BEST STRATEGIES OF IMPROVING THE OPCT PROGRAM FOR THE BENEFIT OF THE ELDERLY MEN AND WOMEN IN KIBERA INFORMAL SETTLEMENTS
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Abstract

Purpose: The purpose of the study was to identify the best strategies of improving the OPCT program for the benefit of the elderly men and women in Kibera informal settlements.

Methodology: The exploratory design was considered appropriate for this study. Random sampling was used to select 50 respondents (15men, 35women) OPCT beneficiaries who were not members of KDC and 20 members of KDC. Random sampling was ideal because each respondent of the target population had an equal chance of being selected. Purposive sampling was used to identify 5 key informants.

Results: The study also established that interventions that could address the challenges facing OPCT program were at two levels, namely; community and NGOs; and the government.

Unique contribution to theory, practice and policy: There is the need for government support in ensuring there are timely budgetary allocations for the program in the national budget. There should be staff capacity building and training for ministry officials involved in the implementation of the program. There is also need to involve the elderly in the formulation of policies about the program in order to address the negative perceptions about the program.

Key Words: OPTC program, strategies, informal settlement
1.0 INTRODUCTION

1.1 Background of the Study

The population of older persons is increasing at a rapid rate throughout the world. According to United Nations Department of Economic and Social Affairs Population Division (UNDESA) (2013), globally, the number of older persons aged 60 years and above is expected to more than double, from 841 million people in 2013 to more than 2 billion in 2050. The older population is predominantly female. Older women outnumber older men almost everywhere because they tend to live longer.

Longer lives are a triumph for human development, yet older people are often seen as a burden and ignored. Help-Age International (2006) posits that all over the developing world; older people make an insignificant contribution to their families and society at large, which includes: performing domestic tasks and caring for children and sick or disabled adults so that other members of the household may engage in “visible” economic activity. Women and men experience ageing in different ways and face different vulnerabilities. Older women are likely to be economically dependent on their families more than men. Structurally they have less access to income-generating opportunities and assets. Consequently; they comprise a category of the poorest compared to their male counterparts. In line with this, older men, on the other hand, are often rejected by family and community once they are unable to earn an income.

According to Help-Age International (2004), the vulnerability of older people is exacerbated as the overall capacity of the community to care for its vulnerable members is disrupted. As a result, many older people find themselves looking after young dependents, with very limited opportunities to supplement incomes to meet their needs and the needs of their dependants. The older people face increasing risks of illness and disability; hence, for those who are poor, a lifetime’s exposure to health risks means that they enter old age already in chronic ill health. Women are particularly vulnerable after a lifetime of physical labor, poor nutrition and multiple pregnancies, with limited access to healthcare (Help-Age International, 2002).

The Madrid International Plan of Action (MIPA) (2006), adopted at the Second World Assembly on Ageing, emphasized that older persons should be able to participate in and benefit equitably from the fruits of development to advance their health and well-being, and that societies should provide enabling environments for them to do so. This plan is however, not legally binding to governments. According to Global Action on Ageing, (2006), developing nations increasingly face difficulties supporting their older population. In most developing countries, the elderly live at the bottom of the socio-economic strata. Older women, in particular, confront harsh conditions. Women usually take care of their children and family, an activity that puts them in a disadvantaged position during their old age. Many people in the developing world, especially in the rural areas hold informal economic activities without remuneration. These older persons do not enjoy proper pension system and have scarce retirement savings, if any. By providing cash transfers to older persons, governments can meet their obligation to protect the most vulnerable population in their society.

Samson, Nierkerk and MacQuene (2006) describe cash transfers as social protection interventions falling under social transfers. The system involves the transfer of real cash to an intended beneficiary. They classified cash transfers into three categories; conditional cash transfers, unconditional cash transfers and public works.
DFID report (2011) argues that, governments in developing countries are increasingly recognizing the need to provide their poorest citizens with social protection. This enables them to offset the risks and shocks that they invariably face on the margins of the economy. Among the most successful forms of social protection are cash transfer programs which, since the first inception in Brazil and Mexico in the mid-1990s, have spread across the world. Millions of poor households are now beneficiaries of these programs which have been credited with helping to bring down poverty rates in Latin America and in other parts of the world. According to National Gender and Equality Commission (2014), in Kenya, a commitment to social protection was enshrined in Kenya’s Constitution, and asserts the right for every person to social security and binds the State to provide appropriate social security. In 2011, the social protection policy was developed and among other issues emphasizes on social protection in old age through contributory benefits that are aimed at maintaining the income of individuals or non-contributory benefits focused on reducing poverty and vulnerability.

The OPCT program in Kenya was launched in 2006 at an annual government allocation of KES. 4 Million. During the first arm of the pilot phase, the program provided monthly cash transfer of KES 1065 to 300 households with destitute elderly people in Nyando, Busia and Thika districts. The program was expanded in 2009/2010 and 2011/2012 financial years after receiving KES 550 million and 1 billion successively from the government. The program was allocated KES. 1.5 billion in 2012/13 financial year and Kshs. 3.2 billion in the 2013/14. It is envisaged that the program will be scaled up to benefit more elderly and achieve a regional balance in the spirit of devolution (National Gender and Equality Commission, 2014).

According to the National Gender and Equality Commission, (2014), the government through the Ministry of Labor, Social Security Services implemented cash transfer programs since mid-2000. The OPCT program was initially rolled out on a pilot basis before a scale up commenced three years ago. In Kenya, the number of the elderly people has been on the increase in the recent past. The population of those aged 60 years and above in the country currently stands at 1.5 million and is projected to rise to 2.2 million by 2020.

Kibera is one of the informal settlements located in southwest of Nairobi. It falls among one of the 16 locations where OPCT program was initiated in 2009. In Nairobi the pilots were in Mathare and Kibera location. Kibera informal settlements are characterized by conditions of extreme poverty, lack of access to basic services, such as electricity and running water. So far there are 699 beneficiaries of Older Persons Cash Transfer (OPCT) in Kibera informal settlement.

1.2 Statement of the problem

The Kenyan Government has been investing in social protection programs, which has demonstrated a range of results. However, the coverage of its safety net programs tends to be low with limited effects especially the cash transfer program in informal settlements such as Kibera. In addition, the cash transfer program has been faced with various challenges ranging from how beneficiaries themselves view the program, adequacy of the funds, how regular the funds are disbursed and the changes the program may (or may not) bring to the intended recipients. Bearing in mind that these challenges are being debated and noted in the program at a national level in Kenya; the cash transfer program has to be evaluated strictly at local constituencies in order to establish whether similar challenges are also being experienced and establish if they do have a significant effect on the welfare of elderly men and women in informal settlements such as Kibera.
There is a need to assess the effects of older person’s cash transfer funds to its intended beneficiaries and especially in areas where the piloting of the program was launched.

1.3 Objectives of the study
To identify the best strategies of improving the OPCT program for the benefit of the elderly men and women in Kibera informal settlements.

2.0 LITERATURE REVIEW
2.1 Ways of improving the OPCT program for the benefit of the elderly
DIFD (2006) makes the following suggestions: clear linkages to an overarching national social protection policy framework; efforts to streamline social assistance into a single registry or information management system that can be shared at all levels and across agencies; use of a poverty-focused targeting mechanism resulting in a good level of inclusion of extremely poor people; and combining cash transfers with a package of assistance such as food aid, fee waivers for basic services and/or social health insurance coverage. But a number of key areas – especially with regard to program implementation, monitoring and evaluation – need to be strengthened to tackle the multidimensional nature of poverty and vulnerability more effectively, alongside improvements in human resource capacity and greater community involvement in decision-making. According to DIFD study, the transfer amount should be reconsidered, with payments indexed to inflation, while exploring options to increase the level of support based on household size. Payment modalities also need to be revised in order to reduce the time expended in accessing them, especially in the sub-Saharan African cases.

Although the reviewed literature has suggested different ways of improving the OPCT programs the researcher intends to find out more ways other than the ones mentioned since every country has its own administrative structure and faces different challenges.

The researcher intended to find out ways that are specifically designed on improving the OPCT programs for the benefit of elderly men and women at Kibera informal settlement rather than at national or global scale as clearly stated in the fourth objective of the study.

2.2 Theoretical framework
2.2.2 Resilience Theory
This study was guided by resilience theory as postulated by Van Breda (2001). The theory addresses the strengths that people and systems demonstrate to enable them to rise above adversity. The resiliency paradigm orients researchers and practitioners to positive factors in people’s lives that become the focus of change strategies designed to enhance strengths. As O’Leary (1998) noted that, psychologists and social workers have recently called for a paradigm shift from illness to health, from vulnerability to thrive, from deficit to protection and beyond.

McCubbin and McCubbin (1992) have identified five major developments in the field of family social work which tend to be in line with the resiliency theory: ongoing evaluation of the efficacy of interventions targeted at the family system; highlighting important dimensions of family functioning for intervention; development of family typologies to guide family assessment and intervention; research that promote family strengths and capabilities, which have enhanced interventions; and development of family assessment and measurement tools for use in family research, clinical assessment and program evaluation. The Resiliency theory was most appropriate for this study for it helped in creating an understanding on the importance of various interventions
such as OPCT as a social support service among the elderly, the effects of these programs as a measure of strengths and capabilities on intervention measures adopted to the well-being of the elderly, the challenges (as an avenue of assessment and designing of appropriate measurement and intervention tools) these cash transfer programs face as they try to provide services and measures that can address these challenges so that these programs are not rendered absolute, by consumers of their services.

3.0 RESEARCH METHODOLOGY

The exploratory design was considered appropriate for this study. Random sampling was used to select 50 respondents (15 men, 35 women) OPCT beneficiaries who were not members of KDC and 20 members of KDC. Random sampling was ideal because each respondent of the target population had an equal chance of being selected. Purposive sampling was used to identify 5 key informants.

4.0 RESULTS AND DISCUSSIONS

4.1 Interventions that can Address Challenges OPCT Face in Addressing the Plight of the Elderly Persons

The researcher further sought to establish interventions that could help in improving the implementation of OPCT in order to address the plight of the elderly persons and the following results were obtained. The findings are as presented in table 1

Table 1: Interventions that can Address Challenges of OPCT Program

| Interventions                                                                 | Frequency | Percent |
|------------------------------------------------------------------------------|-----------|---------|
| Prompt disbursement of funds                                                 | 43        | 86      |
| Improve communication channels with the elderly persons                      | 40        | 80      |
| Recruitment of youths as mobilization officers to work with the ministry officials | 26        | 52      |
| More cash to be allocated to the program in order to cushion the elderly against sky rocketing prices of commodities | 50        | 100     |

Table 1, shows that all the respondents cited a need for more allocation of money to the program in order to cushion them against sky-rocketing prices of commodities (100%). The study also found that 86% pointed out prompt disbursement of funds, 80% mentioned improved communication channels with the elderly persons and 52% mentioned recruitment of youths as mobilization officers to work with the ministry officials. These interventions seem to be in line with the suggestions fronted by DIFD (2006) and Shirin (2008) in the implementation of a social pension involving building critical administrative systems that identify, target, and register older people. In addition, social pensions in Asia rely on community-based mechanisms by employing conventional community-based targeting mechanisms.

Interviews with key informants yielded the a number of suggestions, including: the community should come up with welfare groups in which they can visit, share and enlighten each other, the government in conjunction with NGOs should set up living centers for the elderly where they can access care giving services, and that the elderly should be open about their relatives that steal from them and let them get punished.
Ministry of labour officials had this to say:

“Then together with Non-Governmental Organizations, the government should set up living centres or institutions for the elderly, such as ‘NyumbayaWazee’ where the elderly could access care giving services, and medical attention”

“The community should also come up with groups where they could visit the elderly in their homes, give donations and words of encouragement in order to uplift each other”

Jane (Not her real name)

“The beneficiaries should change their attitude when it comes to protecting their family members who steal from them. Usually they are so protective of their family and do not let them be punished if they steal from them” Atieno (Not her real name)

The study sought to establish ways of improving the OPCT program and the study established that each one of the challenges can be resolved to improve the OPCT program. The researcher came up with a number of strategies that could improve the OPCT program which is so noble but marred with numerous challenges. They include:

The number of beneficiaries in the rural areas should be increased to curb shifting. People come over to Kibera where they think they have a higher chance of being enrolled in the program because it was one of the pilot areas and enumerators import their relatives from up country for registration in Kibera. There should also be the creation of awareness so that potential beneficiaries and their relatives know that the OPCT program is everywhere even in the rural areas.

There should be an option for transfer if one moves from Kibera to another place, so they do not have to travel to Kibera every time during pay periods. There should also be the creation of awareness and sensitization to the beneficiaries to ensure they follow the required protocol so that they can avoid being struck off the register for instance due to double registration. In one of the interviews with key informants from the ministry one mentioned:

*An elderly woman died of shock after being removed from two programs. She had registered herself in the OPCT program and the one for the orphans yet the money comes from one kitty.*

Bank computer errors should be acted upon fast and ensure that whoever lacked their money previously can get during the following payment period. This will help avoid the stress and frustration the elderly go through when they are told to wait, a pay round and another.

The officials involved in issuing and replacing lost cards should do so promptly to avoid cases where the elderly miss their payments while waiting for a new card to be processed.

In the case of fingerprints other methods can be used to verify the right beneficiary other than the biometric way, if it does not work, such as ink for fingerprints other than forcing the elderly to get caregivers who in most cases are untrustworthy and take advantage of them.

There should be more pay points within a location such as KCB mtaani, the KCB agents to avoid congestion in the banks. Some elderly complained that they strain a lot having to wait.

The CT payments should be made more regular and the amount increased so it can help improve the dire conditions of the elderly, especially those living in the slums. If the CT is disbursed regularly then they will be able to make proper plans for spending money.
The recruitment process should be strict to ensure only genuine cases are considered and the right criteria are followed. Some of the beneficiaries in the interviews mentioned that they did not have house visits to verify if they are indeed needy or from the location.

The elderly should be encouraged to form welfare groups where they can socialise, share, enlighten each other, make friends and even champion their rights.

These interventions call upon all the players, including the government through the Ministry of Labour, parastatals such as NHIF, NGOs, the elderly and their families and the community to pull up their efforts and resources in order to improve the OPCT program.

5.0 SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary
The study found out that: more cash should be allocated to the program in order to cushion the elderly against skyrocketing prices of commodities, improved communication channels with the elderly persons and prompt disbursement of funds. The number of beneficiaries in the rural areas should be increased to curb shifting. There should also be the creation of awareness so that potential beneficiaries and their relatives know that the OPCT program is everywhere even in the rural areas. There should be an option for transfer if one moves from Kibera to another place, so they do not have to travel to Kibera every time during pay periods; and also creation of awareness and sensitization to the beneficiaries to ensure they follow the required protocol so that they can avoid being struck off the register for instance due to double registration. Bank computer errors should be acted upon fast and ensure that whoever lacked their money previously can get in the following payment period. This will help avoid the stress and frustration the elderly go through when they are told to wait, a pay round and another.

5.2 Conclusion
The study concludes that interventions such

- The allocation of more funds to the program so it can help improve the dire conditions of the elderly especially those living in the slums.
- Prompt disbursement of funds.
- The OPCT payments should be made more regular. If the OPCT is disbursed regularly then they will be able to make proper plans for spending money.
- Improvement of communication channels between the government and the elderly persons would improve the effectiveness of the programs.
- Creation of awareness so that potential beneficiaries and their relatives know that the OPCT program is everywhere, even in the rural areas to avoid people fleeing from rural areas to urban centers for the same program
- The number of beneficiaries in the rural areas should be increased to curb shifting. People come over to Kibera where they think they have a higher chance of being enrolled in the program because it was one of the pilot areas.
- Sensitization to the beneficiaries to ensure they follow the required protocol, so that they can avoid being struck off the register.
• There should be an option for transfer if one moves from Kibera to another place, so they do not have to travel to Kibera every time during pay periods.

5.3 Recommendations

In order to minimize resentment or tension from the non-beneficiaries or those on the waiting lists there is need to expedite on the registration of the elderly in the program by the Ministry of Labour officials. Moreover, ensure that the recruiters are diligent and selects genuine cases.

There is the need for government support in ensuring there are timely budgetary allocations for the program in the national budget. There should be staff capacity building and training for ministry officials involved in the implementation of the program. There is also need to involve the elderly in the formulation of policies about the program in order to address the negative perceptions about the program. There is also need for the government to expand the program expanded to include more vulnerable elderly men and women. NGOs should be encouraged to set up day care centres for the elderly so that they can exchange ideas and share their experiences.

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