

**ORIGINAL RESEARCH ARTICLE**

Effect of cash older persons 'transfer program on the socio-economic well-being of the recipient households in Thika town Sub County in Kiambu County, Kenya.

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ABSTRACT

The main objective of this study was to evaluate the beneficiaries' perceptions of the effectiveness of the Older Persons Cash Transfer Programme in Thika Sub-county, Kiambu County, Kenya. To tackle this challenge, the study employed Hansell's motivation theory, resilience theory, and the concept of critical ageing. A cross-sectional descriptive case study design was used. The focus encompassed 220 senior individuals, including programme beneficiaries and implementation stakeholders, selected through Fisher's formula and simple random sampling. Data collection entailed semi-structured questionnaires and key informant interviews subjected to qualitative and quantitative analysis. Moreover, the Chi-square test was employed to assess the significance of differences in the perception of how access to funds influences the well-being of beneficiaries, specifically examining gender-based variations between males and females. There are some significant insights based on the analysis of cash transfer modalities. Descriptive analysis revealed distinctive patterns in well-being categories by gender. Males had higher proportions in the "disagree" category, while females reported lower well-being levels. However, statistical tests (Pearson Chi-Square, Likelihood Ratio, and Linear-by-Linear Association) indicated no significant link between gender and well-being perceptions. Notably, females exhibited a more substantial proportion reporting lower well-being levels. Gender-specific challenges in the Older Persons Cash Transfer Programme were observed, underscoring the need for detailed and gender-sensitive interventions to enhance socio-economic well-being. Furthermore, participants brought up issues such as delays in fund disbursement, which caused distress and caretaker exploitation. The recipients also stressed the pressing need for increased funding, especially for those with significant responsibilities.

Keywords: cash transfer, older persons, cash transfer programme, socioeconomic well-being, vulnerability.

1.0 Introduction

Social protection measures are implemented to safeguard vulnerable populations' health and financial stability. According to Devereux (2004), social protection refers to both governmental and private programmes that aim to reduce the economic and social vulnerability of people with low incomes by providing income and consumption transfers, protecting them from livelihood hazards, and improving their social status, as stated by Leisering (2018). It is widely known that cash transfers in developed countries have helped recipients avoid and manage

URL: <https://ojs.ikuat.ac.ke/index.php/JAGST>

ISSN 1561-7645 (online)

doi: [10.4314/jagst.v24i1.10](https://doi.org/10.4314/jagst.v24i1.10)



adverse risk coping strategies. Providing recipients with the opportunity to rejoin their previous social networks and enhance their unofficial social safety systems has helped achieve this. In essence, monetary transfers positively impact the economy of the entire community where they are disbursed. Due to differences in programme design, implementation, and context, the extent and magnitude of these effects vary from country to country (FAO, 2019).

It is becoming increasingly evident that social cash transfers can play a significant role in addressing the issues of chronic poverty, hunger, and sickness in developing countries (Owusu-Addo et al., 2018). The global financial, food, and fuel crises and the rising incidence of infectious and non-communicable diseases have made these programmes even more crucial. Furthermore, the lack of sufficient capital in most developing nations makes breaking the cycle of poverty more challenging, so the programmes offering cash transfers aim to address this issue (Leistering, 2018). Governments handle various social protection tools, including cash transfers, feeding programmes, food subsidies, social or health insurance, microfinance, subsidised agricultural inputs, public works projects, exemptions and exceptions, and skills development (Fisher et al., 2017). However, some of these programmes may not be suitable for the elderly, who have limited capacity to perform manual tasks. The most vulnerable members of society require various forms of social assistance, including grants for the elderly and cash transfers, social services such as in-home care and education, health insurance, and broader policy and legislative changes to guarantee their rights.

In Mexico, the Older People's Cash Transfer Programmes (OPCTPs), like Oportunidades, significantly improve the health and welfare of older individuals by enhancing vaccination coverage for diseases such as tetanus, influenza, and pneumococcal infections. These programmes serve as valuable models for targeted interventions, emphasising the need to boost vaccination rates and well-being among the elderly (Salinas-Rodríguez & Manrique-Espinoza, 2013). In Asia, income support programmes have been implemented to mitigate challenges older adults face due to low income, income insecurity, poverty, and social exclusion. Mainly, older women heavily rely on male relatives for financial support, highlighting gender-related disparities (Rajwar et al., 2021). These initiatives aim to improve the lives of older adults by providing essential financial assistance and support.

Governments in Sub-Saharan Africa have implemented social safety programmes that involve cash transfers to support disadvantaged groups. These programmes prioritise low-income households with limited work opportunities and those caring for vulnerable children or orphans. The primary objective of unrestricted cash transfer programmes is to improve children's food security, health, nutrition, and education (Daidone et al., 2018). Empirical research conducted in Ghana supports the inclusion of older adults in cash transfer programmes based on the beneficial outcomes of the schemes (Otie-Boakye, 2020). The social safety programmes in Sub-Saharan Africa positively impact recipients and non-recipients, as they help to increase productivity, especially in agriculture, by boosting input consumption, increasing cropland utilisation, improving yields, and promoting livestock ownership and non-farm family businesses, leading to sustainable economic growth (FAO, 2017).



In Kenya, there is an active effort to implement social protection initiatives that involve cash transfers to the elderly. The ultimate goal is to increase social mobility and reduce poverty over time (Hassan & Sakwa, 2018). Kenya has introduced various cash transfer programmes, such as the Older Persons Cash Transfer (OPTC), initiated in 2006, which targets the elderly population. However, a significant research gap still needs to be addressed to comprehensively link these cash transfer programmes to the perceived socioeconomic well-being of beneficiaries (Ngo'ng'a, 2019; Otie-Boakye, 2020; Kubai, 2021). Moreover, there is a disparity in research findings regarding the socioeconomic impact of cash transfer programmes for the elderly in Kenya. While some studies suggest substantial benefits, others indicate limited to no influence on the recipients' socioeconomic well-being (Syanda, 2017; Oloo, 2018; Mwanzia, 2015; Abdille & Mbataru, 2019). Additionally, past research has primarily focused on fund sufficiency and distribution, neglecting to delve into the utilisation of these funds. To bridge this research void and provide valuable insights for effective policy interventions, the study explores the impact of the Older Persons Cash Transfer programme on the socioeconomic well-being of recipient families in Thika Town Sub County, Kiambu County. The aim is to understand why, despite ongoing cash transfers, a significant portion of the elderly still require economic assistance. This necessitates an in-depth examination that can provide answers to essential questions.

1.1 Literature Review

The effects of cash transfer modalities on the socio-economic well-being of recipient households have been a subject of study within Kenya's social protection landscape. In collaboration with non-profit organisations and the corporate sector, the Kenyan government has established diverse social protection programmes, mainly focusing on vulnerable population segments. One such programme targets orphans and vulnerable children (OVCs) who must meet specific criteria related to their living conditions and circumstances (Handa et al., 2015). However, research indicates challenges in accurately identifying and enrolling recipients in the program. Nasengo (2013) highlighted deficiencies in the identification process, especially concerning vagrants and vulnerable youth, raising concerns about the programme's reach and effectiveness. Mwanzia's (2015) analysis in the Westlands sub-county of Nairobi City emphasised that the elderly, although technically eligible for the programme, did not significantly benefit due to the inadequacy of the funds received and issues related to equitable identification procedures.

Examining the bureaucratic aspects of the cash transfer programme, the National Gender and Equality Commission (2013) identified various administrative challenges, including delays in distribution and financial discrepancies. Furthermore, Hassan and Gitonga (2019) emphasised how corruption and fraud could significantly impede the effective functioning of social protection programs. The timing and predictability of payments were highlighted by Awino (2018) as a critical aspect impacting impoverished households, underscoring the necessity for adherence to recommended payment schedules. Muriithi's (2020) mixed-methods study in Kwale, Kenya, sheds light on the experiences of orphans and vulnerable children receiving cash transfers. Delays in disbursement, communication gaps, and additional expenses associated

with the transfer process were noted, raising concerns about the programme's efficiency and ultimate impact.

2.0 Methodology

2.1 Study area

The study was conducted in Thika Town Sub-County, Kiambu County, Kenya. Thika Town Sub-County has five distinct wards: Township, Hospital, Kamenu, Gatwanyaga, and Ngoliba. The selection of this area for the research is purposeful due to several compelling factors. Notably, the sub-county has a sizable older population, rendering it highly relevant for investigating the impact of the Older Persons Cash Transfer (OPCT) programme (RoK, 2020). Additionally, the sub-county exhibits a diverse socioeconomic composition, offering a rich context for studying the effects of cash transfer programmes on various demographic and economic groups. Moreover, the presence of both rural and urban environments within the area enhances the robustness and thoroughness of the research, providing a comprehensive understanding of the programme's influence in different settings. These considerations collectively underscore the appropriateness and significance of Thika Town Sub-County as the study location. Descriptive statistics were analysed using SPSS version 23.0, and the results were presented in tables and figures. Furthermore, a chi-square test was conducted to determine whether the differences in perception concerning the respondents' well-being were significant.



Figure 1.1 Map of Kiambu County

2.2 Sampling design and sample size determination

The research used random sampling since the population is homogeneous. These strategies will ensure that every person in the population has an equal likelihood of being chosen, which will help eliminate selection bias in the sample size. From the total population of 9,786, the sample frame comprises the names of all the people who will be randomly chosen until all 220 people are selected. To complement the random sampling, the study shall adopt purposive sampling, where respondents will be purposely selected from names suggested by the local authority and

community leaders to ensure the sampling is gender balanced and that the ones selected are currently on the register. The calculation of the sample size followed the formula presented below. This approach aligns with Nassiuma's (2000) recommendation, stating that a coefficient of variation ranging from 21% to 30% and a standard error ranging from 2% to 5% is generally acceptable for surveys or experiments. Thus, for this study, a coefficient of variation of 30% and a standard error of 2% were adopted. The selection of the higher limits for a coefficient of variation and standard error was deliberate to ensure a more consistent and less variable sample, aiming to minimise potential errors in the study.

$$S = \frac{N(Cv)^2}{(Cv)^2 + (N - 1)e^2}$$

Where;

S = the sample size

N = the population size

Cv = the Coefficient of Variation

e = standard error

$$S = \frac{9786(0.30)^2}{0.30^2 + (9786 - 1)0.02^2}$$

$$= 219.96$$

$$220$$

2.3 Data collection and analysis

Data for this study was collected through structured interviews using questionnaires with government officials and programme facilitators. Key informant interviews involved social development department employees and community leaders, focusing on the cash transfer's impact on elderly social well-being. Direct observation occurred during researcher visits to elderly individuals' homes, assessing the programme's effect through firsthand observation and dialogue. Focus group discussions involved beneficiaries from specific locations, ensuring gender equality, and using a structured guide. Additionally, secondary data from books, journals, and internet sources provided a contextual backdrop to the study. These methods comprehensively explored the influence of the Older Persons Cash Transfer programme on elderly social well-being.

The data analysis for this study involved organising and categorising the raw data to extract meaningful insights (Mugenda & Mugenda, 1999). Both qualitative and quantitative methods were utilized. Qualitative data from questionnaires and key informant interviews underwent a final review for consistency and errors. Content and thematic analysis were then employed, identifying and contrasting significant topics for each question and presenting responses in a narrative format. For quantitative data, closed-ended survey responses were entered into Statistical Package for the Social Sciences (SPSS) version 24, allowing for editing, handling of blank responses, coding, and categorization. SPSS facilitated population frequencies,

descriptive statistics, inferential statistics like Spearman rank order correlation, and chi-square analysis to explore potential associations between variables.

3.0 Results

3.1 Demographic Characteristics

Table 4.4 reveals the demographic characteristics of the population. The majority of the beneficiaries in the OPCT programme were women, accounting for 69.1%, while 30.9% were men. Their ages exhibited variation, with the majority falling between 65 and 70 years old, representing 65.9% of the total. Those aged 71 to 76 years constituted 25%, those between 77 and 82 years were 5.5%, and individuals above 82 years constituted 3.6%. Regarding marital status, 72.3% of respondents were either widows or widowers, while 25.9% were married and only 1.6% were divorced. Regarding the highest level of education attained, the majority, 62%, reached the primary level, 23% completed secondary education, and 21% received informal education. Concerning the duration of participation in the OPCT, 48.2% had spent 5 to 7 years in the programme, 51.4% had spent 2 to 4 years, and only 0.5% had been part of the programme for less than one year. Table 1.1: Demographic Characteristics

Table 1.1 Demographic Characteristics

| | | Count | Valid N % |
|------------------------------------|------------------|-------|-----------|
| Gender | Male | 68 | 30.90% |
| | Female | 152 | 69.10% |
| Age | 65-70 years | 145 | 65.90% |
| | 71-76 years | 55 | 25.00% |
| | 77-82 years | 12 | 5.50% |
| | Above 82 years | 8 | 3.60% |
| Marital Status | Married | 57 | 25.90% |
| | Single | 0 | 0.00% |
| | Divorced | 3 | 1.40% |
| | Separated | 1 | 0.50% |
| | Widow/Widower | 159 | 72.30% |
| Number of Years in OPCTP programme | less than 1 year | 1 | 0.50% |
| | 2-4 years | 113 | 51.40% |
| | 5-7 years | 106 | 48.20% |
| | Above 7 years | 0 | 0.00% |
| Level of education | post graduate | 0 | 0.00% |
| | undegraduate | 0 | 0.00% |
| | Diploma | 0 | 0.00% |
| | Certificate | 0 | 0.00% |
| | Secondary | 50 | 23% |
| | Primary | 138 | 62% |
| | informal | 32 | 21% |

3.2 Descriptive analysis: Effects of cash transfer modalities on the socio-economic wellbeing of the recipient households.

Analysis of this objective yielded notable insights into the beneficiaries' perceptions of the cash transfer programme's impact, as shown in Table 1.2. Firstly, a significant majority (78.2%) expressed dissatisfaction with the sufficiency of the cash amounts received through the programme, indicating a low perception of adequacy. Secondly, perceptions regarding the regularity of cash transfers were largely negative, with nearly half (49.5%) strongly disagreeing about receiving money regularly enough for continued economic well-being. Moreover, doubts were raised about the sufficiency of the funds received for sustainable business investments, with an overwhelming majority (80.5%) disagreeing. However, the programme was acknowledged for effectively shielding older individuals from acute poverty, garnering a high perception score (3.6). Likewise, the programme was perceived positively in achieving its goal of ensuring the socioeconomic well-being of the intended beneficiaries, albeit with mixed responses regarding its impact on individual investments and financial support for family needs. Perceptions regarding improvement in meal quality and meeting financial obligations due to the programme were also varied.

Table 1.2 Effect of cash transfer modalities on the socio-economic wellbeing of the recipient
Effect of cash transfer modalities on the socio-economic wellbeing of the recipient

| Statements | SD(%) | D(%) | N(%) | A(%) | SA(%) | Mean | σ | Decision |
|--|-------|------|------|------|-------|------|----------|-----------------|
| The sum of cash that is sent via the cash transfer programs is sufficient to guarantee that the recipients can maintain a level of self-sufficiency | 7.7 | 78.2 | 2.3 | 11.8 | 0 | 2.18 | 0.736 | Low Perception |
| The recipients get the money on a regular enough basis to guarantee their continued economic well-being | 39.1 | 49.5 | 2.7 | 8.6 | 0 | 1.81 | 0.855 | Low Perception |
| The amount of money received is sufficient to guarantee that the recipients can make sustainable investments in businesses that generate a return. | 12.3 | 80.5 | 1.4 | 5.9 | 0 | 2.01 | 0.612 | Low Perception |
| The elderly are helped by the cash transfer program, which is effective in protecting them from acute poverty | 0 | 13.6 | 14.1 | 71.4 | 0.9 | 3.6 | 0.731 | High Perception |
| The CTP has successfully accomplished its goal of ensuring the socioeconomic well-being of the people it was intended to serve. | 0 | 20.5 | 67.7 | 10.9 | 0.9 | 2.92 | 0.588 | High Perception |
| Because to the Cash Transfer Program, I am now able to invest. | 21.8 | 70 | 2.3 | 5.9 | 0 | 1.92 | 6.88 | Low Perception |
| As a direct consequence of the CTP, I am in a better financial position to support my family in meeting their needs in the areas of health care, education, and housing. | 5 | 80.9 | 7.3 | 6.8 | 0 | 2.16 | 0.61 | Low Perception |
| Because to the CTP, I am able to eat meals of a reasonable quality. | 2.7 | 79.1 | 5 | 13.2 | 0 | 2.29 | 0.725 | Low Perception |



As a result of the Cash transfer program, I do not have any outstanding financial obligations

| | | | | | | | |
|-----|------|-----|------|---|-----|-------|----------------|
| 2.3 | 77.7 | 7.7 | 12.3 | 0 | 2.3 | 0.709 | Low Perception |
|-----|------|-----|------|---|-----|-------|----------------|

Note: N=220, SD=Strongly Disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly Agree, Decision-Weighted Average= 2.35

3.3 Chi-Square Test

Based on the results of the Pearson Chi-Square, Likelihood Ratio, and Linear-by-Linear Association tests, it can be concluded that there is no significant link between gender and well-being perceptions among elderly beneficiaries of the cash transfer programme, as shown in Table 1.3 and Figure 1.2.

The Pearson Chi-Square and Likelihood Ratio tests yielded p-values more significant than the conventional alpha level of 0.05, signifying no meaningful relationship between gender and well-being perceptions. Similarly, the linear-by-linear association test, which assesses trends in ordinal categorical data, also demonstrated a lack of substantial linear association between gender and varying well-being perceptions with a p-value less than 0.005. Based on the data collected, these results suggest that there isn't sufficient evidence to support a significant connection between gender and how elderly individuals perceive their well-being concerning the cash transfer program. However, a few cells in the analysis had expected counts less than 5, which might slightly limit the reliability of the results due to potential limitations associated with minor desired frequencies.

Table 1.3 Chi-Square Tests-Effects of cash transfer modalities on the socio-economic wellbeing of the recipient households Chi-Square Tests

| | Value | df | Asymptotic Significance (2-sided) |
|------------------------------|-------------------|----|-----------------------------------|
| Pearson Chi-Square | .539 ^a | 2 | .764 |
| Likelihood Ratio | .512 | 2 | .774 |
| Linear-by-Linear Association | .071 | 1 | .791 |
| N of Valid Cases | 220 | | |

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is .62.

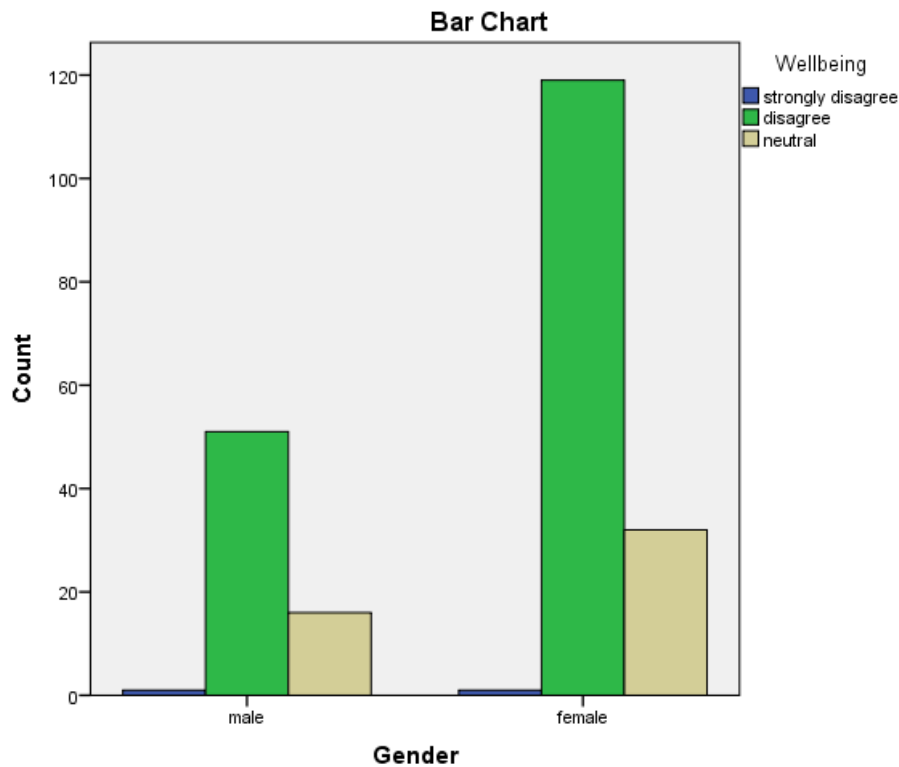


Figure 1.2: Perception of well-being among males and females

4.0 Discussion

Analysing the gender distribution among cash transfer recipients yields crucial insights into beneficiary demographics. The data confirms that 69.1% of beneficiaries are female, consistent with previous studies by Mwanzia (2015) and Rosenberg et al. (2023) of having females as the majority beneficiaries. This reaffirms women's primary status as recipients in elderly-focused cash transfer programmes, underscoring the programmes profound influence on gender dynamics and emphasising the imperative to address gender disparities in accessing social welfare initiatives. Moreover, the prevalence of beneficiaries aged between 65 and 70 mirrors findings in Chepngeno-Langat et al.'s (2019) research, pointing to potential underserved segments due to age restrictions, necessitating a comprehensive investigation to ensure inclusivity for all elderly groups. The notably high proportion of widowed beneficiaries, accounting for 72.3%, illuminates a striking gendered longevity trend, signaling women's extended lifespans relative to men. This highlights the heightened vulnerability of older women and emphasises the urgent need for targeted support strategies aligned with discussions on elderly welfare. Emphasising gender-specific vulnerabilities becomes paramount, requiring equitable interventions catering to the needs of both male and female beneficiaries. This spotlight on gender disparities underscores the pressing call for tailored approaches within social welfare programmes to ensure fairness and inclusivity across all elderly demographics.



The Chi-Square tests, including Pearson, Likelihood Ratio, and Linear-by-Linear Association, revealed no significant association between gender and well-being perceptions in elderly cash transfer beneficiaries. This study reveals no significant link between gender and well-being perceptions among elderly beneficiaries of a cash transfer programme in Kiambu County. Statistical tests, including Pearson Chi-Square, Likelihood Ratio, and Linear-by-Linear Association, support the absence of substantial gender-related associations. While descriptive analysis highlights gender-specific variations in challenge perception, the lack of statistical significance prompts caution. The study advocates for nuanced, gender-sensitive interventions, acknowledging the need for complementary qualitative research and a broader exploration of factors influencing well-being perceptions.

The findings aligned with the insights gathered from the Focused Group Discussions (FGD). A notable concern during these discussions was the considerable delay in fund disbursement to the recipients. It was acknowledged that, at times, the funds could take up to six months or even more to reach the intended recipients. This delay caused significant distress among the households, as they relied heavily on these transfers for sustenance. Moreover, the discussions shed light on certain concerning practices by caretakers responsible for the elderly. Participants revealed instances where caretakers exploited the elderly by misappropriating a substantial portion of the funds right after receiving them. During the discussions, participants emphasised the urgent need for an increase in fund allocation to cater to the beneficiaries' pressing needs, particularly those with extensive responsibilities like caring for orphans. Furthermore, the findings were in line with Omolo (2017), who revealed that the cash given was insufficient to meet all beneficiaries' basic needs, hence the need for an increase in the amount. These accounts underscore the importance of timely fund disbursement and oversight mechanisms to ensure the funds reach and benefit the intended recipients.

5.0 Conclusion

The exploration of cash transfer modalities on the socio-economic well-being of elderly individuals in Thika Town Sub-County, Kiambu County, offers compelling insights through both descriptive analysis and chi-square tests. Delving into the descriptive analysis, a nuanced portrayal of gender-related well-being perceptions unfolds. Females, in particular, tend to report lower levels of well-being compared to their male counterparts. However, the chi-square tests challenge the statistical significance of these differences. It's essential to recognise the limitations imposed by small expected counts, questioning the reliability of the findings.

The causes of gender-based well-being perception differences likely extend to socio-cultural factors not entirely captured by quantitative analyses. These differences can profoundly impact the effectiveness of cash transfer programs. To address these challenges, organisations, including the government, must adopt a comprehensive approach. This involves integrating qualitative methods to capture nuanced aspects, expanding sample sizes for enhanced statistical power, and tailoring interventions to address gender-specific well-being challenges. Augmenting community engagement and awareness campaigns can further tackle socio-cultural factors, ensuring a more inclusive and effective cash transfer program. In conclusion,



the study offers valuable insights for policymakers, emphasising the need for a multifaceted understanding and adaptive strategies to enhance the socio-economic well-being of elderly beneficiaries.

6.0 Acknowledgement

6.1 Funding

None

6.2 General acknowledgement

None.

6.3 Ethical consideration

The research was conducted in compliance with ethical standards and guidelines set forth by the Mount Kenya University Ethical Review Committee and the National Commission of Science and Technology. Clearance permit MDS/2019/43515 (May 2023 – July 2023) and License number NACOSTI/P/23/28039 (Ref: 200469) were obtained. Additionally, prior approval was obtained from the Director of the Board of Postgraduate Studies at Mount Kenya University, Kenya, before the commencement of data collection.

6.4 Conflict of interest

None.

7.0 References

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