

# Influence Of Old Age Cash Transfer Programme On Human Development In Isiolo County

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DOI: 10.29322/IJSRP.13.10.2023.p142XX

<https://dx.doi.org/10.29322/IJSRP.13.10.2023.p142XX>

Paper Received Date: 19th September 2023

Paper Acceptance Date: 20th October 2023

Paper Publication Date: 30th October 2023

**Abstract-** The Old Age Cash Transfer Programme (OCTP) was introduced by the Kenyan government in 2007 as a social protection initiative to improve the well-being of individuals aged 70 years and above. This study aimed to evaluate the effectiveness of OCTP in enhancing access to education, healthcare outcomes, and food security among the elderly population in Isiolo County, Kenya. The research adopted a cross-sectional and descriptive survey approach, with quantitative data analyzed using SPSS version 22. Out of the 356 questionnaires distributed, 296 were returned, resulting in an 83.15% response rate. The demographic analysis revealed a majority of female respondents, accounting for 62.5% of the total sample. The study findings indicate that the OCTP has positively influenced access to education, healthcare outcomes, and food security among beneficiaries in Isiolo County. Respondents overwhelmingly agreed that the program improved educational accessibility, affordability of materials, increased school attendance, facilitated enrollment in higher-quality schools, reduced financial barriers, enhanced academic performance, and provided previously unavailable educational opportunities. Regarding healthcare outcomes, the OCTP was found to enhance accessibility and affordability of healthcare services, increase visit frequency to healthcare facilities, improve health outcomes, raise satisfaction levels with healthcare services, improve access to medications and healthcare information, and foster trust in the healthcare system among beneficiaries. Additionally, the program positively impacted food security by increasing the quantity and quality of food consumed, improving access to nutritious food, diversifying food types, reducing food shortages, stabilizing food supply, enhancing affordability, and improving overall food security. In conclusion, this study contributes insights into the effectiveness of the OCTP and provides valuable information for policymakers to enhance the well-being and human development outcomes of the elderly population in Kenya. However, it is crucial to note that the impact of cash transfer programs can be influenced by contextual factors and program design. Therefore, careful attention should be given to the design and implementation of such initiatives to ensure their optimal effectiveness.

**Index Terms-** Old Age Cash Transfer Programme (OCTP), Access to education, Healthcare outcomes and Food security

## I. INTRODUCTION

### T1.1 Background to the Study

The first old age cash transfer program was implemented in Germany in 1889, followed by other European countries and the United States in the early 20th century. These programs were designed to address the social and economic challenges faced by elderly individuals without sufficient family support or savings, ensuring they could live with dignity and without poverty (Palacios and Sluchynsky, 2006). Old age cash transfer programs are currently implemented in numerous countries, particularly low and middle-income nations, to provide regular financial support to eligible elderly individuals. These programs vary in the amount of cash transfer provided but aim to cover essential needs such as food, healthcare, and housing.

Old age cash transfer programs are crucial for social protection initiatives in the Americas, Europe, Asia, and Africa. Governments and policymakers should continue supporting and expanding these programs to ensure a dignified life without poverty for the elderly. Examples include the United States' Social Security, Canada's Old Age Security program, Argentina's Universal Pension for the Elderly in the Americas; the United Kingdom's State Pension, Italy's National Social Security Institute, Spain's Non-Contributory Pension in Europe; India's National Old Age Pension Scheme, China's Rural Old-Age Support System, Japan's Basic Pension in Asia; and Ghana's Livelihood Empowerment Against Poverty, Uganda's Senior Citizens Grant, Ethiopia's Productive Safety Net Program in Africa. These programs provide cash transfers to eligible elderly individuals, reducing poverty and enhancing well-being.

In Kenya, the Old Age Cash Transfer Programme (OCTP) was implemented in 2007 to improve the welfare of vulnerable groups, particularly the elderly. The program targets individuals aged 70 and above, administered by the Ministry of Labour and Social Protection in collaboration with the National Social Security Fund (NSSF) and other partners, aiming to reduce poverty and improve livelihoods through monthly stipends. The OCTP has been successful in providing financial support to elderly individuals facing age-related challenges and limited opportunities in the formal labor market, particularly in Nairobi. The program has improved their access to basic needs such as food, shelter, and healthcare, leading to an enhanced quality of life.

In Garrisa and Isiolo counties, the OCTP has been implemented as part of the Hunger Safety Net Programme (HSNP), targeting individuals aged 65 and above in arid and semi-arid regions. The HSNP has effectively reduced poverty and improved the livelihoods of the elderly in these regions, providing a monthly cash transfer of Ksh 2,000. According to Osinde et al. (2019), the OCTP in Kenya has positively impacted the socio-economic well-being of the elderly by improving their food security and health, reducing poverty, and social exclusion. The program has also alleviated the caregiving burden on families, enabling the elderly to access healthcare and other basic needs. However, there is a lack of information on how the OCTP has influenced human development among the elderly in Isiolo. Therefore, this paper is necessary to address this gap and provide valuable insights.

### 1.2 Statement of the Problem

The Old Age Cash Transfer Programme (OCTP) was implemented by the Kenyan government in 2007 to provide financial support to individuals aged 70 years and above. The OCTP aims to enhance the social protection system and improve the well-being of older persons through a monthly stipend of Kshs. 2,000 (\$20). Despite significant funding and more than a decade of implementation, there is a persistent issue of low human development among the elderly population in Isiolo County, Kenya.

Isiolo County has a substantial elderly population, with over 4.4% of the total population aged 70 years and above. However, despite the presence of the OCTP, many elderly individuals in Isiolo still face challenges in accessing basic needs such as healthcare, education, and food. Existing research suggests that the OCTP has not achieved the desired outcomes in terms of poverty reduction and overall well-being among the elderly population in Kenya. Consequently, there is a critical knowledge gap regarding the effectiveness of the OCTP in improving human development outcomes specifically in Isiolo County. This paper aims to address this gap by assessing the effectiveness of the OCTP in enhancing human development outcomes among the elderly population in Isiolo County, Kenya.

### 1.3 Objectives of the Study

- i. To assess the influence of Old Age Cash Transfer Programme (OCTP) on access to education among beneficiaries' households in Isiolo County.
- ii. To evaluate the impact of the OCTP on the healthcare outcomes among beneficiaries' households in Isiolo County.
- iii. To examine the influence of OCTP on food security among beneficiaries' households in Isiolo County.

### 1.4 Significance of the Study

The significance of this study lies in its contribution to the existing knowledge regarding the effectiveness of the Old Age Cash Transfer Programme (OCTP) in enhancing human development outcomes among the elderly in Isiolo County. The study's findings will serve as valuable evidence to inform policymakers and OCTP implementers on strategies to improve the well-being of the elderly population in Isiolo County. Furthermore, the study will contribute to the development of social

protection policies that are better tailored to address the specific needs of the elderly population in Kenya. By providing evidence-based recommendations, this study aims to bring about positive changes and improvements in the implementation and effectiveness of the OCTP, ultimately enhancing the quality of life for elderly individuals in Isiolo County.

## 2.0 LITERATURE REVIEW

This section presents a comprehensive literature review that focuses on relevant studies related to the M&E practices and the implementation of strategic plans in government agencies.

### 2.1 Monitoring and Evaluation Among Government Agencies

Empirical literature consistently demonstrates the positive impact of the Old Age Cash Transfer Programme (OCTP) on access to education among beneficiaries' households globally. Studies have shown that OCTP effectively improves educational outcomes for both elderly recipients and their grandchildren. Lloyd-Sherlock et al. (2020) found that OCTP improves access to education in low and middle-income countries, with beneficiary households being more likely to send their children to school and invest in their education. Saavedra et al. (2018) showed that OCTP has a significant positive effect on the school attendance of grandchildren in households where the elderly receives cash transfers. Similarly, Anukriti et al. (2019) observed positive impacts on educational outcomes for both elderly recipients and their grandchildren, with higher school attendance and test scores among beneficiaries.

In the Americas, including the United States, Canada, and Argentina, empirical evidence supports the positive impact of OCTPs on access to education. Mutchler et al. (2018) found that the Social Security Administration's Old-Age, Survivors, and Disability Insurance (OASDI) program in the USA positively influences educational attainment among older adults, particularly for women and individuals with lower levels of income and education. Kapsalis et al. (2019) reported that the Old Age Security (OAS) program in Canada is associated with higher education levels among older adults, with stronger effects for women and individuals with lower education and income. Gasparini et al. (2020) demonstrated the positive association between the Non-Contributory Pension for the Elderly (PNC) in Argentina and educational attainment, particularly for women and individuals with lower income and education.

In Europe, studies reveal the positive relationship between OCTP and access to education. Mira et al. (2018) found that non-contributory pension programs in Spain positively impact school attendance and reduce dropout rates among children from low-income households. Wölfel and Ramos (2019) demonstrated that social pensions in Germany increase household expenditure on education, especially for secondary and tertiary education, and improve school enrollment rates among children from low-income households. Fitzpatrick and O'Donoghue (2020) showed that the pension credit in Britain positively affects the health and well-being of elderly individuals, enabling them to support their grandchildren's education.

In Asia, studies indicate the positive impact of OCTP on access to education. Li and Zhao (2020) found that China's rural pension program positively influences school attendance and reduces

dropout rates among children from low-income households. Yamamura and Tsutsui (2020) reported increased household expenditure on education, especially for secondary and tertiary education, and improved school enrollment rates among children from low-income households due to the Basic Pension program in Japan. Kumar and Singh (2018) observed the positive effect of India's National Social Assistance Program (NSAP) on the health and well-being of elderly individuals, improving their ability to support their grandchildren's education.

In Africa, studies highlight the positive impact of OCTP on access to education. Adeniyi and Omotoso (2019) demonstrated the positive effect of the Conditional Cash Transfer (CCT) program in Nigeria on school enrollment and attendance rates among children from poor households. Mugisha *et al.* (2019) showed that Uganda's Social Assistance Grants for Empowerment (SAGE) program positively impacts children's educational outcomes, including enrollment, retention, cognitive development, and academic performance. Asante *et al.* (2021) found that Tanzania's Productive Social Safety Net (PSSN) program improves school enrollment and attendance rates and increases household expenditure on education among poor households.

In Kenya, studies highlight the positive impact of OCTP on access to education. Ayieko *et al.* (2019) found that the Older Persons Cash Transfer Program (OPCT) positively influences school enrollment and attendance rates among children in beneficiary households. Wanjala *et al.* (2019) reported the positive impact of the Inua Jamii program on school enrollment and retention rates among children in Kenya. Mutuku *et al.* (2021) demonstrated the positive effect of the OPCT program on household expenditures on education among beneficiary households. In summary, empirical evidence consistently supports the positive impact of the Old Age Cash Transfer Programme (OCTP) on access to education among beneficiaries' households worldwide. These findings have important policy implications for designing and implementing OCTPs to promote educational opportunities, especially among women, individuals with lower income and education, and children from low-income households.

## 2.2 Old Age Cash Transfer Programme (OCTP) and the Healthcare Outcomes Among Beneficiaries' Households

Several studies have investigated the impact of the Old Age Cash Transfer Programme (OCTP) on healthcare outcomes among beneficiaries' households globally. Research in China by Huang *et al.* (2021) found that cash transfer programs had a positive impact on healthcare utilization, with beneficiaries being more likely to seek medical care. Similarly, studies in low and middle-income countries by Niño-Zarazúa *et al.* (2018) and in Uganda by Ssewamala *et al.* (2019) demonstrated the positive effects of social pension and cash transfer programs on healthcare utilization and outcomes.

In the Americas, studies in the United States, Brazil, and Argentina showed that OCTPs had a positive impact on healthcare utilization and health outcomes among older adults. Research by Okeke *et al.* (2021) in the United States, Gaiger *et al.* (2018) in Brazil, and Carranza *et al.* (2019) in Argentina revealed the positive influence of cash transfer programs on healthcare utilization and overall health. In Europe, studies in the United Kingdom, Italy, and Spain demonstrated the positive relationship

between OCTPs and healthcare utilization. Avendano *et al.* (2018) found that cash transfer programs in the United Kingdom had a positive impact on healthcare utilization and health outcomes among older adults. Giuntella *et al.* (2020) observed similar effects in Italy, while Barranco *et al.* (2021) reported positive impacts in Spain.

In Asia, studies in China, India, and Singapore demonstrated the positive relationship between OCTPs and healthcare utilization. Zhang *et al.* (2018) found that cash transfer programs in China had a positive impact on healthcare utilization and health outcomes. Tandon *et al.* (2021) observed similar effects in India, while Chia *et al.* (2019) reported positive impacts in Singapore. In Africa, a study by Adebayo *et al.* (2019) in Nigeria investigated the effect of the Social Safety Nets Programme (SSNP) on healthcare service utilization among the elderly. The study found that the program significantly increased the utilization of healthcare services. In Tanzania, Mushi *et al.* (2018) examined the impact of the TASAF III program on healthcare utilization among the elderly and found that it significantly increased the use of healthcare services, particularly for preventive services. In Uganda, Mayega *et al.* (2020) assessed the impact of the Social Assistance Grant for Empowerment (SAGE) program on healthcare outcomes and found that it significantly increased the utilization of healthcare services and improved self-rated health status among the elderly.

In Kenya, a study by Mudege *et al.* (2020) found that OCTP had a positive impact on healthcare outcomes, increasing access to healthcare services and reducing healthcare-related expenses. Njoroge *et al.* (2018) reported that OCTP reduced the number of days spent in the hospital and improved the nutritional status of beneficiaries. Mutuku *et al.* (2019) found that OCTP increased access to healthcare services and medication, reducing the financial burden of healthcare expenses. Overall, the empirical evidence consistently demonstrates the positive impact of OCTP on healthcare outcomes among beneficiaries' households worldwide. These findings highlight the potential of OCTPs to improve healthcare utilization, access to services, and overall health among the elderly population.

## 2.3 Old Age Cash Transfer Programme (OCTP) and Food Security Among Beneficiaries' Households

Old Age Cash Transfer Programmes (OCTP) have been consistently shown to have a positive impact on food security among beneficiaries' households globally. Studies in various countries provide evidence of the program's effectiveness in improving access to food and reducing food insecurity. In Ethiopia, a study by Mahati *et al.* (2019) found that the OCTP positively affects food security among older adults, improving access to food and reducing food insecurity. Similarly, Nziramasanga and Chitambara (2021) observed that the OCTP in Zimbabwe improves access to food and reduces the likelihood of food insecurity among beneficiaries. In India, Hati *et al.* (2020) demonstrated that the OCTP positively impacts food security among older adults. The program increases the purchasing power of beneficiaries, enabling them to purchase more food and improve their food security.

Empirical evidence also supports the positive impact of OCTPs on food security among older adults in the United States. Gundersen *et al.* (2018) found that OCTPs increased food security among the



elderly by 2-3 percentage points, while Kreider and Pepper (2019) reported a reduction of 6 percentage points in the likelihood of food insecurity among the elderly. These findings highlight the effectiveness of OCTPs in improving food security in the United States. In Brazil, the Bolsa Familia program, which includes cash transfers to low-income families and the elderly, has been shown to improve food security. Santos *et al.* (2019) found that the program reduced the prevalence of food insecurity among beneficiary households by 13 percentage points, and Santos and Heredia-Blonval (2021) reported a reduction of 9 percentage points in severe food insecurity among beneficiaries.

In Argentina, the Programa de Atención Médica Integral (PAMI), which provides health and social services, including cash transfers, to the elderly, has been found to improve food security. García *et al.* (2019) observed a reduction of 6 percentage points in the prevalence of food insecurity among PAMI beneficiaries, while Berges and Berges (2020) reported a decrease of 2 percentage points in the severity of food insecurity among beneficiary households. In Europe, studies have examined the impact of OCTPs on food security. In Italy, Ongaro *et al.* (2018) found that OCTPs significantly improve food security among beneficiaries' households. Similarly, Roy and Aparicio (2021) demonstrated the positive impact of OCTPs on food security in Germany, reducing the likelihood of food insecurity by 28% among beneficiaries' households. However, Lelliott and Schnepf (2022) found no significant impact of OCTPs on food insecurity in Britain, although it did have a positive effect on overall well-being.

In Asia, studies have shown the positive relationship between OCTPs and food security. Liu *et al.* (2018) reported the positive impact of OCTPs on food security in rural China, attributing it to increased household income and reduced poverty. Raghunathan and Singh (2019) observed the positive effect of OCTPs on food security in India, reducing poverty and increasing access to food. Kondo *et al.* (2020) found that OCTPs improve food security among the elderly in Japan, increasing household income and reducing poverty. In Africa, studies have demonstrated the positive impact of OCTPs on food security. Fayed *et al.* (2021) reported improved food security and reduced malnutrition among older adults in Egypt due to OCTPs. In Rwanda, Bizimungu *et al.* (2018) found that OCTPs contribute to the reduction of food insecurity and poverty among older adults. However, the effectiveness of OCTPs in improving food security in Ethiopia is limited by the low amount of cash transfers and limited program coverage, as highlighted by Tadesse and Tefera (2019).

In Kenya, OCTPs have a positive effect on food security among older adults. Studies by Wambui *et al.* (2019), Njagi and Arasa (2018), and Kang'ethe and Owuor (2020) all demonstrate the positive impact of OCTPs on food consumption, dietary diversity, and the reduction of food insecurity. In summary, empirical evidence consistently supports the positive impact of Old Age Cash Transfer Programmes on food security among beneficiaries' households globally. These findings highlight the effectiveness of OCTPs in improving access to food, reducing food insecurity, and contributing to overall well-being among older adults in various countries across different continents.

### 2.3 Theoretical Review

The theoretical framework for this study on the influence of Old Age Cash Transfer Programme (OCTP) on human development draws on two complementary theories: Human Capital Theory and Social Protection Theory. These theories provide a conceptual foundation for understanding how OCTP can enhance human development outcomes. Human Capital Theory posits that investments in education and healthcare are crucial for promoting economic development and improving individual well-being. Education equips individuals with knowledge and skills, enhancing their productivity and earning potential. Access to healthcare services improves health outcomes and enables individuals to participate fully in social and economic activities. In the context of OCTP, this theory suggests that the program's provision of cash transfers can help elderly beneficiaries invest in education and healthcare, leading to improved human capital and overall development.

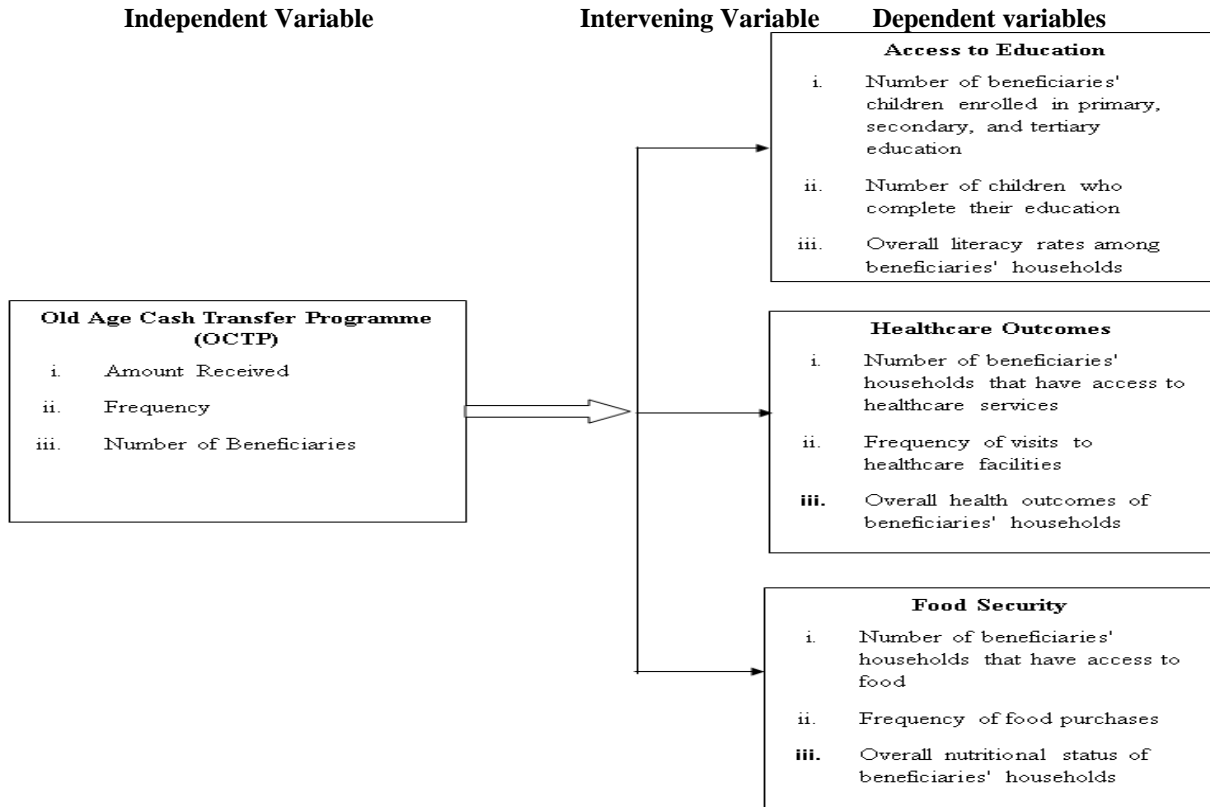
Social Protection Theory focuses on the role of social protection programs in reducing poverty, vulnerability, and social exclusion. These programs provide income support and social services to individuals and families, aiming to enhance their well-being and social welfare. OCTP, as a social protection program, aims to alleviate poverty and improve the social welfare of the elderly population. It provides regular cash transfers to meet their basic needs, including education, healthcare, and food security. By addressing the financial constraints faced by older adults, OCTP can contribute to reducing poverty and enhancing their overall well-being.

In the context of this study, the theoretical framework suggests that OCTP has the potential to improve human development outcomes by increasing access to education and healthcare, promoting food security, and reducing poverty among the elderly population in Isiolo County. The Human Capital Theory highlights the importance of education and healthcare in enhancing human capital, while the Social Protection Theory emphasizes the role of social protection programs in improving social welfare and reducing poverty. By integrating these theories, this study provides a comprehensive understanding of how OCTP can contribute to human development in the specific context of Isiolo County.

### 2.4 Conceptual Framework

The conceptual framework for this study focused on the Old Age Cash Transfer Programme (OCTP) as the independent variable and human development as the dependent variable. The OCTP, a cash transfer program providing financial assistance to the elderly in Isiolo County, was examined in terms of the amount given and frequency. Its impact on access to education, healthcare outcomes, and food security among beneficiaries' households was assessed. Access to education was measured by enrollment rates, completed education, and literacy rates. Healthcare outcomes were evaluated based on healthcare service access, frequency of visits, and overall health outcomes. Food security was measured by access, frequency of purchases, and nutritional status. This study aimed to determine the OCTP's influence on human development in Isiolo County, providing valuable insights into its effectiveness.

The variables and their relationship for this study are as shown in the figure 1



**Figure 1: Conceptual Framework**  
Source: own conceptualization 2023

### 2.5 Gaps in the literature

According to a comprehensive literature review, the Old Age Cash Transfer Programme (OCTP) has consistently demonstrated positive effects on access to education, healthcare, and food security in households benefiting from the program worldwide. The literature indicates that the OCTP leads to increased expenditure on education and healthcare, resulting in improved school enrollment rates and reduced healthcare expenses. Furthermore, the program has shown to enhance health outcomes, particularly among the elderly and individuals from low-income households. Additionally, the OCTP has proven effective in improving food security and nutritional status. The findings from this literature review emphasize the importance of policymakers and advocates of social protection programs investing in OCTPs to uplift the well-being of vulnerable populations.

### 3.0 RESEARCH METHODOLOGY

In this section, the methodology employed in this paper is presented, with the objective of offering a systematic approach to data collection, analysis, and deriving relevant insights pertaining to the research topic. The selection of research methods is done with utmost care to ensure a rigorous investigation of the subject being studied. Additionally, this chapter provides a comprehensive overview of the specific procedures implemented for data collection, organization, and analysis, ensuring a meticulous and well-structured research process.

#### 3.1 Research Design

The research design employed in this study on the influence of the Old Age Cash Transfer Programme (OCTP) on human development was a cross-sectional study utilizing a descriptive survey approach. The study had three main objectives: assessing the impact of the OCTP on access to education, evaluating its effects on healthcare outcomes, and examining its influence on food security in Isiolo County. The cross-sectional design was chosen as it allowed for data collection at a specific point in time, providing a snapshot of the situation, while the descriptive survey approach facilitated the collection and analysis of data describing the characteristics of the study population. Similar research designs have been utilized in previous studies, such as Nyamwaya et al.'s (2021) investigation on cash transfers and food security among rural female smallholder farmers, Mutero et al.'s (2019) assessment of cash transfer programs on education outcomes, and Wanjiku and Owuor's (2018) study on cash transfers and healthcare utilization among low-income households in rural Kenya. These studies found significant positive effects of cash transfers on the respective outcomes of interest.

#### 3.2 Sample Size and Sampling Procedure

In accordance with Kothari (2004), the sample size for this study was determined using Slovic's formula, considering factors such as cost-effectiveness and time efficiency compared to studying the entire population. The formula takes into account the population size (N) and the desired error margin (e) to compute the sample size (n) using random sampling. In this case, a sample size of 356 beneficiaries was selected from the target population

using stratified random sampling, which involves dividing the target population into similar groups and then selecting individuals randomly from each group. This method was chosen to ensure a representative sample of the entire population and reduce sampling errors, following the approach outlined by Russell (2013) and recognized as a universal technique (Saunders, Lewis, & Thornhill, 2007).

### 3.3 Data Collection Methods

In this study, primary data was exclusively utilized, as it was collected specifically for this research (Bryman, 2005). The main data collection tool employed was a semi-structured questionnaire, designed to address the research questions, specific objectives, and test hypotheses. The questionnaire consisted of both open-ended and closed-ended questions, with closed-ended questions utilizing a 5-point Likert scale ranging from "strongly disagree" to "strongly agree." The use of questionnaires was preferred due to their efficiency in terms of time, cost, and data analysis, as they provide readily usable data (Saunders, Lewis, & Thornhill, 2007). A pilot test was conducted to assess the reliability and validity of the research instruments and identify any operational concerns during questionnaire administration. The pilot test involved a small trial run of the study, including 1 percent of the total sample size, selected through simple random sampling (Creswell, 2006). This process helped identify potential weaknesses, research insufficiencies, and expected challenges, enabling necessary adjustments to be made.

Validity of the research instruments was addressed through two categories: face validity and content validity. Face validity was enhanced through pre-testing to minimize misunderstandings or misinterpretations of the questions. Content validity was ensured by incorporating expert views, particularly those of the supervisors, and refining unclear and ambiguous questions based on their feedback. This process significantly improved the face validity of the research tools (Cooper & Schindler, 2006). Reliability of the research instruments, which refers to the consistency of measurement, was assessed using the consistency of internal responses. The Cronbach's alpha technique was employed to measure internal response consistency, with reliability indicated by alpha values ranging from 0 to 1. In this study, a Cronbach's alpha value of 0.76 was calculated, indicating good reliability (Kothari, 2004).

The data collection procedure involved obtaining an introduction letter and research permit from the university and the National Commission for Science, Technology, and Innovation (NACOSTI) respectively. Permission for data collection was also sought from the management. Data collection from staff members utilized a drop and pick technique, where the researcher collected the questionnaires after a maximum of one week to accommodate respondent availability and the geographically dispersed sample. Due to the limited literacy levels among the program beneficiaries, interviews were conducted by the researcher instead of using questionnaires.

### 3.7 Data analysis techniques

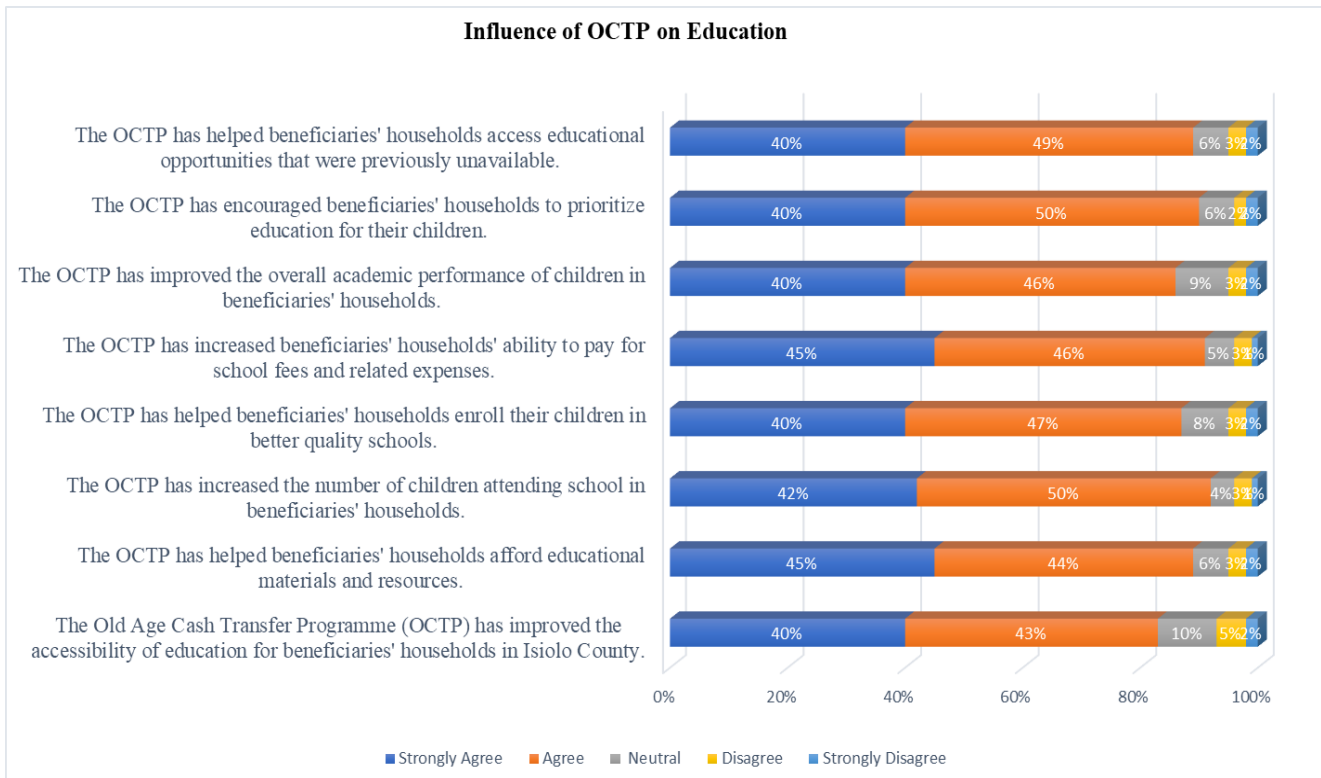
The research tools used in this study generated both qualitative and quantitative data. The qualitative data was analyzed using thematic analysis, which involves examining, identifying, and documenting patterns within the data (Greener, 2008). On the other hand, the quantitative data was analyzed using descriptive statistics, with the assistance of SPSS version 22, a statistical software package. Descriptive statistics included measures such as percentages, frequency distribution, measures of central tendency, and standard deviation (Bryman, 2005). The findings will be presented using tables and figures, including pie charts and bar charts, to visually represent the results.

## 4.0 FINDINGS AND DISCUSSIONS

This section presents the results and findings of the study, starting with the response rate and providing an overview of the socio-demographic characteristics of the research participants. The response rate, indicating the percentage of participants who completed the questionnaires, is reported. Furthermore, the socio-demographic characteristics of the participants, including age, gender, and educational background, are summarized to provide a clear understanding of the composition of the sample.

### 4.1 Influence of Old Age Cash Transfer Programme (OCTP) on Access to Education Among Beneficiaries' Households

The study found that the Old Age Cash Transfer Programme (OCTP) has had a positive influence on access to education among beneficiaries' households in Isiolo County, Kenya. The Likert questions revealed the following findings as shown in figure 4.1.



**Figure 4. 1: Influence of Old Age Cash Transfer Programme (OCTP) on Access to Education Among Beneficiaries' Households in Isiolo County**

The findings of this study indicate that the Old Age Cash Transfer Programme (OCTP) has had a significant positive influence on access to education among beneficiary households in Isiolo County. A large majority of the respondents strongly agreed and agreed that the OCTP has improved the accessibility of education, helped households afford educational materials and resources, increased the number of children attending school, enrolled children in better quality schools, enhanced the ability to pay for school fees and related expenses, improved overall academic performance, encouraged prioritization of education, and facilitated access to previously unavailable educational opportunities.

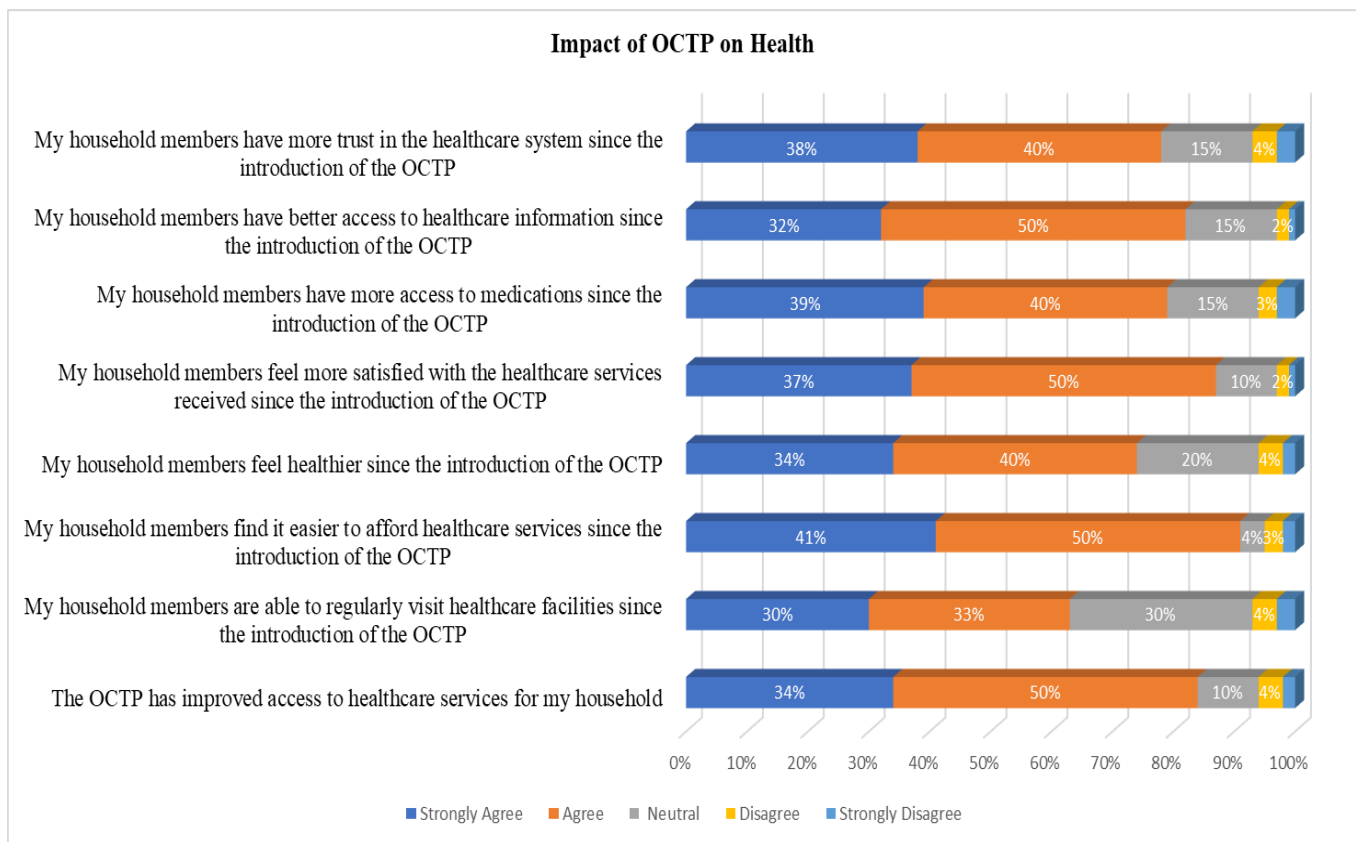
These findings align with previous research that has demonstrated the positive impact of cash transfer programs on education outcomes (Asfaw, Davis, Dewbre, Handa, & Winters, 2014; Baird et al., 2013; Evans & Ngongi, 2015). For instance, studies conducted in Ethiopia and Malawi have shown that cash transfers lead to increased school enrollment, improved

educational outcomes, and reduced dropout rates. However, it is worth noting that the impact of cash transfers on education outcomes may vary depending on program design, implementation, and contextual factors, as highlighted by Handa et al. (2018) in their study on cash transfers in Zambia.

Overall, these findings provide further support for the effectiveness of cash transfer programs in improving access to education and enhancing educational outcomes among vulnerable populations. The positive influence of the OCTP on education highlights its importance as a social protection intervention that promotes human development and empowerment among beneficiary households in Isiolo County.

#### 4.2 Impact of the OCTP on Healthcare Outcomes Among Beneficiaries' Households

Likert questions were used to evaluate the impact of the OCTP on healthcare outcomes among beneficiaries' households as presented in figure 4.2.



**Figure 4. 2: Impact of the OCTP on Healthcare Outcomes Among Beneficiaries’ Households**

The findings of this study demonstrate that the Old Age Cash Transfer Programme (OCTP) has had a positive impact on healthcare outcomes among beneficiaries' households. A significant majority of the respondents strongly agreed and agreed that the OCTP has improved access to healthcare services, increased the frequency of healthcare facility visits, improved the affordability of healthcare services, enhanced the health status of household members, increased satisfaction with healthcare services, improved access to medications, improved access to healthcare information, and increased trust in the healthcare system.

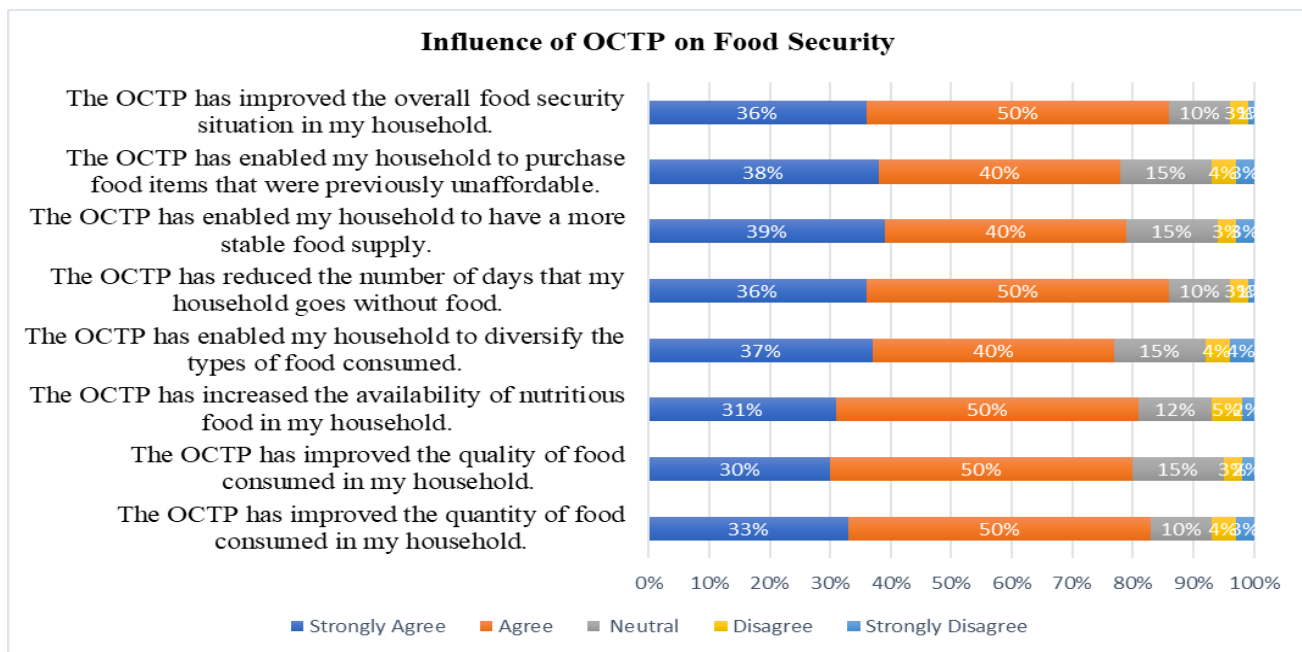
These findings are consistent with previous research that has highlighted the positive impact of cash transfer programs on healthcare outcomes (Lagarde et al., 2017; Haushofer & Shapiro, 2016). Other studies have also shown the positive effects of cash transfer programs on reducing child mortality rates and improving maternal and child health (Baird et al., 2013; Fernald et al., 2013). These findings suggest that cash transfer programs can play a crucial role in improving healthcare outcomes, particularly for vulnerable populations. However, it is important to note that the

impact of cash transfer programs on healthcare outcomes can vary depending on contextual factors and program design (Owusu-Addo & Cross, 2014; Barham et al., 2018). Therefore, careful consideration should be given to the specific context and implementation of cash transfer programs to maximize their effectiveness in improving healthcare outcomes. In conclusion, the findings of this study indicate that the OCTP has had a positive impact on improving healthcare outcomes among beneficiaries' households. These findings support the existing literature on the positive effects of cash transfer programs on healthcare outcomes. However, the impact may vary depending on contextual factors, emphasizing the importance of thoughtful program design and implementation to optimize the outcomes.

**4.3 Influence of OCTP on Food Security Among Beneficiaries’ Households**

The Likert scale questions were used to assess the influence of the OCTP on the food security situation of beneficiaries' households as presented in figure 4.3.





**Figure 4. 3: Influence of OCTP on Food Security Among Beneficiaries' Households**

The findings of this study indicate that the Old Age Cash Transfer Programme (OCTP) has had a significant positive impact on the food security situation of beneficiaries' households. The majority of respondents strongly agreed and agreed that the OCTP has improved the quantity and quality of food consumed, increased the availability of nutritious food, enabled diversification of food types, reduced the frequency of food shortages, improved the stability of food supply, increased affordability, and improved the overall food security situation. These findings are consistent with previous research that has evaluated the impact of cash transfer programs on food security, indicating that cash transfers can effectively address food insecurity among vulnerable populations.

Studies by Handa et al. (2018) and Skoufias et al. (2015) have shown similar results, highlighting the positive impact of cash transfer programs on food consumption, dietary diversity, and the prevalence of food insecurity. However, it is important to note that some studies have found mixed results regarding the impact of cash transfers on food security, as seen in studies by Hidrobo et al. (2014) and Ahmed et al. (2018), indicating that the effectiveness of cash transfer programs in improving food security can be influenced by various factors such as program design and contextual factors.

Overall, the findings of this study support the notion that the OCTP has positively influenced various aspects of food security, including quantity, quality, availability, diversity, affordability, stability, and the overall food security situation. These results highlight the potential of cash transfer programs, such as the OCTP, to address food insecurity and improve the well-being of beneficiaries' households. However, further research and careful consideration of program design and implementation are necessary to ensure the sustained and optimal impact of cash transfer programs on food security.

**5.0 CONCLUSIONS AND RECOMMENDATIONS**

This section presents a concise summary of the findings and recommendations derived from the research objectives. The analysis of the gathered data has provided valuable insights and effectively addressed the research questions. Furthermore, areas for future research are suggested, taking into account the limitations of the current study. The conclusions and recommendations are based on a comprehensive examination of the data and the pertinent literature reviewed throughout the research. The practical implications and future directions outlined in this chapter aim to further enrich the understanding and implementation of the Old Age Cash Transfer Programme (OCTP).

**5.1 Conclusions**

**5.1.1 Influence of Old Age Cash Transfer Programme (OCTP) on Access to Education Among Beneficiaries' Households in Isiolo County**

In conclusion, the results of this study provide compelling evidence to support the positive influence of the Old Age Cash Transfer Programme (OCTP) on access to education within beneficiary households in Isiolo County. The findings reveal that the OCTP has effectively facilitated easier access to education by enabling households to afford necessary educational materials and resources. Moreover, it has empowered families to enroll their children in higher-quality schools and alleviate the financial burden associated with school fees and related expenses. Furthermore, the OCTP has played a crucial role in fostering a culture of prioritizing education among beneficiary households. By providing additional financial support, the program has allowed families to seize previously unavailable educational opportunities for their children. Consequently, the OCTP has proven to be instrumental in breaking down barriers to education and promoting equitable access to learning.

These findings align with prior research highlighting the positive impact of cash transfer programs on educational outcomes. Consequently, policymakers and program

implementers should strongly consider incorporating such initiatives as part of their strategies to enhance access to education and foster human capital development in low-income countries. By continuing to invest in cash transfer programs like the OCTP, governments and organizations can contribute to the long-term development and prosperity of communities by ensuring that education becomes a reachable goal for all. The positive effects on educational access and attainment observed in Isiolo County serve as a testament to the potential of cash transfer programs to shape a brighter future for individuals, families, and societies as a whole.

### **5.1.2 Impact of the OCTP on Healthcare Outcomes Among Beneficiaries' Households**

The analysis and findings of this study provide compelling evidence of the positive impact of the Old Age Cash Transfer Programme (OCTP) on healthcare outcomes among beneficiaries' households. The OCTP has proven to be instrumental in enhancing the accessibility and affordability of healthcare services, resulting in increased utilization of healthcare facilities. As a result, beneficiaries have experienced improved health outcomes, expressed higher satisfaction levels with healthcare services, gained better access to medications and healthcare information, and developed increased trust in the healthcare system. These findings are consistent with prior research that has demonstrated the positive influence of cash transfer programs on healthcare outcomes among beneficiary populations. The OCTP stands as a promising model for other countries seeking to address healthcare disparities and improve outcomes among vulnerable populations. By adopting similar cash transfer programs, nations can emulate the success observed in this study and contribute to reducing health inequities.

It is crucial for policymakers and program implementers to recognize the potential of cash transfer programs, such as the OCTP, as effective strategies to improve healthcare outcomes. By investing in these initiatives, governments can empower individuals and households to overcome financial barriers, access timely and quality healthcare, and ultimately lead healthier lives. Furthermore, the positive impact of the OCTP on healthcare outcomes highlights the importance of prioritizing vulnerable populations and implementing comprehensive social protection measures to foster well-being and equity. To maximize the benefits of cash transfer programs in the healthcare sector, it is essential to ensure the continued support and monitoring of these initiatives. By conducting rigorous evaluations, policymakers can gain valuable insights into program effectiveness, identify areas for improvement, and make informed decisions to optimize healthcare outcomes for beneficiaries.

In conclusion, the findings of this study underscore the transformative potential of the OCTP in improving healthcare outcomes among beneficiary households. By prioritizing the adoption and expansion of cash transfer programs, countries can make significant strides in reducing healthcare disparities and promoting better health for all.

### **5.1.3 Influence of OCTP on Food Security Among Beneficiaries' Households**

The analysis of the Likert scale questions examining the influence of the Old Age Cash Transfer Programme (OCTP) on food security among beneficiaries' households has provided

compelling evidence of its significant positive impact. The results demonstrate that the OCTP has effectively addressed various dimensions of food security, as reported by the beneficiaries. They have reported notable improvements in the quantity and quality of food consumed, increased availability of nutritious food, diversification of food types, reduced frequency of food shortages, enhanced stability of food supply, increased affordability, and an overall improvement in the food security situation. These findings strongly indicate that targeted interventions, such as the OCTP, have the potential to alleviate food insecurity among vulnerable populations. By providing financial support to households, the OCTP has enabled them to access an adequate and nutritious food supply, thereby enhancing their overall well-being and livelihoods. The positive outcomes observed in this study highlight the importance of implementing similar programs to enhance food security and improve the lives of impoverished households in developing countries.

Policymakers and development practitioners should take note of these findings and consider the implementation of comparable programs to address food insecurity effectively. By investing in targeted interventions that prioritize the needs of vulnerable populations, governments and organizations can make substantial progress in reducing food insecurity and fostering sustainable livelihoods. Additionally, it is crucial to ensure the provision of comprehensive support that extends beyond financial assistance, such as promoting agricultural development, enhancing market access, and implementing nutrition education initiatives to maximize the impact on food security. To optimize the benefits of cash transfer programs like the OCTP, ongoing monitoring and evaluation are essential. Regular assessments will allow policymakers to gauge the effectiveness of the program, identify areas for improvement, and make informed decisions to enhance the outcomes related to food security.

In conclusion, the findings of this study underscore the positive influence of the OCTP on food security among beneficiary households. By implementing similar programs, countries can effectively address food insecurity, improve the well-being of vulnerable populations, and work towards achieving sustainable development goals related to poverty eradication and hunger reduction.

### **5.2 Recommendations**

Based on the conclusions drawn, the following recommendations are proposed:

1. **Sustain and Expand Cash Transfer Programs:** The government should ensure the continuation of the Old Age Cash Transfer Programme (OCTP) and consider expanding its coverage to reach more households in need. This will enhance access to education, improve healthcare outcomes, and address food insecurity among vulnerable populations.
2. **Strengthen Monitoring and Evaluation:** Regular monitoring and evaluation should be conducted to assess the effectiveness and efficiency of cash transfer programs like the OCTP. This will help identify areas for improvement, ensure program integrity, and optimize outcomes related to education, healthcare, and food security.

3. Enhance Resources and Services: Governments should allocate additional resources to improve educational facilities, provide training opportunities for teachers, strengthen healthcare infrastructure, and ensure the availability of essential medicines and medical equipment. This will enhance the quality of education, healthcare services, and contribute to better food security outcomes.
4. Integrate Nutrition Education: Cash transfer programs should be complemented with nutrition education initiatives. Providing beneficiaries with knowledge and skills on proper nutrition, effective resource utilization, and healthy behaviors will promote better food choices and overall nutritional well-being.
5. Effective Program Targeting: Governments and stakeholders should prioritize effective program targeting to reach the most vulnerable and in-need populations. Robust targeting mechanisms will ensure that cash transfer programs benefit those who require it the most, leading to improved access to education, enhanced healthcare outcomes, and reduced food insecurity.

By implementing these recommendations, governments and stakeholders can strengthen the impact of cash transfer programs, such as the OCTP, and address the challenges of education, healthcare, and food security among vulnerable populations. Collaboration, continuous evaluation, and the allocation of adequate resources will be key in achieving meaningful and sustainable improvements in the well-being of beneficiaries' households.

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