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ABSTRACT
This paper assessed the impact of cash transfer on the welfare of the elderly above 65 years and their household by establishing: how cash transfer is delivered to beneficiaries; some of the challenges faced by the older person in accessing the stipend or as a result of being a recipient of cash transfer programme and finally on the impact of the cash transfer programme on the socio-economic welfare of the older person and that of their households.

The research adopted a survey design. Sampling was done using proportionate sampling. Both primary and secondary data collection methods were used. Primary data source employed the use of interview schedule, key informant’s interview and observation. Secondary data was obtained through requesting for already stored data from the Department of Gender and Social Development of beneficiaries that were enrolled to the cash transfer programme in 2009. Data was analyzed descriptively using Statistical Package for Social Scientists. Presentation was done using graphs pie charts and diagrams.

The findings revealed that the fund is disbursed from the Ministry of Gender Children and Social Development (MOGCSD) through PCK which is the sole disbursement agent of the cash transfer then to the PCK branches to undertake payment of beneficiaries. Some older persons were found to face challenges of distance which had implications in the cost of accessing the fund. Likewise the fund was found to be sometimes irregular. It was further seen to impact on food security, household assets (livestock), shelter, health, clothing, access to goods and services on credit and ability to join social groups.

Based on the significant impact of the programme on the welfare of the older person and that of their households, the research recommends an enhancement on coverage to reach to all vulnerable older persons of Kenya. To mitigate the challenges emanating from being a beneficiary of the cash transfer programme, this paper recommends to the relevant government agency to devise strategies of ensuring that the fund reach to beneficiaries timely and predictable basis, and subsequently to explore more means of disbursing the stipend to reduce the cost of collecting cash transfer fund by beneficiaries.