
INFLUENCE OF MODE OF PAYMENT ON SOCIAL PROTECTION OF ELDERLY PERSONS IN TURKANA COUNTY, KENYA

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ABSTRACT

Purpose of the study: To assess the influence of mode of payment 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 elderly persons aged 65 years and above. The sample size comprised of 27 employees and 329 elderly persons. Purposive, Stratified and simple random sampling was used to select respondents. Data collection instruments was questionnaire. Data was analyzed using inferential statistics such as linear regression analysis.

Findings of the study: The study findings showed that there was a positive significant relationship mode of payment ($\beta_1=0.741$) and social protection of elderly persons in Turkana County.

Conclusion: Mode of payment had a 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 cash transfer should be remitted through mobile phones to reduce the transport cost the elderly spend to access the paying

points or banks. The national government should ensure there is internet connectivity that enhance the use of digital channels such as mobile money and e-wallets cash transfer.

Keywords: *Mode of Payment, Social Protection, Elderly Persons, Turkana, County*

INTRODUCTION

According to UN papers and international labor organizations, social protection is one of the human rights that everyone should be able to enjoy on a global scale (Mohamud & Minja, 2020). It is crucial to remember that just 20% of people have adequate social security coverage, and that more than 50% of people lack access to social protection. Social protection has been used by developed countries for a long time to fight temporary poverty and maintain living standards. European countries established insurance coverage for the working population before other regions (Social protection and redistribution, 2020). Over time, social protection has expanded to address a wider variety of problems and objectives. Social protection is an important tactic for reducing poverty on the continent. Examples of this social protection include cash transfers, food distribution, grants, disability benefits, and public works initiatives (Mohamud & Minja, 2020).

The elderly constitutes the highest percentage among the poorest with older women suffering more than men. Poverty among the old worsens even more as the support from the younger generation ends after they get families of their own and become breadwinners (Haushofer et al., 2019). Without any income source, their burdens increase especially if they have dependents. By giving households an increase in income and better healthcare services, the CTs enhance the recipients' quality of life and assist them in meeting their social and economic demands (Addo, Renzaho, and Smith, 2018). Despite significant progress in the expansion of social protection in many parts of the world, it is estimated that only 45% of the global population is effectively covered by at least one social protection, with significant regional variances. The highest effective coverage rate is 84.1 percent in Europe and Central Asia, with the Americas coming in second at 67.6 percent, followed by Asia and the Pacific at 38.7 percent, and Africa at 17.8 percent (ILO, 2017). A growing number of African nations have implemented social protection programs over the past 15 years, including in-kind safety nets, workfare and public works programmes, and cash transfers (Fisher et al., 2017).

The social protection program for the elderly in Sub-Saharan African countries, including Kenya, aims to provide regular cash transfers to vulnerable older adults in order to improve their livelihoods (Haushofer et al., 2019). Despite its advantages, the program faces difficulties such as payment delays and high administrative costs. In Kenya, the Older Person Cash Transfer (OPCT) program and its subsequent version, Inua Jamii, have grown in budget and scope over the years (Davis, Winters, and Handa, 2017; GoK, 2016). However, the payment methods used have flaws. Manual transactions, for example, have resulted in beneficiary delays and planning difficulties (Mwiti and Kukrety, 2014; Croucher et al., 2016). Electronic payment methods, on the other hand, provide a more efficient alternative but have yet to be widely adopted (del Ninno et al., 2013; GSMA, 2020). The high costs of implementing these payment systems can also be significant, accounting for up to 50% of administrative budgets in some cases (World Bank, 2016b; Arruda, 2018b; Hemsteede, 2018; UNCDF, 2017b).

Cost savings and improved transparency are driving the shift to digital payments in social cash transfer programs (SCTs). E-payments are reportedly less expensive per transaction than cash payments, resulting in significant cost savings in programs such as South Africa's SCTs and Brazil's Bolsa Familia (Oberländer & Brossmann, 2014; Pickens et al., 2009; Cull, Ehrbeck, & Holle, 2014). From 2014 to 2017, the use of mobile money accounts in Sub-Saharan Africa more than doubled, indicating an increasing adoption of digital payments (Klapper, Ansar, Hess, & Singer, 2019). When compared to manual cash-based transactions, digital payments improve transparency, traceability, and reduce fraudulent activity. Estimates show a significant reduction in fund leakages across various programs (DfID, 2009). Digital payments were integrated into a Government-to-Person (G2P) payment system in Kenya and Malawi, with mobile money platforms such as M-Pesa playing an important role in the transition (ISPA, 2016a; UNCDF, 2017a; Vodafone, 2020). Despite the benefits, there are challenges, such as management issues and the impact of factors such as population migration and missed payments, particularly in Kenya (Mbugua and Gachunga, 2015; Ahmed, 2015; Momanyi, 2012; Pearson & Alviar, 2014). These difficulties may reduce the effectiveness of digital cash transfer programs.

STATEMENT OF THE PROBLEM

According to a GOK (2016) evaluation of the effectiveness of Kenya's national safety nets, the program faced a number of difficulties, including irregular and delayed payments, beneficiaries'

inability to receive payments, households' ignorance of channels for filing complaints and grievances, and the exclusion of vulnerable households from registration. The process of designing a payment system should start and end with the accessibility issue, which refers to how, when, and where recipients get their payments. According to the inter-agency social protection assessments (ISPA, 2016a), accessibility considerations include the beneficiary's overall payment experience, including communication and information, travel to the pay point, the actual disbursement procedure, and the existence of a grievance and redress mechanism.

In addition, Tirivayi et al. (2016) state that mobile cash transfers are typically faster and easier to perform than manual cash transfers, as well as 20-25% less expensive than in-kind modalities such as food transfers. The use of mobile phones for payments enables the delivery of other cellphone-based services, such as SMS-based communication with beneficiaries or the sending of 'nudging' messages to encourage beneficiaries to access healthcare, education services, or information sessions (Oberländer & Brossmann, 2014). The choice of one or more payment instrument(s) determines whether payments are made through government agencies, private payment providers, or a combination of both. One of the most significant elements to consider when selecting a payment provider is the distribution network's reach, which may include third-party agents who distribute payments on the company's behalf. Beneficiaries may spend large travel and opportunity costs to receive their transfer if area coverage is insufficient, reducing the payment's value (ISPA, 2016a). The purpose of this study was to ascertain the influence of mode of payment on social protection in Turkana County.

LITERATURE REVIEW

Payment instruments are physical items that recipients use to accept and collect payments. Traditionally, most SCT programs used manual 'pull' systems that required beneficiaries to collect their cash transfers at a specific location and on a specific date. These systems were often administered by SCT program workers or, in some circumstances, by the national post office or other government or community entities (ISPA, 2016a). Because two-thirds of the estimated 60 million unbanked adults worldwide who receive government transfers in cash have a mobile phone, the technology is well suitable for contacting unbanked SCT beneficiaries. This creates huge chances for financial inclusion advancement (Demirgüç-Kunt et al., 2017). Despite having

the most advanced financial system in Sub-Saharan Africa and an SCT payment system that only takes smart cards and bank accounts, many recipients continue to withdraw their payments in cash. Despite the fact that the majority of beneficiaries' debit cards (except from those who choose to have their payments deposited into a personal bank account with a commercial bank) are fully functioning and may be used to perform electronic transactions "everywhere a VISA or MasterCard logo is displayed" (Postbank, 2020), this is still the case. According to a World Bank analysis of social pensions in Sub-Saharan Africa, the number of pensioners in both contributory and non-contributory pension plans in Botswana, Lesotho, and Namibia exceeded the total number of aged in the country. This 'indicates either many 'young' retirees or systemic error and fraud,' according to the research (Guyen & Leite, 2016). Beneficiaries of Zimbabwe's harmonized social cash transfer, for example, spent an average of 6 hours collecting the payment, according to Angeles, Chakrabarti, Handa, Otchere, and Spektor (2018). This time period represents a significant opportunity cost for them.

Any SCT program must be accessible and efficiently administered in order for beneficiaries to be informed about payment dates and places, how to utilize the payment technology, and how to file complaints and grievances (ISPA, 2016a). Communication with beneficiaries is typically done through radio announcements and word of mouth in Namibia, unlike Tanzania's TASAF program, which uses community management committees (ISPA, 2016b), and Ethiopia's urban productive safety net program, which established an SMS alert service for beneficiaries who receive their payments into bank accounts (Admassu, 2019). Ethiopia's productive safety net program, which provides beneficiaries with the equivalent of 15 kg of cereal per person per month for both its public works and unconditional cash transfer programs, is an example of a particularly flexible approach to grant value (World Bank, 2019c). The amount is adjusted monthly to account for inflation, and the program also provides in-kind transfers as an alternative to cash payments. The ratio of monetary donations to in-kind contributions has shifted throughout time, impacted by both donor preferences and the (expected) availability of food. However, cash is said to be the preferred mode of disbursement among recipients, implementing groups, and the Ethiopian government (Hirvonen & Hoddinott, 2020). The payment mechanism should also consider the SCT program's timing, regularity, and duration.

Similar findings were made in Uganda's SAGE program, despite the very low cost of collecting the transfer, which was about 3% of the biweekly transfer value (Merttens, Sindou, Lipcan, et al., 2016). Additionally, pay stations in rural areas can lack seating, waiting areas, air conditioning, shade, and even the most fundamental restrooms (International Labour Organization [ILO], 2014). An examination of Uganda's Social Assistance Grants for Empowerment (SAGE) program, for example, discovered that 64% of beneficiary families had chosen a substitute receiver who could collect the payment on their behalf (Merttens, Sindou, Attah, & Hearle, 2016). According to Croucher, Karanja, Orina, Dokata, Wako, and Dima (2016), it is always prudent for all government stakeholders to use an acceptable payment method that will not obstruct the transfer of cash to the target receivers, the elderly.

Depending on the location of the recipients, a government may choose to use cash transfer mechanisms such as the adoption of mobile money systems, the provision of ATM cards, the release of funds via checks, and the provision of liquid monies via envelopes. According to O'Donnell et al. (2013), the Kenyan government has established a timeline for sending funds from the host ministry to the relevant clearing points and service sites in the intervention zones in order to increase the effectiveness and efficiency of payment distribution to the elderly. However, there are situations when a transactional system breakdown may force a change in payment mode, which may need elderly persons to receive monies in cash rather than standard electronic payment systems. The recipients are then requested to countersign to show that the funds were received in their names.

THEORETICAL REVIEW

Putnam's 1995 theory of social capital served as the study's foundation. Putnam (2005) defined social capital as aspects of social life, such as networks, norms, and trust, that allow members to cooperate more successfully to achieve common goals. Putnam used the term "social capital" to describe interpersonal ties, together with the corresponding norms and trust. He proposed that norms, networks, and trust cross deep social cleavages and connect significant parts of the community. According to Putman (1995), the networks and the reciprocity standards they are connected with are the fundamental concepts of social capital and have value. Those networks and the reciprocity standards that go along with them have value for the people who are in them and,

in certain cases, have proven benefits. Putman therefore proposed that social capital has exterior, public as well as private rewards and both public and private aspects.

Putman (1995) emphasized the non-uniformity of social capital, arguing that some forms of social capital are advantageous for particular goals while being harmful for others. Despite being closely related to social capital's civic goals, he noted that political engagement differs from political participation in that social capital places a greater emphasis on interpersonal connections, such as those made through activities like bowling in a league or going out to coffee with friends. Social capital, according to Putnam (1995), contains a variety of components. He distinguished between very formal and highly informal social capital. He emphasized how properly formed highly formal social capital, such as a labor union or any national organization, has a chairman, a president, and membership dues. He cited the example of a group of people who gather at the bar, for instance, every Thursday night to illustrate how informal social capital works.

Putman (1995) emphasized that social capital has a variety of benefits for the public. Among the social and economic consequences, he mentioned were those relating to educational success, child welfare, crime, public health, degree of tolerance, disparities, and individual satisfaction. He pointed out that social capital, which is true at the community and neighborhood levels, substantially adversely predicts crime in a society. The idea of social capital makes the assumption that individuals will trust others more and connect with them more as a result. While receiving money from a cash transfer has the potential to affect the household's social and economic well-being, the study hypothesized that 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 eligibility requirements for the program, requirements for beneficiaries to meet, how the money is used, and when the beneficiaries must exit the program.

Poverty, according to study, limits social networks since the elderly are unable to repay the offer. The elderly impoverished who receive social help have more trust in society. Cash transfers, one of the social security programs, have been shown in studies in Sub-Saharan Africa to improve beneficiaries' social status and add to their social capital. They also provide financial resources, which help to develop community trust and cohesiveness (Devereux et al., 2013). According to a study on the social effects of cash transfers in Kenya, households that receive cash payments have stronger social networks. Social protection strengthens the position of low-income seniors within

networks of social reciprocity by allowing beneficiaries to participate in communal activities such as food sharing and borrowing when necessary because they can return (Ressler, 2008). Envy among non-recipients develops, and the beneficiaries are stigmatized as a result.

RESEARCH METHODOLOGY

The study employed a descriptive research design and concentrated on Turkana County, which is divided into seven sub-counties and has an increasing population of people over the age of 65. The study targeted 3,000 older people who are recipients of the county's Older Persons Cash Transfer Program. The study used various sampling techniques to select a sample size of 27 employees and 329 older people. Data was collected using structured questionnaires and analyzed using SPSS V26 software. A pilot study was conducted to evaluate the research instruments' reliability and validity. Cronbach's alpha coefficients for all variables were greater than 0.7, indicating high reliability. The collected data was analyzed using quantitative techniques. To understand the relationships between variables, inferential statistics, specifically linear regression analysis, were used.

FINDINGS AND DISCUSSION

A linear regression model was used to explore the effect of mode of payment and social protection. From the model, ($R^2 = .781$) showed that mode of payment account for 78.1% variation in social protection. The R^2 represented the measure of variability in social protection that mode of payment accounted for. The mode of payment predictor used in the model captured the variation in the social protection as shown in Table 1.

Table 1 Model Summary

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	.884 ^a	.781	.780	.20678

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 mode of payment as a predictor was significant ($F=1067.63$, p value =0.000) shows that there is a significant relationship between mode of payment and social protection.

Table 2 Analysis of variance

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	45.651	1	45.651	1067.632	.000 ^b
	Residual	12.828	300	.043		
	Total	58.479	301			

In addition, the β coefficients for mode of payment as independent variable were generated from the model in order to test the hypotheses under study. Table 3 shows the estimates of β -value and gives contribution of the predictor to the model. The β -value for mode of payment had a positive coefficient, depicting positive relationship with social protection as summarized in the model as:

$$Y = .280 + 0.741X_1 + \varepsilon \dots\dots\dots \text{Equation 1}$$

Where: Y = Social protection, X_1 = **Mode of payment**, ε = error term

From the findings the t-test associated with β -values was significant and the mode of payment 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 ($\beta_1 = 0.741$; $P < 0.05$).

Table 3 Regression coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.280	.099		2.840	.005
	Mode	.741	.023	.884	32.675	.000

The study hypothesized that there is no statistically significant effect of mode of payment on social protection. The study findings showed that there was a positive significant effect of mode of payment on social protection ($\beta_1 = 0.741$ and p value < 0.05). The null hypothesis (H_0) that stated there was no statistically significant relationship between mode of payment and social protection in Turkana county was rejected. It was concluded that there was significant relationship between mode of payment and social protection in Turkana county. The study findings showed that there

was a positive significant effect of mode of payment on social protection. This agrees with Croucher et al. (2016) that manual transaction is always attributed to the fact that service providers never at any time want the recipients to fail to get their funds on timely basis. This agrees with Croucher, Karanja, Orina, Dokata, Wako and Dima (2016) that the use of cash transfer mechanisms such as adoption of mobile money systems, provision of automated teller machine (ATM) cards, disbursement of funds by cheques and provision of liquid funds by means of envelopes are some of the convenient mode of payment adopted.

CONCLUSION

The study concluded that the mode of payment had a significant influence on social protection of elderly persons in Turkana County. The modes of payment available to enhance cash transfer programs were effective, and the adoption of mobile money systems by providers of cash transfers has enhanced the acquisition of funds. The mode of payment for the cash transfer program was adoption of mobile money systems. The cash transfer uses digital channels such as mobile money, e-wallets, and cash transfer bank accounts. The elderly have been provided with ATM cards to enable them to access funds on a timely basis.

RECOMMENDATIONS

The cash transfer should be remitted through mobile phones to reduce the transport cost the elderly spend to access the paying points or banks. The national government should ensure there is internet connectivity that enhance the use of digital channels such as mobile money and e-wallets cash transfer. This study sought to establish the effect of mode of payment on social protection among the elderly persons in Turkana county. Future studies should be carried out in other counties in order to make comparisons.

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