

**EFFECTS OF CASH TRANSFER ON SOCIAL NETWORKS OF OLDER PERSONS IN
NDHIWA DISTRICT, HOMA-BAY COUNTY, KENYA**

BY

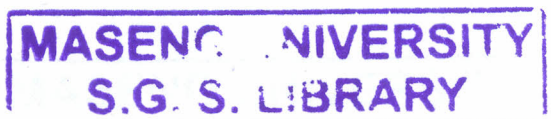
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**A RESEARCH REPORT SUBMITTED IN PARTIAL FULFILLMENT OF THE
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Abstract

Cash transfer program for older persons in Kenya started in 2007; the program is nationwide and is currently covering over 58,600 older persons aged over 65 years old. Without a reliable data concerning the effectiveness of the program, chances were high that it might fail to convince stakeholders to support it in future. This study intended to evaluate the effects of cash transfer on social networks of older persons in Ndhiwa District in Homa-Bay County. Specific objectives of the study were; to examine the relationship between eating food together and social networks of older persons, to find out the contribution of borrowing and sharing food on the social networks of older persons and to determine the influence of participation in community activities on social networks of older persons. Based on the conceptual framework adopted from the Social Capital Theory authored by Bourdieu *et al* in 1983, a cross sectional descriptive research design was employed targeting a population of 375 older persons who were enrolled in the cash transfer program in Ndhiwa District. Households were systematically randomly sampled by using Yasmane's (1967) sample size calculation formula, and then 79 households were selected for the study. Data collection instruments and methods included questionnaires; key informant interviews (KIIs), observation checklist and Focus Group Discussions (FGDs). Six key informants targeting; the district commissioner, four area chiefs and one Divisional Social Development Assistant (DSDA) participated. Two FGDs were conducted and the first one was composed of six DSDAs while the second one consisted of members of the district older persons' committee. Quantitative data was analyzed using the Statistical Package for Social Scientists (SPSS v16.0) to produce descriptive statistics. While, qualitative data was sorted, consolidated and categorized into themes and sub themes to strengthen discussion of the study findings. Findings obtained from this study showed that, eating food together enhanced relationship among family members. Through borrowing and sharing food, 76% of respondents were able to eat at least three meals a day and thus not sleep hungry. 85% of respondents participated in community activities that made them to know more people, thus, building on social capital. This study concluded that Social cash transfers are effective and efficient in supporting households that are vulnerable and has contributed greatly towards mitigating various socio-economic impacts associated with older persons. It is hoped that the findings of this study will be useful for policy recommendation and programming in the area of cash transfer.

CHAPTER ONE

1.0 INTRODUCTION

Although different social sciences emphasize different aspects of social capital, they tend to share the core idea, “just as a screwdriver (physical capital) or a university education (cultural capital or human capital) can increase productivity (both individual and collective), so do social contacts affect the productivity of individuals and groups” (Wikipedia, 2013).

1.1 Background information of the Study

Social cash transfers or simply cash transfers are direct transfer of money to people by government. Although some proponents tend to see cash transfers as a radically new idea, in reality historical records suggest that they were employed by governments in different parts of the world in antiquity as well as in the Middle Ages (500 A.D. to 1500 A.D.). In recent times, cash transfers provided by developing governments have either been; Conditional (i.e. subject to the beneficiaries meeting certain pre-specified conditions such as children attending school, families visiting health clinics for check-ups, or immunizing children as per the prescribed schedule and the like); or Unconditional, often to certain categories (Such as pensions for older people or child support grants). While there are examples of universal cash transfers, they are usually targeted to a certain section of the population meeting particular criteria, typically those described as poor. Cash transfers provide resources needed to meet basic needs of the poorer sections of the population as well as help them to access various services such as health and education (HelpAge, 2010).

Over the past 15 years, a ‘quiet revolution’ has seen governments in the developing world invest in increasingly large-scale cash transfer programmes. These are now estimated to reach between 0.75 and 1 billion people. While this expansion began in middle-income countries (MICs), governments in low-income countries (LICs) have also started to develop cash transfer programmes. This rapid spread has been driven by a range of forces. Firstly, there is growing recognition that while global economic integration brings opportunities to households, it also brings increased exposure to stresses (e.g. volatile food and fuel prices) and shocks which can push many into poverty. In this context, transfers are seen to play a role in reducing transitory poverty. Secondly, there is growing evidence that transfers can help people escape chronic, often inter-generational poverty; in part by leveraging gains in

non-income, human development outcomes, accelerating progress towards Millennium Development Goal (MDG) targets. Finally, there is recognition that in situations of chronic food insecurity (e.g. Ethiopia), institutionalised transfer programmes are more efficient and effective than repeated annual emergency food aid (Arnold *et al.*, 2011).

Social capital improves well-being mainly through mechanisms such as cooperative action, diffusion of technology and information, a reduction in transaction costs, and an increase of security and protection of common pool resources. In many cases, government policies may trigger these mechanisms in order to enhance social capital accumulation. However, there are no studies that examine the role of a government's economic or social policy on social capital outcomes. Conditional Cash Transfer (CCT) programs have recently become very popular. International financial organizations, aid workers and policy makers have been promoting them as an effective way of simultaneously reducing short run poverty and breaking the intergenerational transmission of poverty by providing incentives to the accumulation of human capital (Attanasio *et al.*, 2012).

Arguably, in the area of social protection that is most immediately relevant to pro-poor development is a social transfer. Social transfers are non-contributory, predictable and on-budget transfers to recipients. They can take various forms: cash, vouchers, food, agricultural inputs, medicines, and school fee or health care waivers. There are already a number of social transfer programmes in operation in southern Africa (Ellis *et al.*, 2009): for example Swaziland and Lesotho have on contributory social pension schemes that provide cash transfers to elderly citizens; Malawi has an input subsidy program that provides subsidized fertilizer and seed to vulnerable but viable farmers; and Zimbabwe has a Basic Education Assistance Module that provides school fee waiver. Many countries also provide antiretroviral (ARVs) to people living with HIV and AIDS. Particular attention has been paid to the role of cash transfers in promoting pro-poor development (Kirera, 2012).

Samson *et al.* (2004), contend that cash transfers tackle risk, vulnerability and poverty in several ways. First, they directly protect consumption, enabling households to better cope with both shocks and chronic poverty. Second, they mitigate the worst downside consequences of high-risk investments, promoting more productive activities. Third, in many ways the developmental impact of social transfers helps to break poverty traps. In particular,

they support investments in children's health, nutrition and education that help to break the inter-generational transmission of poverty. Increasing evidence suggests that social cash transfers promote pro-poor growth. Policymakers do not necessarily face a trade-off pitting social cash transfers against growth objectives - but rather have the opportunity to engineer a virtuous circle of increased equity promoting growth supporting further improvements in equity.

Transfers can influence gender relations and empower the poor to make their own decisions to improve their lives. Where the main recipients are women (as in Mexico's *Oportunidades*), cash transfers have often helped to increase their role in household spending decisions and promote more balanced gender relations. Cash transfers can support girls' education and their access to health care and other basic social services. Cash transfers may contribute to conflict prevention and peace-building by helping to promote social cohesion and build the social contract between state and citizens. Kenya, Nepal, Rwanda and Sierra Leone have introduced or expanded programmes at least partly on this basis (DFID, 2005).

Social cash transfers help create an effective and secure state. When broadly based in a manner accepted by communities, they build social cohesion and a sense of citizenship, and reduce conflict. A safe and predictable environment is essential to encourage individuals, including foreign investors, to work and invest. The social pension in Mauritius contributed to the social cohesion necessary to support the transition from a vulnerable mono-crop economy with high poverty rates into a high growth country with the lowest poverty rates in Africa. Likewise, Botswana's social pension provides the government's most effective mechanism for tackling poverty and supporting the social stability that encourages the high investment rates required to drive Africa's fastest growing economy over the past three decades (Roy and Subramanian (2001).

The Older persons Cash Transfer programme is the only national social protection programme in Kenya that serves the non-pensionable and aged who are not formally employed. Other existing contributory national Social Protection programmes for the elderly with government support are the National Social Security Fund (NSSF), a national pension scheme and National Hospital Insurance Fund (NHIF) and a medical scheme. Unlike NSSF which has remained a contributory scheme for people in formal employment, NHIF recently

rebranded to include contributions from the informal sector. This OPCT program has three levels of interventions including (i) policy reforms, (ii) financing efforts and (iii) programme implementation. Social Protection for the elderly in Kenya is implemented under the Social protection Policy, 2011. Its overall objective is to strengthen the capacities of older persons and improve their livelihood while alleviating poverty through sustainable social protection mechanisms. This is to be achieved through provision of regular and predictable cash transfers to selected beneficiaries and building their capacity to improve their livelihoods. The OPCT is solely a government implemented programme but engages different stakeholders at different levels. For instance, MGCS D cooperated with The Help Age International in developing the programme operations manuals; there exists Inter-ministerial committees at national and district level to boost capacity, share experiences and technical expertise and further boost support services to the beneficiaries, like health and educational services. There is a working agreement between the MGCS D and the Kenya Postal Corporation for cash transfer services. The Local Committees, which are basically voluntary, manage communication and information sharing between the programme management and the beneficiaries and are at times involved in trainings and monitoring progress of the program (Mathiu & Mathiu, 2012).

According to the Ministry of Gender, Children and Social Development; MGCS D (2012), the Older Persons Cash Transfer Program in Kenya started in 3 districts under the Rapid Results Initiative (RRI) in 2007, with 300 households receiving KES1000 a month. The program was later scaled-up in 2009 to cover 44 districts with a total of 33,000 households, each receiving KES1500 per month. In 2011, the program received further funding and has since been up-scaled to cover all the 210 constituencies with 58,600 households each receiving a monthly cash transfer of KES2000 (\$25) covering 3.2 % out of 1,132,273 older people over 65 years of age in the country. The eligibility criteria into this cash transfer program require that a household must have a person of 65 years and above who is extremely poor. A beneficiary should not be enrolled in another cash transfer program and must not be receiving any pension during the time of application. The Cash Transfer Program is designed such that the exit strategy is clear; when a beneficiary dies, the household continues to receive the cash for the next six months amounting to a total of KES 12,000 and then the beneficiary is removed from the program. If the condition of the household changes dramatically, the program exits

immediately. One can also leave the program when the household willingly withdraws from the program or when the household is discovered to have given false information to benefit from the program area. If the beneficiary moves out of the program district or does not collect their cash for three (3) consecutive payments, that is six (6) months, he or she also may be removed from the program.

To explore on “**Effects of cash transfer on social networks of older persons**”, a study will be carried out in Ndhiwa District in Homa-bay County by adopting a conceptual framework advanced by Ressler (2008) while conducting research on the impacts of cash transfers on social networks. In Ressler’s work, three food behaviours were used including; eating food together, borrowing and sharing food, and participation in community activities. Ndhiwa was of great interest to the researcher because it is one of the 44 pilot districts which have been receiving cash transfer from the Government of Kenya since scaling up of the program in 2009. There were 375 beneficiaries who were spread across the entire district. The payment system of this cash transfer program is currently being disbursed through only one post office in Ndhiwa District. Ndhiwa District has a committee composed of fifteen people who oversees the recruitment and replacement exercise in conjunction with the District Gender and Social Development Officer.

1.2 Statement of the Problem

Kenya traditionally has a strong family and clan structure. However, due to the rural-urban employment migration, the traditional family structure has been declining. The community support system is also in decline according to a United Nations Department of Economic and Social Affairs (UNDESA) report, leaving older people to face high levels of poverty, hunger, malnutrition, illiteracy, lack of and failure to access essential social services. Currently, the retirement age in Kenya is 60 years and the Kenyan Government has acknowledged in its Poverty Reduction Strategy that older people are the poorest group in the country. In order to address the vulnerability of older people, the government is rolling out a cash transfer program covering the whole country and targeting all the 210 constituencies. Currently, over 58,600 households receives a monthly cash transfer of KES 2000 (\$25) covering about 3.2 % out of 1,132,273 older people over 65 years of age in the country. Changes in the structures of social relationships and their forms of organization can improve economic outcomes. In fact, especially in poor communities, social relationships among family members, friends, partners or peers constitute an important asset that can be resorted to in moments of crisis, to be enjoyed like an aim and to be used to obtain material gains. Many of these relationships are based on trust and on pro-social behaviour. For a lack of a better name, the structure of such relationships is referred to as social capital. Empirical evidence indicates that social capital accumulation can improve economic outcomes and household welfare (Attanasio *et al.*, 2012:3).

Despite the fact that the Older Persons Cash Transfer is viewed by many Kenyans as a noble idea that is intended to improve the livelihood of the old, the idea is facing factors which promote or impede its implementation and its intended benefits to the target group. A lot of research in the subject needs to be conducted especially with a view of making the program more efficient and effective to the participant households so that its core objectives can be obtained. The cash transfer program being implemented in Ndhiwa District provided an excellent opportunity for this research work whose findings expanded and increased knowledge, thus making such programs more acceptable, effective and efficient.

1.3 Objectives of the study

The objective of the study was to explore the effects of cash transfer on the social network of older persons in Ndhiwa District, Homa-Bay County, Kenya. However, the specific objectives were to;

- i. To examine the relationship between Eating Food Together and Social Networks of Older Persons
- ii. To find out the contribution of Borrowing and Sharing Food on the Social Networks of Older Persons.
- iii. To determine the influence of Participation in Community Activities on Social Networks of Older Persons.

1.4 Research Questions

- i. Does Eating food together influence Social Networks of Older Persons?
- ii. What is the relationship between Borrowing and Sharing Food, and Social Networks of Older Persons?
- iii. How does Participation in Community Activities affect Social Networks of Older Persons?

1.5 Justification of the Study

Over the past several years an increasing number of governments have developed a strong interest in designing and implementing social cash transfer programmes at a pilot stage, creating resource demands on national and international capacity as pilots are designed and sometimes implemented. However, little of the intellectual capital developed through this process remains in the public domain and heavy reliance on international consultants through short-term projects fails to adequately transfer skills to develop national capacity. Limited capacity constrains successful implementation at several levels. The government administrative capacity in many low-income countries is limited, particularly in the social ministries that are usually responsible for social protection. It is therefore, vital to ensure that implementation programmes are sufficiently well-resourced at both national and local levels.

Furthermore, there is enough evidence to suggest that cash transfer to older persons is constructive and contributing to creation of social networks. Social relations effects denote a range of positive or adverse outcomes of the OPCT on interactions and social networks; hence the study explored how people interact with each other at household and community level. In Africa, social networks are fundamental to family survival and wellbeing especially during times of distress and thus, no household exists completely alone. However, while social relations should be helpful and supportive, they can also be unhelpful, negative and even predatory. The most vulnerable families are therefore those with few or fragile social relations and networks. Understanding how policy interventions affect social relations and coping mechanisms of vulnerable members of the community is essential to understanding their needs and how assistance can be best provided. Though several cash transfers have been implemented in Kenya for a long time, the OPCT programme represents one of the most ambitious and coordinated programmes targeting the households of older persons. By examining experiences of the community about the programme's effect on their social relations, this study aimed to contribute to raising the profile of relational effects and hopefully appreciation of their centrality in the programme cycle.

1.6 Scope and limitations of the study

This study was concerned with 375 older persons residing in Ndhiwa District, Homa-Bay County in Kenya who has been receiving Cash Transfer for at least one year since the program inception in 2009. While every effort was taken to ensure an accurate representation and to minimize bias, factors such as the small number of participants may have limited the generalization of the findings beyond the study area. Accordingly, there is appreciation that the researcher's own values, beliefs, and interests were an influence on the research findings.

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction

This section refers to various books and manuscripts with relevant information that have been read and quoted in order to expand knowledge about the subject of research. The section also refers to the works that have been consulted in order to understand and investigate the research problem. Among the data available, there is no one study that explains fully this intended research work. Most studies reviewed, did not provide evidence related to the area of interest to this particular study. Other than the two studies that have been carried out by Ressler (2008) concerning the impacts of cash transfers on social networks of OVCs in Homa-Bay and Kangemi areas, and another one by Kirera (2012) concerning the implications of cash transfer programmes for Social Relations: Kenya's Cash Transfer for Orphans and Vulnerable Children (CT-OVC) in Kisumu area, there is no any other study which has been carried out to explore the effects of cash transfer on the social networks of older persons in Ndhiwa District. This was the first research study to be conducted in the study area and on this topic. This section also provided information concerning the theory upon which the conceptual work of this study has been built.

2.2 An overview of Social Capital theory

The concept of social capital (though not labeled as such) existed ever since small communities formed and humans interacted with the expectation of reciprocation and trust; however, the term in its present form and associated meanings was popularized amongst others by Bourdieu (1983), Coleman (1988), Granovetter (1973) and Putnam (1993).

Even though most of the research on social capital focuses on the benefits of social capital, these authors differ in the treatment of the concept. While Putnam's focus is on the benefit accruing to the community, Coleman and Bourdieu provide conceptualization at individual level. They believe that social capital exists between individuals and can be studied at the individual level. Social capital resides in the relations among the nodes and 'just as physical and human capital facilitates productive activity, social capital does as well' (Coleman, 1988). It exists between individuals and by extension can be accumulated by the individuals. Such a view of social capital rests on the premise that 'my connections can help me' it is all

about establishing relationships purposefully and employing them to generate intangible and tangible benefits in short or long terms. The benefits could be social, psychological, emotional and economical.

There are many possible representations of social capital. Broadly social capital can be seen in terms of five dimensions: first, networks-lateral associations that vary in density and size, and occur among both individuals and groups; second, reciprocity-expectation that in short or long term kindness and services will be returned; third, trust-willingness to take initiatives (or risk) in a social context based on assumption that others will respond as expected; fourth, social norms-the unwritten shared values that direct behavior and interaction; and fifth, personal and collective efficacy-the active and willing engagement of citizens within participative community (Bourdieu, 1983 and Coleman, 1988). These five dimensions manifest themselves in various combinations and shape the interaction amongst the members of a group, organization, community, society or simply network and can be studied through various perspectives.

Social capital is a broad term that encompasses the 'norms and networks facilitating collective actions for mutual benefits' (Woolcock, 2002). This broad definition of the term makes it susceptible to multiple interpretations and usage which span multiple theoretical traditions. At one end social capital can be seen as a notion that is based on the premise that social relations have potential to facilitate the accrual of economic or non-economic benefits to the individuals and on the other end social capital can be seen to reside in the relations and not in the individuals themselves. Social capital is context dependent and takes many different interrelated forms, including obligations (within a group), trust, intergenerational closure, norms, and sanctions with underlying assumption that the relationships between individuals are durable and subjectively felt. The relationships themselves form a complex web of interactions and communications. An example of social capital could be the voluntary participation of the members over the lunch break to discuss various social/organizational aspects which benefits all the participants (Coleman, 1988).

Granovetter (1973) asserts that, our acquaintances (weak ties) are less likely to be socially involved with one another than are our close friends (strong ties). Thus the set of people made up of any individual and his or her acquaintances comprises a low-density network (one

in which many of the possible relational lines are absent) whereas the set consisting of the same individual and his or her close friends will be densely knit (many of the possible lines are present). The overall social structural picture suggested by this argument can be seen by considering the situation of some arbitrarily selected individual-call him Ego. Ego will have a collection of close friends, most of whom are in touch with one another-a densely knit clump of social structure. Moreover, Ego will have a collection of acquaintances, few of whom know one another. Each of these acquaintances, however, is likely to have close friends in his own right and therefore to be enmeshed in a closely knit clump of social structure, but one different from Ego's. The weak tie between Ego and his acquaintance, therefore, becomes not merely a trivial acquaintance tie but rather a crucial bridge between the two densely knit clumps of close friends.

The Social Networks' structure determines the degree of social cohesion in a group and the ability to overcome the costs of collective action and obtain benefits related with cost of transaction, information, and risk management. The structure of the Social Networks can determine individual perception of group's characteristics and network's quality Cárdenas and Christian (2007); if there is not even a Social Network (i.e. all participants are unknown to each other) the cost of effective communication could be higher.

2.3 Eating food together

According to study carried out by Ressler (2008) concerning 'the Social Impact of Cash Transfers on the social networks of Kenyan households participating in cash transfer program for OVCs in Kangemi and Homa Bay communities, primary household networks were explored in the study by considering who eats together - 'those who eat around a common pot'. The aim of the study was to understand who is close enough in the relationship such that even when food is scarce they would be included in household food activities. In all cases the head of the household reported eating with the children living in the house; in one case in Kangemi a sister was included as an occasional visitor with whom they shared food; in one Homa Bay household, several neighbouring children were sometimes included; and one person in Kangemi mentioned serving close friends. In summary, when resources are limited, only care givers and children within the household are fed; occasionally, close family members or friends. However, eating behaviors in participating households did not reflect wide Social Networks according to the study.

2.4 Borrowing and sharing food

Devereux and Sabates (2004), states that poverty and vulnerability are not just about economic deprivation, but are also about social deprivation. Understanding how Social Networks contribute to both vulnerability and coping is essential to understanding the needs of vulnerable families and how assistance can most constructively be provided. The exploration of informal Social Networks at the household level may be observed through food sharing events and behaviours. Sharing food with a neighbor, the presentation, the quantity and quality of the food shared all contribute to status and reciprocal exchange of resources. Participation in food events at the community level creates status. It identifies membership in the group and establishes identity for the household. Household participation in food sharing contributes to social capital and access to resources. In many cultures sharing of food builds trust and harmony in the community. The lack of food and the resulting isolation from community participation destroys Social Networks and contributes to vulnerability.

In Ressler's (2008) work, participants were asked what actions they would take if they have no food in the house, and, whether they are able to borrow food from friends and neighbors if needed. Two children said that if no food existed in the house they would just "sleep hungry". Adult participants indicated that occasionally people did share but it appeared to be exceptional; some participants indicated that they did not give or receive food from anyone. Interestingly, participants did not mention family members as a source of assistance; the reasons remain unclear. The responses concerning borrowing and sharing of food did not appear to significantly differ by ethnicity or urban/rural location. However, longer-term beneficiaries of the cash transfer programme were more likely to mention the possibility of borrowing because of a greater confidence that they could re-pay.

2.5 Participation in community events

People's participation is the *sine qua non* for development. The notion of people's participation in their development has been gaining momentum in the process of human empowerment and development. Contemporary development scholars have been advocating the inclusion of people's participation in development projects as they believe the avowed objectives of any project cannot be fully achieved unless people meaningfully participate in it. Stone (1989) argues that people's participation in development projects may help bring

effective social change rather than impose an external culture on a society. Similarly, referring to the experience of rural development programs, Shrimpton (1989) states that, community participation in the design and management of a project greatly enhances the likelihood of project success due to improved goodness of fit and increased sustainability.

Household participation in community events is an indicator of the web of relationships around the household and its subsequent social capital. Community events in the life of an east African household commonly include burials, fund raising events called 'harambees', school participation, and church functions, among others. Such events revolve around Social Networks and typically are of a reciprocal nature which requires in-puts from the household and, in-turn, provide support. The study explored participation by the households in community events as a measure of their social interaction. Community participants reported examples of their involvement in activities that included burials, church, HIV and AIDS support groups. With regard to school participation, the children in Kangemi households indicated engagement in school activities to the level the caregiver could afford. School involvement of children in Homa Bay households was less clear and that no examples of household participation in community events were reported; the reasons are not fully understood (Ressler, 2008).

Ali *et al* (1983) found that people's participation is the basic tool for achieving national goals of development. In order to implement governmental policies in right perspectives, the people -- the real clients of the governmental operations, are to be involved at all stages of development intervention. But because of bureaucratic preponderance and distrust by the successive governments to the people, people's participation in a large scale in local development process remained beyond the reach of the ordinary people.

2.6 Conceptual Framework

The website Food ways of Austin characterizes food ways as "the culinary practices of a people and land, historical and popular". The website facilitates people gathering around a meal table, sharing foods and stories—especially historical narratives of the origins of foods from diverse cultures. The reason Food ways of Austin focuses on the medium of food is because, according to its creators, food "plays a defining role in local and national cultures.

What people eat and how they eat it reflects numerous factors, such as landscape, societal, spiritual, artistic, psychological, political, economic and other conditions" (Camp, 1982).

Within the overarching livelihoods framework, the conceptual framework for this study was based on the assumptions that Social Networks are part of the defining elements of household well-being, that Social Networks of the most vulnerable households tend to be very weak or fragile, and that a change in available resources (cash transfer) could affect the Social Networks, positively or negatively. It is further assumed that "food ways", human behavior around food, offers a helpful window through which to understand Social Networks and household well-being. The livelihoods framework is particularly valuable as it includes consideration of human and social capital in understanding well-being, vulnerability and coping strategies of the household. The "livelihoods approach" is particularly useful in reflecting the complex realities faced by poor people in specific contexts (Devereux and Wheeler, 2004).

The exploration of informal social networks at the household level may be observed through food sharing events and behaviours. Sharing food with a neighbor, the presentation, the quantity and quality of the food shared all contribute to status and reciprocal exchange of resources. Participation in food events at the community level creates status. It identifies membership in the group and establishes identity for the household. Social capital theory considers webs of relationships and social networks as fundamental to the survival of the household. Bridging and bonding relationships most often established at the household and community level may be constructed through food ways. The strength, weakness and value of these relationships will contribute to maintaining household informal social networks. The study of food ways at the household level does provide an understanding of informal social networks and household well-being. Some research shows that it is less accurate as a mean to understand vulnerability of the household. Acquisition of social capital, status and the desire for basic human dignity appear to take precedence over food ways in nearly all but extreme situations of food distress. In this case vulnerability may be hidden in order to maintain status and social capital (Ressler, 2008).

This proposed study employed the conceptual framework proposed by Ressler (2008) through using various food behaviours. This conceptual framework is based on the

assumption that eating together, borrowing and sharing food, and participating in community events are some of the food behaviours around which relationships are believed to be created as a result of receiving cash transfers. The independent variable in this case was the social networks while the dependent variables were the three food behaviours; eating food together, borrowing and sharing food, and participation in community events or activities. Intervening factors that are likely to affect the study are economic and social ones.

Intervening Variables:

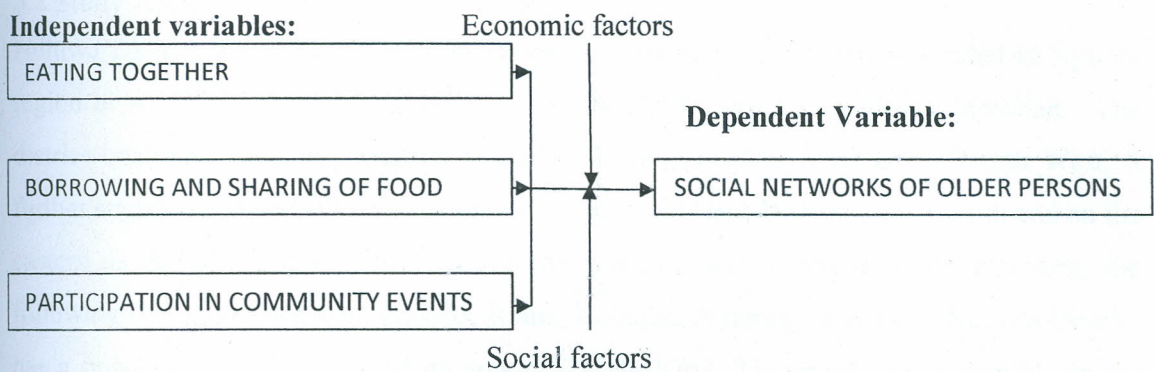


Figure 1: Conceptual framework diagram

Source: author's perception

CHAPTER THREE

3.0 RESEARCH METHODOLOGY

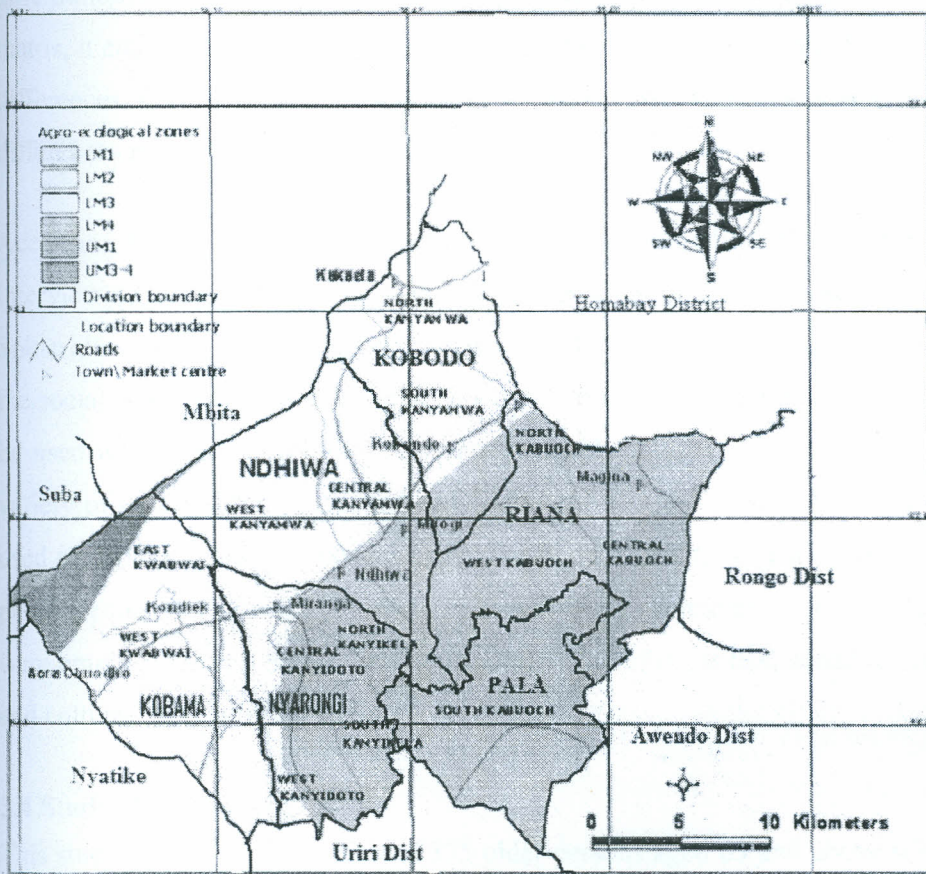
3.1 Introduction

This section deals with description of the data methods and collection instruments that were applied in carrying out the research study. A research design can be thought of as 'glue' that holds the elements in research project together (Kombo and Delno, 2006). Triangulation of various research methods was used in order for data to complement each other.

3.2 Study Area

Ndhiwa District was carved out from Homa-bay District in 2009 and is located in Nyanza region at $-0^{\circ}43'43''$ north of the equator and $34^{\circ}21'53''$ east of the Prime Meridian. The district borders Homa-bay District at the north and borders Suba at the North West, it further stretches to join Nyatike District on the west and Uriri District on the south and on the eastern is Rongo District. Ndhiwa District has six administrative units including the following divisions; Ndhiwa, Kobodo, Riana, Kobama, Nyarongi and Pala. Ndhiwa District has a population of 172,212 and an area of 711.40 Km². The mean annual rainfall ranges from 900mm to 1,600mm and subsistence agriculture is the main economic activity of the local population as they directly depend on it as a source of daily income. Other economic activities of the Luo in Ndhiwa include livestock keeping, fisheries, forestry and wildlife (KNBS, 2010).

Ndhiwa is inhabited by Luo who are the majority among other smaller tribes such as Kisii and Luhya. The Luo are typically patrilineal and virilocal (living in a man's family place) in nature. The Luo live in a family homestead referred to as, '*dala*' which traditionally comprises a male head of the homestead, his wife or wives and children, and his married son's families forming several households within the homestead (Grigorenko *et al.*, 2001).



Source: Farm Management Hand book of Kenya, Vol II, Part A, WEST KENYA, Sub part A2, Nyanza Province Jan 2009

Map of Ndihiwa District, Source: Ndihiwa District Development Office

3.3 Study Design

This study employed a cross sectional research study design which enabled the researcher to describe the state of affairs as it is on the ground. Kerlinger (1969) points out that, cross sectional studies are not only restricted to fact findings, but may often result in the formulation of important principles of knowledge and solutions to specific problems.

The cross-sectional study design is the most commonly used design in social science. This design is best suited to studies aimed at finding out the prevalence of a phenomenon, situation, problem, attitude or issue, by taking a cross section of a population. In this, data is collected at more or less one moment in time. They are useful in obtaining an overall picture as it stands at the time of the study. Cross-sectional design has three distinctive features: no

time dimension that is, data is collected at one point of time; reliance on existing differences that is, it entails collecting data at and concerning one point of time, all analysis relies on the differences in the sample at the point of time; groups are selected based on existing differences rather than random allocation (Kothari, 1988).

According to Orodho (2003), descriptive survey is a method of collecting information by interviewing or administering a questionnaire to a sample of individuals. According to Soklaridis (2009), qualitative study which is part of descriptive design is concerned with how the social world is interpreted, understood, experienced and produced. This method can also be used when collecting information about people's attitudes, opinions, habits or any other variety of education or social issues Orodho and Kombo (2002). Descriptive study may be used to explore relations between two or more variables to give a deeper understanding to a phenomenon McNabb (2012). Both qualitative and quantitative methods of data collection were employed in this study. This methodology therefore, is best suited to provide both social and cultural aspects of the study.

3.4 Study Population

This study targeted a population of 375 older persons aged 65 and above who are receiving a monthly cash transfer of KES2000 through the Postal Corporation of Kenya. These beneficiaries are spread across the district; however, Ndhwa Division hosts more than 95% of the total number. The study concentrated on collecting data from systematically randomly selected households that have been receiving cash transfer for at least six months, MGCS (2012).

3.5 Sample Size

The study sample was 79 households arrived at using a sample calculation formula developed by Yamane in 1967 and which is described in Glen Israel's work (1992).

Thus, sample size 'n' is calculated as:

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{375}{1 + 375(0.1)^2}$$

$$n=375/1+3.75$$

$$n=375/4.75$$

$$n=78.9474$$

$$n=79 \text{ HH}$$

Where: $N=375^*$ (Total population) n =Sample size l = constant e =Confidence Level/level of precision

*MGCSD, 2011

3.6 Sampling Procedures

The study employed systematic random sampling method so as to arrive at the desired population sample size of 79 households who participated in answering the questionnaires. The method of systematic random sampling selects units at a fixed interval throughout the sampling frame or stratum after a random start. Systematic random sampling controls the distribution of the sample by spreading it throughout the sampling frame or stratum at equal intervals, thus providing implicit stratification. However, purposive sampling was employed to select one district commissioner, one area chief, one divisional social development officer and eight community leaders who have been participating in the program since its inception to participate in key informant interviews. According to Kombo and Delno (2006), purposive sampling can be used with both qualitative and quantitative studies. The power of purposive sampling lies in selecting information rich cases for in-depth analysis related to the central issues being studied.

3.7 Data Collection Methods

Data collection refers to gathering of information to serve or prove some facts. Data collection helps clarify facts (Kombo and Delno, 2006). This study collected data both from primary and secondary sources. Primary data was collected through questionnaires, observation, interviews and focused group discussions. However, secondary information was collected by reviewing research work carried out by other scholars, NGOs, journals and other publications in print or electronic media on the subject of 'cash transfer'. The data collection

methods were triangulated so that both methods supplement each other and for measuring consistency by comparing data gathered using different methods.

3.7.1 Primary Data

Household questionnaire

Household questionnaires were used in gathering data from the study sample. The list of 375 older persons who are currently enrolled in the cash transfer program in Ndhiwa District was sourced out from the Department of Gender and Social Development. Then, by using Yasmanes's (1967) calculation formula, 79 households were identified using a randomly sampled procedure where; the first household was randomly picked between the first and the fourth one according to the list of names provided. The second household was then picked after every four households; the procedure was repeated until 79 households were identified. The household questionnaires were administered to the respondents by eight research assistants in three days. This method was useful in obtaining mainly; social, economic and demographic information of the respondents as well as attitudes and behaviours. The questionnaire was used as a guide on the type of information that was collected but the exact question asked, was largely the responsibility of the interviewer with the words taken verbatim (Kothari, 1998).

Focus Group Discussions

Two Focused Group Discussions were conducted composed of six homogenous members of the targeted population. The first FGD was composed of six divisional social development assistants (DSDAs) each representing one division in Ndhiwa District, while the second one was composed of six members of the OPCT program at the district level. This discussion was guided to obtain information from participants' beliefs and perceptions on a defined area of interest. Focused Group Discussion can produce a lot of information quickly and are good for identifying and exploring beliefs, ideas or opinions in a community or to improve existing programs. Focused Group Discussion can also be used to build consensus on a particular area of study, nonetheless a researcher has less control over the flow of discussion and results are hard to analyze (Kombo and Delno, 2006).

In comparison to quantitative methods, Focused Group Discussions provide researchers with direct access to the language and concepts that respondents use to structure their experiences

and to think and talk about a designated topic (Kitzinger, 1995). Thus Focused Group Discussion moves beyond the level of the individual and examine cultural knowledge that is shared among group members. The use of Focused Group Discussion would also allow a collective sense of community, shared by group respondents to emerge from their discussions (Soklaridis, 2009).

Key Informant Interviews

Six Key Informant Interviews were conducted. The persons to be interviewed were determined based on the level of significance that his or her information would add to other forms of data collection. The method was used to collect individual's perspective and beliefs on the topic of research and to find out the causal explanations that participants would provide based on their experiences. This method of data collection is appropriate for obtaining information that people are reluctant to discuss in a group setting (Mack *et al.*, 2005). In this case, these six Key Informant Interviews targeted; the District Commissioner, one Divisional Social Development Assistant and then four area chiefs. These six respondents were civil servants in the national government (GOK) who have known the cash transfer program since its inception in 2009 and thus, their responses could be considered as highly reliable to this proposed study.

Observation

Through observation, the household behaviour, assets and even way of living was recorded in the observation checklist. The information collected through observation complemented that collected through other methods. A checklist for collecting information was provided where the research assistants were expected to fill every section of the tool. The observation checklist was basically attached with the questionnaire so that it was filled last.

3.7.2 Secondary Data

This study utilized secondary data gathered from the Department of Gender and Social Development as well as data from studies conducted in parts of Homa-Bay and Kangemi sub counties by Ressler (2008) and another one at Kisumu District by Kirera (2012). Other relevant sources of data were also looked at to enrich the study including internet.

3.8 Data Analysis and presentation

Data was analyzed both qualitatively and quantitatively to address the research questions. Qualitative data was sorted, consolidated and categorized into themes and sub themes in order to strengthen discussion of the study findings. While, quantitative data was analyzed using the Statistical Package for Social Scientists (SPSS v16.0) to produce descriptive statistics.

3.9 Ethical Considerations

Before embarking on the actual exercise of research, various community leaders were identified and then notified in order to allow smooth running of the whole process. Participant households were informed that the study is not aimed at victimizing them and its findings were to be published in a manner that does not disclose their confidentiality. All ethical considerations concerning protection of the participants were adhered to. A permit for study was obtained as well as an approval from the Ethics Review Committee of the University.

CHAPTER FOUR

4.0 RESULTS AND DISCUSSIONS

4.1 Introduction

This study has revealed that many households receiving cash transfer are widows who are aged between 71-76 years. The average number of people per household is four mainly composed of children, some of them are orphans. Even though, most of the respondents are females, there is enough evidence that the credit portfolio of the households has been enhanced since the cash transfer program took effect in 2007. 76% of the households do not go hungry; this is because they are able to borrow from friends in times of scarcity and this is further enhanced because they are confident to repay at a later date by using cash transfer. This study has also revealed that cash transfer has enabled the households to improve on the roofing material of their houses. Despite the fact that 76% of the entire households sampled live in mud walled houses with mud floors, 74% of them have iron sheet roofs. This a clear indicator that cash transfer had impacted positively to beneficiaries. Participation in community activities such as church functions and 'harambees' by older persons has improved and this is a clear indication of social capital accumulation.

4.2 Socio-demographic characteristics of Respondents

The number of older people interviewed during the study was 79 and whose socio-demographic characteristics were taken into consideration. Both males and females were interviewed in the study. The study however, revealed that males constitute 40.5% while females 59.5% as shown in Table 4.1.

Table 4.1: Gender of the respondents

| Gender | Frequency | Percent (%) |
|--------------|-----------|---------------|
| Male | 32 | 40.5 |
| Female | 47 | 59.5 |
| Total | 79 | 100.00 |

Participation in community activities by respondents varied greatly with female participating more than male based on their acceptance to participate in the interview.

The rigidity of socially ascribed gender roles and women's limited access to power, education, training and productive economic resources – including credit, land ownership and inheritance, minimal participation in decision making processes as well as social exclusion contribute to higher incidence of poverty amongst women. While poverty affects households as a whole, due to gender division of labour and responsibilities for household welfare, women bear a disproportionate burden. Poverty is particularly acute for women living in rural areas. In Kenya, over 80 percent of women live in rural areas where the majority are engaged in farming of food and cash crops, livestock keeping and in agro-based incomes generating activities (Shaban, 2012).

Kirera (2012) attest to these findings that more females are house heads among caregivers of OVCs and that the dominant position among key informants was that by empowering women financially, the programme had contributed to the promotion of gender equality. However, it could well be that the practice actually entrenches a patriarchal perception of the woman as a caregiver (as opposed to men as providers).

The study showed that 43% of the respondents were in the age bracket of (71-76) years, 29% were in the age bracket of (65-70) years, 14% were in the age bracket of (77-82) years and another 14% were aged above 83 years (Table 4.2).

Table 4.2: Age of respondents

| Age in years | Frequency | Percent (100%) |
|--------------|-----------|----------------|
| 65-70 | 23 | 29.1 |
| 71-76 | 34 | 43.1 |
| 77-82 | 11 | 13.9 |
| 83 and above | 11 | 13.9 |
| Total | 79 | 100.00 |

The study has demonstrated that beneficiaries receiving monthly cash transfers has improved the health status and thus, prolonged life span. This finding is true because benefits are not limited to food security and nutrition alone. There is also evidence to show that receiving cash transfer improves access to healthcare and education. Whilst improved nutritional status

directly promotes improved health status of household members, cash transferred to households allows recipients to afford treatment (MCDSS/GTZ, 2007).

According to Ministry of Gender, Children and Social Development (2012), the official age of participating in this cash transfer program is 65 years. This means that anybody to be recruited as a member in Social Cash Transfer program, the person has to be 65 years old or above and should not be enrolled in another cash transfer program during application.

The study shows in table 4.3 above that 57% of the respondents were widows or widowers, the married respondents were 37.9%, 2.5% were single while 1.3% were divorced and the another 1.3% were separated. The marital status of the respondents was important because it provided information about the influence of eating food together, borrowing and sharing and participating in community activities on the social networks of older persons (Table 4.3)

Table 4.3: Marital status of respondents

| Marital status | Frequency | Percent (%) |
|----------------|-----------|-------------|
| Single | 2 | 2.5 |
| Married | 30 | 37.9 |
| Divorced | 1 | 1.3 |
| Widow/widower | 45 | 57.0 |
| Separated | 1 | 1.3 |
| TOTAL | 79 | 100.00 |

Kaplan & Gurven, (2001) states that unlike other mammals for which food sharing between mothers and offspring is limited largely to lactation during infancy, human parents provide food to their children until adulthood. Moreover, the sharing of food between human parents and their children continues bi-directionally until death in most traditional non-market societies. Additionally, marriage is universal among human societies, and husbands and wives regularly share food with one another throughout their marriage. Food sharing within human families is based upon a division of labor in subsistence effort by age and sex, where

tasks are divided and the proceeds of work are shared. In fact, within-family transfers of food are so universal among humans, that they are largely taken for granted and have rarely been systematically studied.

The research findings indicated that most households (18%) had an average of only four members as shown in Table 4.4. Only 1.3% of the households had between 11-16 members in their households. The findings indicated also that households with two to three members were 14% while those with only five members was also about 13% and while those with only one member was also 13%. The household composition was relevant in the study because it was useful in assessing the factors that influence people's borrowing habit. In this study however, it was revealed that having a larger families does not cushion a household from borrowing food but it enhanced inter-borrowing among the household members. However, since most households are headed by very old widows or widowers, having larger families is an indicator of extreme dependency level which is a precursor to fueling vulnerability among the household's members.

Table 4.4: Household composition

| No. of people per household | Frequency | Percent (%) |
|-----------------------------|-----------|-------------|
| 1 | 10 | 12.7 |
| 2 | 11 | 13.8 |
| 3 | 11 | 13.9 |
| 4 | 14 | 17.7 |
| 5 | 10 | 12.7 |
| 6 | 5 | 6.3 |
| 7 | 7 | 8.9 |
| 8 | 5 | 6.3 |
| 9 | 1 | 1.3 |
| 10 | 2 | 2.5 |
| 11 | 1 | 1.3 |
| 13 | 1 | 1.3 |
| 16 | 1 | 1.3 |
| TOTAL | 79 | 100.0 |

The above finding is in line with the Kenya National Social Protection Policy, MGCSD (2011) that household size, household composition, human capital and other assets, and the main sector of activity of the head of household have been found to determine vulnerability to poverty. Larger households with larger dependency ratios tend to be poorer. In addition, in subsistence economies where there is a high risk of declining soil productivity, large households are likely to increase competition for various land uses.

4.3 The relationship between Eating Food Together and Social Networks of Older Persons

Findings from this study show that 73% of Ndhiwa District acknowledge usually eating food with their children, 22% with their grandchildren and 5% eat food together with their spouses as illustrated in the (Table 4.5). This result corroborates Ressler (2008) who records that in all cases the head of the household reported eating with the children living in the house.

Table 4.5: Distribution of respondents with respect to whom they eat food with

| Eating food together | Frequency | Percent (%) |
|----------------------|-----------|-------------|
| Spouse | 4 | 5.2 |
| Children | 56 | 72.7 |
| Others | 17 | 22.1 |
| TOTAL | 77 | 100.0 |

Feinman (1979) argues that if all else being equal, close kin would receive shares either more frequently or in greater quantities than distantly related and unrelated individuals. It has also been argued that among close kin, we would expect to find greater imbalances in quantities given and received among close kin than among non-kin or distant kin (Hames 1987). However, this might not be true if close kin are also reciprocity partners and if reciprocal altruism is an important factor influencing food transfers among kin (Gurven et al. 2000).

This study pointed out reasons why respondents eat food together with the people who they prefer. 74% of the people sampled reported eating food with the identified persons because they are close relatives, 12% eat food together with the people identified because they can rely on them for support in time of need. 11% eat food together with mentioned persons since it is their tradition, while the other 3% engage in the practice since the people they share food with are kind and trust worthy as illustrated in the (Table 4.6)

Table 4.6: Distribution of the respondents with regard to why they eat food together with the people mentioned

| Reasons of eating food together with people mentioned | Frequency | Percent (%) |
|--------------------------------------------------------------|------------------|--------------------|
| Close relatives | 53 | 73.6 |
| Kindness and trust | 2 | 2.8 |
| Tradition | 8 | 11.1 |
| Support | 9 | 12.5 |
| TOTAL | 72 | 100.0 |

Coleman (1988) concurs with this study that social capital occurs in different forms. The first, obligations and expectations, is dependent on two elements; trust, which ensures repayment of obligations, and the actual extent of obligations. The issue of trust and trustworthiness is an important one, recurring in many subsequent explorations of social capital. The second form of social capital is the potential information that can be gained from social relations, which forms an important basis for action.

Findings from this study showed that whenever food is limited in the household, it is shared with the children. In real life when there is scarcity of food in the house, then food is shared among close family members. Approximately 66% reported eating food with their children in times of scarcity. 23% eat food with their grandchildren in times of scarcity while 9% eat with their spouses and another 1% eats food with their friends in times of scarcity as demonstrated in Table 4.7. This is in line with Ressler (2008) who argues that when resources are limited, only care givers and children within the household are fed; occasionally, close family members or friends.

Table 4.7: Distribution of respondents with respect to whom food is shared with in times of scarcity

| Who to eat food together with when there is scarcity | Frequency | Percent (%) |
|------------------------------------------------------|-----------|-------------|
| Spouse | 7 | 9.1 |
| Children | 51 | 66.2 |
| Friends | 1 | 1.3 |
| Others | 18 | 23.4 |
| TOTAL | 77 | 100.0 |

This finding in (Table 4.7) is supported by study conducted by Save the Children UK/HelpAge International/IDS (2005) that the micro-level, cash transfers promote self-esteem, status and empowerment amongst vulnerable people, enabling them to be active members of their households and communities, rather than burdens. The recipients of such transfers are typically vulnerable groups of the population who are dependent, in various ways, on other members of their household for their wellbeing. The elderly, for example, typically rely on their children to provide for them.

Approximately 92% responded that eating food together makes the household to have more relationships, 5% refuted the idea while, 3% had no clear stand over the issue as shown in (Table 4.8) below.

Table 4.8: Distribution of respondents with regard to improved Social relationships based on eating food together

| Improved relations | Frequency | Percent (%) |
|--------------------|-----------|-------------|
| Agreeing | 71 | 92.2 |
| Refuting | 4 | 5.2 |
| Don't know | 2 | 2.6 |
| TOTAL | 77 | 100.0 |

According to Ressler (2008), eating behaviors in participating households did not reflect wide Social Networks according to the study. This argument has been proved wrong by results obtained from this study. However, results from the study show that eating together at the household level has been argued to have improved and enhanced wide social networks.

The fact that eating food together creates more relationship was supported by a key informant who said that household on the program will interact with several people while going to spend money received through cash transfer. It was noted that eating food together also makes the bond between family members to be strong. The findings from the FGDs and KIIs also suggest that there is positive effect emanating from eating food together. The respondents agreed in one FGD that cash transfer makes a household to be in a position to buy food with money obtained and then shares it with relatives.

4.4 Contribution of Borrowing and Sharing Food on the Social Networks of Older Persons

Results obtained from this study show that, more than half of the population would sought to borrowing food whenever there is none in the house as illustrated in the Table 4.9. Estimated 76% reported that they would borrow food or money to buy food when there was none, 15% opted to sell some of their properties. Approximated 5% reported that they would just sleep and go hungry. 4% of the respondents reported that they would get food from their stores.

Table 4.9: Distribution of respondents with regard to action taken when there is little or no food in the house

| Action if there is little or no food in the household | Frequency | Percent (%) |
|-------------------------------------------------------|-----------|-------------|
| Borrow | 60 | 75.9 |
| Sleep and go hungry | 4 | 5.1 |
| Sell some assets | 12 | 15.2 |
| Get food from store | 3 | 3.8 |
| TOTAL | 79 | 100.0 |

This is further approved by reports given by key informant interviews. One Key informant approved this by stressing that, older persons in the program cannot go hungry without food because the availability of cash transfer makes it easy for them to borrow and repay without stress. However, one key informant refuted this argument by saying that since the cash is not received regularly on specific dates; the older women dare not borrow due to fear of not knowing the exact dates of repaying the credit. Nevertheless, respondents in FGDs approved of the borrowing practice by arguing that borrowing among older persons reveal an individual's character whether bad or good. Thus, the FGD concluded that the community as a whole detests of a person who is mean and hence would encourage borrowing and sharing food.

Arnold et al. (2011) supports this study that well-designed and implemented cash transfers help to strengthen household productivity and capacity for income generation. Small but reliable flows of transfer income have helped poor households to accumulate productive assets; avoid distress sales; obtain access to credit on better terms; and in some cases to diversify into higher risk, higher return activities. These intermediate outcomes help draw poor people into the market economy on terms that allow them to benefit from and contribute to growth.

These findings are in line with Ressler's (2008) argument that borrowing and sharing of food does not appear to significantly differ by ethnicity or urban/rural location. However, longer-term beneficiaries of the cash transfer programme were more likely to mention the possibility of borrowing because of a greater confidence that they could re-pay.

Borrowing of food or money to buy food is done in some order. Findings obtained from this study show that estimates of 58% would borrow food or money mostly from their friends, 28% from children and the remaining 14% would borrow from organizations like the church, support groups and many more. Some would just go hungry as illustrated in (Table 4.10).

Table 4.10: Distribution of respondents with respect to the person from whom food or money to buy food is borrowed from in times of scarcity

| The person to borrow if there is little or no food in the household | Frequency | Percent (%) |
|---------------------------------------------------------------------|-----------|-------------|
| Children | 22 | 27.8 |
| Friends | 46 | 58.3 |
| Others | 11 | 13.9 |
| Total | 79 | 100.0 |

These findings corroborate that of Ressler (2008) who states that occasionally people did share but it appeared to be exceptional; some participants indicated that they did not give or received food from anyone.

Onyango-Ouma and Samwel (2013) states that coping strategies practiced by households receiving cash transfer for OVCs include; borrowing from friends family, petty business, sharing labour, taking goods on credit, engaging in wage labour and taking out loans. Children may stay away from or drop out of school, run away from home, engage in child labour, marry early (girls) and get involved in petty crime. Women may belong to informal groups, borrow from each other and (particularly in Busia) set up informal banking systems.

The government, represented by local administrators (chiefs and sub-chiefs), is the key institution the vulnerable turn to for support. Other institutions/persons include school/head teachers, church/ religious leaders and hospitals/doctors.

According a study conducted by DFID (2005), contends that theoretical case for transfers is straightforward. While poverty is multi-dimensional, low and variable income is central to the problem. Modest but regular income from cash transfers helps households to smooth consumption and sustain spending on food, schooling and healthcare in lean periods without the need to sell assets or take on debt. Over time, transfer income can help households to build human capital (by investing in their children’s nutrition, health and education), save up to buy productive assets, and obtain access to credit on better terms.

The process of borrowing food or money to buy food is carried out at different times in life. The study shows that 50% borrow food or money to buy food monthly, 36.8% borrow food or money weekly, 6.6% borrow daily and another 6.6% borrow food or money for buying food fortnightly as illustrated in (Table 4.11).

Table 4.11: Distribution of respondents with regard to how often borrowing of food or money to buy food is done

| Duration of borrowing food | Frequency | Percent (%) |
|----------------------------|-----------|-------------|
| Daily | 5 | 6.6 |
| Weekly | 28 | 36.8 |
| Fortnight | 5 | 6.6 |
| Monthly | 38 | 50.0 |
| TOTAL | 76 | 100.0 |

It is not clearly reported on the reasons for borrowing food or money to buy food at different levels. According to MGCSO (2011), the mere fact that cash is delivered bi-monthly has made most borrowers to peg their borrowing on a ‘monthly’ basis. 76% of the respondents in Table 4.9 will borrow food or money if there was little or no food in the house. Changes in

the structures of social relationships and their forms of organization can improve economic outcomes. In fact, especially in poor communities, social relationships among family members, friends, partners or peers constitute an important asset that can be resorted to in moments of crisis, to be enjoyed like an aim and to be used to obtain material gains. Many of these relationships are based on trust and on pro-social behaviour.

Various reasons as to why people borrow food or money to buy food from individuals, groups and churches is shown by the study. 53.2% borrow food or money to buy food itself since they have confidence to pay with cash transfer, 42% borrow in circumstances when the economy is hard and the other 1.3% engages in borrowing since they just like doing so as illustrated in (Table 4.12).

Table 4.12: Distribution of respondents with regard to factors that encourage borrowing of food or money

| Factors leading to borrowing | Frequency | Percent (%) |
|-------------------------------------|------------------|--------------------|
| Confidence to repay | 42 | 53.2 |
| Habit | 1 | 1.3 |
| Economy | 33 | 41.8 |
| Others | 3 | 3.7 |
| TOTAL | 79 | 100.0 |

Findings from this study show that, people go to an extent of sharing food with friends and neighbours whenever they do not have food. 92% accept sharing food with others who do not have while 8.1% failed to respond to that effect. This is in line with Devereux and Sabates (2004) who report that sharing food with a neighbor, the presentation, the quantity and quality of the food shared all contribute to status and reciprocal exchange of resources. Understanding how Social Networks contribute to both vulnerability and coping is essential to understanding the needs of vulnerable families and how assistance can most constructively be provided. The exploration of informal Social Networks at the household level may be observed through food sharing events and behaviours. Participation in food events at the

community level creates status. It identifies membership in the group and establishes identity for the household. Household participation in food sharing contributes to social capital and access to resources.

4.5 Influence of Participation in Community Activities on Social Networks of Older Persons

Individuals in various parts of the community engage in different communal activities. These practices are carried out for different reasons and benefits. Approximately 85% of 79 people accept participating in various community activities while the remaining 15% refute the idea. The distribution of respondents in relation to participation in various community activities is illustrated in (Table 4.13).

Table 4.13: Distribution of respondents with regard to participation in community activities

| Participation in community activities | Frequency | Percent (%) |
|---------------------------------------|-----------|-------------|
| Agreeing | 67 | 84.8 |
| Refuting | 12 | 15.2 |
| TOTAL | 79 | 100.0 |

Ressler (2008) contends with this finding that household participation in community events is an indicator of the web of relationships around the household and its subsequent social capital. Community events in the life of an east African household commonly include burials, fund raising events called ‘harambees’, school participation, and church functions, among others. Such events revolve around Social Networks and typically are of a reciprocal nature which requires in-puts from the household and, in-turn, provide support.

Findings from this study show that 57% of the study population acknowledges participating in community events with including; church functions and 24% participating in group meetings. 19% attest participating in traditional rituals as illustrated in the (Table 4.14). This is also supported by information developed from data collected from the key informants. They argue that participation in community activities has been rampant in the area to enhance

socio-economic development. For example, a Key Informant reported that cash transfer improves food security in some households and it helps the older person to explore their previous skills. The Key Informant added that older persons are opinion leaders whose advice are honoured and respected by the community members.

Table 4.14: Distribution of respondents in respect to activities that community members engage in

| Community activities | Frequency | Percent (%) |
|----------------------|-----------|-------------|
| Church function | 38 | 56.7 |
| Traditional rituals | 13 | 19.4 |
| Group meetings | 16 | 23.9 |
| TOTAL | 67 | 100.0 |

The above finding is in line with Stone (1989) who reports that contemporary development scholars have been advocating the inclusion of people's participation in development projects as they believe the avowed objectives of any project cannot be fully achieved unless people meaningfully participate in it. Household participation in community events is an indicator of the web of relationships around the household and its subsequent social capital. Community events in the life of an east African household commonly include burials, fund raising events called 'harambees', school participation, and church functions, among others.

Study results show that a number of people in the community engage in community activities more than before due to availability of cash transfer. Cash transfer encourages older persons to participate more in various activities like harambees, funerals, group meetings, church activities and many more. This could be due to their ability to contribute in such activities when money is needed. The study shows that 75.9% acknowledge increased participation in community activities due to availability of cash transfer while 24.1% refute increased participation in community activities due to existence of cash transfer.

Findings from this study go hand in hand with Ressler's (2008) argument that community events revolve around Social Networks and typically are of a reciprocal nature which requires

in-puts from the household and, in-turn, provide support. The study explored participation by the households in community events as a measure of their social interaction. Approximately 80% of the respondents acknowledged the fact that cash transfer program has enabled them to know many people while 17.9% refuting the notion.

Ali *et al* (1983) agrees that people's participation is the basic tool for achieving national goals of development. In order to implement governmental policies in right perspectives, the people -- the real clients of the governmental operations, are to be involved at all stages of development intervention. But because of bureaucratic preponderance and distrust by the successive governments to the people, people's participation in a large scale in local development process has remained beyond the reach of the ordinary people.

With regard to the benefits of community participation, the study showed that approximately 45% agree that participation in community activities make them get new ideas, 42% argue that it makes them know more people. While 10% view participation in community activities as a source of income, about 3% supports participation in community activities because it gives them exposure as demonstrated in the (Table 4.15).

Table 4.15: Distribution of respondents in regard to benefits attained in participation in community activities

| Benefits of Participation in community activities | Frequency | Percent (%) |
|---------------------------------------------------|-----------|-------------|
| Knowing more people | 32 | 42.2 |
| Source of income | 8 | 10.5 |
| Get new ideas | 34 | 44.7 |
| Exposure | 2 | 2.6 |
| TOTAL | 76 | 100.0 |

Kirera (2012) concurs with this finding that there is evidence pointing to positive impacts of cash transfers through promotion of self-esteem and status of individuals and families. Asked how the programme had affected household heads of OVC program as individuals,

beneficiaries talked of a renewed sense of confidence and pride. Accordingly, they thought the programme had enabled them become active and respectable members of their households and communities rather than being burdens.

Jackman (2001) contends that being human, people are inclined to “sustain meaningful friendly relations with individuals, families, groups, neighbours and communities” and though many relational impacts are invisible, they have significant social implications. To foster wellbeing, many communities actively cultivate trust and encourage frequent interactions and participation in social, economic and political activities. Social capital therefore has implications for behaviour, with high levels associated with cooperative and altruistic behaviour while reduced social capital could herald governance problems and other social pathologies.

The study found out that 93.7% of the respondents live in iron sheet roofed houses while 6.3% live in grass thatched houses (Table 4.16).

Table 4.16: House roofing material

| Type of roofing material | Frequency | Percent (%) |
|--------------------------|-----------|-------------|
| Iron sheet | 74 | 93.7 |
| Grass thatched | 5 | 6.3 |
| TOTAL | 79 | 100.0 |

House roofing material of the respondent was important because to a given extent it would tell the economic improvement of the household since they started receiving cash transfer. Many households revealed that they have purchased physical assets since joining the program. Samson *et al.* (2004), argues that social cash transfers stimulate demand for local goods and services. In Zambia for example, 80% of the social transfers are spent on locally purchased goods, stimulating enterprises in rural areas. In South Africa the redistribution of spending power from upper to lower income groups shifts the composition of national expenditure from imports to local goods, increasing savings (by improving the trade balance) and supporting economic growth.

The walls of a number of houses were made of mud (96%). 1.3% were made of stone, 1.3% made of cement block and another 1.3% made of bricks. This is clearly elaborated in (Table 4.17).

Table 4.17: House wall material

| Type of wall material | Frequency | Percent (%) |
|-----------------------|-----------|-------------|
| Stone | 1 | 1.3 |
| Cement block | 1 | 1.3 |
| Bricks | 1 | 1.3 |
| Mud | 76 | 96.1 |
| TOTAL | 79 | 100.0 |

It is out of this that one can tell the economic position of a group of people or a household. According to MGCSD (2011), older persons were considered into the cash transfer program based on their level of vulnerability. The type of houses that the respondents live in is a clear sign that these are poor people who are less active economically. NCPD (2012), adds that the working age population is (15-64) meaning that this segment of the population presents a challenge due to breakdown in societal structures and support systems which used to support them. Thus, the vulnerability of the elderly has increased over time and with the absence of comprehensive support programme which includes social security and health insurance schemes, their participation and contribution to overall development of the nation cannot be assured.

CHAPTER FIVE

5.0 SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary

Findings from this study show that 73% of the 79 respondents acknowledge usually eating food with their children and Feinman (1979) argues that if all else being equal, close kin would receive shares either more frequently or in greater quantities than distantly related and unrelated individuals. This study pointed out reasons why respondents eat food together with the people who they prefer. 74% of the respondents reported eating food with the identified persons because they are close relatives. According to Coleman (1988) social capital occurs in different forms. The first, obligations and expectations, is dependent on two elements; trust, which ensures repayment of obligations, and the actual extent of obligations. The issue of trust and trustworthiness is an important one, recurring in many subsequent explorations of social capital. The second form of social capital is the potential information that can be gained from social relations, which forms an important basis for action. More than half of the population as shown in Table 4.8 acknowledges improvement in relating with other people as a result of eating together. Approximately 92% of the respondents responded that eating food together makes the household to have more relationships. Results from this study show that eating food together at the household level improves and enhances wide social networks unlike the findings by Ressler (2008).

76% of the respondents reported that they would borrow food or money to buy food when there was none. One Key informant approved this by stressing that, older persons in the program cannot go hungry without food because the availability of cash transfer makes it easy for them to borrow and repay without stress. Kirera (2012) concurs with this finding that there is evidence pointing to positive impacts of cash transfers through promotion of self-esteem and status of individuals and families. Asked how the programme had affected household heads as individuals, beneficiaries talked of a renewed sense of confidence and pride. Accordingly, they thought the programme had enabled them become active and respectable members of their households and communities rather than being burdens. Jackman (2001) contends that being human, people are inclined to “sustain meaningful friendly relations with individuals, families, groups, neighbours and communities” and though many relational impacts are invisible, they have significant social implications. To

foster wellbeing, many communities actively cultivate trust and encourage frequent interactions and participation in social, economic and political activities. The study found out that 94% of the respondents live in iron sheet roofed houses while 6% of the respondents live in grass thatched houses (Table 4.16). Many households revealed that they had purchased physical assets since joining the program. Samson *et al.* (2004), argues that social cash transfers stimulate demand for local goods and services.

Approximately 85% of the respondents accepted to have participated in various community activities. Ressler (2008) contends that household participation in community events is an indicator of the web of relationships around the household and its subsequent social capital. Community events in the life of an east African household commonly include burials, fund raising events called '*harambees*', school participation, and church functions, among others. Such events revolve around Social Networks and typically are of a reciprocal nature which requires in-puts from the household and, in-turn, provide support. Findings from this study show that more than half of the study population acknowledges participating in community events with 56% of the respondents participating in church functions and 23% participating in group meetings as illustrated in the (Table 4.14). This could be due to their ability to contribute in such activities when money is needed. The study shows that 76% of the respondents acknowledge increased participation in community activities due to availability of cash transfer. Ali *et al* (1983) agrees that people's participation is the basic tool for achieving national goals of development. In order to implement governmental policies in right perspectives, the people -- the real clients of the governmental operations, are to be involved at all stages of development intervention. With regard to the benefits of community participation, the study showed that approximately 45% of the respondents agree that participation in community activities make them get new ideas, 42% of the respondents argue that it makes them know more people as demonstrated in the (Table 4.15).

5.2 Conclusion

Social cash transfers are effective and efficient in supporting households that are poor & vulnerable and contribute greatly towards mitigating various socio-economic impacts. The cash transfer programme in Kenya demonstrates that more funds still need to be channeled into the program so that it could have more positive impact on the vulnerable households. The beneficiaries demonstrated benefits in health status, nutrition and education. Study

participants were generally supportive of cash transfer program and considered it suitable for all older persons aged 65 years and above in Kenya. The program has enhanced wider social networks and supported the older persons who had been abandoned in the villages. However, most beneficiaries complained that due to their advanced age, more collection centers should be established to enable them collect cash by themselves. Others suggested that money could be delivered through phones to cut on cost of distributing the cash. Many beneficiaries are past employment age that entirely depended on the cash transfer as a source of livelihood and were concerned about irregular dates of distribution of cash transfer; their desire is to have all old persons included in the program since it has a role to play in their economic life.

5.3 Recommendation

Older persons enlisted in the cash transfer program depicted high levels of vulnerability. Most of them are weak and are beyond employment age. This cash transfer program has contributed immeasurably by alleviating stress and shocks associated with older persons selling of household properties to buy food. This study therefore, suggests that the program should be expanded to cover all persons aged 65 years and above in Kenya.

Cash transfer increases the credit portfolio of the older persons in the program and thus there is need for them to receive cash on regular basis on specific dates to enable them to borrow and repay timely.

In case of death of a beneficiary, a member who qualifies from the household should be considered to replace the deceased one.

5.4 Area for further study

This study found out that there were beneficiaries who had died but had not been removed from the program because the caregivers had not surrendered their identification cards. There is need to investigate and recommend a solution why this is happening. There is also need to study why only few beneficiaries were willing to disclose that they are receiving cash transfer.

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