

**ENVIRONMENTAL AND SOCIOECONOMIC CHALLENGES IN THE ACCESS
OF CASH TRANSFER FUNDS BY OLDER PERSONS IN MURANG'A
COUNTY, KENYA**

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C50/CTY/PT/30846/2015

**A RESEARCH THESIS SUBMITTED TO THE SCHOOL OF LAW, ARTS AND
SOCIAL SCIENCES IN PARTIAL FULFILMENT OF THE REQUIREMENTS
FOR THE AWARD OF DEGREE OF MASTER OF ARTS IN SOCIOLOGY OF
KENYATTA UNIVERSITY**

MARCH, 2024

DECLARATION

This proposal is my original work and has not been presented for a degree in any other university or any other award.

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DEDICATION

I dedicate this thesis to my family from whom I derive my inspiration. Thank you for your unconditional love and support.

ACKNOWLEDGEMENT

I wish to thank the Almighty God, to whom I owe what I have achieved so far. I am grateful to my supervisors Dr. Francis P. Kerre and Dr. Samuel Mwangi who have stood with me, offering encouragement and unwavering support.

I also wish to thank my family members for their encouragement, support and prayers as well as my close friends who have been walking with me throughout the research process.

TABLE OF CONTENTS

DECLARATION.....	ii
DEDICATION.....	iii
ACKNOWLEDGEMENT.....	iv
TABLE OF CONTENTS	v
LIST OF TABLES	viii
LIST OF FIGURES	ix
OPERATIONAL DEFINITION OF TERMS.....	x
ABSTRACT.....	xiii
CHAPTER ONE: INTRODUCTION.....	1
1.1 Background to the Study.....	1
1.2 Statement of the Problem	8
1.3 Purpose of the Study	10
1.4 Objectives of the Study	10
1.5 Research Questions	10
1.6 Significance of the Study	10
1.7 Justification of the Study.....	11
1.8 Assumptions of the Study	12
1.9 Scope and Limitations of the Study	12
CHAPTER TWO: LITERATURE REVIEW.....	14
2.1 Introduction.....	14
2.2 Characteristics of Older Persons Cash Transfer Program Beneficiaries.....	15
2.3 Challenges Faced by Older Persons in Accessing the Cash Transfer Funds	20
2.4 Coping Mechanisms Used by Older Persons to Encounter Challenges in Accessing Cash Transfer Funds in Murang'a County	23
2.5 Conclusion.....	26
2.6 Theoretical Framework	26
2.6.1 Application of the Social Breakdown Theory	27
2.7 Conceptual Framework	28
CHAPTER THREE: METHODOLOGY	32
3.0 Introduction	32

3.1 Research Design	33
3.2 Location and Site Description	33
3.3 Description of the Target Population and Sampling	33
3.3.1 Target Population	33
3.3.2 Sample Technique	34
3.4 Research Instruments	37
3.4.1 Semi-structured Interview Schedule	37
3.4.2 Key Informant Interviews	37
3.4.3 Focus Group Discussions	38
3.5 Pre-test.....	38
3.6 Validity and Reliability	39
3.7 Data Collection Procedure	39
3.8 Data Management and Analysis.....	40
3.9 Ethical and Logistical Considerations.....	40
CHAPTER FOUR: PRESENTATION AND DISCUSSIONS OF FINDINGS	43
4.0 Introduction	43
4.1 Socioeconomic and Demographic Characteristics of the Older Persons Benefiting from Cash Transfer Funds in Murang'a County	44
4.1.1 Gender of the Participants	45
4.1.2 Age Group	46
4.1.3 Education Level.....	47
4.1.4 Marital Status.....	48
4.2 Characteristics of Older Persons Receiving Cash Transfer Funds.....	48
4.2.1 Duration the Beneficiaries have been Receiving Cash Transfer Fund.....	49
4.2.2 Ways in which the Beneficiaries Collect the Cash Transfer Funds.....	50
4.2.3 Mode of Transport Used to Access Cash Transfer Funds.....	51
4.2.4 Number of Respondents with Disability	52
4.2.5 Nature of Disability.....	53
4.2.6 Former and Current Occupation.....	54
4.3 Environmental Challenges Faced by Older Persons in Accessing the Cash Transfer Funds in Murang'a County.....	55

4.4 Socioeconomic Challenges Faced by the Beneficiaries	60
4.5 Coping Mechanism Used by Older Persons in Accessing Cash Transfer Funds in Murang'a County	65
4.6 Respondent's Opinion on Ways that can Improve Access to Cash Transfer Funds by Older Persons in Murang'a County	70
CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS...74	
5.0 Introduction	74
5.1 Summary of the Key Findings	74
5.1.1 Socio Demographic Characteristics of Older Persons Accessing Cash Transfer Funds.....	74
5.1.2 Environmental and Socioeconomic Challenges Faced by Older Persons in Accessing the Cash Transfer Funds in Murang'a County.....	76
5.2 Conclusions of the Study.....	79
5.3 Recommendations of the study	80
5.4 Areas for Further Research	81
REFERENCES.....	82
APPENDICES	89
Appendix I: Map of Murang'a County	89
Appendix II: Interview Guide	90
Appendix III: Key informant interview guide.....	94
Appendix IV: Focus group discussion guide	95
Appendix V: Approval of Research Proposal	96
Appendix VI: Research Authorization	97
Appendix VII: Nacosti Research Authorization	98
Appendix VIII: Research Authorization Ministry of Interior and Co-ordination of National Government	99

LIST OF TABLES

Table 3.1: Distribution of Older Persons in Murang'a County benefiting from Cash Transfer Funds per sub-county.....	34
Table 3.2: Sample Distribution.....	36
Table 4.1: Disability Status.....	52
Table 4.2: Former and Current Occupation of the Respondents	54
Table 4.3: Environmental challenges.....	55
Table 4.4: Other Challenges faced by older persons in accessing cash transfer funds.....	61
Table 4.5: Coping Mechanisms	66
Table 4.6: Respondent's opinion on ways that can Improve Access to Cash Transfer Funds by Older Person	70

LIST OF FIGURES

Figure 2.1: Conceptual Framework: source researcher	29
Figure 4.1: Gender of the OPCTP beneficiaries	45
Figure 4.2: Age Group	46
Figure 4.3: Education Level.....	47
Figure 4.4: Marital Status	48
Figure 4.5: Duration the beneficiaries have been receiving cash transfer funds	49
Figure 4.6: Mode of collecting the cash transfer fund	50
Figure 4.7: Mode of transport used to access cash transfer funds	51

OPERATIONAL DEFINITION OF TERMS

- Access** The approach used by older persons to obtain cash transfer funds.
- Cash Transfer** Cash payments given to older persons, to address social risks, reduce poverty and vulnerability.
- Challenge** A situation that proves to be difficult and requires immense physical or mental effort to achieve the expected results. This study refers to aspects that cause difficulties for older persons to access cash transfer funds.
- Disability** A mental or physical case that restrains an elderly person's movement of senses or activities especially one imposed or recognized by the law.
- Effect** Cause something to happen. In this study, it means the influence of the environment to the access of cash transfer funds.
- Environment** External conditions or surroundings especially those in which people live or work.
- Older person** Someone who is above 70 years and is a beneficiary of the cash transfer program.
- Older Persons Cash Transfer Program** A program that provides cash of KES 2000 per month paid bi-monthly at KES 4000 unconditionally to elderly persons of 70 years and above in Kenya.
- Psychosocial** Interrelation of individual thought, behavior and social factors of older persons.
- Socioeconomic** Relate to social and economic status of older persons. It links financial and social issues of older persons together.
- Social Protection** Policies and measures meant to improve capacity and opportunities of the poor and vulnerable to better their livelihood and welfare including access to food, housing, and healthcare.
- Vulnerability Conditions** may be caused by physical, social, economic, political, or environmental factors, which may increase risks and susceptibility to hazards. In this study old age increases risks and susceptibility to life hazards.

LIST OF ABBREVIATIONS

ADL	Activities of Daily Living
CT	Cash Transfer
CTF	Cash Transfer Funds
CTP	Cash Transfer Program
FGD	Focus Group Discussion
GDP	Gross Domestic Product
GOK	Government of Kenya
IADL	Instrumental Activities of Daily Living
KNBS	Kenya National Bureau of Statistics
KNCHR	Kenya National Commission Human Rights
MLSP	Ministry of Labour and Social Protection
NSNP	National Safety Net Program
NSPP	National Social Protection Policy
MLEAA	Ministry of Labour and East Africa Affairs
OCHA	Office for the Coordination of Humanitarian Affairs
OPCTP	Older Persons Cash Transfer Program
OPWD	Older Persons with Disability

PWD Persons with Disability

UN United Nations

WHO World Health Organization

ABSTRACT

In realizing that older people are more vulnerable, many nations, including Kenya, have put in place social protection programs geared towards protecting social welfare and rights, thus reducing poverty and inequality among the elderly. This study sought to examine environmental and socioeconomic challenges associated with the access of cash transfers by examining the characteristics of the older persons benefiting from the cash transfer funds, the challenges they face in accessing the cash transfer funds, and the coping mechanism they use in accessing the cash transfer funds in Murang'a County. The study used the social breakdown theory. An exploratory research design was used that targeted older persons above 70 years of age who were beneficiaries of older person's cash transfer funds. A semi-structured interview schedule was used in data collection. Focus group discussions were also conducted with the older persons. Key informants including representatives from the Ministry of Labour and Social Protection and the local administration (chiefs) were also interviewed. Stratified random sampling was used for equal representation of both males and females to get 225 respondents across the four sub-counties. This sample was proportionately divided across four sub counties which were purposively sampled because of the nature of their terrain. Since the study adopted a mixed methods approach, the quantitative data was analyzed using the Statistical Package for Social Sciences to generate descriptive statistics. The qualitative data was analyzed through the generation of themes. The researcher adhered to ethical principles in conducting the research participation in the study was voluntary. The finding revealed that older persons suffer more due to environmental and socioeconomic challenges that surround them. Social exclusion and inequality, age, and disability increase their vulnerability. They face challenges with the distance to the cash collection points, the terrain is difficult to navigate, the transport means are unpredictable and uncomfortable for some older persons and they also face challenges with weather conditions characterized by rainfall. In dealing with the challenges, older persons reported using caregivers to help them access the funds, collecting the funds by themselves, waiting patiently to be served, and inquiring about the availability of funds. Although the OPTC has been of benefit to older persons, a lot of improvements are required in order to achieve timely disbursement and accessibility of the funds as the study found.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The role of social protection programs for cushioning vulnerable populations in the world has attracted great scholarly attention in recent decades. Social protection refers to policies and practices that result in public and private initiatives aimed at providing monetary assistance and consumption transfers to the poor. In addition, these policies shield the vulnerable against livelihood risks and enhance their social status and rights. The general objective is to reduce their economic and social vulnerability (Devereux and White, 2010). Such programs are designed to attain the United Nation's Sustainable Development Goals of reducing poverty and inequality in all its forms (Woolard & Leibbrandt, 2013).

The cash transfer program is therefore one of the social protection programs aimed at reducing poverty, protecting rights, and promoting equity and social justice through the direct transfer of money to eligible individuals who meet certain criteria such as the vulnerable, older persons, and those with disabilities (Qualls, 2016). Cash transfers are direct payments made to eligible groups of individuals. There are three categories; unconditional cash transfer, payment made without any condition for the beneficiary; conditional cash transfer is made on condition that the beneficiary has met some specified criteria; and labeled cash transfer, funds are labeled for a specific purpose (Grundy, 2006). Brazil is among the pioneer nations of CTP focused on health and education that is implemented by the federal government since 2003. The Brazilian Cash Transfer

Program known as *Bolsa Família* is the largest conditional cash transfer program in the world which aims to alleviate poverty and eradicate hunger. The program states the eligibility criteria and permits payment to families with lower monthly per capita income (Hellman, 2015).

The aging of the population is rapidly accelerating worldwide; life expectancy has increased and most people can live to 60 years and beyond (WHO, 2015). Older persons are among the most vulnerable populations in the world and more so in developing countries thus requiring social protection (Garcia & Moore, 2012). Owing to this, most nations across the globe, including developing countries, are signatories to various international instruments that protect the social welfare and rights of elderly persons (Amuzu, Jone & Pereznieta, 2010). International instruments such as the Livingstone Declaration have seen many countries including Zambia, Kenya, South Africa, and Tanzania adopt cash transfer programs for older persons. Furthermore, most people are living in old age due to an increase in life expectancy and this contributes to the overall increase in the population of older people.

According to He, Goodkind, and Kowal (2016), elderly people around the world face an array of barriers including environmental, attitudinal/stigma-related, and institutional which prevent their full and equal participation in all aspects of life. Currently, it is approximated that more than 900 million people worldwide are aged 60 years and above. Furthermore, more than 46 percent of older persons, who have attained the age of 60 years and above, live with at least one form of disability and more than 250 million older persons have some form of disability (Chatterji, Byles, Cutler, Seeman & Verdes 2015).

Moreover, the increase in the aging population globally and the higher risk of disabilities in elderly persons are likely to lead to a further need for social protection programs to cater to the aged.

Old age is associated with declining muscle strength, joint problems, diseases, and neurological complications which can cause mobility problems. Sometimes several mild problems occur concurrently, affecting mobility. Most of the older persons who have long-term care needs remain at home and rely on close family members for the services they need (Feder, 2014). In areas where financial institutions are located at far distances the older persons experience difficulties accessing CTs. The inaccessibility of service centers due to environmental factors such as long distances, rugged terrain, and sometimes harsh weather conditions pose a great challenge to the elderly persons who are recipients of CTF (Lor-Mehdiabadi & Adams, 2009).

In developing countries, social protection is a core and essential public service which is recognized alongside other services like education and health. In countries that have policies that address the needs of the elderly, existing evidence indicates that the standards of living have improved and reduced inequalities among these individuals (Freedman & Spillman, 2014). Various countries like India, South Africa, Lesotho, and Tanzania have cash transfer programs meant for the aged. The Cash Transfer Programs (CTP) were initially designed and implemented in Latin America. Mexico was the first country to launch a cash transfer program in 1997. The program had two primary goals: transferring resources to the nation's poor; and improving healthcare and education (Garcia & Moore, 2012).

In Africa, at least 50 countries have non-contributory cash transfer programs that target poor and vulnerable households and individuals, including social pensions and old age benefits (Honorati, Gentilini & Yemtsov, 2015). One of the key milestones towards a pan-African consensus established in 2006 is the Yaoundé Declaration and the Livingstone Call for Action which prioritized social protection in the region to be realized through programs such as CT for vulnerable groups including older persons, vulnerable and orphaned children, female-headed households, urban poor living in informal settlement and persons living with disabilities (Woolard & Leibbrandt, 2013).

Cash interventions can be used to meet the needs where there is a private market. Donors and humanitarian agencies are increasingly using cash transfer interventions as an appropriate emergency response to meet immediate needs and to support the recovery of livelihood (Creti & Jaspers 2015). The level of contribution in developing countries such as South Africa and Mauritius is more than 3 percent of GDP. South Africa has significantly increased its contribution to tax-financed social security schemes to develop a social security system that addresses key risks faced across the life cycle. The social security system provides an old age pension for persons aged 60 years and above. Beneficiaries of the Old Age Grant can also access the Grant in Aid program, intended to help older persons purchase additional support from caregivers.

In Lesotho, Lesotho's Old Age Pension was initiated in the year 2005. It is a nationwide, unconditional non-contributory scheme financed by the state for all registered citizens who are above the age of 70 years. There are more than 85,000 beneficiaries who receive a monthly cash transfer equivalent to USD 40 (Fisher, Attah, Barca, O'Brien, Brook,

Holland & Pozarny, 2017). On the other hand, Tanzania has a cash transfer program committed by the government to universal social pensions which gained momentum in 2010 (Galvani, Stefanoni & Williamson, 2017). Cash transfers often meet older person's needs because they have the option of spending according to their priorities.

Like in any other part of the globe, the population of older persons in Kenya has been increasing over the years, from 270,000 in 1949 during the first national census, to 1 million in 1989 and 1.9 million in 2009. In the 2019 census, the number reached 2.7 million which represents 6 percent of the total population. According to the census, majority of the elderly persons are female representing 55%, and live in rural areas. Women are considerably poorer and are more likely to be incapacitated owing to their higher life expectancy compared to men. They are more vulnerable to abuse, social isolation, and exclusion (UN, 2019). Seven counties were found to have more than 100,000 older persons each. These include Murang'a, Kiambu, Machakos, Meru, Nairobi, Nakuru and Kakamega. About 60% are married and over one-third are widowed (Government of Kenya, 2020).

In Kenya, social protection initiatives have grown significantly in recent years. There are several social protection programs addressing issues concerning vulnerable populations through national legal and policy frameworks (Ministry of Labour and East African Affairs MLEAA, 2016). Social protection was enshrined in 2010 Kenya's Constitution to move Kenya to a more equitable and inclusive future. Article 43 guarantees all Kenyans their social, economic, and cultural rights while Article 57 spells the protection of the same rights. It states the right for every citizen to social security; the state is bound to

provide social security to persons who are not able to provide for themselves and their dependents. It emphasizes among other issues social protection for older persons through contributory or non-contributory benefits (Republic of Kenya, 2011).

Kenya is also a signatory to different international instruments advocating for the social welfare and rights of the elderly which have contributed to improvement in social assistance and cash transfer program. They include the African Union Policy Framework and Plan of Action on Ageing, the 2006 Livingstone Declaration seeking integration of social transfers in annual work plans, and national budgets. The 2002 Madrid International Plan of Action on Ageing and UN Principles and Rights of Older Persons to independence, participation, care, self –fulfillment and dignity. The constitution asserts the direct implementation of international agreements ratified by Kenya (National Gender and Equality Commission NGEC, 2014).

The government is determined to continue building on the success achieved and to look for innovative approaches to address the remaining challenges. Through an Act of Parliament, the government endorsed a more vigorous social protection framework known as the National Social Protection Policy (NSPP). The framework was meant to strengthen the provision of social assistance to poor and vulnerable populations including older persons through progressive awareness of the rights to social security and protection to persons who are not able to provide for themselves and their dependants (Government of Kenya, 2011). In 2013, the sector was further strengthened by the launch of the National Safety Net Program. NSNP aimed to improve the efficiency and effectiveness of safety net support to vulnerable populations by bringing together several

cash transfer programs under one common framework. Social protection is also an important aspect of the Vision 2030's social pillar (MLEAA, 2016).

Since 2011, social protection in Kenya has undergone significant improvements. Social assistance and cash transfer programs have increased in both coverage of beneficiaries and the level of benefits provided with gradual expansion and predictable cash transfers under the "*Inua Jamii*" program. In 2018, the government enacted a universal social pension targeting citizens who have attained the age of 70 years and above. It is a more enhanced social assistance unconditional cash transfer program that delivers regular bi-monthly cash transfers of Ksh 4,000 per person (Republic of Kenya. 2017). However, despite the growing disbursement of cash transfer funds, access to these funds remains a challenge among senior citizens.

This is especially true in rural areas where service centers are found at far distances, rugged terrain, and sometimes harsh weather conditions pose a great challenge to the elderly person as poor health conditions limits their mobility. Limitations in access to basic services, discrimination in accessing credit and financial markets, reduced pay for those in employment, and status change put older persons in more disadvantaged positions thus the need for them to be assisted through cash transfer programs. This study thus explored the psycho-socioeconomic challenges in the access to cash transfer funds faced by older persons in Murang'a County.

1.2 Statement of the Problem

As discussed in the preceding background section, the cash transfer funds for older persons were meant to ensure increased awareness of the rights to social security and protection for persons who are not able to provide for themselves and their dependents. The Kenyan government ratified a more robust social protection framework in the year 2017 to enhance the distribution of social support to poor and vulnerable populations including older persons. Despite the efforts made in providing social assistance in the growing disbursement of cash transfer funds, the challenges faced by senior citizens in accessing cash transfer funds, especially in rural areas have not been put into much emphasis.

In areas where financial institutions are at a far distance the older persons experience difficulties in accessing the benefits due to poor health and disability associated with old age. The number of older persons with care and support needs that are unmet is increasing substantially. Addressing some of these unmet needs for the elderly should be a public priority. Older persons are always faced with constant struggle of adapting and coping with the new way of living due to physical declines. In most cases the society expects that things will work for the elderly persons as they are left to deal with the difficulties they face.

A study on identifying the challenges in accessing cash transfer funds by older persons is fundamental in strengthening the distribution of social support. This study therefore sought to examine environmental and socioeconomic challenges in the access of the cash transfer funds by older persons in Murang'a County.

1.3 Purpose of the Study

The purpose of this study was to examine environmental and socioeconomic challenges in the access to cash transfer funds faced by older persons in Murang'a County.

1.4 Objectives of the Study

The study was guided by the following objectives:

- i. To document characteristics of older persons receiving the cash transfer funds in Murang'a County.
- ii. To identify environmental and socioeconomic challenges faced by older persons in accessing the cash transfer funds in Murang'a County.
- iii. To assess the coping mechanism used by older persons in accessing the cash transfer funds in Murang'a County.

1.5 Research Questions

- i. What are the characteristics of the older persons receiving cash transfer funds in Murang'a County?
- ii. What are the environmental and socioeconomic challenges faced by older persons in accessing the cash transfer fund in Murang'a County?
- iii. What are the coping mechanisms used by older persons in accessing cash transfer funds in Murang'a County?

1.6 Significance of the Study

The study will contribute to the literature on environmental and socioeconomic challenges in the access of cash transfer funds by older persons. Moreover, with a rapidly

increasing population of older persons and a growing need for social protection for senior citizens, the findings on the characteristics of the older persons is necessary in understanding the best way to handle them depending on the situation. The findings on environmental and socioeconomic challenges faced by the older persons will make individuals, policymakers, and society as a whole to be more vigilant in tackling the requirements of older persons. Understanding and addressing these needs is essential in promoting their health, well-being and quality of life. The findings on coping mechanisms used by older persons in accessing cash transfer funds will also be useful for the government of Kenya in policy formulation to improve service delivery of cash transfer funds. The study literature will be useful for future research on the elderly persons.

1.7 Justification of the Study

There is significant number of older persons in Kenya, in the 2019 census the number reached 2.7 million which represents 6 percent of the total population. As the number of years increases, age-related illnesses and conditions occur more frequently, meaning age is a significant risk factor. Elderly people face an array of barriers including environmental, attitudinal/stigma-related, and institutional which prevent their full and equal participation in all aspects of life. They have to learn new skills to survive with their conditions which sometimes may not be successful depending on the situation.

The Kenyan government has therefore put measures to protect the social welfare and rights of the elderly persons by investing in cash transfer programs to strengthen the delivery of social assistance. It was therefore important to conduct an assessment on

environmental and socioeconomic challenges in the access of cash transfer funds by older persons in Murang'a County where the environment is characterized by rugged, dissected topography and geology. The declining muscle strength and diseases associated with old age make it difficult for older persons to navigate through such terrain when accessing cash transfer funds.

1.8 Assumptions of the Study

The study assumes that there are recipients of older persons' cash transfer funds in Murang'a County and the rugged, dissected topography and geology are obstacles for the older persons in accessing the cash transfer funds. The study further assumes that there are possible interventions that can be put in place to eliminate or reduce the environmental and socioeconomic obstacles faced by older persons in Murang'a County in their access to cash transfer funds.

1.9 Scope and Limitations of the Study

The study was limited to older persons who have attained the age of 70 years and above who are beneficiaries of OPCTP in Murang'a County. The other limitation is that the area covered by the four sub-counties:- Kahuro, Kangema, Kiharu, and Mathioya is vast, and characterized by rugged, dissected topography and geology. The administrative locations are sparsely located.

Traveling long distances and the rugged terrain slowed down movement from one participant to another, however, this was encountered by involving several research assistants who reside in the four sub-counties to ameliorate the cost required to cover the

long distances. The study relied on the information provided by the participants, thus the data collected is limited to the respondent's level of honesty and the ability to recall.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviewed the literature on social protection for older persons. The literature is reviewed using the following subheadings: characteristics of the older persons' cash transfer beneficiaries, challenges faced by older persons in accessing the funds, and the coping mechanism of the older persons benefiting from CTs funds. The chapter ends by discussing the theoretical and conceptual frameworks for the study.

Old age is characterized by the emergence of several health conditions known as geriatric syndromes. They are the consequence of multiple underlying factors that could include frailty, falls, pressure ulcers, delirium, and urinary incontinence. Although some of the variations in older person's health are genetic, most of them are due to physical and social environments. More support is needed to enable them to live independently through programs that focus on fitness, balance, safety, and mobility.

There are several challenges facing the elderly which the society can aid to make their life easier. Outdated stereotypes that lead to isolation and marginalization, financial insecurity, difficulty with everyday tasks, and mobility are some of the challenges that prevent older people from being social or participate in activities that they enjoy. Involving the elderly in the community through social events can help them maintain a sense of identity and self-esteem.

Dealing with activities of daily living and social roles requires personal adaptation. Coping strategies in old age involve identification, coordination, and appropriate use of personal and environmental resources. They assist the elderly to overcome limitations in capacity to perform daily activities and social roles. Coping strategies are not always successful or helpful, depending on the specific situation.

2.2 Characteristics of Older Persons Cash Transfer Program Beneficiaries

Even though people are enjoying a longer life expectancy nowadays, the aging process can be unpleasant to come to term with. In many countries, a high proportion of the poor and vulnerable comprise older persons. Many older persons are scared of the challenges associated with old age which worsen as the years go by. The major problems faced by older persons are poor health, lack of economic provisions, and lack of emotional support. Traditional family ties are declining and families are becoming nuclear leading to social isolation for the aged. Older persons often lose physical function if they have movement-related disorders such as Parkinson's disease (Aboderin & Beard, 2015).

Approximately 20% of persons aged 70 years and above and 50% of persons aged 85 years or older report difficulty with activities of daily living that include toileting, bathing, dressing, eating, and walking. Two-thirds of older persons discharged from hospitals each year face difficulties with ADLs. Other common symptoms include falls, loss of balance, problems with climbing stairs, and difficulty rising from a seated position with a majority of them suffering more due to social exclusion and inequality (Amiri, 2018).

The Brazilian Cash Transfer Program has played a key role in reducing income inequalities by adopting strategies that resulted in overcoming hunger, making Brazil to be taken off from the world hunger map. It has also increased access to basic services such as health and education (Hellman, 2015). Acknowledging that older persons are among the poorest and most marginalized groups in society has led to other developing countries such as Nepal, India, Bangladesh, South Africa, Namibia, Mozambique, Lesotho, and Chile to initiate social protection intervention targeting older persons (Gooding & Marriot, 2009).

The older persons cash transfer program in Kenya was rolled out in 2006 following an African Union meeting in Livingstone Zambia where the government of Kenya began a consulting to develop a national social protection framework. The government established various social protection actions in health insurance, social assistance, and social security. The aim was to support older persons who were not receiving pensions and were not engaging in any form of employment. Its main focus was to cushion older persons from poverty by enhancing their capabilities to better their lives and livelihoods by providing them with grants in the form of cash transfers (Mathiu & Mathiu, 2012). It was enacted by the then Ministry of Gender, Children, and Social Development.

As people grow older many changes occur both emotionally and physically, and this can be difficult to cope with the aging process. Older persons also face difficulties with instrumental activities of daily living (IADL) living skills related to a person's ability to cope with the surroundings. This includes tasks such as housekeeping, cooking, shopping, managing medication, use of transportation, managing money, and telephone

use. Disability status is mostly assessed using activities of daily living (ADL) and IADL measures in combination and can emanate from physical or cognitive impairment. Health and disability are closely tied to old age. Cognitive and physical functioning decline with advancing age, leading to disability. Older persons experience moderate to severe disabilities which may limit their autonomy, reduce the quality of life, introduce dependence, and increase the risk of nursing home admission and premature death (UN, 2019).

People are affected differently by humanitarian crises depending on their characteristics like age, gender, and disability. In many instances older persons and people living with disabilities are disregarded in humanitarian relief and responses and may find it difficult to access assistance and protection they require. The humanitarian principle of impartiality states that, assistance should be provided based on the need and without discrimination. Agencies working in emergencies are required to minimize barriers so that older persons and PWDs are not kept out from humanitarian responses. The implementation of the standards should consider how age and disability can affect men and women differently to ensure that older persons and PWDs receive assistance that is responsive to their gender-specific needs, capacities, and vulnerability (OCHA, 2015).

No age is universally accepted age to be old, discrepancies exist as to what age the society may consider being old. In most countries around the world, 60 or 65 years is the age an individual is considered eligible for retirement and an old age program. In many countries, the age of an individual is the main consideration for eligibility for getting the older person's cash transfer. In South Africa, the social security system provides an old

age pension for citizens aged 60 years and above. In Lesotho, the Old Age Pension scheme benefits persons who have attained the age of 70 years and above which reduces the rates of dependency among the elderly (Fisher, et al., 2017). On the other hand, in Kenya, the unconditional OPCTP entails providing monetary support to older persons over 70 years. Under the "*Inua Jamii*" program, citizens who are 70 years and above get regular bi-monthly cash transfers of Ksh 4,000 per individual (Government of Kenya, 2017).

Disability is the other criterion for consideration in accessing the cash transfer funds. According to Booysen (2005), age and disability increase the vulnerability of an individual. For instance, there are limitations in access to basic services, discrimination in accessing credit and financial markets, limited mobility, increased vulnerability due to health conditions, reduced pay for those in employment, and status changes. As such age, disability, and health status put older persons in more disadvantaged positions thus the need for them to be assisted through cash transfer programs. According to Seleokane (2008), older persons can benefit from cash transfers by investing in development projects that will reduce their vulnerabilities and poverty.

Older persons who are disabled are mostly discriminated against and violated some specific human rights. Old age and disability are two forms of social bias that make older persons and those with disabilities to be seen as naturally deserving less rights and agency. Older persons with disability are among the most marginalized in the world; they are often denied their autonomy and dismissed in the community as being irrelevant and burdensome (UN, 2019). According to Mathiu and Mathiu (2012), the eligibility criteria

for an older person's cash transfer program should be clear to avoid discrimination. Gooding and Marriot (2009) observe that because of a lack of comprehensive data, it is not easy to evaluate the effectiveness of social protection programs on older persons especially in developing countries.

Accessibility to the cash transfer program by elderly people is dictated by how they access information; how they communicate as well as support they receive from family (MLEAA, 2016). Due to challenges associated with old age, the recipients of cash transfers have problems accessing mobile phones, the internet, public address systems, and signs which are always oriented towards the population that sees, hears, and uses their body. It takes some ingenuity to make these media accessible to the elderly. Kenya Human Rights Report (2016) indicates that people living with disabilities, which is a common characteristic with most of the aged are denied access to various government services including cash transfers. The reasons behind this denial include prejudices regarding their disabilities, unfamiliarity, discomfort, or lack of physical accessibility.

The study on the characteristics of older persons cash transfer program beneficiaries revealed that the need for long-term care rises at old age and the extent to which a person needs long-term care varies among individuals. The number of older persons with care and support needs that are unmet is increasing substantially. As the population ages, the long-term care financing mechanisms will also increase. An effective old age protection program is essential to protect the elderly against unpredictable risks (Feder, 2014).

2.3 Challenges Faced by Older Persons in Accessing the Cash Transfer Funds

The program came with a lot of positive impacts on the lives of the elderly persons. This is witnessed by poverty reduction and increased access to social services such as health. Despite the positive impacts that the program has had on the lives of older persons, they still face challenges in accessing the cash transfer funds. According to Woolard and Leibbrandt (2013), older persons face barriers in accessing cash transfer funds and enjoying their benefits because of discriminatory attitudes of the administrators of the programs.

According to Leonie, Jeffrey, and Richard (2014), there is also limited awareness of the availability of the funds which is common in Kenya's rural residents, as such a majority of older persons are forced to travel to collection points, and in most cases may go back home empty handed due to delay by the government in remitting of the funds by and lack of information by the recipients of the CTF on when the funds are available. In support of this argument, Kabare (2015) maintains that beneficiaries living far from financial institutions and other points of collection and who fail to access the right information on the arrival of funds, in most cases miss to receive the funds, especially after the lapse of the grace period.

Some beneficiaries spend a lot of money to meet substantial transport costs to access the points of service with their caregivers. Older persons living far from service points cannot effectively plan or negotiate for services. The location of the cash collection point is a challenge to most of the elderly persons. The location of the cash collection points has a huge significance in the access to the cash transfer funds and is also significant to the

availability of the funds at those particular collection points. Studies have reported that most of the cash collection points are located far from the recipients' place of residence. This is a common characteristic in most Kenyan rural areas a factor that impedes access to the cash transfer funds (Lor-Mehdiabadi & Adams, 2009).

Rural communities face challenges in getting safe and reliable modes of transportation. Lack of investment in rural areas coupled with increasing use of rural roads has also affected transportation safety. In places where the transport infrastructure is not well developed and the terrain poses a challenge to navigate, the movement of older persons becomes a difficult and painful experience owing to the different disabilities and health statuses that many are grappling with together with the uncomfortable means of transport (Aboderin & Beard, 2015). Long distances and harsh weather conditions also bring about high costs of transportation incurred by older persons in accessing the administrative offices and banks. Such challenges diminish the benefits that the program has had and also expose them to other challenges such as insecurity.

The amount of cash transfer received by the senior citizens hardly meets their needs because of the number of dependants, dishonesty on the part of caregivers or trusted persons has also been reported as a challenge that older persons receiving cash transfer funds experience. With increasing migration, urbanization, and weakening traditional safety nets older persons have been greatly affected especially those with disabling conditions who mostly reside in rural areas. Mathiua and Mathiu (2012) also stated that in most households, some caregivers take advantage of elderly people by diverting the

money to other functions and further expose them to more vulnerable situations such as malnourishment because of lack of food or proper diet daily.

The aging and disabling conditions make them vulnerable to caregivers or helpers who have a habit of remitting less cash when delegated duties of collecting on behalf of older persons. According to Dreze and Sen (2012), the Senegalese government initiated more service points in remote areas for easy accessibility of funds by elderly persons. Such an initiative would also be of great significance to the beneficiaries of cash transfer funds in areas where the physical environment inhibits the movement of older persons. When the facilities are accessible and accommodative, cash transfer programs become reliable. Blank and Bellizi (2008) indicate that senior citizens are unable to access their funds due to long distances.

Older persons are not exempted from the difficulties they experience as far as physical mobility is concerned. Mobility limitations in old age are associated with increased fall risks, hospitalization, and even mortality. In cases where there are no financial institutions (points of collection), beneficiaries are forced to move to other places to access the services. According to Gooding and Marriot (2009), PWDs (the young and the elderly) find it difficult to access public places, buildings, and any other relevant places. Even in offices where they are supposed to get the cash transfer services, the routes are not accessible in some rural areas, lack of elevators, and access ramps among others.

Delays by the Kenyan government to remit money in their accounts regularly are also a big challenge. Recipients are forced to wait for longer periods to get funds into their

accounts. According to a report National Gender and Equality Commission (2014) between March 2014 to April 2014, payment was delayed by more than four months. A study by Handa, et al (2015) revealed that the process of acquiring money from the National Treasury had caused the delay. Mathiu and Mathiu (2012) agree with this statement arguing that other delays are caused by the inadequacy of staff. In Zimbabwe, Galvani, F., Stefanoni, S., and Williamson, C. (2017) also reported that the recipients of cash transfers go long periods without receiving the funds.

Despite the positive impact that the CTP has had on the lives of the older persons in Murang'a County, the study on challenges faced by older persons in accessing the cash transfer funds disclosed there are numerous obstacles they have to overcome to access the cash transfer funds. The physical and social environment is the greater determinant of the challenges the elderly persons have to face to access the funds. Such challenges reduce the benefits that older persons are supposed to gain from the program.

2.4 Coping Mechanisms Used by Older Persons to Encounter Challenges in Accessing Cash Transfer Funds in Murang'a County

Aging brings along a lot of changes in human functioning; some involve losses and life transitions. According to gerontological theoretical models, the ability to effectively cope with life changes and demands is the main cornerstone of psychological health and adaptation in old age. Older persons are always faced with the constant struggle of adapting not only to physical declines associated with aging but also to dominant perspectives in society that label them as broken, disabled, and diseased which are supposed to be fixed (Smart, 2009; Hartley, 2013). Longmore and Umansky (2001) older

persons continue to fall victim to inhumane treatment, they suffer insufficient nutrition (malnutrition), lack of access to public goods and services, and poor living conditions (Hartley & Tarvydas, 2013). Smart (2009) also observed that in most cases society expects that things will work for the elderly persons as they are left to deal with the difficulties they face.

Once older persons understand the changes happening in their bodies as they age and how to cope with them, then they are well prepared to deal with them. Instead of the challenges, older persons depend on those who are close to them to compensate for their limitations in accessing cash transfer funds. Studies conducted on the consequences of aging agree that older people cannot ignore or avoid help from caregivers in carrying out daily activities (He and Larsen, 2014; Feder, 2014; Stone, 2015). Feder (2014) also adds that the situation is worsened by disability. Limitations in functioning (cognitive functions, mental or physical functions) make it difficult for older persons to operate on their own. Therefore, they are forced to depend on their caregivers for most tasks including learning about, enrolling, and accessing cash transfer funds programs. A study conducted by Freedman and Spillman (2014) revealed that more than 60% of older persons between 80 and 85 years get assistance from a caregiver because of functional limitations and disability.

The assimilative and accommodative model of coping states that resilience and the welfare of older persons depend on the interaction of the two adaptive processes, the aim is to prevent losses and maintain a desired course of personal development as well as to adjustment of personal goals to changing action resources. It is used by older persons to

compensate not only for their age but also disability and complications of old age. Older people persistently adjust to things they prefer doing. An individual is inclined to invest a lot of energy into the capability of still being able to read using any available mechanism (tools or devices). Qualls (2016) agrees with this statement adding that, in any case, older persons can monitor transactions taking place, be updated with information, and protect their money. Older persons struggle to invest a lot of effort in doing what people think they cannot do. It becomes frustrating when the ability to perform activities of daily living declines further with a more disability or age.

Older persons learn how best they can treat themselves using different tools and devices at their disposal as a way of coping with their aging and disability. Grundy (2006) notes that some try to practice reflexology or acupressure on the organs of their body to improve their functional capacity. Those living in elderly homes may help each other using the techniques they know as they try to cope with their disability. Studies conducted on cash transfer programs in Ghana have shown that some people living with disability help each other to access the funds. For instance, the blind is directed by the deaf to cash transfer offices and vice versa (Grundy, 2006; Qualls, 2016).

The study on coping mechanisms used by older persons to encounter the challenges in accessing cash transfer funds in Murang'a county have shown that the coping strategies are not always successful or helpful, depending on the specific situation. As people age, their physical and emotional needs may change, requiring specific attention and support. Understanding and addressing these needs is essential in promoting their health, well-being and quality of life.

2.5 Conclusion

Older person's cash transfer programs have become an important way of providing social support to the elderly. Studies on the challenges faced in the access of funds have shown that older persons are not exempted from the difficulties posed by environmental, individual, and systemic factors in accessing the funds. The government has put much effort into growing the disbursement of cash transfer funds. However, less emphasis has been put on addressing the challenges faced by senior citizens in accessing cash transfer funds, especially in rural areas.

2.6 Theoretical Framework

This study used the Social Breakdown theory to explain the relationship between old age and challenges encountered by elderly persons in the access of the CT funds in Murang'a County. The Social Breakdown also known as the Social Reconstruction Syndrome theory is credited to the works of Kuypers & Bengston (1973). The theory offers a labeling viewpoint to the study of the aged who are 70 years and above.

In particular, the theory attempts to explain how the shifting norms, roles, and reference groups influence older persons. In addition, it explains how the resulting incapability to define and defend a positive perception of self, affects their interactions and negotiations within their physical and social environments, thus leading to the loss of social control over those experiences and events, which further defines the individual. Kuypers and Bengtson (1973) in this theory address seven stages of social breakdown:-

(i) Preconditions to vulnerability. The diminished capacity of elderly persons to cope with risk, stress, and shock increases their susceptibility to harmful agents like diseases

and poverty. (ii) Dependency on external labeling. Older people identify and behave in a way that reflects how others classify or describe them. Different cultures fix old age with different meanings and different values e.g. many Eastern societies associate age with wisdom more than the Western societies. (ii) Social labeling as incompetent. Society assumes older people are less creative, slower mentally, and less productive.

(iv) Orientation into a sick, helpless role. As the number of years increases, age-related illnesses and conditions occur more frequently, meaning age is a significant risk factor. A high percentage of elderly people have at least one chronic disease. Heart disease, cancer, stroke, and diabetes are among the most common diseases in old age. This reduces their ability to socially interact with other people. (v) Learning of abilities appropriate to the new dependent role. Elderly persons especially those with disability have to learn new skills to survive with their conditions. These include toileting, walking, eating, bathing, etc., depending on the condition of disability.

(vi) Atrophy of previous skills. Degeneration of cells during old age leads to a decline in ineffectiveness or vigor. The old become less creative and productive than during their youth or the middle age years. (vii) Identification and self-labeling as 'sick' or inadequate in the society. This involves the self-conception of the elderly persons as being insufficient. It limits their participation in day-to-day activities due to illness and other old age-related conditions.

2.6.1 Application of the Social Breakdown Theory

The Social breakdown theory is therefore relevant in the study of environmental and socioeconomic challenges in the access of cash transfer funds by the older persons in

Murang'a County in the following two ways. First, based on the views of the theory, there is interplay between the older persons whose social systems are continuously contracting as their participation diminishes, and the broader social environments in which they live, thus exposing them to serious challenges affecting their lives.

Second, in this theory, the authors argue that the elderly can overcome the emotional state of incompetence and regain a sense of competence in themselves and their capabilities. For this to be achieved therefore, there is a need for the caregivers to relinquish their control and allow the older persons to begin mastering the skills necessary to remove the sense of dependence as one of the ways of coping with the challenges in the access of the cash transfer funds.

According to the theory, therefore, in giving older persons a sense of independence, they would be able to create and implement programs necessary for their well-being rather than relying on others. However, the limitation of this theory is that it has not been tested in any empirical studies (Passuth & Bengston, 1988).

2.7 Conceptual Framework

The conceptual framework in this study was informed by the social breakdown theory and literature review. According to this theory, social systems are continuously contracting, and the broader social environments in which older persons live, thus exposing them to serious challenges affecting their lives. In giving the older persons a sense of independence, they would be able to create and implement programs necessary for their well-being rather than relying on others.

Figure 2.1 below illustrates the relationship between the dependent, intervening, and

independent variables
Independent variable

Dependent variable

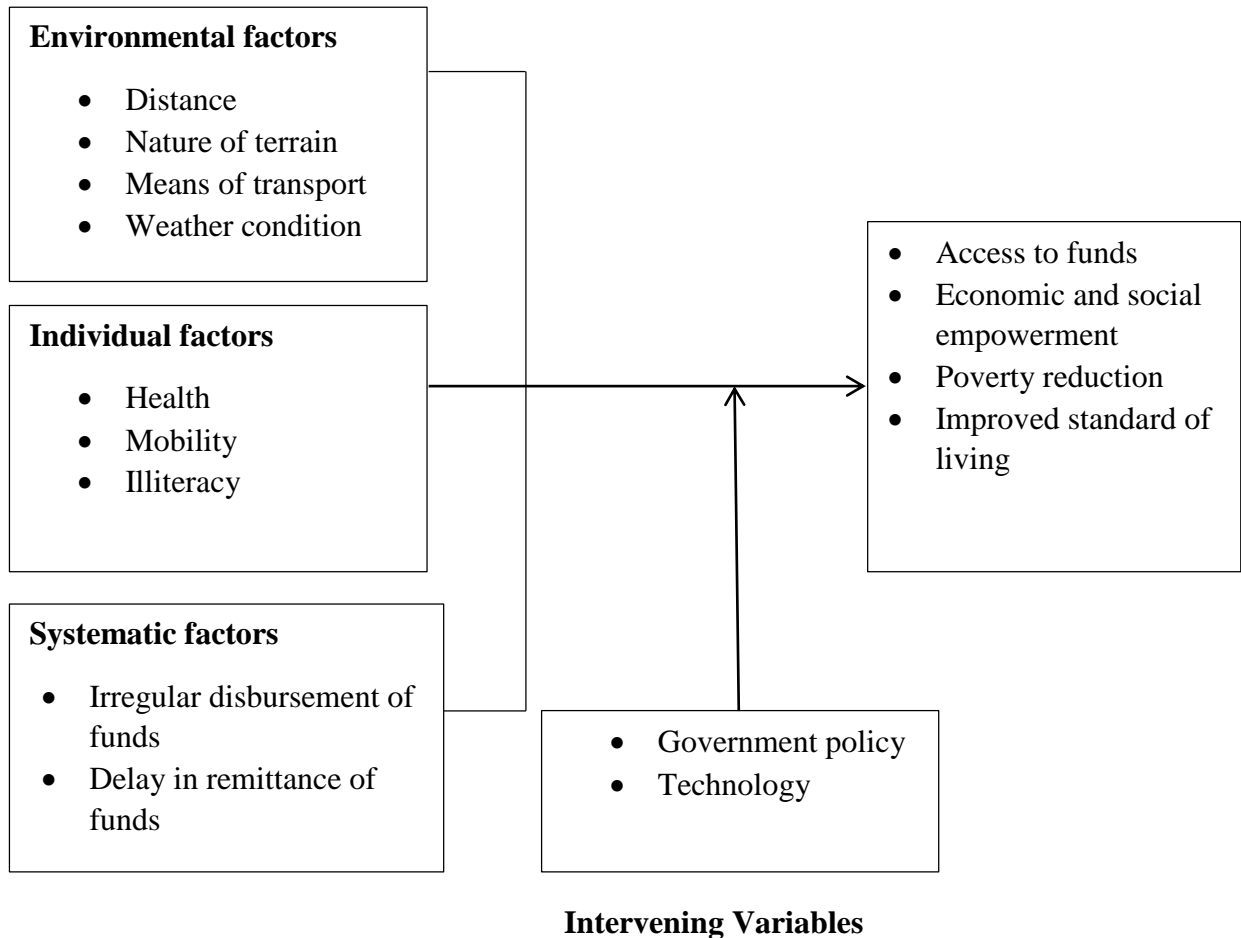


Figure 2.1: Conceptual Framework: source researcher

Figure 2.1 demonstrates how access to cash transfer, economic and social empowerment, funds is determined by environmental factors, individual factors, and systematic factors. However, it should also be noted that technology and government policies also shape the behavior of the senior citizens to cash transfer funds, and the accessibility of those funds.

Both the conceptual framework and the social breakdown theory helped the researcher in formulating research questions as guided by the independent variables and match methodological features of the study with the questions. They also assisted in aligning the analytical tools used and method of the study with the objectives of the study. The findings of the study were as per the conceptual framework explaining the relevance of the topic practically and theoretically as well as giving guidance for the recommendations.

CHAPTER THREE: METHODOLOGY

3.0 Introduction

This chapter outlines the methods that the study employed to meet the research objectives in the collection, management, analysis, and presentation of both qualitative and quantitative data. The chapter discusses the exploratory research design which the researcher preferred in order to get a better understanding of the issue. The study was conducted in Murang'a County which is a rural area and is faced with mounting environmentally related challenges.

The study population was persons aged 70 years and above who are beneficiaries of OPCTP. Due to large population size the study adopted stratified and purposive sampling technique with black and champion sample size determination formula being the most appropriate study formula. Semi-structured interview schedule was used to collect data to generated both quantitative and qualitative data. Key informant interview guide was used to conduct interviews with the selected key informants. FGDs were held with older persons who collected the OPCT by themselves.

The interview schedule had been tested by conducting a pilot survey on a sample of 20 respondents who are beneficiaries of the OPCTP in Kiambu County. The collected data was evaluated and analyzed then presented in percentages, pie charts, frequency tables, bar, and line graphs. It also discusses data management and ethical consideration for the study.

3.1 Research Design

The study used exploratory research design and adopted both qualitative and quantitative approaches. This design was considered to be appropriate for this study because it allows the researcher to explore things in their natural setting (Creswell, 2014), It was characterized by a collection of data from a sample of the population through semi-structured interviews.

3.2 Location and Site Description

The study was conducted in Murang'a County. Murang'a is located in the central highlands of Kenya on the eastern side of the Aberdare Mountains. According to the 2019 census, it has a total population of 1,056,640 (KNBS, 2019). It lies between latitudes 0o 34' South and 10 7' South and longitudes 360 East and 370 27' East, occupying an area of 2,558.8 km². Murang'a environment is characterized by rugged, dissected topography and geology (Murang'a County Integrated Development Plan, 2018). The main economic activity in the County is agriculture and is faced with mounting environmentally related challenges; extreme weather, damage to infrastructure, and changes in seasons. It is divided into eight sub-counties: Gatanga, Kahuro, Kandara, Kangema, Kigumo, Kiharu, Maragua, and Mathioya (See Appendix 1).

3.3 Description of the Target Population and Sampling

3.3.1 Target Population

The primary target population was persons aged 70 years and above who are beneficiaries of OPCTP in Murang'a County. The study also conducted focused group discussions with older persons. Key informants such as representatives from the Social

Protection Department and the local administration officers (chiefs) officers were also included in the study. From the records obtained from the State Department of Social Protection office, there are a total of 41,249 older persons aged 70 years in Murang'a County benefitting from the cash transfer program in 2019 (Ministry of Labour and Social Protection, 2019). The distribution of Older Persons in Murang'a County receiving Cash Transfer Funds per the sub-counties is shown in Table 3.1

Table 3.1: Distribution of Older Persons in Murang'a County benefitting from Cash Transfer Funds per sub-county.

Sub County	Men	Women	Population
Gatanga	2160	3628	5788
Kandara	3401	4135	7536
Kangema	1240	2908	4148
Kigumo	2150	2929	5079
Kiharu	1398	2313	3711
Maragua	2138	3420	5558
Mathioya	1904	2592	4496
Kahuro	1996	2937	4933
Total	16387	24862	41249

Source: Ministry of Labor and Social Protection; State Department for Social Protection (2019)

3.3.2 Sample Technique

The study adopted both probability (stratified) and non-probability (purposive) sampling. Four sub-counties; kahuro, Kiharu, Mathioya, and Kangema were randomly selected where the study was conducted. The four sub-counties were selected because they are characterized by rugged terrain, dissected topography, and geology that pose a challenge in transportation for rural residents. The determined overall study sample size was proportionately distributed across the selected sub-counties. Recruitment of study participants was done with the assistance of the local administration, specifically the

chiefs and assistant chiefs. The researcher obtained a list of the beneficiaries of OPCTP which was the sampling frame from where the participants of the study were selected using stratified random sampling. This was done to get an equal number of male and female participants. The key informants were purposively selected.

3.3.3 Sample Size Determination

The sample size for the study was determined using Black and Champion (1976) sample determination formula, which then allowed for the generalization of the findings to the entire population. Given the study population of 41,249 and guided by Black and Champion sample size determination formula the study sampled 225 older persons.

Black and Champion sample size determination formula

$$\text{Desired sample size} = \bar{X} = Z \frac{\hat{\delta}}{\sqrt{n}}$$

\bar{X} - Desired descriptive statistic

Z - Standard score appropriate to chosen level of significance

$\hat{\delta}$ - An estimate of the population standard deviation

n - Sample size

$$\bar{X} = Z \frac{\hat{\delta}}{\sqrt{n}}$$

$$\sqrt{n} \bar{X} = Z \hat{\delta}$$

$$\sqrt{n} \bar{X} = \frac{Z \hat{\delta}}{\bar{X}}$$

$$n = \left[\frac{Z\hat{\delta}}{X} \right]^2$$

$$= \left[\frac{(1.96)(3.832)}{0.5} \right]^2$$

225 persons

This formula assumes a descriptive statistic whose values from repeated simple random sampling designs would be normally distributed. Black and Champion argue that since the objective is an estimate of an appropriate sample size. We need the desired degree of accuracy in place. Standard deviation is based on the literature reviewed from previous studies (Sedlack & Stanley, 1992).

Two FGDs were conducted, each comprising 8-12 older persons. There was an equal number of both males and females. For the key informants, two representatives from the Department of Social Protection and four local administration officers from the four selected areas were included in the study.

Table 3.2: Sample Distribution

Sub County	Population	Sample Proportion	Sample Size
Mathioya	4496	26%	59
Kangema	4148	24%	55
Kahuro	4933	20%	45
Kiharu	3711	29%	66
Total	17,288	100%	225

3.4 Research Instruments

The main data required in answering the research questions were gathered from primary sources. Older persons were able to give different perspectives on the past and present experience they have faced in accessing cash transfer funds. Primary data was obtained through interview schedules, focus group discussions, and key informant schedules. Secondary data was gathered from journals, books, publications, and published and unpublished theses among other sources. It involved identifying sources with the relevant information for the study, analyzing and explaining the findings.

3.4.1 Semi-structured Interview Schedule

The semi-structured interview schedule was used to collect data from the participants. It contained both closed and open-ended questions to seek the opinions, views, and attitudes of the participants (Appendix 4). This generated both quantitative and qualitative data. The semi-structured interview schedule was designed to collect data to help answer the study objectives.

3.4.2 Key Informant Interviews

The researcher used a key informant interview guide to conduct interviews with the selected key informants (Appendix 5). Key informant interviews provided an opportunity for asking relevant information for an in-depth understanding of the environmental challenges in accessing the OPCT funds in Murang'a County. The key informants were two representatives from the Ministry of Labor and Social Protection, and four local administration officers (i.e. chiefs).

3.4.3 Focus Group Discussions

Focus group discussions (FGDs) were held with older persons who collected the OPCT by themselves. This provided the researcher with a more detailed account of the environmental challenges the older persons encounter in accessing the cash transfer funds. Two FGDs with 10 participants constituting an equal number of men and women were held in Kahuro and Kiharu sub-counties, where the FGD guide was used (Appendix 6).

3.5 Pre-test

Before data collection, the interview schedule was tested by conducting a pilot survey on a sample of 20 respondents who are beneficiaries of the OPCTP in Kiambu County to assess its content validity. The pilot survey aimed to examine the suitability of the language used in the schedule as well as determine any difficulty with the instruments. Some of the items tested were: Duration the beneficiaries have been receiving cash transfer funds which 15% reported less than one year, 75% reported 1-4 years, 10% reported 5-10 years.

Mode of collecting the cash transfer funds, by own self 90%, through caregiver 10%. Mode of transport used to access cash transfer funds, walking 30%, motorbikes 25%, Matatus/buses 45%. On disability status 70% of the respondents reported having some form of disability namely hearing, visual, and physical. Challenges reported by respondents in accessing the cash transfer funds included; long distances, rugged terrain, uncomfortable modes of transport, and unfavorable weather conditions.

The language used in the interview schedule was found to be appropriate for the study and the targeted persons could easily understand the items used in the instrument. Content validity was established by the opinion given by the supervisors overseeing the research. As pointed out by Presser et al. (2004), pre-testing the research tools is important in preparation for the main research; this helps in evaluating and refining the tools.

3.6 Validity and Reliability

Validity means the extent to which a research tool measures what it is purposed to measure (Mugenda and Mugenda, 2003). Reliability refers to the uniformity of the research findings. The validity and reliability of the instruments were determined when conducting the pretest. The content of the tools was examined with the help of the supervisors to ensure that the data collection tools were developed as guided by the study objectives. Adjustments to enhance the level of the instrument's validity were then made after the pretest. A test-retest reliability test was done to establish the reliability of the tools.

3.7 Data Collection Procedure

Data collection from the older persons benefitting from the cash transfer program was done using a semi-structured interview schedule. The older persons were guided through the questions by the researcher. The interview took place at the CT collection points and also at the beneficiary's homesteads. Key informant interview guides were used to conduct interviews with the Social Development Officers from the Department of Social Protection and the local administration (chiefs) in their respective offices. Focus group

discussion guides were used during the FGDs. Participants in FGDs gathered in one homestead. The interviews with the key informants and the FGDs were recorded using an audio recorder. Field notes were also taken.

3.8 Data Management and Analysis

The collected qualitative data including field notes, interviews, and secondary data were evaluated and analyzed thematically as guided by the study objectives and the research questions. The thematic presentation involved documentation and the collection of data, organization of the data into concepts, interconnection of the data to reveal how one concept may affect another, collaboration or legitimization by assessing other explanations, disaffirming evidence, digging for negative cases and eventually presenting the account or the findings according to the subject matter using the given objective.

Statistical Package for the Social Sciences (SPSS) version 2.1 software was used to analyze quantitative data that is the questionnaires, FGD and the key informant's guides. The collected data was coded and entered into Excel software before the cleaning process. Data cleaning was done to remove major errors, irrelevant observation and to fill major gaps where important data was missing. It was then analyzed by use of descriptive statistics and presented in percentages, pie charts, frequency tables, bar, and line graphs.

3.9 Ethical and Logistical Considerations

The researcher obtained an approval letter from Kenyatta University Graduate School and a research permit from the National Commission for Science, Technology and Innovation (NACOSTI). The researcher then established contact with the Murang'a County Commissioner's Office, the County Director of Education, and the local administration officers in Murang'a County for authorization for data collection. During the collection of data, the researcher first sought informed consent from the participants before their inclusion into the study and before proceeding to the actual data collection. Their participation was voluntary. Furthermore, the confidentiality and anonymity of the participants was also maintained throughout the study. The data collected from this study was stored electronically with restricted access to ensure confidentiality and avoid misplacement.

CHAPTER FOUR: PRESENTATION AND DISCUSSIONS OF FINDINGS

4.0 Introduction

This chapter outlines data presentation, interpretation, analysis and discussions of the findings on environmental and socioeconomic challenges on the access of cash transfer funds by older persons in Murang'a County. To have a structured presentation data was analyzed under six sub-themes:- (i) The socioeconomic and demographic characteristics of the older persons benefiting from the cash transfer fund which examined the characteristics of older persons in terms of gender, age, educational level, and marital status. The results of the findings showed majority of the beneficiaries were women aged between 81-90 years with low education level and were married.

(ii) Characteristics of older persons receiving the cash transfer funds that were analyzed included the duration of benefiting from the cash transfer funds, how the funds are collected, mode of transport, the status of disability, and the nature of disability. Most beneficiaries had been in the program between 1 to 4 years. Majorities of the beneficiaries had some form of disability associated with old age but were physically fit to move to the cash collection points.

(iii) Environmental challenges faced by older persons in accessing the cash transfer funds in Murang'a County. The environmental challenges analyzed showed environmental challenges including, distance , terrain, poor or inappropriate transport infrastructure, and erratic weather conditions posed to be a challenge to the older persons in accessing the cash transfer funds (iv) Other challenges faced by the beneficiaries included insecurity, congestion at collection points, poor bank services, poor infrastructure and high

transportation cost. (v) Coping mechanism used by older persons in accessing cash transfer funds in Murang'a County. The findings of the study show that older persons had different ways of dealing with the challenges that they were facing in accessing cash transfer funds; use of caregivers, alternative means of transport, and bank agents. The study revealed that the coping strategies are not always successful or helpful, depending on the specific situation. (vi) Former and current occupation. The findings of the study show OPCTP beneficiaries who are physically fit are small-scale farmers. None of the respondents was employed.

4.1 Socioeconomic and Demographic Characteristics of the Older Persons Benefiting from Cash Transfer Funds in Murang'a County

The socio-demographic characteristics analyzed for older persons benefitting from cash transfers included gender, age, educational level, and marital status.

4.1.1 Gender of the Participants

The findings on the gender of the participants are represented in Figure 4.1 below.

Figure 4.1: Gender of the OPCTP beneficiaries

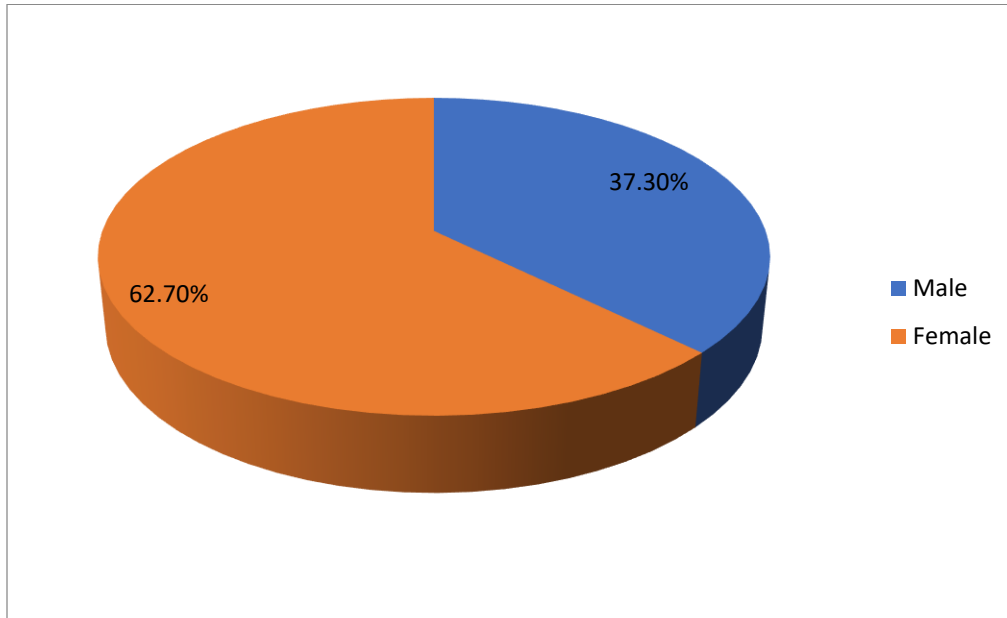
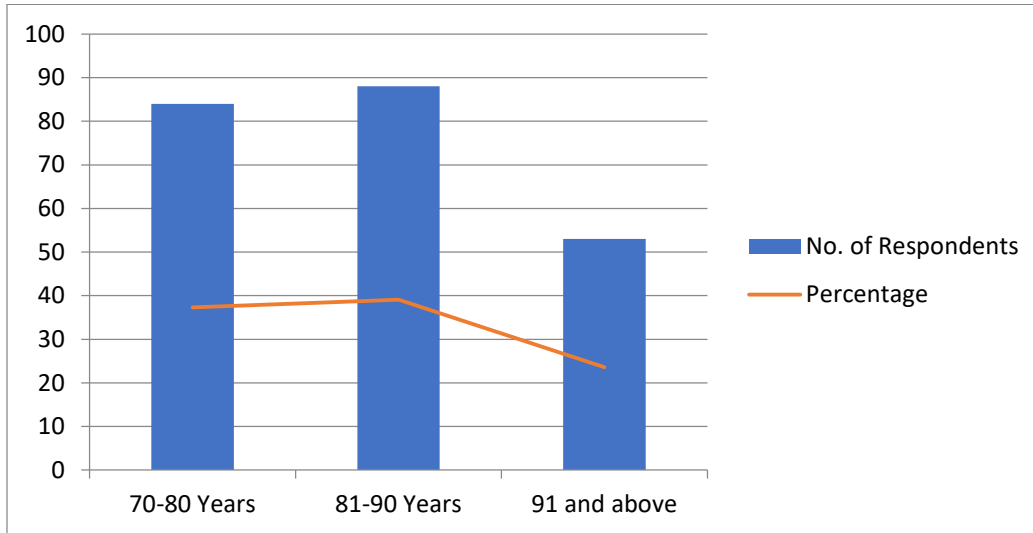


Figure 4.1 indicates that the majority of the OPCTP beneficiaries in Murang'a County are female represented by 62.7% while the males were represented by 37.3%. The women who participated in the study were not in any formal employment during their working years, therefore they are not in any pension scheme, unlike men who a significant number were in formal employment hence earning some pension. This is also in agreement with the United Nations, 2019 report that talks about the rights of older persons living with disabilities where women were seen to be considerably poorer and are more likely to be incapacitated owing to their higher life expectancy compared to men.

4.1.2 Age Group

The ages of the participants are represented in Figure 4.2 below

Figure 4.2: Age Group

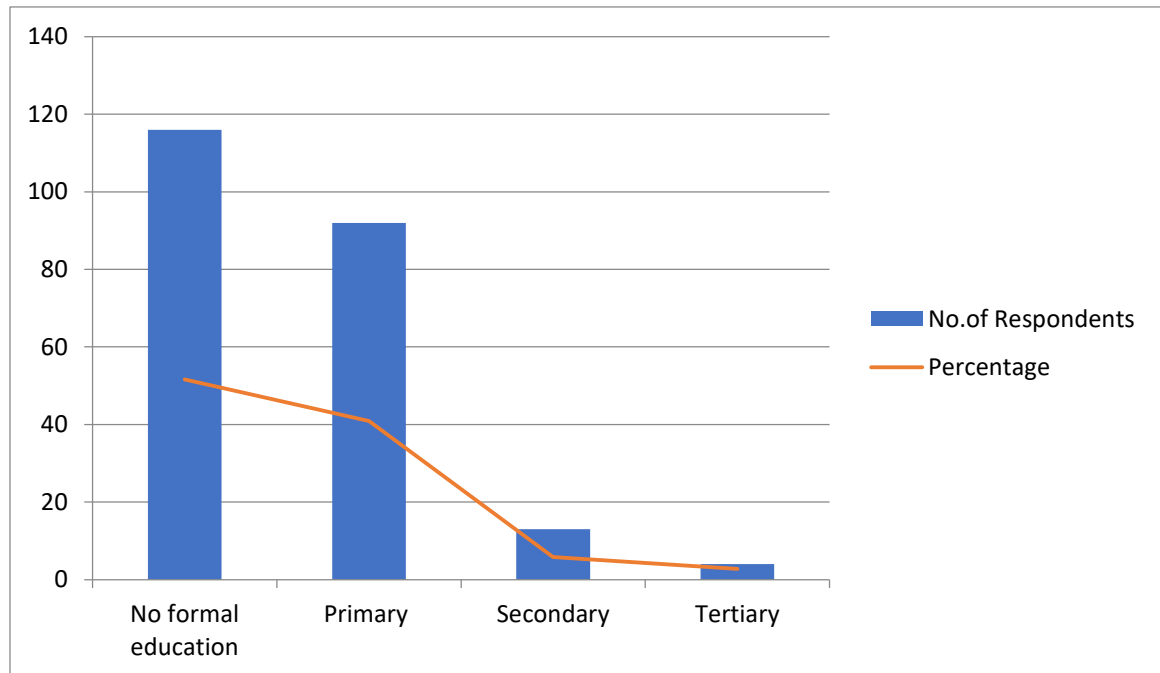


Concerning age the older persons benefitting from the cash transfer program were of 70 years and above. Those between 81-90 years were the majority representing 39.1%. Those of ages 70-80 years were 37.3% while those with 91 years and above were 23.6%.

4.1.3 Education Level

The study sought to establish the education level of the participants. The results are represented in Figure 4.3 below

Figure 4.3: Education Level

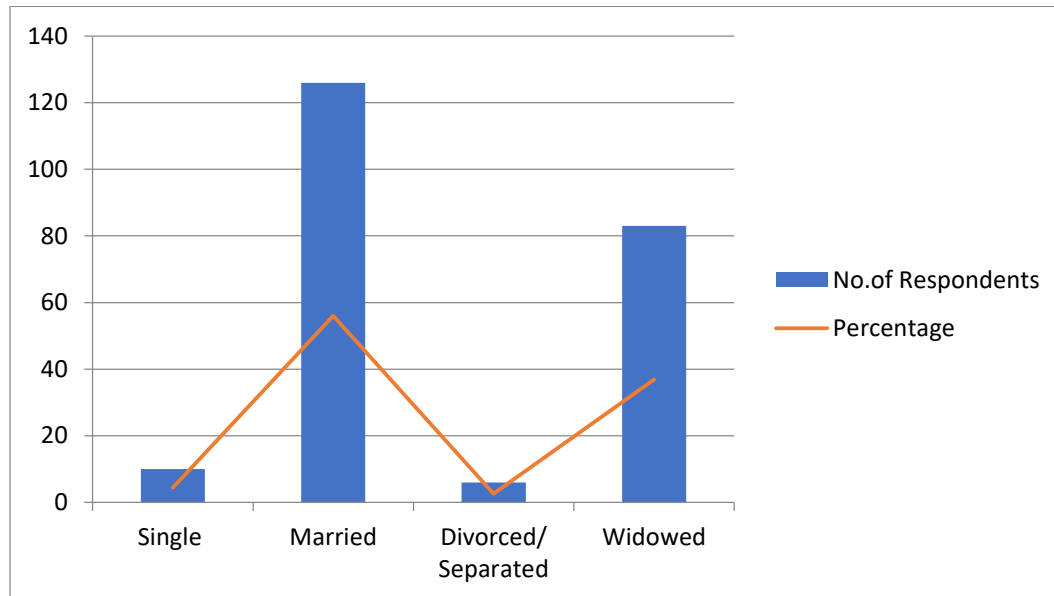


Concerning education 51.6% of the respondents reported not having any formal education. Those who had gone through primary education were 92 representing 40.9%. Older persons with secondary education were 13 representing 5.8% while those with tertiary education were 4 representing 1.8%. Generally, a majority of the respondents had undergone primary education. Those who had attained tertiary education were few and this could be attributed to the fact that those who attained higher education were in formal employment before and were receiving pension and thus opt out of cash transfers. Low levels of education also make older person to be more vulnerable as they have no savings or investments.

4.1.4 Marital Status

The findings on the marital status of the participants are presented in Figure 4.4 below

Figure 4.4: Marital Status



Regarding marital status, the respondents represented by 56% were married. The proportion of older persons who were widowed was 36.9% while 4.4% were single. 2.6% were divorced or separated.

4.2 Characteristics of Older Persons Receiving Cash Transfer Funds

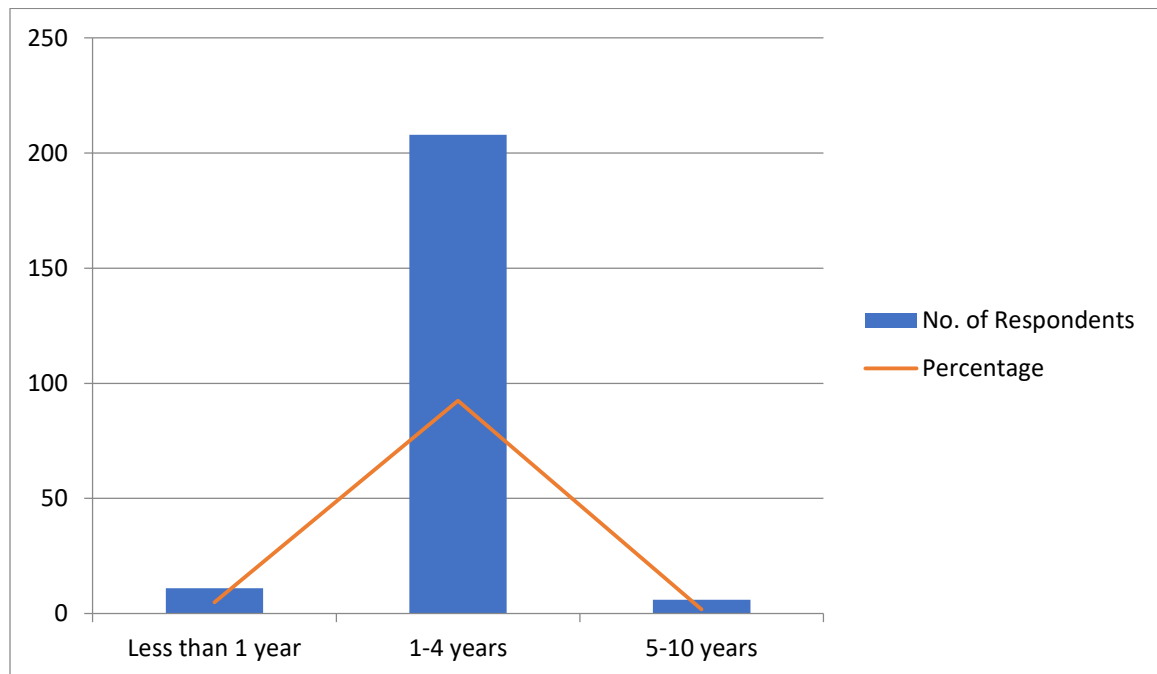
The characteristics of older persons receiving the cash transfer funds that were analyzed included the duration of benefiting from the cash transfer funds, how the funds are collected, mode of transport, the status of disability, and the nature of disability as presented in figure 4.2.1, 4.2.2, 4.2.3, 4.2.4 and 4.2.5 respectively.

4.2.1 Duration the Beneficiaries have been Receiving Cash Transfer Fund

The duration in which the older persons have been receiving the cash transfer funds is

represented by figure 4.5

Figure 4.5 Duration the beneficiaries have been receiving cash transfer funds

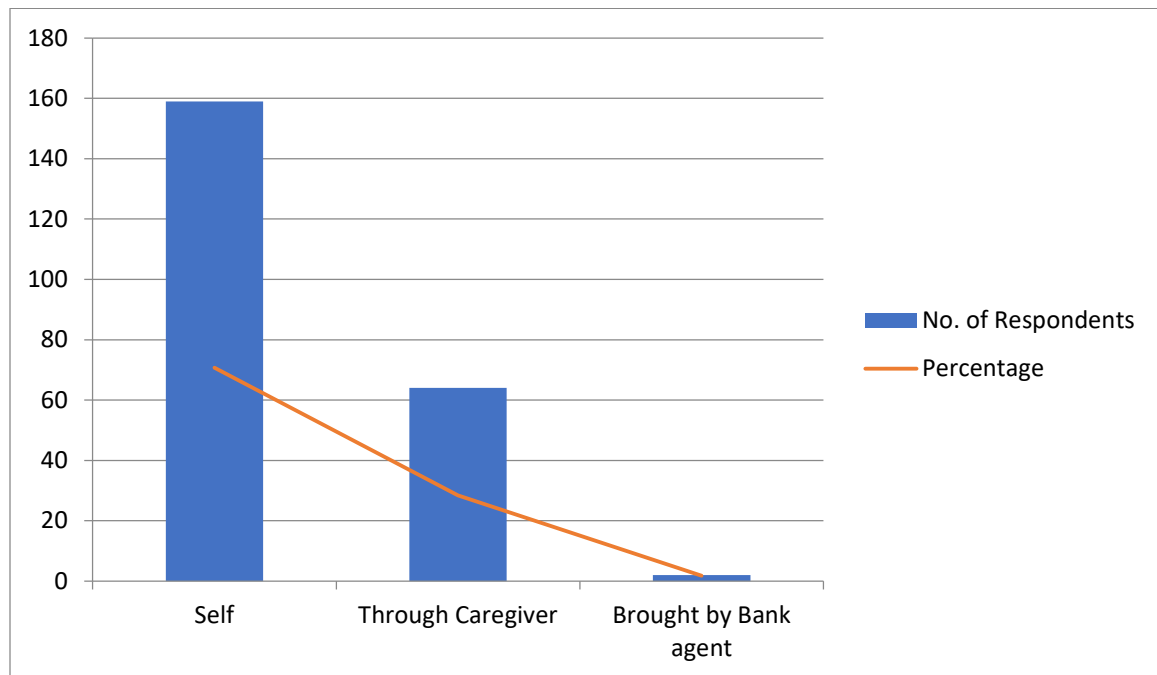


Regarding the duration of benefitting from the cash transfer funds, 92.4% of the respondents had received the cash transfer funds between 1 to 4 years. Most of them enrolled in the program when the new social assistance unconditional cash transfer program known as the "Inua Jami" was launched in 2017. Initially, most older persons could not meet the eligibility conditions: - Poor and vulnerable, beneficiary/household should not be registered in any other CTP, and there should be no member of the household getting any pension and/or regular income. Those who had benefitted between 5 to 10 years were 2.7% while those who had benefitted for a period not exceeding 1 year were 11 representing 4.9% of the beneficiaries.

4.2.2 Ways in which the Beneficiaries Collect the Cash Transfer Funds

The study found out the mode of collecting cash transfers as presented in Figure 4.6

Figure 4.6 Mode of collecting the cash transfer fund

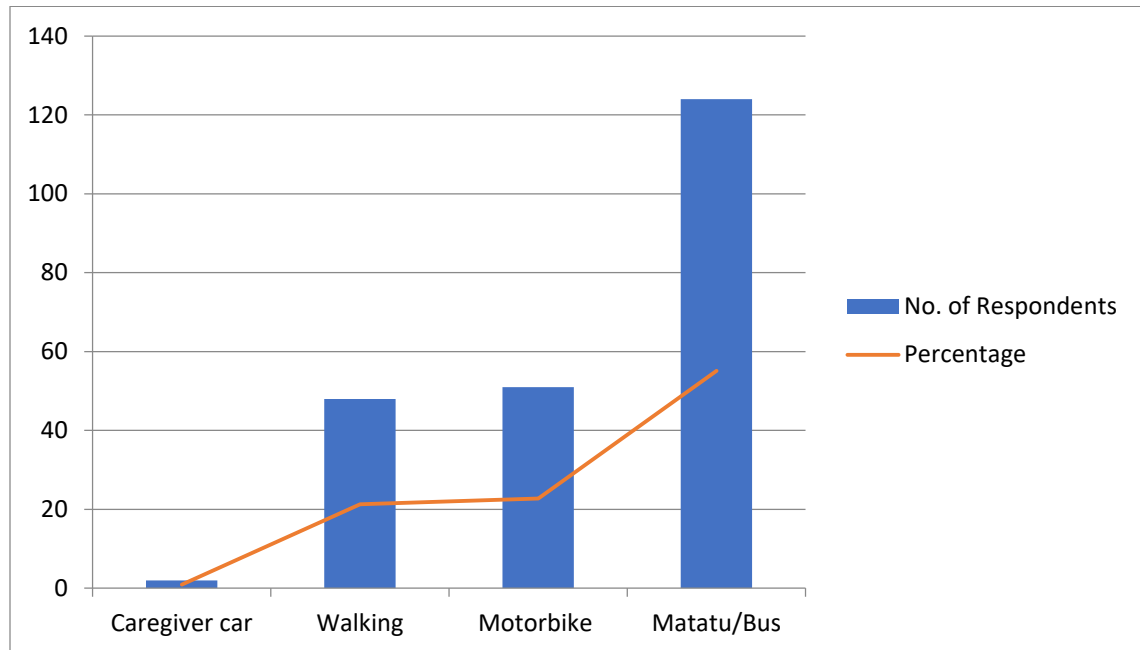


In terms of how the beneficiaries collected their funds, 70.7% of the respondents preferred collecting the money themselves as they were physically fit to move to the cash collection point. Those who had physical disabilities and were unable to go for a long distance preferred collecting their funds through a caregiver; they were 28.4% while those who used bank agents were 0.8% of the respondents.

4.2.3 Mode of Transport Used to Access Cash Transfer Funds

The mode of transport used by the participants is presented in Figure 4.7 below

Figure 4.7 Mode of transport used to access cash transfer funds



With regards to the mode of transport used in accessing the cash transfer funds, a majority of the respondents, 55.1% used public service vehicles commonly known as 'matatu' as they were readily available. Another 22.7% used motorbikes in those areas where matatus could not reach due to the rugged terrain and damaged infrastructure. Those who walked to the collection points were 21.3% while those who used a caregiver's car were 0.9% of the participants. A total of 52(23.1%) of the participants reported that road infrastructure in the area made it difficult for them to travel due to the terrain that is characterized by steep hills.

4.2.4 Number of Respondents with Disability

The number of participants who reported having some form of disability is presented in Table 4.1 below

Table 4.1 Disability Status

Variable	Categories	Frequency	Percentage
Suffering any kind of disability	Yes	126	56.0
	No	99	44.0

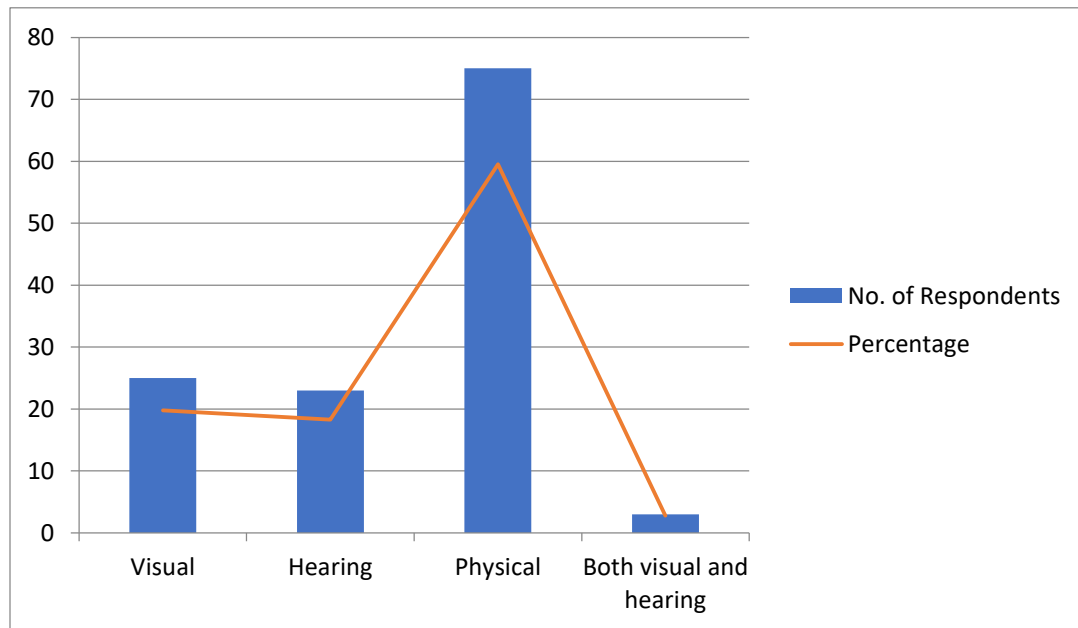
On disability status, a majority of the respondents 56% reported suffering some form of disability associated with old age while 44% did not have any form of disability.

The results were as guided by the conceptual framework which showed that the health of an individual affects the ability to access the cash transfer funds, majority of the respondents suffered from age-related illnesses and conditions that make them disabled.

4.2.5 Nature of Disability

The respondents reported having the following forms of disability as presented in Figure 4.8

Figure 4.8 Nature of disability



The nature of disability reported included the following: physical, visual, hearing, and a combination of both visual and hearing. The majority of the respondents, 59.5%, were suffering from physical impairments. Another 19.8% were suffering from visual impairments while 18.3% reported hearing impairments. Those who had a combination of both visual and physical impairment were 2.4%.

The findings on the nature of disability were as stated on the theoretical framework that as the number of years increases, age-related illnesses and conditions occur more frequently. A high percentage of elderly people suffer from chronic diseases which reduces their social interaction with other people.

4.2.6 Former and Current Occupation

The study sought to find out the former and current occupations of the OPCTP beneficiaries. The findings are presented in Table 4.2 below

Table 4.2 Former and Current Occupation of the Respondents

Occupation	Former Occupation (No.of Respondents)	Percentage	Current Occupation (No.of Respondents)	Percentage
Self employed	121	53.8	119	52.9
Employed	19	8.4	0	0
Unemployed	85	37.8	106	47.1

From the above table, 53.8% of the respondents were self-employed, 8.4% were employed and 37.8% were unemployed. Currently, 52.9% of the OPCTP beneficiaries who are physically fit are small-scale farmers. The cash they get from the program is used to buy seeds for farming and to supplement the earnings they get from farming activities. None of the respondents was employed. Older persons whose physical condition could not allow them to move a lot were unemployed representing 47.1 %.

The findings of the study on the former and current and occupation were resonate with the theoretical framework guideline, degeneration of cells during old age leads to a decline in ineffectiveness or vigor, the old become less creative and productive than during their youth or the middle age years. The elderly perceives themselves as being insufficient. This limits their participation in day-to-day activities. Health as indicated on the conceptual framework affects ability of the older person to access cash transfer funds.

4.3 Environmental Challenges Faced by Older Persons in Accessing the Cash Transfer Funds in Murang'a County.

This objective sought to explore the environmental challenges that older persons face in accessing cash transfer funds.

The environmental challenges analyzed included the distance to the point of access of the cash transfer funds, the terrain, transport infrastructure, and weather conditions. Environmental challenges were analyzed using statements that the respondents strongly agreed, agreed, disagreed, or strongly disagreed as presented in Table 4.3

Table 4.3: Environmental challenges

Statement	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
The distance is a challenge for the older persons to access the cash transfer funds.	112 (49.8%)	83 (36.9%)	13 (5.8%)	14 (6.2%)	3 (1.3%)
The terrain makes it difficult for the older persons to access the cash transfer funds.	109 (48.4%)	78 (34.7%)	11 (4.9%)	22 (9.8 %)	5 (2.2%)
Transport is not readily available to get the older persons to the cash transfer funds collection point.	117 (52%)	46 (20.4%)	8 (3.6%)	40 (17.8%)	14 (6.2%)
The available mode of transport is not comfortable for the older persons to access the cash transfer funds.	108 (48%)	71 (31.5%)	17 (7.6%)	25 (11.1%)	4 (1.8%)
Weather conditions may sometimes cause difficulties for the older persons to access cash transfer funds.	114 (50.7%)	83 (36.9%)	21 (9.3%)	6 (2.7 %)	1 (0.4%)

From Table 4.3, 195 older persons representing 86.7% agreed that distance was a challenge in accessing the cash transfer funds. This was as reported by Lor-Mehdiabadi and Adams 2009, that most cash collection points are located far from the recipient's place of residence, this, therefore, implies that older persons under the cash transfer program must travel long distances to access the funds and this also has implications on

costs incurred and time taken during travel. Focus group discussions and key informant interviews also revealed that distance to the collection point was a challenge as reported below by a beneficiary,

"If the places of accessing the money are made to be near like now when I come here at the shopping center I can be able to get the money it will be easier... Like now when we go far places like Kangema, Kahatia, or Murang'a it becomes expensive for us".

Key informants also noted that the older persons face challenges in accessing the funds due to the long distances they have to travel to access banks because some recipients come from places where there are no banks as was reported below.

"They are not able to walk and the banks are far, traveling for long distances can be an issue although nowadays there is mobile money some can access it from here"

"Some beneficiaries come from places with neither banks nor agents so they have to move long distances by matatu and so on".

The above findings concur with that of Garcia and Moore (2012) who established that the cash collection points were located far away distances from the residence of the recipients, more than 70% of the older persons traveled more than 6 kilometers to access the cash transfer funds. Those who traveled less than 6 kilometers were less than 20% of the entire beneficiaries.

The terrain is also an environmental challenge that older persons accessing cash transfer funds face. A total of 187 representing 83.1% of older persons reported that the terrain

was difficult to navigate due to the steep hills. The situation is further made worse during rainy seasons and the fact that a majority of the elderly persons have health conditions and physical impairments that make walking difficult. This makes them spend longer hours accessing cash transfer funds. As was reported by a beneficiary who participated in FGD,

"Getting up the hills we try a lot... I spend many hours to get here about four hours because I am not able to walk and my body is problematic and the hills are very steep... these hills are very hard".

A key informant also added that,

"The terrain yes because of their age most of them cannot be able to walk in mountainous and hilly forested areas".

Older persons receiving cash transfer funds face challenges with transport. A total of 163 older persons representing 72.4% reported that matatus to the points of collection for cash transfer funds were not readily available. Due to challenges in transport some older persons were therefore forced to go earlier or use other alternative means such as using motorbikes or walking, means that may not be comfortable owing to the challenges that come with old age. A beneficiary had this to say during the FGD,

"Even going to get the money is a problem we rarely get vehicles these sides like now I started coming from home very early and again I am not able to walk fast or even go too far places even getting to shops is a problem like tomorrow I cannot go anywhere because of the legs here, like

*now I came from home very early in the morning, I rarely come from
home even a shop near our home I send this one"*

A key informant also added that,

"Let me say the main problem is transportation because they are not able to walk and the banks are far, traveling for long distances can be an issue although nowadays there is mobile money some can access it from here".

The available means of transport were also reported to be uncomfortable for the older persons especially those who use motorbikes as the available means of transport. This was reported by 84.5% of the respondents as was reported by a beneficiary below.

"Like for me as you hear I am talking here getting on a motorbike is a problem, I have to be supported because my legs are sickly and weak we even make the motorbike rider get late because getting on the motorbike is a problem".

Another respondent also added that,

"There is a problem even when I am climbing the motorbike because my knees are sick and hurt a lot, women like her here have to be supported...where will someone come from to support them every time?"

As Smart (2009) observed in most cases society expects that things will work for elderly persons as they are left to deal with their circumstances. They have to learn how best they can help themselves using different tools and devices.

Lastly, the weather conditions characterized by rains also made it difficult for older persons to travel to the cash collection points as was reported by 197 older persons representing 87.6%. As was reported by a key informant,

"There are several challenges for example during the pay time, that particular season there may be rains so when they go to banks or agents they get challenged by rain or even transport".

In places where the transport infrastructure has not been well established and the terrain poses to be a challenge to navigate, the movement of older persons becomes a difficult and painful experience. Long distances and harsh weather conditions also bring about high costs of transportation incurred by older persons in accessing the administrative offices and banks. Such challenges diminish the benefits that the program has had and also expose them to other challenges such as insecurity (Aboderin & Beard, 2015).

As guided by the conceptual framework, the findings on environmental challenges that older persons face in accessing cash transfer funds showed that in deed physical environment; long distance, rugged terrain, extreme weather conditions and poor mode of transportation in Murang'a County presents a great challenge for old people to navigate. Elderly persons especially those with disability have to learn new skills to survive with the challenges posed by the physical environment as stated by social breakdown theory.

4.4 Socioeconomic Challenges Faced by the Beneficiaries

Other challenges reported by older persons also included insecurity, there have been incidences where older persons have been snatched their cash on their way back home, congestion at collection points due to beneficiaries going to collect the cash at the same time resulting in long queues, poor bank services characterize bad attitude from staffs working at the bank, poor infrastructure and high transportation cost as presented in the Table 4.4.

Table 4.4: Other Challenges faced by older persons in accessing cash transfer funds

Challenge	Yes (%)
Congestion at collection points	21 (9.3%)
Insecurity	26(11.6%)
Poor attitude of staffs at the bank	56 (24.9%)
Poor infrastructure	52 (23.1%)
High transport costs	16 (7.1%)
Long queues at collection points	57 (25.3%)

From Table 4.4, congestion at the cash collection points was reported by 21(9.3%) of the respondents. Congestion is experienced because the cash transfer is disbursed through three banks in the country. These banks include Equity, Kenya Commercial Bank, and Post Bank. Based on the location of the older persons and the nearest available bank, a majority of the older persons utilize bank services that are closer to them. Also due to lack of communication regarding collection of funds, a majority go at once to collect their money therefore creating congestion.

"There is a lot of congestion at the bank. It takes a lot of time to be served"

The other challenge faced by older persons receiving the cash transfer funds was insecurity, 26(11.6%) of the respondents reported incidences of insecurity. Some older persons reported that their money had been stolen or transferred by people whom they trusted would help them in accessing the funds. Kamacharia and Gakuyu areas in Murang'a were reported as areas with insecurity challenges. A key informant had this to say,

"Their money is stolen on their way back home from the bank... some even get lost in their houses... I have had such complaints because they are given a lot of money nowadays and they also forget easily.

Another respondent also added that,

"There is a lot of insecurity especially when collecting money from bank agents".

The findings on insecurity concur with a study conducted in Garissa County where a majority of the elderly persons reported that they are not comfortable with the security in accessing the cash transfer funds (Hassan & Sakwa, 2018).

Poor banking services characterized by the bad attitude of staff working at the bank towards older persons were also reported by 56 (24.9%) of the older persons receiving the cash transfer funds. According to Woolard and Leibbrand (2013), older persons face barriers in accessing cash transfer funds and enjoying their benefits because of the discriminatory attitude of administrators of the program. They claimed they did not understand them as was reported by a respondent,

"They do not understand us. They disrespect us so much".

Another challenge faced by the beneficiaries was high transportation costs. This was reported by 16 (7.1%) of the respondents. The transport costs an average of 300 shillings as reported by the majority is perceived as high because most of them do not have alternative sources of income and also due to unreliable public service vehicles therefore forcing them to use alternative means of transport such as motorbikes which charge higher costs compared to the public service vehicles. A participant in FGD meeting had this to say,

"From here a motorbike will charge a hundred shillings and sometimes they ask for one hundred and fifty while the vehicles ask for fifty shillings and sometimes you have no money so you take from someone where at the end you remain with nothing".

Another participant added,

"Sometimes we have no bus fare to travel to go pick the money and sometimes we go and find there is no money and you know going there you need money like being ferried by a motorbike you need money".

The findings on transportation concur with that of Creti and Jasper (2015) who established that older persons who were living far from the centers where the banks were located incurred transport costs in obtaining the cash transfer funds. Due to the high transport costs incurred in accessing the funds, many older persons failed to access the funds.

The final challenge reported was the long queues at the collection point as was reported by 57(25.3%) of the respondents. Some beneficiaries preferred being accompanied by their caregivers who would queue for them so that they don't stand for longer hours as was reported by a beneficiary,

"To avoid standing for longer hours... I usually ask my son to go with me so that he can follow the line and I join later".

Systematic factors as stated on the conceptual framework and as confirmed by the findings of the study are hindrance to easy access of cash transfer funds by older persons in rural areas. Technological slowdown in the banking systems reduce faster disbursement of the funds contributing to formation of long queues. Government policy on the use of banks as the only collection point of the cash transfer funds has also proven to be a challenge for the older persons to access.

Physical environmental and socioeconomic related challenges impede the movement of older persons making it difficult for them to collect the older person's cash transfer funds in Murang'a County as revealed by the study. The observation on older persons' mobility challenges posed by environmental factors was also made by Aboderin and Beard (2015) that in places where the transport infrastructure is not well developed and the terrain is difficult to navigate, the movement of older persons becomes a difficult and painful experience owing to the different disability and health status that many are grappling with together with the uncomfortable means of transport. Long distances and harsh weather also bring about high costs of transportation incurred by older persons in accessing the administrative offices and banks.

4.5 Coping Mechanism Used by Older Persons in Accessing Cash Transfer Funds in Murang'a County

This objective sought to find out the different ways that older persons deal with the challenges that they face in accessing cash transfer funds. The findings are presented in Table 4.5 below.

Table 4.5: Coping Mechanisms

Coping mechanism	Frequency	Percent
Collect the money by themselves despite the difficulties	82	36.4
Accompanied by or send a caregiver or trusted person	41	18.2
Use alternative means of transport	20	8.9
Go early	16	7.1
Walking slowly/using a walking stick for support	13	5.8
Going to bank agents	10	4.4
Wait patiently	9	4.0
Delay collection by days to avoid congestion at the bank	9	4.0
Dress warmly for the weather	6	2.7
Inquiring on the available of funds	6	2.7
Visiting the chief/sub-chief for approval letters/inquiries on disbursement	5	2.2
Visiting social development office for assistance	3	1.3
Avoid travelling during rainy season	2	0.9
Return home early	2	0.9
Withdrawing all the money at once	1	0.4
Total	225	100

The findings from the open-ended questions, 212 out of 225 older persons had different ways of dealing with the challenges that they were facing in accessing the cash transfer funds. The most prevalent way was through collecting the money by themselves despite the difficulties that they experienced. This was reported by 36.4% of the older persons. This was reported by elderly persons who did not have caregivers or trusted persons who would help in the collection of the funds while others reported cases where their money

was transferred or stolen by those whom they thought would help them access the funds as was reported by FGD participants,

"As for me, I was told they cannot give anyone else apart from the one I am registered with having a reason that if they give everyone my card will be stolen and my money gets withdrawn... There is a woman there in the clan of Maua the husband was called Kinyanjui Mukurino, her money was withdrawn by someone else and she went there and was told by the equity manager to take care of her cards because the person who withdrew the money was from her family... now you see if it's a person from my family I cannot ask, sending someone is okay if we are allowed to send them".

Another FGD participant added that,

"As for me, I would not like that because I don't know how to read messages... I am telling you how it is, when I get a message I don't know how to read and I have to call someone to help me read (laughs) and now I rejected having someone read for me because when I was given my first phone I was not able even to see names and I was selling my tea... now one day I met a young lady and asked her to help search a number in my phone and when she took the phone that lady transferred money from my account and I asked her why she was delaying she said she wasn't able to get the number that I wanted".

The findings above concur with Mathiu and Mathiu (2012) who noted that some caregivers take advantage of the elderly persons and divert the funds to their use therefore leaving the elderly persons very vulnerable.

The other way of dealing with the challenges was going with a caregiver or a trusted person to help the older persons in the collection. This was reported by 18.2% since there were older persons with different health challenges. Those who preferred going with a caregiver or a trusted person were 41. A key informant also indicated that,

"Yes they use the caregivers because some of them are dead on one side of the body and cannot even get out of bed to the banks so yes we use them... if one is sick and on bed rest then there is a need for a caregiver to be used, but there some not all, those who are able go to pick their money. Now like the case of the woman a neighbor to you who is at bed rest cannot go anywhere but now the case of your grandmother is strong she can go pick for herself".

In dealing with the challenge of terrain and distance, 8.9% of the respondents used alternative means of transport to access the cash collection points. In places where vehicles could not access, the respondents used motorbikes. Still, on the terrain, 5.8% of the respondents reported that they either walked slowly or used a walking stick to support themselves in navigating the terrain to the cash collection point. On unfavorable weather conditions such as rain, 2.7% of the older persons dressed warmly for the weather while 0.9% reported that they would avoid traveling during the rainy season.

On the challenge of congestion at the collection points especially for those who were collecting their funds at the bank, 7.1% of the respondents reported that they went early to collect the funds while 4.0% reported that they would wait patiently until they were served. In dealing with the challenge of insecurity, 0.9% of the respondents reported that they returned home early.

A total of 2.7% of the respondents inquired whether the funds were available before they went to the collection points. This would help them not travel in vain since the disbursement of funds has been irregular and unpredictable. Other ways of dealing with the challenges experienced in accessing cash transfer funds mentioned included visiting the Social development office for assistance, using the bank agents as opposed to going to the bank, delaying collection of funds as a way of dealing with congestion, and saving on time, withdrawing all the money at once to avoid frequent visits to the points of collection and visiting the local administration offices for letters of approval as indicated in the table below. A key informant had this to say,

"Transportation has been an issue but now after validation, they can use the agents like your grandmother once met her at an agent at Gakuyu".

Generally older persons who cannot go by themselves employ different mechanisms in ensuring that they access the cash transfer funds, 18.2% who were the majority prefer going with a caregiver or a trusted person.

The social breakdown theory that guided the study states that elderly persons have to learn new skills to survive with their conditions, learning of abilities appropriate to the new dependent role. The results of the study on coping mechanism used by older persons

in accessing cash transfer funds show that, beneficiaries of CTP have different ways of dealing with challenges faced in accessing the funds. What may work for one person may not be helpful for the other; the coping mechanisms are only successful depending on the individual situation.

4.6 Respondent's Opinion on Ways that can Improve Access to Cash Transfer Funds by Older Persons in Murang'a County.

This question sought to explore how the older persons felt it would improve access to the cash transfer funds. The suggested findings are presented in Table 4.6.

Table 4.6: Respondent's opinion on ways that can Improve Access to Cash Transfer Funds by Older Person

Respondents opinion on ways that can improve access to cash transfer funds by older persons	Frequency	Percent
Information should be provided on whether the funds are available	16	7.1%
Increase cash transfer access points	15	6.7%
The government should improve on security	14	6.2%
Improve on the infrastructure	12	5.3%
Regular disbursement	12	5.3%
Have specific dates when the money is available	7	3.1%
No response	149	66.2%
Total	225	100%

From Table 4.6 above, 7.1% of the older persons reported that information should be provided to them when the cash transfer funds are available. This would help them save on frequent movements since a majority of them were facing health challenges and lacked money that would be spent on frequent transport to the collection points.

Another 6.7% of the older persons felt that there was the need to increase the cash collection points as a way of dealing with the congestion and distance for those who accessed their money through the bank since there are banks that are not available in the areas that they reside in as was reported by FGD participant.

"Here at Gakuyu and Mugeka we have equity and people who are registered with them pick from there, now this bank at Kaweru KBC the machine had a problem so people go all the way to Murang'a".

A key informant also had this to say,

"These older persons access the funds PSP (payment service provider) the government has given us four payment service providers that is Kenya Commercial Bank, Equity Bank, Post Bank, Co-operative Bank... Those are the four payment service providers that make these older persons access funds through the bank account".

A total of 6.2% of the older persons felt that the government needs to improve on security. This would help in preventing issues of theft. Another 5.3% of the respondents felt that there was a need for infrastructure to be improved to ease traveling to collections points and also the need to ensure regular disbursement of funds as a way of reducing the number of trips they make when trying to access the funds.

Another area where 5.3% of elderly persons reported was on the need to ensure regular and constant disbursement of funds. This would help in planning expenditures going on food and other necessities. This way the older persons are food secure and can also access health care services among others. An older person reported that,

"Yes the money is little and you see when it is kept for three months like me there is a shop where I get maize flour, and soaps in debt, now when I get all those things and the first month goes, the second goes, the third and the fourth without making any payments to the owner of the shop, do you think they will accept to give us anything. And you see we now get hungry when they fail, we need to eat so if that money can be released every month and it gets added the first people were being given five thousand and I don't think there is one here we are all for... and there was money being given a long time ago and they were being given four thousand right now I don't know what they are given because I don't know..."

Other FGD participants also added that,

"The money is being delayed for a long time and I suggest we be given monthly.

I am suggesting to my daughter we be getting this money every month so that we can be able to cater for our needs".

Lastly, 3.1% of the older persons thought that there needs to be communication on the specific days when they can go and collect their funds this would help in preventing older persons from traveling to the cash collection points in vain.

From the findings reported in this chapter, the first objective was to document the characteristics of the older persons receiving cash transfer funds in Murang'a County. The findings of the study show that the majority of the beneficiaries are women aged between 81-90 years. Slightly more than half never had any formal education. Most of the

beneficiaries were married and had benefited from the cash transfer funds between 1 to 4 years. Majorities of the beneficiaries had some form of disability associated with old age but were physically fit to move to the cash collection points.

The second objective was to identify environmental and socioeconomic challenges faced by older persons in accessing cash transfer funds in Murang'a County. The findings of the study show environmental challenges including distance to the point of access of the cash transfer funds, the terrain, poor or inappropriate transport infrastructure, and erratic weather conditions posed a challenge to the older persons in accessing the cash transfer funds.

The third objective was to assess the coping mechanism used by older persons in accessing the cash transfer funds in Murang'a County. The findings of the study show that older persons had different ways of dealing with the challenges that they were facing in accessing cash transfer funds. Some use caregivers, alternative means of transport, and bank agents to cope with the challenge of long distances. Others delay going to collect the cash to avoid long queues in the banking hall and during bad weather conditions. As explained in this chapter all three research questions were answered during the study.

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter presents a summary of the findings of the study; socio demographic characteristics of older persons accessing cash transfer funds, challenges encountered in both the physical and socioeconomic environment, coping mechanisms used in accessing the cash transfer funds where majority reported collecting the funds by themselves despite the difficulties they face.

The chapter also presents the conclusions of the study which reveal there is still a lot that needs to be done to improve accessibility of the funds. Based on the findings of the study, older persons face a lot of environmental and socio economic challenges in accessing cash transfer funds. This chapter therefore presents recommendations by the researcher and areas for further study.

5.1 Summary of the Key Findings

5.1.1 Socio Demographic Characteristics of Older Persons Accessing Cash Transfer Funds

The socio-demographic characteristics analyzed included gender, age group, education level, and marital status. Regarding gender, majority of the respondents were female representing 62.7% while male respondents were 37.3%. In the age group, majority of the respondents were between the ages of 81-90 years represented by 39.1%. Those between the ages of 70-80 years were represented as 37.3% while those who were 91 years and above were 23.6%.

The characteristics analyzed included the duration of benefiting from the cash transfer funds, how the respondents collected their funds, the mode of transport used to the cash collection points, disability status, and the nature of the disability. Regarding the duration of benefiting from cash transfer funds, a majority representing 92.4% of the respondents had benefited from the funds between periods of 1 to 4 years. Another 2.7% of the respondents have benefited for a period of between 5 to 10 years while 4.9% of the respondents were less than a year in the program.

In terms of the collection of funds, a majority of the respondents representing 70.7% collected the funds themselves. Another 28.4% of the respondents used caregivers to access their funds while 0.8% were assisted by bank agents who came to their home to bring them the funds. Regarding the mode of transport used in accessing the funds, 55.1% of the respondents who were the majority used public means of transport commonly known as '*matatu*' or bus. Another 22.7% of the respondents used a motorbike followed by those who walked to the cash collection points at 21.3% while those who used the caregiver's car were 0.9%.

On disability, 56% of the respondents indicated that they were suffering from some form of disability while 44% did not report any kind of disability. The most prevalent form of disability reported was physical reported by 59.5% of the respondents. Other forms of disability reported included visual, hearing, and multiple disabilities of visual and hearing at 19.8%, 18.3%, and 2.4% respectively.

The findings of the study on socio demographic characteristics of older persons accessing cash transfer fund reveal degeneration of cells during old age leads to a decline in ineffectiveness. Health as indicated on the conceptual framework affects ability of the older person to participate in day-to-day activities reducing their economic and social empowerment as well as reducing their mobility in the access cash transfer funds.

5.1.2 Environmental and Socioeconomic Challenges Faced by Older Persons in Accessing the Cash Transfer Funds in Murang'a County.

The study analyzed the challenges encountered in both the physical and socioeconomic environment. In the physical environment, the challenges analyzed included the distance to the cash collection points, the terrain, means of transport, and weather conditions. Regarding the distance to the cash collection points, 86.7% of the respondents reported that they lived far from the cash collection points.

This therefore meant that they incurred transport costs in accessing the funds. The terrain was also reported to be difficult to navigate by 83.1% of the respondents. The means of transport were also reported to be unavailable by 72.4% of the respondents. The uncertainties on the means of transport made some respondents opt for other means of transport such as motorbikes which were also reported to be uncomfortable by 84.5% of the respondents. Weather challenges were also reported by 87.6% of the respondents. Rainy seasons made it difficult for them to navigate the terrain as a result some respondents preferred accessing the funds during periods when there were rains.

Other challenges analyzed arising from the physical environment included insecurity, congestion at the banks, poor attitudes by staff working at the bank, high costs of transport, and long queues. On insecurity, 11.6% of the respondents had experienced theft of their money by people known to them such as family members and others by people whom they had trusted to help them in accessing the funds. Another challenge was also on congestion at the bank which was reported by 9.3% of the respondents. Due to congestion, they have to queue for longer hours to access their funds which might have a negative impact on their health status.

The staffs providing the services at the banks were also reported to have a bad attitude in handling the older persons who were collecting their funds. This was disclosed by 24.9% of the respondents who reported that the staff at the banks did not understand them and disrespected them. Lastly, due to poor infrastructure in some areas, older persons incurred high transport costs in the process of traveling to access the cash transfer funds.

Despite the positive impact that the CTP has had on the lives of older persons, the physical and social environmental challenges they encounter in accessing the funds reduce the benefits that they are supposed to gain from the program.

5.1.3 Coping Mechanisms Used by Older Persons in Accessing the Cash Transfer Funds in Murang'a County.

Older persons reported several coping mechanisms that they use in accessing the cash transfer funds. Majority of the older persons reported collecting the funds by themselves despite the difficulties that they were facing. This was reported by 36.4% of the respondents. Another mechanism was using a caregiver to access the funds. This was

reported by 18.2% of the respondents. Another 8.9% of the respondents used alternative means of transport such as motorbikes where public transport was unavailable and also in areas where the vehicles could not pass due to the difficult terrain.

Other coping mechanisms used by older persons also included dressing warmly for the weather, going early, waiting patiently to be served at the banks, avoiding traveling during rainy seasons, returning home early, inquiring about the availability of funds before going to the cash collection points, using bank agents as opposed to going to the banks, delaying their collection by days to avoid congestion and long queues at the bank, withdrawing all the money at once to avoid traveling frequently and visiting the social development and chief's office for assistance.

Regardless of the physical and socioeconomic environmental challenges faced by older persons as they try to access the CTF, they use different coping mechanisms to access the funds. Most of the beneficiaries rely on social support from their caregivers to compensate for their limitations in accessing cash transfers.

Some of the ways the older persons reported that could help in improving the access to cash transfer funds include; Increasing the cash collection points, providing information on the availability of funds, improving the security and infrastructures of the area, providing specific dates when the funds are available for collection and disbursing the funds regularly.

Improving access to CTF in consideration of environmental and socioeconomic challenges would be one way to meet the intended objective of the program of reducing older persons' economic and social vulnerability. This would help in reducing poverty and promoting equity and social justice through easy access to money.

5.2 Conclusions of the Study

The OPCTP has been of benefit to older persons however, there is still a lot that needs to be done to improve their accessibility to the funds as revealed by the study. The physical and socioeconomic environmental challenges reduce the intended benefit the older persons are supposed to gain from the funds. Older persons who are beneficiaries of cash transfer funds are characterized by poor health, lack of economic provisions and lack of emotional support. The extent to which a person needs long-term care varies among individuals.

Challenges in the access of cash transfer funds by older persons emanate from environmental and socioeconomic factors. A high percentage has health related issues that affect their mobility. Irregular disbursement accompanied by delay in remittance of funds reduces the benefits that older persons are supposed to gain from the program. Lack of government investment in rural areas has led to poor transport infrastructure which also pose to be a major challenge for older persons to navigate the county.

Elderly persons have to learn new skills to survive appropriate to the new dependent role as stated by the social breakdown theory. The coping strategies used in accessing the cash transfer funds are not always helpful depending on an individual condition. Their responses revealed their frustrations as they struggle to access the funds. Understanding

and addressing their struggles is essential in empowering them economically and socially which would also improve their standard of living.

5.3 Recommendations of the study

Based on the findings of this study, older persons face a lot of environmental and socio economic challenges in accessing cash transfer funds. This study therefore recommends the following;

1. There is a need to create awareness of the need to strengthen social support for older persons within the community.
2. There is a need for the government to consider mobile money transfers and give clear communication regarding the availability of funds. This will help in reducing the time that the older persons have to travel to access the cash transfer funds.
3. There is also a need for regular and consistent disbursement of funds. This may be done every month. This may help the older persons in planning for their expenditures since a majority of them do have alternative sources of income. By doing so, they will be able to cater to their own basic needs.
4. There is a need to increase the access point of the funds. This will also shorten the distance that older persons have to travel to access the funds as in the case of those who are far from the banks that they used in their registration for the funds.
5. There is also a need to strengthen community policing to help in dealing with issues of insecurity.

6. There is also a need to create a mechanism for registering the complaints that are raised by older persons who are accessing the cash transfer funds in every sub-county. This may help in addressing not only the environmental challenges but also other challenges that they are facing on the cash transfer program.

5.4 Areas for Further Research

1. This study was conducted in Murang'a County. This is an area with different ecological conditions. A similar study may be conducted in another area with different ecological conditions.
2. The focus of the study was on environmental and socioeconomic challenges faced by older persons in the access of cash transfer funds. A similar study can be conducted on the challenges faced by other vulnerable groups like the orphans and vulnerable children.

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APPENDICES

Appendix I: Map of Murang'a County



Source: Murang'a County Integrated Development Plan

Appendix II: Interview Guide

Introduction

This interview guide is aimed at providing information on environmental impact on the access of cash transfer funds by older people living in Murang'a County. You are kindly requested to participate in the study.

SECTION 1: BACKGROUND INFORMATION

1. Kindly indicate your sex
 - a. Male
 - b. Female

2. Please tick your age bracket
 - a. 70-80
 - c. 81-90
 - d. 91 and above

3. Marital status
 - a. Single
 - b. Married
 - c. Divorced
 - d. Separated
 - e. Widowed

4. What is your highest level of education
 - a. Never been to school
 - b. Primary
 - c. Secondary
 - d. Tertiary

5. What was your former occupation
 - a. Self-employed
 - b. Employed
 - c. Unemployed

6. What is your current occupation
 - a. Self-employed
 - b. Employed
 - c. Unemployed

7. Kindly indicate your sub-county
 - a. Mathioya

- b. Kangema
- c. Kihuro
- d. Kiharu

8. Do you suffer from any kind of disability Yes / No

If Yes which kind of disability?

- a. Visual
- b. Hearing
- c. Physical
- d. None
- e. Others (Specify) -----

9. Indicate your current or former occupation?

- a. Civil servant
- b. Working in a private company
- c. Casual labourer
- d. Self-employed
- e. Not working

10. How were you recruited to be a beneficiary of the cash transfer funds?

11. How long have you been a beneficiary of Cash Transfer Program?

- a. Less than 1 year
- b. 1 to 4 years
- c. 5 to 10 years
- d. Over 10 years

12. How do you get access to the cash transfer fund

- a. I collect it myself
- b. Through caregiver
- c. Delivered by government officials
- d. Others (specify) -----

13. Which mode of transport do you use to access the cash transfer funds

- a. Walking
- b. Motor bike
- c. Matatu/Bus
- d. Others(Specify)-----

14. Are you comfortable with the manner in which you receive the cash from the government?

- a. Yes
 - b. No
- If No, Why-----

15. What are the environmental challenges that you face when trying to access the cash transfer funds?-----

16. Indicate by ticking the appropriate column whether you agree or disagree with the following statements.

		Agree	Strongly Agree	Neutral	Disagree	Strongly Disagree	Comments
14a	The distance is a challenge for the older persons to access the cash transfer funds.						
14b	The terrain makes it difficult for the older persons to access the cash transfer funds.						
14c	Transport is not readily available to get the older persons to the cash transfer funds collection point.						

14d	The available mode of transport is not comfortable for the older persons to access the cash transfer funds.						
14e	Weather conditions may sometimes cause difficulties for the older persons to access cash transfer funds.						

17. What other challenges do you face when accessing the cash transfer funds?-----

18. How do you cope with the challenges that you face when trying to access the cash transfer funds?

19. What suggestions would you give to improve access of the cash transfer funds to older persons?

Appendix III: Key informant interview guide

Date of interview

Key informant name (optional) -----

Work title-----

Gender-----

1. How do you identify older persons who benefit from the cash transfer program?

2. How do older persons access the cash transfer fund?

3. How effective are the methods of cash transfer payment that you use to remit money to the older persons?

4. Do you involve the caregivers of the older persons when disbursing the money to them?

5. What are the environmental challenges that you have identified with older persons when accessing the cash transfer fund?

6. Are there special considerations given to older persons with severe disabilities when disbursing the cash transfer fund to make it easier for their access?

Appendix IV: Focus group discussion guide

1. How do the older persons in your area get access to the cash transfer fund provided by the government?

2. What environmental challenges do the older persons face when trying to get access to the cash transfer funds?

3. How do the older persons cope with the challenges they face when trying to access the cash transfer fund?

4. Are caregivers of old person allowed to receive the cash transfer fund on their behalf?

5. What suggestions would you give to help the older persons in access of the cash transfer fund?

Appendix V: Approval of Research Proposal



KENYATTA UNIVERSITY GRADUATE SCHOOL

E-mail: dean-graduate@ku.ac.ke

P.O. Box 43844, 00100
NAIROBI, KENYA
Tel. 020-8704150

Website: www.ku.ac.ke

Internal Memo

FROM: Dean, Graduate School

DATE: 28th May, 2020

TO: Ms. Justina Wangari Murugi
C/o Department of Sociology, Gender &
Development Studies

REF: C50/CTY/PT/30846/2015

SUBJECT: APPROVAL OF RESEARCH PROPOSAL
=====

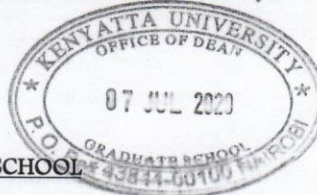
This is to inform you that Graduate School Board, at its meeting on 20th May, 2019, approved your Research Proposal for the M.A. Degree entitled, "The Environmental Effects on the Access of Cash Transfer Funds by Older Persons in Murang'a County, Kenya."

You may now proceed with your Data collection, subject to clearance with the Director General, National Commission for Science, Technology & Innovation.

As you embark on your data collection, please note that you will be required to submit to Graduate School completed Supervision Tracking and Progress Report Forms per semester. The forms are available at the University's Website under Graduate School webpage downloads.

Thank you.

JULIA GITU
FOR: DEAN, GRADUATE SCHOOL



CC. Chairman, Sociology, Gender and Development Studies Department

Supervisors:

1. Dr. Francis P. Kerre
C/o Sociology, Gender & Development Studies Dept.
Kenyatta University
2. Dr. Samuel Mwangi
C/o Sociology, Gender & Development Studies Dept.
Kenyatta University

JG/emo

Appendix VI: Research Authorization



**KENYATTA UNIVERSITY
GRADUATE SCHOOL**

E-mail: dean-graduate@ku.ac.ke

Website: www.ku.ac.ke

P.O. Box 43844, 00100
NAIROBI, KENYA
Tel. 020-8704150

Our Ref: C50/CTY/PT/30846/2015

DATE: 28th May, 2020

Director General,
National Commission for Science, Technology
and Innovation
P.O. Box 30623-00100
NAIROBI

Dear Sir/Madam,

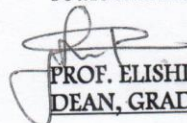
**RE: RESEARCH AUTHORIZATION FOR MS. JUSTINA WANGARI MURUGI –
REG. NO. C50/CTY/PT/30846/15**

I write to introduce Ms. Justina Wangari Murugi who is a Postgraduate Student of this University. She is registered for M.A. degree programme in the Department of Sociology, Gender & Development Studies

Ms. Murugi intends to conduct research for a M.A. thesis Proposal entitled, “The Environmental Effects on the Access of Cash Transfer Funds by Older Persons in Murang’a County, Kenya.”


Any assistance given will be highly appreciated.


Yours faithfully,


**PROF. ELISHIBA KIMANI
DEAN, GRADUATE SCHOOL**




Appendix VII: NACOSTI Research Authorization


REPUBLIC OF KENYA
National Commission for Science, Technology and Innovation


NATIONAL COMMISSION FOR
SCIENCE, TECHNOLOGY & INNOVATION

Ref No: 920658 Date of Issue: 22/July/2020


RESEARCH LICENSE




This is to Certify that Miss., Justina Wangari Murugi of Kenyatta University, has been licensed to conduct research in Muranga on the topic: **THE ENVIRONMENTAL EFFECTS ON THE ACCESS OF CASH TRANSFER FUNDS BY OLDER PERSONS IN MURANG'A COUNTY, KENYA** for the period ending : 22/July/2021.

License No: NACOSTI/P/20/5894

920658
Applicant Identification Number


Director General
NATIONAL COMMISSION FOR
SCIENCE, TECHNOLOGY &
INNOVATION


Verification QR Code



NOTE: This is a computer generated License. To verify the authenticity of this document,
Scan the QR Code using QR scanner application.

Appendix VIII: Research Authorization Ministry of Interior and Co-ordination of National Government

REPUBLIC OF KENYA



THE PRESIDENCY
MINISTRY OF INTERIOR AND CO-ORDINATION OF NATIONAL GOVERNMENT

Telephone: 060-2030467
Email: cc.muranga@interior.go.ke

COUNTY COMMISSIONER
MURANG'A COUNTY
P. O. BOX 7-10200
MURANG'A

When replying please quote

REF.NO.PUB.24/11/VOL.III/114

9TH JULY ,2020.


DEPUTY COUNTY COMMISSIONERS
MURANG'A EAST SUBCOUNTY
KAHURO SUB COUNTY
MATHIOYA SUB COUNTY
KANGEMA SUB COUNTY

RE: RESEARCH AUTHORIZATION

In reference to the letter C50/CTY/PT/30846/2015 dated, 28th May 2020 to the Director General, National Commission For Science, Technology And Innovation on the above subject.

Ms. Justina Wangari Murugi is hereby authorized to undertake research on *"The Environmental Effects On The Access Of Cash Transfer Funds By Older Persons In The Murang'a County, Kenya."* For the period ending 30th July ,2020

Please accord her the necessary support.


DANIEL MWENDWA
FOR: COUNTY COMMISSIONER
MURANG'A COUNTY.

Copy To: Justina Wangari Murugi