International Journal of
Entrepreneurship and Project Management
(IJEPM)

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International Journal of Entrepreneurship and Project Management
ISSN 2518-2838(Online)
Vol.10, Issue 3, No.2. pp 16 - 33, 2025
www.iprjb.org

Influence of Stakeholder Engagement on the Performance of the Inua Jamii Senior Citizens' Scheme in Murang'a County, Kenya

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Article History

Received 12th October 2025

Received in Revised Form 15th November 2025

Accepted 9th December 2025

How to cite in APA format:

Amuyunzu, C., & Ndungu, A. (2025). Influence of Stakeholder Engagement on the Performance of the Inua Jamii Senior Citizens' Scheme in Murang'a County, Kenya. *International Journal of Entrepreneurship and Project Management*, *10*(3), 16–33. https://doi.org/10.47604/ijepm.3583

Abstract

Purpose: The Inua Jamii Senior Citizens' Scheme protects the right to social security of the elderly in Kenya as per the Constitution. The performance of this program in the entire nation mainly relies upon the efficient participation of stakeholders. Research shows that the program still faces some difficulties in its operations and administration. This study looked at how stakeholder engagement impacted the performance of the Inua Jamii Senior Citizens' Scheme in Murang'a County, Kenya.

Methodology: Quantitative research design was used in this study, the sampling of which involved 384 respondents or stakeholders comprising beneficiaries, local administrators as well as scheme coordinators. Primary data was collected using a semi-structured questionnaire that considered program implementation experiences and operational efficiency of the scheme. To identify the relationships and predict the effects of the study variables, descriptive statistics, Chi-square tests, and logistic regression analyses were done.

Findings: Study findings indicated differences regarding the spreading of information and the communication with the beneficiaries, with 78.4% of the respondents saying that the beneficiaries did not have enough knowledge of the program, and 71% saying that there were no sensitization activities. Social gatherings (82.39%) was the most announced means of communication. Mobile phone platforms were the primary and the most chosen payment method (88.8%), with most of the people getting their stipends every month (90.9%). Nevertheless, challenges coexisted, as 34.9% of the participants took part in the grievance redress mechanism, mainly due to the delayed disbursements (70.15%) and the missed payments (65.67%). Increasing stipend amount (85.7%) and making regular, and timely payments (58.3%) were the suggestions for sustainability. The chi-square test also indicated that there were strong connections between stakeholders' roles and demographic factors, such as age, sex, and education ($p < .000$).

Unique Contribution to Theory, Practice and Policy: Findings from this research will support, refine, and/or further develop existing theories of social pensions by identifying how various modes of communication and engagement of stakeholders combine to influence program outcomes, as well as by providing valuable insights for policymakers to enhance the effectiveness of cash transfer programs in Kenya and other similar countries.

Keywords: *Inua Jamii, Senior Citizens' Scheme, Social Pension, Cash Transfers, Stakeholder Engagement*

JEL Codes: *H53, H75, I38, D73*

INTRODUCTION

This section is divided into four parts. The first part shows the population changes that warrant the expansion of social pensions for the elderly. The second part points out the policy and administrative gaps caused by the demographic shifts. The third part presents the theory of stakeholder engagement as the main perspective for the analysis of program performance. Lastly, the issues are contextualized with Kenya's Inua Jamii Senior Citizens' Scheme, demonstrating how the challenges of implementation are the motives for the present research. This approach gives a clear and logical progression starting from demographic evidence to policy justification, theoretical basis, and problem statement.

The global population of older people (OP) has risen very quickly during the last decades. In the year 2019, the total number of people aged 65 years and over was 703 million, and it was expected that this number would grow to 1.5 billion by the year 2050 (United Nations, 2019). Kenya is an example of how the world population is aging; according to the 2019 Population and Housing Census, there were 1,382,151 people aged 70 years and above in Kenya (Kenya National Bureau of Statistics [KNBS], 2019). As the number of older people increases, the governments are being pressured to establish and implement measures and ensure that the welfare of the OP is taken care of.

In case of failing to make proper policy and administrative adjustments in existing social pension schemes, the rise of the elderly population will uncover shortcomings regarding enrollment systems, beneficiary verification, service delivery, and the coordination among the agencies that are responsible for those matters. OP in low and middle-income areas are more vulnerable because they have fewer chances of being employed officially or generating income in their old age (Sora, 2021). Moreover, they are predisposed to non-communicable diseases like heart diseases, cancers, and dementia but often still are not able to access medical services that are not expensive (Beard et al., 2012; HelpAge International, 2015). It is precisely because of these manifold vulnerabilities that social pension schemes will play a key role in the protection of OP’s welfare.

In 2017, the Kenyan government extended the poverty-targeted Older Persons Cash Transfer (OPCT) into the universal Inua Jamii Senior Citizens’ Scheme, thus acknowledging the constitutional right of the elderly to social security. The scheme gives a monthly payment of KES 2,000 to all citizens aged 70 and over who are not receiving civil service pensions. State Department for Social Protection (2025) notes that in 2022-2025 the registration numbers surged by 66% reaching more than 1.2 million beneficiaries, and the KES 25.1 billion was allocated by the National Treasury (2025) for the 2025/26 budget to the scheme support. The studies indicate that the cash transfer has provided the elderly with more financial independence, thus becoming less dependent on the family members, and their dignity and decision-making capacity have also been improved.

Nevertheless, numerous problems continue to exist, giving rise to the notion of inadequacies in the execution of policies and the coordination of stakeholders. The fact that a significant number of OP have not stopped their informal jobs after getting the money transfer points to income insufficient. Payment has a positive impact on consumption in the short-run; nevertheless, it is not always the same for the long-run consumption smoothing, because of the irregular or unpredictable payment schedule to some extent. Accordingly, such factors create barriers to better food security, savings, and poverty reduction. These are indicative of ineffectiveness in the roles of different stakeholders such as registration officers, payment agents, financial service providers, community leaders, and implementing ministries, whose efficiency plays a crucial role in defining the program's reliability and transparency. Thus, it is essential to understand the impact of stakeholders' engagement on program performance to tackle these issues. The drawbacks experienced in the Inua Jamii Senior Citizens' Scheme make it necessary to carry out a comprehensive investigation into the ways that various actors influence enrolment, payment, communication, and grievance-redress processes which in turn justifies the current study.

Statement of the Problem

The impact of stakeholder engagement on programme performance in the Inua Jamii Senior Citizens' Scheme is still uncertain and has not been sufficiently researched due to the complex stakeholder network. The current literature still cannot provide a clear-cut and reliable picture of the participation of stakeholders in social protection and its consequent impacts. To illustrate, Ruwa (2016) disclosed that stakeholder involvement brought about improvements in initiation, implementation, and monitoring of projects but affected negatively during planning, suggesting that the effect of participation is dependent on project phase and sharing of decision-making power. Conversely, Bikadho *et al.* (2025) state that there was no impact from involving stakeholders in the planning and budgeting process for Uganda's Youth Livelihood Programme, but rather a strong and positive association was found during execution. Part of the contradictions is that different studies have different contextual focus, different stages of programme implementation examined, and the methodological strength of their designs leaving the causal channels through which stakeholder engagement enhances or undermines programme performance theoretically and empirically unclear.

Within the Inua Jamii Senior Citizens' Scheme, a multitude of stakeholders such as national agencies, county social protection officers, local administrators, financial service/payment providers, and beneficiary committees are required to work closely together in supporting enrollment, communication, verification, payments, and grievance redressal. The evaluations carried out in 2018 and 2022, however, highlighted the same old problems in the areas of communication flow, enrolment accuracy, payment reliability, and stakeholder mandates. The situation is made worse by the fact that the main front-line workers like village elders, community health volunteers, and older persons' associations are not recognized by the program as stakeholders at all. In fact, it is these actors that are performing the roles of beneficiary identification, community sensitization, and receive complaints and grievances but they are omitted in the program's operational guidelines.

Concern has arisen about how their lack of participation throughout the formal implementation process will affect efficiency and coordination, as well as transparency and accountability. Most existing literature on cash transfer programmes in Kenya has concentrated on the effect of such transfers on consumption, food security, and health, while less effort has been placed on understanding the stakeholder involvement in establishing the program's performance. Therefore, we still do not fully comprehend how stakeholders' involvement in implementing these programs can impact the means of communication and payment efficiency between beneficiaries and the sustainable development of the Inua Jamii initiative. Thus, we aim to fill this information void through our current research, which will analyze how much stakeholder participation during the implementation stages of the programme affects these three broad dimensions of performance.

International Journal of Entrepreneurship and Project Management
ISSN 2518-2838(Online)
Vol.10, Issue 3, No.2. pp 16 - 33, 2025
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Research Objective: The purpose of this study is to evaluate the influence of stakeholder engagement on the performance of the senior citizens' scheme in Kenya.

LITERATURE REVIEW

Theoretical Framework

The study is based on Stakeholder Theory, introduced by Edward Freeman (1984), which views an organization's or a program's performance as being a function of the quality of relationships among all the players that influence or are influenced by its operations. The theory underlines the importance of identifying and weighing the interests of different stakeholders' employees, communities, suppliers, financiers, and beneficiaries in the creation of sustainable value. It warns, however, that the exclusion of legitimate stakeholders by the shareholder-centric models will only enhance the ineffective systems and weaken the overall performance. Over the years, the theory has been refined and thus has become more robust.

The Stakeholder Salience Model of Mitchell, Agle, and Wood (1997) highlights power, legitimacy, and urgency as the main characteristics of a stakeholder that determine his or her influence in decision-making. This points to the necessity of engaging inclusively, especially for the parties with little formal power but high legitimacy and urgency, for example, village elders and program beneficiaries. Furthermore, contributors to the theory such as Jensen (2002) long-term value emphasis and Venkataraman's entrepreneurial perspective illustrate stakeholder relationships management as necessary for the alignment of competing interests and the increase of performance. All these developments have come to strengthen the argument that coordination among diverse actors is very important, especially in public sector programs.

The Inua Jamii Senior Citizens' Scheme is a good example of stakeholder theory as it considers national ministries, county social protection officers, payment service providers, local administrators, community organizations, and beneficiaries as co-shapers of the implementation process. Jointly, the quality of interactions, sharing of information, role clarity and accountability among these groups influence the performance of the program. Nevertheless, current assessments point out that important community-level actors, i.e., village elders and older persons' associations, are still not formally involved in the program despite their great legitimacy and urgency. This is against the basic principles of stakeholder theory and leads to a lack of coordination and inefficiencies.

The performance of the Inua Jamii Senior Citizens Scheme in this research study was measured as: the effectiveness of communication; the efficiency of the payment mechanism; and the sustainability of the program by using stakeholder theory as its foundation. Communication has an important role in the recruitment and verification processes and in resolving complaints however, when the local community actors are not included or involved the communication is ineffective. The efficiency of the payment mechanism is reliant on cooperation between those who have operational authority and are stakeholders to the community; without cooperation, the payment process can be delayed and inconsistent from multiple parties. The sustainability of the programme comes from having a strong inclusive relationship between program stakeholders to provide the community with ownership, trust, and institutional resilience. In conclusion, stakeholder theory provides a strong basis to understand how inclusion (or exclusion) of an actor can impact the Inua Jamii Senior Citizens' Scheme's key performance metrics. Improving programme effectiveness and sustainability requires involvement of stakeholders at all levels.

International Journal of Entrepreneurship and Project Management
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Vol.10, Issue 3, No.2. pp 16 - 33, 2025

Conceptual Framework

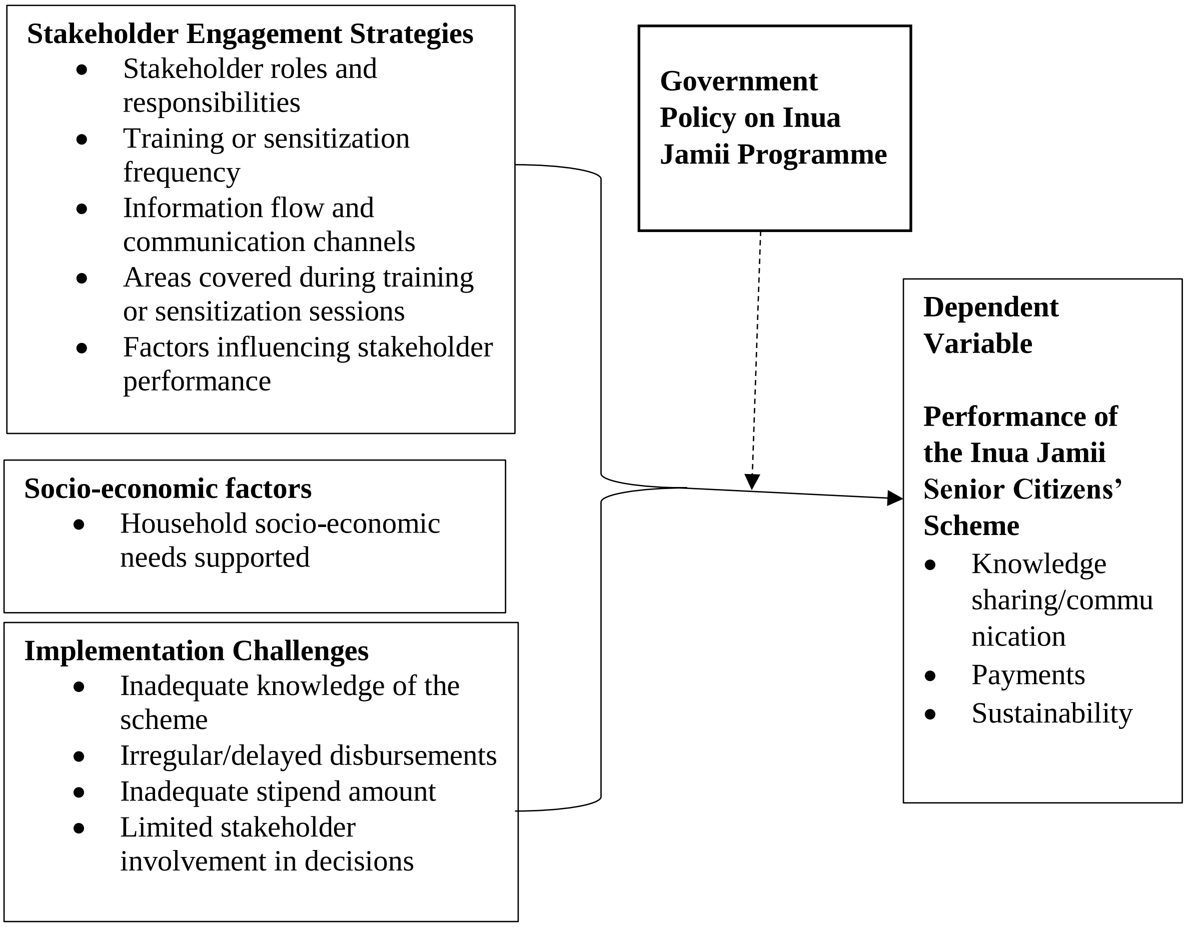

Figure 1: Conceptual Framework

Empirical Review

Traditionally, empirical research on project performance has pointed at the triple constraints—time, cost, and quality as the golden rules of project success (Shenhar and Dvir, 2007; Duggal, 2011). Along with this, recent studies indicate that taking only these efficiency-based measures is not enough as they miss out on wider effectiveness aspects of the project mainly stakeholder satisfaction and engagement (Garrett, 2008; Schwartz, 2024). It is suggested that the performance of a project must be comprehensively evaluated in terms of both efficiency and effectiveness thereby acknowledging the very important role of stakeholders in contributing to project success during the whole project process through involvement, monitoring and feedback.

Based on recent empirical studies, effective communication strategies allow greater engagement of stakeholders in social pension programs such as the Inua Jamii Senior Citizen's Scheme which improves performance (Government of Kenya, 2018, 2022). Evidence indicates that by utilizing various channels of communication (i.e. mass media, public barazas, village elders, and caregivers) improves awareness, comprehension, and acceptance of program goals (NSPS, 2017). Communication promotes accountability by ensuring beneficiaries understand their rights and grievance process and a stakeholder's ability to communicate this information effectively is critical to the long-term success of the program.

There is additional evidence that shows how increased transparency, lower leakage and higher information about the cash transfer program can be achieved through using digital payment systems and a wider choice of digital payment service providers (International Labour Organization, 2018). To maintain a positive perception of the cash transfer program for those receiving the benefits, it is essential to make payments on time, in a safe manner, and consistently. The reliability and perceived effectiveness of mobile payments can be impacted by transaction fees, payment scheduling issues, and verification/hard-to-use mobile money integration (Kilonzo & Ndung'u, 2018; World Bank, 2020).

Research also indicates that Social Protection Programmes (e.g. the Inua Jamii Senior Citizens' Scheme) have a positive impact upon increasing households' well-being, especially for rural areas where older adults tend to provide support to their younger family members (Aboderin & Beard, 2014). When Pensions are provided, older individuals will be able to cover the costs of their own households, as well as provide support (i.e. financial) for the adult children, thereby decreasing the burden of dependence. Households receiving cash transfers also benefit from complementary interventions, including access to Health services, Education Services, and Livelihood Support, which create an environment conducive for creating sustainability over the long term and for increasing the impact of cash transfers on the household level (UNICEF & NSPS, 2017). This highlights the need for complementary interventions when implementing social protection programmes in Kenya.

Research Gaps

Studies conducted to date regarding the Inua Jamii Senior Citizens' Scheme and cash transfer programs have identified numerous specific challenges or limitations impacting our ability to understand how well these programs are performing. Many have purported that it is critical for all stakeholders to be engaged and involved during program/service delivery. However, no empirical study has been undertaken to explore the impact of stakeholder engagement upon the effectiveness of program communication methods. Majority of previous research has focused primarily on the administrative structure and functions of cash transfer programs, as well as the experiences of beneficiaries, with little evidence available to support how aid recipient's ability to access information will be affected by poor communication and coordination between national programs, local administrators, village elders and caregivers.

In addition, while many studies examining payment use case areas have noted challenges associated with variability in payments, documentation issues, as well as accessibility restrictions between parties, the thought process surrounding stakeholder collaboration regarding payment system efficiency has not been adequately evaluated. In general, little empirical data exist regarding how the exclusion of community level groups, such as older persons associations or community volunteers, from the structures supporting these formal programs results in payment delays, verification bottlenecks, or inconsistencies in processes. Similarly, the current literature regarding program sustainability is sparse in terms of exploring how community ownership, community mobilization support, continuing engagement with beneficiaries, and other supportive services provided by communities affect the long-term viability of programs. Due to this gap in understanding, the correlation between the continued engagement of stakeholders and the sustained benefits of programs is still poorly understood.

Many studies have used either descriptive or qualitative methods, and, therefore, have not established the connection between stakeholder engagement and objectively measurable performance indicators, or empirically tested relationships. Similarly, the majority of the

International Journal of Entrepreneurship and Project Management
ISSN 2518-2838(Online)
Vol.10, Issue 3, No.2. pp 16 - 33, 2025
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literature is dominated by a national-level analysis and does not have substantial county-specific evidence. Specifically, there is a lack of analysis of Murang'a County, which has unique characteristics such as diverse topography, an elderly population, and a high level of local government. Consequently, there are still many empirical, methodological, and contextual gaps regarding how stakeholder engagement affects communication, payment efficiency and sustainability; this study aims to fill the gaps.

METHODOLOGY

This study focused on the key stakeholders involved in the implementation of the Inua Jamii Senior Citizens' Scheme, including representatives from the national government, county/sub-county program coordinators, payment service providers, local administrators (e.g., chiefs, assistant chiefs, and elders) and beneficiaries of the scheme. The research was conducted through quantitative design to produce quantitative and reliable results. A multistage sampling procedure was employed to select people within the various administrative divisions of Murang'a County to ensure that the sampled population represented Murang'a County as a whole. The Cochran (1977) formula was used to determine the sample size for statistical purposes, to ensure a representative sample size that would allow for adequate statistical accuracy. A semi-structured questionnaire was created and then digitized and uploaded to Google Forms. A link was generated and shared through electronic devices, which allowed the researchers to collect data from stakeholders in an effective and timely manner. Responses from data collected through Google Forms were extracted and converted into an Excel document. The cleansed data was edited and organised into categories to fix errors and verify accuracy. Once the cleansed dataset had been formatted, it was exported from Microsoft Excel into the Statistical Package for Social Sciences (SPSS) Version 25 for the purpose of carrying out statistical testing. Chi-square tests were performed to determine whether a relationship existed between two categorical variables. Using logistic regression analysis, the researcher evaluated how much the independent variables influenced the dichotomous dependent variable. A confidence interval set at 95% ($p < 0.05$) was used to identify which results were statistically significant, and therefore legitimate.

RESULTS

Performance of the Inua Jamii Senior Citizens' Scheme

Knowledge/Communication

For the question on how often beneficiaries of the Inua Jamii Senior Citizens' Scheme are sensitized, most of the respondents indicated that beneficiaries had not received any sensitization 271 (70.6%). A smaller proportion reported that beneficiaries were sensitized only once 62 (16.1%), while very few mentioned monthly 15 (3.9%), quarterly 10 (2.6%), or semi-annual 8 (2.1%) sensitization. A minor group could not recall the frequency of sensitization 18 (4.7%) with a statistically significant difference ($\chi^2 = 839.016$, 5 df. $p < 0.001$).

Study participants that responded positively to the frequency of sensitization of beneficiaries (n-113) were asked to highlight areas covered during sensitization sessions, they were asked to indicate all that applied. The majority reported being sensitized on payments or stipends 97 (85.84%), registration and enrolment 91(80.53%) and the aim of the scheme 71(62.83%). Other areas covered included replacement and exit of beneficiaries from the scheme 34 (30.09), complaints and grievances mechanism 30 (26.55%), roles of various stakeholders in the scheme 25 (22.12%) and complementary initiatives 9 (7.96%).

To understand whether beneficiaries are well-informed about the Inua Jamii Senior Citizens' Scheme, respondents were asked if they thought the beneficiaries had enough information. A large majority, 301 (78.4%), felt that beneficiaries did not have adequate information, whereas only 83 (21.6%) thought the beneficiaries were sufficiently informed ($\chi^2 = 124.574$, 1 df., $P < 0.001$).

To find out how beneficiaries' awareness of the Inua Jamii Senior Citizens' Scheme could be improved, respondents who felt that beneficiaries lacked enough information (n=301) were asked to share their views. Many respondents suggested that holding social gatherings such as public barazas would be one of the best ways to reach many people easily this was mentioned by 248 (82.39%) of the participants. Another commonly mentioned approach was conducting house-to-house visits to share information directly with beneficiaries 70 (23.26%). A few also proposed using media platforms to spread information about the scheme 53 (17.61%), holding community dialogues 19 (6.31%), dissemination of communication materials 14 (4.65%) and use of social media platforms to pass information about the scheme 11 (3.65%) as ways to improve understanding and transparency. These findings show that most respondents believed consistent communication and engagement through various channels which would help strengthen beneficiaries' knowledge of the scheme.

To evaluate how the Inua Jamii Senior Citizens' Scheme manages complaints and feedback from beneficiaries, respondents were asked whether they had ever reported or received a complaint related to the programme. Chi-square tests were conducted to assess whether observed variations in complaint reporting, and process ratings were statistically significant. The chi-square test ($\chi^2 = 122.917$, df = 2, $p < 0.001$) shows a significant variation in respondents' interaction with the grievance process, indicating that beneficiaries' experiences and participation levels differed meaningfully. Out of 384 respondents, a majority, 250 (65.1%), indicated that they had never lodged or received a complaint, while 134 (34.9%) confirmed that they had participated in the grievance process. Among the 134 respondents who had made complaints, the most frequently reported issues are outlined in the table below.

Table 1: Complaints and Grievances Mechanism under the Inua Jamii Senior Citizens' Scheme

Question	Attribute	Frequency	Percent
What was the nature of the complaint (s) or grievance (s)? (Select all that apply)	Missed payments	88	65.67
	Delayed disbursements	94	70.15
	Theft of the stipend	28	20.9
	Irregular payments	36	26.87
	Registration or enrolment	39	29.1
	Replacement or exit from the scheme	26	19.4
	Other	2	1.49

Respondents were also asked to rate the complaint-handling process. Most beneficiaries, 250 (65.1%), indicated that they did not know how to assess the process. Others rated the system as good (75; 19.5%) or very good (40; 10.4%). A smaller group rated it poor (14; 3.6%) or very poor (5; 1.3%). These descriptive results indicate that a significant portion of beneficiaries (χ^2

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ISSN 2518-2838(Online)
Vol.10, Issue 3, No.2. pp 16 - 33, 2025
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= 529.896, df = 4, $p < 0.001$) were either unaware of or unable to evaluate the scheme's complaint-handling mechanisms.

Payments

Most respondents, 379 (98.7%), had received a payment through mobile phone platforms, thus demonstrating the ease and accessibility of this channel. Another small group of beneficiaries received payments through banks, specifically: Co-operative Bank 28 (7.3%), Equity Bank 28 (7.3%), Kenya Commercial Bank (KCB) 28 (7.3%), Post Bank 15 (3.9%), while 23 respondents (6.0%) indicated they received payments through a distribution of banks. Findings showed that mobile payments were the most familiar channel to deliver cash transfers under the scheme.

When asked about payment preferences, most respondents, 341 (88.8%), indicated they preferred payments by mobile phone and the main reason indicated is speed and convenience. Other payment modes were Equity Bank 29 (7.55%), KCB 7 (1.8%), Co-operative Bank 3 (0.78%), Post Bank or SACCOs that included Unaitas and Amica 1 (0.3%), and only 2 respondents (0.5%) indicated they did not have a preference. Most of the respondents,349 (90.9%), indicated receiving funds monthly, while fewer had funds quarterly 23 (6.0%) or every two monthly 7 (1.8%). Only 3 respondents had not received funds (0.8%) and 1 indicated inconsistent payments (0.3%).

On the frequency of payments, majority of respondents 349(90.9%) said they received their funds every month. Smaller numbers reported receiving payments every two months 23(6%) and every four months 7(1.8%). A few 3(0.8%) said they had not received any funds, while 1 respondent (0.3%) noted that payments were inconsistent, with some months missed. These finding suggested that the standard in disbursement is monthly under the scheme.

Chi-square tests were used to analyse whether the observed differences in payment channels, preferred modes, and its frequency were statistically significant. The results of the chi-square tests ($\chi^2 = 4450.65$, df = 14, $p<.0001$) indicated that the payment channel distribution among beneficiaries was statistically significant, providing further evidence that overall mobile payments continue to greatly outnumber other payment channels. Results from the chi-square test for payment mode ($\chi^2 = 2368.98$, df = 8, $p<.001$) indicated there was a statistically significant modal preference by beneficiaries concluding that the mobile phone payment was the most preferred. Results from the frequency of payment also demonstrated statistically significant difference in recipient's types ($\chi^2 = 1533.27$, df = 5, $p<.001$), which indicates that the frequency of monthly receipts is consistent, and there are very few respondents that receive funds on longer payment intervals or receive payments in an inconsistent pattern.

Sustainability

Respondents were asked to indicate other existing government-led initiatives for senior citizens and to share their recommendations on enhancing the scheme's performance. More than half of the respondents 217 (56.51%) mentioned health insurance that is Kang'ata Care and/or Social Health Authority (SHA). A few respondents reported the following initiatives: livelihood assistance 26(6.8%), provision of food 23(6%), education support 8(2.1%) and income earning opportunities 5(1.3%). More than a third of the respondents 147(38.28%) reported that no other government programs for OP existed within their areas. Only one respondent (0.26%) cited pension schemes.

International Journal of Entrepreneurship and Project Management

ISSN 2518-2838(Online)

Vol.10, Issue 3, No.2. pp 16 - 33, 2025

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Regarding recommendations for improving the scheme, the majority proposed the increase of the amount of stipend 329 (85.7%) followed by regular and timely payment 224 (58.3%) and regular training or sensitization of stakeholders 217 (56.5%). A substantial proportion recommended continuous registration and enrolment of senior citizens into the scheme 68 (17.7%) and continuous replacement and exit of beneficiaries from the scheme 55 (14.3%). Moreover, linking beneficiaries to complementary initiatives and clear complaint and redress mechanism 40 (10.4%) each while a smaller proportion of respondents 24 (6.3%) suggested the need for clear roles for each stakeholder as critical for enhancing coordination and efficiency

Stakeholder Engagement Strategies

Stakeholders' Areas of Support

To ascertain the level of engagement among stakeholders in the Inua Jamii Senior Citizens' Scheme, the respondents were asked to indicate the area of involvement or contribution made. Of the 384 respondents, the greatest proportion, 289 (75.3%), were programme beneficiaries. A large part of the participants were local administrators, specifically assistant chiefs (n=47, 12.2%) and chiefs (n=21, 5.5%). A section of the participants belonged to village elders (n=13, 3.4%) and 5 participants (1.3%) were payment service providers. Caregivers accounted for 3 respondents (0.8%). A small part of respondents was administrative or coordination positions in the government structures and included one respondent (0.3%) from the Directorate of Social Assistance (DSA), from both the Assistant County Commissioner's office and the County Coordinator's office (0.3% each) and from the Deputy County Commissioner's office (0.3%). Moreover, two of the respondents (0.5%) were Sub-County Officers from the Department of Social Development and Children Services.

To examine how stakeholder areas of support in the Inua Jamii Senior Citizens' Scheme varied by sex, a cross-tabulation was carried out between respondents' sex and their respective areas of support. Of the 384 participants, 231 (60.16%) were female, while 153 (39.84%) were male. Most beneficiaries were female (197 females, 92 males), while most assistant chiefs and chiefs were male. The relationship between stakeholders' area of support and age was also explored. Respondents' ages ranged widely, with an average of 72.22±14.98 years. Most beneficiaries were older adults, while administrative and coordination roles were mainly occupied by younger or middle-aged participants. The Chi-square results revealed a significant relationship between age and area of support ($\chi^2 = 1458.907$, $df = 610$, $p < 0.000$), with a strong association (Cramer's $V = 0.616$). Cross-tabulation of stakeholders' areas of support and education level showed clear differences. Most beneficiaries had primary education 143 (49.48%) or no formal education 129 (44.64%) while most administrative roles such as assistant chiefs, chiefs, and coordinators had secondary or higher education.

A Chi-square test indicated a statistically significant difference in the distribution of stakeholder categories χ^2 ($df = 10$) = 2090.484, $p = 0.000$, suggesting uneven representation of stakeholder roles throughout the sample. A Chi-square also indicated a significant association between the respondents' sex and their stakeholder role in the Inua Jamii Scheme: χ^2 ($df = 10$) = 38.732, $p < 0.000$, with a moderate strength association: Cramer's $V = 0.313$. This suggests that sex played a significant role in those occupying specific stakeholder roles. On the age and stakeholder role aspect, there was strong/meaningful, significant association between age and stakeholder role: χ^2 ($df = 610$) = 1458.907, $p < 0.000$, with a strong effect size: Cramer's V = 0.616. This shows that age played a strong role in type of involvement in the scheme. Similarly,

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ISSN 2518-2838(Online)
Vol.10, Issue 3, No.2. pp 16 - 33, 2025
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for education and stakeholder role, a Chi-square showed strong and significant association between education level and stakeholder role: χ^2 (df = 50) = 470.076, p < 0.000, with strong size effect: Cramer's V = 0.495. This suggests that educational attainment contributed significantly to individuals' place and responsibilities to the scheme.

Stakeholders' Roles in the Inua Jamii Senior Citizens' Scheme

To assess the level of stakeholder engagement in the Inua Jamii Senior Citizens' Scheme, respondents were asked to indicate the specific roles they perform within the programme. Majority of the respondents 293(76.3%) reported that they received stipend/cash. A small proportion of the respondent were involved in the scheme as follows: awareness creation on the scheme 27 (7.03), update beneficiaries on the availability of the stipend 23 (5.99), registration and enrolment of beneficiaries in the scheme 11(2.86%), report complaints and grievances related to the scheme 5(1.3%), attend awareness creation sessions 9(2.34%), provide finances and, receive and address complaints and grievances by the beneficiaries both 3(0.78%). In addition, 8(2.08%) of the respondents were involved in providing policy direction while 2 (0.52%) engaged in processing of payments for the beneficiaries as portrayed in Figure 4.2. The chi-square analysis revealed a significant variation in stakeholder roles (χ^2 = 211.315, df = 10, p = 0.000).

Stakeholder Participation in Training/Sensitization Sessions

To understand how well stakeholders were prepared for their duties in the Inua Jamii Senior Citizens' Scheme, respondents were asked whether they had received the necessary knowledge and skills to carry out their roles. A large proportion of the respondents, 258 (67.3%), indicated that they had not been equipped with any training or relevant knowledge, while 126 (32.7%) reported that they had received some form of capacity building to support their work with a significant deference (χ^2 = 45.375, df = 1, p = 0.000).

Frequency of Stakeholder Training or Sensitization Sessions

To determine how often stakeholders were trained or sensitized on their roles under the Inua Jamii Senior Citizens' Scheme, the study sought responses from participants who were trained or sensitized on the scheme (n=126). Majority of the stakeholders, 81 (64.3%), reported that they had been trained only once. A smaller proportion, 15 (11.9%), indicated that they had not been sensitized at all, while 12 (9.5%) stated that training occurred on a quarterly basis. Only 7 (5.6%) mentioned receiving training monthly, and 5 (4.0%) said they were trained semi-annually. A few 6 (4.8%), could not recall when they were last trained. A chi-square test (χ^2 = 209.238, df = 5, p = 0.000) revealed significant variation in how frequently stakeholders were trained or sensitized on their roles.

Information Flow and Communication Channels on Stakeholder Roles

For the question pertaining to the sources from which stakeholders had received training or sensitization on their roles under the Inua Jamii Senior Citizens' Scheme, this was a multiple-response question. Most respondents (n=126), 73 (57.94%) reported that they were trained by Department of Social Development and Children Services, while 44 (34.92%) indicated chiefs as one of the main sources. The Directorate of Social Assistance (DSA) and the National Social Protection Secretariat (SPS) were both cited by 11 (8.73%) of the respondents. Additionally, 7 (5.56%) mentioned the media and County Coordinators as key facilitators of training. A few respondents 4 (3.97%) acknowledged receiving sensitization from village elders and payment service providers assistant chiefs, while 2 (1.59%) mentioned lay volunteers/counselors or

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ISSN 2518-2838(Online)
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fellow beneficiaries as a source of sensitization on their respective roles while 1(0.79) respondent cited assistant chief as the source on information on the scheme.

Areas Covered during Training or Sensitization Sessions

For the question pertaining to the areas in which respondents (n=126) were trained or sensitized under the Inua Jamii Senior Citizens' Scheme, this was a multiple-response question, allowing participants to indicate more than one area of training. The results showed that most respondents had received training or sensitization on registration, validation and confirmation of eligible beneficiaries 94 (74.6%) followed by eligibility criteria for the scheme 75 (59.52%) and enrolment of eligible beneficiaries into the scheme 73 (57.94%). Quite a number of respondents were trained or sensitized on how to report and address complaints and grievances 25 (19.84%), replacement and exit of beneficiaries from the scheme 21 (16.67), opening personal Inua Jamii bank accounts 20 (15.87) while 13 (10.32) were trained or sensitized on issuance of payment cards.

Factors Influencing Stakeholders' Performance

Respondents were asked whether information regarding the scheme was communicated in a timely manner. The findings were as shown in the table below.

Table 2: Factors Influencing Stakeholders' Performance

Statement	Agree	Disagree	Neutral	Strongly Agree	Strongly Disagree	Total	Chi-Square (χ^2)
Information about the scheme is provided in a timely	49 (38.9)	18 (14.3)	21 (16.7)	18 (14.3)	20 (15.9)	126 (100.0)	$\chi^2 = 28.36$, d.f.=4, p = 0.0000
I am aware of the complaints and grievances	29 (23.0)	8 (6.3)	26 (20.6)	40 (31.7)	23 (18.3)	126 (100.0)	$\chi^2 = 21.22$, d.f.=4, p = 0.0003
I am adequately appreciated for my role	67 (53.2)	10 (7.9)	25 (19.8)	6 (4.8)	18 (14.3)	126 (100.0)	$\chi^2 = 95.19$, d.f.=4, p = 0.0000
The role I play is recognized and respected	63 (50.0)	6 (4.8)	27 (21.4)	11 (8.7)	19 (15.1)	126 (100.0)	$\chi^2 = 80.98$, d.f.=4, p = 0.0000

Utilization and Socio-Economic Effects of Inua Jamii Senior Citizens' Scheme

To understand how the Inua Jamii Senior Citizens' Scheme influences the lives of its beneficiaries, respondents were asked to indicate the different ways they use the cash transfers they receive. The findings showed that majority of beneficiaries used the funds in multiple ways that go beyond meeting personal needs. Most respondents, 339 (88.3%), stated that the cash transfers had directly improved their overall socio-economic wellbeing (e.g. purchasing

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ISSN 2518-2838(Online)

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foodstuffs and paying rent) of beneficiaries while it helped them (beneficiaries) to cater for their health 263(68.5%). For some beneficiaries, the transfers provided a base for small-scale ventures, with 108 respondents (28.1%) using the funds to engage in income-generating activities such as poultry farming, farming, livestock such as pig, goat and rabbits rearing and grocery businesses.

A few respondents, 22 respondents (5.7%) also reported that receiving the transfers has earned beneficiaries more respect within their households and communities. Another 29 respondents (7.6%) said that beneficiaries often used the money to support the health needs of other dependents in their homes, such as children or spouses while 18(4.7%) cited that the scheme enabled them to participate more actively in household decision-making. Similarly, 17 (4.4%) mentioned that the beneficiaries joined or contributed to revolving fund activities, such as table banking and merry-go-round savings groups. Education support also featured with about 36 respondents (9.4%) indicating that part of the money was used to pay school fees or buy school uniforms for children and grandchildren. In addition, 44 respondents (11.5%) stated that the cash transfers helped beneficiaries to support family members with disabilities.

Challenges Experienced by Stakeholders in Implementing the Inua Jamii Senior Citizens' Scheme

For the question on challenges encountered while performing roles under the Inua Jamii Senior Citizens' Scheme (a multiple response question), stakeholders who were trained or sensitized on their roles under the scheme (n=126) reported several key issues. Most respondents indicated irregular payments or disbursements 81(64.29%) followed by inadequate benefits (money) 46 (36.51%), limited involvement in decision-making 25 (19.84%) and inadequate knowledge about the scheme 22(17.46). Other common challenges included vastness of areas to cover 14(11.11%), lack of recognition by the government 5 (3.97%) and staff transitions 1(0.79%).

Logistic Regression

Performance

The performance index across the sampled units showed a mean score of 0.577 (SD = 0.273, n= 126), indicating a generally low to moderate level of performance on the 0–1 scale.

Table 3. Descriptive Statistics of Performance Index

Variable	N	Mean	SD	Minimum	Maximum
Performance Index	126	0.577	0.273	0.00	1.00

According to correlation analysis, performance did not increase however performance was lower against stakeholder engagement (r = -0.324), socio-economic (r = -0.235) and implementation challenges (r = -0.182) while there was a positive correlation between socio-economic and stakeholder engagement (r = 0.478), stakeholder engagement and implementation challenges (r = 0.377) and socio-economic and implementation challenges (r = 0.286).

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Table 4: Correlations between Performance, Stakeholder Engagement, and Socio-economic Index

Variables	Performance Index	Stakeholder Engagement	Socio-economic Index	Challenges Index
Performance Index	1.0000			
Stakeholder Engagement	-0.3247	1.0000		
Socio-economic Index	-0.2358	0.4785	1.0000	
Challenges Index	-0.1823	0.3770	0.2864	1.0000

Note: **p < 0.001

Overall Model

The combination of Stakeholder Engagement, the Socio-economic Index, and Implementation Challenge conditions fitted into one logistic regression model, explained a small proportion of variation in high performance outcomes (McFadden's pseudo-$R^2 = 0.054$). Overall, the model was statistically significant (Log-likelihood ratio $\chi^2 = 9.468$, $p = 0.024$), suggesting the independent variables can discriminate between high and low performance actors. Of the independent variables, Stakeholder Engagement was statistically significant ($B = –2.481$, $p = 0.038$), and both the Socio-economic Index ($B = –0.087$, $p = 0.925$) and Implementation Challenge ($B = –1.168$, 0.358) were not statistically significant, but both were in the predicted negative direction. This suggests that while the combination model provides some prediction of which factors matter for performance, it is likely additional independent variables would be needed to explain a large portion of the variation in performance.

Table 5: Regression Analysis Predicting Performance Index

Predictor	B	SE	z	p	Odds Ratio
Constant	0.9720	0.4204	2.313	0.020	2.643
Stakeholder Engagement	-2.4813	1.1959	-2.075	0.038	0.0836
Socio-economic Index	-0.0871	0.9279	-0.094	0.925	0.9166
Implementation Challenges Index	-1.1681	1.2699	-0.920	0.358	0.3110

CONCLUSION AND RECOMMENDATIONS

Summary

The study recorded a full response rate of 384 participants from most sub-counties of Murang'a County, with Murang'a South and East contributing the largest share. Most respondents were older adults, mainly women, and with limited formal education aligning well with the programme intended target group. About three-quarters were direct beneficiaries, while others served in administrative or support roles such as chiefs, elders, and assistant chiefs. Although participation in programme activities was high, only a third had received formal training, pointing to limited capacity development. Key enablers of performance included timely information sharing, clear role recognition, and responsive grievance handling, though institutional and logistical challenges persisted across implementation levels.

Performance assessment revealed mixed results. Most beneficiaries had not been adequately sensitized about the scheme and information gaps remained high. Mobile money platforms improved access and payment regularity, but limited training and weak complaints and grievances mechanisms affected overall effectiveness of the scheme. Beneficiaries mainly used transfers to meet household, health, and education needs, which enhanced dignity and social inclusion but offered little long-term economic improvement. Respondents emphasized the need for increase in the amount of stipend, regular sensitization, better communication, and clearer complaints and grievances redress mechanisms. Overall, while the Inua Jamii Senior Citizens' Scheme has enhanced financial access and social participation among OP, its long-term effectiveness depends on stronger stakeholder linkages, consistent training, and integrated "cash-plus" support systems to promote sustainability and deeper impact.

Logistic regression underscored that the performance index across the sampled indicated a generally low to moderate level of performance on the 0–1 scale. According to correlation analysis, performance did not increase however performance was lower against stakeholder engagement, socio-economic and implementation challenges. There was however a positive correlation between socio-economic and stakeholder engagement, stakeholder engagement and implementation challenges and socio-economic and implementation challenges.

Conclusion

The Inua Jamii Senior Citizens' Scheme in Murang'a County provides a significant and effective opportunity for community participation with 384 respondents from different sub-counties, wards, and villages. Respondents were more likely to participate if beneficiaries were interviewed in the given area. The majority of respondents (60.2%) were female, and the majority of respondents were between the ages of 75 – 84. Majority of respondents had low levels of education, including no education or primarily primary education, indicating potential challenges in understanding and using the scheme. Consequently, such patterns provide evidence that interventions designed to be sensitive to age, gender, location and education level would be beneficial.

Most of the respondents are beneficiaries (the response to stipend/cash). The other stakeholders' roles include coordination, policy guidance, enrolment, payment processing, awareness creation, and grievance management. Beneficiaries were primarily older adults and, while beneficiaries predominantly held beneficiary roles, younger and better-educated participants predominantly held leadership and administrative responsibilities, respectively; with clear gender differences between beneficiaries (women) and leadership (men). Although performing critical functions for the program, many stakeholders did not receive training, with some receiving only one training session and others receiving none, and therefore relied on local leaders, government departments, coordinators, and peer networks to assist with program operations. Stakeholders' performance depends upon the stakeholders' knowledge, access to timely information, knowledge of grievance procedures, and recognition for their contributions.

The research identified several factors that hindered sufficient implementation of the programme, such as a lack of understanding about the names of the programmes; lack of participation in their exercise; lack of funds and logistics; lack of acknowledgement for local level stakeholders (i.e., village chiefs); and lack of engagement with staff. These limitations imply that although stakeholders are participating in their programmes, they are still in need of adequate resources and capacity development to maximize the effectiveness of their efforts.

International Journal of Entrepreneurship and Project Management
ISSN 2518-2838(Online)
Vol.10, Issue 3, No.2. pp 16 - 33, 2025
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Therefore, there is an opportunity to enhance stakeholder performance through improving training, communication and recognition of stakeholders.

The evaluations of the programme performed by stakeholders found that there were many different experiences with how the programme had worked for different people. For example, many respondents said that they had limited exposure to beneficiary sensitization activities and received very little information about the programme, which negatively impacted their level of knowledge and interest in participating in the programme. When beneficiary sensitization took place, respondents indicated that information about operational and rights-based components (roles of stakeholders, grievance processes, replacement of beneficiaries, complimentary initiatives) was discussed and provided. Beneficiaries and stakeholders emphasized that there needed to be a continuous flow of information through a variety of channels to beneficiaries and stakeholders, including through public meetings, visitation of beneficiaries in their homes, on timelines through print media, and through communication channels with community members and stakeholders.

The dominant method of cash transfer disbursement used mobile phone platforms. Beneficiaries appear to prefer mobile phone disbursements for their speed and ease of access. Payments were typically made monthly, which allowed households to plan and maintain some degree of financial stability. Also, the cash transfers are reported to have had broad positive impacts on both the social and economic lives of beneficiaries. The money transferred to beneficiaries resulted in increased socio-economic well-being, provided the means for beneficiaries to meet their medical expenses, allowed beneficiaries to become more engaged in family decision-making processes, empowered beneficiaries to join community savings groups, and enabled beneficiaries to help pay for the health and educational needs of dependents. In summary, cash transfers to beneficiaries strengthen the well-being of both beneficiaries and the welfare of their families and communities.

There have been many challenges associated with the Grievance Mechanisms that are underutilized. Those who reported issues indicated delayed or missed payments as well as issues with registering or replacing their benefits. Some reported that their stipends were inconsistent, and there were difficulties accessing their stipends for older adults. The overall use of the grievance process was hampered by a lack of understanding of the process and the need for clearer and more user-friendly procedures. Majority of older adults in this study primarily relied on the Government of Kenya's Inua Jamii Senior Citizens' Programme due to a lack of Government Programs that support older adults' education, livelihood, and food provision in the area. The stakeholders recommended several ways to improve the system, such as increasing the stipend paid to beneficiaries, providing regular stakeholder training, making payments consistently, developing clear grievance procedures, linking beneficiaries with cash-plus initiatives, providing continuous enrollment for all eligible beneficiaries, and clearly defining the role of Government; all of which are expected to increase the effectiveness of the programmes and overall impact. With improved structure, enhanced communication and expanded service support will increase the effectiveness of the implementation of these programmes.

The performance index for all the sampled units based upon logistic regression indicated a low to moderate performance on a scale of 0-1. Based upon the correlation analysis, even though performance had been increasing there was still a decrease in performance when compared to stakeholder engagement as well as socio-economic factors and how well each of these performed when implemented. There were also several positive correlations among socio-economic and stakeholder engagement, stakeholder engagement and the way that implementation challenges related to stakeholder engagement, and finally, among socio-economic and implementation challenges. Conversely, the relationship between the performance and the stakeholder engagement framework lends credence to the initial hypothesis that increased stakeholder engagement generally relates to a decrease in overall performance. The resultant data from regression analysis resulted in a reduction in the chance or odds of achieving an improved performance given an increase of one unit in stakeholder engagement. The negative relationship between socio-economic index and performance suggests that as the socio-economic score increased so did the corresponding decrease of performance as it related to the Inua Jamii scheme. As indicated in other studies, factors associated with socio-economic constraints including limited finances, resources, households, etc., contributed to the reduction in performance quality as measured by this method within the Inua Jamii scheme. The different responses to the Implementation Challenges Index indicated that each participant had different levels of difficulty when it came to implementing their respective programs. Additionally, there was an inverse relationship between Implementation Challenges Index scores and performance, meaning the higher the Implementation Challenges Index score, the lower the scores for performance were likely to be.

Recommendations

Improvements to the effectiveness of Inua Jamii's Senior Citizens Programme are possible through greater communication with beneficiaries, improved beneficiary management, and increased support to beneficiaries from all levels of the programme. Beneficiaries must have regular engagement with representatives of the programme to fully understand their rights and entitlements as well as the processes associated with the programme. Ongoing training and awareness activities for all stakeholders (beneficiaries, coordinators, local leaders) would also improve the effectiveness of the programme and keep all stakeholders well-informed. Furthermore, the timeliness and consistency of payments is critical for many elderly people reliant on the stipend for their daily living expenses. For this reason, it is essential for the programme to implement an effective process for resolving delays and/or technical difficulties in payment. Finally, it is also important that beneficiaries have access to clear, transparent and easy-to-use grievance mechanisms to enable them to report concerns/challenges to programme staff and build trust in the programme.

Supporting older adults with financial assistance is inadequate to meet their range of individual and family needs; therefore, residents who are receiving this assistance should be connected to other services, such as medical and education assistance, income-producing support services, and any additional benefit programs. To achieve this goal, it will be essential to regularly evaluate the financial support amount provided to beneficiaries to keep up with increases in the cost of living. Furthermore, it is important to have a clear and transparent process to both exit beneficiaries who are no longer eligible and to add new beneficiaries who qualify for the program; doing so will encourage fairness in the process and will help to ensure that the funds are reaching those most in need of assistance. When implemented in combination, these measures would help to improve the overall effectiveness, responsiveness, and positive effects of this program on the well-being of older adults.

International Journal of Entrepreneurship and Project Management

ISSN 2518-2838(Online)

Vol.10, Issue 3, No.2. pp 16 - 33, 2025

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