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EFFECT OF RESOURCE ALLOCATION ON SOCIAL PROTECTION OF ELDERLY PERSONS IN TURKANA COUNTY, KENYA

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ABSTRACT

Purpose of the study: To determine the effect of resource allocation on social protection of elderly persons in Turkana County.

Methodology used: Descriptive survey research design was used. The target population were 3243 respondents, comprising of 243 employees of cash transfer program and 3000 older persons aged 65 years and above. The sample size comprised of 27 employees and 329 older persons. Purposive, Stratified and simple random sampling was used to select respondents. Data collection instruments were questionnaires and interview schedule. Expert judgement was used to determine the content validity. The Cronbach alpha coefficient was used to determine the reliability of the questionnaire. Data was analyzed using descriptive statistics which included frequencies and percentages, while inferential statistics comprising of Pearson correlation coefficient and multiple regression analysis.

Findings of the study: The study findings showed that there was a positive significant relationship between resource allocation ($\beta 1=0.953$) and social protection of elderly persons in Turkana County.

Conclusion: Resource allocation had significant relationship with social protection of elderly persons in Turkana county.

Recommendations: The national and county governments should look for ways of removing the hidden costs incurred by the elderly persons in obtaining the money.

The national and county government should increase the community sensitization among the elderly to enroll into the social protection programs.

Keywords: *Resource Allocation, Social Protection, Elderly Persons, Turkana County, Kenya*

INTRODUCTION

With their number expected to triple from 1.9 million in 2009 to about 5.7 million by the middle of this century, there are older people in the country than people of working age to support them hence the need for an effective social protection scheme (Davis, Winters and Handa, 2017). Resource allocation can be defined as the analysis of how scarce resources 'factors of production' are distributed among producers, and how scarce goods and services are apportioned among consumers. Nevertheless, the success of programs in five lower-income countries in Central and South America (Nicaragua, Honduras, El Salvador, Paraguay, and Bolivia) demonstrates that it is not necessary to wait until supply infrastructure is available to begin to implement demand-side transfers. Certainly, in a region without the necessary services, attaching conditions to a cash transfer would prevent any family from being able to receive the benefit (Schubert, 2010). Aging populations are a global phenomenon with potentially significant consequences and repercussions for, among other things, health care, pensions, and old-age care - particularly so in Africa where populations are aging fast, because of declining fertility rates and increasing longevity (FAO and UNICEF, 2014). Many countries in the region, however, lack effective social protection schemes, where paradoxically, the greatest numbers of people live in absolute poverty.

The poverty weakens social networks since the elderly persons are not in a position to reciprocate the offer. Social protection helps the elderly poor to build their trust and confidence in the community. Studies in sub Saharan Africa found that cash transfers as one of social protection programmes boost their social status which contribute to social capital, also it provides resources in terms of cash which help in building trust and cohesion in the community (Devereux, Roelen 2013). The Government recognizes that the success of the social protection programme would depend on the general infrastructure and other social economic indicators. Infrastructure is a good motivator for the supply of goods and services (Government of Kenya, 2013). Without accessible financial institutions and passable roads, it would be difficult to deliver cash transfers and other forms of social protection reliably and at all times. This reflects Kenya's concern to promote policy stability by limiting reliance on donor funding which is subject to shifts in donor preferences, thereby safe donor resources and sustainability of CT Programmes. Although vibrant public debate on Kenya's CT programme has been limited, the programmes sustainability has been an issue of concern in the limited debate that has taken place (Government of Kenya, 2013). The location of services is very significant in the quest by the elderly persons to access funds on timely basis. This also goes in tandem with the availability of the facilities or pay points that provide them with funds. For Kenya, older people aged 60 and above already constitute a large proportion of the poor.

Mbugua and Gachunga (2015) reported that older persons' cash transfer programme in Kenya faced challenges such as infrastructure/ implementing tools, government financing and donor funding, factors of staff capacity including staff competency, administrative capacity to carry out targeting and payment, training strategies and communication strategies affect the management. In an evaluation report conducted by GOK (2016) on effectiveness of national safety nets in Kenya, it was noted the programme encountered various challenges: delayed and sporadic payments, beneficiaries were unable to receive payments, households were unaware of complaints and grievances channels and vulnerable households were excluded from registration.

STATEMENT OF THE PROBLEM

From beneficiaries perspective GOK (2014) audited national cash transfers programs for persons with severe disability, elderly, orphans and vulnerable children to establish their contribution in reducing social and economic inequities in Kenya and reported various challenges namely procedure for enrolment into the program, obtaining the beneficiaries identification card (BIC), delay in receipt of the money, unpredictable dates of payments, 'hidden costs' in obtaining the fund and perceived value for money. Mbugua and Gachunga (2015) in study on challenges in management of older persons' cash transfer programme in Kenya reported that the programme faced various challenges ranging from coverage, fragmentation, coordination, predictability, reliability and transparency. Cash transfer programme beneficiaries are affected by mobility of populations, missed payments, lack of ID cards and sharing of the benefits hence reducing its impact. Nawoton (2020) described the challenges encountered by cash transfer coordination particularly hunger and safety net program (HSNP) in Turkana county.

The challenges categorized into factors related to stakeholders such as Kenya government, beneficiaries, NGOs administration, management of information system (MIS), monitoring and evaluation, grievances and redress as well as donors. The impact of cash transfer for older persons directly has not received much attention despite the fact that beneficiaries act as the entry point to the household. Turkana County was rated the poorest county in Kenya. The report on richest and poorest county classified Turkana as the poorest county in Kenya with 79 in every 100 out of its population living in poverty (KNBS, 2016). This study endeavor to establish the effects of cash transfer programmes on social protection of elderly persons in Turkana county.

LITERATURE REVIEW

According to Glaeser (2012), the available pay points as stated above are sometime distantly located which has in most cases affected the accessibility of the funds. Glaeser argues that beneficiaries have no choice but to travel to cash collection points despite their age or condition, this is worsened by the fact that most post offices and banks are located in urban areas and market centers which therefore make the accessibility of cash transfer funds a challenge. According to the World Bank, almost two billion people worldwide do not use formal financial services, particularly within lowest income quintile (Demirgüç-Kunt, Klapper, Singer & van Oudheusden, 2015). This 'inability of individuals, households or groups to access financial services in an appropriate form' European Microfinance Network, (2018), referred to as financial exclusion, is considered to be both a cause and a consequence of social exclusion and a major obstacle to development (European Commission, 2008).

Consequently, access to financial services has come to be considered 'essential for citizens to be economically and socially integrated' and is seen as 'a requirement for employment, economic growth, poverty reduction and social inclusion' (European Microfinance Network, 2018). It has been adopted as a core principle for development by the World Bank, the G20 and numerous national governments and is 'positioned prominently as an enabler of the 2030 sustainable development goals, where it is featured as a target in eight of the seventeen goals (UNCDF, 2018).

According to Creti and Jaspars (2015), in vast rural counties where post office and banks are concentrated in the urban areas, the care givers and beneficiaries incurred transport costs to obtain the money. In support, Government of Kenya (2010) audit results show that a majority of the beneficiaries obtained the fund from the postal corporation of Kenya and Equity bank payment service providers.

THEORETICAL FRAMEWORK

Social Capital Theory

Putnam's 1995 theory of social capital served as the foundation for the study. Putnam (2005) defined social capital as social life features such as networks, norms, and trust that allow participants to collaborate more effectively to achieve common goals. Putnam defined social capital as social connections, as well as the associated norms and trust. He proposed that norms, networks, and trust connect large segments of the community and span underlying social cleavages. The theory is correct. Putnam (2005) made the case that certain social spending and tax policies created disincentives for civic-minded philanthropy. While receiving money from a cash transfer has the potential to influence the social and economic well-being of the household, the nature and magnitude of the influence can vary depending on the characteristics of the caregiver in the household, the size of the household, and government policy in relation to criteria for enrollment in the program, conditions to be met by beneficiaries, use of the money, exit from the program, and other support services. A study on the social impact of cash transfers in Kenya found that cash payments strengthen the social networks of participating households. It enables beneficiaries to participate in community activities such as food sharing and borrowing when necessary. Jealousy develops among non-beneficiaries, leading to stigmatization of the beneficiaries. In other cases, it causes conflict within the family, which leads to social exclusion.

Resource Based View (RBV)

The resource-based view (RBV) proposed by Wernerfeit (1984), the theory's proponent, considers the firm's resources against four characteristic criteria: valuable, rare, inimitable, and non-substitutable (VRIN). A resource is anything that can be considered a business organization's strength (Barney, 1991; Wernefelt, 1984) or weakness (Wernefelt, 1984). According to Sheppard (1995), the supply of resources is critical to the firm's survival. The ability of social net programs to carry out their mandate is dependent on having the resources they need to do so. This theory is related to the study in that in order for social net programs to meet their mandate, the resources they require must be distributed to them on time. A lack of these resources jeopardizes the program, and a lack of consistency jeopardizes the mandate.

MATERIALS AND METHODS

This study used a descriptive research design to investigate the effect of resource allocation on social protection of elderly persons in Turkana County, Kenya. The target population was 3000 older persons and 243 employees of the cash transfer program. A sample size of 329 older persons and 27 employees was selected using proportionate sampling and purposive sampling, respectively. Data was collected using structured questionnaires and interview schedules. The content validity of the instruments was established through expert judgment and the reliability was tested using Cronbach's Alpha method. All the variables had a Cronbach's alpha coefficient of above 0.7, indicating good reliability. Data was analyzed using quantitative and qualitative techniques. Inferential statistics was used to analyze the relationship between variables, using Pearson correlation coefficient and multiple regression analysis. Linear regression analysis was used to explain the extent to which the cash transfer program (independent variable) predicted social protection (dependent variable). The findings of the study showed that there was a positive significant relationship between resource allocation and social protection of elderly persons in Turkana County. The study concluded that resource allocation had a significant effect on social protection of elderly persons in Turkana County.

RESULTS AND DISCUSSION

The respondents were asked to indicate on a five-point Likert scale their level of agreement on statements describing the effect of resource allocation on social protection of elderly persons in Turkana County. A linear regression model was used to explore the effect of resource allocation and social protection. From the model, (R^2 = .821) showed that resource allocation account for 82.1% variation in social protection. The R^2 represented the measure of variability in social protection that resource allocation accounted for. The resource allocation predictor used in the model captured the variation in the social protection as shown in Table 1.

Table 1: Model Summary on resource allocation and social protection

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.906[a]	.821	.820	.18680

The analysis of variance was used to test whether the model could significantly fit in predicting the outcome than using the mean as shown in (Table 2). The regression model with resource allocation as a predictor was significant (F=1375.90, p value =0.000) shows that there is a significant relationship between resource allocation and social protection.

Table 2: Analysis of Variance

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	48.011	1	48.011	1375.897	.000[b]
	Residual	10.468	300	.035		
	Total	58.479	301			

In addition, the β coefficients for resource allocation as independent variable were generated from the model, in order to test the hypotheses under study. Table 4.9 shows the estimates of β-value and gives contribution of the predictor to the model. The β-value for resource allocation had a positive coefficient, depicting positive relationship with social protection as summarized in the model as:

$Y = .091+0.953X_1 + \varepsilon$……………………………………………………………………..(2)

Where: Y = Social protection, X_1 = Resource allocation, ε = error term

From the findings the t-test associated with β-values was significant and the resource allocation predictor was making a significant contribution to the model. The coefficients result in Table 3 showed that the predicted parameter in relation to the independent factor was significant ($\beta_1 = 0.953$; $P<0.05$).

Table 3: Resource allocation and social protection' coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.091	.092		.991	.322
	Resource	.953	.026	.906	37.093	.000

The study hypothesized that there is no statistically significant effect of resource allocation on social protection. The study findings showed that there was a positive significant effect of resource allocation on social protection (β_1=0.953 and p value <0.05). The null hypothesis (Ho_1**)** that stated there was no statistically significant relationship between resource allocation and social protection in Turkana County was rejected. It was concluded that there was significant relationship between resource allocation and social protection in Turkana County. On resource allocation the elderly persons involved in cash transfer program agreed that there were hidden costs in obtaining the fund and there is no availability of the facilities or pay points that provide funds. There was lack of information concerning delay of funds sometimes leading to incur transport cost as they miss funds at the pay point. This agrees with Leonie et al. (2014) that Posta pay, the most common means of payment which normally provides 10 days' period for the collection of the funds in some cases lacks funds even within the stipulated grace period of collection.

The beneficiaries reside away from the pay point and the unpredictable means of transport from place of stay has always made access to funds challenging. This agrees with Duyne (2016) that some beneficiaries living far from the collection points and who do not get the correct information on the arrival of fund sometimes missed the funds upon expiry of grace period allocated while others wasted transport fee to travel to the service points in vain. The more money circulates in the local economy, cash transfer has a sense of belonging and capacity to generate income. This agrees with Sijapati (2017) that social protection can generally be considered as a set of policies, programmes and actions designed to enhance the capacity of poor and vulnerable groups to reduce poverty and better manage risks and shocks in order to sustain their lives, livelihoods and welfare throughout their life cycle. The cash transfer programmes have facilitated the ability of the households to save for precautionary purposes. Cash transfer programmes have facilitated the ability of the households to borrow money for use.

CONCLUSIONS

The study concluded that resource allocation significantly influences the social protection of elderly persons in Turkana County. The cash transfer funds enable elderly persons to contribute to merry go round and increased their household food production. The cash transfers programs have introduced a culture of saving that enabled people to engage in small-scale businesses to sustain their livelihood. The cash transfer programmes have led to an increased investment in agricultural and livestock production and increased yields in household food productivity.

RECOMMENDATIONS

The national and county governments should look for ways of removing the hidden costs incurred by the elderly persons in obtaining the money. The national and county government should increase the community sensitization among the elderly to enroll into the social protection programmes.

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