

**IMPACT OF INUA JAMII PROGRAM ON THE FINANCIAL SUSTAINABILITY OF
THE BENEFICIARIES IN MACHAKOS COUNTY**

BY

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DECLARATION

This research project is my original work and has not been submitted in any institution of higher learning for any awards.

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Ben Kiboma Omayio

D61/9800/2018

This research project has been submitted for examination with my approval as the University supervisor

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DEDICATION

Glory to God for this substantial milestone. This process was intensive with great steps that became reality through prayers, financial and moral support. This study is ascribed to my family for pushing me to scale higher and greater. The prayers and sacrifices made shaped my desires and aspirations.

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LIST OF ABBREVIATIONS AND ACRONYMS

AFRAN:	African Research on Ageing Network
AU:	African Union
CCT:	Conditional Cash Transfer
CT:	Cash Transfer
CT-OVC:	Cash Transfer for Orphaned and Vulnerable Children
CTP:	Cash Transfer Programme
GoK:	Government of Kenya
ILO:	International Labor Organization
KDHS:	Kenya Demographic and Household Survey
KES:	Kenya Shillings
KIBHS:	Kenya Integrated Budget Household Survey
KNHRC:	Kenya National Human Rights Commission
MIPAA:	Madrid International Plan of Action on Ageing
NGOs:	Non-Governmental Organizations
OPCTP:	Older Persons Cash Transfer Programme
OVC:	Orphaned and Vulnerable Children
SCTP:	Social Cash Transfer Programme
UNDESA:	United Nations Department of Economic and Social Affairs
UNDP:	United Nations Development Programme
UNICEF:	United Nations International Children's Emergency Fund
WHO:	World Health Organization

ABSTRACT

The financial sustainability among the vulnerable is very important in ensuring access to medication, food and other basic amenities. Inua Jamii Programme is crucial in identification of the disadvantage groups and providing them with sustainable programme. The global environment has continuously recorded an increase in the number of people with various challenges. Cash transfer programme has been executed globally to reinforce the vulnerable group. The lubricants of poverty among the ageing population results from poor health, inaccessibility to financial support, household straining to cater for basic needs, ignorance and loss of jobs among others. The driving force of the study was; to assess the impact of Inua Jamii Programme on the financial sustainability of beneficiaries in Machakos County. The research target 400 elderly beneficiaries in the Machakos County. As a result, this study utilized the questionnaires to investigate the association. Moreover, descriptive research design was utilized to provide more insight. In addition, under regression computation; Inua Jamii Programme explains 39.2% of the financial sustainability of the beneficiaries of the program in Machakos County. Therefore, the intervals of payment, the volume of payment and the accessibility were significant in explaining financial sustainability. Additionally the coefficient of the Interval of payment is positive (.247) and statistically significant (0.000) at 0.05 level of significance. A unit increase in the interval of payment leads to a corresponding 0.247units improvement in the financial sustainability of the payment beneficiaries. In addition, the coefficient of the Interval of payment is positive (.247) and statistically significant (0.000) at 0.05 level of significance. A unit increase in the interval of payment leads to a corresponding 0.247units improvement in the financial sustainability of the payment beneficiaries. Further, the coefficient of the Volume of payment is positive (.238) and statistically significant (0.000) at 0.05 level of significance. A unit increase in the volume of payment results in a corresponding 0.238units improvement in the financial sustainability of the payment beneficiaries. Finally, the coefficient of the accessibility of the Inua Jamii Funds is positive (.254) and statistically significant (0.000) at 0.05 level of significance. A unit increase in the volume of payment results in a corresponding 0.254units improvement in the financial sustainability of the payment beneficiaries. The study recommends the government of Kenya should introduce a policy that will enable the selection of a particular group of beneficiaries then they be given substantial amount to enable them pick up and depended on their own.

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

The global environment has continuously recorded an increase in the number of people with various challenges. These are vulnerable group in the society spans from ageing population, orphans and people with severe disabilities. The groups have been neglected in the society with no fundamental objective to rescue them from the striking poverty. They deserve special attention to strengthen and alleviate the poverty (Mwanzia, 2015). The financial sustainability among the vulnerable is very important in ensuring access to medication, food and other basic amenities. Inua Jamii Programme is crucial in identification of the disadvantage groups and providing them with sustainable programme. In a nutshell, it is a subset of cash transfer programme directed at enhancing the livelihood of disadvantage people. The objective is to eliminate poverty, access to medical services and ensure access to education. It blueprints the longevity social protection plans. Furthermore, it is a roadmap towards uplifting the vulnerable in the society (Njuguna, 2015).

The theories reinforcing the study includes resource dependency theory, critical ageing theory and agency theory. Resource dependency theory postulates that the capability to discharge cash transfers depends on the availability of the resources. Agency theory posits the agent-principal binding agreement enhancing the service delivery. Agents are people mandated to undertake and oversee the accomplishment of the cash transfer. Critical ageing theory opines the importance elderly in the societal prosperity. It elaborates the social construction of age and emphasize purposeful management of resources to enhance wealth creation while supporting the elderly.

The assistance of the vulnerable in the society has gained numerous attention. Globally, various initiative have been generated to enhance the livelihoods of orphans, ageing population and people with disabilities. The multinational donors have developed key cash transfer programmes (Mbabu, 2017). The World Bank and IMF have taken crucial step by ensuring the older people, poor, orphans and people with severe disabilities have been assisted. Brazil, Mexico as well as Honduras have well elaborated cash transfer programme. Moreover, South Asia has a universal pension method to support people above 65years old. World Bank (2020) indicated the importance of cash transfer schemes in the economic empowerments, social protection and alleviation of poverty. Regionally, Kenya, Mozambique and Malawi have developed cash transfer scheme to support

people affected by chronic poverty. The state organs, religious institutions, NGOs, and financial sectors among others have come up with ways of supporting the disadvantaged people in the society (UNICEF, 2015).

1.1.1 Inua Jamii Programme

Inua Jamii Programme is a subset of cash transfer scheme pointed at boosting the financial sustainability of the vulnerable people in the community in Kenya. Its salient purpose is to cushion the poorest and vulnerable people in Kenya. It targets elderly above 70 years of age, orphans, people with severe disability and chronic poverty affected areas. According to World Bank (2020) the wealthy nation provides greater cash transfers for social pension. The developed nation has elaborated system for cash transfers. Mbabu (2017) postulated that cash transfer is very supreme in the improvement of standard of living among the vulnerable group. It creates the financial performance

Inua Jamii Programme bridges the gap on the cost of living between the poor and wealthy. It assists the vulnerable to meet the basic needs with ease. Most of the vulnerable faces challenges in accessing food and medication (World Bank, 2020). As per Marito & Moore (2009), cash transfer is not the only solution instead wider perspective should be analyzed keenly to devise the far-reaching solutions. Inua Jamii Programme improve the livelihood through eradication of poverty and access to the basic needs. ILO (2012) opined that the enhancement of vulnerable through jobs creations, social protection and cushioning them in hard times promote their living standards.

Inua Jamii Programme beneficiaries has been increasing yearly. The elderly, orphans, people with severe disabilities have been boosted. Poverty is a major problem in the developing nations. Inua Jamii is very important to the poor and the vulnerable. The main purpose is to give them decent living and strengthen their livelihood. According to Michael & Samson (2009), cash transfer targets the poor in the society. It is one of the social protection schemes zeroing on elimination of chronic poverty, eradicating social risk and improving economic status. According to GoK (2021) KES. 276,288,000 was allocated to boost people with disabilities.

1.1.2 Financial sustainability of Beneficiaries

Financial sustainability of the beneficiaries refers to the standard of living resulting from access to basic amenities. Inua Jamii Programme aims at provision of fundamental platform that cushion the

vulnerable in the society. Mwanzia (2015) opined that cash transfer scheme improve the access to basic needs. Furthermore, it changes financial capability through alleviation of poverty. Bachelet (2011) postulated that cash transfer increases the access to food, water and shelter. It reinforces the social and economic prosperity. Furthermore, its sole purpose is to eliminate poverty through access to finance. The longevity plan of cash transfer is sustaining the lives of vulnerable population. Njuguna (2015) opined that addressing the needs of the vulnerable is crucial step toward prosperity.

The long-term plan of cash transfer programme including Inua Jamii is to provide access to food, healthcare and social protection. Moreover, it should provide financial stability through access to microfinance services, education and jobs. The crop production, meeting the needs, and designing cash transfer to solve both short-term and long-term problem is key initiative in problem solving. However, the money allocated to disadvantage group is not enough to provide the basic needs and engage in income generating activities. Mbabu (2017) opined that cash transfer is a transformative and progressive step in enhancing the better livelihood. Inua Jamii address economic and financial imbalance.

The livelihood stem from social and economic stability. Word Bank (1995) elaborated the social intervention that blueprints the economic social development. The intervention has mitigated against the economic and social shocks. Mbazia (2015) illustrated the importance of provision of income to the vulnerable. The constitution of Kenya (2010) stipulated the importance of equal participation. Furthermore, it encapsulated that elderly should be accorded resource, care and support. Therefore, the economic inequalities should be eliminated to boost the livelihood, increase access to basic needs and improve the standard of living.

1.1.3 Inua Jamii and Financial Sustainability of Beneficiaries

Inua Jamii Programme are intertwined with the financial sustainability of the beneficiaries. For comprehensive analysis, the paramount aspects of cash transfer programme is to alleviate poverty, boost the standard of living, increase access to medication, education, finance, water, shelter and food among others. The ministry of labour has advocated for Inua Jamii to deal with poverty effectively. The Vision 2030 stated the importance of cohesion in the community, equitable social progress, and access to education, food and shelter. These were further emphasized in the constitution of Kenya (2010). It is therefore paramount to support elderly, orphans, people with

severe disability and vulnerable affected by hunger. Arnold & Margaret (2010) submitted that cash transfer reduces household's vulnerability by providing a stable income.

1.1.4 Machakos County

Machakos County is among the forty seven counties in Kenya. It borders six counties including Embu, Muranga, Nairobi, Kajiado, Makueni and Kitui. According to KNBS (2019) Machakos County recorded an aggregate population of 1,421,932 people spread across the four sub-counties of Masinga, Yatta, Kagundo and Matungulu Sub-Counties. Machakos County is one of the beneficiaries of Inua Jamii due to great significant number of vulnerable people. The government strives to reduced poverty and improve their nutrition. Muiruri & Elossy (2012) indicated that cash transfer gained momentum in Kenya in the year 2004.

1.2 Research Problem

Inua Jamii Programme was formulated to address the challenges facing the vulnerable. The challenges spans from poverty and poor living standards. The majority of the vulnerable lack access to the basic amenities. GoK (2021) emphasize the importance of cash transfers in sustainability of livelihood, access to medication, food, water, shelter and education. The constitution of Kenya 2010 and vision 2030 stipulated the key cornerstone that enhance cohesion while living a dignified life. Inua Jamii promote decent living and alleviate poverty.

Cash transfer programme has been executed globally to reinforce the vulnerable group. The lubricants of poverty among the ageing population results from poor health, inaccessibility to financial support, household straining to cater for basic needs, ignorance and loss of jobs among others. World Bank (2021) reckoned the importance of social protection in ensuring better living standards. Njuguna (2015) provided the factual proposition on diverse ways of enhancing access to cash transfer to reduce poverty and enhance social protection. Inua Jamii Programme blueprints the transformation objective that shapes the financial sustainability of many disadvantaged group.

Globally, World Bank (2021) pinpointed that the cash transfer solves the socio-economic imbalance problems. It creates transformative solutions to accomplish goals and objectives. The elderly population have been increasing yearly. The ageing population faces many problems spanning from diseases, lack of food to marginalization. Ellis (2007) opined that cash transfer

programme is undertaken by civil society in majority of the countries. In Kenya, the programme is run by the governmental strategies via the ministry of labour. In Sub-Saharan Africa approximately 50% of the people are either vulnerable or affected by the challenges facing the vulnerable (Mbugua, 2015).

Regionally, Lesotho and Swaziland have trained specialized staff to promote cash transfer programme (Ellis, 2007). The government run an efficient and effective plan targeting vulnerable. The vital ways of identifying the vulnerable have been formulated to ensure that all of them are attended to. The government acts as a bundle of resources by ensuring the imbalance gaps are addressed immediately. The financial sustainability of the vulnerable is very important for the household's productivity since it will not strain the other people in accessing food, water, shelter and clothing.

Locally, Njuguna (2015) pinpointed the importance of good plans and effective implementation of cash transfer programs to promote the well-being of the household. Mbugua (2015) stated the interconnection between the wealthy and the vulnerable. The alleviation of poverty must be the key priority of any nation. The study recommended the review on the policy formulation and the execution grounded by devolution. Furthermore, a candid coordination is crucial for effective social assistance. The devolved government should enhance intensive registration to ensure that qualify personnel access to cash transfer programme. Mwanzia (2015) poised the substantial impact resulting from the cash transfer programme including financial security, social and economic stability. From the above, it is important to state that there have been conceptual, contextual and research gap that can be filled by this study. This study seeks to answer; what is the impact of Inua Jamii Programme on the financial sustainability of beneficiaries in Machakos County?

1.3 Objective of the Study

1.3.1 General Objective

To assess the impact of Inua Jamii Programme on the financial sustainability of beneficiaries in Machakos County.

1.3.2 Specific Objectives

- i. To determine the impact of Inua Jamii frequency on the financial sustainability of beneficiaries in Machakos County
- ii. To assess the impact of Inua Jamii amount on the financial sustainability of beneficiaries in Machakos County
- iii. To assess the impact of Inua Jamii accessibility on the financial sustainability of beneficiaries in Machakos County

1.4 Value of the Study

The county and national government will utilize the findings in policy formulation. It blueprints the mechanism that ensure the permanence of Inua Jamii Programme. The county will utilize the findings in creation of awareness and execution of plans. It enhances the effectiveness and efficiency in the registration of the vulnerable, updating details, execution of the programme to and uplift the disadvantage. It will provide systematic mechanism to widen the beneficiaries.

The policy makers will utilize the research in building sound policies. The policies are useful in ensuring the objective are achieved. It builds the credibility in the administration of Inua Jamii Programme. The policy makers can formulate the far-reaching solution to alleviate poverty. It expands knowledge and provide latest findings that should be address.

The study will be useful to scholars and academicians. The findings will act as crucial reference material. It provides substantial knowledge necessary for improvement of livelihood. It elaborates the links between the vulnerable support and improvement of livelihood of the household. It provides holistic view on the importance of co-existence and going forward together.

The research will act as benchmark to gauge the steps taken between Kenya and developed countries. A comparative analysis on the step and progress by developed nation can be emulated.

Furthermore, creative measures can easily be innovated to fill the existing bridge. The research provide understanding on the better discernment.

The research reinforces the theories. It states the factual proposition and their interconnections. It is vital in the identification of gaps that need resolutions. It provides the program, values, procedures, implementations and new ways of community engagement. The research is crucial for future planning, integration, implementation and overall sourcing of funds to provide better livelihood for the vulnerable.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter undertake thorough analysis of similar studies, globally, regionally and locally. It summarizes the theories underpinning this study. The research goes further to provide determinants of the Inua Jamii programme. The study provides conceptual framework illustrating association diagrammatically.

2.2 Theoretical Framework

The theories reinforcing the study entails resource dependency theory, critical ageing theory and agency theory.

2.2.1 Resource Dependency Theory

The theory was formulated by Pfeffer and Salancik (1978). It stated the importance of co-existence and interconnection. The progressive development of any firm or nation depends on the interaction with external environment. It is a paramount source of human capital and boost the entrepreneurial activities. Furthermore, it provides market for products and necessary technology to keep the wheel rolling. It magnifies the tenets of poverty eradications through vibrant maximization of resources to support social welfare.

The criticism surrounding the theory is the perspective that, the larger the organization or a nation, the better the operation. The research findings have remarked the cash transfer programs run by religious organizations and NGOs have been successful in several countries. Innovation is very pivotal engine in surpassing the stability of the firm. Therefore, the utilization of resources supported by well-developed infrastructure is the driving force towards successful undertakings and execution of cash transfers.

The theory is useful to cash transfer since it depends on the amount of cash avail to elderly to raise their financial sustainability. It advocates for the maximization of paramount resources in the eradication of poverty. It opines the utilization of resources to promote harmonious coexistence. The theory supports the holistic development in the society.

2.2.2 Critical Ageing Theory

Critical theory of ageing set forth by Estes (1991) elaborates the social construction of age. It attempts to explain the role of elderly in private and public progress. Lincoln & Guba (2000) stated the importance of wider understanding and developing current policies that accommodate the neglected elderly people. The wider perspective and impact on societal development is pivotal propulsion for the policies development. The ageing population deserve better medication, food and shelter.

The positive criticism about the theory is that it assembled the contemporary views and response to the prevailing and the pressing needs. This is a great pillar to the study since it aims at analyzing the social protection policies mandated to guard the elderly. The problems facing the elderly should be identified and address by the government. The constitution of Kenya (2010) stipulates the procedures and policies to reinforce and cushion the elderly.

The theory is relevant since it advocates for dignified life for every elderly person. The policies shape the society while encouraging better treatment of elderly. Furthermore, it fuels social entrepreneurship, stable income. It incorporates the disadvantaged in the decision making. It offers opportunities that support their social and economic background. It breaks the poverty barriers and promote the social transformation. Moreover, it seeks to alleviate poverty and critically solve the problem facing the elder people facing great problems.

2.2.3 Agency Theory

The theory was set forth by Jensen and Meckling (1976) by opining the agent-principal contract. The theory demonstrated the separation of duties and responsibilities between the agent and the principal. This ensures prudent, transparent and pursuit of the organizational goal. It eliminates self-interest and provide value for wealth. The asymmetric information existing between elderly and the management of cash transfer program should not be used to pursue self-interest and fraud. Nevertheless, agency theory promotes the agency cost to eradicate the problems that may arise. The monitoring cost and auditing widen the operation cost hence reducing the available money for cash transfer program. The collapse of many companies has been associated with greed and

appetite to accumulate wealth. The innocent shareholders and vulnerable have suffered several consequences due to poor management and deviation from tandem principal's goal.

The theory is uppermost to this investigation. It pinpoints the self-centered traits and promote the self-driven and goal-oriented management. It is rudimentary in enhancing accountability. The theory separates the duties and highlight the importance of auditing and monitoring to increase adherence to formulated policies. This is supreme for effectiveness and efficiency. The control and regulation help in the identification of variance and creating corrective measures.

2.3 Determinants of Inua Jamii Programme

The determinants of Inua Jamii Programme in this study include the interval of payment, volume, and the accessibility. Frequency states the periodic timings of anticipated payment. Volume is the amount of cash given to elderly persons. Accessibility analyzes the ease to obtain the money since the objective is to reach elderly who might be sick.

2.3.1 Interval of Payment

The interval of payment is great yardstick portraying if the objective has been achieved. It can be analyzed through the frequency methods. The elderly people faced numerous predicaments spanning from lack of financial support to lack of food. The majority have been seen as a burden (Mbugua, 2015). The timing of payment is crucial in solving the prevailing needs. The elderlies are prone to diseases and poor nutrition. The predictable payment increases human development and provide constant income to alleviate poverty. The procedures, location and interval of payment should be favorable to the elderly.

2.3.2 Volume of Payment

Volume is the amount of cash availed to the elderly. The amount should be appropriate, fair, economical, and cheap to obtain and spend. Reasonable amount ensure the needs of the elderly are addressed without straining them to follow expensive bureaucratic procedures. The cost of obtaining the cash transferred must be very minimal and negligible. Mbabu (2017) opined the

importance of proper administration that ensure cash transfer accomplish the intended function. In a nutshell, the amount distributed should be reasonable while enabling the elderly people.

2.3.3 Accessibility

The procedures should be easy to understand. Furthermore, they should be practical and secured. The mode of payment must be simple but secured. The locations should consider the vulnerable, women and elderly person who are prone to diseases. Harsh economic and weather conditions should be considered in order to ensure the key mandate of cash transfer program is achieved. Thuo, Okari & Okuku (2017) stated the myriad problems facing elderly ranging from sick, lack of information, tedious procedures and unclear steps. Hassan & Sakwa (2018) demonstrated the need for clear enrollment procedures and awareness.

2.4 Empirical Evidence

This section provides previous related studies that inform this research. Several researchers have undertaken intensive studies across the globe and came up with numerous findings and recommendation. This research is important in providing more insight on the local set-up. It postulates the key areas.

2.4.1 Global Studies

Global Action on Ageing (2006) postulated that the developing nation experience immense problems in supporting the ageing population. The research indicated that most of the elderly people experienced untold sufferings ranking from the inadequate food, drugs and exclusion. Majority of the old people are exposed to diseases and poor nutrition. Moreover, from lack of financial support to access medication endanger their livelihood as well as financial sustainability. Nevertheless, Cash transfer enhance their capacity to meet obligation.

Ahmed (2015) studied the delivery mechanism aiding cash transfer. The study was undertaken in Bangladesh focusing on the elderly. The study recommended for transparent identification process free from fraud and favor. It advocated for adequate engagement and the development infrastructural powerhouse to aid the cash transfer programme. Furthermore, the study presupposed the attention to elderly people to access food, medicine and basic amenities.

Fultz & Francis (2013) researched on the cash transfer programs. The countries of interest were Brazil, Chile, India and Mexico. The aim was to do thorough comparative analysis on role of cash transfer in alleviation of poverty, empowerment of women and promotion of wellbeing. The study highlighted the wider focus on vulnerable to drive away poverty. The findings conjectured that collaboration between the government, religion and NGOs enhanced support to the elderly.

Galama, Morgan & Saavedra (2016) explored progress made by cash transfer in Colombia. The study appraised the importance of cash transfer in the improvement of elderly people. The research utilized causal research design. The findings illuminated the key mechanism to support the vulnerable. The provision of food security and employment acted as the leading measures in solving the measures.

2.4.2 Regional studies

Wielter (2007) undertook research on the cash transfer program. The researcher did interviews targeting the incapacitated people. The study did a comparison analysis on people with severe disabilities in rural and urban areas. The data was assembled via and using both primary and secondary method. The research was undertaken in Kalombo, Zambia. The findings indicated that majority of the amount received from the cash transfer programme was utilized in the purchase of food and drugs.

Lund (2013) studied the cash transfer in Lesotho. The study stated the crucial role of improving the livelihood of the elderly person. The study encapsulated job creation to eliminate poverty and provide stability in the wellbeing. Davies & Davey (2013) demonstrated the importance of entrepreneurial activities in boosting the societal wellbeing. The research championed for the improved nutrition, secured income and access to basic demands.

Edmonds (2005) assessed implementation of cash transfer in South Africa. The study focused on the old and vulnerable people. The findings states that majority of women supported the girl child. The study further stated the importance of supporting elderly person in the society. The study indicated that access to financial support, food, drugs and basic amenities should be the key priority of any government.

2.4.3 Local Studies

Hassan & Sakwa (2018) undertook the effect of cash transfer in Garisa. The study focuses on the wellbeing of the vulnerable older persons. The research utilized social exclusion theory to provide emphasize on the need to relook at the elderly population. Moreover, entitlement theory was useful in the research. The research optimized descriptive research design. The regression analysis postulated that there is positive association between the cash volume and wellbeing of the elderly person.

Mbugua (2015) studied the predicaments in management of cash transfer. The study undertook a case study of ministry of labour in Kenya. The research utilized descriptive research design. Furthermore, it utilized the stratified proportionate to sample the data. The quality data was extensively examined via content analysis. The quantitative data sourced was analyzed via SPSS. The findings recommended the development of systematic infrastructure to ensure all the vulnerable access the funds.

Mwanzia (2015) undertook the study in Nairobi County. The research utilized the case study method while optimizing structured interviews to arrive at the conclusive findings. The data was sourced through interviews and secondary methods. The study utilized SPSS in the analysis. The findings advocated for fully operational program. The tenets of equality through empowerment of the vulnerable should be key priority. It recommended education and sensitization of the society. The research stated the importance of progressive and intensive cash transfer program to aid the disadvantage old people. From the research findings above, it poses the positive, neutral and insignificant findings that hence portraying conceptual, contextual and methodology gap that this study intends to fill.

2.5 Conceptual Framework

The flowchart elucidating the link is pivotal. Conceptual Framework is a diagram that portray the association between the explanatory and the explained variables. It provides the linkages that exist. The predictor variables are Interval of payment, volume of payment and accessibility to cash transfer. The predicted variable is livelihood of the elderly measured through access to food, medication and basic needs.

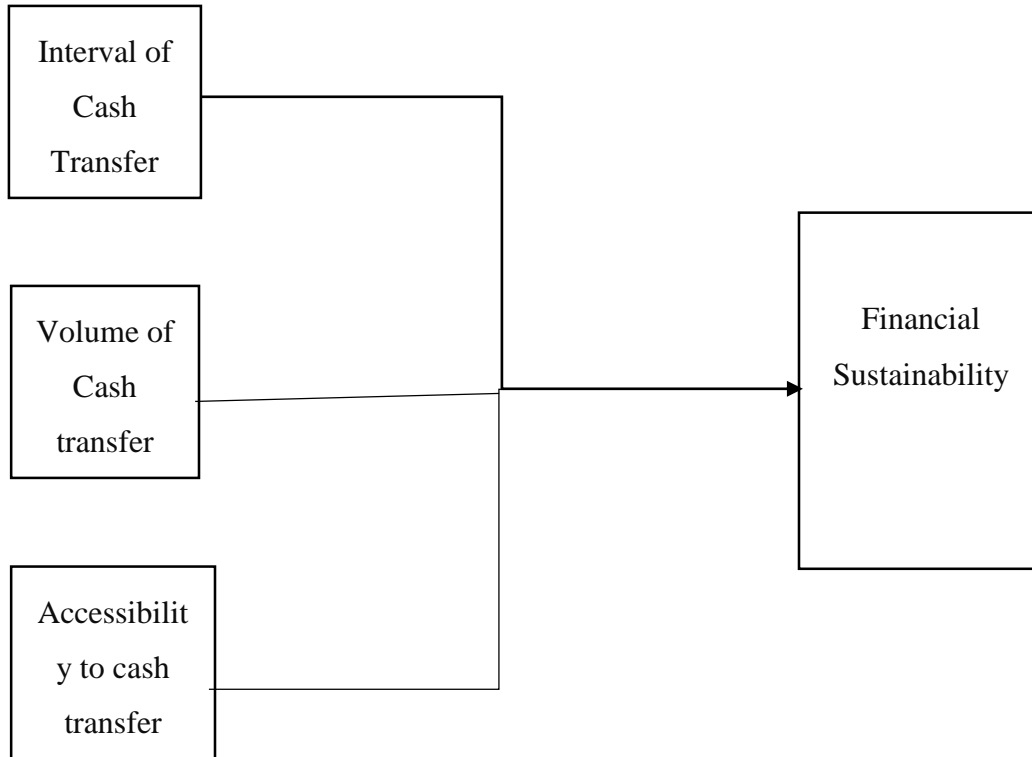


Figure 2.1 Conceptual Model (Source: Researcher 2022)

2.6 Summary of the Literature Review

The literature review analyzed the studies undertaken by the preceding scholars to highlight the gaps and provide further clarification. The researcher did global studies undertaken internationally informing the current studies. The regional studies concentrated in African countries while local studies focused on Kenya. Mwanzia (2015) demonstrated the importance of social welfare among the elderly people. It anchors the social security and protect the vulnerable.

Fultz & Francis (2013) indicated that adequate infrastructural development that enables cash transfer ease the access. The longevity plans to widen the access while increasing the utilization should be progressive. It highlighted the need for the progressive empowerment of the elderly. Seleone (2008) stated importance of stimulation of entrepreneurship to generate predictable income that solve the elderly needs. Hassan & Sakwa (2018) elaborated the progressive steps in the promotion of elderly wellbeing. The research has exhibited contextual, conceptual and methodological that this research intends to fill.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter summarized the pivotal research design for expounding the linkage. Furthermore, the sufficient population targeted defined is portrayed and described. It evaluated the critical data collection method. Furthermore, it explored the diagnostic test, descriptive and inferential statistics.

3.2 Research Design

Research design is a framework guiding the research method. It dictated the suitability and appropriate in adherence to the research topic. The research guides the population, data collection and the analysis. This study utilized the questionnaires to investigate the association. Descriptive research design was utilized to provide more insight. Burns & Grove (2003) opined that the research design chosen warrant the undertaking of the study with little obstructions.

3.3 Population

It refers to elements or objects having similarities (Mugenda, 2003). The research collect data from 400 beneficiaries of Inua Jamii programme. The questionnaires administered were critical in the analysis. It determined the level of association.

3.4 Sampling

Enormous population of assessment calls for sampling to ease the costly, time consuming and the burden. The data was collected using convenience sampling method. The elderly person benefiting from Inua Jamii Programme was the focal point of study. The research target 400 elderly beneficiaries in the Machakos County.

3.5 Data Collection

Data collection is the process of assembling and obtaining raw information from diverse sources for resolute quantification and computations (Creswell, 2013). The data collection is very important undertaking since it is a problem-solving process. The statistical computation blueprints the association between the predictor and predicted variable.

3.6 Data Analysis

Gathered and garnered raw data was passed thorough process of editing, coding and analysis. The analysis utilized SPSS. The numerous analyses was undertaken to arrive at conclusive findings. The data was interpreted, deducted and inferred via descriptive analysis anchored by tabulations, charts and graphs.

3.6.1 Diagnostic Test

The data was analyzed to determine the normality, linearity and autocorrelations using Durbin Watson., Scatter graphs. Furthermore, the multicollinearity was performed using Variance Inflation Factor.

3.6.2 Analytical Model

Multiple regression model was appropriate in this study. It was useful in the determination of best fit resulting from the computation and approximations. Rensik (2003) postulated the supremacy of empirical model in the definition of linearity and association of the variables.

$$Y = \alpha_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Whereby

Y= Financial Sustainability of the beneficiaries.

A_0 =y intercept of the regression (constant variable)

X_1 = Interval of cash transfer

X_2 = Volume of cash transfer

X_3 = Accessibility to cash transfer

ε = error term

3.6.3 Inferential Statistics

The computation of statistical significance of the explanatory variable was optimize T-test and F-test. The predictor variables are interval of cash transfer, volume of cash transfer and accessibility to the cash transfer. The analysis indicates $P \leq 0.05$, and $P > 0.05$ which was interpreted to demonstrate statistical significance and insignificance respectively.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATIONS AND INTERPRETATIONS

4.1 Introduction

Data collection was done using the questionnaire as the main data collection instrument. The responses were summarized and the summary presented as means, frequencies, standard deviations and percentages. Regression analysis was also conducted to determine the significance of the model as well as the contribution of each of the variables of study towards the variations in the dependent variable. The results are presented in the subsequent sections.

4.2 Demographic Information of Respondents.

This involves information such as the number of years of enrolment of those who participated in the study on the Inua Jamii Programme, gender and the interval of Inua Jamii cash transfers. The analysis of these characteristics in the study gave the following results.

4.2.1 Gender of the Respondents.

Gender classification of those who were contacted in the study was analyzed. Table 4.1 gives the results of this analysis.

Table 4.1: Gender

	Frequency	Percent
Male	215	53.8
Female	185	46.3
Total	400	100

A look at the results presented in Table 4.1 show that 53.80% male whereas 46.30% were female respondents. Studies have however indicated that the main purpose of the program is to cushion the poorest and vulnerable people in Kenya. It targets elderly above 70 years of age, orphans, people with severe disability and chronic poverty affected areas irrespective of their gender.

4.2.2 Years of Enrollment for the Inua Jamii Programme

On the analysis concerning the number of years of enrollment of those contacted in the study in the Inua Jamii Programme, the findings are tabulated below.

Table 4.2: Years of Enrollment for the Inua Jamii Programme

		Frequency	Percent	Cumulative Percent
Valid	Less than 2	128	32	32
	2-5 Years	119	29.8	61.8
	More than 5 Years	153	38.3	100
	Total	400	100	

The outcome presented in Table 4.2 postulates that 32% among respondents had enrolled with Inua Jamii Programme for less than two years ago. The duration of enrolment of 29.8% of the respondents with Inua Jamii Programme however, was between 2-5 years. Finally, 38.3% of the respondents had enrolled with Inua Jamii Programme for more than 5 years. Cumulatively, the respondents who had enrolled with Inua Jamii for 5 years and below were 61.8%. Inua Jamii Programme beneficiaries has been increasing yearly. The elderly, orphans, people with severe disabilities have been boosted. According to Michael & Samson (2009), cash transfer targets the poor in the society. It is one of the social protection schemes zeroing on elimination of chronic poverty, eradicating social risk and improving economic status.

4.3 Interval of Inua Jamii Cash Transfer Payment.

The investigation sought to find out Inua Jamii frequency impact on the financial sustainability of beneficiaries in Machakos County. The results are presented in the form of descriptive computation and inferential statistics. Moreover, descriptive entailed percentages, frequencies, means and SD. Further, the research carried out correlation and regression computation.

4.3.1 Descriptive Statistics

This research used a questionnaire to assemble data hence it became the supreme data collection instrument. Participants in the study were requested to define their agreement levels with the questions that were presented in the questionnaire. The statements were measured via a 5-point Likert scale stemming from representation of 1, represented by strongly disagree, 2 disagree, 3 neutral, 4 agree and 5 strongly agree.

Table 4.3: Interval of Inua Jamii Cash Transfer Payment

	SD	D	N	A	SA	M	S Dev
	f %	f %	f %	f %	f %		
Cash Transfer is very important easing access to food	0	84	58	112	146	3.8	1.1
	0%	21%	14.5%	28%	36.5%		
Cash transfer frequency is predictable	37	65	56	118	124	3.6	1.3
	9.2%	16.2%	14%	29.5%	31%		
Monthly payment supports elderly wellbeing	31	65	58	115	131	3.6	1.3
	7.8%	16.2%	14.5%	28.7%	32.8%		
The delivery of cash transfer is faster	35	67	52	121	125	3.6	1.3
	8.8%	16.8%	13%	30.2%	31.2%		
The approval is timely and prompt	33	71	61	108	127	3.6	1.3
	8.2%	17.8%	15.2%	27%	31.8%		

Table 4.3 exemplifies the descriptive results for the questions regarding the interval of Inua Jamii cash transfer payment. With regards to the statement cash transfer is very important easing access to food, 58(14.5%) of the respondents were neutral, 112(28%) agreed whereas 146(36.5%) strongly agreed. The line mean and SD for the statement was 3.8 and 1.1 consecutively. ILO (2012) postulated that the enhancement of the programme helps the vulnerable in the society through jobs creation, social protection and cushioning them in hard times promote their living standards. Bachelet (2011) further postulated that cash transfer increases the access to food, water and shelter. It reinforces the social and economic prosperity.

Concerning whether cash transfer frequency is predictable, 56(14%) of the responses had a neutral stand, 118(29.5%) agreed whereas 124(31%) strongly agreed. This question had a line mean of 3.6 and an SD of 1.3. Bachelet (2011) postulated that cash transfer increases the access to food, water and shelter. It reinforces the social and economic prosperity. Furthermore, its sole purpose is to eliminate poverty through access to finance. The longevity plan of cash transfer is sustaining the lives of vulnerable population.

With regards to the statement monthly payment supports elderly wellbeing, 58(14.5%) of the responses had a neutral stand whereas 115(28.7%) agreed and finally 131(32.8%) strongly agreed with regards to the statement. As a consequence, the question posted a line mean of 3.6 and a SD of 1.3. The elderly people faced numerous predicaments spanning from lack of financial support

to lack of food. The majority have been seen as a burden the timing of payment is crucial in solving the prevailing needs. The elderly are prone to diseases and poor nutrition (Mbugua, 2015).

The statement the delivery of cash transfer is faster received the following responses. 52(13%) of those conducted did not take any side, 121(30.2%) agreed whereas 125(31.2%) of those contacted agreed strongly. Consequently, the line average was 3.6 and its corresponding SD was 1.3. Various initiative have been generated to enhance the livelihoods of orphans, ageing population and people with disabilities. The multinational donors have developed key cash transfer programmes (Mbabu, 2017).

Concerning the statement, the approval is timely and prompt attracted the following responses. 61(15.2%) of the responses held a neutral stand whereas 108(27%) agreed and finally 127(31.8%) strongly agreed. The line mean and standard deviation were 3.6 and 1.3 respectively. World Bank (2020) in its report indicated the importance of cash transfer schemes in the economic empowerments, social protection and alleviation of poverty. The state organs, religious institutions, NGOs, and financial sectors among others have come up with ways of supporting the disadvantaged people in the society (UNICEF, 2015).

4.4: Volume of Cash Transfer

The investigation was to explore the impact of Inua Jamii amount on the financial sustainability of beneficiaries in Machakos County. This research gave results in form of inferential statistics and descriptive statistics. The descriptive statistics will entail the frequencies, percentages, means and standard deviation. Correlation and regression analysis formed the inferential statistics.

4.4.1 Descriptive Statistics

The main data collection instrument in this research was a questionnaire. The respondents were asked to show their agreement levels concerning the statements that were presented in the questionnaire. These statements were measured using a 5-point Likert scale ranging from 1 for strongly disagree, 2 representing disagree, 3 representing neutral, 4 representing agree and 5 representing strongly agree.

Table 4.4: Volume of Cash Transfer

	SD	D	N	A	SA	M	S Dev
	f %	f %	f %	f %	f %		
Cash Transfer sometimes delays	36 9%	63 15.8%	61 15.2%	123 30.8%	117 29.2%	3.6	1.3
Cash Transfer amount is fixed and constant	34 8.5%	70 17.5%	66 16.5%	108 27%	122 30.5%	3.5	1.3
It is cheap to receive cash transfer	34 8.5%	70 17.5%	43 10.8%	137 34.2%	116 29%	3.6	1.3
I have failed to access funds	38 9.5%	56 14%	59 14.8%	116 29%	131 32.8%	3.6	1.3
The delayed cash usually comes in lump sum	30 7.5%	70 17.5%	68 17%	124 31%	108 27%	3.5	1.3

From the results presented in Table 4.4, the statement, cash transfer sometimes, delays received the following responses. 61(15.2%) of the responses held a neutral stand while 123(30.8%) agreed and finally 117(29.2%) of the responses agreed strongly. Its statement line mean was 3.6 and its corresponding standard deviation was 1.3. In some countries like Lesotho and Swaziland have trained specialized staff to promote cash transfer programme (Ellis, 2007). The government run an efficient and effective plan targeting vulnerable.

With regards to the statement that cash transfer amount is fixed and constant attracted the subsequent responses. 66(16.5%) of the responses did not take any position whereas 108(27%) agreed and finally 122(30.5%) of those contacted had a strong opinion. The statement line mean was 3.5 and its corresponding standard deviation was 1.3. In Kenya, the programme is provided by the ministry of labour. In the spirit of equality and equitable coverage, the beneficiaries receive fixed intervals and at same intervals.

Concerning the statement it is cheap to receive cash transfer, 43(10.8%) of the responses were neutral, 137(34.2%) agreed whereas 116(29%) of the respondents had a strong agreement. The statement line mean was 3.6 and its corresponding standard deviation was 1.3. According to Michael & Samson (2009), cash transfer targets the poor in the society. It is one of the social protection schemes zeroing on elimination of chronic poverty, eradicating social risk and

improving economic status. According to GoK (2021) KES. 276,288,000 was allocated to boost people with disabilities. The only qualification is the vulnerability in the society.

Regarding the statement, I have failed to access funds, 59(14.8%) of the responses had a neutral stand, 116(29%) agreed whereas 131(32.8%) were in strong consensus. Its question line mean of 3.6 and an SD of 1.3. Ellis (2007) opined that cash transfer programme is undertaken by civil society in majority of the countries. In Kenya, the programme is run by the government through the ministry of labour. In Sub-Saharan Africa approximately 50% of the people are either vulnerable or affected by the challenges facing the vulnerable (Mbugua, 2015). This means providing for the more than 50% may not be tenable. It therefore targets the most vulnerable in the society.

The statement, the delayed cash usually comes in lump sum received the following responses. 68(17%) of the responses held a neutral stand while 124(31%) agreed and finally 108(27%) of the responses agreed strongly. The line mean of the question was 3.5 and its corresponding standard deviation was 1.3. Since the programme is run by the government of Kenya, at times the government faces budget shortfalls. The disbursements are sometimes delayed and when the funds are available, they are disbursed in lump sum.

4.5: Accessibility to Cash Transfer Payment

The research aimed at exploring the impact of Inua Jamii accessibility on the financial sustainability. The results are presented in the form of inferential and descriptive statistics. As a consequent, the descriptive computation entailed the frequencies, percentages, means and SD. As a result, the inferential statistics involved correlation and regression analysis.

4.5.1 Descriptive Statistics

This research relied on primary data in its analysis where the data collection instrument used was the questionnaire. Those contacted were given a chance to provide their agreement levels concerning the questions in the instrument. Additionally, the statements were measured using a 5-point Likert scale ranging from 1 for strongly disagree, 2 for disagree, 3 for neutral, 4 for agree and 5 for strongly agree.

Table 4.5: Accessibility to Cash Transfer Payment

	SD	D	N	A	SA	M	S Dev
	f %	f %	f %	f %	f %		
The identification process is tedious	27 6.8%	52 13%	58 14.5%	143 35.8%	120 30%	3.7	1.2
Cash transfer mode of payment is easier	31 7.8%	57 14.2%	81 20.2%	106 26.5%	125 31.2%	3.6	1.3
There is absence of sensitization to the elderly	31 7.8%	51 12.8%	70 17.5%	117 29.2%	131 32.8%	3.7	1.3
Lack of information has left out many potential beneficiaries	38 9.5%	69 17.2%	56 14%	112 28%	125 31.2%	3.5	1.3
I failed to access pay due to disease and old age	101 25%	124 31%	74 18.5%	37 9.2%	64 16%	3.5	1.3

101 25.2%

From the results presented in Table 4.5, the statement that the identification process is tedious attracted the responses presented in the subsequent section. 58(14.5%) of the responses had a neutral stand, 143(35.8%) agreed whereas 120(30%) strongly agreed. As a result, the statement posted a line average of 3.7 and a standard deviation of 1.2. These are vulnerable group in the society spans from ageing population, orphans and people with severe disabilities. The groups have been neglected in the society with no fundamental objective to rescue them from the striking poverty. They deserve special attention to strengthen and alleviate the poverty (Mwanzia, 2015).

With regards to the statement that cash transfer mode of payment is easier attracted the subsequent responses. 81(20.2%) of the responses did not take any position whereas 106(26.5%) agreed and finally 125(31.2%) of those contacted strongly agreed. As a results, the statement line mean was 3.6 and its corresponding SD was 1.3. The beneficiaries should be given reasonable amount ensure the needs of the elderly are addressed without straining them to follow expensive bureaucratic procedures. The cost of obtaining the cash transferred must be very minimal and negligible. Proper administration should be in place to ensure that ensure transfer accomplish the intended function (Mbabu 2017).

Concerning the statement, there is absence of sensitization to the elderly attracted the following responses. 70(17.5%) of the responses held a neutral stand whereas 117(29.2%) agreed and finally 131(32.8%) strongly agreed. The line mean and standard deviation were 3.7 and 1.3 respectively.

Regarding whether lack of information has left out many potential beneficiaries, 56(14%) of the responses had a neutral stand, 112(28%) agreed whereas 125(31.2%) strongly agreed. The statement had a line mean of 3.5 and a standard deviation of 1.3. Thuo, Okari & Okuku (2017) stated the myriad problems facing elderly ranging from sick, lack of information, tedious procedures and unclear steps. A number of them have therefore been left because of these challenges including lack of information and tedious processes.

With regards to the statement that I failed to access pay due to disease and old age attracted the subsequent responses. 74(18.5%) of the responses did not take any position whereas 37(9.2%) agreed and finally 64(16%) of those contacted strongly agreed. In addition, the statement line mean was 3.5 and its corresponding standard deviation was 1.3. Thuo, Okari & Okuku (2017) stated the myriad problems facing elderly ranging from sick, lack of information, tedious procedures and unclear steps. Some of the elderly may be unable to complete the necessary processes as a result of their age and also diseases.

4.6: Financial Sustainability

The assessment sought to assess the impact of Inua Jamii Programme on the financial sustainability. The results are presented in the form of descriptive statistics. The descriptive computation involved the means, percentages, frequencies, and standard deviation.

4.6.1 Descriptive Statistics

This research maximized questionnaire to represent the chief data collection instrument. Therefore, those contacted were tasked to describe the agreement levels with the questions that were presented in the questionnaire. These questions were measured mathematically via a 5-point Likert scale spanning from representation of 1 strongly disagree, 2 for disagree, 3 for neutral, 4 for agree and 5 for strongly agree.

Table 4.6: Financial Sustainability

	SD	D	N	A	SA		
	f %	f %	f %	f %	f %	M	S Dev
Cash Transfer has enhanced my livelihood and that of my beneficiaries	46 11.5%	56 14%	56 14%	109 27.3%	133 33.2%	3.6	1.4

Cash transfer has enabled me access medication and food	30 7.5%	70 17.5%	44 11%	108 27%	148 37%	3.7	1.3
Cash transfer has helped my business to grow	30 7.5%	67 16.8%	42 10.5%	136 34%	125 31.2%	3.6	1.3
The amount has boosted me on daily needs and demands	0 0%	0 0%	73 18.2%	177 44.2%	150 37.5%	4.2	0.7
The amount has reduced my dependence on others	0 0%	0 0%	56 14%	190 47.5%	154 38.5%	4.2	0.7

The statement, cash transfer has enhanced my livelihood and that of my beneficiaries received the following responses. 56(14%) of the responses held a neutral stand while 109(27.3%) agreed and finally 133(33.2%) of the responses strongly agreed. In comparison, the statement line mean was 3.6 and its corresponding SD was 1.4. Njuguna (2015) pinpointed the importance of good plans and effective implementation of cash transfer programs to promote the well-being of the household.

Concerning the statement, cash transfer has enabled me access medication and food attracted the following responses. 44(11%) of the responses held a neutral stand whereas 108(27%) agreed and finally 148(37%) had a strong agreement. The line mean and SD were 3.7 and 1.3 respectively. Bachelet (2011) indicated in his study that cash transfer increases the access to food, water and shelter. It reinforces the social and economic prosperity. Furthermore, its sole purpose is to eliminate poverty through access to finance.

Regarding whether cash transfer has helped my business to grow, 42(10.5%) of the responses had a neutral stand, 136(34%) agreed whereas 125(31.2%) strongly agreed. For extensive understanding, the statement had a line mean of 3.6 and an SD of 1.3. Mbabu (2017) postulated that cash transfer is a transformative and progressive step in enhancing the better livelihood. Inua Jamii address economic and financial imbalance. It has enable the vulnerable in the society to grow economically and socially.

With regards to the statement that the amount has boosted me on daily needs and demands attracted the subsequent responses. 73(18.2%) of the responses did not take any position whereas 177(44.2%) agreed and finally 150(37.5%) of those contacted strongly agreed. In a nutshell, the statement line mean was 4.2 and its corresponding standard deviation was 0.7. Mwanzia (2015)

poised the substantial impact resulting from the cash transfer programme including financial security, social and economic stability.

The statement that the amount has reduced my dependence on others attracted the subsequent responses. 56(14%) of the responses did not take any position whereas 190(47.5%) agreed and finally 154(38.5%) of those contacted strongly agreed. The statement line mean was 4.2 and its corresponding standard deviation was 0.7. The constitution of Kenya (2010) stipulated the importance of equal participation. It encapsulated that elderly should be accorded resource, care and support to bridge the gap on economic inequalities and hence boost the livelihood, increase access to basic needs and improve the standard of living.

4.7 Correlation Analysis

Pearson correlational analysis was expedited to explore the effect of Inua Jamii Program on the financial sustainability of the beneficiaries in Machakos County. The range of values of correlation values are between +1 to -1. A value of +1 implied a perfect positive correlation, while -1 meant that the correlation is perfect and negative. A value of 0.000 meant that there is no correlation. The range of values from 0.001 to 0.250 portrayed a weak correlation, whereas values from 0.251 to 0.500 meant moderately strong correlation, 0.501- 0.750 strong correlation and 0.751 to 1.000 very strong correlation. As a consequence, the results are presented in Table 4.7.

Table 4.7: Correlation Results

		sustainability	Interval	Volume	Accessibility
sustainability	Pearson Correlation	1	.518**	.502**	.521**
	Sig. (2-tailed)		0.000	0.000	0.000
	N	400	400	400	400
Interval	Pearson Correlation	.518**	1	.497**	.537**
	Sig. (2-tailed)	0.000		0.000	0.000
	N	400	400	400	400
Volume	Pearson Correlation	.502**	.497**	1	.498**
	Sig. (2-tailed)	0.000	0.000		0.000
	N	400	400	400	400
Accessibility	Pearson Correlation	.521**	.537**	.498**	1
	Sig. (2-tailed)	0.000	0.000	0.000	
	N	400	400	400	400

It can be observed from the comprehensive outcome presented in Table 4.7 that the correlation between the Interval of payment and the volume the financial sustainability is positive, strong and significant correlation (0.518, $0.000 < 0.05$). Similarly, the correlation between the volume of payment and the volume the financial sustainability is positive, strong and significant correlation (0.502, $0.000 < 0.05$). Finally, the correlation between the accessibility and the volume the financial sustainability is positive, strong and significant correlation (0.521, $0.000 < 0.05$).

4.8 Diagnostic Tests

4.8.1 Reliability

The reliability of the data collection instruments were examined intensively and tested conclusively using the Cronbach's Alpha whereby a value > 0.7 indicates that the instrument is reliable and the information therein can be used for analysis. Cronbach Alpha outcome of the assessment are tabulated in Table 4.8

Table 4.8: Reliability Tests.

	Cronbach's Alpha
Interval	0.755
Volume	0.768
Accessibility	0.754
Sustainability	0.758

The results elucidated in Table 4.8 indicate that the Cronbach Alpha values of all the variables of the study are > 0.7 that is $0.755 > 0.7$, $0.768 > 0.7$, $0.754 > 0.7$ and $0.758 > 0.7$. Therefore, this indicates that the data collected using the instrument is reliable and can be used for further analysis.

4.8.2 Test for Autocorrelation.

Autocorrelation was tested in the study using the Durbin Watson Method. Autocorrelation is checked in the study to ascertain the suitability of the variables in carrying out regression analysis. Autocorrelation test finding are tabulated in Table 4.9

Table 4.9: Autocorrelation Test Results

Model	Durbin-Watson
1	2.00

The Durbin Watson values range from 0 to 4. A Durbin Watson value of 2 indicates that there is no autocorrelation in the data. A Durbin Watson value < 2 indicates the presence of positive autocorrelation. Finally, a Durbin Watson value > 2 opines the existence of negative autocorrelation. After testing for autocorrelation, the study found a Durbin Watson value = 2.00 indicating that there is no autocorrelation in the data and hence the data is fit for regression analysis.

4.8.3 Test for Multicollinearity.

Moreover, the multicollinearity test in the study was expounded and checked by the Variance Inflation Factor Method. Therefore, the results for testing multicollinearity are shown in Table 4.10

Table 4.10: Multicollinearity Test Results

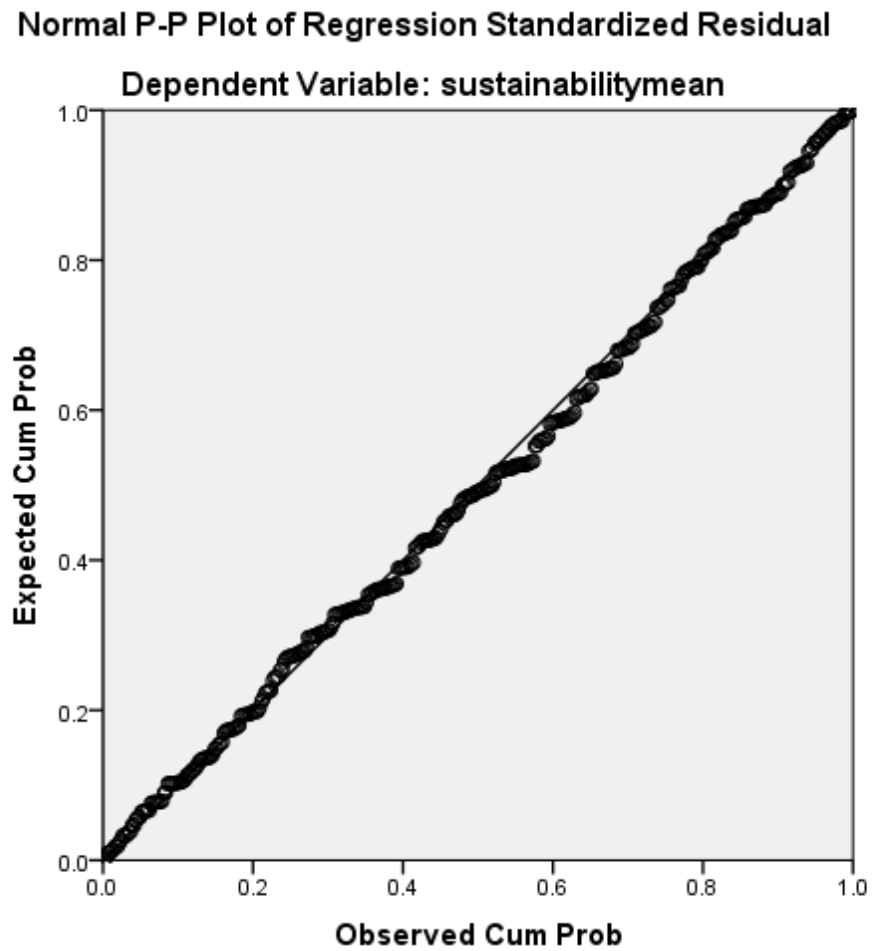
Model		Collinearity Statistics	
		Tolerance	VIF
1	Interval	0.642	1.558
	Volume	0.678	1.474
	Accessibility	0.641	1.561

A VIF value > 3 indicates the presence of multicollinearity. A VIF value < 3 indicates that there is no multicollinearity in the data and hence the data is fit for regression analysis. The results of the test of multicollinearity in this study show that all the VIF values are less than 3 and hence the data set is fit for regression analysis.

4.8.4 Test for Normality and Linearity

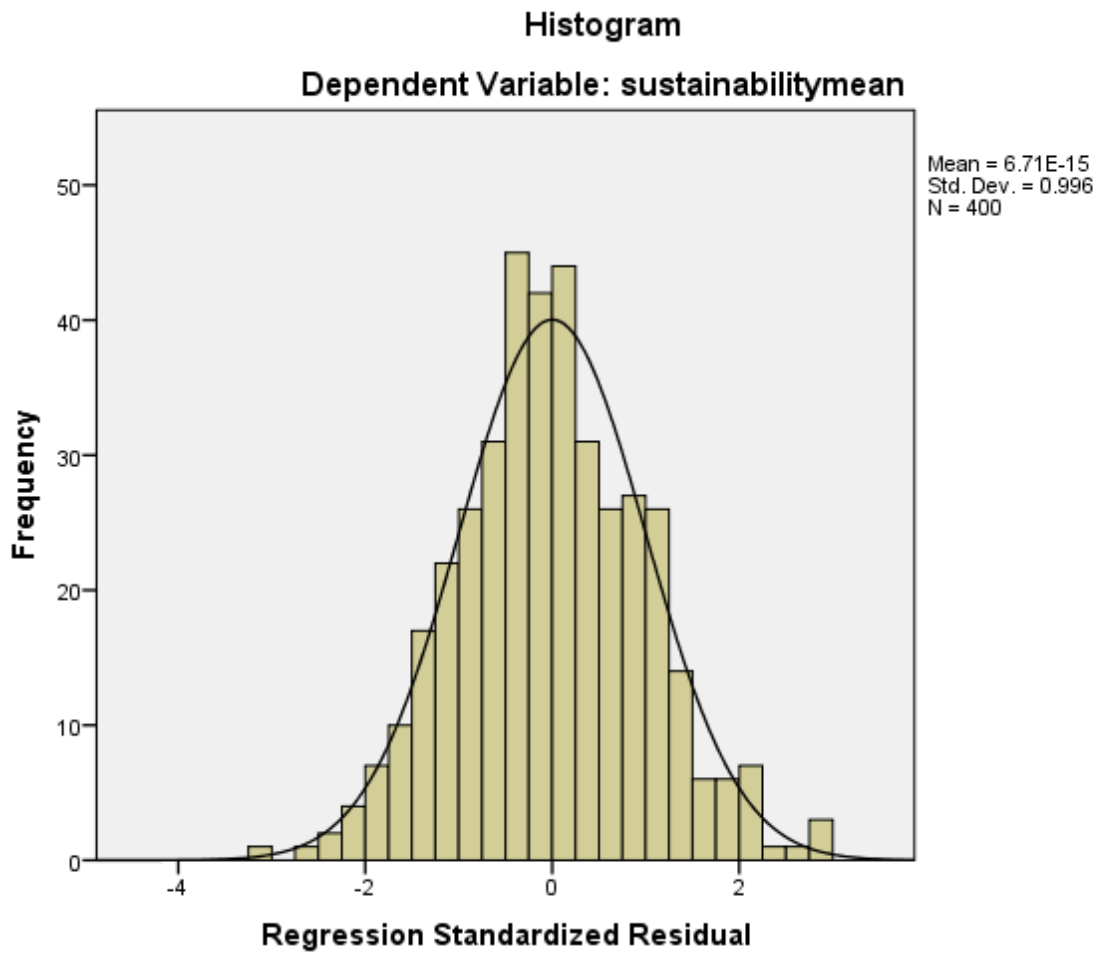
The test for normality and linearity was conducted using the P-P plot, the histogram and the scatter plots. The results are presented in the subsequent sections.

Figure 4.1: P-P Plot



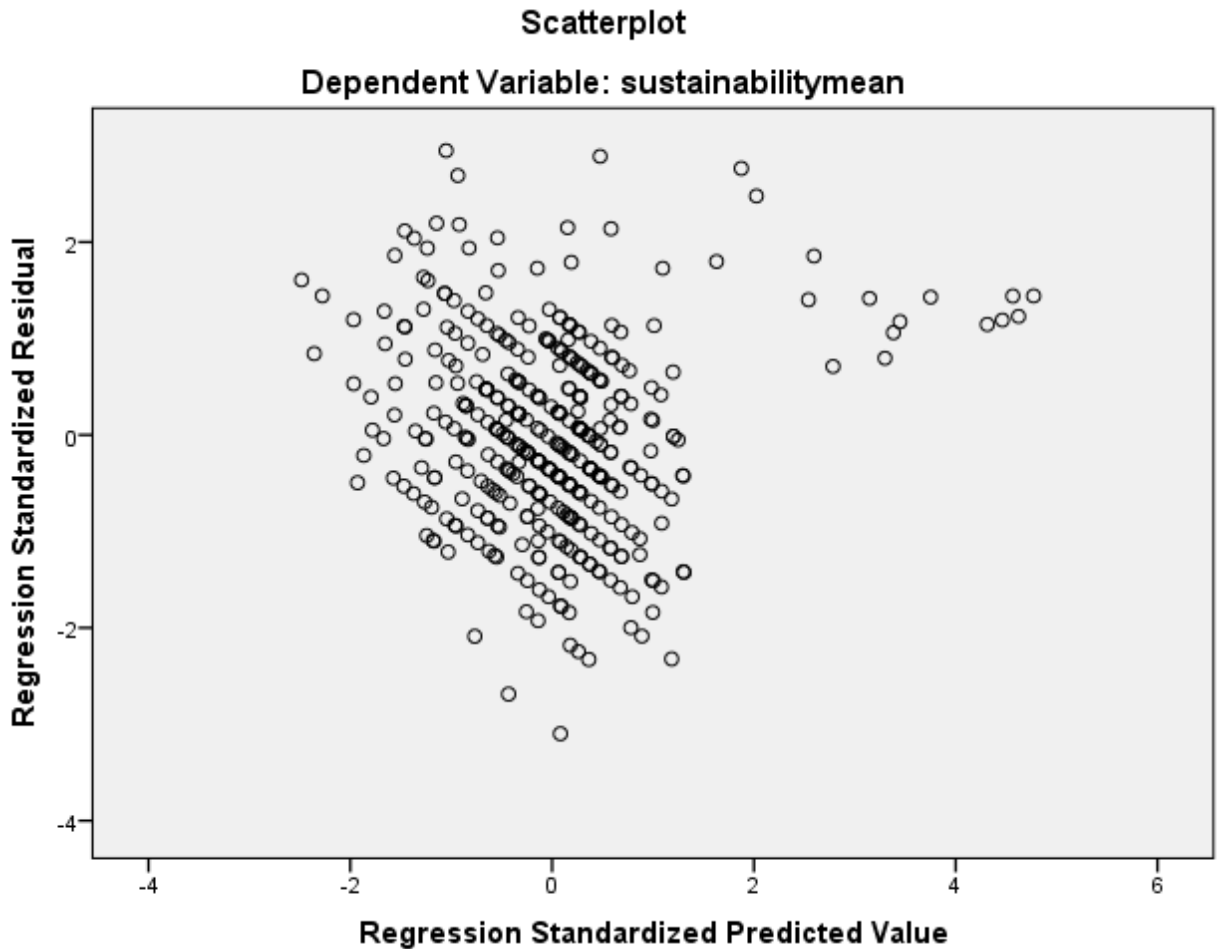
The results of this P-P plot show that the data is on a straight line and hence indicate that there is no linearity and normality issues.

Figure 4.2: Histogram



In this study, normality was tested using a Histogram. It can be observed that the histogram is in a typical shape and most of the lines are within the center indicating that there are no normality and linearity issues.

Figure 4.3: Scatter Plot



From this scatter plot, most of the data is within the center of the plot and hence shows that the data does not have any normality or linearity related issues.

4.9 Regression Analysis

The study further undertook a multiple regression model to determine the effect of Inua Jamii Program on the financial sustainability of the beneficiaries in Machakos County. As a result, the hypotheses of the investigation were tested in this section. The model that was adopted is presented as,

$$Y = \alpha_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Whereby

Y= Financial Sustainability of the beneficiaries.

A_0 =y intercept of the regression (constant variable)

X_1 = Interval transfer of cash

X_2 = Volume transfer of cash

X_3 = Accessibility transfer of cash

ϵ = error term

Table 4.11: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.626a	0.392	0.387	0.60311

a Predictors: (Constant), Accessibility, Interval, Volume

From the model summary results, it can be observed that Inua Jamii Programme explains 39.2% of the financial sustainability of the beneficiaries of the program in Machakos County. Therefore, the intervals of payment, the volume of payment and the accessibility are significant in explaining financial sustainability.

Table 4.12: ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	92.837	3	30.946	85.076	.000b
	Residual	144.042	396	0.364		
	Total	236.879	399			

a Dependent Variable: sustainability

b Predictors: (Constant), Accessibility, Interval, Volume

The ANOVA findings presented show that the model is statistically significant ($0.000 < 0.05$). The model significance is further supported by an F value (85.076) greater than the critical F value (2.605) from the F tables.

Table 4.13: Regression Coefficients.

Model	Unstandardized Coefficients			Standardized	t	Sig.
	B	Std. Error	Beta			
1 (Constant)	1.303	0.173			7.522	0.000
Interval	0.247	0.047	0.256		5.238	0.000
Volume	0.238	0.046	0.245		5.151	0.000
Accessibility	0.254	0.048	0.261		5.337	0.000

a Dependent Variable: sustainability

The results shown in Table 4.13 indicate that all the regression coefficients of the study are positive and statistically significant at 0.05 level of significance. Therefore, a regression model can be estimated as,

$$Y=1.303+.247X_1+.238X_2+.254X_3$$

Whereby,

Y= Financial Sustainability of the beneficiaries

X₁= Interval of cash transfer

X₂= Volume of cash transfer

X₃= Cash transfer accessibility

The constant for the model is positive. This means that the Inua Jamii Program in Machakos County is not the only factor that determines the financial sustainability of the beneficiaries. There are other factors that may affect the financial sustainability of these beneficiaries other than the Inua Jamii Program.

The coefficient of the Interval of payment is positive (.247) and statistically significant (0.000) at 0.05 level of significance. A unit increase in the interval of payment leads to a corresponding 0.247 units improvement in the financial sustainability of the payment beneficiaries. A report by World Bank, (2020) indicated that Inua Jamii Programme bridge the gap on the cost of living between the poor and wealthy. It assists the vulnerable to meet the basic needs with ease. Most of the vulnerable faces challenges in accessing food and medication

Further, the coefficient of the Volume of payment is positive (.238) and statistically significant (0.000) at 0.05 level of significance. A unit increase in the volume of payment results in a corresponding 0.238 units improvement in the financial sustainability of the payment beneficiaries. Inua Jamii Programme beneficiaries has been increasing yearly including elderly, orphans, people with severe disabilities have been boosted. The aim of the program has been to give them decent living and strengthen their livelihood. According to (Michael & Samson, 2009).

Finally, the coefficient of the accessibility of the Inua Jamii Funds is positive (.254) and statistically significant (0.000) at 0.05 level of significance. A unit increase in the volume of payment results in a corresponding 0.254 units improvement in the financial sustainability of the payment beneficiaries. As argued by Thuo, Okari & Okuku (2017) there are a myriad problems facing elderly ranging from sick, lack of information, tedious procedures and unclear steps. Furthermore, Hassan & Sakwa (2018) demonstrated the need for clear enrollment procedures and awareness.

CHAPTER FIVE

5.1 Introduction

This section outlines the discussions of findings hence giving extensive outcome. Moreover, conclusions and recommendations of the study. It further proposes recommendations of the study and the contribution to knowledge. These results of the investigation were drawn from the questionnaires administered to the sampled respondents. The section will finally provide the conclusions of the study and also recommendations on knowledge and policies and finally advocating for studies in future.

5.2 Summary of the findings.

The investigation sought to explore the effect of Inua Jamii programme on the financial sustainability. The foremost objective of this investigation was to determine the impact of Inua Jamii frequency on the financial sustainability of beneficiaries. The second was to assess the impact of Inua Jamii amount on the financial sustainability of beneficiaries in Machakos County. The third objective was to assess the impact of Inua Jamii accessibility on the financial sustainability of beneficiaries in Machakos County.

5.2.1 Interval of Inua Jamii Cash Transfer Payment.

This section discusses the frequency cash transfer payments to those who were benefiting. The enhancement of the interval of cash transfer payment programme helps the vulnerable in the society. It is an avenue of job creation, social protection and cushioning them in hard times promote their living standards. Furthermore, cash transfer increases the access to food, water and shelter. It reinforces the social and economic prosperity. The improvement of the frequency of cash transfer will also eliminate poverty through access to finance sustain the lives of vulnerable population who are faced with a number of challenges including lack of finance, poor nutrition and are prone to diseases. The study also indicated that the correlation between the Interval of payment and the volume the financial sustainability is positive, strong and significant correlation. Furthermore, there exist a linear and positive relationship between the Interval of payment and the volume the financial sustainability.

5.2.2 Volume of Inua Jamii Cash Transfer.

The amount of cash availed to the elderly should be appropriate, fair, economical, and cheap to obtain and spend. This amount should reasonable amount ensure the needs of the elderly are addressed without straining them to follow expensive bureaucratic procedures and with a minimal cost. In Kenya, the programme is run through the government via the ministry of labour. In the spirit of equality and equitable coverage, the beneficiaries receive fixed intervals and at same intervals. Since the programme is run by the government of Kenya, at times the government faces budget shortfalls. The disbursements are sometimes delayed and when the funds are available, they are disbursed in lump sum. The study also indicated that the correlation between the volume of payment and the volume the financial sustainability is positive, strong and significant correlation. In addition, there exist a linear and positive relationship between the volume of payment and the volume the financial sustainability.

5.2.3 Accessibility of Inua Jamii Cash.

The procedures of registering and accessing should be easy to understand, practical and secured. The mode of payment must be simple but secured. The locations should consider the vulnerable, women and elderly person who are prone to diseases. Harsh economic and weather conditions should be considered in order to ensure the key mandate of cash transfer program is achieved. The study argues that the funds should be available to the vulnerable group in the society spans from ageing population, orphans and people with severe disabilities who are languishing poverty. They deserve special attention to strengthen and alleviate the poverty. The study also indicated that the correlation between the accessibility and the volume the financial sustainability is positive, strong and significant correlation. Furthermore, there exist a linear and positive relationship between the accessibility and the volume the financial sustainability.

5.2 Conclusion.

This part is pivotal for the conclusion based on the findings from the research. The descriptive statistics indicate that the responses from the study were in agreement that the frequency of transfer of the Inua Jamii Cash, the volume of transfer and the accessibility of the Inua Jamii funds is significant as is improves the living standards of the vulnerable in society, reduces their dependence rates and makes them participate in the economic building. The correlation and regression statistics of the interval of payments, volume of payments and accessibility of the Inua

Jamii cash transfer programme had a statistically significant and positive relationship with the of the beneficiaries financial sustainability.

5.3 Recommendations

This research recommends the government of Kenya should introduce a policy that will enable the selection of a particular group of beneficiaries then they be given substantial amount to enable them pick up and depended on their own. This should be done periodically so that several beneficiaries are covered as possible as compared to the same beneficiaries accessing limited amounts of money that cannot enable them begin any venture but will remain dependents on the government forever.

Furthermore, the beneficiaries be trained on aspects of financial management and on the ways they can use the limited amounts they receive to begin business opportunities that can enable them be self-dependent as well as making their living standard better and take part in building the economy.

5.5 Limitation of the Study

This assessment had frequency, the volume and accessibility limitation of the Inua Jamii cash transfer on the financial sustainability of the beneficiaries. However, there are other factors that may affect financial sustainability that were left out by the study. Furthermore, the investigation was limited to the beneficiaries in Machakos County. The study was limited to Machakos County because of the time and cost constraints in conducting the research. Inua Jamii has however been rolled out by the government countrywide. In addition, a questionnaire as the only data assembling instrument that was used in the study. However, given more time, an interview guide could also have been used. In the process of data collection, there were challenges in obtaining information from the respondents. Some of the respondents were not willing to participate in the study. However, after introducing the purpose of the study and the confidentiality of the information therein, the respondents accepted to participate.

5.6 Suggestion for Further Research

Studies should be conducted in future on the impact of Inua Jamii programme on the well-being of the beneficiaries in Kenya. It also recommends that further research be done on the sustainability of the Inua Jamii Cash Transfer programme in Kenya and its impact on economic growth.

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APPENDICES

Appendix I: Questionnaire for the beneficiaries

Kindly go through the questionnaires below. Your responses will be subjected to confidentiality. It is solely for academic purpose. It contains the questionnaires statements encompassing the Inua Jamii Programme

Section A: Demographic Data

Kindly tick where appropriate

1. Kindly tick your gender

a) Female

b) Male

2. How many years of enrollment for the Inua Jamii Programme?

Years	
Less than 2	
2-5 Years	
More than 5 Years	

SECTION B

Interval of Inua Jamii Cash Transfer Payment

Kindly tick to show your agreement or otherwise, Likert scale. Use a scale of: 1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree and 5= Strongly Agree.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Cash Transfer is very important easing access to food					
Cash transfer frequency is predictable					
Monthly payment supports elderly wellbeing					
There delivery of cash transfer is faster					
The approval is timely and prompt					

3. In your own view what other dimensions of improving interval of cash transfer programe.....

SECTION C: VOLUME OF CASH TRANSFER

Kindly tick to show your agreement or otherwise, Likert scale. Use a scale of: 1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree and 5= Strongly Agree.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Cash Transfer sometimes delays					
Cash Transfer amount is fixed and constant					
It is cheap to receive cash transfer					
I have failed to access funds					
The delayed cash usually comes in lump sum					

4. In your own view what other aspects of enhancing the volume/amount of Inua Jamii Cash Transfer programe.....

SECTION D: ACCESSIBILITY TO CASH TRANSFER PAYMENT

Kindly tick to show your agreement or otherwise, Likert scale. Use a scale of: 1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree and 5= Strongly Agree.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
The identification process is tedious					
Cash transfer mode of payment is easier					
There is absence of sensitization to the elderly					
Lack of information has left out many potential beneficiaries					
I failed to access pay due to disease and old age					

5. In your own opinion what other perspectives of enhancing the accessibility to Inua Jamii programme.....

SECTION E: FINANCIAL SUSTAINABILITY

Kindly tick to show your agreement or otherwise, Likert scale. Use a scale of: 1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree and 5= Strongly Agree.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Cash Transfer has enhanced my livelihood and that of my beneficiaries					
Cash transfer has enabled me access medication and food					
Cash transfer has helped my business to grow					
The amount has boosted me on daily needs and demands					
The amount has reduced my dependence on others					

6. In your own views, recommend ways of enhancing livelihood by the Inua Jamii programme.....

