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Abstract- There are notable cases in other developing countries where unconditional cash transfer programs have failed due to inadequate information of unconditional cash transfer. Within the context of these arguments, the purpose of the study is to establish the level of awareness of unconditional cash transfer among elderly persons in Tharaka Ninthi County in Kenya. The study adopted a descriptive survey research design. Target population was 1003 beneficiaries and employees of Ministry of Labour, Social Security and Services (Department of Social Development) where a sample of 102 respondents was drawn. The study employed simple random sampling to select the respondents who participated in the study. The study used questionnaires and interviews as the main data collection instruments. The study used test-retest to establish the reliability of each section of the questionnaires. The data collected was analyzed using descriptive and inferential statistics. Data from the interviews were analysed using scientific packages for social sciences and presented using thematic analysis.

Keywords: ministry of labour, social security and services (department of social development).

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Level of Awareness among Elderly Persons and Hinderances to Unconditional Cash Transfer Accessibility. A Case Study of Tharaka Nithi County in Kenya

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Abstract- There are notable cases in other developing countries where unconditional cash transfer programs have failed due to inadequate information of unconditional cash transfer. Within the context of these arguments, the purpose of the study is to establish the level of awareness of unconditional cash transfer among elderly persons in Tharaka Ninthi County in Kenya. The study adopted a descriptive survey research design. Target population was 1003 beneficiaries and employees of Ministry of Labour, Social Security and Services (Department of Social Development) where a sample of 102 respondents was drawn. The study employed simple random sampling to select the respondents who participated in the study. The study used questionnaires and interviews as the main data collection instruments. The study used test-retest to establish the reliability of each section of the questionnaires. The data collected was analyzed using descriptive and inferential statistics. Data from the interviews were analysed using scientific packages for social sciences and presented using thematic analysis. The study found that that 438 (62.3%) were aware of the unconditional cash transfer through chiefs meetings The study results revealed that there was a significant relationship between level of awareness unconditional cash transfer program accessibility. The study recommended that creating awareness among elderly persons should go beyond chiefs' barazars and church services and should aim to address the constraints imposed by knowledge inequality in order to realize economic welfare.

Keywords: ministry of labour, social security and services (department of social development).

I. Introduction

Creating awareness of unconditional cash transfer among elderly persons is one of the greatest aspect the government should put in place to enable the program meet its objectives. In Mexico, the country started Progresa (Progress) program which was the first cash transfer program experience in the country (Kidd, S. 2017). Progresa had two primary goals: to improve elderly people education and healthcare and to transfer resources to the country's poor. Suffice to say, the cash transfer program in the country has also been delved with challenges that emanates from poor planning, improper coordination, frauds, slow dissemination of funds to the elderly as well as poor communication (World Bank, 2016).

In United Kingdom, the use of cash transfers strategy awareness went a level higher after its inception (Gentilini, U. (2020). Glassman, A. (2020), observed that after the program was properly introduced then it extended to elderly persons and also the vulnerable in the society such as those infected with HIV and other diseases that proved expensive to eradicate. As noted by de la Brière and Rawling (2016) the program yields fruits with a couple of years. However, despite its enormous benefits, the program has also experienced barriers that emanated from lack of sufficient information and servicing channels of distribution centers in the interior part of the country (Harvey, 2015). In Lesotho, the Old Age Pension scheme, benefitting persons aged 70 years and above has had ripple effects in the immediate community through informing beneficiaries about UTP (Lund, 2013) and as a result, it also led to a reduction in the rates of dependency as well as a high improvement with respect to livelihood.

In Colombia the program was known as the Families end Action (Families in Action) program which shares Progresa's goals of human capital development and poverty alleviation (Hanna, et, al. (2018). Nevertheless, the program has also faced myriad of challenges such as tough guidelines to be a beneficiary, unclear procedures and misappropriations of funds by various stakeholders as well as lack of adequate information about the program for the female elderly persons (American Institutes for Research, 2016).

Elderly persons living far from the collection points and who do not get the correct information on the arrival of fund sometimes missed the funds upon expiry of grace period allocated while others wasted transport fee to travel to the service points in vain. The lack of information therefore made it difficult for beneficiaries to plan, budget or negotiate for services that are accessed in far places which in most cases involves costs such as transportations and to some extent food related expenses.

Physical proximity can also play a critical role in disseminating information in a way that is meaningful to people. For that reason, it may be useful to increase the number of physical access points, such as social security offices or information terminals where people may seek answers to their queries or obtain more information. Staff in such offices should be trained to disseminate information in an interactive and timely manner. To be closer to its beneficiaries, the National Social Insurance Fund of Madagascar increased the number of its regional-level agencies in 2012. In some

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remote areas, a mobile office was established to disseminate information and raise awareness about unconditional cash transfer programs and benefits. This facilitated access to information for populations that had previously been isolated. The staff of local offices provide advice, services and information that are adapted to elderly person's specific needs and they also receive and process claims. Being close to the insured population means that people have a way to directly access the information they need (Binstock et al 2018). The study at hand therefore tends to find out the level of awareness of unconditional cash transfer program among the older persons in Tharaka Nithi County. It is not clear to what extent does program awareness hinder accessibility of unconditional cash transfer program among the elderly persons.

II. Methodology

The study adopted a descriptive survey research design because it enabled the researcher to collect in-depth information about the population being studied. It looked to acquire data that portrays governmental policy regarding minorities in society finance by getting some information about their discernments, demeanor, conduct or qualities (Lewis (2015). In this study the populations of interest was elderly persons in Tharaka Nithi County. According to the Ministry of Labour, Social Security and Services (Department of Social Development) Ministry of Social Services, Tharaka Nithi County, there are 1003registered in the unconditional cash transfer program. As viewed by Lazar, Feng and Hochheiser (2017) a sample size of 102 respondents was achieved. The study employed simple random sampling to select the respondents who participated in the study. The study adopted the use of a questionnaire and interviews as the main data collection instruments. Quantitative data was analysed using SPSS computer package version 20, while data from the interviews were analysed using content analysis and presented using thematic analysis. To guarantee that the study adhered to the ethical issues relating to the study, all ethical approval we correctly done.

III. Results and Discussions

Table 1.1: Age of respondents

		Frequency	Percent
Age	60-64years	13	12.7
	65-69years	33	32.4
	70-74years	29	28.4
	75 and above	26	25.5
	Total	101	99.0
Missing	System	1	1.0
Total		102	100.0

The study results on the age of the respondents indicated that 12.7% were aged 60-64 years; 32.4% were aged between 65-69 years; 28.4.0% were aged between 25-30 years; 15.7% were aged 41-45 years; 14.5% were aged 70-74 years and that 25.5% were aged over 75 years. These findings indicate that majority of the respondents were aged 60-69 years.

Table 1.2: Occupation of the Respondents

		Frequency	Percent
Job.	Self employed	17	16.7
	Domestic worker	69	67.6
	Former Civil servant	6	5.9
	Casual laborer	10	9.8
	Total	102	100

The study findings indicated that 16.7% were self-employed, 67.6% were domestic workers; 5.9% were former civil servants whereas 9.8% were casual laborers.

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Table 1.3: Education Level of the Respondents

		Frequency	Percent
Valid	Primary	48	47.0
	Secondary	34	33.3
	College	17	16.7
	University	3	3.0
	Total	102	100

From the findings 47% had primary level of education, 33.3% had reached secondary level where as 16.7 had reached the college level and only 3% of the respondents had had reached the university level. According to the findings, the majority of the respondents had reached the level of primary school.

The study results were as shown in Table 1.4 below

a) Level of Awareness of Unconditional Cash Transfer

The researcher was interested in analyzing the level of awareness among elderly persons and hindrances to unconditional cash transfer accessibility in Tharaka Nithi County.

Table 1.4

	N	Percent of Cases
Aware	438	62.3%
somewhat aware	95	13.5%
not aware	170	24.2%
Total	703	100.0%

From the study findings from table 1.4 above, the researcher sought to find out how lack of awareness about unconditional cash transfer can result to unconditional cash transfer implications on the economic welfare for the elderly persons. Field findings from interviews with key informants and participants in FGDs revealed that 438 (62.3%) were aware of the unconditional cash transfer through chiefs meetings, 95(13.5%) were somehow not aware and 170(24.2%) were not aware. Therefore; from the findings, some of the respondents responded they were aware of the program. However; the program managers need to create more forum to educate elderly persons of the importance of enrolling to the unconditional cash transfer. From the field analysis the majority of the respondents also said they are aware how much money they are entitled to take per month. Above 60% were aware of the program but still there is need to create awareness. About 56% of the older persons in the programme knew the eligibility criteria and they stated that one of these was "old age". It was however not clear to the older persons what the actual age for entry into the programme was. All (100%) the respondents believe that they are eligible for admission into the programme and cited several factors: old age (though they differed on the age limit; 60 years for some 65 years for others), and this they say limits them from accessing the programs.

During interviews, it was revealed that elderly persons got information from the Church clergies who identifies members of its congregation who were needy and enrolled them into the programme, other members who have been admitted into the programme have been recommended by their neighbors who are already enrolled in the programme. One of the key informants said that, "If you don't go to any church the clergy cannot recommend you to the program."

The study findings concur with those of (World Bank 2016) who found that creating awareness of unconditional cash transfer among elderly persons is one of the greatest aspect the government should put in place to enable the program meet its objectives and enable vulnerable groups like elderly persons access the program easily. The research findings indicate that 62.3% were aware of the unconditional cash transfer, 13.5% were somehow not aware and 24.2% were not aware. Therefore; from the findings, the respondents responded they were aware of the program. In relation to the theories of change, it has been argued that the capability approach in theories of change and development as freedom approach are significant in explaining how cash transfers should not only increase

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levels of income. They should also be able to increase people's capabilities, promote human capital development and increase people's freedoms (Browne, 2013).This evidenced by most of respondents agreeing they were aware of the program.

Contrary to concern observed by Mathiu & Mathiu (2012) that in spite of the benefits, the political goodwill, and despite nearly a decade of cash transfer programs in Kenya especially with specific attention to Kajiado County, the program is still limited in sufficient information across the country. This is clear from the study findings some respondents responded they had not heard of the program before.

IV. Correlation Analysis

The study sought to establish the relationship between the level of awareness among the elderly persons and hindrances to access unconditional cash transfer program using chi-square, were as presented in table 2.0.

Table 2.0: Relationship between Study Variables

Table of Observed values

Accessibility / Level of awareness	Strongly agree	Agree	Uncertain	Disagree	Strongly disagree	Total
Conscious	18	20	5	2	1	46
preconscious	13	6	1	4	5	29
Unconscious	2	4	3	14	4	27
Total	33	30	9	20	10	102

There is no relationship between the level of awareness among elderly persons and hindrances to access unconditional cash transfer program in Tharaka Nithi County.

Alternate hypothesis (h_1). There is significant relationship between the level of awareness among elderly persons and hindrances to access unconditional cash transfer program in Tharaka Nithi County.

Table of expected value

Accessibility / Level of Awareness	Strongly Agree	Agree	Uncertain	Disagree	Strongly disagree
Conscious	14.9	13.5	4.1	9,0	4.5
Preconscious	9.4	8.5	2.6	5.7	2.8
Unconscious	8.7	7.9	2.4	5.3	2.6

Scale	Strongly agree	Agree	Uncertain	Disagree	Strongly disagree
Observed (O)	18	20	5	2	1
Expected (E)	14.9	13.5	4.1	9.0	4.5

Calculated of $(X)^2$

Observed values(O)	Expected values (E)	(O-E)	$(O-E)^2$	$\frac{(O-E)^2}{E}$
18	14.9	3.1	9.61	0.60
20	13.5	6.5	42.25	3.1
5	4.1	0.9	0.81	0.2
2	9.0	-7	4.9	5.4
1	4.5	-3.5	12.25	2.7

$\sum (O-E)^2$

E=12

Degree of freedom = (5-1) × (3-1)

=4 ×2 =8

Significance level of confidence (α) =0.25

Chi-square value at 0.25% is 10.22

The study results in table 2.0 above indicates that, since the calculated chi-square value of 12 is greater than the critical level of confidence we accept the Alternate hypothesis, thus the level of awareness has no significant hindrances on the accessibility of unconditional cash transfer among elderly persons in Tharaka Nithi County.

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V. Discussions

The study sought to analyze the level of awareness among the elderly persons and the hindrances to unconditional cash programs in Tharaka Nithi County. The study findings concur with those of (World Bank 2011) who found that creating awareness of unconditional cash transfer among elderly persons is one of the greatest aspect the government should put in place to enable the program meet its objectives. The research findings indicate that 62.3% were aware of the unconditional cash transfer, 13.5% were somehow not aware and 24.2% were not aware. Therefore; from the findings, the respondents responded they were aware of the program.

VI. Conclusion and Recommendations

Information is power to any age group therefore; it is evident that the creating awareness about the program has had significant positive effects on the economic welfare of elderly persons and those under their care. The trainings that are provided to elderly persons through the government of Kenya, though minimal have covered a huge information gap in terms of improving the level of understanding among elderly people and their basic needs.

The study also found out that Educational levels among elderly persons is quite low with very few of them having only primary education. Still this has not hindered them investing in the education of those under their care, that is the grandchildren whom they are living with. It is therefore evident that elderly persons are capable of making wise choices and hopefully this has enabled them to acquire skills and knowledge that will help to break the intergenerational cycle of poverty that illiteracy among elderly persons. The study recommended the advancement of staff capacity building and training for ministry officials involved in the implementation of the program. There is need for NGOs to be encouraged to set up day care centers for the elderly persons so that they can exchange ideas and share their experiences.

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