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**STRENGTHEN INSTITUTIONS TO ENHANCE
RESILIENCE: Disaster Risk Financing Model for the
Vulnerable Persons in Kenya**

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ABSTRACT

Background: Among the most commonly used social safety net programs across the globe is the cash transfer program. While developed economies have successfully applied the strategic social intervention appropriately, very little if any can be talked of in Sub-Saharan African including Kenya. In Kenya, many challenges such as inadequate funds, ghost beneficiaries, dwindling sustainability issues among others hamper effective implementation.

Purpose: The main purpose of the paper was to evaluate the effectiveness of the cash transfer program in the wake of covid-19 pandemic having unmatched social-economic impact on the people but more so on the vulnerable groups.

Methodology: The paper adopted descriptive survey research design, target population were all beneficiaries of the social welfare benefits. Sample population 163 respondents chosen in the clusters of 35 County Commissioners, 5 key informant from the state Department of Social Protection and 123 beneficiaries from 41 counties with 3 benefactors chosen from each of the 41 counties studied 163. Data collection was conducted by use of questionnaires and interview schedules for primary data while secondary data relied on documents analysis from the respective ministries, departments and government agencies. Analysis of data was done by use of descriptive statistics and findings presented through tables, graphs and pie-charts.

Findings: The study found out that a number of eligible people are not benefiting due to insufficient funds, the administrative system and structures are equally not fit for purpose as significant number of respondents opting for alternative measures such as establishment of National Vulnerability Insurance Fund, Special Interest Group Co-operatives, and subsidized micro-insurance packages.

Recommendations: The study recommended an overhaul of the current social safety programmes of cash transfer stipend to make it more effective and efficient. It was recommended that alternative programs be explored and monthly stipend to be improved from Kshs. 2,000 to at least Kshs. 3,000

Keywords: *Vulnerable persons, Disaster risk financing and Cash transfer program.*

1.0 INTRODUCTION

“Serikali! Serikali! Serikali! Serikali tafadhali! Serikali saidia”! “Government! Government! Government please! Government help”! a desperate call from a Luo woman with deep mother tongue assent crying out for help as she effortlessly tries to salvage some of her property from the raging perennial flash floods of Nyando sub-county, Kisumu County in Western Kenya is a signature rhythm among many Kenyans. This depicts a real threat of flood hazards to human life and property. However, this is just but one among many hazards the country is exposed and prone to coupled with the frequencies, complexity, scope and severity of destruction level of hazards having become more severe with the low and middle-income economies worst affected. The cry of *“Nyar Kisumu”* a Luo word which means the daughter of Kisumu community persuaded the researchers to come up with a model extract of disaster fund harnessing for the vulnerable groups to mobilize funds for strengthening institutions in order to enhance resilience. The overall objective of the proposed model is to improve mobilization of funds for disaster prevention, preparedness and mitigation measures as well as to have better responses and mount sustainable recovery for the vulnerable groups such as those living in slum set-ups, women, the elderly and poor Kenyans.

As the world is at the cusp of a digital revolution, spurring the reconfiguration of industries and expanding business modeling opportunities, sustainable, comprehensive and flexible vulnerable groups’ disaster risk financing models are increasingly at the centre of this nexus. The Kenyan government must re-examine and evaluate their systems and structures to ensure they work and are fit for purpose. The emergence of 2019- nCoV has badly exposed the entire world, with larger economies having highly tested vulnerable groups’, protection programs and healthcare systems becoming under serious threat with the fast spreading virus (Republic of Kenya, 2020). Your guess is as good as mine should the deadly virus infections phase reach its fever pitch in low and middle-income economies with largely untested vulnerable groups’ protection programs and healthcare systems. Dysfunctional systems and structures attenuate vulnerability risk factors more especially to a government that cannot guarantee basic income to the poor as they stay indoors to reduce the spread of 2019- nCoV.

Notwithstanding the situation as it may be, all is not lost going forward. Country specific disaster risk financing models as well as disaster risk oriented elements financing models may be developed for the exposed vulnerable groups such as the poor, elderly persons, terminally ill citizens, and those living with disabilities to cushion them from the impact of disasters. In view of the foregoing, the vulnerable group of persons have been of great concern to the Kenyan government in the wake of covid-19 pandemic. This has seen a raft of measures being taken such as establishment of Emergency Response Fund, enhanced social protection program through cash transfers, disbursement of funds to the urban- poor, tax waiver among other mitigation measures meant to lessen the impact of the pandemic. This is a move in the right direction, but a better proactive disaster risk financing model for this group of people ought to have been in place as opposed to the reactionary, uncertain, and unsustainable media coverage dependent emergency – aid business model the government is grappling with.

The handout model of the government’s social safety-net program should be improved by integrating the concept of the vulnerable persons establishing Special Interest Group Co-

operatives at the county levels, or urban and rural segments as well as gender oriented groupings. Other financing models suggested are establishment of National Disaster Insurance Fund (NDIF) and premium subsidized government indexed-micro insurance packages for herders, farmers and other special interest groups.

1.1 What do the groups need?

The central thesis of this proposed model is that an individual person is the first-line of defense in an event of a disaster. The need to entrench this gospel to the people through public intervention approaches such as education, advocacy and awareness is necessary. What the vulnerable groups need is simply workable structures through which their issues are exposed and relevant interventions sought by first the individuals themselves and secondly by other bodies such as the government and non-governmental organizations or the international communities like the World Health Organization (WHO). Risk assessment is of essence here in mapping out the special interest groups, clustering the categories they belong to, the geographical location of the vulnerable groups, the unique compounding factors necessitating their conditions, appropriate recommended measures to address each cluster of group issues and the persons and bodies to take action.

Albert Einstein noted that “the significant problems we face cannot be solved at the same level of thinking we were at when we created them. If we always think as we have always thought, then we will always do what we have always get done. If we always do what we have always done, then we shall always get what we have always got”. In this world nobody has nothing and the imagination that Sirikali! Sirikali! *Government! Government!* Is everything being a fallacy, unfounded and perpetuate the suffering of the people year in year out. You are the supreme as an individual, community, society and a nation as long as there are effective systems and structures which can enable you transform your conditions from being dependent on uncertain protection schemes to being self reliant to some extent. We need to change our ways of doing things, and the proposed disaster risk financing model is among the transformative stepping stones we have at our disposal.

The only thing that we need is structures which are working, proactive, visionary, flexible and transparent governance systems backed by prudent management of our organizations to inspire confidence and ensure the systems and structures are fit for purpose. This is what has consistently been the weak link in cushioning the vulnerable groups that the proposed disaster risk financing model is coming to bridge along three interactive interventions namely; Special Interest Group Co-operatives, establishment of National Disaster Insurance Fund (NDIF) and development of government subsidized agricultural indexed-micro insurance packages.

1.2 What is the model structure?

The proposed disaster risk financing model is structured along formation of Special Interest Group Co-operatives, establishment of National Disaster Insurance Fund (NDIF) and development of government subsidized agricultural indexed-micro insurance packages as the aspects of the proposed disaster risk financing models for the vulnerable persons in Kenya. Among the proactive toolkits of the vulnerable disaster risk financing models is the Special Interest Groups Co-operative models such as the elderly or medical care co-operatives. This is

one of the financial intermediation clustering of co-operatives which falls under non-financial co-operatives and they are mainly registered with the key objectives of furthering the social-economic interest of their members. This model of financing helps in intermediating on the unique needs of the vulnerable interest groups providing an opportunity for the government to be on top of things should any overwhelming eventuality occurs such as 2019- nCoV pandemic.

Risk mapping of these special group of persons is done and they are conditioned to register with each County Vulnerability Co-operatives at a fee. Those who are unable to raise the fee can be paid for by their county governments or otherwise. The emphasis here is commitment gesture and constructive accountable engagement with receipt issuance over the same. Unique identification cards may be issued to each registered vulnerable person. The co-operative structure of administration will be adopted with members' personal accounts updated accordingly. The members' data will be linked to the relevant government agencies concerned with the social safety net program to channel cash transfers to the members of each County Vulnerability Co-operative Society. When such funds are disbursed, the members account will be credited and accessed via any preferred and convenient means of payment. However, not all the amounts will be paid to the members but instead a portion may be transferred to the Disaster Reserve Fund of the society. This may be accessed by the members when calamities such as 2019- nCoV, flood hazards, or drought strike.

If there are individuals or organizational units willing to assist these vulnerable persons, their contributions, be they financial or material contributions should be channeled through such entities. This will bring order so that the scenes of stampede for food in slums being witnessed can be avoided. Remember, the constitutional units of administration such as the sub-location and location units as well as ward and sub-county units will be guiding mapping of such people and any help if specified to be for a particular sub-location or otherwise will be given only to such members though the special interest groups co-operative branches within the county. Members' unique identification cards will also specify their units of administration, nature of vulnerability, among other details. The "Huduma Number" concept would help in detailing and risk mapping these groups.

The second prong of the proposed model of financing the vulnerable is the introduction of National Disaster Insurance Fund (NDIF) kin to the National Hospital Insurance Fund (NHIF). The vulnerable groups themselves will make some contributions to the fund on monthly basis and for those who cannot afford may be paid for by the national government, county governments and other bodies which may volunteer as may be mediated by the relevant government agencies. The fund may be accessed at the pre-disaster phase, disaster impact phase or post-disaster. The accumulated funds may be invested in the money markets on government financial sure return assets such as treasury bills to generate some income in order to boost cash inflows into the fund.

The third component of this financing model is government subsidized premium of agriculture-indexed-insurance packages. Livestock indexed insurance or crop indexed-insurance not to forget the fish farmers either. This form of financing the vulnerable is meant to protect the farmers during the adverse whether conditions where compensations are given during such extreme whether externalities. Remember, it is not the traditional form of insurance because the

number of people affected with their property may be more than the premium contributed hence the rule of pooling risk may not apply. However, whatever may be compensated is worthwhile than getting nothing when you don't insure. The national government and World Bank have been piloting this in Moyale and Vihiga among other regions to cushion the herders and crop farmers. This aspect of disaster risk financing has been successfully implemented in India and Mongolia.

The retirees should also be encouraged to join the Special Interest Group Co-operatives in channeling their dues from various sources. It is vital to note that even if the government cannot cater for all the vulnerable persons, it is necessary to have their data captured and in case of any eventuality, they may be easily accessed. It is unfortunate to observe that during this trying period of Covid-19 pandemic its when the government is busy doing risk mapping to identify the vulnerable mainly in urban set-ups ignorantly paying very little attention if any to the rural poor and yet geographically that segment forms the majority of the vulnerable groups in all respect; the elderly, women, terminally ill, orphans, widows and widowers, those living with disability, the poor, name it. This is simply being reactive when the horse had long bolted out.

It is too simplistic to argue that cooperatives are bed-rocks of mismanagement and gross inefficiencies. Let us not live in the past but we should endeavor to improve our structures of management. In addition, fragmentations of these entities are discouraged so that they can benefit from the economies of scale associated with larger organizations.

2.0 METHODOLOGY

The study targeted the beneficiaries of the social safety net programs, administrators at the state Department of Social Protection, and the County Commissioners from the 47 counties. Mixed research methods were used with interview schedules and questionnaires being used for data collection. Desk review method was as well used in gathering the study data in giving the state of affairs of the social safety net program for the vulnerable in Kenya. A survey design was employed with the researcher's judgment of identifying the key informants who filled the questionnaires and others also interviewed. A sample size of 163 respondents filled and returned the questionnaires in the clusters of 35 County Commissioners, 5 key informant from the state Department of Social Protection and 123 beneficiaries from 41 counties with 3 benefactors chosen from each of the 41 counties studied. Reliability and validity concerns of the instruments were taken into account, ethical issues observed with high confidentiality of the data obtained being upheld. Due to the restriction of movements in some parts of the country, on-line filling of questionnaires was adopted as well as Zoom aided interviews were applied in the wake of covid-19 pandemic. The response rate was 83.44 per cent since from the sample size of 163 respondents, 136 filled and returned the questionnaires. Study findings were presented by use of graphs, pie-charts and tables which were organized into ten specific empirical sub-themes.

3.0 EMPIRICAL STUDY FINDINGS

The study organized its findings into empirical sub-themes to bring out the state of social protection program for the vulnerable persons in Kenya. These findings may help in improving the existing structures and systems of cushioning the vulnerable persons more especially the need to have a holistic disaster risk financing framework for this worrying segment of the society.

3.1 Empirical sub-themes (ESTs)

The following empirical sub-themes of study findings were revealed through a descriptive survey research approach on evaluating the vulnerability state of the target persons in Kenya.

EST₁: Vulnerability category of persons

The study sought to establish the vulnerable category of persons in the context of the Kenyan government amid the covid-19 attenuated cases benefiting from the cash transfer program of the Ministry of Labour and Social Protection. It was revealed that the policy framework encapsulates the elderly persons from 70 years and above, orphans, those living with other disabilities requiring 24 hours' care, the poor living in slums and rural areas as well as street families. However, the elderly, orphans and those living with other disabilities were the once that the government has been focusing on. The respondents noted that even though the government concentrated on the above mentioned category of persons, the other classes also require attention such as women and jobless youth.

The vulnerability of women has been exposed by the Covi-19 pandemic which has impacted on their lives and livelihoods. According to the Kenya National Bureau of Statistics (KNBS 2020) in its survey it was revealed that the disease has been lethal to women's livelihoods with almost half of them rendered jobless by the pandemic. Odhiambo (2020) affirms that the huge chunk in unemployment among women reflects the kind of work they do with most of them earning a living in occupations that easily buckled under the weight of the pandemic as government implement drastic measures to stop the spread of 2019 nCoV disease. Most of these insecure jobs are in the service industries such as hotels and restaurants, pubs as barmaids, nanny jobs, saloons and casuals in the manufacturing sector.

EST₂: Proportion of the vulnerable groups.

The study found out that the proportionate distribution of the vulnerable groups in Kenya based on the 2019 population census according to the KNBS was; the citizens aged 70 years and above are 1,239,410, out of this number, 644,281 are deemed to be needy requiring government support. This forced the government in its second supplementary budget 2019/20 to appropriate Kshs. 10 billion to the Ministry of Labour and Social Protection to cushion the older persons against the effect of Covid-19 pandemic. However, the Kshs. 10 billion was to be used to take care of 138,000 elderly citizens and senior citizens left out were about 406,281 citizens, meaning they didn't benefit from the Kshs. 2000 monthly stipend. Out of the 406, 281 elderly persons, the KNBS survey shows that 250,000 are extremely poor and need urgent attention. In aggregate the various categories of the vulnerable besides the elderly citizens benefiting from this "Inua Jamii" program are 1,094,239 people.

The Kenya National Bureau of Statistics (KNBS 2019) reveals that the population of people living with disabilities stand at 618,270 with more women than men living with disabilities. The women population numbered 373,883 compared to men at 244,387, with majority in the rural areas at 438,778 as urban share takes 179,492. The census further captured lack of mobility as the leading disability, followed by those visually impaired and cognition. Meru County is leading in the number of the disabled with a population of 49,815 out of which 19,508 are visually impaired while 19,281 have issues to do with mobility. The other counties with significant

numbers according to the census report are Kakamega 47,919, Kiambu 44,519, Nairobi 42,703, Homa-Bay 42,181, Kisumu 39,929, Kisii 36,535, Murang'a 35,144, Siaya 35,580 and Nakuru 33,933. The women in Gatundu North, Githunguri and Juja lead in the number with hearing disabilities.

Meanwhile, in terms of percentages of populations, Embu County with a population of 543,425 is at 4.4 percent of those living with disabilities, followed by Homa-Bay at 4.3 percent with Makeni, Siaya and Kisumu counties taking 4.1, 4.1 and 4.0 percent respectively. The counties with lower percentages are mainly the pastoralist areas such as Wajir 0.6 percent, Narok 0.9 percent as Kajiado, Turkana and Marsabit counties having 1.1, 1.0 and 0.8 percent respectively. In addition, the report puts the number of people with albinism at 9,729 out of whom 7,470 are living in the rural and the remaining 2,259 in the urban areas. Meru is leading with 563, Kakamega 568, Nairobi 525 and Garissa 514. Isiolo has only 20 people are living with albinism, Nyandarua 75, Samburu 36 and Elgeyo Marakwet 46 (KNBS. 2019)

EST3: Methodologies of identifying the vulnerable

The national administrative structure was mentioned as the main approach employed in the identification of the vulnerable persons. This was cited by 60.25 percent of the respondent. The targeting of the vulnerable persons was last done in 2013 and another round of targeting is yet to be rolled out. The national administration system of targeting uses the chiefs, assistant chiefs as well as representatives of elected leaders to enhance transparency of the exercise. However, school and church systems were also mentioned as alternative ways of getting this group of persons be known in the percentages of 17.75 and 13.00 respectively as figure 1 shows;

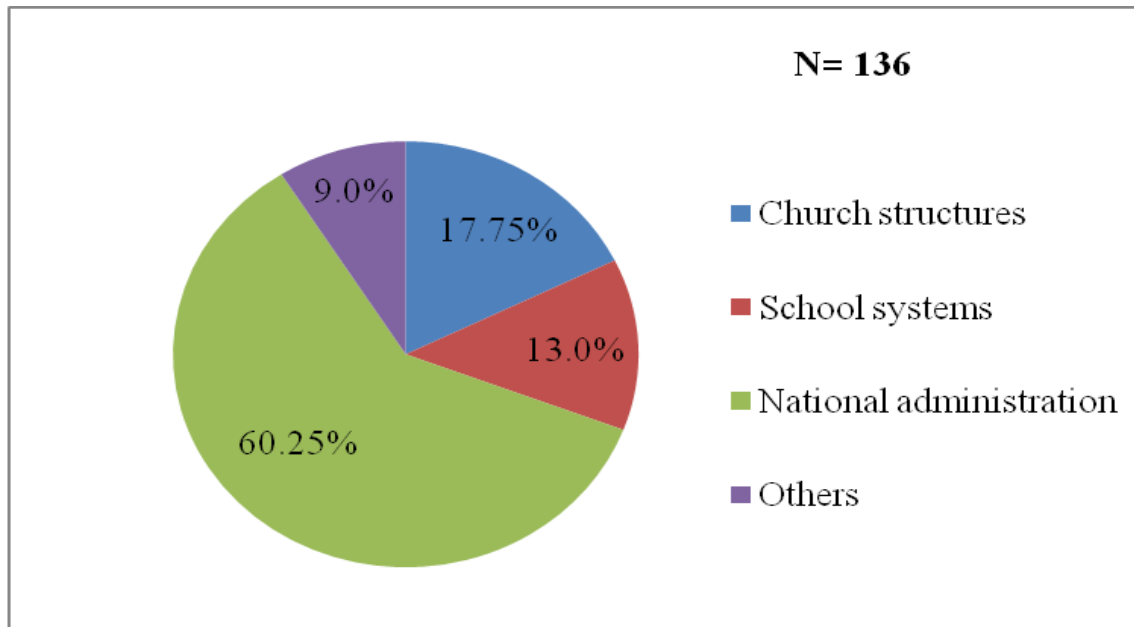


Figure 1: Identification methodologies

Source: Research data (2020)

The county government administration systems as well as non-governmental organizations advocating for the plight of the vulnerable were among the other strategies applied in the identification of the vulnerable under the category of others.

EST4: Evaluating effectiveness of identification methods

The study found out that most of the respondents were not sure of the effectiveness of the methods used to identify the vulnerable groups accounting for 48.30 percent of the respondents. This was followed by 31.20 percent of the respondents who felt that the methods used were ineffective with 20.50 percent indicating that the system of identifications are effective as figure 2 indicates;

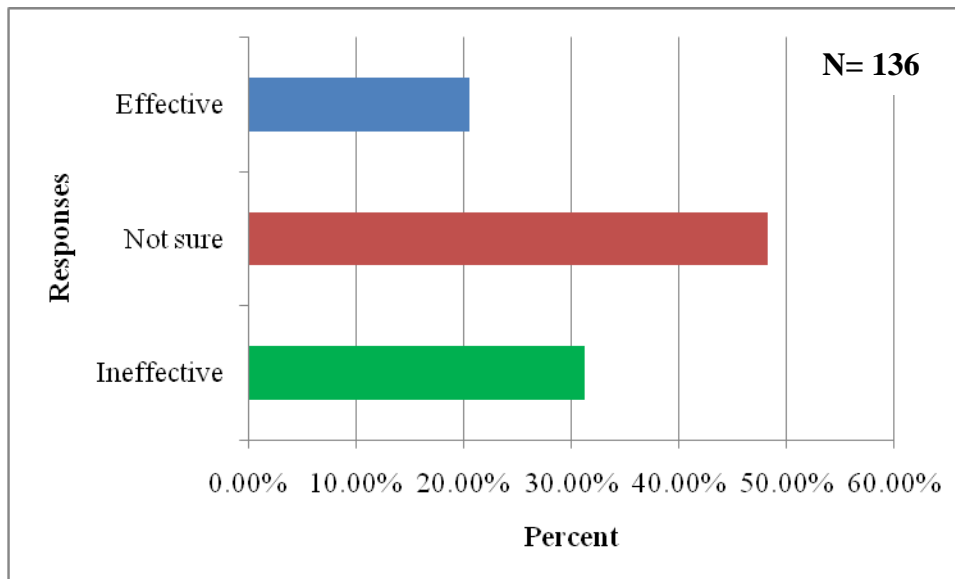


Figure 2: Evaluation of methods of identifying the vulnerable

Source: Research data (2020)

In aggregate, a greater percentage of the respondents felt that the identification methods are not at par and further probe on the respondents revealed that some of the beneficiaries to the “Inua Jamii” program do not deserve while others have been registered on several occasions but have never received their stipend of Kshs. 4,000 paid after every two months. In some cases, the study found out that a beneficiary would receive payments for some months and then suddenly it would be stopped. In addition, some caregivers were being blamed for manipulating the beneficiaries too. These findings mirror closely to the senate ad-hoc committee on Covid-19 report tabled before the House towards the end of May, 2020. The report recommended the registration of more than 350,000 senior citizens eligible for the programme who are not benefiting due to lack of prompt updating of the register. This push to include more into the program comes barely a few months after the social protection department expunged 14,262 ghost beneficiaries who had been receiving the funds.

In addition, the study findings come at a time a study by the World Bank’s Bob Rijkers titled “Elite Capture of Foreign Aids: Evidence from Offshore Bank Accounts” unearth how the

Kenyan ruling elite connive to enrich themselves by wiring foreign aid money meant for the vulnerable to foreign offshore accounts. Jordan tops the list globally with over Kshs. 350 billion of aid to the Middle East country siphoned, followed by Kenya at Kshs. 328 billion. Ivory Coast came third at Kshs. 128 billion, while the Democratic Republic of Congo was fourth with Kshs. 110 billion stolen.

The study compared data aid disbursements from the World Bank with foreign deposits from the Bank for International Settlement (BIS), focusing on 22 aid-dependent countries including Kenya, Uganda and Tanzania. The study covered two decades from 1990 to 2010. The money was carted away to tax heavens such as Switzerland, Luxembourg, the Cayman Island and Singapore whose legal frameworks emphasize secrecy and asset protection. Also part of the loot was banked in non-tax heavens such as Germany, France and Sweden, according to the Report issued by the World Bank.

ESTs: Measures of cushioning the vulnerable

Among the widely used tools in the social safety net program tool kit world-wide is the cash transfer program. Mwaura (2020) argues that the Kenyan government is striving to mitigate the effects of Covid-19 through various programs. For example, Kshs 10 billion has been set aside for the elderly, orphans and other vulnerable groups, while Kshs. 100 will go to the artists and also, there are funds targeting youth and related groups. The study findings show that social safety net programs, tender reservation clauses, loan facilities flexible terms, tax waiver, employment favorable terms for the vulnerable and affirmative actions are among the measures the Kenyan government have put in place to cushion the vulnerable persons. The respondents acknowledged the cash transfer program measure as having reached a number of people at 48.26 percent, commercial related benefits such as tendering, loan facilities and others at 19.60 percent as shown in figure 3.

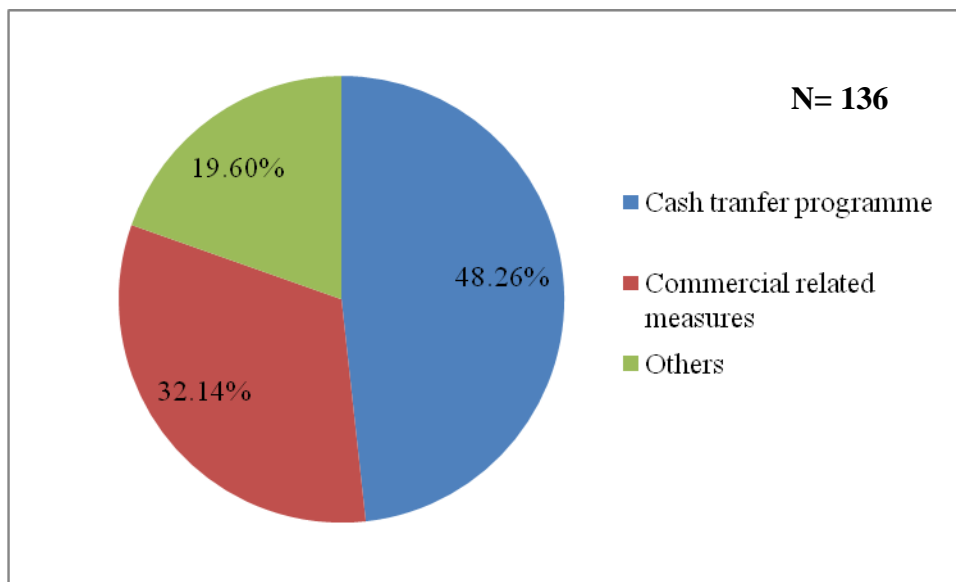


Figure 3: Cushionary measures

Source: Research data (2020)

In the wake of coronavirus pandemic shock which threaten to push approximately 60 million people into extreme poverty by wiping out the gains made over the past three years will attenuate the suffering of the vulnerable persons (Malpass, 2020). Thus, these measures require strengthening of the concerned institutions to enhance resilience, through financing and public intervention approaches such as education, awareness and advocacy. Malpass (2020) further commits that the World Bank is already financing aid programs in 100 countries, under its commitment to spend \$ 160 billion over the next 15 months.

Kenya being among the beneficiaries, such commitments will help in heightening the cushionary measures for the vulnerable. The pandemic continues to take a heavy toll on Kenyans in terms of loss of lives, cost of hospitalization and/or quarantine, widespread job losses, stagnation of small businesses, decrease in productivity and general uncertainty in the country (Mwaura, 2020). It is important to note that in an attempt to improve the social safety net program, the government has proposed Social Assistance Fund (SAF) meant to widen the base of social protection. The proposed fund will avoid the program over-dependence on exchequer for funding, since it will seek donor assistance and institute investment ventures to shore up cash inflows to the fund.

EST6: Percentage of cash transfer beneficiaries

According to the documents obtained from the Department of Social Protection, more than 60 percent of those legible to benefit from this program are not covered because the funds available are not sufficient. The study found out that 36.35 percent of the legible persons are the only ones that are benefiting. This may be attributed to budgetary constraints compared to the larger number of persons targeted by the program. Kenya is among the highly aid-dependent nations according to the World Bank coupled with its weak systems and structures of fiscal administration, the program may be adversely affected.

The low numbers of the people benefiting from the cash transfer program in the Sub-Saharan Africa has caught the attention of Save the children and UNICEF (2020) calling on governments to rapidly expand their social security systems and school feeding to limit the impact of the pandemic. The two organizations reveal that the economic consequences of the Covid-19 pandemic further could push as many as 86 million more children into poverty by the end of 2020. According to the study by the two aid agencies, that would bring the total number of children affected by poverty worldwide to 672 million, an increase of 15.00 percent over last year. Nearly two thirds of those children overall live in Sub-Saharan Africa and South Asia. With immediate and decisive action such as cash transfer program they note that it is possible to prevent and contain the pandemic threat facing the poorest countries and some most vulnerable children.

EST7: Sufficiency of the “Inua Jamii” stipend

Table 1 shows the distribution of response in regards to the adequacy of the Kshs. 2000 monthly stipend. The table indicates that majority of the respondents believed that the amount is not sufficient at 76.47 percent while 15.44 and 8.09 percent were of the opinion it is sufficient and not sure respectively. Averagely, the poor in the low and middle income economies live in less than one dollar daily with a lot of strains. These findings are actually a reflection of a survey conducted by the IMF (2016) on economic status of the Sub-Saharan countries.

The insufficient funds coupled with the low buffers the Micro, Small and Medium- sized Enterprises (MSMEs) a majority of which the families of these vulnerable groups depend on are on the ropes (Njoroge, 2020). According to the Central Bank of Kenya (CBK) governor, the government should urgently unveil the planned credit guarantees scheme to forestall the death of small businesses. He further notes that the MSMEs need both financial and other assistance such as being provided with appropriate solutions and products. The guarantees scheme is more similar to the subsidized micro-insurance package the vulnerability financing model being proposed by this paper. Njoroge (2020) explains that under the guarantee scheme, the government will pay part of the loans taken by MSMEs, thus enabling the banks to extend more loans to small businesses at lower rates.

Table 1: Stipend sufficiency response

Reponses	Frequency	Percent	Comm. percent
Yes	21	15.44	15.44
Not sure	11	8.09	23.53
No	104	76.47	100.00
Total	136	100.00	

Source: Research data (2020)

ESTs: Evaluating disbursement mechanism of the fund

The study found out that most of the respondents faulted the disbursement mechanism in terms of when the funds are expected by the benefactors and points of disbursement such as banks. The financial service providers used for channeling the stipend are the Kenya Commercial Bank, Equity Bank, Post Bank and Co-operative Bank. The banks also liase with their agencies in areas where the banks cannot be easily reached to allow the beneficiaries easily and conveniently access their dues. However, the respondents stated that the amounts irregularly flow to the members and a number of mix-ups at the points of payment. While the policy requires that amounts to be paid after every two months at Kshs. 4,000, at times it is delayed even up to three to four months. Account holders' details also get mixed up with data from the Ministry not reflecting the details of some account operators and vice verse. Table 2 shows the respondents opinion on disbursement mechanism.

Table 2: Disbursement mechanism opinion

Reponses	Frequency	Percent	Comm. percent
Yes	41	30.15	30.15
Not sure	13	9.56	39.71
No	82	60.29	100.00
Total	136	100.00	

Source: Research data (2020)

EST₉: Weaknesses of the current system and structures

Kenya is among the 71 countries globally which have established the social safety net program. The emergence of Covid-19 saw 54 countries out of the 71 having the program initiate the safety net program. While the developed countries have the tradition of safety nets, the low and middle income countries are not keen on these programs (Iraki, 2020). The study sought to establish the underlying weaknesses of the current system and its structure limiting cushioning the vulnerable groups in Kenya and the following issues were raised by the respondents:

- i) Irregularities in the risk mapping exercise of the vulnerable persons in terms of who are to be the beneficiaries.
- ii) Registration and update of the register of persons or enlisting of the people to benefit who will wait forever without getting any benefits.
- iii) Lack of a formal entity specifically established for the purpose of such group of persons who would interact with the concerned persons freely.
- iv) Disbursement mechanism challenges in terms of irregular flow of income and pay point challenges.
- v) The amount given of Kshs. 2000 is insufficient according to the respondents.
- vi) Funds sustainability issues. The fund's sources of income are the disbursements from the national government and donor communities. Any constrains on such sources may compromise flow of funds to the program.
- vii) Lack of investment ventures of the fund to improve its cash inflows.
- viii) Weaker administrative structures to enhance accountability and transparency on the management of the fund.
- ix) Dishonesty of some of the beneficiaries who may end-up getting double payments and giving false information about their status.
- x) The caregivers in some cases were seen as a threat to the real benefactors because they manipulate the people they take care of by benefiting from their dues at the expense of the vulnerable.
- xi) Disjointed effort by different bodies targeting the vulnerable persons without proper structures to coordinate their activities to minimize duplication of roles.
- xii) Politicization of the activities of the program in some regions in terms of whose political supporters are benefiting or not benefiting, which may lead to undeserving people benefiting.

EST₁₀: Alternative systems and structures for the Program

Having established and examined the challenges the current system of cushioning the vulnerable groups, the study sought to determine alternative systems and structures that could even make the existing program even better. This was informed by the fact that such systems should be fit for purpose in order to meet the goals they were established for by strengthening their

institutional management to enhance resilience of the vulnerable persons. Therefore, in an attempt to examine the opinion of the respondents on alternatives which could be adopted to improve on the existing program, the study sought to examine their views on the same. It was discovered that a majority of the respondents opt for alternative vehicles such as Special Interest Group Co-operatives established at the country level or so to manage their operation. On this, they believed that it would be easier to identify the vulnerable persons, capture their details and if any adjustments are to be made it would be easily verified because reaching out the concerned would be easily done. Fifty-three point six eight (53.68) per cent of the respondents acknowledged the need for alternative arrangements, although 25.00 percent were not for any alternative and 21.32 percent were not sure of which way to go, as table 3 shows;

Table 3: Suggestions for other alternative means

Reponses	Frequency	Percent	Comm. percent
Yes	73	53.68	53.68
Not sure	29	21.32	75.00
No	34	25.00	100.00
Total	136	100.00	

Source: Research data (2020)

The proposed Social Assistance Fund by the government to improve the existing program if enacted legislatively will enhance mobilization of funds for the vulnerable persons. It will not be depending on the exchequer funding but will rope in the donor community as well as venture into investments to up harnessing of funds for the vulnerable persons.

4.0 CONCLUSION

The paper sums-up its revelations by outlining that to effectively cushion the vulnerable persons in Kenya, the government should embrace systems and structures which are fit for purpose which can be sustained and reliable other than depending on the emergency-aid business model which is inherently unreliable and media coverage dependent. Such tested systems are Special Interest Group Co-operatives, National Vulnerability Insurance Fund and subsidized micro-insurance packages.

5.0 RECOMMENDATIONS

- (i) Overhauled the systems and structures of social safety net programs to make it more effective and efficient in working towards meeting its short and long term goals.
- (ii) The monthly stipend of Kshs. 2,000 is insufficient in cushioning the vulnerable persons and it should be increased to at least Kshs. 3,000 per month.
- (iii) Explore other alternatives of financing the program other than the traditional sources of the government and donor community for assured sustainability of the funding channels.

- (iv) The government should establish a special purpose vehicle for this disadvantage group of persons in the form of co-operative societies to manage their activities for strengthening institutional management and enhance resilience.
- (v) The policy framework should be strengthened and adhered to cover the poor living in slums and rural areas as well as street families. Whenever there is any disaster or government aid. The women and jobless youth also need more attention.
- (vi) Disaster funds should be distributed according to population, gender and need in each county as some counties have greater and emergency needs than others.
- (vii) The targeting of the vulnerable persons need to be done regularly and there should be prompt updating of the register. Instead of using chiefs, assistant chiefs as well as representatives of elected leaders to enhance transparency of the exercise. School and church systems need to be strengthened and used as well to enhance transparency and exclude those who do not deserve the funds and ghost beneficiaries who from receiving the funds.
- (viii) The social safety net program tool kit e.g. the cash transfer programs and Social Assistance Fund (SAF) require strengthening of the concerned institutions to enhance resilience, through financing and public intervention approaches such as education, awareness and advocacy. This will help reduce over-depending on exchequer for funding. This will ease budgetary constraints compared to the larger number of persons targeted by the programs, since it will seek donor assistance and institute investment ventures to shore up cash inflows to the fund.
- (ix) The underlying weaknesses of the current system and its structure limiting cushioning the vulnerable groups such as irregularities in the risk mapping exercise of the vulnerable persons in terms of who are to be the beneficiaries, Dishonesty of some of the beneficiaries who may end-up getting double payments and giving false information about their status, the caregivers in some cases were seen as a threat to the real benefactors because they manipulate the people they take care of by benefiting from their dues at the expense of the vulnerable should be relooked at and keenly supervised.

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