EFFECT OF ELDERLY PERSONS' UNCONDITIONAL CASH TRANSFER ON WELFARE OF OLDER PEOPLE IN CHUKA SUBCOUNTY, THARAKA NITHI COUNTY, KENYA

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DECLARATION

This Research Project is my unique work and has not been introduced for a degree in some other college or some other honor.

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This Research Project has been submitted for examination with my endorsement as a University Supervisor

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This work is devoted to my family for liberal help during the time of study.

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ABBREVIATIONS AND ACRONYMS

KES - Kenya shillings.

MECOHD - Masters in Economic Cooperation and Human Development.

NGO - Non-Governmental Organization

SAUPS - South Asia universal pension scheme

UCT - Unconditional cash transfer.

USD - United States currency

OPERATIONAL DEFINITIONS OF TERMS

Cash Transfers: These are traditional non-contributory installments of cash provided through Government or non-legislative relations to individuals or family units, with the focus of diminishing incessant or stun actuated want, tending to communal hazard and diminishing monetary powerlessness.

Older persons: individuals who are poor and are above 65 years.

Elderly persons: Individuals who are above 64 years of age.

Population ageing: According to the United Nations report, population ageing is characterized as an increase in elderly people's share of the total population and that a populace is portrayed as aged population when the level of the elderly people surpasses seven percent.

Unconditional cash transfer: This is transfer of cash payment provided to financially disadvantaged persons in society without requiring anything in return. Governments often use such programs to reduce poverty and vulnerabilities among the disadvantaged. In this study, the disadvantaged are the elderly who are above 64 years.

Welfare: Condition that portrays the prosperity of the old by having a fair occupation, better nourishment and is effectively occupied with monetary exercises.

ABSTRACT

The older person population continue to increase amid concerns of economic vulnerability in communities prompting special attention. Programs such as UCT have been put in place to help improve the welfare of the elderly. In Africa, specifically Kenya, the impact of UCT among older persons have remained elusive. Therefore, in the current study, the focus is (a) to establish the effects of older persons' UCTs on the living condition, (b) to establish the consequences of older persons' UCTs on economic activities and (c) to determine the effects of older person UCTs on the purchasing power of the elderly in Chuka Sub County. The study relied on the Neo-classical utility theory and public choice theory. It adopted a non-experimental research design, specifically a descriptive research design via primary cross-sectional data for a case study approach. Primary data was gathered from a target population of 24536, and a sample size of 385 was obtained via stratified then subsequent random sampling technique. The study used a structured questionnaire as the primary data collection technique to allow an in-depth examination of the experiences of the elderly persons receiving UCT in Chuka-Subcounty from the Kenyan government. The data analysis entails descriptive and regression analysis. The findings indicated a relationship between the effect of UCT on the welfare of the elderly persons in Chuka Sub County, 16 per cent of the UCT affects the living conditions of the elderly persons, and the relationship is statistically significant and positive. 26.5 per cent of the UCT affects the economic status of elderly persons. The relationship between economic status and the UCT is statistically significant and positive. 56.6 per cent of the UCT affects the purchasing power of elderly persons, and the relationship is statistically significant and positive. In general, UCT is statistically significant and have a positive relationship between living condition, economic status and purchasing power of the elderly in Chuka Sub-County, Tharaka Nithi County. Future studies need to consider a need to focus on other regions to establish the effect of UCT on the region's economic effectiveness from a local traders' perspective.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

The world's population is expected to increase by 25% in Europe and northern America, 20% per cent in oceanic, 17% in Asia and Latin America and the Caribbean, and 6% in Africa by 2030 (McNicoll, 2002). Older persons remain the most economically vulnerable individuals in communities (Adisa, 2019). They require special attention due to their deteriorated health and inability to fend for themselves. The general public, mostly their kins expected to take care of them, has ignored them, forcing the government to develop programs to help. One program has been the unconditional cash transfer (UCT) scheme. UCT is a significant social security apparatus that improves the societal position and privileges of the unprivileged. It decreases destitution and social defenselessness while improving financial advancement (Shawon, 2019).

UCT is a direct payment or remittance of money to eligible people to alleviate their present financial constraints (Tyagi et al., 2021). Cash transfer can be conditional or unconditional. UCT has become popular due to its immediate poverty intervention documented benefits. The impact of cash transfers is widely discussed by numerous scholars such as Attah et (2016) and Wang and Luo (2019).

Several countries in the world have embraced UCT. For instance, in Latin America, nations such as Brazil, Mexico, Honduras, and Nicaragua administered large-scale cash transfers in 1995. Countries like Nepal introduced the South Asia general universal pension scheme (SAUPS) in Asia, which was extended to benefit elderly persons of 65 years or more and each receiving 20

USD every month. Furthermore, a benefit plan supports poor widows aged 60 years or more by giving them 21 USD every month (Subedi, 2018). In Africa, social protection programs such as UCTs have been executed by governments, nongovernmental organizations (NGOs), and religious bodies and respective givers (Enaifoghe and Adetiba, 2019). For instance, the UCTs targeted more elderly persons aged 65 years and above in Lesotho. The impact of the programs has reduced over-reliance among the kins of the elderly (Sebastian et al., 2019). This has increased housing investment among the younger population, unlike before the program (Ansell et al., 2019). UCTs have received renewed attention to alleviate poverty within developing nations, and Kenya is not an exception. Compared to other transfers, UCT is attractive due to its inability to marginalize. Thus, UCTs may have psychological benefits since the recipients can choose to spend the money. UCTs are cheaper than any transfer due to low delivery costs (Haushofer and Shapiro, 2016).

Kenya has not been left out on the cash transfer scheme. The country has guaranteed to tend to issues related to old through national lawful and approach structures. The 2010 Constitution was pledged to include social insurance and the human right to take care of the welfare of older persons. Older persons cash transfer and privileges for each individual explicitly free from craving and sufficient sustenance of the satisfactory quality (Bender et al., 2021). The older person's cash transfer was propelled in 2006 by a budgetary allocation of Kes 4 million. During the principal stage, the program offered cash transfer of Kes 1,065 to 300 families with needy elderly persons in Nyando, Busia, and Thika. In 2009, the program extended after accepting Ksh 550 million from the administration during the budgetary year 2009/2010 and 1 billion for the money-related year 2011/2012. The 2012/2013 budget saw Ksh 1.5 billion allocated for the elderly welfare, while the 2013/2014 budget received Ksh 3.2 billion. The government of Kenya further increased its

allocation of the older person's welfare in 2016/2017 to Ksh 7.3 billion shillings. The details of the budgetary allocation are outlined in Table 1.1.

Table 1.1: Trends of Budget Allocation on Cash Transfer Program

Financial year	2008/09	09/10	2010/11	2011/12	2012/13	2014/15	2015/16	2016/2017
Amount in Kes (millions)	4	550	530	1000	1500*	3200	5000*	7300

*Estimated

Source: (National Treasury, 2016)

The program is anticipated to scale up to benefit more elderly and accomplish territorial equalization in development while promoting devolution. The program is overseen by the area OPCT board of trustees at sub-county levels, network, and network-based associations (the Republic of Kenya, 2014). The purpose behind the legislature to increase funds is to moderate the vulnerability related to ageing.

The current debate has focused on the impact of cash transfers among the elderly. Many scholars have attempted to establish the short and long-term cash transfer on the economic transformation of areas where the elderly persons are under such programs. Cash transfers can also have a negative influence on society. For instance, Wang et al. (2019) noted that cash transfers could ruin the societal norm if money is used for the excessive purchase of alcohol. Haushofer and Shapiro (2018) also pointed out that cash transfer spillover affects the prices of goods thus may lead to inflation

during certain times of the month. However, in this study, our focus is on elderly persons' cash transfers on the welfare of older people in Chuka sub-county, Tharaka Nithi County, Kenya.

1.1.1 Older person's cash transfer program

Cash transfers are essential programs that aim to reduce poverty among the vulnerable in society, such as the elderly (Attanasio et al., 2021). Cash transfers can meet two objectives that are capital building and short-term. These have been proved by many evaluations of cash transfer programs in many parts of the world, thus providing an alternative strategy to be adopted in other countries, and Kenya is no exception (Del Boca, Pronzato and Sorrenti, 2022; Neves et al., 2022). Cash transfers have been prone in developed countries as compared to developing countries. Cash transfers were not feasible in low-income countries before the 21st century. However, the success associated with the adoption of cash transfer in middle-income economies like the Latin American countries prompted other countries to consider the strategy for the deserving nations. The program has helped governments address poverty-related problems such as improving living conditions and enhancing local economies. Older persons' cash transfer explicitly targets older people living under extreme poverty levels. The program's objective is to relieve them of poverty, enhance their food security, and improve their living conditions.

1.1.2 Purchasing power

The purchasing power of the elderly can be determined by the increase in the number of foodstuffs bought in a market by elderly persons. Gao et al. (2020) argue that older adults focus on buying food when they receive cash. Thus, when older people receive money, they prioritize taming their hunger. This increases their purchasing power, thus increasing the population's purchasing power

in general. This leads to an increase in new markets in areas where more elderly are populated (Daidone et al., 2019). Baird, McKenzie, and Özler (2018) argue that most elderly persons tend to improve their nutrition when they receive any cash, whether pension or cash transfer from the government or money from their kin. Torkelson (2020) noted that cash transfer leads to new markets due to increased purchasing power.

1.1.3 Economic Activities of the Elderly

Most older individuals in Kenya and other Sub-Sahara countries have no formal education. Thus, they were not occupied with any white-collar job that would have increased their monetary gain or entitled them to a pension scheme (Kiptui, Mwaura and Gichuhi, 2021). Thus, they could be intrigued to put something aside for retirement benefits. Therefore, the more significant part has no pay security for the rest of their life. The absence of retirement annuity has exposed them to money-related and enthusiastic pressure, profoundly reliant on the working populace and steady negligence by the relatives (CIA World Factbook, 2018). Consequently, their commitment to economic growth is squalid and exceedingly connected with diminished work efficiency.

Most older people are engaged in small businesses comprising small-scale trading, including selling vegetables and other organic products along the strolling way, farming for food and selling in the neighborhoods, and participating in informal labour activities (Lusardi, Mitchell, Oggero, 2018). Their economic activities are restricted to sustaining their consumption and improving their welfare.

1.1.3 Living Conditions of Elderly

Older persons are those individuals who are perceived as needy and vulnerable among the population (Nam and Loibl, 2021). Typically, older persons sought to secure their livelihood through resource amassing, resource broadening and continued help from the family and network (Goman, 2004). However, work security is unattainable in Africa and especially Kenya, with the lion's share having no retirement salary. A more significant part relies upon their family and well-wishers for survival. Different markers are used to demonstrate the living status of the old. For example, the kind of fuel utilized by a family unit is identified with the social, financial position of the family unit. High-level energy sources are cleaner yet cost more and are being used by families with large amounts of salary. Elderly persons in Kenya use firewood for cooking because of its accessibility (Society for International Development, 2015). On housing, most of the older people's houses comprise earth flooring, representing 76.5 per cent by 2013. The material utilized for divider making is mud or wood, representing 36.6% of the homes. (Society for International Development, 2015). This demonstrates the requirement to examine the consequences of cash transfer on the livelihood of the elderly to widen the understanding of its effects.

1.1.4 Elderly Persons in Chuka Sub-county

Chuka Sub- County, Tharaka Nithi County, is situated in the semi-parched zone of Eastern Kenya. It’s in the outskirts of Embu County toward the south-west, Meru County toward the upper east, Kirinyaga and Nyeri districts to the west, and Kitui County toward the south-east. It is one of the three sub-districts in Tharaka Nithi, which lies in the lower regions of Mount Kenya and one of the littlest districts in Kenya. It comprises 2920 people, and the dominant part lives beneath the destitution line (Mbugua, Rinkanya, and Bururia, 2013). Fifty-one per cent of the older have the

leading essential training of grade school level, which demonstrates they may luck retirement benefits. They are semi or unskilled and depend on manual or semi-talented occupations. Tharaka Nithi is among the province with the most astounding number of old. (Society for International Development, 2015). The general population of Chuka relies upon downpour for harvest generation, which records 64 per cent of all-out sustenance creation (NDMA, 2015). During a prolonged rainfall, the area is delegated insignificant nourishment frailty stage because of expanded sustenance creation, bringing about grown family sustenance stock.

In contrast, the region encounters low sustenance production during a short downpour. These perceptions demonstrate that the area is defenceless against nourishment weakness, consequently inclined to extraordinary destitution (NDMA, 2015). Older persons are the most affected as they rely upon farming for their work; they are full-time small-scale farmers. Their economic activities involve sales of agricultural and livestock; older men are generally fit and take part in day-by-day work, which includes construction and small-scale trading. Their economic activities are constrained to horticulture and small-scale animal production. These are classified as defenceless financial exercises because of their unsustainability (NDMA, 2015). Sparing and speculation have not been acknowledged among old because of sporadic and restricted pay, mostly from offers of rural produce. This distances the elderly from considering formal reserve funds as a potential wellspring of the monetary venture (Goman, 2004).

1.2 Statement of the Research Problem

Older persons account for 3.0 per cent of the population in Kenya (KNBS, 2014), making them the most marginalized and vulnerable against social and economic issues, including poor health care, poor livelihood, and insignificant economic activities. The number of elderly persons has

also continued to rise in many countries (Piekut, 2020). The welfare of elderly persons has continued to draw attention throughout the world. As such, researchers and policymakers have attempted to reform policies and assess the standard of living of the elderly. In doing so, they have proposed alternative measures to alienate the elderly persons living conditions. Such proposals include programs like UCT that have impacted the welfare of elderly persons in different parts of the globe.

The cash transfer seeks to lessen constant neediness and improve the well-being of the recipients. Studies have demonstrated that such projects could aid in alleviating the suffering of poor elderly persons. Kpessa-Whyte and Tsekpo (2020) assessed the effectiveness and efficiency of Ghana's ageing-related policies in mitigating the challenges associated with poverty, income, security and healthcare. The study observed that Ghana's social pension and elderly programs are weak in design and suffers operational setbacks. A lack of an existing dataset indicates a failure to ascertain the program's effectiveness in alleviating elderly persons from poverty. Earlier studies by Garcia and Moore (2012) noted that cash transfer plans in sub-Saharan Africa are progressively effective in improving the welfare of the recipient’s superior to any cash transfer. Barrientos and Hulme (2008) noted that cash transfers offered legitimately to old ladies positively affect the family unit's general welfare.

Further, Seleaone (2008) recognizes that cash transfers improve the financial status of the recipients by making it ideal for the recipient to enjoy elderly life without reliance on their kins. The economic effect report of the Mchinji social cash transfer in Malawi detailed improved monetary advancement, expanded practical limits and inspired the ways of life (Miler, Tsoka, and Reichert, 2008). The Kenyan government has been developing the spending designation for the

elderly to incorporate as many as could reasonably be expected (National Treasury, 2016). Currently, the sum apportioned for the elderly persons stands at Ksh 17.3 billion for the budgetary year 2018/19 (Daily Nation, 2018). However, regardless of the exertion of the government to build the number of recipients yearly, poverty levels have been persistent and no signs of improvement, with little attention to the fact that Kenya has recently joined the few middle-income level nations. The above studies have not persistently shown that cash transfers guarantee the wellbeing of elderly persons. The problem presented in the existing studies is a lack of research to support that UCT improves the economic activities, living conditions, and purchasing power, which generally enhances the welfare of the elderly in Tharaka Nithi, Chuka Sub County. Therefore, in the current research, we sort to establish the effect of elderly persons' cash transfer on the welfare of older people in Chuka Sub-County, Tharaka Nithi County, Kenya, by using living conditions, economic activities, and purchasing power as primary variables.

1.3 Research Questions

i. What are the effects of older person's UCTs on the living conditions of the elderly in Chuka Sub County?
ii. What are the effects of the older person's UCTs on the economic activities of the elderly in Chuka Sub County?
iii. What are the effects of older person's UCTs on the purchasing power of the elderly in Chuka Subcounty?

1.4 Objectives of the Research Study

The key objective of the research is to study the effect of older person's UCTs on the wellbeing of the beneficiaries in Chuka Sub County, Tharaka Nithi County

The specific objectives are:

i. To establish the effects of older persons UCTs on the living condition of the elderly in Chuka sub-county
ii. To establish the consequences of older persons UCTs on the economic activities of the elderly in Chuka Sub County
iii. To determine the effects of older person UCTs on the purchasing power of the elderly in Chuka Sub County

1.5 Significance of the Study

The study's findings will provide enough data for the Kenyan government to improve its arrangements and activity plan to improve the cash transfer program. Further, the discoveries will be helpful to the area legislature of Chuka Sub-County, Tharaka Nithi. The results can be crucial to different organizations in enhancing the policy structures to help improve the welfare of the elderly. The findings will not only add literature and bridge the knowledge gap but also informs researchers and relevant stakeholders on the welfare of the elderly.

1.6 Scope of the Study

The investigation will focus on the elderly of Chuka Sub County, who are the recipients of the program. Chuka Sub County is chosen as it is a representative of the provincial setup making it

perfect for such studies. The study will be constrained to recipient of UCT in order to have a compressive analysis and discussion.

1.7 Organization of the Study

The rest of the paper is organized as follows. Chapter two outlines the literature review of the top understudy. Chapter three gives the procedure and methods used to achieve the desired objectives of the study. Chapter four presents the results, findings and analysis. Finally, Chapter five presents a summary of the study findings.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter covers both theoretical and empirical review that supports the study. The theoretical review entails the theories that support the study. The empirical review presents similar studies on the top impact of cash transfer on elderly persons.

2.2 Theoretical Review

2.2.1 The Neo-Classical Utility Theory

The Neo-Classical Utility theory is based on the cardinal measurement of utility that assumes that utility is measurable and addictive. The theory states that cash transfer programs help accumulate human capital (Njuguna, 2018). Thus, the level of poverty is reflected in income constraints. The theory was developed in the 1900s by Marshallian analysis. The theory stipulates that consumer preferences are invariant for their current consumption level. The theory is based on the following assumptions, (a) the utility analysis is based on cardinal concept assuming that utility is measurable and additive (b) utility is measurable in terms of money (c) the marginal utility of money is assumed constant, (d) consumer utility is variant thus aims to purchase goods that will have a maximum utility, (e) the consumer knows the available commodities and their qualities, (f) the consumer's choices on the commodities are open, and choices are certain and (g) consumer's utility on the commodities are not influenced by their prices.

Individuals ' self-interested actions can solve individual crises, such as poverty at old age. The UCTs aid the elderly in meeting their needs based on their maximum utility function. The elderly does not have a similar needs preference, thus having a commodity variation. The elderly have all the knowledge of the commodities they require.

The neoclassical utility direct function is closely related to consumer behaviour whenever consumers have ready cash (Basmann and Slottje, 1999). In the likelihood of consumers having money to spend, denoted by G, there exists a likelihood ratio to support the parameters of the utility function. If G represents the cash consumers can use to purchase or sort commodities, $K(A;\zeta)$ is the direct utility function. Suppose $A, b,$ and N satisfy the linear budget constraint analogous to cash received by the elderly persons in Chuka Sub- County, then there exists a direct utility function $\Omega(A;\omega)$ and is maximized by the consumer group of choice of A. Thus, the utility function is unique for data batches G, a large summary of products acquired (A, b, N). Suppose that b represent prices of commodities and N is the total expenditure the consumer can have with is cash; thus A is quantities selected by the older persons with their budgetary allocation constraints (b, N). Suppose the consumer allocates all N to their consumption $i = 1, \dots, n$, then

$$\sum_{i=1}^{n} b_i A_i = N \qquad \textbf{Equation } 2.1$$

For all the commodities expenditure (A, b, N). The cash dictates the consumer demand. The theory, having explained the elderly persons' choices upon receiving cash transfer, instigates objectives number 1, 2, and 3. The elderly persons, after receiving the cash transfer, only buy commodities that would give them maximum satisfaction.

2.2.2 The Public Choice Theory

The public choice theory stipulates that economic tools help solve a traditional problem. The theory is based on taxation and public spending. It was formulated in the 1950s and received attention in 1986 (Shaw, 2002). The theory uses a similar principle to economist reasoning: individuals are motivated by self-interest.

The public choice theory is often used when matters of political decision-making are discussed. The discussion often leads to policies that oppose the public's overall desires. For instance, the interest of the elderly is hardly the interest of the public. However, politicians support these projects as they will use the projects to lure voters. The cash transfer programs may also benefit the politicians by opening doors for future lobbying while they spend only tax money.

The public choice theory uses a similar model to human behaviour. The elderly are expected to change behaviour when they receive the cash transfer. One behaviour will change living conditions, economic activities, and purchase preferences. Thus, the theory instigates objectives 1,2 and 3.

2.3 Empirical of Literature

Numerous studies have attempted to integrate the effect of UCT on the economic welfare of the regions. For instance, Afzal, Nawazish, and Arshad (2019) studied the difference between conditional and unconditional cash transfers using poverty as a demographic tool in Pakistan. The study mainly focused on providing a detailed demographic description of poverty to alienate those who genuinely need cash transfers. The data for the study was collected via a household integrated economic survey (HIES) for years between 1985 and 2016, which captured reduction in poverty

levels, gender-based employment decisions, and type of employment. Conditional and unconditional cash transfers were evaluated using data indicators such as employment levels. This was done to highlight the appropriate target groups needing such programs in Pakistan. The study's outcome showed that Conditional Cash Transfer (CCT) effectively improves health and education outcomes while UCT impacted the most vulnerable groups in the community. The study recommended extending the programs to the unemployed to provide short-term financial relief. This study indicated that one of the rationales behind cash transfers is uplifting the living conditions of the recipient.

A study by Handa et al. (2018) investigated the effect of unconditional cash transfers on long-term living standards using evidence from Zambia. The study noted that cash transfers had reached almost 50 million Africans. The study examined whether the UCTs have raised long-term living standards via the Zambian government. The study found the far-fetching effect on consumption and productivity programs. The household spending increased by 67% more than the value of transfer received. This indicated a sizeable multiplier effect which increased both farm and non-farm activities. This study evaluated the impact of UCTs on the long-term living standards, which is closely related to the current study, which evaluated the effect of UCTs on the living standards. While this study focused on vulnerable households, the current study is specific to elderly persons in Chuka Subcounty. The present study also focuses on the general activities of the UCTs on the elderly, while the current study by Handa et al. (2018) is specific to long-term living standards.

Egger et al. (2019) studied the general equilibrium effects of cash transfer via a case study of Kenya. The study evaluated the impact of a one-time cash transfer of about USD 1000 to over 10,500 households across 653 randomized villages in rural Kenya. Egger et al. (2019) used

randomized control trials (RCTs); the study noted that the transfer impacted the fiscal shock was over 25% of the local GDP. The impact was also felt on the consumption and assets of recipients. The study also noted that the cash transfers could have impacted the nonrecipient persons within the locality of transfer. For instance, the local consumption of the locality increased with little inflation, while overall economic inequality did not increase meaningfully.

Abonyo (2019) study established the effects of older persons' cash transfer on household economic status in Butula Sub-county, Busia County, Kenya. The study examined older persons' cash transfer income on household economic status. The study also assessed older persons' cash transfers' adult labor supply effects. The study adopted an ex-post facto research design with 150 older persons receiving the transfer. The data collection tool was a quantitative questionnaire. Data analysis was based on finding the endogenous and exogenous variables with descriptive statistics. The study findings noted that the Butula sub-county had increased the households' ability to save for precautionary use. The cash transfer also increased agricultural investment, increasing the food security in the area. The current study has closely related this study with the difference lying in the type of cash transfer. Besides, the existing study has focused on investment in agriculture are the main indicator for increased livelihood. In contrast, the current study has used better housing structures to indicate increased livelihood.

Haushofer and Shapiro (2018) studied the short-term impact of unconditional cash transfers on the poor using experimental evidence from Kenya. The transfers, unlike others, are concentrated within a period and are lump-sum. The study via randomized controls noted an increase in consumption with transfers. The results are compared with similar studies where monthly transfers indicated a variation in increased savings than the lump-sum transfer. Thus, monthly transfers are

more likely to spend on durables, suggesting that households increased their savings and credit constraints. The results based on comparison suggested that UCT impact economic outcomes.

Mbabu (2017) evaluated the effects of older persons' cash transfer funds on the well-being of the elderly in Kibera, Nairobi County, Kenya. In Kibera informal settlements, the study established older persons' cash transfers (OPCT). The study also examined the variation in the implication of the OPCT funds on the well-being of the elderly. The challenges facing the OPCT were also evaluated, leading to identifying the strategies to improve the OPCT program to enhance the benefit of elderly persons in Kibera. This study focused on the social aspect of the OPCT to the elderly hence not appropriate to compare with the current study. However, the study findings noted critical aspects of living conditions similar to the focus in the study. The study indicated that the OPCT funds were used to purchase food, rent, and debt repayment. The study also found that the effect of OPCT was felt at all levels in the community. The study revealed that the OPCT funds provided are hardly enough to meet the elderly needs and thus, assessment for the increase is inevitable.

Hassan and Sakwa (2018) studied the effect of cash transfer programs on older persons' wellbeing in Garissa County, Kenya. The study investigated the effect of a cash transfer program on older persons' wellbeing. The study adopted aging, social exclusion and entitlement theory, and capable theory to guide the study. The study used a descriptive research design to meet the research objectives. The study findings showed that the cash volume positively impacts the older persons weelbeing in Garissa county. Regression analysis indicated that cash payments are the most significant factor of frequency of cash payments to influence the wellbeing of older persons. The

study concluded that the amount of cash to recipients of OPCT has the greatest impact on older persons.

2.4 Overview of Literature

The literature presented the Neo-Classical Utility theory, which is based on the cardinal measurement of utility that assumes that utility is measurable and addictive. The theory explains that expenditure is derived from maximizing utility derived from the maximum commodities sourced from the available cash. Based on these, the theory is believed to instigate all the objectives of the study. Living conditions, economic activities, and purchasing power are determined by what they have for expenditure.

A review of the public choice theory states that economic tools can be used to solve the traditional problems via taxation and public spending. The theory shows that individuals are motivated by self-interest. Thus, cash transfer is viewed as political decision-marking to lure more voters. The elderly persons, upon receiving the cash transfer changes their behaviour.

The literature review of the existing study presented different case studies to present the effect of UCT on the elderly. For instance, the existing study by Afzal, Nawazish, and Arshad (2019) noted that UCT improves the living conditions of the vulnerable. A study by Egger et al. (2019) majored in the macroeconomic effects of one-time large cash transfers to the less vulnerable persons. A study by Haushofer and Shapiro (2018) used experimental data from Kenya to evaluate the short-term impact of unconditional cash transfers on the poor.

The current study evaluated the short-term difference from the present study by having the economic impact of UCT on the elderly in Chuka sub-county, Tharaka Nithi County. The current

study focuses on the economic impact of the pre and posts monthly UCT era. The studies also focus on living conditions, economic activities, and other variables that are not variables in the study. The studies presented also have different case studies due to the UCT in different localities. Thus, when used in a different case study, a generalization and applicability of the outcomes in one study could lead to a biased conclusion. There is a need for literature detailing the effect of UCT on elderly persons, specifically for Chuka Sub County, Tharaka Nithi County. The existing studies in Section 2.3 differ from the recipient groups' current study. Besides, the objectives of the current study are also different from the existing studies. All these point to the novelty of the current study.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

The chapter outlines the methodologies that we have used to meet the research objectives, that is, (a) establishing the effects of older persons on the living condition of the elderly in Chuka Sub-County, (b) establishing the consequences of older persons' UCTs on the economic activities of the elderly persons in Chuka sub-county (c) to determine the effects of older persons' UCTs on the purchasing power of the elderly in Chuka Sub- County. The chapter begins with a discussion of research design, followed by the theoretical formulation of the study. The other sections entail the empirical model specification, study area and target population, sample size and sampling technique, data type, sources and collection, and research instruments. The last section of the paper describes data analysis of the data collected to answer research questions.

3.2 Research Design

The study employed a non-experimental research design, specifically a descriptive research design via primary cross-sectional data for a case study approach. The data source is primary and collected via a structured questionnaire administered to selected respondents. This allowed in-depth examination of the experiences of the elderly persons receiving UCT in Chuka-Subcounty from the Kenyan government. The non-experimental research design was used since the respondents had no control over the study's outcome. Unlike the experimental research design, the current study does not permit the researcher to manipulate and control the variables. The descriptive

research design was chosen to enable an analysis of the UCT on the welfare of the elderly persons in Chuka Sub- County, Tharaka Nithi, County.

3.3 Conceptual and Theoretical Framework

Theoretical and empirical studies have shown the relationship between the UCT and the welfare of elderly persons. The theoretical frameworks presented in this study are neoclassical and public choice. Both theories indicate that elderly persons, upon receiving UCT, have a fixed amount of money from which they are expected to accrue a maximum utility function of their needs. The empirical review has also indicated the relationship between UCT and the welfare of the older people in the society; for instance, an existing study by Afzal, Nawazish, and Arshad (2019) noted that UCT improves the living conditions of the vulnerable. Egger et al. (2019) indicated that large transfer of cash to the less vulnerable in the society increases their economic activeness. Haushofer and Shapiro (2018) noted that UCT has a short-term impact on the poor. Handa et al. (2018) used evidence from Zambia to identify that UCT has a long-term effect on the living standards of the elderly. The study identified that the long-term effects entail increased productivity and household expenditure, increasing farm and non-farm activities. Abonyo (2019) used adult labor supply in Butula Sub- County, Busia County, to establish the effects of older persons' cash transfer on household economic status. Mbabu (2017) study on the effects of older persons' cash transfer funds on the well-being of the elderly in Kibera, Nairobi County, Kenya, to note that OPCT funds were used to purchase food rent and debt repayment. These effects are felt at all levels in the community. Hassan and Sakwa (2018) study via the effect of cash transfer program on older persons' wellbeing in Garissa County, Kenya, noted that the volume of cash positively impacts the older person's well-being. These studies provide a platform for further studies into the area. Thus,

in the current study, the focus is to establish the effect of older persons' UCTs on the living condition, economic activities, and purchasing power of elderly persons in Chuka Sub-County, Tharaka Nithi.

3.3.1 Effects of UCT on living conditions of elderly persons

The older person's access to cash is essential for survival and easy living. No household can survive without money to fund their lifestyle. Older person most often depends on their immediate family members to survive. This increases the dependency ratio, reducing immediate family members' investment opportunities.

3.3.2 Consequences of UCT on economic activities of elderly persons

The elderly persons can engage in economic activities such as small businesses if they have money. In turn, the economic activities enhance the elderly persons' lives as they return. UCT may have a short-term effect on the economic activities of the elderly, but long-term on the community as the markets will grow.

3.3.3 Effects of UCT on purchasing power of elderly persons

UCT may have advantages and disadvantages among elderly persons. For instance, they may be used to purchase temptation goods, thus eroding the welfare of the elderly and the entire community. They could also lower the labour supply and conflict within the community or family. UCT may also increase the purchasing power of the elderly hence creating markets for their commodities such as supplemental foods for the elderly diets. The increase in purchase power also leads to the growth of markets.

3.4 Definition and measurement of variables

Table 3.1 shows the definitions and measurements of key variables of the study, such as living conditions, economic activities, and purchasing power used during data analysis.

Table 3.1: Definition and measurement of variables

Variables	**Definition**	**Unit of Measure**	**Scale**
Living conditions	Circumstances affect the way older people live. They are measured in terms of shelter, cooking fuel.	Likert scale	Nominal
Economic activities	Activities promoting the purchase and selling of commodities. It is measured in the study in terms of socio-economic activities.	Likert scale	Ordinal
Purchasing power	The value of a currency is expressed in terms of the number of goods and services a unit of money can buy. The measure in the study as household needs met.	Likert scale	Nominal

3.6 Study Area and Target Population

This investigation was carried out in Chuka Sub-County, Tharaka Nithi County. Chuka Sub-County is one of the three sub-areas inside Tharaka Nithi County. It is found in the semi-dry territory of the Eastern locale of Kenya around 175 kilometers upper east of Nairobi. It lies on the lower regions of Mount Kenya and covers roughly 2,638.8 square kilometers. The target population of the elderly in Tharaka Nithi county is those who are over 64-year-old category, who are eligible to receive UCT according to the 2019 census, which was 24,536 (KIPPRA, 2020).

3.7 Sample Size and Sampling Technique

The study adopted a stratified sampling method where all the elders receiving UCT were divided into stratum or groups. The groups, in this case, are the five wards in Chuka Sub-County. The random samples were then drawn from each group to be used as respondents for the questionnaire. This is important to ensure optimal representation of the entire sample. We use Andrew Fisher's formula to determine the sample size as follows (Jung, 2014)

$$sample\ size = \frac{Z - score^2 \times StdDev \times (1 - StdDev)}{(confidence\ interval)^2}$$

The confidence interval is 95% which means the $z - score$ is 1.96 and Std os 0.5, thus sample size is given by

$$\frac{1.96^2 \times 0.5(0.5)}{0.05^2} \simeq 385$$

The sample size is 385, but the target population is 24,536. We use proportionate formulae to determine the sample size from every ward to allow the representation of the samples as follows,

$$385 \Longrightarrow 24{,}536$$

$$x \Rightarrow 5889$$

$$x \simeq 92$$

The results are tabulated in Table 3.2 as follows.

Table 3.2: Sample size

Ward in Chuka Sub County	**Target Population or frequency**	**Sample size**
Mariani	5,889	92
Karingani	4,630	73
Magumoni	5,757	90
Mugwe	4,581	72
Igambang'ombe	3,679	58
Total		**385**

Where n is the sample size.

N, is the size of the population

e, is the sampling error taken as 5 percent

3.8 Data Type, Sources and Collection

The data was collected from the beneficiaries of UCT and was the primary source of data and collected using the questionnaire attached in the appendix.

3.9 Research Instruments

The research used a questionnaire to gather information from the respondents. The questionnaire had both open and closed-ended questions, which target the respondents' views and opinions.

3.10 Pilot Study

The study employed a convenience sampling method. Thus, there was no need for a pilot study. However, the validity of the instrument was ensured by sharing information in the questionnaire with the supervisor and the experts. This way, the data collected was suitable for analysis.

3.11 Data Analysis

The data collected was analyzed, cleaned, categorized, and coded into SPSS version 23 to permit ease of analysis. The analysis will determine whether the UCT influences the welfare of older people. The findings will help inform better policies to guide the experts and stakeholders in UCT. The later data analysis section presents regression analysis showing the linear relationship between the dependent and independent variables. Unlike the traditional relationship, in the study, cash transfer is an independent variable while living conditions, economic activities, and purchasing power are dependent variables. Thus, the regression analysis is presented in 3 folds outlined below;

$$Y_{LC} = \beta_{UCT}\xi_{UCT} + C_{UCT} \quad \textbf{Equation 3.1}$$

$$Y_{EC} = \beta_{UCT}\xi_{UCT} + C_{UCT} \quad \textbf{Equation 3.2}$$

$$\mathbf{Y_{PP} = \beta_{UCT}\xi_{UCT} + C_{UCT}} \qquad \textbf{Equation 3.3}$$

Where Y_{LC}, Y_{EC} and Y_{PP} are the living condition, economic activities and purchasing power respectively. β_{UCT} is regression coefficient for UCT and C_{UCT} is the regression constant.

Equations 3.1-3.3 is analogous to Equation 2.1 as follows

$$\sum_{i=1}^{n} b_i A_i = N, \qquad \boldsymbol{Equation}\ 3.4$$

where $N = Y_{LC} + Y_{EC} + Y_{PP}$, $b_i = \beta_{UCT}$, $A_i = \xi_{UCT}$, that is, $b_i A_i$ is equivalent to UCT and N is the welfare of the elderly comprising of living conditions, economic status, and purchasing power. Therefore, the welfare of the elderly is a maximum utility function derived from all the UCT allocated in order to meet the living condition, Y_{LC}, economic status, Y_{EC} and purchasing power Y_{PP}.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION

4.1 Introduction

The chapter presents the findings of the study based on the objectives in Section 1.4. The chapter begins by presenting the respondents' demographic to understand their characteristics. The other sections present the findings based on the study objectives, starting with living conditions, economic activities, and purchasing power. The later section of the chapter presents a linear regression analysis showing linear relationships between the study variables.

4.2 Demographic profile of the respondents

The researcher in the study wanted to understand the demographic characteristics of the respondents. The following subsection presents a summary of the demographics of the respondents in the research.

4.2.1 Respondents' gender and age

Table 4.1 shows the demographic profile of the beneficiaries who participated in the study, with 194 (50.4%) being males and 180 (46.8%) females, respectively. This shows that the majority of the respondents were male. We conclude that men tend to live longer than women in Chuka Subcounty. The majority, 221 (57.4%) of the respondents aged between 71-75 years, 24.9% were aged between 77-83, 13.9% (52) were aged between 65-70 years, while 1.3% of the beneficiary was over 83 years of age (Table 4.2).

Table 4.1: Respondents' gender

		Frequency	Percent
Valid	male	194	50.4
	female	180	46.8
	Total	374	97.1
Missing	System	11	2.9
Total		385	100.0

Table 4.2: Respondent's age

Age group		Frequency	Percent
Valid	65-70	52	13.5
	71-76	221	57.4
	77-83	96	24.9
	above 84	5	1.3
	Total	374	97.1
Missing	System	11	2.9
Total		385	100.0

4.2.2 Respondents' household size

Most beneficiaries live with an extra person within the household irrespective of their marital status, with the highest home hosting of more than seven members. Regarding family size, 36.48% of the respondents lived alone, 40.8% had families with two to four members. In comparison, 15.6% and 4% had families with five to seven and more than seven members, respectively, as shown in Table 4.3.

Table 4.3: Respondents family size

		Frequency	Percent
Valid	Respondents only	140	36.4
	2-4 members	157	40.8
	5-7 members	60	15.6
	>7 members	17	4.4
	Total	374	97.1
Missing	System	11	2.9
Total		385	100.0

4.2.4 Respondents' marital status

Table 4.4 shows respondents 'marital status with a total of 26.5% (102) beneficiaries living with spouses, 12.5% (48) are single, 6% (23) are separated or divorced. The widowed were 52.2% (201).

Table 4.4: Respondents' marital status

Respondents' marital status		Frequency	Percent
Valid	single	48	12.5
	married	102	26.5
	separated/divorced	23	6.0
	widowed	201	52.2
	Total	374	97.1
Missing	System	11	2.9
Total		385	100.0

4.2.5 Respondents' education qualifications

Table 4.5 indicates that 24.2% (93) have never been to school, while 64.2% (247) had primary education, 7% (27) had secondary education, and 1.8% (7) had tertiary or college education.

Table 4.5: Respondent's level of education

		Frequency	Percent
Valid	never been to school	93	24.2
	primary	247	64.2
	secondary	27	7.0
	tertiary/college	7	1.8
	Total	374	97.1
Missing	System	11	2.9
Total		385	100.0

4.3 Living Conditions and UCT

The researcher evaluated the living conditions of the respondent by assessing the respondent's shelter and cooking fuel and source of cooking fuel.

4.3.1 Respondents' shelter

The researcher also had an observation list focused on the respondents 'dwelling places, like house construction material. Most (55.81%) of the respondents, as shown in Table 4.6, show that those who live in mud houses are 3.1% (12), while stone 55.3% (213), iron sheet 35.8% (138), and wood 2.9% (11). The higher percentage of beneficiaries living in stone houses is attributed to the majority residing in city-county houses that are more affordable than the other stone rental houses.

Table 4.6: Respondent's type of shelter

		Frequency	Percent
Valid	mud	12	3.1
	stone	213	55.3
	iron sheet	138	35.8
	wood	11	2.9
	Total	374	97.1
Missing	System	11	2.9
Total		385	100.0

4.3.2 Respondents' source of cooking fuel

Table 4.7 shows that the most used source of cooking fuel is charcoal and kerosene at 51.2% (197) and 28% (109) each respectively, while about 14.5% (56) of the respondents use gas and electricity 3.1% (12). Those using electricity for cooking must be better economically than those using other traditional fuels.

Table 4.7: Respondent's source of cooking fuel

		Frequency	Percent
Valid	gas	56	14.5
	electricity	12	3.1
	charcoal	197	51.2
	kerosene	109	28.3
	Total	374	97.1
Missing	System	11	2.9
Total		385	100.0

4.4 Economic activities and UCT

The study sought to assess the economic status of the respondents before, during, and after enrolment in the UCT. Table 4.8 indicate that the majority of the respondents, 37.9% (149), were casual laborers, 29.9% (115) owned businesses before receiving UCT, and those who depended on remittance were 29.4% (113).

Table 4.8: Respondent's source of income before UCT

		Frequency	Percent
Valid	casual labour	146	37.9
	Business	115	29.9
	Remittances	113	29.4
	Total	374	97.1
Missing	System	11	2.9
Total		385	100.0

Table 4.9 shows that respondents' average income before the UCT program was 3.6% (14) between Ksh 4001-Ksh 5000, while those receiving Ksh 300-Ksh 1000 were the majority 93.5% (360).

Table 4.9: Respondents average income before UCT

		Frequency	Percent
Valid	Ksh 4001-Ksh5000	14	3.6
	Ksh 300-Ksh1000	360	93.5
	Total	374	97.1
Missing	System	11	2.9
Total		385	100.0

The researcher also wanted to know how the UCT is spent, and the results are summarized in Table 4.10. majority 46.2% (178) use UCT to start another business, 45.5% (175) use it for personal use, 3.9% (15) use it for a spouse, and 1.6% (6) use it for relatives within a household.

Table 4.10: Respondent's expenditure of UCT

		Frequency	Percent
Valid	business	178	46.2
	personal use	175	45.5
	spouse	15	3.9
	relatives within household	6	1.6
	Total	374	97.1
Missing	System	11	2.9
Total		385	100.0

The researcher inquired about the type of household the respondents prefer to spend mostly upon receiving UCT is shown in Table 4.11. Those who regard education as less important were 59%, slightly important 23.9%, most important 10.4% and very important 3.9%. Those who regard food as less important were 59.2%, slightly important 23.6%, most important 10.1%, and very important 4.2%. Those who view health as less important were 16.9%, slightly important 51.2%, most important 24.9%, and very important 4.2%. Payments of debts are viewed as less important by 32.2%, slightly 10.9%, most important 43.4%, and very important 10.6%. Clothing is viewed as less important by 15.8%, slightly important 49.9%, most important 15.6%, and very important 15.8%. Livestock purchase 22.9%, 29.6%, 25.7%, and 19% for less, slightly, most, and very important, respectively. The respondents who view business as less, slightly, most, and very important were20%,17.9%, 39.2%, and 20%, respectively.

Table 4.11: Type of household need and level of priority in spending CT

	1-less important	2-Slightly important	3-Most important	4-Very important
Education	59% 227	23.9% 92	10.4% 40	3.9% 15
Food	59.2% 228	23.6% 91	10.1% 39	4.2% 16
Health	16.9% 65	51.2% 197	24.9% 96	4.2% 16
Payment of debts	32.2% 124	10.9% 42	43.4% 167	10.6% 41
Clothing	15.8% 61	49.9% 192	15.6% 60	15.8% 61
Livestock purchase	22.9% 88	29.6% 114	25.7% 99	19% 73
Business	20% 77	17.9% 69	39.2% 151	20% 77

Table 4.12: Relationships between beneficiaries and non-beneficiaries

		Frequency	Percent
Valid	improved	44	11.4
	no change	275	71.4
	worsened	55	14.3
	Total	374	97.1
Missing	System	11	2.9
Total		385	100.0

The respondents were asked about their relationship with other community members after receiving the UCT. Table 4.12 indicates that those who feel the relationship improved were 11.4%, while there was no change 71.4% and worse 14.3%.

The researcher assesses if the funds received under UCT were adequate for the respondents' use. Table 4.13 indicates that 84.7% noted that the funds are inadequate, while 12.5% noted the funds are enough.

Table 4.13: Respondents' responses on adequacy of the fund to meet their basic needs

		Frequency	Percent
Valid	yes	48	12.5
	no	326	84.7
	Total	374	97.1
Missing	System	11	2.9
Total		385	100.0

4.5 Purchasing power and UCT

The study sought to know the likelihood of respondents increasing their purchases in terms of clothing, foods stuff, house items, and agricultural commodities for the farm inputs. The findings indicated in Figure 4.1 indicate that respondents are more likely to purchase food-stuff (45.45%) when they receive UCT. The minority, about 4.55%, are likely to save, 8.18% purchase new clothing, while 26.36% and 15.45% are likely to purchase house items and agricultural commodities, respectively. The findings suggest that UCT increases the purchasing power of the elderly in the community since very few prefer to save money.

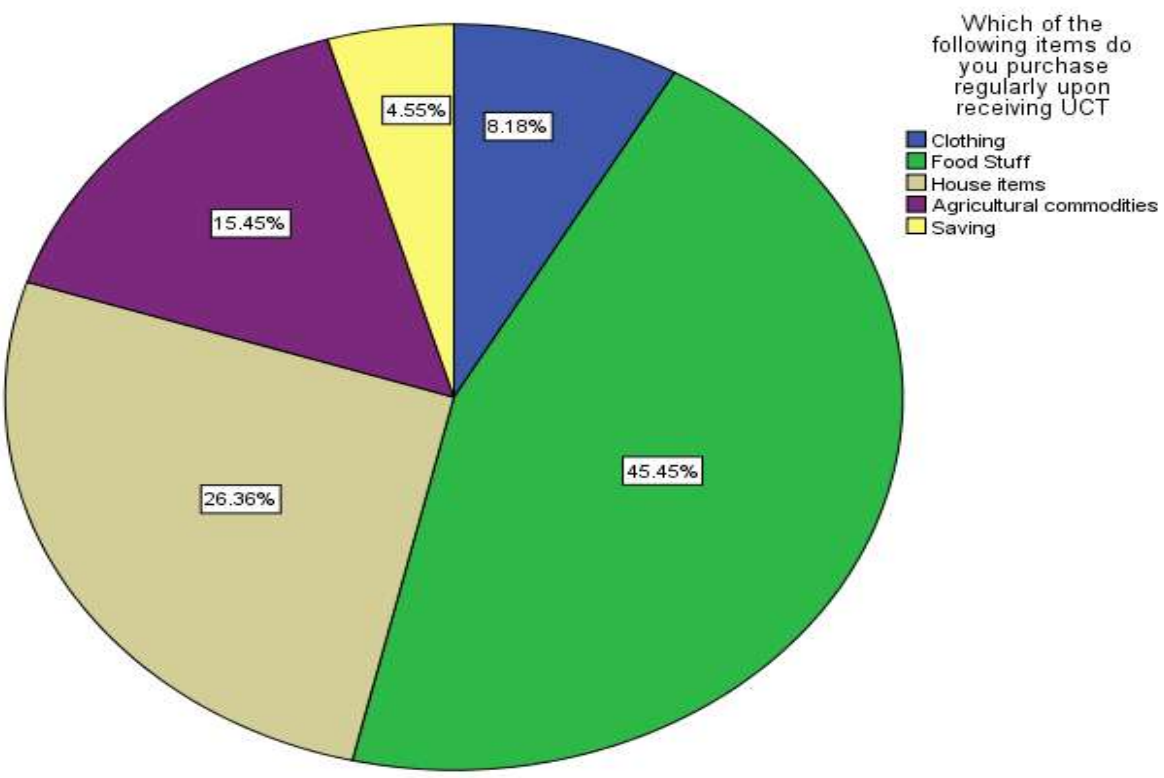

Figure 4.1: Pie-chart of what the respondents are likely to purchase upon receiving UCT

The researcher sought to inquire how likely the respondents will increase their purchase of regular commodities. Figure 4.2 summarizes the outcome in a bar graph. The figure indicates that most of the respondents (85) are likely to increase the purchase of their preferred commodities compared to 15, who are unlikely.

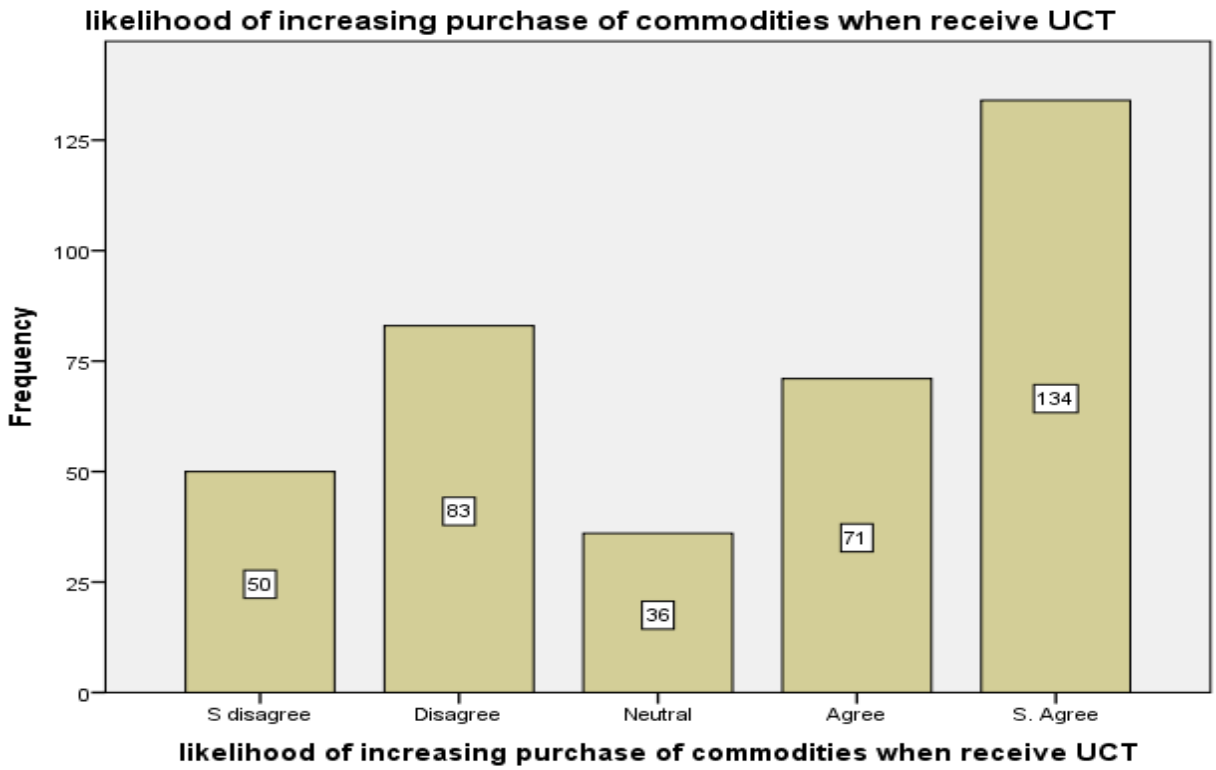

Figure 4.2: Bar graphs of the respondent's likelihood of increasing their purchase of preferred commodities.

4.6 Regression Analysis Results

Regression analysis is used to show the effect of UCT on living conditions, economic activities, and purchasing power. In the initial stages, we present the model summary, ANOVA, and regression coefficient tables.

4.6.1 Older persons UCTs on living conditions of the elderly

The effect of UCT on elderly persons living condition is evaluated and results presented in Table 4.14-Table 4.16.

Table 4.14: Model summary for regression analysis for UCT on elderly persons living conditions in Chuka Sub-County.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.410[a]	.168	.160	1.15900
a. Predictors: (Constant), Unconditional Cash Transfer				

Table 4.14 shows R^2 of 16.8% and this suggest that only 16.8% of the UCT data fit living condition. The adjusted R^2 show that 16% of the UCT affect living condition of the elderly persons in Chuka Sub County.

Table 4.15: ANOVA results for regression analysis for UCT on elderly persons living conditions in Chuka Sub-County.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	28.544	1	28.544	21.249	.000[b]
	Residual	141.045	373	1.343		
	Total	169.589	374			
a. Dependent Variable: Living conditions						
b. Predictors: (Constant), Unconditional Cash Transfer						

The data in Table 4.15 indicate that the probability value of 0 indicates that the regression relationship was statistically significant in predicting how UCT affects elderly persons living conditions. The F critical value at 0% level of significance was 21.249. The F calculated value at that probability remains the same, suggesting that the overall model was statistically significant.

Table 4.16: Regression Coefficient of the relationship between UCT on elderly persons living conditions in Chuka Sub-County.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.997	.300		6.655	.000
	Unconditional Cash Transfer	.359	.078	.410	4.610	.000
a. Dependent Variable: Living conditions						

Table 4.16 suggests that the regression equation showing the linear relationship between UCT and living condition is

$$\boldsymbol{Y_{LC} = 1.997 + 0.359\xi_{UCT}} \qquad \textbf{Equation 4.1}$$

Equation 4.1 suggests that for every unit increase in UCT, the living conditions increase by 0.359 units. If the coefficient of UCT is zero, then living conditions will be 1.997 units. The table also indicates that all the coefficients are statistically significant. Equation 4.1 also show that a positive increase in UCT positively increases living condition.

4.6.2 Older persons' UCTs on the economic activities

The effect of UCT on elderly persons economic activities is evaluated and results presented in Table 4.17-Table 4.19.

Table 4.17: Model summary for regression analysis for UCT on elderly persons economic activities in Chuka Sub-County.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.521[a]	.272	.265	.96682
a. Predictors: (Constant), Unconditional Cash Transfer				

Table 4.17 shows R^2 of 27.2%, and this suggests that only 27.2% of the UCT data fit economic activities. The adjusted R^2 shows that 26.5% of the UCT affects the economic activities of the elderly persons in Chuka Sub County.

Table 4.18: ANOVA results for regression analysis for UCT on elderly persons' economic activities in Chuka Sub-County.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	36.580	1	36.580	39.134	.000[b]
	Residual	98.149	373	.935		
	Total	134.729	374			
a. Dependent Variable: Economic activities						
b. Predictors: (Constant), Unconditional Cash Transfer						

The data in Table 4.18 indicate that the probability value of 0 indicates that the regression relationship was statistically significant in predicting how UCT affects elderly persons' economic activities in Chuka Sub-County. The F critical value at 0% level of significance was 39.134. The F calculated value at that probability remains the same, suggesting that the overall model was statistically significant.

Table 4.19: Regression coefficient for the relationship between UCT on elderly persons' economic activities in Chuka Sub-County.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.061	.250		8.234	.000
	Unconditional Cash Transfer	.406	.065	.521	6.256	.000
a. Dependent Variable: Economic activities						

Table 4.19 suggests that the regression equation showing the linear relationship between UCT and economic activities for the elderly persons in Chuka Sub County is

$$Y_{EA} = 2.061 + 0.406\xi_{UCT} \qquad \textbf{Equation 4.2}$$

Equation 4.2 suggests that for every unit increase in UCT, the economic activities increase by 0.406 units. If the coefficient of UCT is zero, then economic activities will be 2.061 units. The table also indicates that all the coefficients are statistically significant. Equation 4.2 also shows that a positive increase in UCT positively increases the economic activities of the elderly persons in Chuka Sub County.

4.6.3 Older persons UCTs on the purchasing power

The effect of UCT on elderly persons' purchasing power in Chuka Sub-County. is presented in Table 4.20-Table 4.22.

Table 4.20: Model summary for regression analysis for UCT on elderly persons' purchasing power in Chuka Sub-County.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.755[a]	.570	.566	.89185
a. Predictors: (Constant), Unconditional Cash Transfer				

Table 4.20 shows 57%, suggesting that only 57% of the UCT data fit purchasing power for the elderly in Chuka Sub-County. The adjusted shows that 56.6% of the UCT affects the purchasing power of the elderly persons in Chuka Sub County.

Table 4.21: ANOVA results for regression analysis for UCT on elderly person' purchasing power in Chuka Sub-County.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	110.783	1	110.783	139.281	.000[b]
	Residual	83.516	373	.795		
	Total	194.299	374			
a. Dependent Variable: Purchasing power						
b. Predictors: (Constant), Unconditional Cash Transfer						

Table 4.21 indicate that the probability value of 0 indicates that the regression relationship was statistically significant in predicting how UCT affects elderly persons' purchasing power in Chuka Sub- County. The F critical value at 0% level of significance was 139.281. The F calculated value at that probability remains the same, suggesting that the overall model was statistically significant.

Table 4.22: Regression coefficient for the relationship between UCT on elderly persons' purchasing power in Chuka Sub-County.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.313	.231		1.355	.178
	Unconditional Cash Transfer	.706	.060	.755	11.802	.000

a. Dependent Variable: Purchasing power

Table 4.22 suggests that the regression equation showing the linear relationship between UCT and purchasing power for the elderly persons in Chuka Sub-County is

$$\boldsymbol{Y_{PP} = 0.313 + 0.706\xi_{UCT}} \qquad \textbf{Equation 4.3}$$

Equation 4.3 suggests that for every unit increase in UCT, the purchasing power increase by 0.706 units. If the coefficient of UCT is zero, then purchasing power will be 0.313 units. The table also indicates that all the coefficients are statistically significant. Equation 4.3 also shows that a positive increase in UCT positively increases the purchasing power of the elderly persons in Chuka Sub County.

We use Equations 4.1-4.2 into Equation 2.1 to get

$$\sum_{i=1}^{n} b_i A_i = N,$$

$$\sum_{i=1}^{3} b_i A_i = \mathbf{1.997 + 0.359\xi_{UCT} + 2.061 + 0.406\xi_{UCT} + 0.313 + 0.706\xi_{UCT}}$$

$$= 4.371 + 1.471\xi_{UCT} = Welfare, \qquad \textbf{Equation } 4.4$$

Where $welfare$ is given by maximum utility derived from living conditions Y_{LC}, economic activities, Y_{EA} and purchasing power, Y_{pp}, that is, $N = Y_{LC} + Y_{EA} + Y_{PP}$

$$\sum_{i=1}^{3} b_i A_i = 4.371 + 1.471\xi_{UCT} = Y_{LC} + Y_{EA} + Y_{PP} \qquad \textbf{Equation } 4.5$$

Equation 4.5 shows that the welfare of the elderly is a maximum utility function derived from all the UCT allocated in order to meet the living condition, Y_{LC}, economic status, Y_{EC} and purchasing power Y_{PP} and that the relationship is positive. Therefore, UCT is expected to improved the welfare of the elderly persons in Chuka Sub-County.

4.6 Discussion

As the world's population is expected to increase, so is the population of older persons. However, older persons remain economically vulnerable in communities and require special attention. Therefore, governments and organizations have developed programs such as UCT to help improve their welfare. UCT is popular due to its immediate impact on poverty reduction. Thus, many countries such as Brazil, Mexico, Nepal, and Nicaragua have administered UCT to elderly persons. UCT has been implemented in Africa through NGOs, unlike the countries mentioned earlier.

UCT reduces the over-reliance on the elderly persons' next of kin. Thus, increasing funds for a pool of investment. Kenya's cash transfer scheme has been engraved in the 2010 Constitution by

earlier 2006 government decision to seclude Ksh 4 million annually. The program targeted 3000 families, specifically from Nyando, Busia, and Thika. The program has continued to receive an extra allocation of funds as the government of Kenya increased funding to Ksh 550 million and Ksh 1 billion for the financial year 2009/2010 and 2011/2012, respectively.

The program is anticipated to scale up to benefit more elderly and accomplish territorial equalization in development while promoting devolution. The program is overseen by the area OPCT board of trustees at sub-county levels, network, and network-based associations (the Republic of Kenya, 2014). The purpose behind the legislature to increase funds is to moderate the vulnerability related to aging.

Older persons are the most marginalized and vulnerable against social and economic issues, including poor health care, poor livelihood, and insignificant economic activities. This has drawn attention throughout the world. Consequently, researchers and policymakers have attempted to reform policies and assess the standard of living of the elderly. They have proposed alternative measures to alienate elderly persons living conditions. Specifically, researchers have studied the existing programs like UCT to assess their impact on the welfare of elderly persons in different parts of the globe. The results have outlined mixed implications such as positivity and negativity associated with the cash transfer.

The current debate has shifted to assessing the impact of cash transfer among the elderly amid researchers pointing to a mixture of benefits. Economists have attempted to understand the short- and long-term economic transformation of areas predominantly receiving cash transfers. In the current study, we focused is on elderly persons' cash transfers on the welfare of older people in Chuka sub-county, Tharaka Nithi County, Kenya.

The demographics findings of the study indicated that the majority of the respondents who were beneficiaries of the UCT are male. This implies that men live longer than females in Chuka Sub County. These majorities are also ages between 71-75 years, with very few above 83 years. This also implies that few individuals live beyond 83 years old in Chuka Sub County. In terms of household size, most respondents live with an extra person irrespective of their marital status. The majority of the respondents are widowed, implying that the majority of the respondents don't leave past 63 years with their spouses. The majority of the respondents are schooled, indicating that the respondents have basic knowledge on how to spend UCT.

The assessment of respondents' shelters and source of cooking fuel helped the researcher establish the effects of older persons' UCT on the living condition of the elderly in Chuka Sub County. The findings suggested that most respondents live in stone houses while the minority dwell in wood houses. The results also indicate that majority of the respondents' source of cooking fuel is charcoal and kerosene. At the same time, the minority use electricity which is perceived to be better economically than traditional fuels.

To establish the consequences of older persons' UCTs on the economic activities of the elderly in Chuka Sub County, the researcher used source of income, average income, expenditure, type of household needs and level of priority in spending, the relationship between beneficiary and non-beneficiaries and respondents' adequacy of the fund to meet their basic needs to assess the economic activities of the respondents. The findings indicated that most of the respondents were casual labourers before the UCT program, while those who owned small businesses and were dependent on remittance were almost equal. The finding is similar to Handa et al. (2018), who noted that cash transfer effectively improves health and education outcomes while UCT impacted

the most vulnerable groups in the community. The findings also suggest that the majority of the respondents receive Ksh 300-Ksh 1000 income before UCT in their income-generating activities. The amount is less than that of the UCT program, implying that amount received in UCT is a reprieve for their expenditure. According to Handa et al. (2018), cash transfers aim to short-term financial relief and uplift the living conditions of the recipient. Thus, when recipients tend to indicate that the amount of their income from economic activities is less than the amount of UCT, it justifies the need for UCT.

The findings also suggest that most respondents spend UCT starting small businesses while an almost equal number use it for personal use. Minorities spent it on their spouses and relatives within the household. A majority of the respondents agree that education and food are a lesser priority upon receiving UCT. Health and clothing are important while paying the most important debt, livestock purchase is essential, and starting a business is averagely most important. The findings imply that, on average, the respondents have a business mindset where they prefer to invest in businesses with the amount they receive. The results also suggested that most respondents felt their relationship with their community members did not change while the minority felt improved. This implies that the community members do not consider what happens to the elderly. A majority of the respondents also feel that the funds provided under the UCT program are not adequate for their daily routine. This is similar to Mbabu (2017), who noted that the funds provided under cash transfers are hardly enough for the elderly.

The researcher also aimed to determine the effects of older person UCTs on the purchasing power of the elderly in Chuka Sub County. To meet this objective, the researcher focused on what the respondents are likely to purchase upon receiving UCT and the likelihood of increasing the

purchase of commodities after receiving UCT. The findings suggested that a majority of the respondents are likely to increase the purchase of foodstuff, followed by house items, then agricultural commodities, and clothing and saving. The observation is similar to that of Abonyo (2019), who noted that cash transfer increases food security, which explains why the respondents are likely to increase the purchase of foodstuffs upon receiving cash transfers. This is also similar to Haushofer and Shapiro's (2018) study, which noted that consumption increases with transfers. The UCT increases foodstuff purchases, implying an increase in the sale of food-related items in the markets where the elderly shop in Chuka Sub County. A minority of the respondents save, implying that almost 95% of the US is spent on purchases. This shows an increase in the purchasing power of the respondents. The respondents who acknowledge the likelihood of agreeing and strongly agreeing to increase the purchase of commodities upon receiving UCT is 54% of the total respondents. This suggests that respondents prefer to increase the purchase of their preferred products, which increases the demand for the products within the local markets. The findings align with Neo-classical utility theory, which suggests that cash transfer programs help in human capital accumulation, which is crucial in reducing poverty. The UCT reduces income constraints. The elderly persons, upon receipt of the cash via UCT, decides to spend on their most preferred commodities, which in this case is foodstuff. Thus, the foodstuff gives the elderly a maximum utility for their money. This is similar to Mbabu (2017) study indicated that the cash transfer funds mainly were used to purchase food, rent, and debt repayment. However, the current study findings show that food is the most preferred commodity, followed by house items. The purchase of foodstuff affects the community at all levels since it encourages subsistence farming to meet the increased demand for foodstuff within the local markets.

The regression analysis showing the effect of UCT on the welfare of the elderly persons in Chuka Sub County via model summary, ANOVA and regression coefficients indicate that 16 per cent of the UCT affect the living conditions of the elderly persons. ANOVA results show that the model is statistically significant. Thus, the indicators used for the study are fit to establish the effects of older person UCTs on the living condition of the elderly in Chuka Sub County. Regression coefficient showing relationship between UCT and elderly persons living conditions in Chuka Sub County shows a UCT positively increases the living conditions of the elderly.

A model summary, ANOVA and regression coefficients indicate that 26.5 per cent of the UCT affect the economic status of elderly persons. ANOVA results show that the model linking economic status and the UCT is statistically significant. Regression coefficient showing relationship between UCT and elderly persons economic status in Chuka Sub County shows a UCT positive relationship. A model summary, ANOVA and regression coefficients indicate that 56.6 per cent of the UCT affect the purchasing power of elderly persons. ANOVA results show that the model linking purchasing power and the UCT is statistically significant. Regression coefficient showing relationship between UCT and elderly persons' purchasing power in Chuka Sub County shows a UCT positive relationship. In all the regression analysis, it is evident that UCT positively impacts the wellbeing of the elderly in Chuka Sub County. The observation is similar to that made by Hassan and Sakwa (2018), who noted via regression analysis that cash payments are the most significant factor influencing the wellbeing of older persons. Just like Hassan and Sakwa (2018), the study's findings can be used to conclude that the amount of cash to recipients has the most significant impact on older persons.

CHAPTER FIVE

SUMMARY, CONCLUSION AND POLICY IMPLICATIONS

5.1 Introduction

The chapter summarizes the findings of the results in relation to the study objectives. The summary of the findings is organized based on the objectives: to establish the effects of older persons' UCTs on the living condition of the elderly; to establish the consequences of older persons' UCTs on the economic activities of the elderly; determine the effects of older persons' UCTs on the purchasing power of the elderly in Chuka Sub County. The later sections present the conclusion and recommendation of the study.

5.2 Summary of findings

The study first focused on characterizing the respondents in terms of the demographics. The findings of the study indicated that the majority of the respondents are male and they are aged between 71-75 years, with very few above 83 years. Most respondents live with an extra person irrespective of their marital status. The majority of the respondents are widowed. The majority of the respondents are schooled, thus have basic knowledge on how to spend UCT.

5.2.1 Living conditions

The researcher assessed the effects of older person UCTs on the living conditions of the elderly in Chuka by assessing the respondents' shelters and source of cooking fuel. The findings indicated that most respondents live in stone houses while the minority dwell in wood houses. The results also indicate that majority of the respondents' source of cooking fuel is charcoal and kerosene. At

the same time, the minority use electricity which is perceived to be better economically than traditional fuels. The regression analysis showing the effect of UCT on the welfare of the elderly persons in Chuka Sub County indicated that 16 percent of the UCT affects the living conditions of the elderly persons, and the model is statistically significant. The regression analysis shows a positive relationship between UCT and elderly persons living conditions in Chuka Sub County.

5.2.2 Economic activities

To establish the consequences of older persons' UCTs on the economic activities of the elderly in Chuka Sub County, the researcher used source of income, average income, expenditure, type of household needs and level of priority in spending, the relationship between beneficiary and non-beneficiaries and respondents' adequacy of the fund to meet their basic needs to assess the economic activities of the respondents. The findings indicated that most of the respondents were casual laborers before the UCT program, while those who owned small businesses and were dependent on remittance were almost equal. The findings also suggest that the majority of the respondents receive Ksh 300-Ksh 1000 income before UCT in their income-generating activities. Most respondents spend UCT to start small businesses, while an almost equal number use it for personal use. A minority of the respondent spend it on their spouses and relatives within the household. A majority of the respondents agree that education and food are a lesser priority upon receiving UCT. Health and clothing are important while paying the most important debt, livestock purchase is essential, and starting a business is averagely most important. The findings imply that, on average, the respondents have a business mindset where they prefer to invest in businesses with the amount they receive. A majority of the respondents also feel that the funds provided under the UCT program are not adequate for their daily routine. Regression coefficients indicate that 26.5

percent of the UCT affects the economic status of elderly persons. The relationship between economic status and the UCT is statistically significant and positive.

5.2.3 Purchasing power

The researcher sought to determine the effects of older person UCTs on the purchasing power of the elderly in Chuka Sub County. The findings suggested that a majority of the respondents are likely to increase the purchase of foodstuff, followed by house items, then agricultural commodities, and clothing and saving. The UCT increases foodstuff purchases. The respondents who acknowledge the likelihood of agreeing and strongly agreeing to increase the purchase of commodities upon receiving UCT is 54% of the total respondents. This suggests that respondents prefer to increase the purchase of their preferred products. The current study findings show that food is the most preferred commodity, followed by house items. Regression analysis indicates that 56.6 percent of the UCT affects the purchasing power of elderly persons and the relationship is statistically significant and positive.

5.3 Conclusions

The older person population is expected to increase amid concerns of their economic vulnerability in communities prompting special attention. Programs have been put in place to help improve the welfare of the elderly. Such programs include UCT, which are popular due to their immediate impact on poverty reduction and thus, have been adopted in many countries such as Brazil, Mexico, Nepal, and Nicaragua. However, in Africa, specifically Kenya, the impact of UCT among older persons have remained elusive. Therefore, in the current study, the focus is (a) to establish the effects of older persons' UCTs on the living condition, (b) to establish the consequences of older

persons' UCTs on economic activities and (c) to determine the effects of older person UCTs on the purchasing power of the elderly in Chuka Sub County. In order to meet these objectives, the study relied on the Neo-classical utility theory and public choice theory. The study adopted a non-experimental research design, specifically a descriptive research design via primary cross-sectional data for a case study approach. Primary data was gathered from a target population of 24536, and a sample size of 385 was obtained via stratified then subsequent random sampling technique. The study used a structured questionnaire as the main data collection technique to allow an in-depth examination of the experiences of the elderly persons receiving UCT in Chuka-Subcounty from the Kenyan government. The data analysis entails descriptive and regression analysis. The findings noted that most respondents are males aged between 71-75 years. Many respondents live with an extra person irrespective of their marital status, with the majority widowed. Most of the respondents are also schooled and live in stone houses and use charcoal and kerosene as cooking fuel. Most of the respondents are casual labourers before the UCT program receiving Ksh 300-Ksh 1000 income. Most respondents spend UCT to start small businesses but agree that education and food are a lesser priority upon receiving UCT. At the same time, health and clothing are important, while debt repayment is important, livestock purchase is essential, and starting a business is averagely most important. Many respondents felt that the funds provided under the UCT program were not adequate for their daily routine. The majority of the respondents are likely to increase foodstuff purchase, followed by house items, then agricultural commodities, and clothing and saving. A majority of the respondents ($\simeq$ 54%) agree to increase the purchase of commodities upon receiving UCT. Many respondents also agree that food is the most preferred commodity, followed by house items. In terms of the relationship between the effect of UCT on the welfare of the elderly persons in Chuka Sub County, 16 per cent of the UCT affects the living

conditions of the elderly persons, and the relationship is statistically significant and positive. 26.5 per cent of the UCT affects the economic status of elderly persons. The relationship between economic status and the UCT is statistically significant and positive. 56.6 per cent of the UCT affects the purchasing power of elderly persons, and the relationship is statistically significant and positive. Thus, UCT is statistically significant and have a positive relationship between living condition, economic status and purchasing power of the elderly in Chuka Sub-County, Tharaka Nithi County.

5.4 Recommendations

The current study has focused on the older person in Chuka Sub-County, disregarding other regions. Thus, there is a need to focus on other regions to establish the region's economic effectiveness. The questionnaires were designed for the recipient of the UCT, neglecting the other sections of the community like the local traders. A need to have an economic impact on the region based on the traders' perspective is inevitable in future research.

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Appendix 1

PART A: General information of the respondent

1. Sex of the respondent

1. Male	[ ]
2, Female	[ ]

2. Please tick your age bracket

65-70	[ ]
71-80	[ ]
81-85	[ ]
86 and above	[ ]

3. Please tick your level of education

None	[ ]
Primary	[ ]
Secondary	[ ]
Others (Specify)	[ ]

4. What is your area of religion?

Muslim	[ ]
Christian	[ ]

Pagan [ ]

Others (specify) [ ]

5. What is your occupation?

Farmer [ ]

Business person [ ]

Employed [ ]

Others (specify) [ ]

6. What is your marital status?

Married [ ]

Single [ ]

Widowed [ ]

7. How many household members do you have?

Only you [ ]

You and your husband/wife [ ]

You and your grandchildren alone [ ]

You, your husband/wife and grandchildren [ ]

Others (specify) [ ]

8. State the demographic characteristics of your household

Two dependents [ ]

Three dependents [ ]

Four dependent [ ]

Others specify [ ]

Part B: Agriculture leveraged Economic Activities of the respondent

9. Are you engaged in any agricultural activities?

Yes [ ]

No [ ]

10. If yes what level of farming are you engaged in?

a). marginal scale [ ]

b). semi medium scale [ ]

c). large scale [ ]

11. Why do you engage in agricultural activities?

a). Family use only [ ]

b). Sale only [ ]

c). Both family use & sale [ ]

d). Not applicable [ ]

12. Is there organized marketing available for your produce?

a). Yes [ ]

b). No [ ]

c). Not Applicable [ ]

13. Do you produce livestock and poultry?

a).Yes [ ]

b).No [ ]

14. Have you increased your livestock or poultry for the last 6 months?

a)Yes [ ]

b).No [ ]

15. If yes, where did you get the money to increase your stock?

a).Cash transfers [ ]

b).Borrowing from friends [ ]

c).Bonus [ ]

d).Chama [ ]

e).Others (specify) [ ]

16. How much (kes) did you earn per month from livestock or poultry production for 6 months?

a).1000 and less [ ]

b).1000 -10000 [ ]

c).Above 10,000 [ ]

17. Do you save money?

a).Yes [ ]

b).No [ ]

18. If yes, how often do you save money?

a).Daily- weekly [ ]

b). Monthly [ ]

c).Yearly [ ]

d). No specific time [ ]

e). Not Applicable [ ]

19. Why do you save money?

a).Family security [ ]

b).Daughter married [ ]

c).Takes care of old age [ ]

d).bought asset [ ]

e).others (mention) [ ]

f).not applicable [ ]

20. What is the range of your saving exactly (kes)?

a).0-2000 [ ]

b).2, 000-10,000 [ ]

c).10,000-20,000 [ ]

d).20, 000 & above [ ]

e).Not applicable [ ]

21. Have you borrowed money during the last six months?

a) Yes [ ]

b).No [ ]

22. If yes to the above question, what is your source of borrowing?

a).Govt. Bank Friends and relatives [ ]

b).Private Bank Local trade union [ ]

c).NGO Wholesaler businessmen [ ]

d).Local Society Community organization [ ]

e).Money lender others (specify) [ ]

23. How did you make repayment?

a).Weekly [ ]

b) .Fortnightly [ ]

c.)Monthly [ ]

d).yearly [ ]

e).No specific time [ ]

f) Not applicable [ ]

24. State the purpose of taking loan?

a) Children education [ ]

b) Buying agricultural [ ]

c) Equipment [ ]

d) Health care [ ]

e) Buying [ ]

f) livestock/poultry [ ]

g) Festivals/social [ ]

h) Obligations [ ]

i) Housing Paying dowry [ ]

j) Not applicable [ ]

25. Regarding satisfying all basic needs (food, clothes, goods, services etc.) for the household, how would rate your financial situation

a).Sufficient [ ]

b.)Barely sufficient [ ]

c).Insufficient [ ]

26. Are you stated any other form of business as a result of cash transfer from the government?

a) Yes [ ]

b) No [ ]

27. If yes to the above question, specify the mode of business in operation

a).Selling of groceries [ ]

b).Others specify…….. [ ]

PART C: Living conditions of the respondent

28. What type of house do you live in?

a).Minimum (made of light materials, e.g., bamboo, paddy straw, jute stick, leaves, mud) [ ]

b).Low (made of light materials plus wood or galvanized metal) [ ]

c).Medium (combination of wood and galvanized metal) [ ]

d).High (made concrete materials and galvanized roof) [ ]

29. Do you have an assess for the following facilities

a) Medical facility Education [ ]

b) Electricity supply banking facility [ ]

c) Postal service [ ]

30. What is your main source of cooking fuel?

a). Cow dung [ ]

b). fuel wood [ ]

c). Paddy straw [ ]

b) Jute stick [ ]

d) Electricity [ ]

e).Kerosene [ ]

f).Liquid petroleum gas [ ]

g).Cow dung paddy [ ]

h). Straw/jute stick [ ]

i) Cow dung paddy [ ]

j) Straw/jute stick+ LPG [ ]

k) Fuel wood+LPG-10, Fuel [ ]

l) Wood + Kerosene + LPG [ ]

m).Fuel wood Kerosene [ ]

31. What kind of toilet do you have?

a). Kuccha (made of bamboo with leaf shelter and inadequate drainage disposal [ ]

b).Semi-pucca (made of wood/galvanized metal with drainage disposal, squat plate) [ ]

c) Over pit latrine) [ ]

d) Pucca (made of brick with good drainage disposal, squat plate with water seal) [ ]

e) None [ ]

29. How are your livelihood standards, when compared to 5 years ago?

a).Better [ ]

b).The same [ ]

c).Worse [ ]

PART D Purchasing power of the respondent

Which of the following items do you regularly purchase upon receiving UCT

[1]. Clothing

[2]. Foods stuff

[3]. House items

[4]. Agricultural commodities

How likely are you to increase the purchase of those items you buy regularly when you receive UCT?

1. **[ ] Very Unlikely, 2. [ ] Unlikely, 3. [ ] Neutral, 4 [ ] Likely, 5. [ ]Very likely**

In the following questions, answer with

2. **[ ] Very Unlikely, 2. [ ] Unlikely, 3. [ ] Neutral, 4 [ ] Likely, 5. [ ]Very likely**

Question	**1**	**2**	**3**	**4**	**5**
How likely are you to purchase anything from the money you have received from the government during the current month?					
Over the most recent three months, how likely are you or anybody in your family willingness to					

sell any of the following instead of buying (furnishings, seed stocks, instruments, domesticated animals) ?					
Over the most months, is there a likelihood of you or anybody in your family unit mentioned expanded settlements or endowments when contrasted with ordinary?					
How likely are you or any other person in your family used all the cash transfer for purchase?					
How likely are you to purchase goods from the local market upon receiving cash transfer?					