



Reviewing Accountability and Management of Cash Transfer Programmes Through Citizens' Participation in Kenya

FINAL REPORT



AFRICA PLATFORM FOR SOCIAL PROTECTION

Acknowledgement

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Introduction

The Africa Platform for Social Protection (APSP) and her Kenya chapter, the Social Protection Actors Forum (SPAF) in partnership with the grassroots groups: Deliverance Church – Child Development Centre, Kiserian, Kajiado County; Nyalani –EAPC Child Development Centre, Kilifi County and Kengeles Association from Busia implemented a three-year (2016 October – 2019) programme aimed at strengthening citizens' participation in state cash transfer programmes in order to improve accountability and service delivery.

The project monitored how state cash transfer programmes namely: Older Persons Cash Transfer Programme (OPCT), Cash Transfer for Orphans and Vulnerable Children (CT-OVC) and Cash Transfer for Persons with Severe Disabilities (CT-PWSD) were being implemented.

1.1 Methodology and Data Organisation

To review accountability in the management of cash transfer programmes, through Citizens' participation, the project developed a standard data collection tool and trained community members who collected data periodically.

Respondents were adults aged 18 years and above (either a beneficiary or a caregiver). The interviews were conducted in their households with prior sensitisation by community leaders, and permission from relevant government authorities. Participation was voluntary and the respondents were anonymous. Services and issues were ranked according to the user satisfaction.

The ranked issues were as follows:

- 1) Targeting criteria (inclusion criteria) in the project
- 2) Amount being received at the paying point
- 3) Distance to pay points
- 4) Timeliness of payments (predictable payment)
- 5) Communication criteria for collecting money
- 6) Opportunity for feedback
- 7) Dignity in the design and delivery of the service (comfort, privacy, appropriateness, attitude of staff paying the beneficiaries)

The sampling framework was obtained from the database of households enrolled in cash transfers from the State Department of Social Protection. The inclusion into the sample was through systematic simple random selection.

A total of 1032 households were covered in three years at different times in the counties of Busia, Kajiado and Kilifi.

The household data was complemented with other data from the government and Key informant interviews.

To review citizen participation, the assumption was that Kenya's state cash transfer programmes are derived from the Constitution and therefore Citizens understood their civic rights and responsibilities. However we encountered initial challenges which included: some respondents being fearful and others uncomfortable about sharing the information as they were not sure of the implications, extreme views were recorded during the national election year indicating lack of clarity between state development programmes and political party development agenda. However, through data quality checks, this was corrected through repeat interviews. In this report the margin of error is computed at minus five and plus five (-5 or +5) and the confidence level is computed at ninety five percent (95%).

1.2 Key Findings

The following are the key findings:

1.2.1 Age and Gender of the Respondents

Women were 68% (n=1032) of the respondents, while persons aged 70 years and above were the majority at 54%.

Figure 1 provides details showing percentages of beneficiaries of the three cash transfers - Older Persons Cash Transfer (OPCT), Cash Transfer for Orphans and Vulnerable Children (CT-OVC) and Cash Transfer for Persons with Severe Disabilities (CT-PWSD).

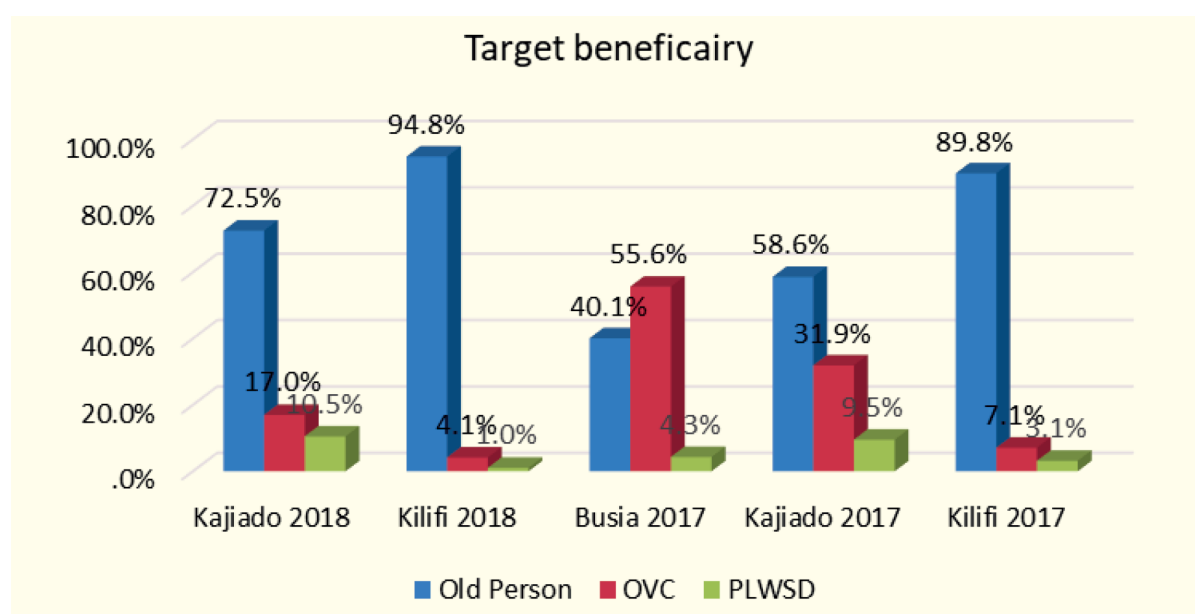


Figure 1: Targeted Beneficiary By Type of Grant: 2018 and 2017

1.2.2 Year of Enrolment

Majority were enrolled in the cash transfer programmes between the period 2012 – 2017. The older persons cash grant recorded the highest enrolment in 2017 due to a government policy shift to make all persons and citizens of Kenya aged 70 years and above eligible with subsequent increased mobilisation and recruitment.

1.2.3 Knowledge about Cash Transfer Programme

When the respondents were asked how they learnt about the cash transfer programme and subsequent vetting and enrolment, the office of the chief and support systems of community leaders were the most mentioned as shown in Figure 2.

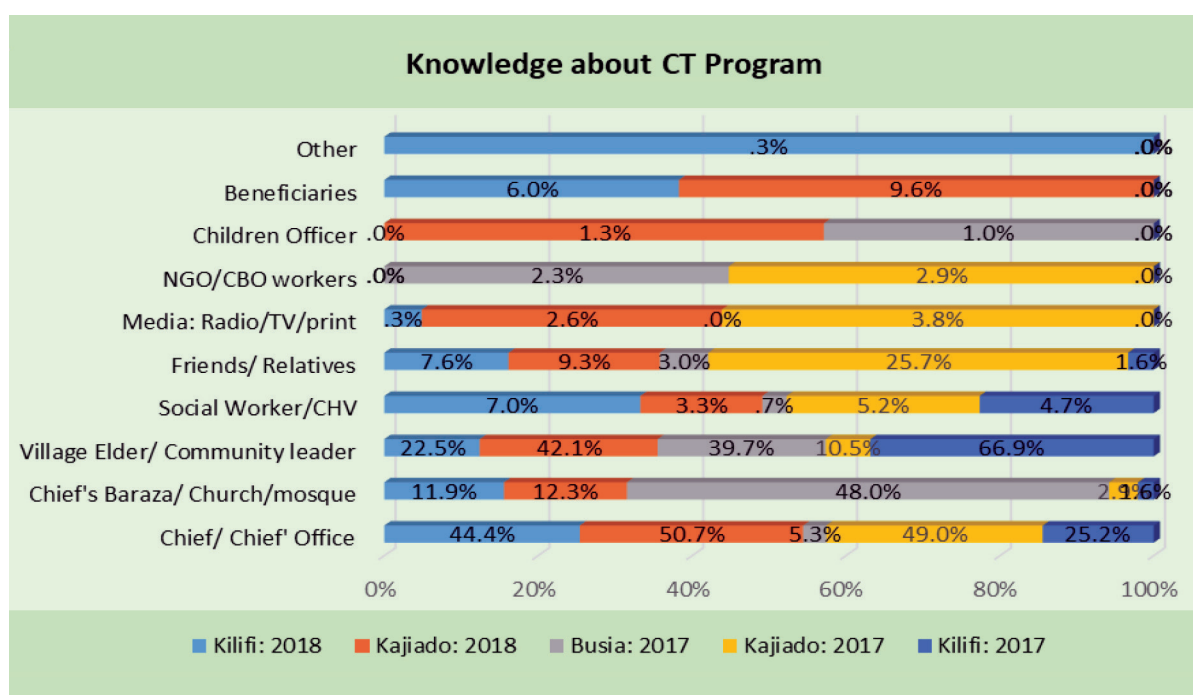


Figure2: Knowledge about Cash Transfer Programme

There is need therefore for the government to improve coordination among the offices of the chief, social development and children services and corresponding County offices for better service delivery.

1.2.4 Payment Amount and Patterns

When asked about the amount received and when the last payment was made, amounts varied from Kenya Shillings 8000 and 4000 to Kenya Shillings 12000, indicating delay in payment running from four to six months. This unpredictability of payment affects planning and coping abilities.

However it was observed by the community that for the year 2017, there were less delays as compared to 2018 which had more delays and this was attributable to introduction of new payment system.

Details in Figure 3

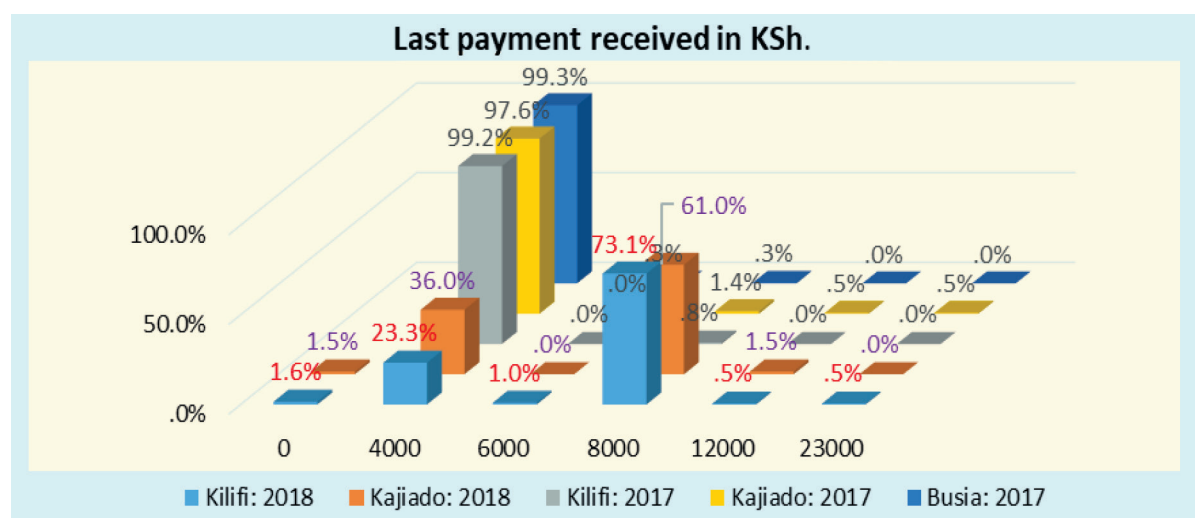


Figure 3: Payment Patterns and Amount Received In Kenya Shillings: 2017 and 2018

1.2.5 Financial Paying Institutions

Kenya Commercial Bank and Equity Bank and their agents have the majority clients as indicated in figure 4. This was attributable to wide reach and accessibility.

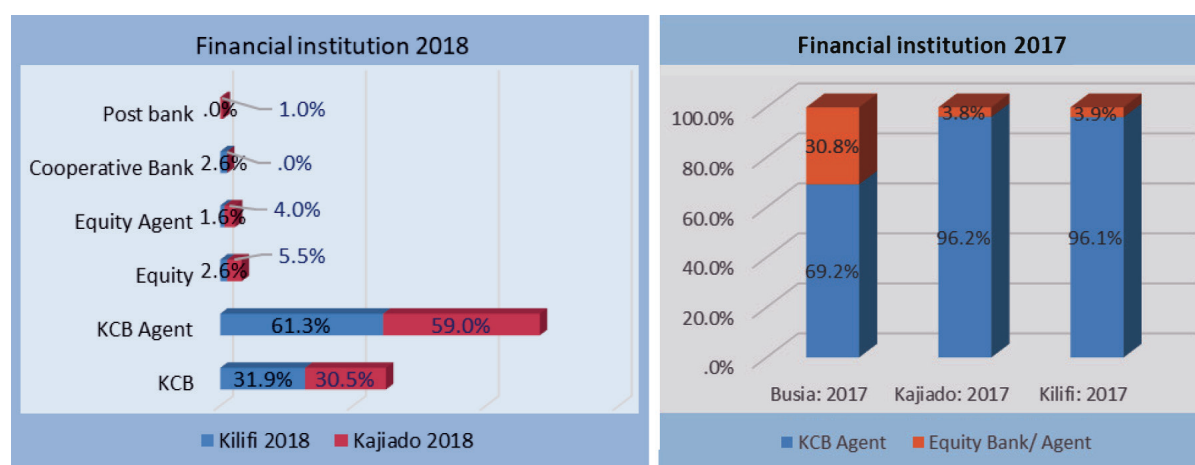


Figure 4: Paying Bank/Agent 2018 & 2017

1.2.7 Environment of Paying Institutions

When asked about the environment at the paying institution in 2018, the majority (39.9%) in Kilifi said the environment was secure but no privacy and not enough seats, 30.6% said it was secure, had privacy and was comfortable, while 27.5% said it was “secure, had privacy but not enough seats. The majority, 79%, in Kajiado County said the environment was secure, had privacy and was comfortable, 28.5% said it was secure but had no privacy and not enough seats while 5% said the environment was not secure, had no privacy and not enough seats. These figures indicate room for improvement.

In 2017, the majority, 70.9%, in Kilifi and 60.5% in Kajiado said their paying agent environment was secure but had no privacy and not enough seats, and in Busia County the majority, 50.3%,

said their paying agent environment was insecure, no privacy and did not have enough seats. See Figure 5. This is attributable to the different levels of infrastructural growth. However with the new payment solutions through individual bank accounts and linking of bank accounts to individual mobile phones, this may reduce the risks.

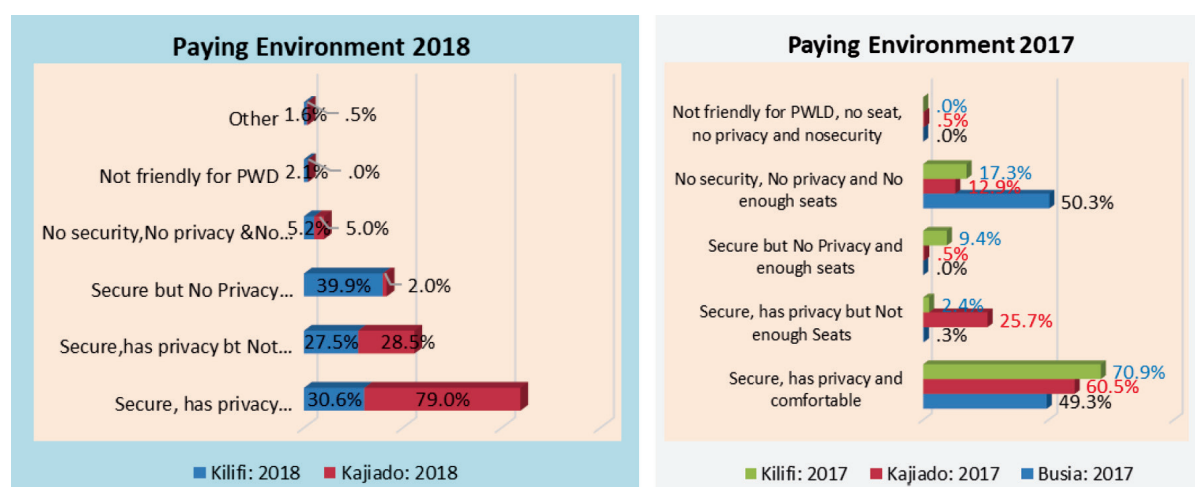


Figure 5: Environment Where Payment Is Done: 2018 & 2017

1.2.8 Rating Paying Institution Services

In 2018, the respondents were asked to rate their satisfaction with services at their respective paying institutions. The rating was as follows: In Kilifi County 79.3% said the interaction with the paying staff at the bank or agent was good, in Kajiado an average of 54.8 % said it was good. On efficiency in services provision, 83.9% in Kilifi County said that it was good, while in Kajiado County 51.3% said the efficiency in service provision was good. When asked to rate the attitudes of the bank or agent paying staff, 65.3% in Kilifi County said staff attitude was good while 62.3% in Kajiado County said that staff attitude was very good. See Figure 6.

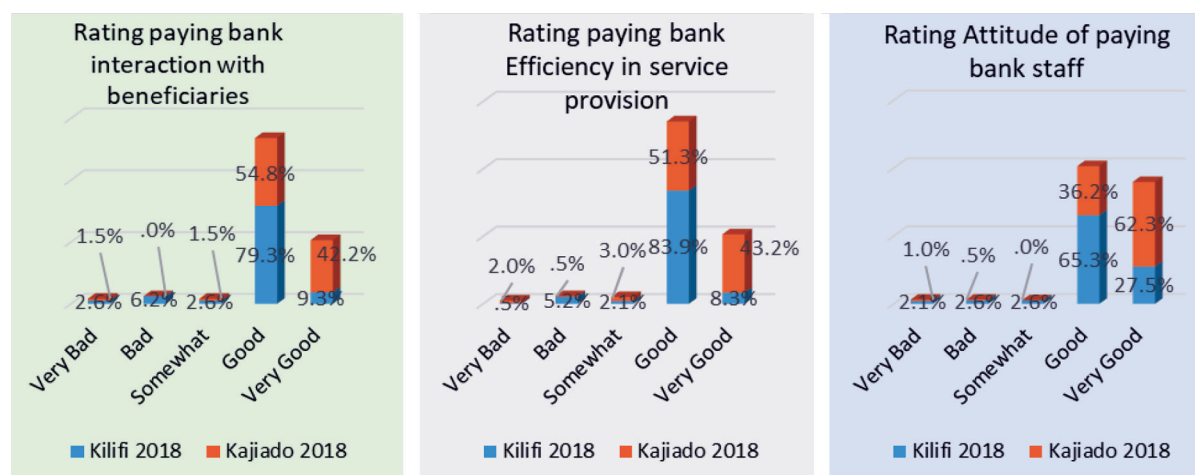


Figure 6: Rating For Services At Paying Point: 2018

In 2017, the respondents were asked to describe the attitude of staff and paying agents and the majority across the counties (Busia 42.1%, Kajiado 99.5% and Kilifi 94.5%) said the staff were welcoming and courteous. In Busia County, there were those, 29.8%, who described the staff as having a poor attitude towards them, slow in service, abusive and arrogant. Again in the same county, 17.2% said the staff attitude was dependent on individual paying clerk. See Figure 7.

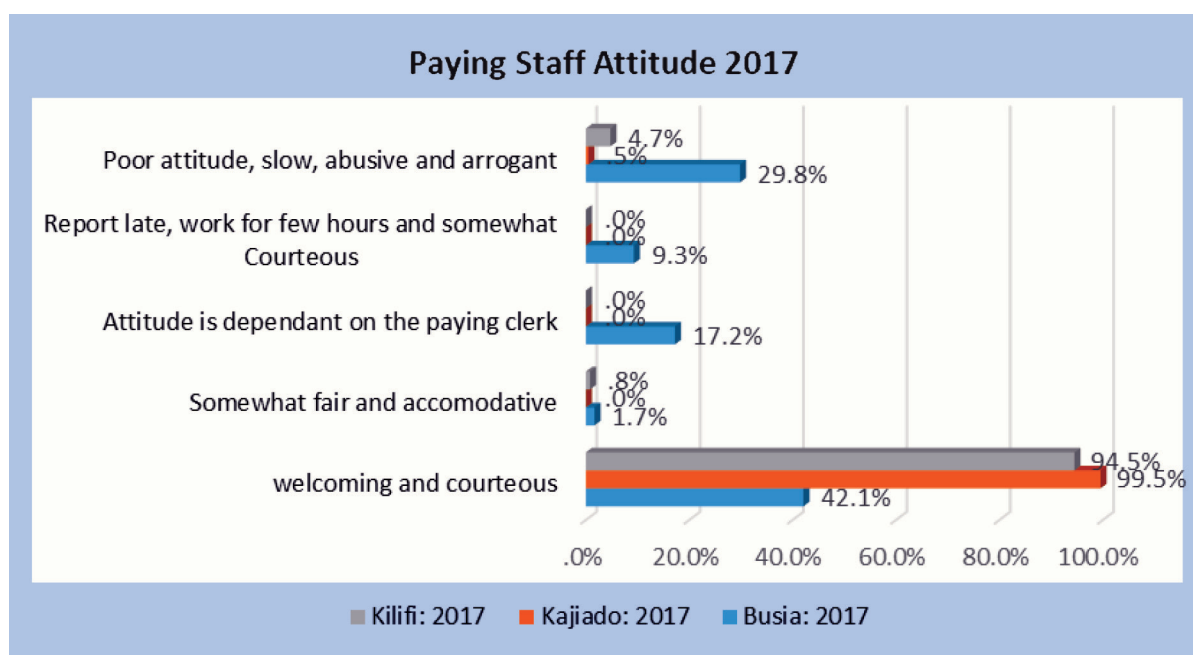


Figure 7: **Paying Staff Attitude 2017**

1.2.9 Distance to Pay Point

When asked how far they travelled to the nearest payment point, in 2018, majority in Kilifi County, 76%, said they travelled five or less kilometres. In Kajiado County, the majority travelled between 9 to 11 kilometres, followed by 27% who travelled between 3 to 5 kilometres

Compared with 2017, in Busia County, majority said they travelled between 3 to 5 kilometres. In Kajiado in 2017, majority, 47%, said they travelled 3 or less kilometres. Comparing distances travelled in Kajiado County, there was a significant drop of 30% from 2017 to 2018 of those travelling for more than five kilometres to collect their monies. See Figure 8.

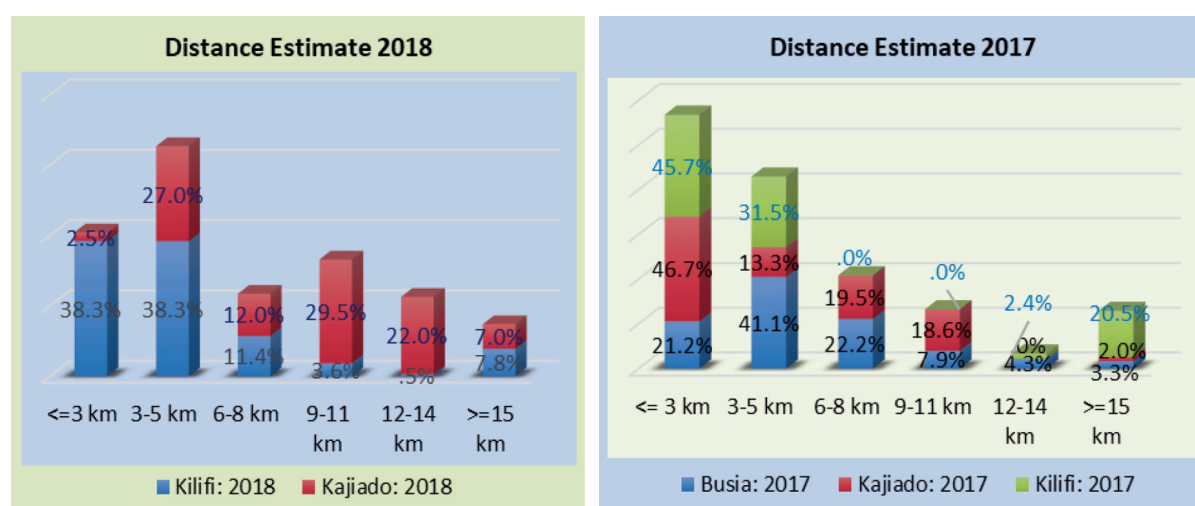


Figure 8: **Distance From Home To The Pay Point 2018 and 2017**

The government in 2018 introduced a new payment system based on the client's paying institution choice and therefore, in the subsequent months, distance to pay points will reduce.

Challenges at Payment Points

Most challenges across the three counties were due to: biometric failure, missing of names and inaccurate data such as a mismatch between names and identity numbers and long queues.

However the new payment system where money is sent direct to the account, long queues will eventually reduce.

2.1 Knowledge and Use of Complaint and Feedback Mechanism

When asked whether they had knowledge of complaint and feedback mechanism for any challenges they encountered, the majority ,over 90%, in all the three counties for both 2017 and 2018 said they had no knowledge. This calls for review of the state communication and awareness raising strategy. Details in Figure 9.

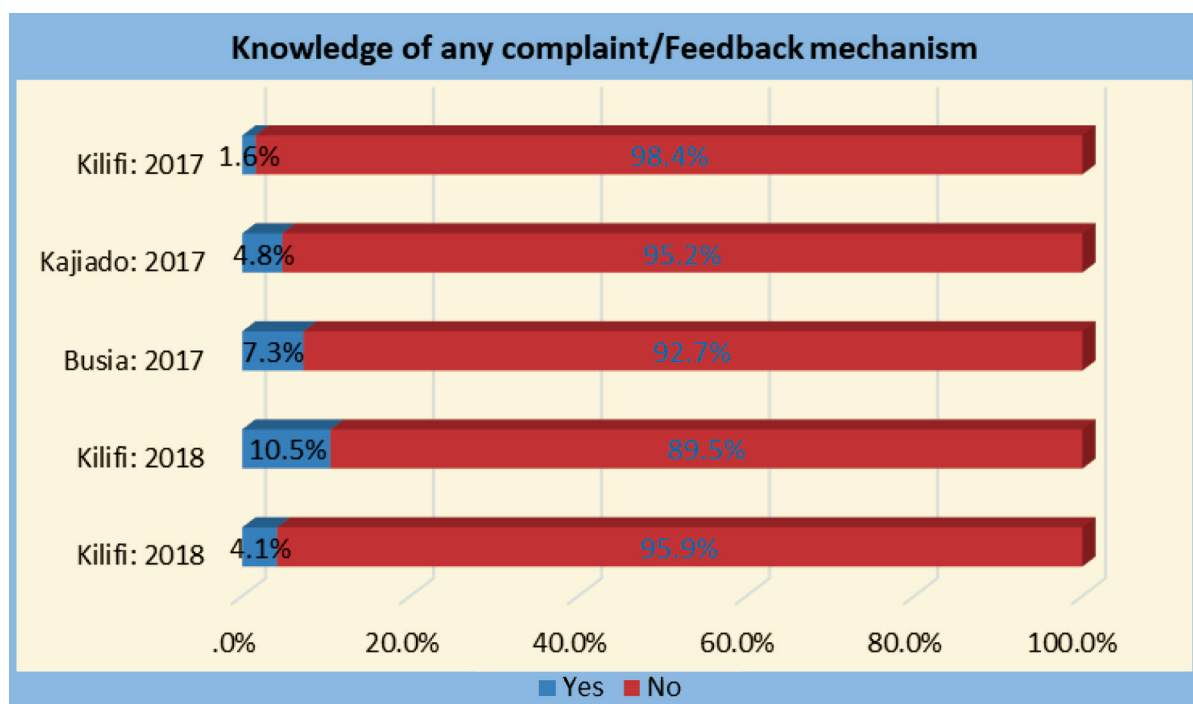


Figure 9: Knowledge Of Complaint/Feedback Mechanism 2017 and 2018

Those who said they were aware of the complaints and feedback mechanism expressed a negative view of feedback, saying one had to do a lot of follow up, with each time, different reasons being given either by the paying agent or the office of social development and children services. The State Department of Social Protection provided additional reporting and

feedback mechanism through establishment of a telephone toll free number 1533, however awareness of this facility was low across the three counties. Moreover, those who were aware and tried calling the number expressed difficulties in getting through.

2.2 Linkage to other Complementary Services

When respondents were asked whether benefiting households had been linked to other services like health care access, education bursary for children or agricultural subsidies, the responses were diverse, indicating uncoordinated targeting, which has a negative impact on the design of current social protection programmes to facilitate a social economic transformation of these households towards self reliance. For instance, majority, 97%, had no medical cover from State National Health Insurance Fund (NHIF) and for those who had, there was in-consistence in payment for the cover and there were gaps in the knowledge of how, when and where to use the insurance card, indicating need for improvement of the NHIF communication and sensetisation approach.

Cash Transfer Use and Impact

The respondents were asked to rank by priority how the cash received was utilised. A majority said funds were spent on food, followed by health, education for children and shelter improvement.

3.1 Impact of Cash Transfers at Household Level

Subsequently when asked about the impact of the funds, a majority mentioned food, health, education and general basic household expenditure, indicating that there were little or no funds for saving and investment. However there were exemplary cases of beneficiaries who joined table banking groups and were able to mobilise resources through such initiatives and improved on their shelter, purchased livestock and therefore increasing their asset base and household coping strategies.

Conclusion and Recommendations

In conclusion the project sensitised and empowered the communities of Busia, Kajiado and Kilifi with skills for effective participation and monitoring of state cash transfer programmes. The project also developed reference guides for continuous capacity building and also as a source of reference.

The project collected data periodically from selected households and shared findings with the State contributing to improvement in service delivery. The key lesson learnt is that informed citizenry are a key asset to the state in providing constructive feedback that inform better programme design and service improvement.

The following are the key recommendations:

1. Coordination of Social Protection initiatives

The 2010 Constitution provided for a devolved system of government creating two tiers of complementary governance structures, national and county governments. Although the idea is good if well implemented, currently, there are similar social protection initiatives at the county level being implemented with little or no reference to the national social protection programmes.

Good coordination between the two structures is important to avoid duplication of efforts.

2. Mapping stakeholders in Social Protection

Strong partnerships and collaboration among stakeholders are critical to the successful implementation of cash transfer programmes. In order to maximise the impact of social protection programmes in Kenya, it is critically important to map all stakeholders in social protection - state and non-state actors. This may also entail review and renegotiation of the roles, responsibilities and relationships between the different stakeholders to enable strong collaboration and the creation of synergies and complementarities.

3. Participation of grassroots groups

There is low participation by grassroots groups, faith actors and national CSOs. This is due to coordination challenges at the national and county levels. A framework for partnership could systematically track participation across different stakeholders, fostering inclusivity.

4. Impact of cash transfers

Several studies have been done on the impact of cash transfers in Africa.¹ Many results show increased consumption of basic goods such as food, medical and educational expenses, and participation in community social events like table banking, religious worship just to mention a few.

Findings indicate that social protection increases school enrolment and retention among school-going children (usually age 12 to 17). This study and anecdotal evidence also indicate improved self-esteem, hope and a feeling of happiness among beneficiaries.

However, there were isolated anecdotal cases of expenditure on non-essential goods such as alcohol and tobacco, mostly among men across the three counties of Kilifi, Kajiado and Busia. The community social support system (Faith leaders, community leaders and Beneficiary welfare Committee) was able to identify these specific cases for remedial guidance which is commendable.

Previous cash transfer evaluations have indicated increase in household assets and disposal income. However, more efforts need to be undertaken by stakeholders to link communities with institutions that can provide education in investment and appropriate financial products and credit services, as well as offer life skills to youth to strengthen coping capacities.

5. Visibility and understanding of Social protection programmes by the public

There is varying understanding of social protection programmes by the general public. Although a communication strategy was developed by the Department of Social Protection, awareness and understanding is still low. A multi-pronged communication strategy should be explored, leveraging on communication technology, community social networks and government structures.

6. Multiple monitoring, evaluation and learning mechanisms

Currently, there are several monitoring mechanisms which are not linked into one national monitoring and impact framework.

Lack of an impact-tracking system to track linkages between cash transfers and other complementary services like health care access, education grants for school-going children contributes to loss of key lessons that would help to improve overall impact of social protection programmes. Development/consolidation of a monitoring and evaluation framework should be prioritised.

7. Complaints and grievance channels

A Grievance Mechanism (GM) system that allows citizens to provide feedback to the state on the quality of services provided was developed and captured through the Management Information System (MIS) that is centralised in Nairobi. At present, the routing of a complaint generally entails lodging of an issue with the nearest social development or children services offices. The problem is then communicated to the head office in Nairobi

¹ Retrieved from https://ovcsupport.org/wp-content/uploads/2015/03/TP-Broad-Impacts-of-SCT-in-SSA_NOV-2014.pdf, and Retrieved <https://www.givedirectly.org/research-on-cash-transfers/>

for correction or update of data. The manual delivery of forms from the field to Nairobi at times leads to loss of some data (forms lost or misplaced). It takes time to update data and correct errors, even simple ones like spelling errors. The programme also developed a backup telephone toll-free number – 1533. However, evaluation of use of this facility revealed mixed results. Awareness of the existence of the toll-free number was low and even those who tried to use it reported difficulties in getting through. Possible solutions include digitalisation of the complaints and grievance mechanism, and decentralisation of some aspects of the MIS like updating or correction of spelling errors.

8. Volunteerism and effects on service delivery.

Some of the limitations on effective functioning of community support structures like the Welfare Beneficiary Committee have to do with resourcing. There is willingness to volunteer time and skills. The challenge is that some of the tasks require transportation or telephone communication at one's cost. Provision of a stipend would aid volunteerism in extreme poor settings.

9. Systemic design and implementation issues

- a) Systemic issues around biometric failures and different response measures by various paying agents should be addressed by development of a standard reference guide.
- b) Delays in payments affects planning and coping at household levels especially households with children, older persons and Persons with Severe Disabilities (PWSD). Efforts should be made to streamline payment system
- c) Attitude of paying agents can be addressed through continuous sensitisations of both the paying institutions and the clients. Similarly complaints and feedback mechanisms at the pay points should be set up to provide opportunities for suggestions on improvement.
- d) Targeting and inclusion errors: the adoption of the Universal targeting approach for persons aged 70 years and above is a good approach for reducing errors in targeting and should be rolled out to Persons with Disabilities (PWD) cash grant.



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