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Social Protection for Improved Livelihoods: The Older Persons Cash Transfer Program in Nyamira County, Kenya.

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MSc International Development Studies

Social protection for improved livelihoods
The Older Persons Cash Transfer Program in Nyamira
County, Kenya



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by

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DECLARATION

I, Marcy Kemunto Nyachoti, declare that this thesis is a result of my research investigations and findings. Sources of information other than my own have been acknowledged and a reference list has been appended. This work has not been previously submitted to any other university for award of any type of academic degree.

Signature.....

Date.....

Dedicated to my mother Dr. Mary Mogute and Grandmother Norah Mogute, the women behind the person I am today.

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ABBREVIATIONS

CBT	Community based targeting
CCTs	Conditional cash transfers
DFID	Department for International Development
FAO	Food and Agriculture Organization
FGD	Focus group discussion
HSNP	Hunger and Safety Net Project
ILO	International Labor Organization
KCB	Kenya Commercial Bank
KNBS	Kenya Bureau of Statistics
KES	Kenya shillings
LCRs	Local Community Representatives
NGEC	National Gender and Equality Commission
NSNP	National Safety Net Program
NSSP	National Social Protection Policy
OPCTP	Older Persons Cash Transfer Program
UCTs	Unconditional Cash Transfers
UNDP	United Nations Development Program

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ABSTRACT

Well-designed and properly implemented social protection programs, through cash transfers have the potential to lift people out of poverty. In the short term they enable the beneficiaries to purchase basic consumables such as food and clothing. In the medium term they give the poor an opportunity to choose how to use the transfers in productive ways that will increase their production and income levels. In the long-term, they have the potential to create a healthier, more productive and educated generations, thus expanding on the human capital base and helping break intergenerational poverty. These impacts constitute the underlying rationale cash transfer programs in the social protection paradigm.

The older persons cash transfer program (OPCTP) in Nyamira County started in the year 2013 as a pilot project with 10 households receiving KES 1,000 (\$10) per month. Since then, the program has scaled up and now has 1,799 beneficiaries each receiving KES 2,000 (\$20) per month. The OPCTP targets old people aged over 65 years and who are extremely poor. Targeting only the extremely poor among the old is a challenge prone to high exclusion errors as a result of high poverty head count and the constrained government budget. However, those enrolled in the program are expected to use the transfers in ways that will have immediate impact on their household expenditure as well as long-term effects on human capital and asset accumulation.

This study uses qualitative methods, to assess perceptions on targeting criteria, selection procedures and cash delivery systems adopted by the OPCTP in Nyamira County. It also looks at the impacts of the program on improving the livelihoods of the beneficiaries. The livelihood changes looked at are, food consumption, education and productive asset acquisition. The cash transfer program has adopted 3 targeting mechanisms to identify the beneficiaries of the program, however it is still faced with high exclusion errors. The selection of beneficiaries is almost entirely dependent on the community members, and this has brought forth other challenges such as tension between beneficiaries, non-beneficiaries and the local community representatives. This has resulted in weakening social cohesion among community members.

In retrospect, the program has positively transformed the lives of the beneficiaries with indicators showing improved housing, purchase of productive assets, access to more and better meals and increased school attendance. Women beneficiaries have especially proved to engage more in productive asset acquisition and subsistence farming that has helped them stabilize the households' consumption patterns. Through the income they get from both the transfers and productive investments, the women are able to support their dependents, especially the grandchildren's education and feed them better. Therefore, transfers especially when directed to women not only improve the life of the beneficiaries but also those of the grandchildren. Giving cash transfers to the vulnerable can help them preserve, build and increase their asset base. In the long term such impacts will reduce the vulnerability and risk exposure of the extremely poor and help build an educated and healthier generation. These efforts will help in breaking intergenerational poverty giving the children from poor households an opportunity for better life in the future.

1 Introduction

1.1 Background

Kenya has a population of 46.05 million people, 46.9% of the population living below the poverty line (The World Bank, 2015). Poverty rates are markedly higher in rural areas (49.7%) than in urban areas (34.4%), although residents of informal urban settlements often experience great deprivation than residents in rural areas (KNBS, 2014). According to, KNBS (2014), poverty rates tend to be higher among vulnerable groups such as, orphans and vulnerable children (54.1%), older people (53.2%), and people with disabilities (57.4%). High poverty rates among the vulnerable groups has prompted the government to develop social protection programs with an aim to reduce the number of people below the poverty line (Mwangi, 2013).

As of 2016, the poverty rates were still remarkably high. This required more creative and efficient interventions for proper resource management towards impactful and progressive poverty campaigns that would promote sustainable development goals, enshrined in the Kenya vision 2030 strategic plan (Government of Kenya, 2007; UNDP, 2016). Among the interventions that the Kenya government undertook is the use of cash transfer programs that target the extremely poor and vulnerable in the society. Most of these projects are still in their pilot phases and their impact will heavily determine future interventions with respect to social protection strategies offered by the government. The social protection programs in Kenya target the extremely poor households. The definition of the extremely poor is not in reference to the world poverty measure of living below \$1.90 a day (The World Bank, 2015), rather, through other relative measures of poverty such as those with extremely low or non existent income, dwelling characteristics i.e. those living in mud grass thatched houses, non existent family support, those that can barely afford to have more than 2 meals in a day and those who do not have basic livelihood assets (Ministry of Gender Children and Social Development, 2011).

The cash transfer program for the elderly in Kenya covers only persons who are 65 years old and above. They should also be categorized as extremely poor and they should not be beneficiaries of other cash transfer programs. Poor households with older persons of over 65 years old are estimated to be 504,114 (Ministry of Gender Children and Social Development, 2011). The program covers all the constituencies in the country and as of June 2014 there were 164,000 older

persons covered in the program (Ministry of Gender Children and Social Development, 2011; NGEC, 2014). The aim of the program is to cushion older persons and their households from income-threatening risks such as sickness, poor health and injuries. It also endeavors to break inter-generational poverty by providing younger household members with the opportunity to go to school (Ministry of Gender Children and Social Development, 2011).

The cash transfer program in Nyamira County, West Mogirango constituency started in the year 2013/2014 with only 10 beneficiaries during the pilot phase. The project has been scaling up since then and it now comprises of 1,799 beneficiaries. During the pilot phase, the beneficiaries received KES 1,000 (\$10) but the money has currently been increased to KES 2,000 (\$20) per month. The community selects beneficiaries and after which they fill a cash-targeting tool that validates if they qualify to be in the program as per the eligibility criteria.

1.2 Introduction

Social protection is commonly understood as all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks and enhance the social status and rights of the marginalized; with the overall objective of reducing the economic and social vulnerability of poor, vulnerable and marginalized groups.”(Devereux & Sabates-Wheeler, 2004, p. 1)

Experience from the 2008 global financial crisis prompted the urgency to have social protection policy taken up by governments and development agencies (Bachelet & International Labour Office, 2012). Experience from the crisis indicates that those countries with adequate social protection systems were able to respond more quickly and effectively to the crises. This left the vulnerable individuals and societies at risk. In 2009, the G20 recognized it's collective responsibility to mitigate the impact of the crises especially among the poorest and most vulnerable populations. It recognized the importance of social protection as a cushion during periods of crises for the vulnerable population (International Labour Organization, 2015). Despite the importance given to social protection, 73% of the world's population lives without adequate social protection coverage (Bachelet & International Labour Office, 2012).

Social protection is now increasingly gaining recognition as a powerful tool to fight poverty and promote inclusive growth (Devereux, 2013; Ministry of Planning and National Development, 2012). Increasingly, evidence shows that social protection instruments are effective in addressing poverty, vulnerability and risk (Devereux et al., 2015; DFID, 2011). Cash transfer programs is

one of the social protection instruments that has become an important tool for poverty reduction. They are commonly used in high income countries to distribute cash to vulnerable families (Skovdal, Mwasiagi, Morrison, & Tomkins, 2008), however, recently cash transfers are being promoted in developing countries as an alternative to food aid and farm input subsidies (Slater, 2011). India, Brazil, and china, South Africa, Indonesia and Mexico are good examples of middle-income countries that have successfully used cash transfers in social protection. According to Hulme, Hanlon, and Barrientos (2012), these countries are the leading six and can be used as benchmark for other middle and lower income countries especially in the sub Saharan Africa. Cash transfer programs put emphasis on people who are ultra poor, labor constrained, with prevalence of adverse health conditions, elderly and orphans and vulnerable children. As a result the objectives of these programs focus on food security, health, nutritional and educational status.

Cash transfers are an important complement to the rural development agenda by encouraging agricultural investments and small business activities. Therefore they are not just a means of social protection but also a means of promoting the pro poor growth strategy (Farrington, Harvey, & Slater, 2006; Hulme et al., 2012). Cash transfers have the ability to create conditions for economic growth by giving the poor an opportunity to participate in markets and make small investments with the transfers they are given. Increased spending of the poor promotes local economic development, as beneficiaries spend and consume locally (Hulme et al., 2012).

Small predictable transfers are relatively new social protection instrument in Sub Saharan Africa. However, they are gaining popularity as an effective intervention to enhance the participation of the poor in economic development and to combat inequality, social exclusion and chronic poverty (Berhane et al., 2015; Covarrubias, Davis, & Winters, 2012; Devereux, 2013). Growing number of African governments have launched cash transfer programs as part of their social protection strategies (FAO, 2015). In 2009, all African heads of state endorsed the African Union's Social Policy Framework, which promotes social security measures that further income security in pursuit of an integrated policy approach that has a strong developmental focus (Ministry of Planning and National Development, 2012) .

Kenya has made commitments to addressing the issue of social protection through its national legal and policy framework. In the year 2010, a commitment to social protection was signed

under the new constitution, giving every individual a right to social security and bound the state to provide appropriate social security (Government of Kenya, 2010; NGEC, 2014). Kenya is also a signatory to various international instruments protecting the social welfare and rights of the elderly for example the international plan of action on aging, UN principles and rights to older persons (NGEC, 2014).

In 2013, the government of Kenya through an Act of Parliament approved a more robust social protection framework to generate positive reforms to social assistance programs in the country through enactment of Social Assistance Act, 2013 (NGEC, 2014). The framework referred to as the National Social Protection Policy (NSPP), aims to strengthen the delivery of social assistance to poor and vulnerable populations in the national and county levels. It promises progressive realization of the rights to social security and protection to persons who are unable to support themselves and their dependents (NGEC, 2014). Onwards, the government of Kenya has been conducting pilot projects at county levels to provide social assistance to the poor. Most of these programs are unconditional cash transfers, livestock insurance and school feeding programs.

With further interest from the government and supporting development agencies the National Safety Net Program (NSNP) was established in 2014. It aims to strengthen operational systems while expanding the coverage of five cash transfer programs that had been established; the Older Persons Cash Transfer (OPCTP), the Cash Transfer for Orphans and Vulnerable Children (CT-OVC), the Hunger Safety Net Program (HSNP), the Urban Food Subsidy Cash Transfer (UFS-CT), and the Persons with Severe Disability Cash Transfer (PWSD-CT) (NGEC, 2014). These cash transfer programs are implemented at national level but operational at county levels. For this research the focus is on the OPCTP in Nyamira county Kenya.

1.3 Problem statement

Based on the foregoing, it is evident that poverty levels in Kenya are high. Poverty prevalence is higher among some sections of society such as orphaned and vulnerable children, physically challenged persons and the elderly people (Mwangi, 2013). The government of Kenya has established cash transfer programs to cushion these vulnerable groups. The transfers are given with the intention that they will be able to protect individuals and households from impact of adverse shocks to their consumption. In partnership with the NSNP efforts are being put in place

to improve cash transfer coverage and operations as a way of improving the livelihoods of the marginalized sections of society.

However, effective and efficient poverty alleviation programs require accurate identification and targeting of poor households (Stoeffler, Mills, & Del Ninno, 2016). This is especially important in poor countries with limited resources available for social protection (Slater, 2011). Despite the importance of targeting, evidence from other social protection programs shows that targeting can be challenging in situations where poverty head counts are high (Devereux, 2013; Slater, 2011). With this realization, this thesis will endeavor to assess the beneficiaries and administrators' perceptions on the targeting criteria, selection procedures adopted and delivery of the cash transfers. The study will also explore the impact the project has had on the beneficiaries in improving their livelihoods and those of their dependents.

1.4 Purpose of the study

The purpose of this research is to assess the perceptions of beneficiaries/non-beneficiaries and administrators on targeting criteria, selection procedures and cash payment mechanisms. It will further seek to assess the impact of cash transfer programs on the elderly, in respect to improved livelihoods. It will specifically focus on food consumption patterns, asset acquisition and education for dependents.

1.5 Objectives and research questions

1. To elicit the perceptions of beneficiaries/non beneficiaries and administrators on targeting criteria, selection and cash payment procedures.
 - 1.1. To what degree are the beneficiaries and non-beneficiaries satisfied with the targeting criteria, selection procedure and cash payment procedures?
 - 1.2. To what degree are the administrators satisfied with the targeting criteria, selection procedure and cash payment procedures?
2. To establish if the cash transfers given to the elderly has improved their livelihoods.
 - 2.1. To what degree has cash transfer program improved the food consumption patterns of the beneficiaries?
 - 2.2. To what extent has cash transfer program contributed to school enrollment of the beneficiaries dependents?

2.3. To what extent has the cash transfer program contributed to productive asset acquisition among the beneficiaries?

2 Theoretical Framework

This part focuses on the theoretical discussions that will guide the collection and analysis of the findings.

2.1 Social Protection

2.1.1 Defining social protection

According to Devereux and Sabates-Wheeler (2004, p. I),

Social protection is commonly understood as all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks and enhance the social status and rights of the marginalized; with the overall objective of reducing the economic and social vulnerability of poor, vulnerable and marginalized groups”

The Kenya national social protection policy defines social protection as

“Policies and actions, including legislative measures, that enhance the capacity of and opportunities for the poor and vulnerable to improve and sustain their lives, livelihoods, and welfare, that enable income earners and their dependents to maintain a reasonable level of income through decent work, and that ensure access to affordable healthcare, social security and social assistance.” (Ministry of Gender Children and Social Development, 2011, p. 2)

With respect to the above definitions, social protection deals with protection of the poor and vulnerable groups. It aims to protect individuals and households from the impact of adverse shocks that if not corrected are capable of pushing them into deeper poverty. The key objective of social protection is to reduce the vulnerability of the poor (Devereux & Sabates-Wheeler, 2004), this has been captured in the above definitions. Because we will be discussing about the social protection policy in Kenya, we will use the definition of social protection in the Kenya national social protection policy document.

2.1.2 Conceptual Framework for Social Protection

Social protection describes all initiatives from the public and private sector to transfer income or assets to the poor and marginalized, with the aim of protecting them against livelihood risk and enhance their social status and rights (Devereux & Sabates-Wheeler, 2004; Ministry of Gender

Children and Social Development, 2011; Sabates-Wheeler & Devereux, 2007). From this definition, social protection has four categories of measures: Provision, prevention, promotion and transformative.

Provision measures: protective measures provide relief from deprivation. They are narrowly targeted safety net measures that cover up for failures of preventive or promotion measures (Sabates-Wheeler & Devereux, 2007). They include social assistance to chronically poor, disability benefits and old age transfers.

Preventive measures: Preventive measures seek to avert deprivation. They directly deal with poverty alleviation (Sabates-Wheeler & Devereux, 2007). Their efforts aim to strengthen social security through unemployment and healthcare benefits and other relevant pensions. They also provide risk mitigation mechanisms such as livestock insurance that is given to farmers to protect them against loss especially in event of famine.

Promotion measures: they aim to enhance real incomes and capabilities. Efforts in this approach focus on strengthening interventions aimed at enhancing livelihoods and productivity. Promotion measures are achieved through livelihood enhancing programs such as school feeding programs. They mainly focus on income stabilization (Sabates-Wheeler & Devereux, 2007).

Transformative Measures:

They seek to address concerns of social equity and exclusion. Transformative measures include changes in regulatory framework to protect vulnerable groups such as people with disabilities against abuse and discrimination (Sabates-Wheeler & Devereux, 2007).

2.1.3 Social Protection Through Direct Cash Transfers

Social protection describes all efforts that protect vulnerable populations against livelihood risks (Sabates-Wheeler & Devereux, 2007). The support can be given through assets or income transfers. Through direct income support to the very poor, social protection helps alleviate poverty and improve livelihoods (Davis et al., 2016). Cash transfers are now at the forefront of policy discussions as an effective tool for providing social protection as well as an alternative to food aid in humanitarian crisis (Norad, 2008).

According to the World Bank ASPIRE database, out of the 136 countries with available beneficiary data, there are 1.9 billion beneficiaries of safety net programs, 37% of these

beneficiaries receive social support through direct cash transfers (Honorati, Gentilini, & Yemtsov, 2015). Cash transfers are gaining much more popularity than the traditional feeding programs and fee waivers (Honorati et al., 2015; Norad, 2008). In Africa 40 countries out of 49 have UCT's, which have doubled since 2010 (Honorati et al., 2015). At present virtually every country in sub-Saharan Africa has some kind of transfer program (Davis et al., 2016).

By providing predictable direct transfers, the programs protect vulnerable populations from impact of poverty and help them build resilience (Davis et al., 2016). Evidence from impact evaluation of cash transfer programs is positive in areas such as school enrollment, health, food security and agricultural investments (Davis, Gaarder, Handa, & Yablonski, 2012; Davis et al., 2016). In sub-Saharan Africa cash transfers target the poorest and most vulnerable people. Some programs specifically target households with members who have disabilities, orphans or older people, eligible households are often identified at community level (FAO, 2008).

Cash transfers can either be conditional or unconditional. CCTs, give money to households on condition that they use public services benefitting their children's education, health or nutrition. The aim is to ensure that the poor invest in human capital in their children, in an effort to break transmission of poverty from one generation to another. The theory that favors CCTs is that, the poor households lack the information and knowledge of the long-term benefits of school attendance and health care (DFID, 2011). However, the poor should be seen as rational actors who should be given room to make choices. Despite the agenda of fostering human capital, CCTs have been criticized as "morally atrocious" since they do not give a chance to the poor who are not willing or unable to fulfill the attached conditions (Freeland, 2007).

2.2 Cash transfers design

The outcome/impact of cash transfer programs are influenced by the program design and implementation approach. Using the framework adopted by Bastagli, Harman, Barca, Sturge, and Schmidt (2016), design features include; transfer values, frequency and duration of payments, targeting and payment systems. In the analytical framework the paper will first look at the implementation of the cash transfer programs, with emphasis on targeting, selection of beneficiaries and payment mechanisms.

2.2.1 Targeting

Targeting is any mechanism for identifying eligible individuals and screening out the ineligible from the population for the purpose of transferring social resources (Bastagli et al., 2016; Devereux et al., 2015). Targeting is motivated by ethical notions of fairness and cost effectiveness of cash transfer programs (Devereux, 2016). Targeting mechanisms range from universal options to categorical selection for example, by age, disability, self targeting, geographical, universal means testing, proxy means testing and community based selection (Devereux et al., 2015; DFID, 2011). Majority of programs in East and Southern Africa employ some form of poverty targeting coupled with demographic eligibility criteria (Devereux et al., 2015).

A range of different designs and approaches for the identification and selection of beneficiaries are used in cash transfer programs. The choice of targeting design has implications not only on cost effectiveness, but also more importantly on the potential impact it will have on the beneficiaries (Bastagli et al., 2016; DFID, 2011). Targeting looks at eligibility and questions inclusion and exclusion. Does the program reach those whom it is supposed to reach and what are the chances that the program does or does not reach those people when implemented (Slater, Farrington, Vigneri, Samson, & Akter, 2009). Once the target population has been identified, it is important that the selection is considered to be fair and only those targeted are selected to benefit from the program (Bastagli et al., 2016). Otherwise, with the constrained government resources, the impact may not be achieved if errors of inclusion and exclusion are not minimized. According a report by DFID (2011), all targeting methods are imperfect and result in inclusion and exclusion errors. However, how big these errors could be and the balance between inclusion and exclusion is determined by the fit between intended coverage, targeting method used and the national poverty line profile. For example when demographic targeting is used, it will reach many but not all poor households. In practice cash transfer programs adopt multiple targeting mechanisms and mostly best results will be achieved by combining two or more forms of targeting (Slater et al., 2009). The decision on which targeting mechanism to use will be guided by good technical and fiscal analysis as well as considerations on the administrative capacity and political acceptability (DFID, 2011).

Targeting poor groups rather than providing universal transfers is challenging with chance of having significant exclusion and inclusion errors as well as high targeting costs (DFID, 2011;

Stoeffler et al., 2016). In fact, a well-targeted program may end up being less cost efficient than a less targeted program because of the high targeting costs (Norad, 2008). However on the flip side, universal transfers are very expensive especially in low income countries where the budget constraints are high (Slater et al., 2009). The main argument in favor of targeting is that given the budget constraints, the needy will be helped more if such transfers are confined to a specific group. However, according to Devereux et al. (2015), there is no best mechanism for targeting of social transfers. The key determinant of relative accuracy and cost effectiveness is how well the targeting mechanism is designed and implemented.

According to (Devereux et al., 2015), the biggest impact on poverty will be achieved by transferring resources directly to the poor. But how we define poverty, who are the poor and how to identify the people living in poverty is a challenge especially in countries where the poverty head count is high (Devereux et al., 2015). In addition, as noted earlier, finding an optimum balance between effectiveness (reaching the intended people) and efficiency (doing so at a reasonable cost) can be challenging.

2.2.1.1 Targeting mechanisms

Targeting mechanism is the criteria used to screen the eligible from the overall population. It aims to identify households or individuals who are defined as eligible for social transfers and simultaneously screen out those who are defined as ineligible (Sabates-Wheeler, Hurrell, & Devereux, 2015). According to Sabates-Wheeler et al. (2015); Slater et al. (2009), achieving this objective is one of the most challenging in the implementation of social transfer programs. The aim of most transfer programs is to reach out to the poorest therefore, the measure of how effective a targeting mechanism is, is how accurately it identifies the poor people in the population (Sabates-Wheeler et al., 2015). The most common mechanisms include means testing, proxy means testing, categorical targeting, community based targeting and self targeting (Devereux et al., 2015).

Means testing uses household poverty indicators based on household income or wealth (Slater et al., 2009). It is the most data demanding and most expensive targeting mechanism (Devereux et al., 2015). Theoretically means testing is assumed to be the most accurate (Devereux et al., 2015) however, in practice they display high exclusion and inclusion errors in implementation.

This is associated with the fact that the social transfers budget is limited and cannot cover for all the poor households. Making the exclusion errors high during implementation (Slater et al., 2009). An example is the “Ndhime Ekonomika” a social transfer program in Albania that targets urban households with no other source of income. The means tests accurately identified the poor, however the exclusion errors were high, with 62.6% of households in poorest quartiles not receiving benefits (Devereux et al., 2015). This was because of tight government budget, that resulted in exclusion of eligible households (Devereux et al., 2015)

Proxy means testing uses proxy indicators such as age, gender, state of housing, land access or labor availability to identify poor households (Slater et al., 2009). They are important in identifying social transfer beneficiaries especially where incomes are difficult to assess (Devereux et al., 2015). Proxies are reliable only when they correlate well with poverty. How accurately the proxy means tests identifies beneficiaries, depends on which proxies are used, how they are weighted and how thorough the identification process of beneficiaries is (Devereux et al., 2015; Sabates-Wheeler et al., 2015). Using this method, statistical scores are generated for the applicants based on observable characteristics and data on household survey (Farrington, Sharp, & Sjoblom, 2007). It is from these scores that ranking is done to select the poorest of the poor. According to Devereux et al. (2015), proxy means tests are subject to inaccuracy due to challenges such as imperfect correlation between proxies & household consumption and difficulty in getting actual value of proxies.

Community based targeting uses a group of members or leaders in the community to determine who should benefit from the transfer programs (Slater et al., 2009). CBT places the community as agents in charge of assessing the eligibility of beneficiaries (Conning & Kevane, 2000). A special committee composed of community members and leaders may be formed to identify social transfer beneficiaries (Conning & Kevane, 2000; Slater et al., 2009). The argument for CBT is that the locals are better informed on household characteristics, needs and living conditions (Devereux et al., 2015). Therefore, they are able to give more accurate criteria and at a cheaper cost than outside welfare agents who often rely on proxy indicators (Conning & Kevane, 2000; Slater et al., 2009). However, having the community to be in charge of targeting runs the risk of the elite or privileged in community taking over program benefits (Devereux et al., 2015). In Ethiopia the hunger and safety net program HSNP, has adopted some level of

community based targeting. A community targeting committee is asked to rank the poorest households on the basis of their knowledge of household food gaps, this is coupled up with use of some proxy indicators to rank the households (Farrington et al., 2007).

Categorical targeting identifies proxy indicators of poverty or vulnerability. It is often based on demographic characteristics such as gender, age, people with disabilities and orphans or vulnerable children (Devereux et al., 2015).

Self targeting is available to all those who apply (Devereux et al., 2015; Slater et al., 2009). Example of self-targeted program is the HNSP in Ethiopia. The program combines self-targeting with government-defined indicators of food security. Exclusion errors in self-targeting mechanism are a result of inadequate resources to reach all the poor people and not failure of the targeting mechanism itself (Devereux et al., 2015).

Devereux et al. (2015), suggest that, it is best when more than one mechanism is used to identify the program participants, either simultaneously, sequential or in parallel. In practice many social transfer programs use a combination of targeting mechanisms to refine targeting accuracy. For example, poverty targeted and demographic (extremely poor and over 65 years old) combining categorical and means testing.

2.2.2 Level of transfer

Transfer amounts can directly affect outcomes of the cash transfer programs. The amount of cash transfer influences choices made in consumption, education and asset acquisition/retention. Small amounts of transfers may just be directed at consumption while greater amounts may trigger investment decisions versus current expenditure (Bastagli et al., 2016). If the cash transfers are too little they may not actually lead to getting the beneficiaries out of poverty since all the money is consumed as received and therefore may have less impact on livelihoods improvement (Slater, 2011). Level of cash transfer is also important to look at because of market dynamics. Are the amounts significant to stimulate local markets and in the cases of inflation are the transfers significant to still support the overall objective.

2.2.3 Payment mechanisms

Inadequate delivery mechanism can cause poor performance or even failure of social cash transfer programs (Devereux & Vincent, 2010; Oberländer & Brossman, 2014). Payment systems are critical because they have high proportion of administrative burden and operating costs. They are a key determinant of programs cost effectiveness and efficiency. A well-designed social protection program can fail or perform poorly because of a poorly designed delivery or payment mechanism. For a payment mechanism to be effective, it should be able to “successfully distribute the correct amount of benefits to the right people at the right time and frequency while minimizing costs to both the implementers and the beneficiary”(Devereux & Vincent, 2010, p. 369).

There are various cash transfer mechanisms that can be adopted, ranging from the traditional to electronic systems. Traditionally, cash transfer programs physically delivered cash to a set of pay points often the post offices and government offices (Hulme et al., 2012). The program recipients then have to travel to the pay points to collect cash payments. Distributing cash through the traditional method has the advantage that only little infrastructure is needed for it to be implemented. Therefore it can be an inexpensive alternative especially in the low-income countries that have not advanced much in terms of infrastructure. Moreover the program staff gets to interact directly with the beneficiaries at every disbursement and can assist them with any questions or problems (Devereux & Vincent, 2010; Oberländer & Brossman, 2014). They could also offer free advise to the recipients on cash spending and observe the recipients progress when the collect their benefits.

However it’s challenging when recipients have to travel long distances to collect their benefits. More so when many people are all paid at the same place and on the same day, then the beneficiaries have to wait for long hours before they are served (Aker, Boumnijel, McClelland, & Tierney, 2016). Travelling and having to queue the whole day incurs considerable opportunity cost for the recipients as they are not able to undertake any productive activities on the day they collect their benefits (Oberländer & Brossman, 2014). This is a huge challenge especially for the elderly, disabled and those with poor health conditions; those that actually form the target group

of such programs. In addition, physically delivering the money to these pay points is expensive and has high security risk for the program providers (Aker et al., 2016).

Due to these substantial challenges many development agencies and governments are moving towards direct delivery of benefits to the recipients, through electronic delivery methods (Oberländer & Brossman, 2014). Some of the technologies include smart cards, cell phones, mobile ATMs and biometrics (Devereux & Vincent, 2010). In South Africa a public private partnership between a government bank (Development Bank of Southern Africa) and a small private bank (ABSA) led to creation of a low cost bank that was more reachable by the pensioners, giving them access to their pensions through debit cards (Devereux & Vincent, 2010). In Kenya there have been such partnerships as well for example the government of Kenya linking with Equity bank as the provider for the HSNP benefits in northern Kenya.

Smart cards are also increasingly being used as means of channeling transfers to the beneficiaries. The smart cards contain a chip that has personal information about the recipient and information on the transfers. They store biometric information about the recipient for identification purposes to reduce fraudulent activities. Biometric smart cards are also being piloted in the largely South Africa, to disburse social pensions through mobile and fixed ATMs (Devereux & Vincent, 2010).

However the most innovative use of technology so far in regards to money transfer is the use of mobile phones. The introduction of mobile money in developing countries especially in the sub-Saharan Africa offers new opportunities for distributing cash transfers. Using of mobile money could substantially reduce the costs associated with social protection programs including theft, leakages and fraud (Aker et al., 2016). According to Vincent and Cull (2011), the most promising example of the potential of mobile money in cash transfer programs is the success of Kenya's M-pesa scheme. It allows people to withdraw and deposit cash on their mobile phone, through Safaricom retailers. With the success of the M-Pesa platform some NGOs such as Concern worldwide and Give Directly have used M-Pesa services to transfer cash to beneficiaries (Vincent & Cull, 2011).

The opportunities for using technology to deliver cash transfers are limitless. They increase efficiency and cost effectiveness, they offer greater value to the recipients and they help bridge

digital divide and promote financial inclusion (Oberländer & Brossman, 2014). Switching to electronic payments provides the recipients the opportunity to learn how to use modern information and communication technologies such as mobile phones and ATMs. Most importantly the use of technology provides solutions to the challenges faced when using traditional payments systems (Devereux & Vincent, 2010). Such as reduction in the number of hours spent to collect benefits, reduces the need to travel over long distances to reach the pay points and provides safe and reliable transfer mechanism.

2.2.4 Regularity of payments

Frequency and regularity of payments plays a critical role in the effectiveness of cash transfer. Regular and frequent payments can help smooth consumption and allow planning for the future. However, ad-hoc payments or lump sum are key at the agricultural productive cycle or when the school year begins (Bastagli et al., 2016). Information will be collected regarding the regularity of payments, what is in place and what the beneficiaries prefer. Critical evaluation and discussion will be done to see how regularity of payments supports the livelihoods improvement agenda.

2.3 Cash Transfers and Improved livelihoods

While poverty is multidimensional, low and inconsistent income is central to the problem (DFID, 2011). Modest and regular incomes from cash transfers help the beneficiaries to smooth consumption and sustain spending on food, schooling, and health care in lean periods without the need to sell assets (Davis et al., 2016; Devereux, 2013). Overtime cash transfers can help to build human capital by investing in children's education, health and nutrition. Additionally, there will be savings to buy productive assets and obtain access to credit on better terms. Therefore cash transfers can serve as both to protect living standards and promote wealth creation supporting transition into more sustainable livelihoods (DFID, 2011).

The core theoretical case to support cash transfers revolves around a sequence of intended positive impact. When cash is transferred to households it is expected to be used in ways that will have immediate effects on households expenditure as well as long term effects on human capital, asset accumulation and livelihood strategies (Bastagli et al., 2016). These are the intended effects. However, cash may be also spent on other undesirable goods such as tobacco

and alcohol. These are the unintended effects and they may decrease the beneficiaries welfare in the long run (Adato & Bassett, 2009).

Cash transfers are given out with the intention of having positive impact on the beneficiaries. They may lead to economic and productive impacts as discussed by Daidone and Davis (2012), with the hypothesis that provision of regular and predictable cash transfers to vulnerable and the poor has potential to improve livelihoods at household level as well as stimulate growth in the local economy. When they are transferred in predictable ways, they should have immediate impact on household food security, retention of children in schools, access to basic healthcare expenditure on productive assets and savings/investment patterns (Bastagli et al., 2016).

2.3.1 Education

Cash transfers are expected to boost the household income with expectation that some of the benefits can be diverted to education or encourage school enrollment (Adato & Bassett, 2009). According to Hulme et al. (2012), all cash transfer programs produce an increase in school enrollment and attendance. This is a result that happens even in countries where primary school attendance is a requirement by law. Further, Bastagli et al. (2016), vigorous evidence confirm that cash transfers can affect access to education by removing financial constraints. School enrollment and school attendance being the intermediate outcomes of cash transfers.

In a report on cash transfers by Bastagli et al. (2016), school enrollment and attendance was positively impacted, however, no much impact was found on learning outcomes measured by test scores and cognitive development measured by information processing ability and language development. Nonetheless, emerging evidence suggests that increases in transfer size can lead to greater impacts on educational outcomes including cognitive development (Browne, 2013; Saavedra & García, 2012). In addition, transfers may trigger increase in household expenditure resulting in better food security and nutritional status of children. These effects would positively affect the child's school attendance and cognitive ability (Bastagli et al., 2016; Hulme et al., 2012).

Cash transfers offer opportunity cost, as they compensate for lost income when children are sent to school rather than work (Adato & Bassett, 2009). Reduction in child labor will have positive effects on school attendance and retention. Investing in education will lead to accumulation of human capital in the long run if it supports especially post primary school education (Bastagli et

al., 2016; Saavedra & García, 2012). However, this has to be supported by availability of learning facilities in the remote areas. The research will focus on the intermediate outcome of cash transfers on education, which are, school enrollment, attendance and retention.

2.3.2 Food Consumption

Cash transfers have come up as an alternative to food aid and agricultural subsidy. Therefore food consumption is an important aspect to look at when researching on impacts of cash transfer programs. According to Bastagli et al. (2016), poor households are expected to spend large proportion of their income on food. Cash transfers can be used for immediate consumption especially when targeted to the poorest and when the amounts are very minimal (Haushofer & Shapiro, 2016; Hulme et al., 2012). A study in Brazil showed that the main increase in spending was on food and costs related to children's health and education (Hulme et al., 2012). In general half of the grants are typically spent on more, better and varied food- typically this could be more meat, fish as well as fruits and vegetables (Adato & Bassett, 2009; Hulme et al., 2012). In poor households it is typical that diet is monotonous of calories mostly coming from grains, therefore when households receive the transfers there is an urge to increase consumption of more varied diets.

The cash transfers are expected to lead to an increase number of meals, improved dietary variety and nutritional status (FAO, 2015). This will lead to improved health and nutrition, especially for the elderly and their dependents, transitioning to a more productive labor force: all these factors indicating towards improved livelihoods.

2.3.3 Asset retention/acquisition

Cash transfers are an essential part of pro-poor growth strategy. "Individually, cash transfers help people out of the poverty trap and gives them the boots to lift themselves by their bootstraps" (Hulme et al., 2012, p. 69). By giving money to the poor it promotes local development because their spending circulates within the local economy. Cash transfers stimulates the local economy and creates conditions that enable people to produce and trade more profitably (Hulme et al., 2012). Similar studies in Ethiopia have indicated that recipients of cash transfer programs buy more fertilizers and better yielding seeds (Farrington et al., 2007). This results in increased agricultural productivity that can be partly consumed and traded locally as an alternative source of income. Hulme et al. (2012) gives the example of Oportunidades beneficiary program in Mexico where beneficiaries bought wood and other materials for building a chicken coup and

with what was left they bought some chicken. Since then they have raised more chicken, which they sell sometimes. They also collect eggs that they sell and consume at home. From this example he concludes that the poor are able to make wise small investment decisions and argues against the concept that giving money to the poor could create a dependency syndrome or make people lazy.

The paper will look at investment in agriculture and farm inputs as an appropriate indicator for improved livelihoods since the region is highly characterized by subsistence farming, with some participating in small business such as kiosks and selling of farm produce. The indicators are farm tools bought, household savings, purchase of livestock and money saved or invested in small businesses. These indicators will lead to increased farm produce, increase in income and diversification on source of livelihoods.

3 Research Methodology

Research methodology is defined by (Bryman, 2012) as the process used in carrying out a study. It guides the researcher on what to do in order to get the answers to issues raised by the study problem. It considers the logic behind the methods used and why others were not used so that the research results are capable of being evaluated (Berg & Lune, 2012). Choice of research methodology is determined by purpose of the study and suitability of the method to answer the research question (Bryman, 2012). It is therefore important for the researcher to decide which of the research methods will be relevant and applicable to each research question.

3.1 Qualitative approach – why and how?

The study will adopt qualitative research design. According to Berg and Lune (2012), quality refers to the what, how, when, where and why of a subject. Therefore qualitative research refers to meanings, concepts, definitions characteristics and description of subjects. When using qualitative research the quality is assessed through words, images and descriptions whereas quantitative research primarily relies on numbers (Berg & Lune, 2012; Bryman, 2012). By using the qualitative approach, the researcher will answer the research questions by examining various social settings and groups or individuals who inhabit these settings (Berg & Lune, 2012). Qualitative approach will enable the researcher to get to know the respondents own perceptions that otherwise wouldn't be described quantitatively.

The research setting is in Nyamira County and the interest groups are the elderly and beneficiaries of the OPCTP. Data collection will be done by key informants interviews, in depth interviews, focus group discussions and observation. The use of various data collection tools will be necessary for triangulation purposes. Key informants interviews will be held with the cash transfer administrators, community heads and local community representatives. The in depth interviews and focus group discussions will be conducted on the OPCTP beneficiaries and older persons who meet the eligibility criteria but are non-beneficiaries of the OPCTP.

3.2 Research design

Research design is the overall process of using ones imagination as well as scientific and strategy tactics to guide collection and analysis of data (Gray, Williamson, Karp, & Dalphin, 2007). A case study approach was adopted as this research specifically focused on the older persons cash

transfer program in Nyamira division. Bogdan and Biklen (1997), define case study as a detailed examination of one setting, or a single subject or one particular event. This approach entails a detailed, intensive, holistic and contextual study of a given case (Bryman, 2012). Through this approach the researcher aimed to assess perceptions of beneficiaries about the OPCTP and assess the impact of the program in respect to improved livelihoods.

Although case study involves distinct stages, being a qualitative research a spiraling approach was adopted. This approach views the research process not as linear progression, but spiraling back and forth (Berg & Lune 2012). In this approach the researcher keeps revisiting and refining the different stages as the research progresses as shown in the figure below.

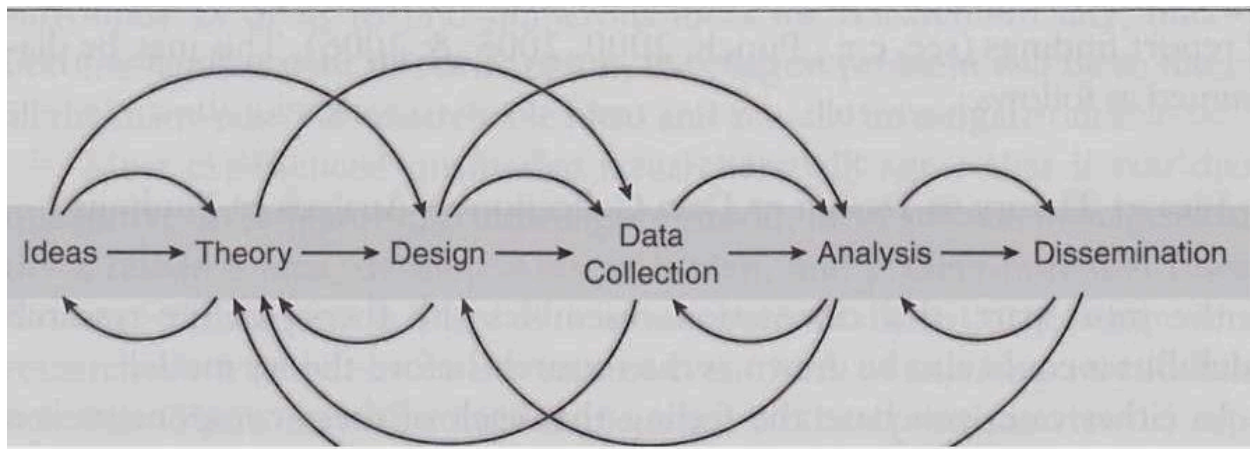


Figure 1: Spiraling Research Approach

(Berg & Lune 2012)

3.3 Selection of Informants

Population is defined as the set of all groups of people, businesses, items or cases with common attributes or characteristics (Gray et al., 2007). It is the universe of units from which a sample is to be selected (Berg & Lune, 2012; Bryman, 2012). The population of this study is the elderly people of Nyamira County. The researcher selected Nyamira County as the area of study because it is among the first counties to roll out the OPCTP. Because of the wide geographical scope of Nyamira county, the researcher chose to work with two sub-locations: Township and Siamani. It was important to have these two sub-locations because of the distinct nature of the two. Township sub-location is located in an urban set up while Siamani sub-location is a rural set up. The unit of analysis is the elderly and beneficiaries of the OPCTP in the two sub locations.

Given that this research is qualitative, non-probability sampling methods were used. When using non-probability sampling the researcher does not base the selection of sample on probability theory. Probability theory requires that the sample selected mathematically represent the larger population. Rather, the aim is, “to create a kind of quasi-random sample and to have a clear idea about what a larger group of the sample may reflect” (Berg & Lune, 2012, p. 50).

For this research, target population for in depth interviews were the elderly and beneficiaries of the cash transfer program in Nyamira Division. There are 1799 beneficiaries of OPCTP in Nyamira division. Sampling design adopted is purposive and convenience sampling. Purposive sampling is a method of non-probability sampling method that allows the researcher to choose a case because it illustrates some features that the researcher is interested in. These cases are handpicked because they have the required information for the study (Berg & Lune, 2012). In order to choose a purposive sample a researcher needs prior knowledge about the group in order to choose the subjects (Berg & Lune 2012).

For selection of key informants purposive sampling was adopted. The key informants were individuals that are working with the cash transfer program in Nyamira County, the local community representatives and the village heads. Six key informants were purposively selected. Two officials from the cash transfer program in Nyamira County, two community representatives for Township and Siamani sub location and two village heads from the two locations.

Convenience sampling was used to select the cash transfer beneficiaries to be interviewed and participants of the focus group discussions. A total of 42 beneficiaries were interviewed for the in depth interviews. The researcher went to different homesteads to get the beneficiaries with the help of a research assistant that knew the locality and beneficiaries homes. During the interviews we requested the respondents to participate in the focus group discussions and requested the community representatives to converge a meeting at a central place in both sub-locations. Care was taken however to ensure representation of different groups of elderly in the community, male, female and the widowed.

3.4 Data collection Methods

Data was collected between February and March 2017 from Township and Siamani sub locations in Nyamira division. The initial interview guide had been based on desktop research. Upon getting to the field the researcher spent the first two days getting to know the facts about the OPCTP from the Ministry of gender, children and social development offices in Nyamira county. The researcher also conducted pilot interviews with two respondents from each village just to make sure that there was clarity and relevance in the interview guide. During the pilot study some redundant questions were dropped and other key points not considered before were added. The length of the interviews was also adjusted to a maximum of 45 minutes instead of 1 hour per respondent. The researcher used the pilot phase to familiarize the research assistant about the aim of the research to ensure a common understanding. In addition to the in depth interviews, focus group discussions, observation and photographs were used as data collection tools.

One on one semi structured interview guide was used for the depth interviews with the beneficiaries and non-beneficiaries. Likewise, key informants' interview was conducted used key point semi structured interview guide. In the semi structured interviews the researcher usually has an interview guide with a list of questions to be covered but the respondent has a lee way on how to respond (Bryman, 2012). The interview guide acted as a checklist to ensure that all topics were covered. To get as much information and for validation purposes the researcher probed for more information from respondents and phrased same questions in different ways. The interview guide was developed from the research questions guided by the data expected to answer each research questions.

3.5 Methods of data analysis

According to Berg and Lune (2012) data analysis involves a “careful, detailed, systematic examination and interpretation” of collected data in order to “identify patterns, themes, biases and meanings”. The interviews were audio recorded then transcribed verbatim into transcripts. These transcripts together with the field notes were then classified and structured through thematic analysis. According to Bryman (2008), thematic analysis entails extraction of themes form ones data, that are then used to answer the research questions guided by the literature review and the adopted analytical framework. The analytic framework below will be used to answer the research questions and for discussion of findings with reference to literature review.

3.6 Analytical Framework

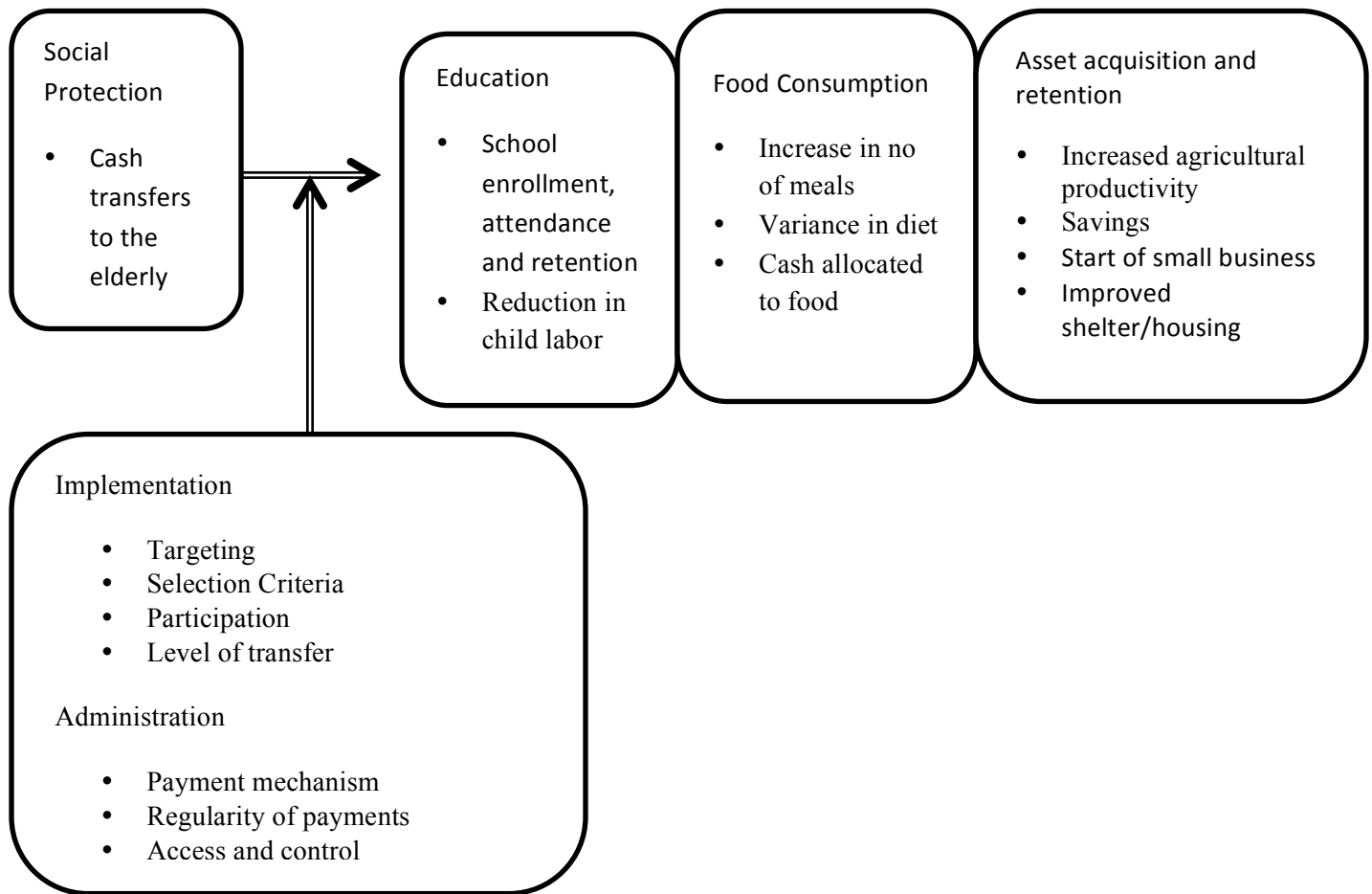


Figure 2: Analytic Framework.

Adopted from (Bastagli et al., 2016; Scoones, 1998)

This framework has been adopted from Bastagli et al. (2016) design features and the sustainable livelihoods framework outcome indicators (Scoones, 1998). According to the sustainable livelihoods framework, sustainable livelihoods are achieved through access to various sources of capital, which allows individuals or society to pursue livelihood strategies. Therefore there has to be a resource (natural, economic, human and social) for livelihood strategies (agricultural intensification, livelihood diversification) to be pursued (Scoones, 1998). For this case social protection policy sets the context for the livelihood resources by providing economic/financial capital through direct cash transfers. Only one source of capital is looked at in the adopted

framework; financial capital. Through financial capital we look at livelihood strategies that have been undertaken and the immediate outcomes.

3.7 Ethical considerations

A researcher has an ethical obligation to the population of study and the society at large. It is much more important in social sciences, because most of the research involves the lives of other human beings whose rights, privacy and welfare should be protected (Angelsen, 2011; Berg & Lune, 2012). Ethical issues are concerned with “issues of harm, consent, privacy and confidentiality of data”(Berg & Lune, 2012, p. 61), a useful principle for a researcher is “*do no harm*.”

Following this principle it was important for the researcher to inform the respondents about the research and ensure informed consent prior to collecting any information. Before collecting the data the researcher and his assistant introduced themselves and asked whether the respondents wished to participate in the research. Confidentiality and privacy of the participants was maintained. All respondents were allocated respondent number instead of using their names. I informed the respondents about the purpose of my study and that the research was for academic purposes. I sought permission from the respondents to take photographs and record the interviews on my recording device.

3.8 Quality of research

In addition to ensuring high ethical standards, it is important that the data collected is of quality. According to Bryman (2012), the measure of quality is the reliability and validity of the research findings. Reliability refers to the consistency of a measure of a concept (Bryman 2012). This criterion ensures that if the study were to be repeated by another researcher using the same procedure and instruments, both studies would produce similar results. In this study, the procedures, measures and concept used have been explained and or defined in details to ensure reliability. Validity refers on the other hand, refers to whether an indicator or set of indicators used in the study do in fact measure the intended concept (Bryman 2012). The researcher has ensured validity by triangulation. Different data collection tools were used and same questions asked in different formats to ensure validity.

3.9 Limitations

The data collection period for this research was in February 2017. It is the same year that Kenya is expected to have its presidential elections. This was a limitation because respondents felt like they are participating in the research as a form of campaign strategy from the current government regime. As a researcher I explained to the respondents that the research was purely for academic purposes and not for any government institution.

The research was carried out in remote areas of Nyamira County. It was difficult for the researcher to reach the very remote areas in the villages. I worked closely with the local administrators and the villages to navigate through the region. For focus group discussions and group interviews a central location that is more accessible was used. This was good because the turnout for the discussions was impressive. In addition, the researcher had limited resources in terms of finances and time. This meant that only limited number of interviews would be conducted within the timeframe and budget. With the limited number of interviews, care was taken to ensure that there was gender balance, people from various neighborhoods and variance in age.

4 Description of Study Area

4.1 Geographical Location

Nyamira County is located in Nyanza province Kenya on the western side of Kenya. It was formerly part of Kisii district but since the devolution of the government structure in 2012, it is now an independent county with headquarters in Nyamira town. It covers an area of 899.4 KM² with a population density of 665 people per KM² (County Government of Nyamira, 2015). The neighboring city is Kisumu town, with other bigger towns such as Kisii, Kericho and Oyugis. The capital largest city is Nyamira town. The study was conducted in township sub location in Nyamira town and Siamani Sub location that is outside Nyamira town.

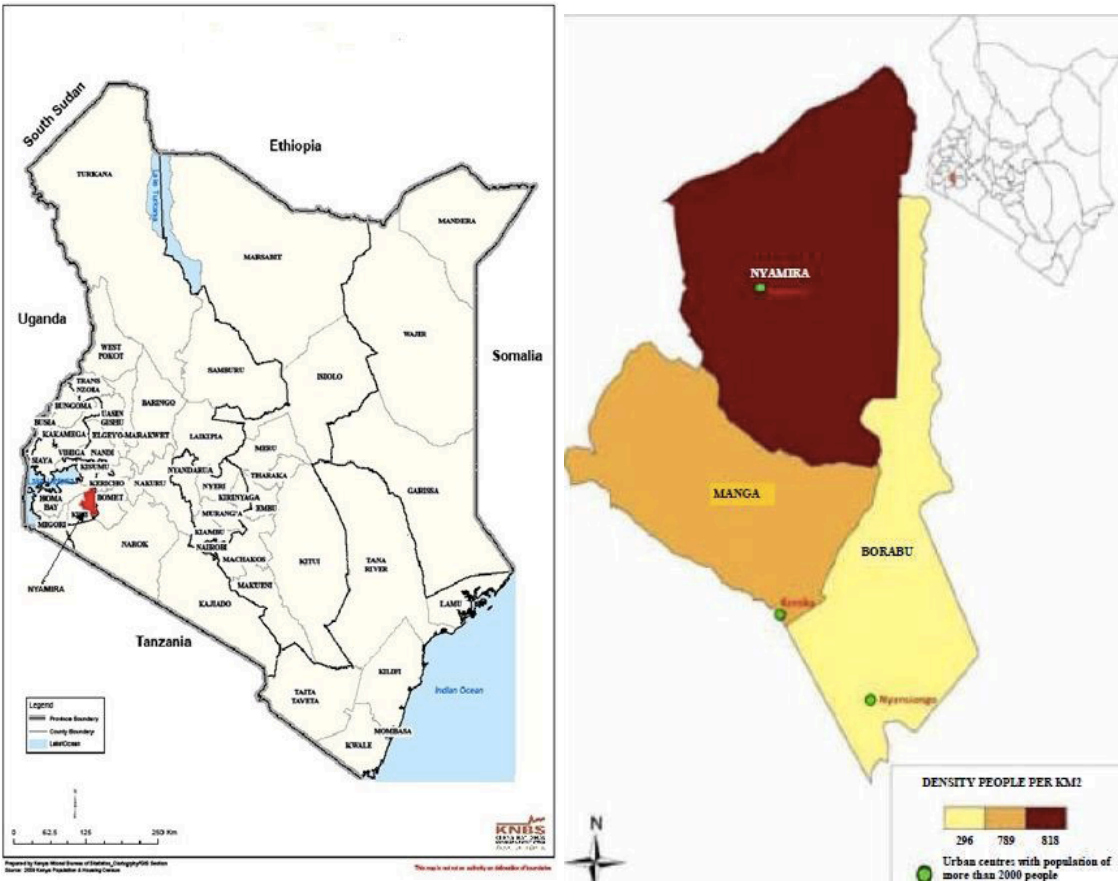


Figure 3: Maps Showing Location of Nyamira county

4.2 Population

Nyamira County population is 598,252 of which 287,045 are male while 311,207 are female with those aged over 65 years being 20,969. The estimated population growth rate is 1.83%

(KNBS, 2009). Based on the growth rate the population as at 2017, has been estimated to 692,641, with the aged population estimated at 24,277 (County Government of Nyamira, 2015). The predominant tribe in Nyamira County is Kisii and most of the people are Christians.

4.3 Geography, Climate and Agriculture

The topography is mostly hilly and the area is commonly referred to as “Gusii highlands”, with an altitude of between 1250m low and high of 2100m above sea level (County Government of Nyamira, 2015). The altitude has allowed the growth of tea as the main cash crop in the area and income earner in the county. It has a number of rivers that drain into Lake Victoria such as river Sondu, Gucha and Chirichiro. The rivers are also a source of water for the residents of Nyamira County, with most people fetching water directly from the river streams. Alarming is the level of decline of the rivers due to environmental degradation especially improper farming methods and planting of blue gums at the water catchment areas and at the river banks (County Government of Nyamira, 2015). The type of soil is red volcanic soil that makes the area suitable for farming. The region also has close to all year rainfall with no prolonged dry periods, making the county have sufficient agricultural produce.

Major cash crops in the county include tea, pyrethrum and bananas. Main food crops include maize, beans cassava and vegetables. The proximity to urban centers encourages the farmers to produce food for sale. Despite the good soils and enough rainfall that favor agriculture, due to the high population density there is land constraint to produce enough for the sufficiently feed the entire population. The land in Nyamira county has been subdivided into uneconomic units because of high population density (County Government of Nyamira, 2015).

4.4 Poverty

The poor persons or households are described as those with the inability to access basic needs such as food, shelter, clothing, health, water and education due to geographical, economic and social factors (County Government of Nyamira, 2015). According to KNBS and SID (2013), it is estimated that 46.3% of the population are living below the poverty line, 21.8% are food poor while 1.9% are hardcore poor meaning they cannot afford to meet the minimum food requirement even after spending all their income on food. Major causes of poverty in the county include poor roads, limited electricity connection, small land sizes, poor crop and husbandry practices and low educational standards (County Government of Nyamira, 2015). The Gini

coefficient is 0.394. Gini index measures to extent to which distribution of consumption expenditure among households or individuals within an economy deviates from a perfectly equal distribution. Where perfectly distributed equality is 0 and 1 is perfect inequality (KNBS & SID, 2013).

5 Results and Findings

5.1 Perception of beneficiaries/non-beneficiaries and administrators on targeting criteria, selection procedure and cash payment systems

5.2 Sample characteristics

The study had a total of 43 respondents, beneficiaries of the OPCTP. 32 were female respondents while 11 were male respondents. Majority of the respondents were over 70 years old and had at least 3 dependents (Grand children). Respondents from Siamani village mainly depended on subsistence farming while those from Township were dependent on local markets to purchase food. This can be explained by the fact that the beneficiaries in township had sold most of their land and just had their homesteads and small gardens. The demand for land in town is high because of high population density as a result of urban migration.

5.3 Perception on selection procedures by beneficiaries and non-beneficiaries

The aim is to know how the beneficiaries of the OPCTP were selected and what they feel about the selection and targeting process. To get more insight on targeting perception, I also interviewed non-beneficiaries who have attained the 65 years age criteria and considered extremely poor but are not beneficiaries of the program. It was important to understand why they had not qualified to get the benefits and how they feel towards it.

5.3.1 What do the beneficiaries feel?

I kicked off this discussion by asking the beneficiaries how they got selected into the program. This opened up the discussion and I probed further for more information about their perception on the selection procedure. Some of the beneficiaries said that they had been selected by the social workers from the welfare office in Nyamira County while some respondents said that, the community members had selected them. The social welfare office was responsible for selection of beneficiaries in 2014. But as from 2015 the community was responsible for identifying the beneficiaries. This explains why we had some members being selected by the social welfare. I followed up by asking the beneficiaries why they think they were selected to be participants of the program.

Table 1: Beneficiary Response on Selection Process

“I was selected because of my poverty condition. My wife died 6 years ago and since then it has been much more difficult. I am weak so I can’t do any job or grow any food to feed myself. I used to walk from one house to another looking for food. People in this village know that I am poor and I have nothing for myself. The community selected me to be a beneficiary of this program. They know I have nothing. I think the selection procedure is fair enough. It is the community members who decide should benefit. Unlike before when the social officers were in charge, I think the process is very fair now and many people are satisfied.”

“I was selected by social welfare representative. They visited me at my house and said they were government representatives from the social services department and they wanted to assess how I live. At that moment they were not very open on why they were asking many questions or what they really wanted. But after about 3 months they came back again with a form that they were filling as I responded to the questions.... they asked questions like, how many meals I have in a day? Have I had my breakfast? What do I use to cook and many other questions. They informed me that the government wants to support the old people who are poor and by responding to their questions they will assess if I qualify to be a beneficiary. I took about another 4 months when I was told that I had been registered as a beneficiary of the OPCTP in Nyamira. For me it was a huge relief because I could have never got that money any day. I really appreciate what the government is doing. I am satisfied with the selection procedure. I know there are some people who complain as to why they have not been selected but the government money is too little it cannot help everyone.”

“I think I was selected by the community representatives. They chief called a *baraza* (community meeting) and said that they had identified some old people who really need help. They called us and asked if the rest of the villagers in the meeting were in support of their decision to have us as beneficiaries. Some people objected, because they felt that they should have been selected instead, but most members were in favor. After that I was asked to fill a form from the social welfare office. They said that the forms will be evaluated and we will get feedback from them if we have qualified to be beneficiaries of the program. After about 3 months my name was in the list of beneficiaries. I have been a beneficiary since 2015.” I consider this selection process fair.

“I was visited by the social officer and told that my name had been listed to be a beneficiary of the OPCTP. I really don’t know about the selection process.”

Selected beneficiaries’ response on how and why they were selected to the program

5.3.1.1 Perception on the selection process

From the responses above most of the beneficiaries feel that the selection process is very fair. Some had problems with the initial selection mechanism. Where the social welfare office was the one selecting the beneficiaries. However, since this role was passed to the community members themselves all the beneficiaries answered that they are satisfied with how the exercise is carried out now. To get more information I also asked the beneficiaries if they know people who they think are qualified to benefit from the program but are not and what they feel about it.

One of the respondent answered that they have friends and relatives who are very old but they are not registered as beneficiaries.

“They don’t get selected because some people feel that they have children who are working and so they should support them. But these children do not offer their parents any support, so just like that they are left out of the program. The leaders should know that many of these old people do not get any support. I wish they could have all old people included but maybe they will do that with time.”

Since the community members were given the responsibility to select beneficiaries, they use their best judgment to choose who should benefit. However, sometimes they may lack enough information about the functionality of a household and end up excluding people who should be included. Some households could have able-bodied men or children working in the towns and cities but do not support the elderly in their homes. They still remain poor, lack basics like food and medication but because of community perception that they have people who can support them they end up not being selected to the program.

However the general perception about the selection process from the beneficiaries was that this is a very fair and open process. It was highly expected that I would get such response from the beneficiaries since they are already enrolled in the program. It is just natural that they would feel it is a fair process and they were fairly selected. As a researcher I was also interested in knowing the views of those on the other side of the coin. Those qualified in terms of eligibility criteria but have not been selected as beneficiaries of the OPCTP. So my next respondents in answering my research question were the non-beneficiaries.

5.3.2 Excluded on what basis? Perception on selection process by non-beneficiaries

As discussed in the literature review section exclusion errors are likely to occur in transfer programs especially where the poverty head counts are high. Exclusion happens when those who are supposed to benefit from a program are left out. In answering part of my research questions I was interested in getting responses from those who have been excluded from the program despite the fact that they have met the eligibility criteria. A beneficiary who felt that her neighbor qualifies to be in the program introduced the first non-beneficiary I met. I went to her homestead and from observation the lady was actually very poor. She lived in a tiny mud house and her clothes were shattered. Her two grandchildren were playing in the compound half dressed. They did not look so healthy but they were happily playing.

I kicked off the discussion by introducing myself and letting her know the reasons why I wanted to speak to her. To be sure that she was eligible based on the age criteria, I asked her how old she was. She was not sure of her age but she said she was definitely over 70 years old. I followed up by asking her if she knew about the OPCTP. Her response,

“ I have heard about the program but I am not a beneficiary. The social workers came to my home sometime asked me very many questions but I never heard from them again.”

Her response meant that she had once been considered to be a beneficiary but her application was not successful. According to the project coordinator in Nyamira county, it is possible for such incidents to happen because for beneficiaries to be registered they have to fill in cash transfer targeting tool kit. The answers provided are then fed into the computer system at the head office in Nairobi and it is possible for one to be dropped out if they don't attain a certain score. The scores are an indicator of poverty severity in the household only the extremely poor are selected. For the above respondent her not being on the list of beneficiaries even after feeling the form meant that she was disqualified. But there is no communication from the officials after one had been dropped from the list of beneficiaries.

“When the officials asked me many questions I thought I would be a beneficiary or they will even get back to me. But I have never heard anything from them again. And that is why I think it is not good that they raise your hope and never get back to you. Sometimes they only give information to those people who are known in the village. Some of us never get to know what is going on.”

Another respondent who is a non-beneficiary but over 65 years of age says that the process is not fair. According to her narration, she says that it not all people that are informed about the community meetings where beneficiaries are selected. She only got to hear about the selection process after they had finished selecting beneficiaries. She said that the village heads had their people they would enroll in the program. The community meetings are conducted to make it seem fair but as for her the process is not fair at all. She said, *“I know some people who are benefitting from this program but they should not. Some even have small businesses and stone houses. But somehow they qualified to be beneficiaries.”* I went ahead and asked if she had raised her concerns to the community representatives or the social work officers. But she was quick to say that she knows they will not help.

“Even if you complain they will always give you a reason why you were not selected or tell you that next time you can try again. I repeatedly asked the local representatives why some of us who are very poor were not selected but no one has given me a convincing answer.”

Similar remarks were echoed once more by another non-beneficiary who said there is lack of communication on what is going on especially during the selection process. He said that there is no proper communication on when the community meetings will be held. He claimed that the community representatives already have their own people they want to get into the program. *“Only a small percentage are fairly selected and those we know them, there are wealthier people than me in the program.”* Another respondent said that there is tension in the village as a result of unfair selection of beneficiaries and if not solved it is likely to lead to social tension in the community.

From the non-beneficiary responses what stood out is that they are not satisfied with the selection process and they feel that it is not fair. Majority were citing problems in communication process and favoritism in selection of participants.

5.3.3 Beneficiary/non beneficiary perception on targeting; FGD

In the FGD majority of the responses felt that the selection procedure was very fair and the community has been involved to a great extent. However there was heated argument between the non-beneficiaries and the beneficiaries, citing issues with the selection process. The non-beneficiaries felt that it was not an open system and that the community representatives are

biased in their selection process. The community representatives were quick to say that information has always been available to whoever needs it. And if one has not got information about the program, then it is because they are not keen to attend the community gatherings, one beneficiary citing that *“when meetings are announced some people prefer to do their own things or stay at home and so they miss important information on what is going on in the community.”* However, they all acknowledged the fact that there are many poor households that have been left out who should be benefiting from the program. The reason for this is that some of them lack their identification cards, so they cannot be registered while some are yet to be reached by the program.

5.3.4 Level of transfer: fair enough? The beneficiaries’ perspective

The program transfers two thousand Kenya shillings to the beneficiaries, which is equivalent to about twenty dollars per month. The money is supposed to be transferred to the beneficiaries’ bi monthly, every two months. But in practice they can even go up to 6 months without receiving any money. One respondent said *“there is no consistency in payments. Sometimes we receive the money after two months and other times we can stay as long as 5 months.”* I asked if they knew why such inconsistencies occurred and the beneficiaries said they are always told it is delay from the treasury office in the ministry and there is nothing much that can be done by the local authorities.

The inconsistency of payments makes planning hard for the beneficiaries one respondent said, *“I can’t take anything on credit because I don’t know when I will receive the money. Sometimes I finish all I have and there is nothing much I can do I have to wait until the money is sent.”* Similar sentiments were echoed other respondents, who said if the money came every two months as stated they could be able to plan well on how to use the money.

The payments given in arrears have also caused serious loss and theft in the villages.

“When we receive the money for like 3 months, people think that we have a lot of money. The young boys will want to steal the money. An old lady in this village was killed by his sons because she had received twelve thousand shillings (6 months benefits). They asked her to give them all the money she got and after she declined they killed her with machetes. It was very sad.... This money sometimes causes a lot of problems. If it was just for one month, maybe they could not have killed her.”

Despite the delays the beneficiaries always get all their money in arrears. However, it is evident that the money would be more helpful if received at the stated intervals, every two month.

Despite the challenges with the inconsistency in payments, some respondents said that they have learnt to manage the money as they receive it. Some purchase enough food especially maize to last them three to four months. This way they are guaranteed that they have enough food till they receive the next payment. Others use the lump sum payments to renovate their houses, but livestock and do small business actives.

5.4 Cash payment procedures

The aim of this section is to find out the mechanisms used in transferring the cash to the beneficiaries and perception of the beneficiaries on their functionality. I answer these questions through the narrations from the beneficiaries and their experiences in the cash payment procedures.

The cash benefits are transferred directly from the treasury office in Nairobi to the local agent bank (KCB). The social officers communicate to the community representatives about availability of the money, who then let the beneficiaries know that their benefits are ready to be collected from the local bank agents. It's then upon the beneficiaries to go to the local agents with identification cards and collect their dues. If the beneficiary is not able to collect the money by himself then he can use a designate (caregiver) that collects the money on their behalf. However, for the first withdrawal the beneficiary himself has to be present when collecting of the money, so that their fingerprints can be registered in the biometric machines.

In Nyamira County there are two local bank agents that serve the township and Siamani sub-location. Among the main challenges stated by the beneficiaries is accessibility of the local bank agents, biometric machines not working, designates not bringing back all the money and inconsistency in receiving the payments.

5.4.1 Payment Mechanisms – agency banking

The payment mechanism that has been adopted for the OPCTP is the use of bank agents. They use the Kenya Commercial Bank (KCB) as the main service provider. The bank has agents in smaller towns that are able to transact on behalf of the bank. In the two villages that this research

was based on, there are two agent bank centers and they are both located in Township sub location.

The biometric registration and use of agent banks was rolled out in 2015. Prior, the program was using the post office to deliver they payments. This system was less automated and was less accessible as there was only one post office serving the entire county. The shift to agency banking is considered positive among the beneficiaries, though there are only few agent banks in the villages. The payment mechanism is a two-factor authentication, that uses the beneficiaries bio data and card. The beneficiaries have their finger prints captured and are issued with cards that they have to produce when they are collecting the money.

Despite the advantages that come with use of agency banking such as proximity, the beneficiaries are still experiencing challenges with this payment mechanism.

“When they changed from the postal office to agent banks we though that the process would be simpler. The queues are much shorter now but the biometric machines do not work. Sometimes we go to collect the money only to be told that they system has failed and the biometrics are not working. Other times the machines don’t detect fingerprints and so you cannot be given your money.”

When I talked to another respondent about the use of agency banks she said that they are located within the market and that is much more convenient. After collecting her money she goes to the market and buys food. This was a positive response in terms of proximity especially for those who live near the shopping center.

Most of the respondents I talked to had issues with the biometric machines. In many instances they could not detect fingerprints.

“The biometric machines do not easily detect fingerprints. Maybe it is because we are old, I don’t know why and neither do the agents explain why. They just tell you to keep trying.

In such cases they have to repeatedly go back and keep trying until it accepts. Because it is mandatory to have the fingerprints taken before receiving payment. Another beneficiary said that she tried about more than 10 times before her fingerprints were detected. In such cases she didn’t receive her benefits until after 4 months.

Another challenge that the beneficiaries talked about are the long queues at the local agent banks during the payment period. These are old people who are weak and standing the whole day is too tasking for them.

“You can queue for the whole day, from morning to evening”. “When I am going to collect my payment I do not plan for anything else that day. Because I know I will spend the entire day”. The line is shorter than when I was collecting money from the post office, but still it is not good. Something should be done about it, maybe have more agent banks or they can use M-pesa (mobile money transfer) to give us our benefits.

To reduce the amount of time they spend on queuing, some respondents said they wait for a week or two after the announcement that the money is out before they go to collect the payments. *“The queues are normally long for the first few days. Everyone wants the money as soon as it is out. As for me I give it a few days then I go to collect, by then there are no long queues.”* Through my discussions most beneficiaries hoped that the program would adopt mobile transfer system, as they consider it fast, reliable and convenient.

5.4.2 Access and Control - use of designates

Use of designates is meant to help the elderly access their money even though they are not in a position to collect it themselves. This is important especially for the very old who are not able to get to the local agents and the sick. However it also raises the question about control of the money and if the benefits actually reach the beneficiaries. Designates are appointed by the beneficiary themselves and it is expected that they will always act to the elderly persons best interest. From the social officers and community representative perspective the caregivers/designates have the role of collecting the money on behalf of the old person and making sure that the money is used to benefit the old persons.

However, according to the findings majority of the respondents did not use designates to collect the money. The main reason is because most of the beneficiaries do not trust that the caregivers will bring back all the money. This is despite the fact that the caregivers are actually close family members. One beneficiary said that the money is causing a lot of conflicts within families.

“This caregiver issue is a very big challenge. The caregivers collect the money and they do not forward it to the beneficiaries neither do they use the money to support the homestead. So the old person is left suffering while the caregivers are drinking all the money. So as for me I better walk and queue the whole day than send someone to collect

the money on my behalf. If my legs are taken away only then I will let my sons collect that money.”

However there are beneficiaries with caregivers who are taking care of the money responsibly. One beneficiary said that she fully entrusts her daughter to collect the money for her. She says the daughter can also decide how the money will be spent. But in most cases it is a joint decision between the two of them. Out of all the beneficiaries interviewed only 4 used designates to collect the money. One respondent said that she had appointed her daughter as a designate, but every time she collected the money on her behalf she had to pay her some percentage, sometimes even up to half of the total cash received. Because of this she stopped using designates and now walks by own to the local agent bank to get the money. It is far and tiring for her but then she cannot afford to pay her daughter out of the little money she gets. She says there should be other alternatives apart from only using the caregivers.

Most of the respondents I talked to were hoping that mobile transfers could be adopted. That way money will be directly channeled into their mobile accounts. However there are concerns about the people who do not have or know how to use mobile phone. During the FGD the respondents were a bit concerned of how the mobile money will work for those who do not have phones or do not know how to use the mobile phones. Some of the beneficiaries thought it is a good idea to have the benefits transferred to their mobile accounts while other felt like the current system is good enough, they just need to increase the number of local agents to ease congestion during the pay day. The respondents during the FGD were happier with the use of local bank agents than when they used to collect the money from the postal office.

5.5 Administrators’ views on targeting, selection & cash payment systems

The aim of this section is to get to know the perception of the administrators about the targeting process, selection of beneficiaries and cash transfer mechanisms. I got responses from the 2 key informants who are the administrators at the social welfare office and 2 community representatives from Siamani and Township sub location.

The first interview was held with Mrs. Alice Oyioka the program coordinator of the social services in Nyamira County. She has been the project coordinator since the program started in the year 2013. The discussion kicked off with an open question. I asked her to tell me about the OPCTP. The program is a non-contributory social pension for older people who are over 65

years of age. The eligibility criterion is households are extremely poor, have members that are chronically ill, none of the household member is in gainful employment and households that are not benefitting from any other similar program. She informed me that the program started in the year 2013/2014 as a pilot phase with 10 beneficiaries. There has been continuous upscale of the program since 2014, with a total of 1,799 beneficiaries as at financial year 2015/2016.

5.5.1 Administrators' perception on Targeting and selection of beneficiaries

According to the project coordinator, targeting is based on two criteria, age and poverty levels. Emphasis is placed on extremely poor and not just poor. The poverty level is measured with the aid of a targeting tool kit. The tool kit has a number of questions that potential beneficiaries must fill in; the answers are then fed into software that generates a score of poverty level. The system picks beneficiaries according to the poverty ranking. The number of people to be targeted comes from the ministry of Gender, children and social development. Each county is allocated their target numbers based on the poverty index of the particular county. The social offices at the county level work with the numbers that they have been allocated.

According to the project coordinator, the numbers they are given from the ministry is what they work with. In the financial year 2014/2015 when they up scaled from the pilot phase they were expected to target only 70 people. This is a very small number compared to the number of people who are elderly and poor. This meant that the rate of exclusion would be high and the program would not reach all the people that it is meant to reach. According to the project coordinator the government budget is the determinant of the number of people that they target each year. The program is yet to reach all the intended people, but each year has seen continued increase in the number of beneficiaries.

At local level, as administrators they try to ensure that only the eligible members and the most needy are enrolled to the program. However, they face the challenge of having to leave out many people who are equally needy. *“The community expectations are high, but the numbers we are given to work with are not enough to reach every person.”* The ministry is aware that the numbers allocated are not reaching the entire population but it is hoped that with time all elderly people who are poor will be covered by the program.

With the knowledge on the overall targeting mechanism, I followed up the discussion with the selection procedure and the views of the administrators in respect to that. Both the key informants informed me that, community members themselves select the beneficiaries of the OPCTP. The role of the administration is to tell the local community representatives how many elderly people they want to enroll and to give general information about the program. However, during the initial phase of the project, the social workers were the ones responsible for selecting the beneficiaries. This system was considered highly biased and brought many complaints from the community.

To create a fair system and encourage community participation it was agreed that the community to be responsible for selection of the beneficiaries. According to the project coordinator, the community members are more satisfied with this selection procedure. The decision is fully in their hands, as they know best who are the very needy within them. However, once the community has identified those who should be enrolled to the program, the selected members have to fill in the cash transfer-targeting tool to confirm that they meet all the minimal requirements.

According to the administrators by far having the community members as the decisions makers has been a very good decision and so far has been working well. She says that there are tensions about who is selected among the community members but they have no control about that. *“We let the community decide, we can intervene if need be but in most cases we go by their selection, because if we interfere in the selection process it will be deemed not fair by the community and we will have many complaints. People come to the office to find out if we can help them be registered, the best we can do in such instances is to direct them to the local community representatives.”*

5.5.2 Administrators’ perceptions on the cash payment procedures

Selection of beneficiaries alone is not enough, there is much more on how the payment process will be carried out, the channels of transferring the money and the consistency in receiving payments. I was interested in knowing the administrators views on the entire cash transfer process. To answer my question I asked the administrators to explain to my how the transfer of payments is done and their perception the process.

The first key informant who is the project coordinator, informed me about the general payment process. The beneficiaries are paid through KCB local bank agents, which she says is better than when they were using the postal office services. According to her, use of the local bank agents has ensured that the payments are delivered to the beneficiaries on a timely basis, conveniently and in a secure way. The process is much more automated, reducing any chances of fraud at the local level.

“At the social offices we do not handle any money. All the money is sent from the treasury offices in Nairobi directly to the local bank agents using the KCB as an intermediary. The beneficiaries collect the money from the agents.”

This is one way of reducing corruption issues and fraud. If there is any corruption or fraud then it happens at the head offices. All benefits even when in arrears are paid to the beneficiary. If the beneficiary does not collect their benefits in 6 months, the local offices are informed and they have to follow up to know why the beneficiary has not collected the money. Most cases it is a result of death that has not been reported. All benefits that have not been collected are automatically sent back to the head office after the lapse of 6 months. In the case of death they can replace the beneficiary with someone else. The replacement is suggested by the household that has lost the family member or by the local representatives.

On the issue concerning the biometric machines, the key informants said that beneficiaries have reported that the biometric machines do not work all the time. It is a challenge that they are not able to directly address, as it is the responsibility of the bank. Banks have tried to replace the machines and with time they are becoming more reliable than when the program started. In addition to the challenge of the biometric machines, the collection points are very few and people have to travel far to collect their payments. This is hard especially for the elderly who do not designate to collect the money on their behalf. The key informants said that they are trying to lobby for the banks to open more local agent centers.

I was also interested in finding out about the regularity of the payments. The program coordinator at the local level was reluctant to address this concern because she felt it is not in their control to determine how frequent the beneficiaries receive the money. On policy documents the payments are supposed to be every two months. However, in practice

beneficiaries can wait for as long as five months before they receive the money. In effort to assist beneficiaries plan for the money when it comes in arrears, social workers train community members of how they can spend the money. They are for example, encouraged to purchase productive assets such as chicken and livestock and purchase house hold basics such as food, blankets and mattresses.

In respect to the level of transfer, the administrators feel that the money they are giving the beneficiaries may not be enough to fully support them but it is the best that the government can offer for now.

“We started off this program by giving beneficiaries one thousand five hundred shillings per month for the first two years, but now they receive two thousand shillings. That is positive and the program is under continuous improvement.”

The administrators strongly believe that as much as the level of transfer is low, the money given to the beneficiaries is enough to afford them some basics such as food and clothing. *“These are people who barely had nothing, I can tell you that this money has changed their lives.”*

5.6 Suggestions for improvement by the beneficiaries and non-beneficiaries

The aim of this section in regards to answering my first objective is to understand if the beneficiaries and non-beneficiaries have a say on how OPCTP is working. This is in respect to the challenges and concerns that had been raised in the 1st research question. Some of the challenges raised by the beneficiaries is the local bank agents are few, the frequency of the transfers are not consistent, the issue of designates not delivering the benefits to the elderly and the money is not enough to fully support the households. Challenges raised by the non-beneficiaries are, the beneficiary selection process is not fair and there is lack of proper communication between the local community representatives and the locals.

I asked the respondents if they have raised their concerns and how they are being addressed. The local community representatives handle both the beneficiaries and non-beneficiaries concerns. The LCR then present these issues to the social development office at the county level. Most of the concerns are normally handled directly at the local offices. The LCR act as the link between the community members and the administrators at the social office.

One beneficiary said that when they have the community gatherings they discuss the issues affecting them. Some they solve among themselves but other weighty matters are forwarded to the administration office. However some non-beneficiaries feel that the LCR do not always present their concerns and they mostly act on their own interests. It is interesting to note that the beneficiaries felt that the LCRs are doing their job well, however, the non-beneficiaries felt that the community concerns have not been adequately addressed. This was more especially on the targeting and selection procedures.

One non-beneficiary respondent said that, *“we raise our concerns every time that we hold community gatherings, but we have not seen any changes. The LCRs are benefiting from this programs, they enroll their own people.”* This is contrary to a statement made by a beneficiary who said that the LCRs have always acted to the interest of the community. From the administrators’ perspective, they feel that the community members have enough representation through the LCRs to present their suggestions.

During the FGD, the respondents said that some of the challenges that they are facing are with the biometric machines, having to queue for long hours when collecting their benefits, the designates not delivering the money and that the cash was not enough to fully support them. Some beneficiaries were also concerned about the beneficiaries who use the money to consume alcohol and end up causing more trouble in the community. The social welfare officer commented that such cases have been reported although they are not many and that they always offer counseling and training on how members can spend the money. However, sometimes community members do not turn up for these seminars.

5.7 Cash transfers and Improved Livelihoods

This is the second objective of this research and I am to understand how giving the cash transfer to the elderly has improved their livelihoods. The paper specifically focuses on three aspects of improved livelihoods; food consumption patterns, school enrollment and attendance for beneficiaries dependents and productive assets acquisition. The main respondents for these objectives are the beneficiaries, the key informants and the LCRs.

5.8 Cash transfers and food consumption patterns

When giving the cash benefits to the elderly and extremely poor it is expected that from the money they receive they will be able to use a higher percentage of it of food consumption. To confirm this narrative I asked the beneficiaries how the program has helped them in respect to their feeding patterns. This is comparative to before and after the program started. It is important to note that there is a difference on how the two villages have allocated their money on food. This is based on the fact that one village is in an urban set up and the other village is in a very rural set up.

5.8.1 Food consumption pattern in Township sub-location

The table below will comparatively highlight major food consumption patterns among selected respondents before and after the program in Township Sub location.

Table 2: Food Consumption in Township sub location

Means of measurement	Beneficiaries response		
	Respondent characteristics	Before	After
% Of money allocated to food	83 year old male Has 3 grandchildren	He relied on people to give him food.	Spends about 70% on food purchase. He gets food on credit when there is delay in payments
	70 year old female Has 2 grandchildren	She has a small farm, which used to give her food before the program. But she says she was not food secure before the program.	She spends about half of the money she gets on food. She has still maintained her garden and has more vegetables now.
	83 year old female 3 grandchildren	Relied on her small garden for food. Sometimes gets food from her children.	Spends about 70% on food and uses the rest on medication

	<p>Female 4 Grandchildren</p> <p>Over 70 year old male 2 grandchildren</p>	<p>She could not afford to buy food before the program. Only relied on farm produce which is not enough</p> <p>The little money he gets from relatives he used it to buy food. But it was not sufficient</p>	<p>Spends about half of the money to buy food. Relies on market and farm produce</p> <p>The first thing he does after receiving the money is buy maize that would last him 3 months. Spends almost entirely all the money on food</p>
Increase in the number of meals	<p>Over 65 year old female with 2 grandchildren</p> <p>Over 65 years, female with 2 dependents</p> <p>About 70 years stays with 3 grandchildren and her daughter.</p>	<p>Before she only had one or two meals in day. The children were having just porridge for lunch</p> <p>She could have one meal in a day or two on a lucky day.</p> <p>She barely had more than two meals before the program started.</p>	<p>They have 3 meals in a day now. The young ones come home for lunch</p> <p>Now she is able to get at least 3 meals a day especially for the young one. They look healthier now.</p> <p>She can afford to get 3 meals in a day. Sometimes they have just two but the children and the old man always have 3 meals</p>
Variance in diet	<p>74 year old female with 3 grandchildren</p> <p>Over 70 years old, she has 2 grandchildren and staying with one daughter</p> <p>Over 80 years. Has no dependents</p> <p>Over 75 years old. Has a wife and 2 grandchildren</p>	<p>They could not afford to buy fruits before</p> <p>She used to have more of porridge and <i>ugali</i> with minimal vegetables. He only relied on fruits that he could pick from the garden</p> <p>Before she could only afford to eat <i>Ugali</i> (local corn meal), with soup and when lucky vegetables</p> <p>He could not afford to have variety of meals. He just needed his stomach to be full.</p>	<p>Since she was enrolled to the program she buys fruits from the market.</p> <p>With the program they are able to buy <i>Omena</i> (Lake Victoria Sardine and fruits. From her farm she gets eggs and vegetables. She says she feels healthier and stronger now.</p> <p>She is able to buy meat once in a while; she also buys milk and vegetables. She feels much healthier and stronger than before.</p> <p>When he gets the money he eats good food. He can buy fruits for his grandchildren and they eat meat once in a while.</p>

5.8.1.1 Major trends in food consumption in the urban set up

Township sub-location as mentioned earlier is in an urban center. It is the town Center of Nyamira County and most government offices in the county are located here. It also has much more developed infrastructure such as roads, schools and hospitals. Its population density is higher in comparison to other locations in Nyamira County.

Majority of the people in this town have migrated from their rural homes or neighboring sub locations to come live in the city, urban migration. However, for the old people in the town, this is their ancestral land. As a result of the rapid urban migration, the demand for land in this area is very high. Most of the old people have sold major sections of the land to urban immigrants. Most of the respondents that I interviewed have only small pieces of land left. Just for the homestead and small gardens, averagely quarter hectare. This being the case they do not practice farming as main source of their food. Most of them rely on markets for food purchase. From the table above we can conclude that, majority of the respondents are using more than half of their cash transfers to purchase food and there is less reliance on farm produce.

But what is the scenario in Siamani sublocation that is a rural set up? This is presented in table format and discussed below.

5.8.2 Food consumption pattern in Siamani Sub-location

The table below will present major food consumption patterns among selected respondents in Siamani sub location. It will comparatively present before and after the program food consumption patterns in respect to increase in no of meals, variance in diet and percentage of cash allocated to food.

Table 3: Food Consumption in Siamani Sub-location

Means of measurement	Beneficiaries response		
	Respondent characteristics	Before	After
% Of money allocated to food	Over 75 year old female	Relied on farm produce and assistance from her daughter	Spends about 50% of the money on food. Relies more on her farm for food
	Over 70 year old female With 3 dependents	Has a tea plantation that could giver her money to purchase food. The money was not enough though	She spends about 40% of the money on food. Relies more on subsistence farming. Spends rest of the money on medication

	<p>80 year old male with 2 grandchildren</p> <p>Over 70 year old female 4 Grandchildren</p>	<p>Dependent on his sons to give him food from their houses. Had no money to spend on food</p> <p>She could not afford to buy food before the program. Relied on subsistence farming</p>	<p>From the money he gets now he spends about 70% on farm in put for his sons. The sons in return give him food.</p> <p>Spends about 50% of the cash to buy food. Other she uses for fertilizer. Relies of market and her farm produce.</p>
Increase in the number of meals	<p>Over 70 year old female with 2 grandchildren</p> <p>Over 65 years, she is staying with 2 daughters</p> <p>About 70 years. Has two grandchildren</p>	<p>She could barely afford more than 3 meals in a day from her farm produce.</p> <p>Were having 3 meals per day even before the program started. She relied on tea farming.</p> <p>She only had two meals. The children would go hungry sometimes.</p>	<p>They can afford to have 3 meals in a day from the increased food produce from the farm. Invests in fertilizers and good seeds</p> <p>Still having the same number of meals. Nothing much has changed in their food consumption patterns. She relies on tea farming and her cash benefit.</p> <p>After the program she spends some money to buy food and also cultivate. She can afford at least 3 meals a day.</p>
Variance in diet	<p>74 year old female</p> <p>Over 70 years old male</p> <p>Over 80-year-old female. Living with his husband.</p>	<p>She relied mostly on her farm produce. Maize and beans.</p> <p>She mostly had Ugali and porridge. All carbohydrates</p> <p>Before they could not afford to have variety of meals. They could mostly have ugali.</p>	<p>She buys what she cannot produce to supplement her diet. Like fruits and meat. She also buys <i>omena</i></p> <p>She can now buy meat and fruits from the market. She also grows variety of food now and has chicken. All these have helped her increase her dietary variance.</p> <p>They are now able to buy milk and also sometimes get meat. They can afford fruits as well. Their diet has greatly changed.</p>

The table above shows some shifts in food consumption patterns among the beneficiaries of the OPCTP in Siamani sub location.

5.8.2.1 Major trends in Siamani Sub-location; Rural set up

Looking at this table in comparison to the table for township sub location there are some significant changes in food consumption patterns especially on the percentage of cash allocated to food. In Siamani sub location most of the respondents allocate about half of the money on food, however, they are more reliant on farm produce in comparison to the respondents in township. This could be explained by the fact that, they have bigger land for cultivation and the markets are not as accessible. In fact, most of the respondents go to township sub location market centers to purchase food. Therefore most people just consume their own produce and only buy what they cannot produce or farm. In respect to variance in diet, most of the respondents in Siamani sub location have achieved variance in diet by growing more crops or rearing chicken and livestock that provide food alternatives such as eggs and meat.

5.9 Cash transfers and Education

Education is an important element in social transfers. Social protection programs usually aim to break intergenerational poverty through encouraging the beneficiaries to take their dependents to school. The cash transfers are given with the expectation that some benefits can be diverted to education or encourage school enrollment.

In this section I aim to answer my research question on whether the OPCTP has contributed to school enrollment and attendance for the beneficiaries. This program is for the elderly, however from the data, most of the old people have dependents mostly their grandchildren who they take care of. The children could be orphaned or have been left behind by their parents who relocate to the urban centers in search for employment opportunities. This leaves the burden of feeding and schooling on the grandparents. So, how do these cash transfers affect schooling among the dependents?

5.9.1 Do cash transfers equate to school attendance and enrollment?

I discussed this concept by asking the beneficiaries if their dependents go to school. I also asked what the difference has been before and after the program is respect to school attendance and enrollment. It is important to note that there is free primary education in Kenya. However, constraints such as lack of food, clothing and basic school items may hinder children from very

poor households from attending the schools. Therefore when talking about education is more than paying their school fees, as the money is barely enough to pay any fees. It is more about the children being in a better state than encourages school enrollment and attendance. In addition, it is also willingness of the guardians to let the children be at school instead of using them as source of labor at home.

Majority of the respondents had two to three grandchildren that were under their care. Those whose parents were still alive were receiving minimal care from their parents due to the poverty conditions and inability to support them. One of the respondents had three grandchildren and they were all under her care. Their parents died out of HIV/Aids while they were young. Because of their health the condition the grandmother told me that they needed extra care as they need good diet to stay health. Since she was enrolled to the program, she said that things have improved.

“Before I could barely afford to buy these children any medicine when they got sick. I could not afford to buy them any fruits or vegetables and that is what they need most. But now this money however little has really helped me take care of these children. I try my best to give them good food and clothe them well. Now they go to school because they are not sick now and they. They can study well because their bellies are full.”

It was evident from her tone that she was very grateful for the program and it has helped her support the grandchildren. The school attendance of her grandchildren has improved. She does not let them miss school unless they are sick. *“Education is free so let them study, it will help them in the future.”*

One beneficiary said that before the program the kids would be chased from school because they lack books or other stationeries that they have been sent. He could not afford to buy such things for them the best he could do is give them some food. But since he got enrolled to the program he said that things were much better. He can afford to buy them the very much needed school stationary and uniforms.

However for those who have dependents in high school the case is different because they do not have access to free education. One beneficiary that I interviewed said that one of her grandchild

who is in high school was at home due to lack of school fees. She said that the money is too little to support her grandchild's education and feed them at the same time. As the young girl was at home due to lack of fees, she does manual labor to raise money for her school. She commented that it is very difficult to support the children after primary education. Some of the respondents said that they have invested some of the money in small businesses to raise extra money to pay school fees. One respondent said that she sells fried potatoes to school children over lunch time to raise money for her grandchild's fees.

Generally from the responses, many of the beneficiaries do feel that the money has encouraged school attendance at the primary school level. The children are well fed, dressed and have more time to attend school. However post primary school enrollment and attendance is an issue that is yet to be addressed. The guardians are concerned on what to do with the children after they finish primary school because secondary school is expensive and such benefits are not sufficient to support them through their schooling. I was informed that most girls get married after primary school while men usually migrate to urban centers in search of manual jobs. Very few progress academically. So in terms of education we can say that there is a problem that is yet to be addressed.

5.9.2 Cash transfers and asset acquisition

Is 2000 Kenya shillings/ \$20 USD enough to maintain a household and help the beneficiary acquire some assets? In fact it is less than the poverty rate measurement of 1.90 dollar by day. However as a researcher I chose to look at how such transfers can help beneficiaries acquire productive assets. From normal observation it is not expected that such little money could do much. However, in this scenario we are looking at the extremely poor with nothing. Those people \$20 dollars in a month is an amount of money they could not get at any given point. To them this money if used well creates positive impact. When looking at productive assets it is small things such as buying chicken that will bring eggs, a goat that can be traded later, acquisition of farm tools that increase agricultural productivity and improving shelter so that they live in safe and comfortable homes.

In this research question I look past consumption, what else do they beneficiaries use the cash transfers for that puts them at a less vulnerable situation or improves their livelihoods. I used observation and photography in these section coupled up with beneficiaries response on how the

cash transfers has helped them acquire the productive assets. I defined what I meant by using the term productive asset and gave them examples since it was quite a difficult term to directly translate into the local language.

5.9.2.1 From grass to iron sheet roofs



Author, 2017

Figure 4: Improved housing for beneficiaries

This paper looks at improved shelter and housing as an indicator of asset acquisition. It is not a new acquisition but such renovations add value to the house making it more safe and useful to the owner. All the beneficiaries I talked to had renovated their houses, bought a bed, blankets and mattresses except one beneficiary who said she had a stone house even before she was enrolled to the program.

The respondents said that before they lived in mud and grass thatched houses. The grass roof could let water leak into the houses and lead to destruction of property in the house. Such kind of roofs do not allow for water harvesting as well. This meant that even during the rainy periods they still had to walk long distance in search of water. Most of the beneficiaries relied on their grandchildren to go to the rivers to collect water. This denied some of them the opportunity to attend school. Because of such challenges most of the beneficiaries diverted their money to improved housing.

“I bought iron sheets every time I received money until I had enough to replace my roof. This is the best thing I have ever done. I feel safe and happy in my house. I harvest water when it rains and store it to use during the dry season.”

According to one beneficiary, they are encouraged during the community gatherings to renovate their houses. Some of the beneficiaries have even gone ahead and cemented their floor from the money that they receive. One respondent that I visited ushered me into her house so that I see how changed it is now. *“I used to live in a mud house, but look at my house now. I have cemented the floor and I have iron roof. When I invite people to my house I feel proud.”* The house looked neat and well organized. She had bought chairs and other accessories. She said without the program and proper training on how to spend the money she could not have achieved this.

5.9.2.2 Purchase of productive assets and farm tools

The setting for this research is a rural where most people would own productive assets such as livestock, chicken goats and farm tools that would improve their agricultural productivity. Majority of the beneficiaries engaged in subsistence farming and therefore relied on their farm produce for food.

Some of the respondents had bought chicken from the money that they have received. One respondent said that she bought chicken, which hatches eggs that she sells during the market days. And over the Christmas period she sells the chicken for meat, which is usually at a very good price. From the money that she gets she buys more and more chicken. She said that the chicken have been her source of income and food as she uses the eggs for home consumption as well. This is a success story of a beneficiary who used the little money she received to acquire an asset, which has made her income and food secure. However one respondent said that she had invested in a similar venture but all her chicken died because of disease. She bought two goats but they died as well. From observation, the later respondent was older and weaker. This could explain why she was not successful especially if the people in the homestead did not support her in taking care of the poultry and the goat.

One female respondent said that she has chicken for eggs and selling chicks. She says she is saving up the proceeds she is receiving to buy a cow later.

“We have been trained on how to spend the money. If you attend the training then this money will help you. Now even if I get a problem I will sell the chicken and get money. This is my form of saving.”

Clearly, from the responses there has been a lot of community enlightenment of ways of using the money productively. Most of the beneficiaries said that they attend *barazas* to get training on how to spend money. However, one respondent said there still need to be more training on how to spend the money, some people are not benefitting from the program because of poor spending.

Additionally it is important to note that much of the investment has been in buying chicken, this can be explained by the fact that it is cheaper to acquire chicken and easy to sell as well when need be. At the same time they are easier to take care of as they are let to freely move within the homestead to feed. However, positively there is progressive investment, where the beneficiaries start with chicken with the hope that they will be able to save up and but a cow or goat.

Purchase of farm tools is another productive asset that some of the beneficiaries have invested in. By fact that the beneficiaries of these program are the elderly, some are not able to engage in agricultural activities themselves, but they have bought farm tools to be used by stronger members of the household. Some tools that they have purchased are plows to make farming easier. They have also invested the money in buying fertilizers and good quality seeds that in return have increased their agricultural productivity.

5.9.2.3 Saving and small businesses

Can cash transfer boost savings and start of small businesses? From the findings yes it is possible. From this research, beneficiaries of these programs have been able to save up the money they receive. Some have even set up kiosks that they sell their farm produce at. One female respondent said that from the money, she buys seedlings and grows kales that she sells during the market days. The little money she makes supplements what she receives from the social support. Another female respondent said that she saves her money using the M-pesa services. For now she is saving up to buy 2 cows for milk.

Most of the female beneficiaries are also members of women groups (*chama*). One respondent said that she is in a group that contributes 200 shillings weekly about \$2 every week. The money is saved in a group savings account. Members of the group are then allowed to take loans interest

free. For one to get the loan they have to give reasons why they need the money. It could be death, disease or for paying school fees. After one year, one can withdraw all their money and start saving again. If the beneficiary dies before they have taken their money, the money is given to the dependents. Notably, the women were more engaged in the saving groups than the men. Most men spent their money on acquiring livestock and goats but not on saving. One male respondent said that he does not involve himself in the groups they are for women. He rather save his money in his own house or buy goats that he would later sell during Christmas.

6 Discussions

6.1 Introduction

In this chapter I will discuss study findings and the implication of the findings in relation to theoretical understanding. This discussion is broadly based on cash transfer designs with emphasis on targeting using the framework adopted by Bastagli et al. (2016) and theoretical discussion that the outcome and impact of cash transfer programs are influenced by the design and implementation approach (Devereux et al., 2015). Targeting is a component of the design features of a cash transfer program and has been identified as a challenge in social policy (Devereux, 2016). Apart from targeting there are other challenges in relation to direct cash transfers such as dependency, graduation and leakage (Haug, 2016).

Discussion in this chapter will also focus on the impact of the cash transfer program. Impacts are discussed in relation to food consumption, education and productive asset acquisition. This is based on the theoretical support that, cash transfers revolve around a sequence of intended positive impact (Fiszbein & Schady, 2009). When cash is transferred to households, it's expected to be used in ways that will have a positive effect on the household immediate expenditure such as food consumption and other long-term effects such as human capital and asset accumulation (Bastagli et al., 2016).

6.2 Targeting

6.2.1 Combined targeting mechanisms

OPCTP in Nyamira County targets households with elderly aged over 65 years that are extremely poor and labor constrained. The extremely poor in this context are those that have mud and grass thatched houses, have less than two meals per day and have neither income generating assets nor any source of income. All these indicators are listed in the cash transfer target tool that is used to evaluate applicants if they qualify to be enrolled in the program once the community members have identified them.

The targeting mechanism adopted in this program is a combination of different targeting approaches. There is the use of age, which is categorical targeting, use of poverty indicators such as state of housing which are proxy means testing and the use of community members to identify those who should qualify for the program, which is CBT. According to Devereux et al. (2015),

majority of cash transfer programs in East and Southern Africa employ more than one form of targeting: mostly some form of poverty targeting coupled with demographic eligibility criteria such as age. Additionally, according to Slater et al. (2009) in practice most cash transfer programs adopt multiple targeting mechanisms and best results are mostly achieved when combining two or more mechanisms. Nyamira County own program is similar to what has been adopted in most cash transfer programs in the sub Saharan Africa. Adopting more than one targeting mechanism does not necessarily make the targeting process perfect, however it can significantly help reduce the inclusion and exclusion errors.

It is important to note that, the exclusion errors can be high not because of non-functionality of the targeting mechanism but as a result of budget constraints resulting in under coverage of eligible households (Devereux et al., 2015; Stoeffler et al., 2016). From the findings, the project administrators identified with the need to have more people enrolled in the program but they have limited budgetary allocation from the ministry. This has resulted in high exclusion, as the money is not enough to meet all the eligible households. The estimated population of the old people in Nyamira county is 20,969 (KNBS, 2014), however the number of old people that have been enrolled in the program is 1,799 accounting to about 8% of the population. Therefore the coverage of the program is still very low and there is need for more budgetary allocation to the social protection programs. There has been continuous scale up each financial year but the numbers of beneficiaries are still low in comparison to the target population.

With the high poverty head count, targeting is going to be a recurring problem with the social protection programs in Kenya. Universal social protection programs offer a solution to the high exclusion errors associated with targeting. However, universal social protection program is an expensive alternative especially in regions where the poverty head count is high with limited financial resources (Hurrell & Macauslan, 2012). On the other hand, targeted programs are considered to be cheaper (Slater et al., 2009), however political costs such targeting according to tribal and political affiliations can make the program costly for a country's progress. In addition, social costs such as tension between the benefiting and non-benefitting groups are costly for social cohesion. Direct consequence of the high exclusion errors evident in the findings is social tension between the beneficiaries and non-beneficiary in the OPCTP. In search of solutions to such tension, the program incorporated CBT in selection of the beneficiaries. Below we will

discuss the effectiveness CBT in trying to reach the intended beneficiaries and if it offered a solution to reducing social tension in the community, based on respondents perceptions.

6.2.1.1 Perceptions on community based targeting

The selection of beneficiaries for the OPCTP in Nyamira County has shifted from being just a role of the social officers to one that allows the community members to participate in the selection of participants of the program. The community members are in charge of selecting the beneficiaries for the program through the assistance of the LCRs. Proponents for CBT argue that households are better informed on the characteristics, needs and living conditions of each other. Therefore they can be able to accurately identify the poor households (Devereux et al., 2015). However for CBT to work factors such as elite capture and social cohesion must be addressed (Garcia-Jaramillo & Maranti, 2015), otherwise it is likely to bring about conflict among the community members and biased selection of program participants.

In this study CBT mechanism was considered fair enough by both the beneficiaries and the administrators/local representatives. However, non-beneficiaries did not consider the system to be fair enough, with most of them citing favoritism by the LCRs in selection of beneficiaries. Such a finding is expected, as it is natural for those selected to feel they were fairly selected and those not benefiting to feel that they have been unfairly left out. However, it is an implication of a targeting failure resulting in exclusion errors, therefore making the non-benefitting group feel left out on what they should be benefiting from. More so, because CBT mechanism is used, it is expected that all community members are involved in selection of beneficiaries and therefore everyone should feel satisfied with the selection process. However, CBT runs the risk of the privileged in the community taking over the program and not necessarily those who are being targeted (Devereux et al., 2015), which in effect results in feeling of unfairness among the non benefiting group.

Similar finding are echoed on a study of CBT in Malawi Mchinji district, which found that most of the non-benefitting households surveyed said that they did not consider the program fair (Hulme et al., 2012). Similarly in Zambia a study of community based targeting showed that half of those targeted were not poor and 30% of the population believed that the powerful households had preferential access to information and enrollment to the program (Hulme et al., 2012). On the flip side, CBT has proved to work in the HNSP in Ethiopia. The program has adopted

CBT, by asking the community members to rank the poorest households based on their knowledge. According to Farrington et al. (2007) this process has been successful in identification of beneficiaries of the program.

Differences between beneficiary and non-beneficiary are bound to happen especially where poverty head counts are high and targeted program is not able to reach all the poor households. To deal with social tension OPCTP adopted CBT as one of its targeting mechanism, however this has not completely solved the issue of social tension though it has minimized it and brought more community involvement in the program. The concept that targeting is unfair is often flared up by lack of proper understanding of the targeting process and why some people are included while others are excluded (Garcia-Jaramillo & Maranti, 2015). Therefore, to perform better, the program implementers need to communicate to the community more about the program objectives, enrollment procedures and eligibility criteria. Equipped with enough information, community members can question when they observe any irregularities if there is a grievance procedure and will feel more involved in the program activities, this in effect will reduce social tension and promote community cohesion.

6.3 The shift to electronic payments

Payment is an important component in the implementation to ensure the funds are delivered securely to the intended beneficiaries. The OPCTP in Nyamira County has moved from the paper based manual system to electronic payment system. From the findings, the shift has helped reduce congestion at the cash collecting points. However, accessibility is still a challenge especially for the beneficiary in the rural areas as the agents are only located in Nyamira town.

Accessibility is one of the main advantages of shifting to electronic payments especially for the elderly people so that they do not have to travel long distances to access their money (Aker et al., 2016; Help Age International, 2012). However, with only two pay points beneficiaries are forced to travel long distances to collect their payments. Few agent bank centers could imply that the demand for such services may not be high therefore agents are only located at bigger market centers to serve more people centrally. However, in the interest of creation of payments systems that are efficient, the banks should have at least one agent bank in each village. Notably, the bank are profit-oriented organizations, therefore it's the role of the government to create incentives in

the local villages that will attract banks to penetrate into such areas. Such incentives can be decentralized government services and institutions that create local demand for banking services.

The use of biometric machines to register the beneficiaries into the electronic payments system in OPCTP in Nyamira County has been a challenge to the beneficiaries. All respondents reported that they had challenges with the use of biometric machines failing to identify their fingerprints and so they could not access their money on time. Such delays affect the budgeting of the households and make the use of electronic payments inefficient. An efficient and effective payment mechanism should be able to distribute/deliver the correct amount of cash, to the right people at the right time and frequency while minimizing costs for both the beneficiary and the program provider (Devereux & Vincent, 2010). It is expected that where there is change especially with technology there are likely to be a few hitches before that technology is fully sufficient and working as it is supposed to. Therefore, such challenges are expected in the first few months, however when they are not solved then it becomes a cost to both the beneficiaries and service providers. The government and banks should work together to ensure that the machines used are of good quality and can reliably provide services on time.

The beneficiaries both urban and rural felt that the use of mobile money option would be a better alternative to make the transfers. From the administrator's point of view combined usage of the two mechanisms is more practical, because not all people have and know how to use the mobile phones. However, majority of the respondents had mobile phones and are already well acquainted with use of mobile money. Kenya has been cited as a good and successful example of mobile phones as a delivery mechanism through the M-pesa scheme (Devereux & Vincent, 2010; Vincent & Cull, 2011). As Oberländer and Brossman (2014) say, the opportunities for using technology are limitless. Introduction of mobile money offers new opportunities in developing countries for distributing cash transfers (Aker et al., 2016).

There may be challenges with the shift in technology but the OPCTP in Nyamira county has improved with the adoption of new technologies. Mobile money is a payment mechanism that can be adopted as already most people in the country have mobile phones and there is sufficient network coverage. The use of mobile money and electronic payments can reduce fraud and corruption cases as money is directed straight to the beneficiaries account (Aker et al., 2016). In broader perspective, it can increase financial inclusiveness of the beneficiaries as they can easily

transact through their mobile phones. However, use of both mobile and agent banking would offer the best alternative as beneficiaries can choose the option that suits them best.

6.4 Do cash transfers equate to improved livelihoods?

Cash transfers are given out with the intention of having positive impact on the beneficiaries. According to Bastagli et al. (2016) when cash transfers are given in regular and predictable ways they should have immediate impact on food consumption, retention of children in school, access to basic healthcare and expenditure on productive assets. However, it is possible for cash to be spent on less desirable goods such as tobacco and alcohol (Fiszbein & Schady, 2009). Additionally, it is also possible for cash transfers to affect social relations within the community such as stigmatization of beneficiaries (MacAuslan & Riemenschneider, 2011). Below we will discuss the findings in relation to the change theory on the expected changes after giving out cash transfers. Focus of this discussion will be spending on food, education and productive assets as the intended effects and other challenges forming part of unintended effects.

6.5 Eating more and better

In general half of the grants given are typically spent on more, better and varied food, mostly more animal products, fruits and vegetables (Hulme et al., 2012). Findings in this study indicate that most of the urban beneficiaries spent more than half of the cash benefits on food, with most rural beneficiaries spending less than 50% on food. This is explained by the fact that rural beneficiaries have agricultural land and therefore grow their own food while urban beneficiaries mostly depend on food purchase due to land constraints. Similar findings are echoed in the social cash transfer program in Ethiopia where only a marginal proportion of households in the urban population relied on their own production, with majority depending on food purchases (Berhane et al., 2015).

This raises concern about the urban beneficiaries, if they have to use higher proportion of the money on food purchase, is that money sufficient to also cover for other household needs? However, when comparing the poverty levels between the urban and the rural beneficiaries, the rural extreme poor are more exposed to poverty shocks and lack the most basic commodities such as blankets in comparison to urban beneficiary. Therefore, the program has benefitted more the rural beneficiary than the urban beneficiary. Despite the high dependence on food purchases by the urban beneficiary, the urban women engaged in farm activities within their homesteads

such as rearing chicken and small gardens that provide them with food, whilst men beneficiaries solely relied on food purchases. Therefore, transfers are more utilized by the urban elderly women than the urban elderly man. However more impact has been felt by the rural women beneficiaries who spent less percentage of money on food and more on productive investments.

According to Ruel, Garrett, Hawkes, and Cohen (2010), urban households face different set of constraints compared to rural households in respect to how they acquire food. They have a greater reliance on cash income for food purchase unlike their rural counter parts that can fall back on agricultural production for food. Such implication between extremely urban and rural poor has not been addressed in cash transfer design in Kenya as all households receive equal amount of benefits. However, the urban poor could be more vulnerable especially during inflation periods as changes in food prices directly affect them (Ruel et al., 2010). It is important to identify population groups that are most vulnerable to shocks in the process of designing and implementing social protection programs. Extremely urban poor can be provided with complementary services such as food subsidies during inflation periods or dry spells to supplement the cash benefits that they receive.

Before the program most of the beneficiaries depended on their small farms for food though it was not sufficient to meet their daily needs. From the findings, it's noticeable that the men relied more on their neighbors or children for food, while the women engaged in farming activities. Even after the program the men rely more on purchased food, while the women engage in subsistence farming to supplement the income they get from the cash transfer program. Therefore, we can conclude that the women are engaged more in farming activities in this region than the men. Traditionally women have held the position of taking care of the food provision for the household and therefore culturally are better placed to do small farm activities such as rearing chicken.

With the role of women in the society in mind, the program would then be more efficient if cash transfers are directed to the elderly women as they engage more on small farm activities that serve the entire household. According to Bastagli et al. (2016), evidence suggests that female headed households make greater productive investments than male headed households. Concluding that impact of cash transfers can be felt more when targeting women. From the findings in this study it was evident that the women invested more especially in farming, chicken

rearing and livestock. On the effect will positively impact the nutritional status of their dependents and reduce the vulnerability within their households.

Apart from the approximate percentage of income spent on food, the study also looked at the change in the number of meals i.e. eating more. Most of the respondents said that before the program started they could not afford to have more than two meals in a day. Some saying that there are days they could go hungry. However, there was one respondent who said that she still has the same number of meals she used to have before the program started. Targeting errors, or ineligible persons being enrolled in the program could explain this. From findings, general trend among the beneficiaries was there is an increase in the number of meals, from averagely two meals in a day to three meals: breakfast, lunch and dinner. The end line report in Ethiopia social cash transfer program also indicated similar results with an average increase in the number of meals in a household from 2 to 3 meals per day (Berhane et al., 2015). Therefore, we can say that from evidence base when cash transfers are given to the poor they can increase household's food intake.

In addition to more food, we look at better food. This has been addressed as variance in diet in this study. Before being enrolled to the program majority of the respondents said they mostly ate *ugali*, a meal prepared out of corn flour, rich in calories and carbohydrates. After the program, they now have different types of food such as fruits, vegetables and meat. According to Hulme et al. (2012), it is common for poor households diets to be monotonously composed of calories coming from grains. However, with cash transfers it is expected that the beneficiaries will be able to get more varied diets for their households. Some of the variance in diet is from the small investments that they have done such as keeping livestock and rearing chicken. These provide foods that supplement to their daily dietary needs for the beneficiaries and their dependents.

Eating more and better means that members of the households are healthier and stronger. Those in productive years can be able to engage in more productive activities such as farming and manual work to raise more income for the household. These findings also indicate that cash transfers, especially when given to the elderly women directly impact the health and nutritional status of the children. Therefore, in targeting, more women should be enrolled in the program as a form of women empowerment and also based on the evident that program implementers could expect to see more improvements in productive investments when targeting female households.

6.6 Cash transfers and education

Education is an important aspect to look at because it's a main component in breaking intergenerational poverty as well as building on human capital. These are not immediate outcomes of cash transfers however, they are expected long term impacts of cash transfer programs. School enrollment and attendance are the intermediate outcomes of cash transfers.

The old themselves do not need the money for education purposes, however most of the beneficiaries do have at least two dependents that they need to take to school. In Kenya primary education is free, but lack of necessities such as clothing, food and study materials may hinder the children from poor households from attending school. The beneficiaries, both men and women said that since they got enrolled to the program they have been able to take their dependents to school, buy them school uniforms and feed them well. These positive changes encourage the children to attend school, having a positive impact on school attendance.

In a rigorous review of cash transfer program impact by Bastagli et al. (2016) of 20 studies that reported overall impact on school attendance, 16 of them reported significant impact. The direction of impact of cash transfers and school attendance is in accordance with what we expect in theory, that all cash transfer programs produce an increase in school attendance and enrollment (Adato & Bassett, 2009; Hulme et al., 2012). Findings in this study show that there is increased school attendance and enrollment for the beneficiary dependents since the program started. The program has increased school attendance significantly, especially for dependents under the care of elderly women who have invested in other productive assets and farm activities. They have been able to retain their grandchildren in school more than their male counterparts who sometimes do not have any extra money to buy school necessities, as they do not engage in productive activities.

Despite the positive impact on school attendance at the primary level, there are still concerns for the post primary education. With the respondents citing that the transfers are too little to support dependents in secondary schools. For the long-term impacts to be achieved, then progress from one education level to another is necessary. However, so far, most people are not able to support their children beyond the primary level of education. From the findings beneficiaries felt that if the transfers were higher they would be able to support their dependents through secondary education. Therefore, to ensure post primary school enrollment and attendance the government

can give provide the extremely poor children with bursaries to support them in secondary school. There are such bursary schemes already running in Kenya but the coverage is still not large enough.

According to Manley, Fernald, and Gertler (2015), increase in transfer size can lead to greater educational impacts including cognitive development. Another qualitative research on impact of cash transfer on education showed that those who receive larger transfers have larger secondary school enrollment. Further, cumulative transfers also had greater impact on education especially on post primary enrollment and cognitive development (Saavedra & García, 2012). However, in this study the cumulative transfers have been used more on asset acquisition than on education. This could be explained by the timing of the transfers. If the cumulative transfers don't come at the beginning of the school periods then it is likely they will be used for more urgent needs for the moment and not necessarily on education. According to Bastagli et al. (2016, p. 122), more attention should be paid on the timing of transfers as evidence shows that “tying the transfer schedule to critical moments of school year decision cycle can will have more impact on education, especially enrollment.” Therefore, timing of cash transfers has a direct impact on what the money will be used on, if money comes during festive season such as Christmas period it is likely to be used for festivities rather than productively. Therefore, it is important that if payments are done cumulatively they be strategically released at times of the year that they can be used most productively especially during school opening periods.

Primary school qualification by itself is not sufficient to break intergenerational poverty in poor households and so policy makers should implement strategies to ensure progress from primary to secondary school and to post-secondary. These could be additional services provided by the government to complement the cash transfers such as bursaries for children from extreme poor households. Apart from this the quality of education is also worth taking into account at policy level. Providing free primary education has increased the enrollment rates, this should be coupled with increase in the number of learning facilities as well as increase in number of teachers so that the quality of education is not compromised.

6.7 From \$1 to \$2; productive assets and small businesses

The goal of social protection programs is to protect the poorest and most vulnerable in the community from sliding down further into poverty and destitution, social protection programs

can contribute to broader growth and development, at community and national level (Berhane et al., 2015). The cash transfers to the beneficiaries can be used to generate more income by investing in income generating activities. Additionally, Cash transfers give the poor a chance to decide on how they will spend their money and make decisions that will move them out of poverty (Hulme et al., 2012).

In the OPCTP the beneficiaries receive 2,000 Kenya shillings per month, approximately equivalent to \$20. From broader and poverty definition from above, this amount is too little to support the household and invest or save money. It is below the \$1.90 per day, as the global poverty mark. However, to the extremely poor the \$20 in a month is money that has transformed their lives. More so for the elderly women who have transformed their lives through productive investments and subsistence farming. When looking at the productive assets we are looking at the small purchases such as farm tools, livestock and poultry that improve livelihoods and help generate more income.

Beneficiaries, both men and women have renovated their homes, from grass thatched houses to iron sheets roofs. It was among the first things that the beneficiaries spent their cumulative earnings for. The administrators of the cash transfer program also did encourage the beneficiaries of the program to invest in renovating their homes, especially installing the iron sheet roofs. This is because Nyamira County is a very rainy region and having iron sheet roofs would help the homesteads harvest water when it rains instead of walking long distances to the rivers in search of water. Give Directly a USA based NGO operating in Kenya, through its impact evaluation found out that through its transfers, households improved their thatch roof houses to metal (Haushofer & Shapiro, 2016).

Most of the households in the rural areas depend on subsistence farming for food. Therefore, purchase of farm tools and fertilizers especially for the rural beneficiaries who engage more in agriculture can better their food security status. The farm tools such as hoes make farming easier and the use of fertilizers and good quality seeds increase the harvests from their farms. A study on the SCTPP project in Ethiopia Tigray showed that the beneficiaries of the program owned more farm productive assets after the project (Berhane et al., 2015). Purchase of farm tools is a likely impact especially in regions where small-scale farming is practiced.

The produce from these investments are used for home consumption while extra produce is sold to earn profit that they use to support the dependents in school or purchase food that they are not able to produce in their farms. From the little profits that they make they are able to purchase more chicken thus increasing their asset base. In case of economic shocks the elderly, who have invested in productive assets have cushion to lean on. Therefore, cash transfers can help to build resilience and vulnerability of the poor if invested well and in this study women have proved to build resilience and reduce vulnerability of their households, through investment in productive assets.

As Hulme et al. (2012) says, it is the small investments that count, the investments are able to improve the household ability to generate income therefore improving their consumption. Hulme et al. (2012), further says that the poor can make profitable investments, if they are given the money. He strongly advocates for cash transfers to the extremely poor. Based on the findings in this study we can say that the beneficiaries, especially the women beneficiary have been able to transform their lives through the little income they receive. Therefore, social protection is a development gateway that can boost people out of poverty and promote inclusive growth in the community. The Kenyan government should not see it as a cost rather, as an investment in its people to build a generation that is self-reliant and an equal society.

6.8 Cash transfers as provision and promotional measures

Social protection serves for provision, prevention, promotion and transformational functions. Direct cash transfers immediately serve as provision and promotion measures, in the long run they can lead to transformational measures (Sabates-Wheeler & Devereux, 2007). The OPCTP serves as a provision measure by offering vulnerable groups means of coping with life threatening situations such as hunger. The extremely poor need such measures to help them meet their basic needs such as food, housing and clothing.

As a promotion measure, efforts in this approach aim to improve livelihoods and productivity. Through this they enhance real income and capabilities of the beneficiaries (Ministry of Gender Children and Social Development, 2011). The OPCTP provides bimonthly transfers to the beneficiaries; through this they stabilize the recipient's income. More so, the program has enhanced the income of the women beneficiary through their investment in productive activities that give them alternative sources of income. These has had positive impact on their dependents

education, nutrition and health status, in the long term it could serve in breaking intergenerational poverty. Transformational measure to be achieved they require changes in regulatory framework to address bigger issues such as social inclusion and gender equity (Sabates-Wheeler & Devereux, 2007). By addressing gender equity for example, elderly women can have the rights to decide how they want to spend the cash benefits without facing discrimination by the male in their households.

6.9 Unintended effects

Evaluation of cash transfers has mostly shown positive results leading to greater support for cash transfers. However, providing cash transfers could have unintended effects on the beneficiaries as well as the community relations. Cash transfers could have negative effects such as stigmatization of the beneficiaries from other community members (Browne, 2013; MacAuslan & Riemenschneider, 2011). From the findings, some of the elderly women have been denied access to land because of the little money that they receive. According to Onyango-Ouma and Samuels (2012) beneficiaries can be neglected by their family members and not receive any support from them, since they assume that they have enough from the transfers. Yet it is evident for example in the case of Kenya, that the cash is not enough to meet all the elderly people's needs rather it should complement the other sources of income or support that they had prior to joining the program.

Apart from the inter household and family tension, community relations have also been affected because of exclusion and inclusion errors. Targeting singles out beneficiaries and non-beneficiaries affecting the relations between the two groups (Devereux, 2016). In the findings in this study the non-beneficiaries felt that some of the selected members did not deserve to be in the program and that there is biasness in selection of program participants. This has affected the social relations in the community bringing resentment and conflict between the recipients and non-recipients. Mechanisms should be put in place to encourage community involvement and participation. This can be done through publicity campaigns to create awareness about the program and working with existing community structures such as churches and women groups. Increased involvement and participation by all community members are likely to lead to greater community ownership of the program and less social tension between beneficiaries and non-beneficiaries.

7 Conclusion

Social protection programs through cash transfers have benefitted many vulnerable groups that had previously been overlooked in Kenya. Since the OPCTP was introduced as a pilot project, it has progressively scaled up, targeting more elderly people and increasing the amount of cash transfers. It is evident that these programs have positively impacted the lives of the beneficiaries with evidence showing increase in school attendance, improved food consumption, creating stable source of income and a channel for productive investments generating more money and food. Despite the success of the OPCTP in Nyamira county, cash transfers have also had undesirable effects particularly attributed to targeting. Targeting exclusion and inclusion errors have resulted in weakening social cohesion among community members, creating tension between those receiving benefits and those that feel they should be in the program but are not. This tension is yet to be dealt with, however the administrators do acknowledge that there is need to increase the budgetary allocation for the program so that all deserving households can be enrolled in the program.

Accurate identification of households that should receive benefits is a big challenge not only in this program but also in other targeted social protection programs. There are many targeting mechanisms that project designers could choose from, however here is no single mechanism that is perfect on it's own. Choice of targeting mechanism should be context specific and be in line with program objectives. Efforts have been made to find best targeting approach for the OPCTP by combing three different targeting mechanisms. However, exclusion errors are still high especially in regions where the poverty headcounts are high. Those excluded from the program consider themselves vulnerable and worth receiving benefits just as the extreme poor. Such challenges result in social tension and make the non-beneficiaries feel left out from programs that should help them, whilst the beneficiaries may feel they deserve the benefits more. The aim of social protection programs is not to create disharmony in the community, rather they hope to build on social capital. However, with targeting challenges and limited government budgets on social protection to reach all poor such tensions are inevitable. Universal social protection program offers a solution to such challenges; however, they are expensive to implement with the constrained government budget. But given priority, it is possible to achieve universal social protection gradually so that all vulnerable people are given a source of income.

Giving vulnerable households cash transfers may help them preserve and build their asset base as well as increase their future incomes. They can help households purchase productive assets such as farm tools, which in the end increase their farm output hence improving their food security. Beneficiaries can also sell the surplus products, raising extra income that they can use for other purchase productive assets, invest in their children's education and even use during periods of shocks such as drought. If transfers are given during the critical school cycle period they will achieve more impact especially on school enrollment and purchase of school necessities for the dependents. Transfers also given during harvest periods may encourage beneficiaries to purchase food stock that they can use in lean periods, making them more food secure. Therefore, timing of cash transfers has a direct impact on how the money will be used.

Evidence from this study indicates that cash transfers especially when directed to the elderly women, benefit the entire household especially the grandchildren because the women engage more in productive investments from the little money they receive as compared to male beneficiaries. These investments generate income and greatly increase their ability to purchase better food or grow more food. Farm outputs from the investments such as milk, eggs, fruits and vegetables positively impact the nutritional status of the household especially the grandchildren and young dependents. Thus, social protection programs not only impact the elderly but also supports the entire household more so the orphaned and young grandchildren under the care of the old people.

Therefore, social protection is a policy worth being given priority by the government and other policy makers during budgetary allocations as they have proved to be able to positively impact not only the lives of the beneficiaries, but also those of their dependents as well. With budget support from donors, creditors and humanitarian agencies most middle and low-income countries can be able to support the extremely poor through social protection programs.

8 References

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9 Appendices