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EVALUATION OF THE IMPLEMENTED CASH TRANSFER PROGRAM IN THE LIVELIHOOD OF THE ELDERLY IN NJORO SUB-COUNTY, NAKURU, KENYA

*Sarah Kihianyu & ¹ Dr. Edna Moi

* Masters Student, Department of Public Policy and Administration, Kenyatta University, Kenya

¹ Lecturer, Department of public policy and administration, Kenyatta University, Kenya

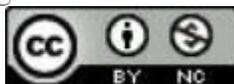
Corresponding Author Email: sarahkihianyu@gmail.com

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ABSTRACT

Article 43 of the Kenyan Constitution is clear on the rights of every person to access basic livelihoods, including health, housing, sanitation, food, clean and safe water, as well as education, among others. More specifically, Section 3 in the Article obligates the state to offer proper social protection to vulnerable individuals who may not be able to access such basic livelihoods due to poverty. Despite the legal provisions and consequent operationalization, there are still gaps that ail the implementation of the program which include, hidden costs in obtaining the fund, unpredictable dates of payments, inadequate training of staff about the program, delay in receipt of money and inadequate budget for administrative function. The purpose of this study therefore was to evaluate the influence that cash transfer program has had on the livelihood of the elderly in Njoro Sub County, Kenya.



This research was guided by the following objectives: to determine the effect of method of beneficiary identification and mode of payment on the livelihood of the elderly in Njoro sub county, Kenya. The study was underpinned by the resilience theory. The target population was 4,093 from which a sample size of 351 respondents was drawn from 4 wards. The sample frame comprised of beneficiary older persons, chiefs, village elders and the Ministry of Labour and Social Services Sub-County officer. Questionnaires were used for primary data collection. Coding and analysis of quantitative was done using Statistical Package for Social Sciences version 22. The study used descriptive analysis and inferential analysis of statistics and the results presented in form of Tables and Figures. The study shows that the method and mode of the payments positively and significantly related to the livelihood of the elderly. The study recommends the officers involved in social benefits for the elderly at the Ministry of Labour and Social Services to adopt a more comprehensive and fair method when identifying the elderly. There was also a need to adopt a mode of payment which significantly minimizes the hidden costs involved.

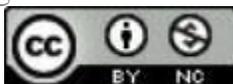
Key Words: *Cash transfer, Livelihoods, Older persons, Program Implementation*

BACKGROUND OF THE STUDY

The cash transfer program is an initiative by governments where small, frequent and reliable cash payments are made to households to cushion the families against shocks occasioned by different things, including loss of income, climatic shocks, among others. Cash transfers can either be conditional or unconditional, with the latter gaining popularity in the last decade. Cash transfers programs are relatively more recent in developing nations than they are in industrial countries, where they have helped to reduce poverty for at least 50 years (Bryant, 2010; Alkire & Suman, 2008). Predicated on this premise, Bryant (2010) reported that replicas of these programs were "proliferating" in developing nations to complement poverty reduction efforts as a result of the success of similar schemes in Western Europe and North America; in the meantime, Alkire and Suman (2008) acknowledged that for a long time, cash transfer programs were thought to be impossible to afford in resource-poor countries until the early 1990s when pioneers were started in nations like Mexico, India, and South Africa.

The Cash Transfer Initiatives were first developed and implemented in Latin America. The first CT program was in Mexico's Progresa (Progress) program. Progresa was established in 2011 with two main aims: to enhance elderly people's health care and education, as well as to transfer resources to the nation's poor. It took the place of food stamps and other poverty-relieving programs that were both highly inefficient. Following Mexico's success, a few Latin American countries developed their own money transfer programs. Colombia, with Familias en Acción (Families in Action) program, is among countries that has most closely followed the Progresa model and goal of human resource improvement and poverty reduction. Since its inception, the program has demonstrated that it has increased families' basic expenditure by more than 15% (Turner et al, 2010).

In Zambia, Wietler (2007), while exploring the effects of cash payments on informal settlers in Kalomo District, discovered that most of transactions were spent on food. He also mentioned that half of the recipients have been able to use some of their monies to hire people to tend to their farms. Half of the recipients spent the money on stationery such for their children (Davies & Davey, 2008). A Conditional Cash Transfers (CCT) initiative was established in Tanzania in 2008 to help poverty-stricken families break the poverty trap. This was accomplished by allocating funds to nutrition, general wellbeing, and education, with the goal of increasing human capital among children under the age of 18 (Kakwani, et al, 2005). The goal of the initiatives was to encourage low-income households to improve academic enlistment and



attendance rate, as well as enhance healthcare center visits for vulnerable children aged 0 to 5 (Muriithi, 2010). The focus of these initiatives has been on improving the well-being of impoverished families with children, as other CCTs have stated.

Kenya has made efforts in improving the grievances of the aged. Kenya's Law was ratified in 2010 to include a focus on social protection, which asserts the "right of each person to social welfare" and "binds the State to award proper social security to the befitting citizenry." The social welfare policy formulated in 2011, focuses on, among other things, poverty eradication, reducing vulnerabilities and shocks through contributory and non-contributory benefits aimed at preserving an individual's standard of life. The elderly involvement is based on national policy for older people and ageing. Kenya is also a signatory to the United Nations of international treaties that protect the social welfare and rights of older persons, such as the International Covenant on Economic, Interpersonal, and Cultural Entitlements.

The United Nations Precepts and Rights of Elderly People to Autonomy, Inclusion, Care, Self-development, and Decency, the African Union Policy blueprint and Action framework on Ageing, and the 2006 Livingstone declaration, all of which seek to incorporate social transmissions into yearly work plans and government budgets (National Gender and Equality Commission, 2014). Through the enactment of the Social Assistance Act, 2013, the Kenyan government endorsed a more robust social welfare framework in 2013, resulting in positive reform efforts to the country's social welfare programs. The National Social Protection Policy (NSPP) is a framework that seeks to improve the provision of social aid to poor and vulnerable populations at the national and county tiers, while also promising the accelerated success of the rights to social security and protection for those who cannot cater fend for themselves and their beneficiaries. The policy framework is also based on the Social Assistance Act of 2013, which, when implemented, will raise Kenya's profile by the year 2030. (Ressler, 2008).

The transformational nationwide social protection net program received funding support from the World Bank in July 2013 through a \$250 million no interest credit to help combat absolute poverty, and it reached up to 3.4 million of the nation's most poverty stricken by 2017. Since the mid-2000s, the national government has implemented cash transfer programs through the Ministry of Labor and Social Security. The program was first implemented as a pilot before being scaled up three years back hunger, illiteracy, and disease are all expected to be alleviated by the benefit payments (National Gender and Equality Commission, 2014). The OPCT was established in 2006 with a Kshs. 4 million per annum state budget. During the pilot stage, the scheme provided monthly money transfers of Kshs 1065 to 300 households in the Nyando, Busia, and Thika districts with indigent elderly people. After receiving Kshs 550 million from the government in the 2009/2010 financial year, the program expanded in 2009 to Kshs 1 billion in the 2011/2012 budgetary year. In the 2012/13 fiscal year, Kshs. 1.5 billion was apportioned to the initiative, and in the 2013/14 fiscal year, Kshs. 3.2 billion was allocated. In the spirit of decentralization, the scheme will be resized aimed at benefiting more elderly people and accomplish regional equity.

STATEMENT OF THE PROBLEM

Every individual is entitled to basic means of subsistence, including education, clean and safe water, food, housing, sanitation, and health, according to Article 43 of the Kenyan Constitution. More particularly, the state is required by Section 3 of the Article to provide adequate social protection to vulnerable people who might not otherwise be able to access such basic livelihoods because of economic hardship. Article 57 obligates the government and family members to offer appropriate care and assistance to older society members. As a consequence, the State created the National Social Protection Policy in 2011 and passed the Social Assistance Act in 2013 to make it easier to implement the cash transfer



program for senior citizens, which was initiated in 2006 (GoK, 2010).

An audit by National Gender and Equality Commission, (2014) contends that despite the legal provisions and consequent operationalization, there are still gaps that ail the implementation of the program which include, hidden costs in obtaining the fund, unpredictable dates of payments, inadequate training of staff about the program, delay in receipt of money and inadequate budget for administrative function. The area of social transfer especially old persons cash transfer has gained popularity in the recent time and studies have been conducted on it. Omollo (2011), conducted a study on impact of older person cash transfer on beneficiaries in Makadara constituency and found out that the fund greatly contributed to enhancing the economic wellbeing of the recipients' access to food and healthcare, however, it was reported to be little to cover all beneficiary needs. Muthoni (2014), explored the factors influencing cash transfers to the elderly in Kiambu county and noted that there exists a connection between enrolment process, staff capabilities, modes of payment and execution of older persons cash transfer initiative.

Ng'ong'a (2019), in his investigation of how cash transfers influence the socioeconomic wellbeing of beneficiaries in Migori, established that funds were used to grant shelter to households taking care of orphans and vulnerable children, and led to an improvement of livelihoods and food security. Rambo (2018) conducted a comparative analysis on influence of national cash transfer programme on accessing basic livelihoods between beneficiaries and those not in the program in Siaya county and noted that beneficiaries were better off than the non-beneficiaries' counterparts. Even though, the above studies explored the older persons cash transfer program they did not conduct an evaluation of the cash transfer project on the livelihoods of the elderly in Njoro sub county, Nakuru County, Kenya. This, therefore, creates a conceptual and contextual gap which this present study intends to fill by evaluating how cash transfer projects has affected the livelihood of the elderly in Njoro, sub county, Nakuru, Kenya. Specifically, the variable adopted in this study are unexplored.

OBJECTIVES OF THE STUDY

- i. To determine the method of beneficiary identification in Njoro Sub County and the influence on the livelihoods of the elderly.
- ii. To establish the mode of payment for the elderly in Njoro Sub County and its influence on the livelihood of the elderly.

THEORETICAL FRAMEWORK

The study was anchored on the Resilience theory propounded by Van Breda. The theory focuses on the ability of people to "bounce back" from adverse situations. Resilience is defined as the "existence of protective factors (personal, societal, familial, and institutional safety nets)" that enable people to cope with life's challenges. The resiliency paradigm directs scholars and practitioners' attention to favorable aspects of living that are the focus of switch tactics aimed at scaling up strengths. Five significant developments in the field of family and social work, as per McCubbin and McCubbin (1992), frequently appear to be connected to the resilience theory: The advancement of family characterizations to guide family assessment and intervention, research that fosters family potential and abilities, which has enhanced initiatives, development of family assessment and testing methods, and ongoing evaluation of the most effective interventions directed at the traditional family structure.



The theory is most suited for this research since it clarifies the role of different initiatives such as OPCT as a socially supportive provider for the aged, the consequences of these projects as a way of assessing skills and knowledge and possibilities on intervention programs for the elderly's well-being, and the obstacles that these initiatives encounter (as an avenue of assessment and designing of appropriate measurement and intervention tools).

EMPIRICAL LITERATURE REVIEW

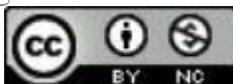
Livelihood of the Elderly

According to Seleokane (2008), the OPCT program improved and founded individual financial development in the sub-region. At the time, recipients need not rely on their children or dependents for help. They will be capable of paying their rent as well as household expenses like college tuition for their children or grandchildren. The adults now have negotiating power in society because of the initiative. According to Evans, Hausladen, Kosec, and Reese (2014), the OPCT scheme helps the elderly in maintaining their lifestyles since they are unable to earn a decent living and the economic strain placed on their heirs prevents their children from appropriately assisting them, making it more difficult for them to buy food. Because of the cash transfers, their financial situation is improving, and they can now satisfy their basic needs. The OPCT scheme was found to have leveled the playing field between those who received pension. In Tanzania, older people participate in a variety of non-compensated and household activities related to household protection. The combined effects of aging and physical degradation have been the only factors that cause elderly people to leave the workforce.

In Tanzania, asset buildup, asset diversity, and the support of family and community are all strategies that older people use to ensure their financial stability. Poor older Tanzanians do not participate in continuous saving exercises unless they are backed by social movements. Crisis assistance is provided by friends, relatives, and the neighborhood when necessary and once they are able. Tsh20,000 (US\$15) is usually the maximum bound for contributions. Contributions from family, relatives, neighbors, and the community, on the other hand, do not provide a regular, reliable, and consistent financial security net for the aging population. (Abdulai, 2019). In Busia County, Kenya, Obonyo (2017) explored the role of cash transfers to elderly adults on family financial standing. Cash transfer initiatives in the sub-county increased the chances of overall production among male and female adults, while reducing the hours worked by retirees having received their first payment, according to the survey. Correspondingly, the cash transfer scheme has significantly altered the labor supply in households while anticipating future money transfers, and the pension money initiative has made it easier for elderly householders to retire and reduce the amount of time they spend in strenuous work. Per the study, those who benefit from cash transfer programs reside in rural areas and primarily depend on subsistence agriculture.

Method of beneficiary identification and livelihood of the elderly

In Brazil, individuals must be at least 70 years old and have made at least 12 months of social insurance contributions to be eligible for the OPCT funds. According to the most recent analysis, there are 1.9 million recipients. The project's proper implementation has allowed it to reach the impoverished rural areas. Eligibility requirements for beneficiaries are based on residential features of various families at the domestic level. This is distinct from what is occurring in Kenya, where recipients must be 65 years old or older and encounter other enlistment prerequisites (World Bank, 2011). Evans et al. (2014) established that Conditional Cash Transfer benefits the economically disadvantaged in Tanzania. The method adopted low-income households with an elderly member and orphans.

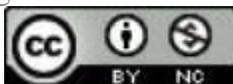


According to an exploration by National Gender and Equality Commission (2014), women comprise most of the direct payment recipients, possibly due to their chronological socioeconomic inequalities and restricted access to alternative empowerment prospects. According to the study's findings, 13% of the recipients did not have any direct beneficiaries in the residence. All the respondents were over the age of 65 and lived alone. Per the research, 70 percent of the recipients' households belonged to the lowest income bracket. According to Mohamud and Minja (2020), in Kenya, the enrollees are selected based on the country's poverty levels. The advisory board can easily identify the most susceptible groups in society by using public targeting. Besides that, district committee members are trained to equip their personnel to keep an eye out for deserving people. The District Gender & Social Development Officer (DGSDO) compiles a list of identified staff using personal information collected from meetings before holding more meetings to determine whether the given group is deserving or not. While winding up the identification and designating the distribution process, the second meeting also excludes some individuals from the list. The list is then sent to the national plan, in which the head office is assigned the task with putting together a payment roster, which would then be sent to the district for authorization and validation. Monies are contributed according to the list once it is acknowledged that all recipients are on the nominal roll. Geographical conditions, family structure, and the financial situation, including unemployment rate and family size, all influence the level of security vulnerabilities.

Mode of payment and livelihood of the elderly

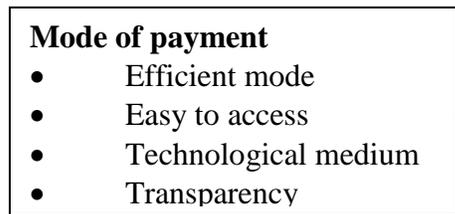
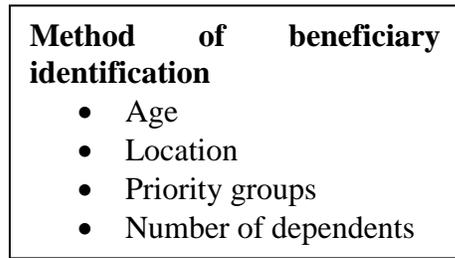
Galiani, Gertler, and Bando (2014) explored the role of Mexico's Adultos Mayores Program (Older Adults Program), a non-contributory money transfer program on rural adults aged 70 and up that runs across the country. The research found that the money transfer scheme improved the well-being of poor older individuals without needing any indirect effect (via potential anticipation effects) on future program participants' earnings or savings, based on quasi-experimental research. The study did not investigate real impacts of the initiative on respondents' saving behavior, but rather how it impacts the youthful population's financial behavior in relation to the anticipated pension.

While examining the responsibility of cash transfer initiatives in enhancing sustainability goals for urban poor women in Nairobi, Migwi (2017) found that transfer payments encouraged recipients' involvement in income-generating pursuits. Though the Mukuru cash transfer initiative had a positive effect on poverty alleviation, the short program duration makes it difficult to know whether it encouraged multigenerational reduction in poverty. The transfer payments were used to meet the women's everyday requirements. The transfer payments aided women in joining various savings and investment groups. Women in urban informal settlements were enabled by cash transfer initiatives.



CONCEPTUAL FRAMEWORK

Independent Variable



Dependent Variable

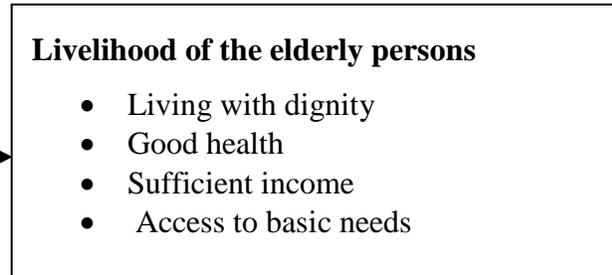


Figure 1: Conceptual Framework

RESEARCH METHODOLOGY

The study was conducted using a descriptive survey design. Gay (2006) claims that descriptive survey design helps determine and reports the way things are. The study's target population was the number of people who are presently receiving the cash transfer from the government who are 4,093, 1 assistant commissioner, 2 chiefs, 3 village elders and 1 labor and social services subcounty officer. To select representative participants for the study, a simple random selection procedure was used. It ensured that all members of the population had an equal chance of being chosen (Jilcha, 2019).

The questionnaire was used as a research instrument by the researcher. According to Mugenda (2003), to acquire quantitative data, the researcher used structured and non-structured. Because quantitative and qualitative data was collected, data analysis was done using descriptive and inferential statistics. Descriptive statistics such as percentages, standard deviation, and variance, and means. Figures, tables, graphs, bar charts, and pie charts were used to display the analyzed data. Data analysis was done quantitatively through SPSS (Statistical Package for Social Scientist) V22 programme. Inferential statistics was also conducted through a multiple regression analysis that shows the nexus between outcome and predictor variables. The adopted multiple regression model was as indicated:

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \mu$$

Where :

Y = Livelihood of the Elderly

β_0 = Constant

β_1 to β_2 = Regression co-efficient



X_1 = Method of beneficiary identification

X_2 = Mode of payment

β = Parameters to be estimated

μ = Error Term

RESEARCH FINDINGS AND DISCUSSIONS

Descriptive Analysis of Method of Beneficiary Identification and livelihood of the elderly

The study sought to establish the influence of beneficiary identification on the livelihood of the elderly in Njoro subcounty and found as follows; Firstly 45% of the respondents agreed that the enrollment process is fair while 44% agreed that the method of identification of beneficiaries is clear. Concerning whether the people in the program are truly deserving, 44% of the respondents agreed that the beneficiaries of the cash transfer program are truly deserving. 53% of the respondents disagreed that there are people who receive the funds that are not needy while 30% indicated that they didn't have challenges accessing the enrolment centers. Regarding the local administrators, (chief and assistant chief), assisting in identification 52% of the respondents agreed with that statement. Lastly 43% of the respondents agreed that the enrolment process was fairly conducted through local administrators.

When asked on how the government identifies beneficiaries, the interview respondents asserted that Chiefs and village elders are largely involved in the identification of the beneficiaries of the program. There are committees formed that support the identification and verification of the elderly in a particular area. These committees are known as beneficiary committees and include the caregivers, chiefs, and village elders. They conduct home checks to confirm that the information provided is correct and that the beneficiary meets the set criteria. The identification process follows the set criteria; age, income and should not be beneficiaries of another cash transfer program. These findings align with Mohamud and Minja (2020) who reported that enrollees are selected based on the country's poverty levels. The advisory board can easily identify the most susceptible groups in society by using public targeting. Besides that, district committee members are trained to equip their personnel to keep an eye out for deserving people.

Descriptive Analysis of Mode of Payment and Livelihood of the Elderly

The study sought to establish the influence of Mode of Payment on the livelihood of the elderly in Njoro subcounty and found as follows; The results revealed that 56% of the respondents agreed that the funds are paid through an accessible route to them while 41% agreed that the bank informs them when the money is in their accounts. Concerning whether bank charges for withdrawal are expensive, majority of the respondents were neutral on that assertion. With regards to whether there are delays in payment of the money 44% agreed that the monies do delay while 34% indicated their disagreement that when delays occur, the bank always inform them. As to whether the bank promptly responds to any queries on the payments the respondents 31% agreed that that indeed true. Concerning whether government staff are always helpful when beneficiaries have questions, 56% agreed to that assertion.



Descriptive Analysis of Livelihood of the Elderly

The study also set out to investigate the livelihood of the elderly and established. Concerning whether they can track how they use the money given to them, 50% of the respondents agreed. 62% agreed that the cash transfer programme has helped their financial health. 63% of them agreed that they use the money to fund their daily needs whereas 33% agreed that with the money they can participate in development and economic activities in their respective areas. 43% agreed that they can access a balanced meal everyday using the money while 33% agreed that they can maintain their households well. Concerning whether their livelihoods have improved because of the money, 52% of the respondents agreed with this assertion.

These outcomes are consistent with Evans, Hausladen, Kosec and Reese (2014) who found out that the OPCT scheme helps the elderly in maintaining their lifestyles since they are unable to earn a decent living and the economic strain placed on their heirs prevents their children from appropriately assisting them, making it more difficult for them to buy food. Because of the cash transfers, their financial situation is improving, and they can now satisfy their basic needs. These finding are consistent with Migwi (2017) who found out that transfer payments encouraged recipients' involvement in income-generating pursuits. Though the *Mukuru* cash transfer initiative had a positive effect on poverty alleviation, the short program duration makes it difficult to know whether it encouraged multigenerational reduction in poverty. The transfer payments were used to meet the women's everyday requirements. The transfer payments aided women in joining various savings and investment groups. Women in urban informal settlements were enabled by cash transfer initiatives.

Multiple Regression Model Analysis

A multiple regression model was used to establish the relationship between the study variables. The results from the study were modelled on a regression model which gave the results tabulated below.

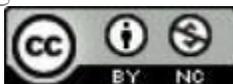
Table 1: Model Summary

R	R Square	Adjusted R Square	Std. Error of the Estimate
.659 ^a	.435	.423	.77956

The model designated the correlation at 0.659 showing that relationship between the study variables were significant and positive. The R² at 0.435, shows that 43.5% of changes in the livelihood of the elderly can be explained by the changes in the independent variables of the study. This further implies that 42.5% of variation in livelihood of the elderly is accounted for by the predictor variables in the study while 57.5% of the changes can be related by other factors not covered in the current study. The model significance was tested using ANOVA as shown in Table 2.

Table 2: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	67.267	2	33.634	36.039	0.000
Residual	87.726	94	0.933		
Total	154.993	96			
Predictors: (Constant), Method of Beneficiary Identification, Mode of Payment					
Dependent Variable: Livelihood of the elderly					



The F-test results ($F = 33.634$; $P\text{-Value} = 0.000$) shows that the model is significant which implies that the multiple regression model was fit for the data and hence method of beneficiary identification, mode of payment and timing of disbursement affect livelihood of the elderly. The study outcomes indicate that the model summary predicted Livelihood of the elderly expressively well ($P < 0.05$). This indicated the statistical importance of the regression model that was run and that universal the regression version statistically notably anticipated the Livelihood of the elderly (this is, it become an excellent healthy for the records). The regression model was fitted in the analysis and the results are as tabulated in Table 3.

Table 3: Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1.(Constant)	.376	.391		.987	.325
Method of beneficiary Identification	.337	.055	.290	4.286	.000
Mode of Payment	.231	.084	.499	7.286	.000

Dependent Variable: Livelihood of the Elderly

The study established that the method of beneficiary identification had a positive and significant effect on livelihood of the elderly ($\beta = 0.337$, $P < 0.05$). This implies that an improvement in the method of beneficiary identification increases the livelihood of the elderly by 0.337 units. The study also established that mode of payment had a positive and significant effect on livelihood of the elderly ($\beta = 0.231$, $P < 0.05$). This implies that an improvement in the mode of payment increases the livelihood of the elderly by 0.231 units.

CONCLUSIONS

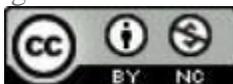
From the findings it can be noted that method of beneficiary identification and mode of payment are key predictors of livelihood of the elderly in Njoro sub-county, Nakuru, Kenya. Beneficiary identification was the best predictor. There was a significant relationship between the method of beneficiary identification and livelihood of the elderly. Mode of payment was the second-best predictor. There was a significant relationship between mode of payment and livelihood of the elderly. This implies that an improvement in the beneficiary identification procedures as well as mode of payment increases the livelihood of the elderly significantly.

POLICY RECOMMENDATIONS

The study recommends the officers involved in social benefits for the elderly at the Ministry of Labour and Social Services to adopt a more comprehensive and fair method when identifying the elderly. There was also a need to adopt a mode of payment which significantly minimizes the hidden costs involved. The use of digital platforms to identify, monitor an oversee cash disbursements can be adopted. The study also recommends that the local leaders can be used to communicate any developments on the cash transfer since most the beneficiaries are unable to reach the offices in various urban towns. On mode of payment, the various banks should ensure that their withdrawal charges are fair to the vulnerable older persons.

AUTHOR’S AUTOBIOGRAPHY

Sarah Kihianyu is a project management practitioner with rover 10 years of progressive practice. Key experience gained in areas that include project design, planning and management capacity building and institutional development, project



and office administration and partnership management.

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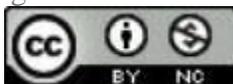
This research is could not have taken form or shape were it not for the coordinated efforts of various players. Although it may be impossible to thank everyone who made significant contributions to this body of work, I would like to take this opportunity to express my heartfelt gratitude to everyone who assisted me along the way. I acknowledge your efforts, dear family and friends. A special thanks to my supervisor, Dr. Edna Moi.

CONFLICT OF INTEREST DECLARATION

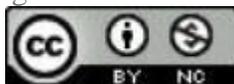
As guided Sarah Kihianyu declare that there are no conflicts of interest regarding the publication of this Manuscript. In addition, the ethical issues; including plagiarism, informed consent, misconduct, data fabrication and or falsification, double publication and/or submission, redundancy has been completely observed by the authors.

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