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EFFECT OF CASH TRANSFER PROGRAMME ON OLDER PERSONS WELLBEING IN GARISSA COUNTY, KENYA

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Abstract

Study Objective: *The aim of the study was to investigate the effect of cash transfer programme on older persons wellbeing in Garissa County. The study used the political economy of aging theory, social exclusion theory, entitlement theory and capabilities approach to guide the study.*

Research Design: *Descriptive research design was adopted for this research. The data was presented in tables along with the researcher's own interpretation.*

Study Findings: *The regression analysis showed that volume of cash had the greatest effect on older person wellbeing in Garissa County followed by cost of spending and cost of receiving. The regression analysis indicated that cash payment intervals were the most significant factor of frequency of cash payments to influence older person wellbeing in Garissa County. The correlation results revealed that there was a positive and significant relationship with accessibility sub-variables. The regression analysis showed that security of access had the greatest influence on older person wellbeing in Garissa County among the accessibility sub-variables.*

Conclusion: *The study concluded that amount of cash to recipients of OPCT has the greatest impact on older person wellbeing in Garissa County; that the frequency of cash payments to OPCT beneficiaries had the second greatest influence on older person wellbeing in Garissa County and accessibility of cash payments had the least effect on older person on older person wellbeing in Garissa County but this was not significant. The researcher recommends that there should be an increase in the amount of cash payments to older persons in Garissa County receiving payments from the OPCT.*

Recommendations: *The study recommends for this increase of cash payments due to the harsh environment in ASALs which increase their vulnerability; that the intervals through which beneficiaries of the OPCT should be timely and should be tailored according to their environment and challenges which are unique to the ASALs region, For instance, during drought and famine periods and that cash payments for older persons in Garissa County should be done in a mobile fashion which could cater for movements of older persons from town centers where the OPCT cash payments are disbursed.*

Keywords: *Food Security, Social Protection, Cash Transfer, Wellbeing*

I. INTRODUCTION

The growing number of the elderly in many countries of the world poses new challenges to these governments. Rapid demographic changes in population due to a decline in birth rate and an increase in life expectancy in many countries have had a huge impact on national development economically and socially, all the more acute and prominent during an economic crisis. Against the realisation that this group can easily fall into the poor and hard core poor group, in recent years many countries have initiated policies on employment for the elderly, formalised the pension system and have improved social protection and safety nets for the aged (Samad & Mansor, 2013).

Mbugua and Gachunga (2015) argue that cash transfers have gained in popularity as a preferred strategy for poverty reduction in different parts of the world. Cash transfers have been either Conditional (i.e. subject to the beneficiaries meeting certain pre-specified conditions such as older persons attending school, families visiting health clinics for check-ups, or immunizing older persons as per the prescribed schedule or Unconditional, often to certain categories (such as pensions for older people or elderly people support grants).

Cash transfers are usually targeted to a certain section of the population meeting particular criteria, typically those described as poor (Holzmann & Hinz, 2005). There are diverse actors implementing Cash Transfer Programme for the elderly ranging from the traditional social institutions to state actors, Non-Governmental Organizations (NGOs), international NGOs (INGOs) and bilateral donors. Cash Transfer Programmes were first designed and implemented in Latin America. Mexico's Progresa (Progress) programme was the first CT experience (Mbugua & Gachung, 2015). The impact of cash transfers begins with the recipient, and then expands to the household, wider community, and eventually the country, meaning that many more people can actually be said to be beneficiaries of cash transfers than just those people who receive them. In particular much evidence exists on the redistributive effects of social pensions beyond just the elderly recipients (Ardington & Lund, 1995; Moller & Sotshongaye, 1996; Moller & Fereira, 2003).

Social protection efforts can be associated as beginning in western countries. In countries such as United States, Britain and Germany, successful implementation of social protection interventions has contributed to the attainment of the five Millennium Development Goals, that is, eradication of extreme poverty and hunger, promoting gender equality and empowering women, reduction of child mortality, combating HIV/AIDS, malaria and other diseases, and developing a global partnership for development. However, despite the growth and extent of social protection programmes in both developed and developing countries, most emerging economies have nascent systems and only a small portion of all such efforts address the specific vulnerabilities and needs of older people (Babu, 2013).

In Africa, the first social funds that were introduced in the 1990s were aimed at poverty reduction and human development (World Bank, 2011). Since then, social funds have targeted risk and poverty reduction, employment creation, infrastructure development and decentralization modeling (Van Steen, 2012). In Zambia, there is evidence of increasing asset accumulation and investment in productive activities by beneficiaries of Social Cash Transfer Schemes (MCDSS/PWAS/GTZ, 2015). Enhanced access to education by orphaned and vulnerable children was also reported in Zambia, Malawi, and Namibia (Devereux, 2011). In Malawi, cash transfers have recorded a double impact in the local economy with a regional multiplier effect of 2.02 to 2.45 (Davies & Davey, 2008) while in Zambia, there is evidence of economic growth whereby a study reported that over three-quarters of cash transferred was spent

locally, spurring economic growth (Lund, MacQuene & van Niekerk, 2012).

Garissa County is one of the three counties in the North Eastern region of Kenya. It covers an area of 44,174.1Km2 and lies between latitude 10 58'N and 20 1'S and longitude 380 34'E and 410 32'E. The county borders the Republic of Somalia to the east, Lamu County, Tana River County, Isiolo County to the North West and Wajir County to the north. The county has a total population of 699,534 consisting of 375,985 males and 323,549 females as at 2012 (Garissa County Government CIPD).

The population growth is highest in the age group of 5-9 years and this can be attributed to the low child mortality rate in the county. The primary school going population age of 10-14 years is high compared to the population of the secondary school going age of 15-19 years. There is low population aged 80 years and above. This is due to low life expectancy rate at 56 years for males and 65 years for females. The county has a very low aged population of 16,210 persons consisting of 9,076 male and 7,134 female as at 2012. There is however need to expand the Cash Transfer for the elderly in order to benefit more old and needy persons (Garissa County Government County Integrated Development Plan 2013-2018). The diagram bellow shows the map of Garissa County.

II. STATEMENT OF THE PROBLEM

A government report indicated that the prevalence of poverty varies tremendously across counties, that is, in Arid and Semi-Arid Lands (ASAL) poverty rates peak at 74%, whereas in urban areas such as Nairobi, rates dip to 22% (Ministry for State for Planning, National Development and Vision 2030, 2012). Garissa County is in the ASALs which means elderly persons face insurmountable challenges that are peculiar to their location such as drought, famine and insecurity.

There are several studies (Mwanzia, 2012; Kimosop, 2013; Njuguna, 2015) that have been conducted on the older persons cash transfer in Kenya. These studies have shown that there has been a positive effect of the OPCT in meeting older persons basic necessities of acquiring; food, shelter, and clothing. Despite these studies, There is need to determine the extent to which the older persons cash transfer programme contributes to the wellbeing of elderly and whether the amount given is sufficient in ASAL areas where the challenges are more extreme compared to urban and peri-centres given that the government cash disbursement has always been blanket across counties.

III. OBJECTIVES OF THE STUDY

The general objective of the study is to investigate the effect of cash transfer programme on older persons wellbeing in Garissa County, Kenya. The specific objectives were to;

i. To determine influence of amount of cash transfer on older persons wellbeing in Garissa County
ii. To examine effect of frequency of cash transfers on older persons wellbeing in Garissa County
iii. To establish influence accessibility of cash transfer on older persons wellbeing in Garissa County

IV. LITERATURE REVIEW

Conceptual Framework

Figure 1 illustrates the conceptual framework of the study. the conceptual framework shows the relationship between the independent variables and the dependent variable. The independent variables are elements of the OPCT, these are amount of payments, frequency of payments and accessibility to cash payments by older persons. The dependent variable is measured by subjective wellbeing of older persons.

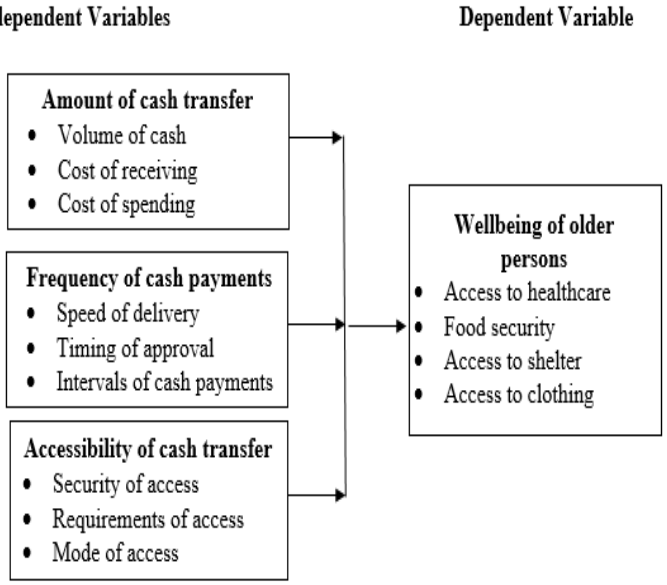

Figure 1 Conceptual Framework

V. RESEARCH GAP

There was evidence to suggest that there have been studies conducted on older persons cash transfers in Kenya. Mbugua and Gachunga (2013) looked at the challenges facing cash transfers for older persons. This study focused on the procedural elements of the cash transfer programme. There is evidence of several studies that have been conducted on the effect of cash transfers on the welfare of older persons in Kenya. These studies have been conducted in urban (Mwanzia, 2012) and rural (Kimosop, 2013) settings. However, less evidence exists of studies conducted in ASALs areas where older persons face insurmountable challenges due to the environmental nature of the regions, lack of services in sparsely populated areas. This study intends to fill this gap by conducting a study on the influence of cash transfers on wellbeing of older persons in Garissa County which is an ASALs region. There are no studies that have investigated the influence of cash transfers on wellbeing of older persons using subjective elements of wellbeing. Studies (Mwanzia, 2012; Kimosop, 2013) conducted in the Kenyan context reviewed have used material elements of wellbeing such as access to income through enterprise or ownership of assets. This is a gap the study intends to fill by looking at the effect of cash transfers on subjective wellbeing of older persons in Garissa County.

VI. RESEARCH METHODOLOGY

Descriptive research design was adopted for this research. The target population for the study is older persons receiving cash payments in Garissa County. The target population was 545 older persons. The sample size for the study was 131 respondents. The study adopted the stratified random sampling procedure where the population was divided into the 6 constituencies in Garissa County. A structured questionnaire was used to collect data. SPSS Version 21 was used to analyse the data. The researcher used descriptive statistics (means, standard deviation, frequency, and percentages) and inferential statistics (correlation, multiple regression analysis) were also used to measure the association and relationship between study independent variables and dependent variable. The data was presented in tables along with the researcher's own interpretation. Correlation and multiple regression analysis were performed to determine the effect of cash transfers on wellbeing of older persons.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Where:

Y = Older persons' wellbeing

X_1 = cash transfer amounts

X_2 = frequency of cash transfer payments

X_3 = Accessibility to cash transfer

$B0 = \beta_1, \beta_2, \beta_3$ and β_4 = Beta coefficients

e = error term

VII. RESEARCH FINDINGS AND DISCUSSION

Amount of Cash Transfer on Older Persons Wellbeing

The study sought determine the influence of amount of cash transfer on older persons wellbeing. The variable of amount of cash was measured using

three sub-variables which consisted of volume of cash, cost of receiving, and cost of spending.

Descriptive Statistics

Table 1 shows that majority of respondents disagreed that the volume of cash disbursed through older persons cash transfer programme was enough (M=2.90; SD=1.43). This means that the cash disbursed through the cash transfer was not appropriate for older persons wellbeing in Garissa County. This result affirmed Agyemang et al., (2014) study in Ghana which found that a major challenge of the older person's cash payment scheme was the amount of money that is involved in the cash transfer. A substantial majority of the respondents viewed that the amount should be reasonably increased to assure them of a better standard of living. In Kenya, Owour (2014) study found that that 22.2% of the respondents strongly disagreed, 48.1% disagreed, 13.0% were neutral, 14.8% agreed while only 1.9% strongly agreed on their ability to meet basic needs with the amount of cash from the OPCT.

In regard to the costs of receiving cash from the OPCT, the findings show that majority of respondents disagreed to the fairness of transaction costs of receiving cash payments (M=2.98; SD=1.28). This finding supports a USAID and The Cash Learning Partnership (CLAP) case study of cash transfer in the ASAL region which found that some agents have charged beneficiaries a fee on top of the commission they are already receiving. The study revealed that beneficiaries incur additional costs and they end up using a substantial amount of their transfers on transport and accommodation costs. The researcher also asked respondents on the spending costs of the OPCT in Garissa County. The descriptive statistics show that most of the study participants disagreed on the adequacy of the cash payments received to cater for their family needs (M=2.93; SD=1.42).

Table 1: Amount of Cash Transfer for Older Persons

Amount of cash statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Dev.
The volume of cash I receive through older persons cash transfer is enough to meet my needs	34.7%	29.6 %	18.4 %	13.3 %	4.1%	2.22	1.17
I think the volume of cash disbursed through older persons cash transfer is enough	18.4%	29.6 %	18.4 %	11.2 %	22.4%	2.90	1.43
The older persons cash transfer cash volume adds value to the amount of cash required	31.6%	12.2 %	18.4 %	13.3 %	24.5%	2.87	1.58
I am able to meet the costs of receiving cash transfer payments	28.6%	22.4 %	15.3 %	18.4 %	15.3%	2.69	1.45
The transaction costs for receiving cash transfer payments is fair	16.3%	20.4 %	25.5 %	24.5 %	13.3%	2.98	1.28
The costs of receiving cash transfer payments is high in my constituency /region	31.6%	15.3 %	17.3 %	19.4 %	16.3%	2.73	1.49
The cost of spending cash transfer payment is sustainable for me	19.4%	23.5 %	27.6 %	23.5 %	6.1%	2.73	1.20
I am able to meet the costs of spending My cash transfer payments	29.6%	25.5 %	24.5 %	15.3 %	5.1%	2.41	1.21
The cash transfer payment I receive has been adequate to cater for my family	17.3%	29.6 %	18.4 %	12.2 %	22.4%	2.93	1.42

KEY: 1-1.8 – Strongly Disagree, 1.9-2.6 – Disagree, 2.7-3.4 – Neutral, 3.5-4.2 – Agree, 4.3-5 – Strongly Agree

Correlation

The results (Table 2) show that volume of cash was positively and significantly associated with older person wellbeing (r =0.653, p = 0.020), costs of receiving OPCT payments was related to older person wellbeing (r =0.344, p = 0.072) but this was insignificant and there was a also a positive and

significant relationship between cost of spending and older person wellbeing (r =0.233, p = 0.008).

This finding agreed with Mbugua and Gachunga (2015) study in Kakamega County on the OPCT which indicated that a major issue was the amount of cash allocated in the scheme. The amount of cash sub-variable investigated the sufficiency of the stipend given and its ability to meet the needs of older persons household.

Table 2: Correlation of amount of cash transfer and older person wellbeing

		Volume of cash	Cost of receiving	Cost of spending	Older person wellbeing
Volume of cash	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	131			
Cost of receiving	Pearson Correlation	.055	1		
	Sig. (2-tailed)	.254			
	N	131	131		
Cost of spending	Pearson Correlation			1	
	Sig. (2-tailed)	.331	.187		
	N	131	131	131	
Older person Wellbeing	Pearson Correlation	.653	.344	.233	1
	Sig. (2-tailed)	.020	.072	.008	
	N	131	131	131	131

ANOVA

Table 3 shows the ANOVA results which indicate that significance level of the model is p = 0.042 which is less than 0.05 which means that frequency of cash transfer sub-variables used in the study are sufficient in explaining changes in older person wellbeing in Garissa County.

Table 3: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	78.776	2	39.197	1.876	.042[a]
	Residual	2218.043	129	14.411		
	Total	2145.333	131			

a Predictors: (Constant), Volume of cash, Cost of receiving, Cost of spending

b Dependent Variable: Older person Wellbeing

Regression Analysis

Table 4 shows the regression analysis between amount of cash transfer and older person wellbeing. The results indicated that volume of cash had a significant and positive influence on older person wellbeing (β = 0.767, p = 0.048), this was also evident for cost of spending (β = 0.406, p = 0.031) and cost of receiving (β = 0.267, p = 0.023) both having positive and significant influence on older person wellbeing in Garissa County.

These findings support Njuguna (2015) study on utilization of social cash transfer allocation by older persons in Kirinyaga County found that respondents indicated that the funds were not sufficient to meet their needs and also those of their dependents in the household. Kindiki and Wambu (2015) study results show that the low amount given to beneficiaries was the second challenge cited with beneficiaries complaining that the funds were too low to cover their needs.

Table 4: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta	B	Std. Error
1	(Constant)	17.112	1.331		4.356	.034
	Volume of cash	.767	.056	.033	.411	.048
	Cost of spending	.406	.213	.434	.678	.031
	Cost of receiving	.267	.096	.093	.987	.023

a Dependent Variable: Older person Wellbeing

Frequency of Cash Transfers on Older Persons Wellbeing

The study sought to examine the frequency of cash transfers to older persons in Garissa County. The variables of interest for the researcher were the speed of delivery, timing of older persons approval for the cash transfer programme and intervals of cash transfer to older persons. The sub-variables of speed of delivery which referred to the efficiency of the payments for older persons to actually use the money for their needs. Timing of approval sub-variable alluded to the specific periods that older persons receive the cash to budget for their needs. Intervals sub-variable reflected the periods that it takes to receive next payments and how this affected their wellbeing.

Descriptive Statistics

Table 5 shows the results on the speed of delivery of OPCT among older persons in Garissa disagreed on the timing of cash payments being appropriate to their needs (M=2.88; SD=1.77). This means that the older persons cash transfer timing was not appropriate to assist elder persons wellbeing. This finding suggested that older persons did not feel that the cash transfer was disbursed on time.

Kimosop (2013) study on Cash transfer and its impact on the welfare of the elderly in Makueni County found that one of the challenge that older persons' faced with the CT was frequency of payments. According to Grosh et al., (2007, p. 21), "the goal of a payment system is to successfully distribute the correct amount of benefits to the right people at the right time and frequency whilst minimising costs to both the programme and the beneficiary".

Table 5: Frequency of Cash Transfers on Older Persons Wellbeing

Speed of delivery	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Dev.
The timing of cash transfer is appropriate	16.3%	15.3%	41.8%	16.3%	10.2%	2.88	1.17
The cash transfer payments are fast and reliable in my region/community	23.5%	24.6%	33.5%	10.6%	7.8%	2.54	1.18
I am comfortable with the timeliness of the cash transfer payments	22.3%	27.4%	25.7%	20.1%	4.5%	2.56	1.17
Timing of approval							
I was approved for cash transfer payments in time	22.3%	24.0%	18.4%	15.6%	19.6%	2.86	1.43
I have no problem with the timing of approval process	22.9%	23.5%	27.9%	17.3%	8.4%	2.64	1.24
The delivery of cash transfer payments is always on time	18.4%	15.6%	31.3%	20.1%	14.5%	2.96	1.29
Intervals of access							
The intervals of cash transfer payments are always the same	22.3%	28.5%	17.9%	10.1%	21.2%	2.79	1.44
The intervals of cash transfer payments are dependable	21.2%	27.9%	25.1%	21.2%	4.5%	2.59	1.16
The intervals of cash transfer are predictable	29.1%	28.5%	22.9%	15.1%	4.5%	2.37	1.18

KEY: 1-1.8 – Strongly Disagree, 1.9-2.6 – Disagree, 2.7-3.4 – Neutral, 3.5-4.2 – Agree, 4.3-5 – Strongly Agree

The researcher asked respondents to comment on the timing of approval it took for being accepted into the older persons cash transfer. The results showed that the majority of respondents indicated that approval into the OPCT program was not on time (M=2.86; SD=1.43). This means that the selection process for older persons to be included in the OPCT was long. In terms of the intervals in which older persons received cash, the findings show that majority of older persons disagreed that the intervals of cash transfer payments were always the same (M=2.79; SD=1.44). This means that

older persons did not receive cash transfers in the stipulated bimonthly period.

Correlation

The correlation results (Table 6) between frequency of cash transfer sub-variables and older person wellbeing in Garissa County. The results show that speed of delivery was positively and significantly associated with older person wellbeing (r =0.321, p = 0.021).

Table 6: Frequency of Cash and Older Person Wellbeing Correlations

		Speed of delivery	Timing of approval	Intervals of cash payments	Older person wellbeing
Speed of delivery	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	131			
Timing of approval	Pearson Correlation	.034	1		
	Sig. (2-tailed)	.472			
	N	131	131		
Intervals of cash payments	Pearson Correlation			1	
	Sig. (2-tailed)	.341	.117		
	N	131	131	131	
Older person Wellbeing	Pearson Correlation	.321	.233	.401	1
	Sig. (2-tailed)	.021	.341	.007	
	N	131	131	131	131

The findings further show that timing of approval into the older person cash transfer was related to older person wellbeing but this was not significant (r =0.233, p = 0.341) and a positive and significant relationship was observed between Intervals of cash payments and older person wellbeing (r =0.401, p = 0.007). This finding supported Njuguna (2015) study on the OPCT in Kirinyaga County found that majority of the study participants also cited that the payments of funds should be disbursed in a timely manner so as beneficiaries could meet their needs.

ANOVA

Table 7 shows the ANOVA results which indicate that significance level of the model is p = 0.034 which is less than 0.05 which means that frequency of cash transfer sub-variables used in the study are sufficient in explaining changes in older person wellbeing in Garissa County.

Table 7: ANOVA Results of Frequency of Cash Transfer

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	78.456	2	42.492	4.712	.034[a]
	Residual	1987.340	129	11.634		
	Total	2342.720	131			

a Predictors: (Constant), Speed of delivery, timing of approval, intervals of cash payments

b Dependent Variable: Older person wellbeing

Regression Analysis

Regression analysis was conducted to establish the influence of frequency of cash transfer payments on older person wellbeing. Table 8 shows that an increase in timing for approval into the OPCT led to a 0.442 increase in older person wellbeing and this was significant (p = 0.022).

The findings further show that an increase in cash payment intervals led to a 0.387 increase in older person wellbeing and this was significant (p = 0.022). Similarly, a positive relationship between speed of delivery and older person wellbeing was observed in the regression analysis but this was not significant (β = 0.307, p = 0.576). The selection older persons in the OPCT is done based on poverty levels and older persons that are facing extreme poverty as well as older people taking care of orphans and vulnerable children are considered first (Mbugua & Gachunga, 2015). The study findings suggest that the respondents perceived that their selection in the program was not adequate.

Table 8: Frequency of Cash Payments Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta	B	Std. Error
1	(Constant)	15.321	1.877		5.712	.000
	Speed of delivery	.307	.067	.044	.546	.576
	Timing of approval	.442	.089	.334	.124	.022
	Cash payment intervals	.387	.211	.263	.741	.003

a Dependent Variable: Older person wellbeing

Accessibility of Cash Transfer on Older Persons Wellbeing

The study sought to examine the accessibility of the cash transfer among older persons in Garissa County. This involves asking respondents their perceptions on the security of access, requirements of access and mode of access to cash transfer.

Descriptive Statistics

In regard to the security of access to the cash transfer, the results show that majority of the older persons sampled in the study strongly disagreed that they were comfortable with the security of access of cash transfer payments (M=2.69; SD=1.24) as shown in Table 9. Insecurity is one of the factors that has contributed to vulnerability and poverty (Bukuluki & Watson, 2012). The ASAL region has been prone to insecurity and this can affect the accessibility of older persons to the cash payments in terms of travelling to pick up locations and thus act as a barrier to cash payments.

The study findings showed that in terms of requirements of access to older persons cash transfer the majority of respondents disagreed that they met all the requirements to access cash transfer payments (M=3.13; SD=1.20). This means that the requirements for inclusion of older persons in the cash transfer programme was too stringent. What are some of the requirements. For instance, some older persons had not attained the 65 + years to be included in the program and felt that this was unfair as they were vulnerable to poverty. Similarly, some had dependents but were excluded due to not having OVCs in their households or under their care.

Table 9 shows the study results on the mode of access to cash for older persons where majority of respondents disagreed that they were comfortable with the places of collecting cash transfer payments (M=3.18; SD=1.11). This means that the mode of accessing cash transfer for older persons was not convenient for older persons in Garissa County. This finding is attributed to the lack of infrastructure in the ASAL region. This has contributed to lack or poor service delivery of important services such as public transport and residents rely on public transport means which are not conducive for elderly persons.

Table 9: Accessibility of Cash Transfer on Older Persons Wellbeing

Security of access	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Dev
There is security of access to cash transfer payments in my location	41.4%	17.3%	18.4%	14.5%	8.4%	2.30	1.36
I am comfortable with the security of access of cash transfer payments	26.3%	8.9%	43.0%	12.3%	9.5%	2.69	1.24
The cash transfer payment system is effective in security matters	43.6%	14.5%	9.5%	11.2%	21.2%	2.51	1.62
Requirements of access							
I meet all the requirements to access cash transfer payments	16.2%	6.7%	35.2%	31.3%	10.6%	3.13	1.20
The requirements of access to cash transfers are flexible to my situation	52.6%	13.4%	8.4%	20.1%	5.6%	1.82	1.26
The requirements of access to cash transfer are easy to meet	36.3%	20.1%	6.7%	11.2%	25.7%	2.69	1.64
Mode of access							
I am confident of the place/location where I receive my cash transfer payments	16.9%	41.5%	12.3%	21.5%	7.7%	2.61	1.22
I have no difficulty with the mode of access of cash transfer payments	12.3 %	29.2%	12.3%	35.4%	10.8%	3.03	1.26
I am comfortable with the places of collecting cash transfer payments	9.2%	23.1%	10.8%	53.8%	3.1%	3.18	1.11

KEY: 1-1.8 – Strongly Disagree, 1.9-2.6 – Disagree, 2.7-3.4 – Neutral, 3.5-4.2 – Agree, 4.3-5 – Strongly Agree

Correlation

The results (Table 10) between access of cash transfer sub-variables and older person wellbeing in Garissa County. The results show that mode of access was positively and significantly associated with older person wellbeing (r =0.321, p = 0.006), requirements of access to the older person cash transfer was related to older person wellbeing and this was significant (r =0.206, p = 0.041) and a positive and significant relationship was observed between security of cash payments and older person wellbeing (r =0.187, p = 0.024). The highest association was observed between mode of access and older person wellbeing. These findings indicates that the mode through which the OPCT was disbursed had a significant effect on accessibility for older persons in Garissa County.

Table 10: Access of Cash Transfer and Older Person Wellbeing Correlation

		Security of access	Requirement of access	Mode of access	Older person wellbeing
Security of access	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	131			
Requirement of access	Pearson Correlation	.121	1		
	Sig. (2-tailed)	.179			
	N	131	131		
Mode of access	Pearson Correlation			1	
	Sig. (2-tailed)	.311	.201		
	N	131	131	131	
Older person Wellbeing	Pearson Correlation	.187	.206	.321	1
	Sig. (2-tailed)	.024	.041	.006	
	N	131	131	131	131

ANOVA

Table 11 shows the ANOVA results which indicate that significance level of the model is p = 0.041 which is less than 0.05 which means that access of cash transfer sub-variables used in the study are sufficient in explaining changes in older person wellbeing in Garissa County.

Table 11: ANOVA Results of Access of Cash Transfer

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	69.342	2	29.321	2.102	.041[a]
	Residual	1897.765	129	10.453		
	Total	2231.877	131			

a Predictors: (Constant), Security of access, Requirement of access, Mode of access

b Dependent Variable: Older person Wellbeing

Simple Regression

Table 12 shows the regression analysis between access to cash transfer and older person wellbeing. The results indicated that requirements of access had a significant and positive influence on older person wellbeing (β = 0.434, p = 0.000), this was also evident for mode of access (β = 0.541, p = 0.037). However, the results revealed that mode of access had a positive effect on older person wellbeing but this was not significant (β = 0.121, p = 0.456).

Table 12: Access of Cash Transfer Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta	B	Std. Error
1	(Constant)	17.278	3.722		7.804	.000
	Security of access	.121	.067	.031	.746	.456
	Requirement of access	.434	.108	.324	.267	.000
	Mode of access	.541	.144	.034	.867	.037

a Dependent Variable: Older person wellbeing

Correlation Analysis

The researcher conducted a correlation analysis of the independent variables (Amount of cash transfer, Frequency of cash payments, Accessibility of cash transfer) and the dependent variable (wellbeing of older persons). In order to do this, the researcher computed a new variable in SPSS which involved combination of the statements in each of the variables to obtain a weighted mean which were used to perform the correlation analysis.

Table 13: Correlation

	Amount of cash transfer	Frequency of cash payments	Accessibility of cash transfer	Older persons wellbein
Amount of cash transfer	1			
Frequency of cash payments	.388(**)	1		
Accessibility of cash transfer	.285(*)	.528(**)	1	
Older persons wellbeing	.534(**)	.180	.506(**)	1
P Values	.002	.032	.029	

* Correlation is significant at the 0.05 level (2-tailed).

** Correlation is significant at the 0.01 level (2-tailed).

Multiple Regression Analysis

A multiple regression was then conducted to show the amount of influence of the independent variables on the dependent variable.

Model Summary

Table 14 shows the model summary of the regression analysis. the R Square is 0.067 which means that the study independent variables explained 57.7 % variation in older person wellbeing in Garissa County. There is therefore need for further study to establish the 42.3 % remaining variation.

Table 14: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.760(a)	.577	.016	.43913

a Predictors: (Constant), mode of access, speed of delivery, Timing approval, volume of cash, cash payment intervals, requirement of access, cost of spending, security of access, cost of receiving

ANOVA

The Analysis of Variance (ANOVA) results show that the F statistic was 0.810 and was significant (p = 0.008) as shown in Table 15. This means that our model of variables is significant in explaining the influence of cash transfer on older person wellbeing.

Table 15: ANOVA Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.406	9	.156	.810	.008(a)
	Residual	19.476	101	.193		
	Total	20.882	110			

a Predictors: (Constant), mode of access, speed of delivery, Timing approval, volume of cash, cash payment intervals, requirement of access, cost of spending, security of access, cost of receiving
b Dependent Variable: Older Person Wellbeing

Coefficients

Table 16 shows the results of the multiple regression analysis. the results show positive influence of cash transfer sub-variables on older person wellbeing. The findings show an increase in volume of cash led to a 0.071 increase in older person wellbeing and this was significant (p = 0.001). Further findings show cost of receiving (β = 0.037, p = 0.085), cost of spending (β = -1.114, p = 0.074), speed of delivery (β = 0.003, p = 0.966), timing approval (β = 0.011, p = 0.828), cash payment intervals (β = 0.021, p = 0.003), security of access (β = 0.061, p = 0.310), requirement of access (β = -0.051, p = 0.002) and mode of access (β = 0.038, p = 0.002).

Table 16: Coefficients [a]

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta	B	Std. Error
(Constant)	3.536	.417		8.479	.000
Volume of cash	.071	.063	.128	1.135	.001
Cost of receiving	.037	.067	.068	.548	.085
Cost of spending	-.114	.063	-.202	-1.803	.074
Speed of delivery	.003	.059	.005	.043	.966
Timing approval	.011	.050	.022	.217	.828
Cash payment intervals	.021	.051	.043	.419	.003
Security of access	.061	.059	-.109	-1.021	.000
Requirement of access	-.051	.068	.075	.749	.002
Mode of access	.038	.061	.065	.623	.000

a Dependent Variable: Older person wellbeing

The findings suggest that there is a significant effect on older persons wellbeing by the volume of cash and costs of receiving sub variables of amount of cash and this was significant. However, cost of spending had a negative effect on older persons wellbeing and this was insignificant. This finding suggests that the amounts that an older person receives can contribute to their wellbeing if this amount is sufficient to meet their needs. The costs associated with receiving the money are also a key factor on the wellbeing of older persons because if these costs take up a share of the cash transfer payments, this means that their power to spend on their needs is reduced. This means that amount of cash is the most significant variable for older person wellbeing.

The findings also indicate that all the sub variables (speed of delivery, timing approval, and cash payment intervals) for frequency of cash payments did have an effect on older persons' wellbeing and this was insignificant. This finding can be attributed to the infrequency of cash payments in the OPCT. Respondents indicated that the frequency in payments was not scheduled and this was not according to the design of the programme. The programme was designed to make Kshs. 2,000 per month delivered every two months through appointed payment agents. However, this was not the case and this contributed to this finding.

In terms of accessibility of cash transfer, the results indicated that security of access and mode of access had a significant effect on older persons wellbeing whilst requirement of access had a negative and insignificant effect on older persons' wellbeing. Security of access referred to the how safe it was for beneficiaries to access the payments. The study area is often characterised by frequent insecurity cases and thus this may affect the accessibility of funds for older persons. Mode of access refers to the physical or non-physical attributes that older persons receive their cash. This could be in cash at the point of receiving or this money can also be sent to their mobile phones or accounts at the point of payment. Some of the respondents revealed that they received cash payments and would send it to their mobile phone (M-pesa) account.

VIII. SUMMARY

The first chapter of the study introduced the rationale for the study which was to examine the effect of cash transfer programme on older persons wellbeing in Garissa County. The chapter introduced the study research objectives which were: To determine the influence of amount of cash transfer on older persons wellbeing in Garissa County; to examine the effect of frequency of cash transfers on older persons wellbeing in Garissa County, establish the influence accessibility of cash transfer on older persons wellbeing in Garissa County.

Chapter two of the study presented the literature review of the study. The literature was presented in line with the three specific objectives of the study. The chapter also introduced the theoretical framework for the study. The study adopted the political economy of aging theory, social inclusion theory, and the capabilities approach. The chapter presented a critique of the literature and the research gaps that the study intends to fill.

Chapter three of the study presented the research methods that the study adopted to achieve the study objectives. This included the descriptive research design adopted. The target population for the study is older persons receiving cash payments in Garissa County. The target population is therefore 545 older persons. The sample size was established at 131 respondents. Stratified random sampling procedure was adopted where the population was divided into the 6 constituencies in Garissa County. A structured questionnaire was used and descriptive statistics (mean, standard deviation, frequency and percentages) and inferential statistics (correlation and regression analysis) were used to analyse the data which was presented in tables and the researcher's interpretation. Chapter four presented the findings and interpretations of the

research which was presented in line with the research objectives. In the case of each objective, the researcher conducted descriptive statistics, correlation, and regression analysis.

In regard to influence of amount of cash on older person wellbeing, the findings show that majority of the respondents felt that the volume of cash given to older persons was not enough. The correlation results showed that there was a positive and significant relationship between volume of cash and cost of spending with older person wellbeing. The regression analysis showed that volume of cash had the greatest effect on older person wellbeing in Garissa County followed by cost of spending and cost of receiving.

This study finding provides evidence that the cash disbursements to older persons was not sufficient in meeting their consumption levels or needs. This finding also support earlier research on the extent to which the OPCT contributed to poverty alleviation which found that beneficiaries disagreed on the impact of the OPCT on poverty alleviation.

These findings suggest that the amount of cash to beneficiaries of the OPCT was not meeting its objectives. A sufficient amount of cash disbursements means that beneficiaries can be able to meet their immediate needs for their households as envisaged by the OPCT programme of social protection.

In terms of the influence of frequency of cash transfer on older person wellbeing, the descriptive statistics showed that majority of respondents disagreed that the delivery of cash transfer payments is always on time. The correlation results revealed that there was a positive and significant relationship between speed of delivery and interval of cash payments with older person wellbeing. The regression analysis indicated that cash payment intervals were the most significant factor of frequency of cash payments to influence older person wellbeing in Garissa County.

The study findings indicate that the timeliness of the cash disbursements had an effect on the wellbeing of older persons. However, the respondents indicated that they did not receive cash in a timely fashion and this hampered their capacity to meet their household needs. The study findings confirmed earlier study findings of research which highlighted that money given was varied at different times thus having a negative effect on their financial planning and management which affected their wellbeing.

The third objective of the study was to find out influence of accessibility of cash transfer on older persons wellbeing. The descriptive statistics showed that respondents disagreed that they were comfortable with the location of collecting cash transfer payments. The correlation results revealed that there was a positive and significant relationship with accessibility sub-variables (security of access, requirement of access and mode of access) on older person wellbeing in Garissa County.

The regression analysis showed that security of access had the greatest influence on older person wellbeing in Garissa County among the accessibility sub-variables.

The study findings suggest that study participants were not confident with the location of collecting cash disbursed by the OPCT. This means that this can be a hindrance to meeting the objectives of the OPCT. The mode and location of disbursement used should guarantee that beneficiaries' safe and easier to collect the money, taking into consideration that they are old people, some of whom are not in good health. The results suggest that mode of access of OPCT comes before the security of access and requirements of access to the OPCT.

IX. CONCLUSION

The findings of this study were that there was a positive and significant relationship between amounts of cash transfer on older person wellbeing. The findings showed that volume of cash had the

greatest influence on older person wellbeing among the amount of cash sub-variables. Therefore, we can conclude that amount of cash to recipients of OPCT has the greatest impact on older person wellbeing in Garissa County.

The findings of the study have shown that there was a positive and significant effect of frequency of cash payments on older person wellbeing. Among the frequency of cash payment sub-variables, the findings showed that cash payment intervals had the most significant effect on older person wellbeing. Therefore, we can conclude that the timing of approval for cash payments to OPCT beneficiaries had the second greatest influence on older person wellbeing in Garissa County.

The findings of the study has proved that there was a positive effect of accessibility of cash transfer payments on older person wellbeing but this was not significant. Among the sub-variables, the findings revealed that security of access had the greatest influence on older person wellbeing followed by mode of access. Therefore, we can conclude that accessibility of cash payments had the least effect on older person's wellbeing in Garissa County but this was not significant.

X. RECOMMENDATIONS

The study concluded that amount of cash to recipients of OPCT has the greatest impact on older person wellbeing in Garissa County. Therefore, the study recommends that there should be an increase in the amount of cash payments to older persons in Garissa County receiving payments from the OPCT. The study recommends for this increase of cash payments due to the harsh environment in ASALs which increase their vulnerability.

The study concluded that frequency of cash payments had an effect on older person's wellbeing in Garissa County. Therefore, the study recommends that cash payment intervals for OPCT beneficiaries should be timely and be tailored according to their environment and challenges which are unique to the ASALs region, For instance, during drought and famine periods.

The study concluded that accessibility of cash payments had the least effect on older person wellbeing in Garissa County. Therefore, the researcher makes the following recommendation that cash payments for older persons in Garissa County should be done in a mobile fashion, which could cater for movements of older persons from town centers where the OPCT cash payments are disbursed.

XI. AREAS FOR FURTHER RESEARCH

The study investigated the effect of cash transfer programme on older persons wellbeing in Garissa County, Kenya. The researcher suggests for further study among other ASALs Counties. The study was limited to studying the effect of Older Persons Cash Transfer (OPCT) on the wellbeing of the beneficiaries. There is need for further studies on other cash payments for older persons that may be provided for older persons in the ASAL region.

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