequate healthcare (Haushofer et al., 2019). The social security is set to allow the provision of the society household and individual with efficient accessibility of reasonable care and income to eradicate problems such as unemployment and poor health, which is significantly seen among the elderly.

2.2.2 Poverty

Poverty is when a person's income does not cover their basic needs and the person or community does not have the financial capabilities to form a minimum living standard (Taylor, 2017). The problem has not been amicably resolved among the aged population; thus, this has

encouraged the government to promote social security programs. Besides the developing countries being proactive in encouraging the different social security programs due to the nature of the economy, these social securities have not managed to efficiently cover the needs of the aged people, which are specific to this group (Cattell, 2005). Since there are different needs of the vulnerable groups, other social security's cover social transfers, including cash transfers to the elderly and grants. Secondly, there are social services, such as health insurance and home-based care (DFID, 2005). Third, there is social transformation globally such as legislative and policy change to cater to the vulnerable groups' rights. Most countries world-wide have developed policies that compel the government to cater for the needs of the most vulnerable populace such as the elderly, orphans, and refugees.

2.2.3 Social Protection

Social protection policies enable the poor and helpless to increase their capability to deal with poverty and equip them with the means for survival. It has become a way of combating poverty and a tool of inspiring growth among the vulnerable people worldwide. There has been an interest in giving predictable social protection programme to the older persons and the vulnerable in Africa. The continent has identified social protection as a key strategy in poverty reduction. Examples of this social protection are the cash transfers, food distribution, grants, disability pension, and public works (Mohamud & Minja, 2020). The UN instruments and the International Labor Organizations note that social protection is one of the human rights of people that they should enjoy globally (Mohamud & Minja, 2020). Imperatively, it is worth noting that more than half of the population lack social protection and a significantly small twenty percent are the ones that have enough coverage of social security.

Social protection has been used by developed countries for years to address transient poverty and maintain certain living standards. European countries were among the first to establish insurance covers for the working population ("Social protection and redistribution," 2020). Social protection has evolved over time to cover a broader range of issues and purposes.

Social protection programme can be divided into four, the protective measure, promotive measure, preventive measures and transformative measures. The protective measures play an important role in the alleviation of the elderly and the vulnerable from poverty. Its main aim is to provide support to those who cannot provide for themselves and involves social assistance programs. Preventive measures aim at stopping people from falling into poverty and involve tackling poverty directly (Pestieau & Lefebvre, 2018). The preventive measures include the social security fund and the health insurance fund. Promotive measures improve capabilities and income and include school feeding programs and microfinance. Transformative measures are the policies that safeguard people's rights and address issues such as social equity and exclusion (Pestieau & Lefebvre, 2018).

2.2 Cash Transfers, Pensions, and Retirement Benefits

There are many challenges facing the elderly in developing countries despite strong economic growth in the 21st century, poverty is still a significant issue (Mohamud & Minja, 2020). Poverty results from many challenges such as high unemployment rate, climate change, food security, population growth, HIV/AIDS and other diseases, and environmental degradation. Due to these challenges, support systems such as cash transfers, pensions, and retirement benefits have been increased to protect the elderly from social and economic problems.

2.2.1 Older People Cash Transfer Programme

Older People Cash Transfer programme (OPTC) one of the instruments of social protection, is a policy that aids the elderly to cope with poverty. As described by Barrientos et al. (2008), the program refers to the regular payments made by the state or non-governmental organizations to help the older generations alleviate themselves from poverty. The main objective of OPCT is providing direct financial support to the households with the vulnerable living in poverty to relieve them from poverty. OPCT has successfully alleviated poverty and reduced inequality across the country (Barrientos et al., 2008). The cash transfer programme is essential in developing nations as it helps the African States achieve development.

The governments in developing countries, especially in Africa are bound by law to offer social security to people who cannot provide for themselves and their dependents. The governments have partnered with key partners such as the United Nations Children Fund (UNICEF) and the World Bank to implement cash transfers. There are different types of cash transfer programs, including Older Persons' Cash Transfer (OPCT), Persons with Severe Disability Cash Transfer (PWSD-CT), the Hunger Safety Net Program (HSNP), and Cash Transfer to Orphans and Vulnerable Children (CT-OVC) (Barrientos et al., 2008).

Management of the cash transfer program is achieved through extensive structures at different administrative levels with the national level as the starting point before ending at the local level. Management therefore starts at the national level before trickling down to the district level. Inclusion of community members and religious ministries provides an extra layer of participation and monitoring to the operational process.

Older Persons' Cash Transfer Programme (OPCT) is providing the elderly living in poverty with direct financial support since there are very few income-generating activities that they can

engage in. The elderly constitute the highest percentage among the poorest, with older women suffering more than men. Poverty among the old worsen even more the support from the younger generation ends after they get families of their own and become breadwinners (Haushofer et al., 2019). Without any income source, their burdens increase, especially if they have dependents. The social protection programme in sub Saharan African developing countries has been approved and supported by the African Union to provide social security to the elderly to address these issues. The programme's main aim is to offer regular cash transfers to vulnerable older adults in the community and build recipients' capabilities to increase their livelihoods. The programs aim to lessen some of the problems, such as shelter, food, and health, faced by older people who head households. The beneficiaries of cash transfer programme see this money as their rights (Haushofer et al., 2019). The money is not enough to pay for all of their needs, but it helps alleviate their problems.

Comparing with other programmes such as pensions and retirement benefits, the cash transfer programme has reached many people, including the marginalized, vulnerable populations, and is better funded by the state. It has helped the elderly gain access to better services such as nutrition, education, and health. The programme is well administrated, ensuring that it reaches the poor in rural areas. Pensions and retirement benefits can only be accessed in significant towns and require frequent travelling.

2.2.2 Pensions

Pension is provided as social security for the aged and also covering other numbers of uncertainties. Pensions also covers the unemployed (Cattell, 2005). A person who becomes unemployed at a working age is liable to receive unemployment allowance for up to two years. The elderly receive the pension until the age of sixty five years. The pension schemes are

emphasized in developing countries based on their role in eradicating poverty and attaining the Millennium Development Goals (Ferreira & Kirambi, 2007). Thus, social security is encouraged among the elderly as it enables the fighting off hunger, extreme poverty, and diseases that are part of the Millennium Development Goals. The unemployed are also eligible for a substantial amount of money from the governments of developing countries to help cushion them from poverty.

2.2.3 Retirement Benefits

Retirement benefits refer to the benefits received by the members of a payment scheme after retirement or earlier withdrawal from employment, including retirement lump sums or gratuity and retirement pensions. Retirement benefits have a significant impact on the lives of employees after retirement. As people grow older, they rely less on employment as highly educated, energetic youth professions join the market every day (Ferreira & Kirambi, 2007). Hence, the elderly have a high dependency ratio after retirement.

Thus, a retirement benefit plan is compulsory for the employed to help cushion them after retirement. Retirement benefits ensured that the old have a consistent income source throughout their old age (Cattell, 2005). Due to this, the public pension has become a foundation for which basic income security has been established (Ferreira & Kirambi, 2007). The main disadvantage is that retirement benefits can only be accessed by a few who were previously employed.

2.3 OPCT, and Incentives

2.3.1 OPCT

OPCT is more effective than grants, food transfer, or other social protection services although it does have its challenges. The primary aim of cash transfer is to prevent poverty among the elderly (Cattell, 2005). The programme has been most successful because it is countrywide and reaches older adults. The process is streamlined, and the elderly are made aware of the dates

to collect the payment, ensuring that most people receive the funds. A cash transfer to the elderly helps facilitate investments that reduce risks and future poverty (Ferreira & Kirambi, 2007). It aims at investing in people and reduces intergenerational poverty hence eradicating poverty over time. The success of cash transfer can mainly be attributed to its equity.

OPCT programme reach the most vulnerable in all counties in the country. Cash transfers give the vulnerable households assurance that they can secure their basic needs. Cash transfers provide them with capital investments for small enterprises such agricultural practices. A study conducted in Malawi found that cash transfer helped the elderly protect themselves from poverty and encouraged them to invest hence reducing the risk of sinking into poverty. Further evidence pointed out that cash transfer influenced the economic development in the country by supporting enterprises in the rural areas.

OPCT involves providing direct financial support to the old people living in the community so as to improve their quality of life. The program helps the elderly relieve themselves from extreme poverty. It enables the elderly to participate in development activities and have capital to stimulate economic activities. OPCT helps the elderly connect with the labor market.

The OPCT programme, like other social protection programs faces a unique set of challenges when it comes to creating awareness of the programme in developing countries, securing enough resources and systems to deliver the money on a regular basis and in verifying the eligibility of the dependents (Ressler, 2008). Shortage in bank personnel may also contribute to error in payment. Beneficiaries have to travel for longer hours to major towns in their counties, from where they have to que to access the payment. This studies also seeks out this challenges and finds a way to address them.

2.3.2 Incentives

The cash transfer programme has helped many older people reinvest in income-generating programs, stimulating economic activities across the country. The income effect has also affected the adult work incentive for most of the families. The adults have started working to earn below the minimum wage to qualify for the OPCT programme since the program considers only those who are living below the poverty level and those who receive a minimum salary wage and have many dependents (Ferreira & Kirambi, 2007). Individuals who have not qualified for the programme have begun working for less and lower-income to be eligible for the program (Ottie-Boakye, 2020). This has further added to the challenges faced when choosing the qualified beneficiaries for the cash transfer programme.

OPCT have proven to be effective in eliminating poverty internationally and in Kenya. The cash transfer programme is also politically driven. The government has observed other developing countries such as Brazil and has decided to implement it due to its impacts. First, the programme has reached many people compared to retirement benefits and pensions (Cattell, 2005). The unemployed old generation also qualifies for cash transfer programmes instead of pensions and retirement benefits that are given only to the people who had previously been employed. The OPCT programme has increased asset accumulation among the elderly in developing countries.

2.4 OPCT and Inflation

OPCT does not consider inflation in the country. The state hands out the fixed amount of cash without considering the market trend at the time. Foods and other stuff may become expensive due to inflation. The money does not increase with time and is set at a standard rate and does not keep up with the inflation rate. Developing countries' currencies keep on losing their value, making

the standard of living go up yet the money to help the elderly is always the same amount, hence it does not end up helping them escape poverty as originally intended.

Chapter 3: Research Methodology

3.1 Introduction

This chapter describes the methodology used in the study. The main focus is on the case study, research design, the elderly, sampling methods, desk studies, literature reviews, validity, reliability, and ethical considerations.

3.2 Case Studies and Research Design

Case studies focuses on in-depth studies of involved personnel, a group of people, or a phenomenon, and the data used is collected using various methods such as administering questionnaires, observations, and interviews. Case studies are the best for describing and understanding various aspects of a research problem. The data of case studies related to the events happening in an individual's everyday life. A good case study provides new and unexpected information concerning a particular subject, challenges the existing theories, proposes the course of action to take, and opens up future research directions.

A descriptive research design was used in this study. According to KIM (2009), the study design involves an in-depth and detailed description of OPCT. The research design is the best to use as the study focuses on an older person's cash transfers. Descriptive research design gives the researcher a chance to describe things as they are and describe their behavior, characteristics, attitudes, and values. Desk to studies and literature reviews was used to analyze the collected data and come up with the relevant conclusions regarding the studies. Descriptive research design answers the questions concerning the status of the subjects in the study and is commonly used to examine society's social issues and the analysis method ensures that the data collected is highly relevant and is within the research topic.

3.3 Data collection, Desk Studies and Literature Reviews

The study used secondary data for analysis. The data were obtained from government records, media records, non-governmental organizations records, and data from publications related to cash transfers.

The COVID 19 epidemic made it difficult to collect and analyze data as the country went under lockdown. Many of the government offices were closed for a period of time, making it difficult to obtain government records of the OPCT programme.

Desk studies and literature reviews were the main data collection methods used to collect and review the available information of older persons' cash transfers. Desk studies act as a preliminary study done before a detailed investigation is carried out. Desk stop study reviews the available data concerning a particular subject and involves collecting and assessing all the data, past and present, about a specific topic. Desktop studies help provide the initial information regarding a particular subject, identify the potential risks to be encountered in the study, and inform the investigations' scope.

A literature review is the analysis of academic and other sources available concerning a particular topic. Literature reviews involve identifying the relevant sources about a particular study, critically analyzing them, and explaining what one finds. Desk studies and literature reviews were used to analyze how cash transfers were made, how the cash transfer program operates, its impact on the elderly, and how the beneficiaries utilized the funds. Key sources of data on cash transfers, such as data from the national treasury, were analyzed using this method. Literature review helped summarize the data for interpretation.

3.4 Validity

Validity is the exactness and seriousness of information depending on the results given. To ensure the validity of the collected data, the researcher considered factors such as whether the site or publication is reputable, whether the data is up to date, and whether it relates to the topic being investigated. The author's credibility and the method of collecting data are also an essential factor to consider. The data collection methods included desk studies and literature reviews.

3.5 Reliability

Reliability is the consistency of information arising from a specific source being exact as expected. Analysis of the collected information from many different sources was done to ensure that the information collected was of top quality. Results given were compared and connected with other sources.

3.6 Ethical issues

The problem of ethical issues was greatly reduced by conducting research on secondary sources instead of doing field research. The information from all secondary sources was cited correctly, and the credit was given to the original authors. The reliance on the secondary sources involved putting a lot of trust in the ethics involved in collecting the documents, journals and other sources. The researcher applied for a research permit from the relevant government body.

Chapter 4: Cash Transfers in Kenya

4.1 Introduction

The chapter is an outline of older persons program for transferring cash and the existing proceeds. Additionally, the chapter details the selection of beneficiaries and how effective the program is in Kenya.

4.2 The OPCT Programme: Background Information

The government of Kenya introduced the Older Persons Cash Program in 2006 with a four million shillings allocation. The implementation of the cash transfer program hinge on the strong economic growth experienced in the country between 2000 through 2009. Reports hold the increase from 3.9% to 6% between 2013/2014 as stated by Super User, (2020). Although the economy seemed to have improved, the poverty prevalence was still a gnawing issue. The 46.6% poverty level still remained in 20052006 and although it was an improvement from the 52.2% in 2000 (Kenya Population and Housing Census, 2009), it was still a worrying trend. The program therefore selected social protection services that relied on cash transfers to alleviate the poverty levels in the nation, specifically in catering to the elderly who were vulnerable. Funding is by the Kenyan government while the money is meant for poor older persons as reported by the Kenya Population and Housing Census, (2009). According to the2010 constitution, the aged population are described as people who are sixty years or more. By targeting those that are 60 years and above, the OPCT program recognizes the need to take care of the elderly and vulnerable. According to the Kenya Population and Housing Census (2009), over 1.3 million people are sixty ears and above with the number expected to experience a significant rise by 2030.

Under the Rapid Response Initiative wings, the OPCT program was allocated 1065 shillings during the first launching phase. The money was allocated to three hundred households in a payment that was designated to be recurring with Thika, Nyando and Busia as the first

locations. With later expansion in 2009, the program received 550 million Kenyan shillings which also marked the program's survival. One billion Kenyan shillings was added to the program between 2012/2013 while the 2012/2013 financial year witnessed the fund allocation rising to 1.5 billion Kenya shillings. The next financial year, 2013/2014 witnessed the government increasing the allocation to 3.2 billion Kenya shillings. The program was a success, which explains the increase in cash allocation which was noted in the ease with which the elderly catered for their needs. According to Shah et al., (2014), a sum of two thousand shillings is delivered to each household through Equity Bank and the Kenya Commercial Bank (KCB) after every two months. Over 203,011 households were covered by the government in 2015/2016.

Table 4.1: Fund allocation (in millions of KSh), counties covered, and beneficiaries for the OPCT, 2006-2014. Source: National Gender and Equality Commission (2014).

Year	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
Allocations	4	1.2	4	550	530	1000	1500	3200
Counties	2	3	3	44	44	44	44+	-
Beneficiaries	200	100	300	32 115	33 000	33 000+	36 000	-

The cash transfer program's main goal is the presentation of cash to the poor elderly individuals. Through the program, the government hopes to alleviate poverty among the elderly while also giving the populations a chance to improve development activities in the country. By relying on the cash transfers, the elderly are accorded an excellent opportunity for decision making and promotion of their social status (Republic of Kenya, 2009).

Commitment by the Kenyan government aims at addressing problems facing the elderly by relying on the legal and policy frameworks. The inclusion of social protection in the 2010

Kenyan constitution bound the state to being responsible and engaging in practices that improve the social services. Further development of the social protection policy was done in 2011 with its success being attributed to the 2009 pilot project. The contributory benefits including non-contributory benefits, pensions and retirement benefits worked to improve the social wellbeing of the group. Under the wings of the noncontributory benefits, the OPCT's focus is on the reduction of poverty and protection of the vulnerable elderly population. Those interested in income that surpasses the retirement age opt for contributory benefits. Additionally, the Kenya government is in partnership with different agencies including the African Union Framework, International Plan of Action among others with the sole purpose of protecting elderly rights.

Poverty eradication is now a possibility due to the cash transfer programs. Furthermore, the programs have led to improved food security which in turn translates to improved nutritional outcomes for the elderly population. Access to healthcare, provided through the program has also presented another opportunity for the elderly. Considering the elderly mark the most poverty-stricken group in Kenya (Ressler & Gillespie, 2008:14; Aizawa, 2020), the presence of the program comes forth as an excellent ray of light to improve the countries condition. No longer is it impossible for the elderly to access basic needs including shelter, food and health, which in turn improves the overall social environment in the country.

4.3 Beneficiaries and Coverage Selection

Management of the older persons cash transfer program is achieved by relying on an extensive structure. The different managers at different levels starts at the national level below cascading down to the local level. Management at the national level is responsible for the overall program, while coordination and responsibilities at the local level are managed by parties on the ground. The program has included community members and religious ministries to help strengthen

both accountability and transparency. The different representatives are part of the governing and monitoring committee in the OPCT implementation process.

According to Lincoln (2015), the cash transfer program hinges on a five-stage implementation approach. The legal structure marks the first stage, where, the formulation and policy review as per the 2010 constitutions get modelled to support and guide the process.

According to Lincoln (2015), the Kenyan cash transfer program comes in five stages. The first stage entails setting up the legal environment and structures to support and legitimize the program. The stage also involves establishing policies that will be beneficial in directing and influencing the processing and operations of the program in accordance with the country's constitution. The second step involved consultation with gender offices across the counties which helped in mobilization and appointment of committee members to the OPCT. The committee also housed district staff and other members who were expected to play a crucial role in promoting the program. The third step entail data collection, a process that was achieved through various means. The final stages entailed data analysis, validation and reporting (Lincoln, 202). Relying on the above stages ensured the best outcome was realized for the program.

Eight counties were involved in the first phase while the second phase witnessed an addition of four counties. Furthermore, the program started at the national level with the committee providing guidelines on the proceeds. By relying on data compiled by the committee, it became easy to have a standard base upon which responses to district committee reports could be assessed. The information also gave the management the needed insights on what to expect, monitor, update payrolls and develop finance systems (Mohamud & Minja, 2020). Upon the national level certifying the program, it was then passed to the district level where another committee was formed to oversee the implementation process. The District Gender and Social Development Officer

(DGSDO) is the tasked head at the district level. The committee at the district level is responsible for awareness creation concerning objectives, goals and entitlement, coordinating targeting procedures handling grievances, and planning disbursements to beneficiaries (Mohamud & Minja, 2020). Committee representatives also exist at the local level tasked with assisting the DGSDO in mobilizing community members, informing beneficiaries about the pay dates and alerting beneficiaries on how to present their grievances.

Women stand to gain the most from the older person cash transfer program as they get 76% shares while the remaining 24% is relegated to the men. Such a scenario has been attributed to the limitations in women empowerment in the country. Historical records identify women as a vulnerable unempowered group, hence, allocating them 76% is another way for the government to better their lives. Women empowerment programmes and groups have advocated more for the rights of women due to their vulnerability and this has made them to be considered more compared to men. Also the empowerment programmes have enlightened the elderly about the OPCT programme and more are applying for it.

Selection of the beneficiaries is achieved through the poverty index in the country. Through community targeting, it becomes easy for the committee to identify the most vulnerable groups in the society. furthermore, training by the district committee members is aimed at equipping its personnel to keep a lookout for deserving people as reported by Mohamud and Minja (2020). DGSDO uses personal information collected from meetings to compile a list of identified personnel before conducting more meetings that validate whether the given group is deserving or not. The second meeting also eliminates some people from the list while finalizing the selection and designating the allocation process. The list is then t the national program where the head office is tasked with assembling a disbursement list which then gets send to the district for confirmation.

Once it is confirmed that all beneficiaries are on the list and the names have been written correctly, payment is then released to be distributed as per the list (Mohamud & Minja, 2020). The level of vulnerability depends on geographic factors, composition of the household and the economic environment including the rate of unemployment and the size of the household. The extreme vulnerable were found to be living in slums at the towns outskirts or up country (Mohamud & Minja, 2020). The households of the unemployed were found to be overcrowded.

As per the current standings, the program spans over 44 counties with over seventy percent of the poor households benefiting. Majority of the beneficiaries resided in mud-walled houses with mud floors and thatch roofing as per the initial assessment. The assessment also reported that, some housing were collapsing while others had sinking roofs (Super User, 2020). Additionally, the assessment reported that, most beneficiaries were limited to having basic cooking utilities while also living with their caregivers.

Majority of the information concerning cash transfer programs reached most of the beneficiaries through word of mouth which also introduces the element of negligence by the designated program officers tasked with informing the public. information about the program was also available in barazas under the guidance of the local chiefs. As such, local administrative heads emerge as the most ideal in informing the beneficiaries about the program. A Beneficiary Identification Card (BIC) is issued to the beneficiaries, which helps in ascertaining their identities as reported by the Kenya CT-OVC Evaluation Team, 2012). The identification card acts as a means for beneficiaries to identify themselves at the pay service points. The BIC also acts as a means of monitoring the beneficiaries. The beneficiaries treat BIC as an essential document and feel more honored when compared to those without.

Over 203011 households are covered by the program in Kenya with beneficiaries being the age of or over sixty-five years old. The beneficiaries also have to be poor and helpless and at the same time, they have to be registered in other social services programs (Super User, 2020).

4.4 OPCT Program's Efficiency and Effectiveness

The research's outcome reported that, 13% of the beneficiaries lacked dependents while most of the dependents were part of the main family. The positive results emphasize the effectiveness and efficiency of the program in influencing and improving the wellbeing of the elderly. Easy collection of the funds is done through either Equity Bank or the Kenya Commercial Bank branches across the nation (Super User, 2020). Additionally, the inclusion of BIC ensures only designated individuals benefit from the program while also eliminating elements of fund mismanagement. As of present, majority of the population knows about the program's relevance, a trend that has resulted in an excellent monitoring by both public and private organization which has also increased transparency and honesty during paydays (Aizawa, 2020).

The program has also strengthened the poor households' capability not only in protecting them, but also in ensuring that families get their basic requirements. Social and economic benefits have been recorded among most beneficiaries which also explains the continued support for the program (Shah et al., 2004). Food security is no longer a problem for the poor communities, rather, most have designed measures to improve and advance themselves by relying on the program's funds. As a result, access to meals has been boasted tremendously.

Additionally, some of the beneficiaries have managed to keep their children in school with the elderly being able to chip into their grandchildren's education. Furthermore, accessing healthcare needs is no longer a problem as reported by Lincoln (2015). Considering most elderly groups are vulnerable to immune-related ailments including atherities, there is the need for routine

medication. The program has therefore given such groups a ray of hope, where, no longer are they at risk of perishing due to some preventable illness (Lincoln, 2015).

Beneficiaries also feel a sense of dignity due to the program, which has also boosted their morale. No longer are the elderly disrespected, instead, the opportunity ensures they have a say in family processes. Furthermore, the contributions to the family's activities makes it ideal for them to be given extra care, unlike before when they were more of a "burden" to their families (Shah et al., 2014).

The program has also been pivotal in leading to social groups forming up to help the beneficiaries. The social groups are modelled to contribute to the small-scale setting of business contributions and opportunities which not only helps them in passing information, but it also accords a self-improvement opportunity. Information about the next payday is also accessible through such groups, a trend that increased the groups capability.

Generally, the program has been beneficial in eradicating poverty and raising living standards for the group. The beneficiaries have a better chance of improving their lives when compared to a time when the program was absent (Wanyama & Nyambedha, 2017).

4.5 Cash Transfer Programme Implications for Older Persons

Both benefits and shortcomings have been reported from the program. From increasing self-esteem among the beneficiaries, where they feel they are needed to give them a chance to better their lives, the program's effectiveness is unquestionable (Ferreira & Kirambi, 2007). For developing nations like Kenya, the opportunity is a saving grace to improve the beneficiary's situation. Furthermore, the beneficiaries can resolve their needs without being a burden or depending on others for stipends. Developing themselves is also an option, which depends on their capabilities and financial intelligence (Cattell, 2005). The plight the beneficiaries faced while

leaving in poverty no longer holds attributed to the program. The OPCT program made the elderly more assertive and confident about life issues.

At the family level, the OPCT program increased the number of friends and family the elderly associated with, made the family financially independent, and improved their quality of life. The program reduced the family's poverty level as a unit (Shah et al., 2014). For the community, the program enabled the elderly to contribute to social and religious events and stimulated groups' formation to champion elderly rights.

The OPCT program has also had some negative effects, especially in remote areas such as upcountry. Increased cash flow and the remoteness of a region led to a spike in the villages' prices for basic commodities. The prices of eggs and milk hiked in Garissa County and the upcountry sides of Kirinyaga County in Kenya.

4.6 Exit from the Older Persons Cash Transfer Programme

Beneficiaries are not bound to the program; rather, they have the option of voluntary exit; however, the exit has to be under specific conditions. First, the beneficiary's economic condition has to be stable. Secondly, upon discovery that the beneficiary provided false data, they are bound to exit. Thirdly, in cases where the beneficiary fails to collect three months-worth of remunerations also results in an automatic disqualification. Fourthly, if the beneficiary relocates to a location not covered by the program, they are eliminated. Lastly, if a beneficiary dies, their households receive the next three payments before they are removed from the program.

4.7 Beneficiaries Using Allocated Funds

Depending on the beneficiary's needs, the allocated funds' use is up to them to decide. Most of them spend the cash on clothing, foodstuffs, shelter, and health. For the older generations leaving in urban areas, including Kibra, Nairobi, among others, the cash is spent on rent, food, and

other basic needs (Kimosop, 2009). Living in rentals limits the opportunities presented to the elderly in urban areas hence unless they invest in business operations, most of the cash gets to spend on consumption. For their rural counterparts, investing in poultry and pig farming has become a norm.

4.8. Challenges that OPCT Programme Faces in Addressing the Needs and Plight of the Elderly

The OPCT program faces several challenges. Before the beneficiaries benefit from the program, the generation of awareness, authentication of eligibility, and delivery of the necessary benefits must be ascertained (Ferreira & Kirambi, 2007). The major challenge is that disbursement is irregular; hence the elderly cannot make meaningful plans with the money (Help Age International, 2007). OPCT money also creates more conflict when it comes to utilizing the family's funds, especially where the elderly have many dependents in the family. (Ferreira & Kirambi, 2007). The money also encourages deviant behaviors such as alcoholism, especially among the elderly men, as they tend to get drunk immediately after receiving the funds. An example is an elderly man in Kirinyaga County in Kenya who got himself a girlfriend after receiving Ksh 8000 and ended up with Ksh3000 the next day. The money did not end up helping him or his dependents as expected. Some caregivers are untrustworthy, and they end up receiving and utilizing the money without the beneficiary's consent. Some caregivers lie about the amount of money that they receive and give an incorrect figure. Inadequate government support may pose a serious challenge to the program, as the funds may dry out, or the banks may use the money before reaching the intended targets.

The funds are lacking to address most of the needs of the elderly persons, and the program tends to increase over dependency towards the funds, such that the elderly look forward to when

the money is being disbursed. They do not engage in any other economic or profitable activities. The program also increases conflicts in the utilization of the money in the family.

A cash transfer to the elderly fails to consider natural and social calamities, including disease outbreaks like the COVID-19 epidemic, floods, and earthquakes. The cash amount is constant, regardless of the existing situation. Current reports put the elderly population at a high susceptibility to the COVID-19 virus, with most of them dying. Therefore, the government should include remedies for unforeseen situations (Wanyama & Nyambedha, 2017).

At an individual level, the different challenges include high costs in accessing payment and malpractices. Corruption and abuse of the restricted resources that the elderly population should access make it impossible for the benefits to reach the designated population truly. Women, at the family level, have to spend more to maintain their families. At the same time, their male counterparts use their money for personal benefits, which further affects the family's wellbeing (Ferreira & Kirambi, 2007). The elderly men often spend their money on personal needs and pleasures, including going out for drinking sessions. For some groups, the cash is seen as government handouts, especially in Garissa County, making the cash benefit short. Without a specific spending plan, some beneficiaries still live poor lives despite being given a chance to better themselves.

Other factors affecting include but are not limited to inadequate funds, in which cases, the government's budget may not meet the set requirements to fund the program. The irregular disbursement of funds also makes the program uncertain. The OPCT cash may be released on irregular intervals, such as released after two months or after six months, making it hard to predict the date for the next payment (Wanyama & Nyambedha, 2017). Most older people miss the payment dates as they will not know when the money will be released.

Irregular disbursement of funds has also affected the program. Older people have suffered since some of them have not received the payment on time. Most of them discover when it is too late that the date to receive the payment has passed. Improprieties in the registration processes have also affected the program. People who do not qualify for the program have been registered, and the money has gone to the wrong person, defeating the program's purpose (Mohamud & Minja, 2020). Improper management in the implementation of the program has also affected the efficiency of the program. When implementing the program, corrupt vices have embezzled the fund for themselves and used the cash for their gain. Also, the lack of supervision and monitoring of handling the government's money to the banking institution has encouraged funds embezzlement (Ottie-Boakye, 2020). Some government officials have passed the money to their accounts, which could have been used to help the elderly.

4.9 Justice and Equality

The program gives all beneficiaries equal cash regardless of where they are. The two Thousand Kenya shillings might not be enough for some location; however, nothing can be done about it. The needy among the elderly, who live below the poverty line, are selected according to their poverty index and are given priority. The strategy ensures fair practices with everyone feeling involved and justified to be part of the process (Wanyama & Nyambedha, 2017). By getting an equal amount of money, everyone feels that the government treats them equally. The program is both just and fair, giving all eligible people an opportunity regardless of their gender or ethnicity as long as they live below the poverty line. The cash transfer program relies on the constitution as a guiding light upon which it bases its operations in reaching out to the vulnerable population (Super User, 2020).

Chapter Five

Summary of the Findings, Conclusions, and Recommendations

5.1 Introduction

This chapter is composed of a summary of the findings, conclusions, and provides recommendations.

5.2 Discussions

The study's objective was to determine the Older Persons Cash Transfer Programme's impact on the elderly. Money transferred to the old has been known to have a multiplier impact past more established people themselves. This is because cash in possession of a more established individual has a trickle-down effect on the family's individuals' remainder. In Mauritius, the neediness rate among families containing a more established individual would be 30%, contrasted with the current 6 percent without the widespread annuity ("Mauritius - Census, standards & statistics,"). The OPTC programme's immediate goal is to help them from extraordinary destitution and improve their ability to take an interest in being developed exercises (Republic of Kenya, 2009). This denotes the vital boundaries to investigate whether the OPCT programme has positively affected the elderly.

The examination saw that the OPCT programme covered around 2.5 percent of the elderly people in Kenya. The researcher compared the secondary sources such as the Kenyan government journals about the recipients in Kenya with recipients of the more established people money move programme in developing countries. Essential information was gathered through Key sources, meetings, and center gathering conversation, all focusing on;

1. Depicting how the programme has upgraded the fundamental privileges of the old.

2. Clarifying how the older persons cash transfer programme has supported the financial advancement of the old

3. Researching the degree to which the more established people money move programme has diminished outrageous neediness on the old in the sub-County.

5.2.1 How money move has improved the fundamental privileges of the old in the programme.

The investigation discovered that the Older Persons Cash Transfer programme's beneficiary spends their money on essential requirements, including food, asylum, attire, and wellbeing. They additionally go through the cash in paying school charges for their school-going fantastic youngsters. Need supposedly was given to food, haven, apparel, and drug. Cash transfer for the elderly has a high effect on the older and their family units in gathering their fundamental requirements and enabling them to be engaged with social financial exercises.

These discoveries agree with the Booyesen (2005), that in many social orders weakness ascends with age for various reasons a decrease in open positions particularly in proper work, diminished compensation for those in business, expanded weakness to ailments, restricted versatility, segregation in admittance to credit and monetary business sectors, limitations in admittance to fundamental administrations, for example, instruction or wellbeing, and changes in family unit synthesis and status.

Even though Older Persons Cash Transfer has improved the elderly person's essential privileges, they also have worries with the sum given since it was inadequately to meet their fundamental requirements; they further demonstrated that administration needs to allot enough money and infrastructure for the OPCT programme to help the elderly. They likewise said the

public authority should think of a superior intent to disperse the food assets with an obvious point on who should get the cash.

5.2.2 Effect of OPCT on the monetary development of the elderly.

The examination discovered that the OPCT programme had improved the more established individual's financial development in the sub-region. The vast majority of the more seasoned people have begun social financial exercises in their area. This has given them buying power in the network and supported their confidence. Money moves increment families' buying forces as long as they get the advantages (Seleoane, 2008). The recipients presently do not rely upon their youngsters or dependents to help them. They can cater for their home lease and deal with their family expenses, like paying school fees for their children and grandchildren. The old persons are presently bargaining power in the society due to the programme. Some of them said they could assume merchandise on acknowledgment from the shops and pay later when they get their money.

The OPCT programme benefits the older people in supporting their lives given that they cannot earn their living and the monetary weight on their dependents could not permit their youngsters to help them adequately, so to put food on the table is not a simple undertaking at their high-level age. The cash transfer programme has supported the financial improvement of the old at a mature age. It was discovered that the OPCT programme has equalized the elderly who have retirement benefits and those who never had to work.

5.2.3 Effects of the OPCT programme on the extreme poverty on the elderly

It was discovered that the Old Persons Cash Transfer had diminished extraordinary neediness on the beneficiary of the money move. This was seen through the recipients' capacity to meet their necessities and those of their family units, having buying power and not relying upon

others consistently. They also contended that OPCT plays a key role inside social security strategies pointed toward handling destitution and powerlessness.

5.3 Conclusion

It can be concluded that the Older Persons Cash Transfer programme in Kenya and other developing countries has benefitted the elderly in the programme. Most of the beneficiaries of the OPCT programme are aged 65 years and above. Older persons have been empowered and can meet their needs and those of their families. Most of the elderly make the decision on how to spend the OPCT money and spend the money on basic needs such as buying food and medication. Most of the beneficiaries have never attended school and this brings a challenge when it comes to the expenditure of the OPCT money.

On the wellbeing of the elderly, OPCT has enabled them to have more purchasing power, and the money has boosted their economic growth. The elderly utilize the OPCT money on the most basic needs. The programme has ensured that their dependency level on their relatives has reduced; hence the programme is effective and meets its objective of reducing the poverty levels among the elderly.

The downside of the programme is that the money allocated is not enough to fully cater for the full daily needs of the elderly especially when considering medication, food and rent. At the household level, the funds do not register significant improvement in the economic and health status of the family.

The study has also highlighted some of the challenges faced by the programme such as corrupt government officials who embezzle the money meant to help the elderly, lack of funds for the programme, irregular disbursement of the funds hence the elderly cannot properly plan on how to spend the money and improprieties in the registration process such as tribalism, and favoritism

whereby people who do not qualify for the OPCT programme being registered. Some of the elderly are omitted from the payroll while others fail to receive the payments and are scheduled to wait till the next pay period. Other challenges include lack of awareness and some of the beneficiaries are not aware of the pay days.

5.4 Recommendation of the study

The findings of the study led to the following recommendations:

1. The governments of developing countries should expand the programme to cover all the elderly who are 65 years or older so that all can enjoy the benefits. This creates harmony among the elderly in a community since it equalizes all the older persons.
2. The governments should come up with safer ways of distributing money to older people without the risks of losing money and ensure that there are equity and transparency in the distribution of the money. Mobile transfer of money should also be employed to minimize theft, and the elderly should also be issued with ATM cards for better accountability of the money.
3. The money should be issued promptly without any delay so that the elderly can better plan for it.
4. The officials involved with distributing the funds should advise the elderly on the best ways to use the funds to benefit more.

5.5 Recommendation for further studies

1. Further research needs to be done on Older Persons Cash Transfer in developed countries to bring out comparative findings.

2. Further study to assess how the Older Persons Cash Transfer programme has empowered the elderly through credit facilities and how they participate more in communal affairs needs to be done.

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