

MANAGEMENT ASPECTS THAT INFLUENCE EFFECTIVENESS OF THE CASH TRANSFER PROGRAMME FOR OLDER PERSONS IN POVERTY REDUCTION: THE CASE OF SIAYA COUNTY, KENYA

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ABSTRACT

Cash transfer to poor and vulnerable older persons is a key element of social protection, which has demonstrated a huge potential in poverty reduction initiatives, first in developed nations, and now gaining acceptance in developing countries. In Kenya, the cash transfer programme for older persons was pilot-tested in 2006 and rolled out in 2008. Anecdotal literature suggests that most beneficiaries remain poor and vulnerable ten years down the line, which casts aspersions on various aspects, including management systems and practices. This study aimed at determining the effect of various management aspects on the programme's effectiveness in poverty reduction among older persons. The cross-sectional survey design was applied and primary data sourced in mid-2016 from 184 participants, including 148 beneficiaries, 27 coordination committee members and 9 programme staff. Analysis techniques included independent samples t-test, one-way analysis of variance and multiple linear regression. The results show that location of payment centres emerged the most important factor undermining the programme's effectiveness (Beta = -0.291, $t = -4.450$ & $\rho = 0.000$); followed by payment schedule (Beta = -0.274, $t = -4.198$ & $\rho = 0.000$); administrative budget (Beta = -0.221, $t = -3.068$ & $\rho = 0.002$); and communication from management to beneficiaries (Beta = -0.165, $t = -2.252$ & $\rho = 0.020$). All the management aspects included in the analysis negatively affected the programme's effectiveness in poverty reduction; however, only the effect of location of payment centres, payment schedule, administrative budget, and communication to beneficiaries that were statistically significant. Strengthening the programme should involve decentralisation of payment services to rural areas through mobile outlets and mobile phone money transfers; filing returns in time, sensitisation of donors on the need for early disbursements, improving the administrative budget as well as establishing a bulk text messages system for relaying strategic messages to beneficiaries.

Keywords: Management aspects, cash transfer, poverty reduction, older persons, Siaya County.

INTRODUCTION

Cash transfer is a crucial component of social protection programmes, alongside the contributory social security and health insurance, which have demonstrated a colossal potential for success in the reduction of poverty and hunger, in both developed and developing countries (Partnership for African Social and Governance Research [PASGR], 2017). Cash transfer initiatives involve making regular non-contributory payments of money, provided by the state or Non-Governmental Organisations (NGOs), to poor and vulnerable individuals or households, with the objective of reducing acute and/or chronic poverty (Onyango-Ouma & Samuels, 2012; Samson, van Niekerk & MacQuene, 2011). Devereux (2006), as cited by Chiwele (2010), classifies cash transfer programmes into two groups,

namely, protective and promotive. As protective interventions, cash transfers are designed to enhance access to basic livelihoods by poor and vulnerable individuals or households; thus, save lives and provide relief from sudden economic shocks. Protective cash transfers are further categorised into unconditional and conditional. Whereas unconditional transfers are accessible to all persons whose capabilities have been compromised by emergencies; conditional cash transfers are only accessible by individuals who meet specific pre-set criteria (Chiwele, 2010; Devereux, 2006). As promotive interventions, cash transfer programmes are intended to enhance incomes and capabilities of vulnerable groups, including older persons. This involves facilitating the participation of poor and vulnerable individuals or households in economic opportunities in order to improve and sustain incomes; thereby, augment resilience to future economic hazards (Onyango-Ouma & Samuels, 2012; Chiwele, 2010; Devereux, 2006).

Nearly two decades into the 21st Century, extreme poverty remains a key challenge to more than 800 million global citizens, who live on less than US\$ 1.90 a day; and whose geographical distribution is skewed towards Sub-Sahara African (SSA) and South East Asian countries (United Nations, 2015a; World Bank, 2013). In Kenya, recent estimates show that nearly one-half of the 40 million people, lives below the poverty line. Most orphaned and vulnerable children, persons living with disability, as well as older persons form the bulk of Kenyans that category (Ngelu, 2017; Kisurulia, Katiambo & Tanui, 2015; World Bank, 2013).

Over the past two and half decades, cash transfer programmes targeting such groups have increasingly gained universal recognition as powerful interventions for combating poverty, hunger and disease; promoting inclusive growth among vulnerable groups; as well as contributing to the achievement of Sustainable Development Goals (SDGs) 1, 2 and 3 (PASGR, 2017; United Nations, 2015a; Onyango-Ouma & Samuels, 2012). Prior to the cited aeon, most policy makers and development practitioners perceived cash transfer programmes as expensive and unsustainable interventions that would usurp resources meant for infrastructural development (Onyango-Ouma & Samuels, 2012; Chiwele, 2010; Devereux, 2006). However, the success of such programmes in a number of countries seems to have altered the direction of policy discourses to favour proliferation of cash transfers, as a critical component of social protection for poor and vulnerable groups. The increasing acceptance of cash transfer programmes in the SSA is particularly informed by the success of similar programmes in other countries, including *Progresá* in Mexico, which has improved access to basic livelihoods among older persons; and *Familias en Acción* in Colombia, which also focuses on poverty alleviation, in tandem with human capital development. Significant achievements have also been documented in countries such as Brazil, Honduras, Nicaragua and South Africa (Onyango-Ouma & Samuels, 2012; Bryant, 2009).

More still, numerous publications associate the unprecedented multiplication of cash transfer programmes between 1988 and 2015 to the recurrence of various global crises, including the financial crisis of 2007-2008, the debt crisis of 2011-2013; as well as terrorist attacks and natural disasters, with immense ripples effect on fuel and food prices (Gonzalez, 2018; World Bank, 2013; International Monetary Fund [IMF], 2009). Such crises have forced an increasing number of individuals and households to sink deeper into chronic poverty (PASGR, 2017; Kisurulia *et al.*, 2015; National Gender Equality Commission [NGEC], 2014). In the SSA, the effect of such crises have been catalysed by the heavy burden of the HIV and AIDS pandemic, making the region to have the largest proportion of people living on less than US\$ 1.90 a day at 52% (World Bank, 2018).

The proliferation of cash transfer programmes has also been facilitated by the recognition of such initiatives in the global, regional and national policy and legislative frameworks. For instance, Articles 22 and 25 of the Universal Declaration of Human Rights provides for the rights of all human beings to access basic livelihoods, and protection from adverse effects of economic shocks (United Nations, 2015b). At the regional level, Articles 10 and 11 of the African Union Social Policy Framework recognises that cash transfer is a key response intervention to economic crises, which enables vulnerable families to access basic livelihoods, and build their capacities for long-term resilience (Onyango-Ouma & Samuels, 2012; Government of Kenya [GoK], 2012). In Kenya, the right of all citizens to access basic livelihoods is documented in Article 43 of the Constitution; the right to social protection for poor and vulnerable persons is explicit in Section 3 of the same Article; while Article 57 demands for reasonable care and assistance to older members of society (GoK, 2010). In response to constitutional provisions, the GoK formulated the National Social Protection Policy in 2011 and facilitated enactment of the Social Assistance Act in 2013 to support implementation of the cash transfer programme for older persons, which was pilot-tested in 2006, in three of the then administrative districts, namely, Nyando, Busia and Thika (NGEC, 2014).

The *National Policy on Older Persons and Aging* defines an older person as one who has attained the age of 60 years and above (GoK, 2014). The 2009 census indicated that the country had about 1.9 million older persons, which was projected to clock 2.4 million by 2015. In Siaya County, the National Council for Population and Development (NCPD) estimates the population of older persons at about 63,000 people (NCPD, 2016). The cash transfer programme targets older persons aged 65 years or older, who also meet the following criteria: poor and vulnerable, not enrolled in any other cash transfer programme, members of households where no one receives pension or regular income, and members of households where no one is in gainful employment (GoK, 2014; NGEC, 2014). However, anecdotal literature hints that targeting the most eligible beneficiaries remains a key challenge to coordination committees, particularly at the sub-county and location levels (NGEC, 2014).

The programme is mainly funded from the national budget, even though the Government has been seeking to diversify funding sources by targeting development partners, NGOs, charity organisations and the private sector, among others (GoK, 2014). The programme was initiated with a budget of KES 4 million and a per capita stipend of KES 1,065 (World Bank, 2013; NGEC, 2014). In the 2008/09 financial year, the per capita stipend was adjusted from KES 1,065 to KES 2,000, based on estimations of the Kenya Household Integrated Survey 2004/5. The stipend is paid every two months through designated payment service providers, including Equity Bank Limited, Kenya Commercial Bank and Postal Corporation of Kenya, whose service outlets are mainly centralised in town centres (NGEC, 2014; Kenya National Bureau of Statistics [KNBS], 2006). Since its inception, the programme has grown in terms of budgetary allocation and the number of beneficiaries. Available data show that in the 2013/14 financial year, the programme's budget was KES 3.2 billion, up from the KES 4 million at inception in the 2006/07 financial year; and it was serving about 200,000 households across the country (PASGR, 2017; NGEC, 2014). However, information regarding the administrative budget remains scanty.

The cash transfer programme for older persons is managed and coordinated by the National Social Protection Secretariat, hosted at the Ministry of Labour, Social Security and Services since June 2013. Being a function of the national government, the Secretariat has no staff at the devolved units, but works with coordination committees at the county, sub-county and

location levels, guided by common standards. The membership of such committees includes relevant officers of county governments, local administrators, community leaders, as well as representatives of interest groups (GoK, 2011). A key function of the coordination committees at the various levels is the identification, screening and enrolment of older persons into the cash transfer programme in accordance with the eligibility criteria developed by the national secretariat. However, extant literature hints at challenges such as enrolment of people who do not meet all the criteria for inclusion due to personal interests and political influences. Another common challenge is understaffing of the national secretariat, which in turn, affects various functions (Mbugua & Gachunga, 2015; NGEC, 2014).

Extant literature suggests that studies conducted in various contexts show that the effectiveness of cash transfer programmes in reducing poverty among older persons is a function of various aspects of management, including inadequacy of budgets for administration, understaffing, centralisation of payment centres, lack of proper communication systems between the management and beneficiaries, wrong targeting and delayed disbursement of funds, among others (Thuo, Okari & Okuku, 2017; Duyne, 2016; Waterhouse & Lauriciano, 2015; Glaeser, 2012; Onyango-Ouma & Samuels, 2012; World Bank, 2011; Chiwele, 2010). In Kenya, only a few evaluative studies have identified aspects of management as key factors undermining effectiveness of the cash transfer programme for older persons (NGEC, 2014). Due to such factors, most beneficiaries remain poor and vulnerable, a decade down the line, which casts aspersions on various aspects of the programme, including management. This study examined various aspects of management in relation to the programme's effectiveness in reducing poverty among older persons, from the perspectives of beneficiaries, members of coordination committees at the county, sub-county and location levels, as well as programme staff. The purpose of the study was to generate information that would inform programme strengthening decisions in resource-poor countries, provide citable facts to support policy discourses, as well as motivate further research on the subject in Kenya and other developing countries.

LITERATURE REVIEW

The history of cash transfer programmes runs deeper in Western Europe and North America, where they have contributed to poverty reduction for at least five decades, than in developing nations (Bryant, 2010; Alkire & Suman, 2008). Whereas industrialised countries discovered the potential of cash transfer programmes many decades ago, in developing countries such programmes were perceived to be not only unsustainable because of perennial budget deficits, but also inconsistent with national development agendas that mainly focused on science, technology, infrastructure, manufacturing and commerce, among others. In this regard, direct cash transfers to vulnerable groups were perceived as handouts that would not only arrogate resources meant for national development, but also perpetuate consumption rather than production (Onyango-Ouma & Samuels, 2012; Chiwele, 2010; Alkire & Suman, 2008; Devereux, 2006). However, the success of such programmes in industrialised nations and the failure of poverty reduction strategies in developing countries motivated the introduction of cash transfer programmes in the latter, mainly in the last decade of the 20th Century (Onyango-Ouma & Samuels, 2012; Bryant, 2010).

In this regard, frontrunners such as *Progresá* in Mexico was initiated in 1997 to improve access to basic livelihoods among older persons; while *Familias en Acción* in Colombia started operating in 2000, the focused being poverty alleviation and human capital development (Onyango-Ouma & Samuels, 2012; Bryant, 2010; 2009). The success of such

early programmes, alongside others in India, Brazil, Honduras, Nicaragua and South Africa also influenced the emergence and proliferation of cash transfer programmes in the SSA to synergise poverty reduction efforts (Onyango-Ouma & Samuels, 2012; Bryant, 2009). Studies conducted in various countries have revealed various management aspects that influence the effectiveness of such programmes in poverty reduction, including inadequacy of budget for administration, centralisation of payment centres, payment schedule, understaffing, lack of communication and wrong targeting, just to name a few (Thuo, Okari & Okuku, 2017; Duyne, 2016; Waterhouse & Lauriciano, 2015; Glaeser, 2012; Onyango-Ouma & Samuels, 2012; World Bank, 2011; Chiwele, 2010).

The administrative budget is critical for facilitating functions such as coordination, communication, supervision as well as monitoring, evaluation and reporting, among others. A cash transfer programme is more likely to cause significant and lasting changes in the lives of beneficiaries when the implementation of its activities received sufficient administrative support, than when its constrained by budgetary deficits. As noted by Chiwele (2010), good practice in cash transfer programmes demand that at least 10% of annual budgets be designated for supporting administrative functions. Notably though, inadequacy of budget for administration is a common challenge to most cash transfer programmes in resource-poor countries. For instance, Chiwele (2010) in Zambia found that the amount of funds for the administration of Public Welfare Assistance System (PWAS) was less than the recommended 10%, which in turn, affected the timeliness of disbursements to beneficiaries, accounts reconciliation and compilation of returns. Inadequate budget was also linked to a weak monitoring and evaluation of the programme's activities, particularly due to logistical constraints at district and sub-district levels (Chiwele, 2010). Inadequacy of budgets for administration was also identified by a study conducted by the World Bank (2011) as one of the factors preventing *Progresa* in Mexico from eradicating poverty among older persons by delaying the implementation of planned activities as well as monitoring and evaluation of the programme's performance (World Bank, 2011). In Colombia, the study conducted by the Medellin and Prada (2015) noted that budgetary constraints affected staffing levels and coordination of the *Familias en Acción* activities, as well as supervisory visits due to logistical constraints. In Kenya, a recent evaluative report identified limited administrative budget as one of the factors preventing the coordination committees from undertaking regular sensitisation of communities about the fund, as well as monitoring of programme activities (NGEC, 2014).

Extant literature identifies staffing level as a critical factor that either facilitates or constrains the effectiveness of cash transfer programmes in poverty reduction. For instance, Waterhouse and Lauriciano (2015) in Lesotho noted that understaffing of the national cash transfer secretariat delayed activities such as supervision, monitoring and filing of periodical returns, which in some occasions, delayed subsequent disbursements. Understaffing was primarily linked to budgetary constraints, which prevented the hiring more staff. Understaffing was also identified by Chiwele (2010), as one of the factors undermining effectiveness of the cash transfer programme for older persons. In this regard, PWAS staff were too over-stretched to the extent that they could not pay attention to essential functions such monitoring of programme activities and obtaining feedback from beneficiaries. In Kenya, NGEC (2014) found that understaffing affected monitoring of the cash transfer programme's activities, including identification and enrolment of beneficiaries, as well as the beneficiaries' progress in accessing basic livelihoods. Inadequate monitoring was particularly chided for permitting discrimination to creep into the enrolment process, where ineligible persons were given

chances and more deserving cases left out. Inadequate monitoring also constrained the participation of vulnerable older persons into the cash transfer programme (NGEC, 2014).

The location of payment centres is important for the effective administration of cash transfer programmes for older persons. The accessibility of such points has significant implications in terms of overhead costs for the programmes, as well as transport and time costs for beneficiaries. In this regard, Glaeser (2012) noted that distantly located pay points affected the accessibility of funds by frail and sickly older persons who could not travel long distances to collection centres. It also increased the cost of accessing funds, as beneficiaries met transport charges from their pockets, which in turn, reduced the value obtained from the funds. Similar findings were reported by Lor-Mehdiabadi and Adams (2009), who evaluated the use of cash and vouchers in situations of humanitarian crises. Notably, transport costs were higher in communities with poor roads and difficult terrains, which according to the authors discriminated against beneficiaries residing in far-flanked hinterlands. Due to unfavourable geographic realities, some participants incurred transport costs which was higher than monthly stipends; again, which the authors censured for diminishing the overall value of the cash transfer programme to beneficiaries.

In United Kingdom, Harvey (2015) noted that despite a significant improvement in budgetary allocations and high enrolment levels, effectiveness of the cash transfer programme for older persons was constrained by inadequacy of cash distribution centres, especially in the interior parts of the country; thus, making access to such funds too costly for vulnerable beneficiaries. In Senegal, Dreze (2010) found that centralisation of payment centres in urban areas disadvantaged older persons residing in remote areas. Accessing payment was even harder for those experiencing aging challenges and could not travel every often to the centres. Besides, some of the beneficiaries assisted by dishonest guardians were not getting full amounts (Dreze, 2010). Both challenges reduced the potential of such payments to change the lives of older persons. Similar findings were obtained by Blank (2012), who noted that long distance from payment centres made the cost of accessing stipend too expensive for older persons residing in remote areas, which in turn reduced the programme's effect in the reduction of poverty. As a result, beneficiaries in remote settings could not show any significant change in their access to basic livelihoods, despite being enrolled in the programme for more than two years.

In Kenya, audit results show that a majority of the beneficiaries obtained their stipend from the Postal Corporation of Kenya, Equity Bank Limited and Kenya Commercial Bank payment service providers, whose branches are mainly located in urban centres. Centralisation of payment centres in urban centres disadvantages beneficiaries residing in rural areas in terms of transport costs. Similarly, Thuo et al. (2017) found that the mode of payment and central location of service centres affected accessibility of funds by older persons incapacitated by health issues.

The effectiveness of cash transfer programmes in poverty reduction is also influenced by the frequency of communication from the management to beneficiaries on various matters, including availability of funds at payment centres. As noted by Leonie, Jeffrey and Richard (2014), lack of critical information regarding the arrival of funds at various payment centres weakened the effectiveness of cash transfer programmes by making beneficiaries to incur unnecessary travel expenses just to check on availability of payment; which diminished the value obtained from stipends. Due to lack of information, some beneficiaries failed to turn up within the grace period to collect their stipend, resulting to disappointment and prolonged

periods of limited access to basic livelihoods, albeit with far-reaching consequences in the health and wellbeing of beneficiaries (Leonie et al., 2014). Similar findings were reported by Duyne (2016) who noted that lack of communication from the fund's management increased expenses for beneficiaries, and also led many to miss their payments by not turning up within the grace period. The level of disappointment was greater for those who incurred transport expenses, but failed to access stipend. Such challenges weakened the programme's effectiveness in combating poverty among older persons (Duyne, 2016; Leonie et al., 2014).

The consistency of payments also influences the effectiveness of cash transfer programmes in various contexts. For instance, Glaeser (2012) obtained a significant correlation between the consistency of payments and the effectiveness of cash transfer programmes for older persons; while Leonie et al. (2014) reported that monthly payments was very unpredictable. In this regard, delays of up to eight months were experienced, which however, affected beneficiary's access to basic livelihoods. Delay in the payment of stipend was also reported by Medellin and Prada (2015), who noted that it affected the planning and effective use of stipend by beneficiaries. During delays, some beneficiaries borrowed money to access basic needs, while others accessed foodstuff on credit from traders with the hope of repaying when payment comes. However, prolonged delays pushed some beneficiaries to untenable debt, while to others, such delay led to the collapse of their income-generating ventures due to over withdrawal and lack of booster capital. Similarly, Blank (2012) noted that part of the debt that was accumulated during prolonged delays was used to finance repeated journeys to payment centres to check on the availability of payment, which also reduced the programme's effect in the reduction of poverty.

Enrolment of ineligible persons as beneficiaries has been identified by various studies as one of the factors constraining the effectiveness of cash transfer programmes in poverty reduction. In Mexico, fraudulent enrolment of ineligible persons as beneficiaries was identified as one of the factors that prevented *Progresa* from reaching the very needy and vulnerable older persons (Onyango-Ouma & Samuels, 2012; World Bank, 2011). This was attributed to issues such as collusion between influential community leaders and selection committees to favour particular individuals or communities perceived to be politically loyal. Fraudulent registration of beneficiaries also muddled the contribution of *Familias en Acción* to poverty alleviation among vulnerable groups in Colombia. Efforts to address the challenge culminated to tougher enrolment procedures, which were later found to lock out more deserving needy people (Medellin & Prada, 2015).

The study conducted by NGECC (2014) also revealed that some of the beneficiaries did not meet all the criteria for inclusion in the programme. For instance, the study cited the inclusion of pensioners and people who accessed economic support from their working children. In addition, Thuo et al. (2017) also cited political influence, which infiltrated into the enrolment process, leading to geographical biasness in the distribution of beneficiaries, as well as nepotism, favouritism and corruption. The outcomes included enrolment of persons who did not meet the eligibility criteria, as well as locking out more deserving cases. Another interesting finding is that some beneficiaries enrolled in the programme did not receive stipend for as long as four years. Such issues weakened the programme's impact; thus, chronic poverty remains a critical challenge among older persons in Kiambu Sub-County.

The literature reveals various aspects of management that influence the effectiveness of cash transfer programmes in various contexts, including administrative budget, location of payment centres, staffing level, communication from management to beneficiaries, targeting, as well as payment schedule. The conceptual framework presented in Figure 1 shows the

hypothesised relationship between aspects of management and the effectiveness of cash transfer programme in reducing poverty among older persons.

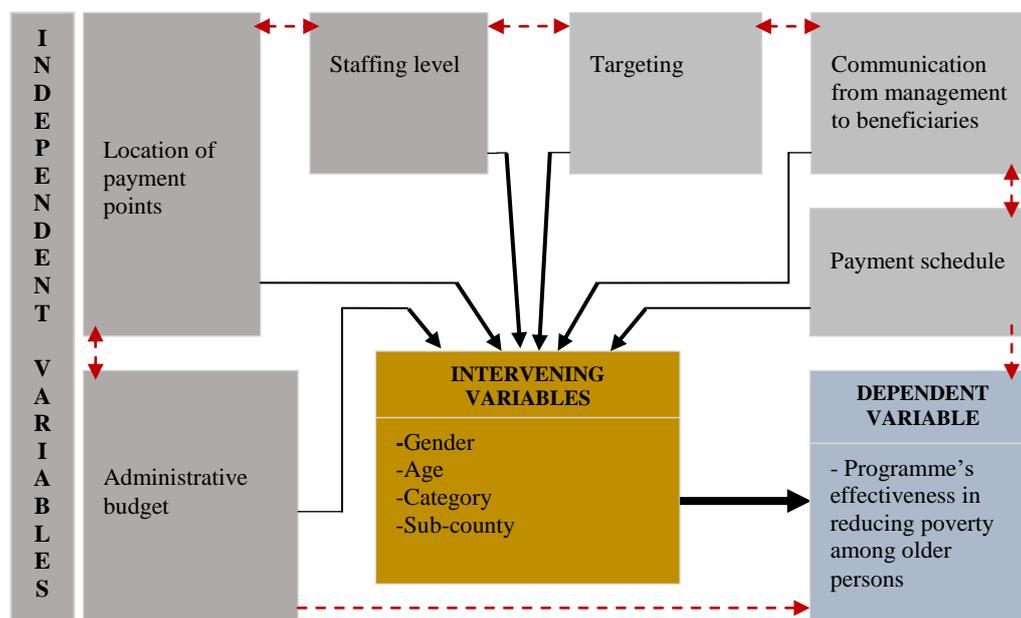


Figure 1: Conceptual framework showing hypothesised linkage between key variables

The conceptual framework shows the hypothesised relationship between aspects of management (independent variables) and effectiveness of the cash transfer programme for older persons (dependent variable). The framework further shows that the relationship between the key variables was expected to vary with a set of participants' proximate attributes (intervening variables).

METHODS

The choice of methods applied in this study were informed by the positivist and constructivist philosophical schools of thought, which are not only antonymic but also complementary in terms of basic assumptions concerning the phenomenon under investigation (ontology), knowledge of the phenomenon (epistemology), and the particular ways of knowing that phenomenon (methodology). Ontologically, positivist scholars assume that information sourced through an objective research process from a particular phenomenon is an exclusive source of authoritative knowledge, provided that the phenomenon in question and the researcher are mutually independent. On their part, constructivist scholars assumes that phenomena are socially constructed and are subjectively observed through research, which implies that a constructivist researcher is part of the phenomena subjected to research in order to gain gaining in-depth understanding of its attributes (Wong, 2014; Ashley & Orenstein, 2005).

Epistemologically, positivist scholars reduce phenomenon to simple measurable variables, formulate and test null hypotheses in order to determine statistical relationship between variables in order to deduce conclusions. However, constructivist scholars delve into the meaning of phenomena subjected to observation, in terms of behavioural patterns, underlying factors and implications of such dynamics, in order to induce conclusions. Methodologically,

positivist scholars apply quantitative survey procedures to source data for descriptive and inferential purposes, while constructivist scholars apply qualitative methods such as ethnographic observation, Focus Group Discussions (FGDs), Key Informant Interviews (KIIs) and desk review to source complementary information. The following references expound the philosophical background informing the methods that were applied to accomplish objectives of this study: Wong (2014); Ashley and Orenstein (2005); Sale, Lohfeld and Brazil (2002); as well as Hughes and Sharrock (1997).

Based on the philosophical grounding, the study applied the cross-sectional survey design with both quantitative and qualitative methods to source, process, analyse and interpret data. Whereas quantitative methods elicited quantifiable and numerical data, qualitative methods captured in-depth information arising participants' perspectives. The study targeted beneficiaries, coordination committee members and programme staff. County Government planning documents estimates for the number of targeted participants at about 773. This was designated population of the study from where a sample size was computed using Cochran's formula for determining samples from finite populations, which states that: -

$$n_0 = \frac{p(1-p)}{\left[\left(\frac{\alpha}{Z}\right)^2 + p(1-p)/N_0\right]} = \frac{0.5(1-0.5)}{\left[\left(\frac{0.05}{1.96}\right)^2 + 0.5(1-0.5)/773\right]} = 257$$

(1)

Where: n_0 = sample size, N_0 = population, p = estimated population variance: 0.5, α = desired precision: 0.05, Z = confidence level: 1.96 for 95% on the normal distribution curve (Cochran, 1963). The formula obtained a sample size of 257 participants, which was corrected for design effects using the formula: -

$$n_i = \frac{n_0}{1 + (n_0/N_0)} = \frac{257}{1 + (257/773)} = 193$$

(2)

Where n_i = corrected sample size, n_0 = computed sample size: 257, N_0 = population: 773. The correction process obtained a final sample size of 196 participants, which again, was divided proportionately between the various categories of participants, using the formula stated below.

$$n_c = (n_i/N_0) * N_c$$

(3)

Where n_c = sample size for each category of participants; n_i = corrected sample size (193); N_c = population (773); n_i/N_0 = the sampling fraction (0.249241); and N_c = population for each category of participants. The computations obtained the results indicated in Table 1. Primary data were sourced in May 2016 using a standard survey questionnaire and a KII guide. Effectiveness of the cash transfer programme for older persons (dependent variable) was measured from participants' perceptions. In this regard, participants were requested to indicate a score regarding the extent to which the cash transfer programme had changed beneficiaries' access to basic livelihoods over the preceding two years, on a five-point scale, which was calibrated as '1', '2', '3', '4' and '5'; where 1 signified 'no change', 2 represented 'small change', 3 signified 'moderate change', 4 indicated 'big change', and 5 represented 'very big change'. Participants were also requested to judge various aspects of the cash transfer programme for management (independent variables), again on a five-point scale,

calibrated as '1', '2', '3', '4' and '5'; where 1 represented 'very weak', 2 indicated 'weak, 3 signified 'undecided', 4 represented 'strong, and 5 signified 'very strong'. Of the 193 participants that were targeted, 184 (95.3%) were successfully interviewed.

Table 1: Distribution of the sample sizes for various categories of participants

Category	Population (N_0)	Computed Sample (n_0)	Corrected Sample (n_i)	Actualised sample	Percent
Beneficiaries	605	201	151	148	98.1
Committee members	133	44	33	27	81.5
Programme staff	35	12	9	9	100.0
Total	773	257	193	184	95.3

Furthermore, qualitative data were sourced through KIIs from 8 participants, including 1 senior programme manager, 2 county government officers involved in social assistance, 3 chairpersons of coordination committees, as well as 2 administrators. Data collection was preceded by a pretest, where the survey questionnaire was applied on 20 participants, including 12 beneficiaries, 6 members of the committees and 2 community leaders. This was about 10.4% of the corrected sample size, which according to Sheatsley (1983) is sufficient to reveal flaws in data collection instruments. The analysis obtained a Content Validity Index of about 82%, which suggests that questions contained in the instrument were valid (Polit & Beck, 2006). The analysis also obtained a Spearman-Brown Coefficient of 77%; thus, suggesting that information sourced by the questionnaire at pre-test and during data collection was consistent (Garson, 2009).

Data were processed and analysed using both quantitative and qualitative techniques, based on the positivist and constructivist philosophical orientations of the study. In this regard, quantitative analysis techniques included independent samples t-test, One-Way Analysis of Variance (ANOVA) and multiple linear regression models. The independent samples t-test was applied to compare mean scores of two independent groups, in this case, male and female participants; while ANOVA was used to determine variation in the mean scores based on participants' proximate attributes (intervening variables), including age, category and sub-county. In this regard, the reported age was collapsed into five independent categories of '<40 years', '40-49 years', '50-59 years', '60-69 years' and '70+ years'. Multiple regression analysis was applied to determine the programme's effectiveness in poverty reduction, which was measured in terms of participants' perceptions regarding the extent to which the programme had changed beneficiaries' access to basic livelihoods over the reference period. The model assumes that for each set of values for k independent variables (X_{1j} , X_{2j} , X_{3j} , ..., X_{kj}), there is a distribution of Y_j values such that the mean of the distribution is represented by the equation.

$$Y_j = \beta_0 + \beta_1 X_{1j} + \beta_2 X_{2j} + \dots + \beta_k X_{kj} + \varepsilon_j \quad (4)$$

Where: β_0 is the intercept; β_1 ... β_k are partial regression co-efficient; ε_j is the error term; Y_j is the dependent variable; X_1 ... X_k are independent variables. In this study, the dependent variable (Y_j) was the programme's effectiveness in poverty reduction, while independent

variables ($X_1 \dots X_k$) included *administrative budget, location of payment centres, staffing level, communication from management to beneficiaries, targeting*, as well as *payment schedule*. The effect of each aspect of management on the programme's effectiveness on poverty reduction was interpreted from standardised regression co-efficients (*Beta* weights). In this regard, a negative sign before a *Beta* weight indicated a reducing effect on the programme's effectiveness on poverty reduction, while a positive sign indicated an increasing effect on the same. The strength of effect was interpreted from the magnitude *Beta* weights. Hence, the bigger the *Beta* weight, the stronger the effect of the corresponding independent variable on the programme's effectiveness in poverty reduction.

In addition, the model's goodness-of-fit, which refers to its strength in predicting the programme's effectiveness on poverty reduction from the independent, was read from the adjusted co-efficient of determination (adjusted R^2). Lastly, the models' significance was indicated by the F statistic. All the quantitative analyses were performed using the SPSS and Microsoft Excel packages. The following publications provide details on the data analysis techniques that were applied in this study: Rindfleisch, Malter, Ganesan and Moorman (2008); Morgan, Leech, Gloeckner and Barrett (2007); Bryman and Cramer (1997); as well as Nachmias and Nachmias (1996).

Qualitative data were transcribed in Microsoft Word and analysed using Nvivo 10, to identify emerging themes and patterns. The study adhered to the principles of research ethics, where participants were taken through the consenting process, and given opportunity to decide on whether to participate in the study or not. Participants were also informed about their right to withdraw consent before or during data collection; and were assured about confidentiality of the information sourced. Besides, the investigator obtained permission from the University of Nairobi, as well as National Commission for Science, Technology, and Innovation to undertake the research.

RESULTS

The results are presented and discussed under three themes, defined by the level of analysis. In this regard, the first theme entails univariate analysis of the dependent variable, namely, effectiveness of the cash transfer programme in reducing poverty among older persons; while the second theme presents bivariate results on the relationship between participants' proximate attributes and the programme's effectiveness in reducing poverty among older persons. The third theme presents multivariate results regarding effect of management aspects on the programme's effectiveness in poverty reduction among older persons.

Univariate analysis of the programme's effectiveness in poverty reduction

Participants were requested to indicate their views regarding effectiveness of the cash transfer programme in reducing poverty among older persons. This was operationalised by asking participants to judge the extent to which the programme had changed beneficiaries' access to basic livelihoods over the preceding two years, in terms of a score on a five-point scale, ranging from 1 to 5; where 1 meant 'no change', 2 represented 'small change', 3 signified 'moderate change', 4 indicated 'big change', and 5 represented 'very big change'. Based on this, results show that of the 184 participants who were successfully interviewed, 80 (43.5%) indicated that the cash transfer programme had caused a small change in beneficiaries' access to basic livelihoods, while 36 (19.6%) felt that there was no change in the ability of beneficiaries to access such livelihoods.

Those who believed the change was moderate were 20 (10.9%); while 32 (17.4%) described the change as 'big', and 16 (8.7%) associated the programme with a very big change in beneficiaries' access to basic livelihoods. Cumulatively, the judgement of most participants, 116 (63.1%), suggested that the programme's effectiveness in poverty reduction among older persons was below average, while about one-fifth, 48 (26.1%), felt that the programme's effectiveness was above average. This suggests that even though the programme's expenditure had increased to more than KES 3 billion annually over a period of 10 years, its achievement was not satisfactory according to more than two-thirds of the participants, which then raises concern regarding the factors preventing it's from achieving its goal.

Bivariate analysis of participants' profile and programme's effectiveness in poverty reduction

The participants included 102 (55.4%) men and 82 (44.6%) women. In relation to programme's effectiveness in poverty reduction, results show that of the 116 participants who judged the programme's effectiveness in reducing poverty among older persons as below average consisted of 63 (54.3%) men and 53 (45.7%) were women; while those who rated it as above average (48) include 25 (52.1%) men and 23 (47.9%) women. Among the participants who judged the programme's effectiveness as average (20), men were the majority, 14 (70.0%). The analysis obtained a mean score of 2.45 (standard deviation = 1.077 and standard error mean = 0.107) for men and a mean score of 2.46 (standard deviation = 1.298 and standard error mean = 0.143) for women. Based on this, the independent samples t-test was applied to determine if there was any significant variation in the judgement of men and women regarding the programme's effectiveness in reducing poverty among beneficiaries by comparing the mean scores. In this regard, the results in Table 2 shows that Leven's test of equality of variances is greater 0.05 (Sig. = 0.082), which implies that variation of scores for the two groups was the same (equal variances assumed).

Table 2: Bivariate analysis of gender in relation to programme's effective in poverty reduction

		Levene's Test for Equality of Variances		t-test for Equality of Means					
		F	Sig.	t	df	Sig. (2-tailed)	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Effectiveness of the programme	Equal variances assumed	3.053	0.082	-0.071	182	0.943	0.175	-0.358	0.333
	Equal variances not assumed			-0.070	156.99	0.945	0.179	-0.365	0.340

In this case, the first row shows that the analysis obtained a t statistic of -0.071 and a p-value of 0.943, which is not statistically significant. This suggests that the mean score rated by men was not significantly different from that rated by women. In other words, there was no significant difference in the judgement of men and women regarding the programme's effectiveness in reducing poverty among older persons.

The participants who included programme beneficiaries, members of coordination committees and programme staff were aged between 31 and 78 years. More specifically, of the 184 participants, 105 (57.1%) were in the 60-69 years age bracket, 44 (23.9%) were aged 70 years or more, while 16 (8.7%) were in the 40-49 years age group. Those aged below 40 years were 13 (7.1%) participants, while the 50-59 years category had 6 (3.3%) participants. Regarding the programme's effectiveness in poverty reduction among older persons, the results presented in Table 3 shows that participants in the 50-59 years age bracket indicated the highest mean score of 3.33 (95% CI for mean, 1.75-4.91), followed by participants aged below 40 years at 2.62 (95% CI for mean, 2.03-3.20) and those in the 40-49 years age group at 2.56 (95% CI for mean, 2.01-3.11). The Analysis of Variance (ANOVA) generated a computed $F_{(4, 179)}$ statistic of 1.269 and a p-value of 0.284, suggesting the mean scores of participants in the various age brackets did not vary significantly. The results further suggest that the judgement of participants in the five age groups regarding the programme's effectiveness in poverty reduction did not vary significantly.

Table 3: Participants' proximate attributes and programme's effective in poverty reduction

Attributes	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Age								
<40 years	13	2.62	0.961	0.266	2.03	3.20	1	4
40-49 years	16	2.56	1.031	0.258	2.01	3.11	1	4
50-59 years	6	3.33	1.506	0.615	1.75	4.91	2	5
60-69 years	105	2.46	1.217	0.119	2.22	2.69	1	5
70 years+	44	2.25	1.123	0.169	1.91	2.59	1	5

Total	184	2.46	1.177	0.087	2.29	2.63	1	5
<i>Category</i>								
Beneficiary	148	2.41	1.189	0.098	2.21	2.60	1	5
Committee member	27	2.56	1.050	0.202	2.14	2.97	1	5
Programme staff	9	3.00	1.323	0.441	1.98	4.02	1	5
Total	184	2.46	1.177	0.087	2.29	2.63	1	5
<i>Sub-county</i>								
Alego-Usonga	30	2.67	1.295	0.237	2.18	3.15	1	5
Gem	31	2.00	0.447	0.080	1.84	2.16	1	3
Ugunja	27	2.33	0.961	0.185	1.95	2.71	1	4
Ugenya	31	2.23	1.203	0.216	1.78	2.67	1	5
Rarieda	27	2.19	1.210	0.233	1.71	2.66	1	5
Bondo	29	3.17	1.338	0.248	2.66	3.68	1	5
Secretariat	9	3.00	1.323	0.441	1.98	4.02	1	5
Total	184	2.46	1.177	0.087	2.29	2.63	1	5

Participants were sampled from three broad categories, including beneficiaries, members of coordination committees at the county and sub-county levels, as well as programme staff at the national secretariat. Of the 184 participants, 148 (80.4%) were beneficiaries, 27 (14.7%) were members of coordination committees, while programme staff were 9 (4.9%). In relation to the programme's effectiveness in poverty reduction among older persons, the results in Table 3 show that programme staff indicated the highest mean score of 3.00 (95% CI for mean, 1.98-4.02), members of coordination committees followed with the second highest mean score at 2.56 (95% CI for mean, 2.14-2.97), while beneficiaries indicated the lowest mean score at 2.41 (95% CI for mean, 2.21-2.60). The ANOVA obtained an $F_{(2, 181)}$ statistic of 1.197 and a p -value of 0.305, which suggests that the mean scores indicated by participants in the three categories did not vary significantly. In other words, there was no significant variation in the judgement of beneficiaries, members of coordination committees and programme staff, regarding the programme's effectiveness in reducing poverty among older persons in the County.

Participants were drawn from the six sub-counties forming Siaya County, as well as from the national secretariat. More specifically, 31 (16.8%) participants either lived or worked in Gem Sub-County, a similar proportion was stationed in Ugenya, while 30 (16.3%) were based in Alego-Usonga. Besides, 29 (15.8%) participants either natives or workers based in Bondo Sub-County, 27 (14.7%) were based in Ugunja, and a similar proportion of participants lived or worked in Rarieda Sub-County. More still 9 (4.9%) were stationed at the national secretariat. Regarding the programme's effectiveness in reducing poverty among older persons, the results presented in Table 2 show that participants in Bondo indicated the highest mean score at 3.17 (95% CI for mean, 2.66-3.68), participants at the secretariat stated the second highest mean score at 3.00 (95% CI for mean, 1.98-4.02), while participants in Alego-Usonga indicated a mean score of 2.67 (95% CI for mean, 2.18-3.15). Based on this, the ANOVA obtained an $F_{(6, 177)}$ statistic of 3.861 and a p -value of 0.001, which suggests up to 99% chance that the mean scores indicated by participants from various parts of the County and from the national secretariat varied significantly. This further suggests that views regarding the programme's effectiveness varied significantly across the sub-counties.

Multivariate analysis of management aspects and effectiveness of programme in poverty reduction

Regression analysis generated two models, with the first one (Model 1) regressing independent variables (management aspects) against the dependent variable (programme's effectiveness in poverty reduction). Its purpose was to determine effect of the management aspects on the programme's effectiveness in poverty reduction, while controlling the influence of intervening variables (participants' proximate attributes). The second model (Model 2) regressed management aspects against the programme's effectiveness in poverty reduction, but it permitted participants' proximate attributes to regulate the output. Table 4 presents regression results, including standardised coefficients (*Beta* weights), which show the effect of each management aspect on the programme's effectiveness; adjusted R^2 , which indicates the models' goodness-of-fit; as well as the F statistic, which shows models' statistical significance. Details are presented under the following sub-sections.

Beta weights

As indicated in Model 1, *location of payment centres* generated a *Beta* weight of -0.282, which suggests that the aspect caused a reducing effect on the programme's effectiveness in poverty reduction, and the effect was statistically significant at 99% confidence level (t statistic = -4.299 & p -value = 0.000). Addition of participants' proximate attributes into the analysis increased the *Beta* weight from -0.282 to -0.291, as indicated in Model 2. However, the variable's effect remained significant at 99% confidence level (t statistic = -4.450 & p -value = 0.000). The results suggest that *location of payment centres* was the most important factor undermining effectiveness of the cash transfer programme in reducing poverty among older persons. Key informants confirmed that payment centres were located in major towns such as Siaya, Bondo and Ugunja, which was convenient for natives and those residing in surrounding villages. However, participants expressed concern that centralisation of payment centres made it too cumbersome for beneficiaries residing in remote rural areas to access their stipends. Besides, beneficiaries bore the cost of transport, which in communities with poor roads and rugged terrains, was as high KES 2000. In view of this challenge, some beneficiaries residing in such communities coped by skipping their stipend once, as permitted by regulations. Even though this action enhanced the economic viability of accessing the funds, it subjected beneficiaries to numerous challenges in accessing basic livelihoods. As a result, some beneficiaries passed away before collecting accumulated stipend due to the inability to access to essential services such as healthcare. The programme's management admitted that access to stipend by older beneficiaries in remote areas was quite a challenge, as indicated by the amount of uncollected funds that was often returned to the national treasury. In view of this, participants amplified the need to decentralise payment centres to reach beneficiaries in remote areas; or to initiate more convenient and cost-effective payment methods that would reach all beneficiaries, wherever they live.

Table 4: Effect of management aspects on the effectiveness of the cash transfer programme

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
1	(Constant)	-0.789	0.134	-6.266	0.000** *
	Administrative budget	-0.251	0.081	-3.091	0.002** *
	Location of payment centres	-0.323	0.075	-4.299	0.000** *
	Staffing level	-0.087	0.075	-1.152	0.251
	Targeting	-0.108	0.092	-1.171	0.243
	Communication to beneficiaries	-0.112	0.074	-2.522	0.011**
	Payment schedule	-0.272	0.067	-4.082	0.000** *
2	(Constant)	-0.638	0.167	-5.458	0.000** *
	Administrative budget	-0.272	0.089	-3.068	0.002** *
	Location of payment centres	-0.297	0.067	-4.450	0.000** *
	Staffing level	-0.092	0.075	-1.218	0.225
	Targeting	-0.125	0.092	-1.361	0.175
	Communication to beneficiaries	-0.098	0.073	-2.252	0.020**
	Payment schedule	-0.314	0.075	-4.198	0.000** *
	Gender [†]	-0.097	0.150	-0.652	0.515
	Age	-0.002	0.017	-0.104	0.917
Category [†]	-0.066	0.155	-0.423	0.673	
Sub-County [†]	0.090	0.043	0.141	2.085	0.039**

a. Dependent Variable: Effectiveness of the programme

*, **, *** show significance at $p < 0.1$, $p < 0.05$ and $p < 0.01$ error margins, respectively

[†] Converted into a dummy variable before inclusion into the linear regression analysis

Model 1 shows that *payment schedule* generated a *Beta* weight of -0.267, which was significant at 99% confidence level (t statistic = -4.082 & ρ -value = 0.000). When participants' proximate attributes were incorporated in the analysis, Model 2 shows that the *Beta* weight increased from -0.267 to -0.274, but which remained significant at 99% confidence level (t statistic = -4.198 & ρ -value = 0.000). The results in both Models suggest that *payment schedule* significantly undermined effectiveness of the cash transfer programme in reducing poverty among older persons. On their part, key informants hinted that the programme's effectiveness was weakened by the inconsistent and unpredictable payment schedule, which often led to long delays, sometimes going up to five months before payments

become available. During such delays some beneficiaries incurred unnecessary travel costs visiting payment centres repeatedly to check for stipends. Repeated visits were particularly necessitated by the high risk of missing stipend if not collected within designated window periods. During long delays some beneficiaries accumulated debts with the hope of repaying when payments are accessed. However, such debts plunged some beneficiaries to a vicious cycle of borrowing, frustration and misery; thereby, suggesting that the cash transfer programme had not improved their access to basic livelihoods. Long delays also constrained beneficiaries' planning of expenditure and investment in productive ventures that would sustainably improve incomes. In this regard, the study revealed that a few beneficiaries had formed income-generating groups, through which they mobilised resources for investment in activities such as table banking, tree nursery, horticulture, as well as poultry, fish, dairy goat and bee farming, among others. Reportedly, participation in such business ventures made beneficiaries more resilient to challenges posed by the inconsistency of payments.

The results presented in Model 1 further show that *administrative budget* obtained a *Beta* weight of -0.202, which was significant at 99% confidence level (t statistic = -3.091 & ρ -value = 0.002). Following the addition of participants' proximate attributes in the analysis, Model 2 shows that the *Beta* weight increased from -0.202 to -0.221 (t statistic = -3.068 & ρ -value = 0.002), which again suggests up to 99% chance that the variable's effect on the programme's effectiveness in poverty reduction was significant. Data obtained from key informants indicated that the cash transfer programme for older persons was affected by budgetary constraints, which either delayed or prevented the delivery of activities such as community sensitisation and education. In this regard, participants cited a case where, in some sub-counties, training of community members on the cash transfer programme was halted due to budgetary constraints. Insufficient budget for administration also constrained follow up of beneficiaries in their homes for continued support; it also affected mobilisation and training of beneficiaries on how to budget and use their stipends, as well as focus part of it towards investment in income-generating activities for sustainability. As a result, most community members were not aware of the programme, its mode of operation, purpose, short-term and long-term benefits, as well as their role in ensuring that older persons in society are enrolled and supported to access support, which weakened the programme's impact in the lives of beneficiaries. Inadequate budget also affected regular assessment of how the programme's operations and documentation of emerging lessons, which are vital for improving the programme's effectiveness.

The results in Model 1 also show that *communication from the management to beneficiaries* generated a *Beta* weight of -0.173, which was significant at 95% confidence level (t statistic = -2.522 & ρ -value = 0.011). When participants' proximate attributes were added to the analysis, Model 2 shows that the *Beta* weight reduced from -0.173 to -0.165 (t statistic = -2.252 & ρ -value = 0.020), which suggests up to 95% chance that the variable's effect on the programme's effectiveness in poverty reduction was statistically significant. In relation to this, key informant interview sessions revealed that effectiveness of the cash transfer programme for older persons was undermined by lack of regular communication between the programme's management and beneficiaries. This resulted to various inconveniences with far reaching economic implications to beneficiaries, especially those residing in remote rural areas. Without communication from the management, some beneficiaries incurred huge expenses in regular travel to payment centres just to check on availability of stipend. Quite often some beneficiaries borrowed money for transport with the hope refunding upon accessing their stipends, only to be turned away empty-handed. Participants noted that such disappointments often took a toll on the health of some beneficiaries. Lack of communication

from the management also made it difficult for some beneficiaries to collect their stipend within designated grace periods, which some participants indicated as 10 days. Those who missed out on their stipend had to wait for another two months before another cycle of payments. The long period of waiting was described as very painful for older persons. In view of this, some participants felt that the cash transfer programme for older persons was not beneficial to those residing in rural areas. Instead of bringing relief, it brought more agony to older persons.

Model 1 further shows that *targeting* generated a *Beta* weight of -0.075, which however, was not statistically significant (t statistic = -1.171 & ρ -value = 0.243). In response to the addition of participants' proximate attributes into the analysis, the *Beta* weight increased from -0.075 to -0.087, but which was also not significant (t statistic = -1.361 & ρ -value = 0.175). Key informant sessions revealed that some of the people enrolled in the programme were not eligible. For instance, participants noted that some beneficiaries were on pension; others were still in public service, while others were successful in business, but were enrolled because of their political, friendship or family connections to those in authority. Participants also noted that some beneficiaries received economic support from their employed children; hence, did not deserve to be included in the programme at the cost of more deserving cases. In this regard, participants revealed that in some sub-counties, the enrolment process favoured clans associated with administrative and political leaders. Even though the identification and enrolment was supposed to be done by a designated independent committee, participants noted that such committees lacked power to withstand pressure from such leaders. In some administrative locations, the process of identification was completely taken over by local administration officers, who favoured their kinsmen and clans. These challenges weakened the programme's effectiveness in combating poverty among older persons as was originally intended.

Lastly, Model 1 shows that *staffing level* generated a *Beta* weight of -0.076, which was also not statistically significant (t statistic = -1.152 & ρ -value = 0.251). When participants' proximate attributes were included in the analysis, the results in Model 2 show that the *Beta* weight increased from -0.076 to -0.080, which again was not statistically significant (t statistic = -1.218 & ρ -value = 0.225). This suggests that even though staffing level negatively affected the programme's effectiveness in reducing poverty among older persons, its effect was not statistically significant. Key informants also revealed that understaffing of the secretariat affected implementation and follow-up of the programme's activities, particularly in vast sub-counties, with difficult terrain and poor road network. Some participants observed that understaffing, coupled with budgetary constraints, prevented: regular monitoring of beneficiaries in their homes in order to verify their eligibility as beneficiaries, as well as achievements documented in periodical reports. Participants noted that lack of regular monitoring of the programme's activities created room for fraudulence to creep into important processes such as identification, screening and enrolment of new beneficiaries. This undermined the programme's effectiveness in poverty reduction.

Models' goodness-of-fit and significance

The results presented in Table 5 show that Model 1, which regressed management aspects against the programme's effectiveness in poverty reduction among older persons, generated an adjusted R^2 of 0.411, which suggests that the management aspects that were examined by the study accounted for only 41.1% of variation in the programme's effectiveness. The remaining 58.9% would be accounted for by other aspects not included in this study. The results imply that Model 1 was fairly strong in explaining the programme's effectiveness; and

its effect was statistically significant at 99% confidence level (F statistic = 12.353; ρ -value = 0.000).

Table 5: Strength and significance of the model

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	0.671	0.426	0.411	0.994		
2	0.643	0.413	0.389	1.005		
		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	74.864	6	12.477	12.353	0.000***
	Residual	178.788	177	1.010		
	Total	253.652	183			
2	Regression	82.640	10	8.264	8.360	0.000***
	Residual	171.012	173	0.989		
	Total	253.652	183			

*, **, *** show significance at $p < 0.1$, $p < 0.05$ and $p < 0.01$ error margins, respectively

The addition of participants' proximate attributes into the analysis caused a reduction of the adjusted R^2 from 0.411 to 0.389, suggesting that Model 2 explained up to 38.9% of variation in the programme's effectiveness in poverty reduction. The results suggest that Model 2 was also fairly strong in explaining the programme's effectiveness in poverty reduction. Besides, its strength was statistically significant at 99% confidence level (F statistic = 8.360; ρ -value = 0.011). The results further suggest that up to 61.1% of variation in the programme's effectiveness may be explained by other aspects not included in Model 2.

CONCLUSIONS

This study aimed at examining the effect of various management aspects on the programme's effectiveness in reducing poverty among older persons, from the perspectives of beneficiaries, coordination committee members and management staff. It was purposed to generate information that would inform programme strengthening decisions in Kenya, support policy discourses with citable facts, as well as spur relevant research not only in Kenya, but also in other developing countries.

The study found no significant variations in views expressed by male and female participants regarding effectiveness of the cash transfer programme in reducing poverty among older persons. There was also no variation in views indicated by participants in various age groups; as well as among the three categories participants, namely, beneficiaries, coordination committee members, as well as management staff. However, participants' views regarding the programme's effectiveness varied significantly across the sub-counties.

The findings further show that all the management aspects that were involved in the study, including *administrative budget, location of payment centres, staffing level, communication from management to beneficiaries, targeting*, as well as *payment schedule*, negatively affected the programme's effectiveness in reducing poverty among older persons. However,

the relative importance of each aspect, in relation to variation in the programme's effectiveness, is indicated by *Beta* weights. In view of this, location of payment centres emerged the most important factor reducing the programme's effectiveness (*Beta* weight = -0.291, *t* statistic = -4.450 & *p*-value = 0.000). The aspect undermines the programme by discriminating against beneficiaries residing in remote rural areas in terms of high travel costs, which eat into the stipends; thereby, reducing the value obtained by beneficiaries. Centralisation of payment centres also disadvantages beneficiaries who cannot travel long distances to access stipends due to aging challenges.

Based on the findings of this study, there is no doubt that the location of payment centres favours urban dwellers, but disadvantages rural residents, with the long-term risk of social inequality between urban and rural areas, as regards the status of older persons. Consequently, one may validly conclude that location of payment centres undermine the programme's effectiveness in reducing poverty among older persons. Even though the palpable solution to the challenge is to decentralise payment centres to rural areas, this requires in-depth engagements between stakeholders regarding a budget for pertinent overheads, as well as the compatibility of such a move with banking sector regulations and institutional policies on the establishment of new outlets. Alternative potential intercessions such as mobile outlets and the adoption of mobile phone money transfer would also require similar considerations, in addition to security measures.

Ranking second in the order of relative importance is payment schedule (*Beta* weight = -0.274, *t* statistic = -4.198 & *p*-value = 0.000); which the study found to be inconsistent and unpredictable; thereby, leading to long delays, sometimes stretching beyond four months. The result of long delays includes high travel costs, heavy debts, anxiety, frustration and vulnerability, which erode the value obtained from the cash transfer programme for older persons. Long delays also affect the sustainability IGAs, through delay of booster capital as well as consumption of extant capital; thereby, clawing back gains made towards sustainable income. In view of this, ensuring the consistency of payments is essential for effective planning and optimal utilisation of stipends, which in turn, improves the programme's effectiveness in reducing poverty among older persons. Better still; minimising or eliminating long delays is critical sustaining access basic livelihoods. This necessitates interventions such as filing returns in time, sensitisation of donor partners regarding the need for early disbursements, and removal of bureaucratic obstacles, among others.

In the third place is administrative budget (*Beta* weight = -0.221, *t* statistic = -3.068 & *p*-value = 0.002), which is inadequate; thus, affecting the cash transfer programme for older persons by delaying or preventing activities such as community sensitisation and education; monitoring, evaluation and reporting; as well as documentation of emerging lessons, which are vital for justifying strategic management decisions to improve the programme's effectiveness poverty reduction. It's important to note that the management requires a continuous flow of information on essential factors such as compliance with criteria for enrolment, distribution of payment centres in relation to beneficiaries' spatial dispersion, challenges experienced in accessing stipend, effect of inconsistent payment schedule, as well as positive or negative changes that may be attributed to the programme. The success of cash transfer programmes depends on how well they are facilitated and regulated, which are only possible when administrative budget is available and sufficient. Budgetary constraints perpetuate a disconnection between the programme's management and beneficiaries; thus, denying beneficiaries the protection they need from fraudulent selection and enrolment

processes. Consequently, improving the administrative budget remains critical for enhancing the programme's effectiveness in poverty reduction among older persons.

The fourth aspect in the order of relative importance is communication from management to beneficiaries (*Beta* weight = -0.165, *t* statistic = -2.252 & *p*-value = 0.020), which the study reveals is lacking. This affects the cash transfer programme for older persons in many ways, including huge expenses in regular travel to payment centres just to check on availability of stipend; disappointments when beneficiaries are turned away empty-handed; as well as failure to collect stipend within designated grace periods, which constrains access to basic livelihoods. A cash transfer programme is effective when it enables beneficiaries to access basic livelihoods, but ineffective when it makes beneficiaries poorer, frustrated and disillusioned. Consequently, regular and targeted communication between the management and beneficiaries is essential for enhancing the programme's effectiveness by protecting unnecessary travel costs, and optimising the use of available resources. This may be realised by establishing a system for relaying strategic messages to beneficiaries to enable them visit payment centres at the most appropriate time in order to avoid unnecessary costs or missing their stipend.

Ranking fifth in the order of relative importance is the aspect of targeting (*Beta* weight = -0.087, *t* statistic = -1.361 & *p*-value = 0.175). The study reveals that some beneficiaries are on pension; others are successful in business, while others receive economic support from their employed children. Such people do not meet all the criteria for enrolment in the programme, and there is no doubt that their inclusion as beneficiaries denies more eligible persons the opportunity to access social assistance. Besides, the challenge raises concern regarding credibility of the enrolment process, as well as the capacity of coordination committees to withstand pressure from local leaders. The programme's effectiveness in poverty reduction is only achievable where identification, screening and enrolment process are done in accordance with established criteria and regulations. This implies that non-compliance leads to wrong targeting, which undermines the programme's effectiveness by discriminating against the neediest older persons, contrary to provisions of Article 57 of the Constitution. Ensuring correct targeting requires management of the cash transfer programme to increase its visibility at the community level through regular monitoring visits, which are essential for timely identification and correction of irregularities. A low visibility on the ground creates room for stakeholders to pursue their interests in total disregard existing regulations and policies.

The least important aspect is staffing level (*Beta* weight = -0.080, *t* statistic = -1.218 & *p*-value = 0.225). Understaffing of the secretariat delays or prevents implementation of the programme's activities, including monitoring, field verification of facts documented in periodical reports, evaluation and reporting, particularly because available staff are often too overstretched to pay attention to such activities. In this regard, understaffing does not only affect the productivity available staff, but also leads to a disconnection between programme management and beneficiaries; which in turn, heightens the risk of fraudulence in important processes such as identification, screening and enrolment of new beneficiaries. In view of this, optimal staffing is an important antecedent to timely implementation of programme activities and in line with fundamental policies; which is likely to synergise the realisation of programme objectives.

ACKNOWLEDGEMENT

I'm indebted to all the respondents, including beneficiaries, members of coordination committees at the county, sub-county and location levels as well as management staff at the programme's national secretariat for providing the requisite information. I'm also indebted to Thomas Odhiambo Ong'ech, an independent consultant for technical support in data quality control, processing and analysis; and for critiquing the draft manuscript

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