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Employment Status and Gender Disparities in Distribution of Older Persons' Cash-Transfer Programme Funds in Buuri Sub-County, Meru County, Kenya

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***Abstract**: This paper examined how the employment status of male and female beneficiaries influenced the distribution of Older Persons Cash Transfer Programme (OPCTP) funds in Buuri Sub-County, Meru County, Kenya. It was derived from the fourth objective of a broader study on socioeconomic gender disparities and cash transfer distribution among older persons. The study adopted descriptive and causal-comparative research designs. The population comprised 6,404 individuals: 3,200 OPCTP beneficiaries, 3,200 relatives of beneficiaries and four OPCTP officers. A sample of 376 respondents was selected using Slovin's formula and proportionate, purposive and simple random sampling. Data were collected through structured questionnaires and interview schedules. Quantitative data were analysed using frequencies, percentages, means, standard deviations and Pearson Chi-square tests at the 0.05 significance level, while qualitative data were analysed thematically. Female beneficiaries recorded higher mean scores than males across all six employment indicators. The means for lack of formal employment were 4.09 for females and 3.26 for males; unemployment or underemployment, 4.21 and 3.46; informal or low-income employment, 4.03 and 3.38; retirement or forced early retirement, 4.12 and 3.26; limited re-employment or career advancement, 4.26 and 3.42; and caregiving responsibilities, 4.35 and 3.37, respectively. The overall Pearson Chi-square was statistically significant, $\chi^2(2) = 85.697$, $p < 0.001$, leading to rejection of H04. The findings show that employment-related disadvantage accumulates across the life course and contributes to gender disparities in OPCTP distribution. The paper recommends gender-responsive targeting, stronger retirement and savings protection, and interventions addressing the long-term economic effects of informal employment and unpaid caregiving.*

Keywords: *Employment, Gender-disparities, Older-persons, Cash-Transfer, Social-Protection*

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1. Introduction

Population ageing has increased the need for social protection systems that protect older persons from poverty, income insecurity and social exclusion. Cash transfer programmes are particularly important in settings where many older people have limited access to pensions, formal employment and accumulated savings. In Kenya, the Older Persons Cash Transfer Programme (OPCTP) provides financial support to eligible older persons and has become an important component of social protection. Nevertheless, the socioeconomic circumstances through which older people arrive at old age differ by gender, and these differences can shape participation in and dependence on social protection programmes.

Employment status is especially important because present economic circumstances are partly the result of accumulated employment experiences. Formal employment can facilitate pension contributions, retirement benefits and savings, while prolonged informal, casual or low-income employment may provide limited retirement protection. Chattopadhyay et al. (2022) found that formal employment histories are associated with stronger access to pensions and retirement benefits, while interrupted employment histories can increase later-life economic insecurity. Lee (2024) similarly showed that labour-market inequalities can persist into old age through differences in retirement income and access to social assistance.

Gender makes this relationship particularly important. Women may experience interruptions in employment because of caregiving and household responsibilities, lower earnings and reduced opportunities for advancement. Moonga (2023) reported that limited formal employment and widespread informal labour leave many older people without reliable pension protection and that older women can experience greater employment-related disadvantages. In Kenya, Chepngeno-Langat et al. (2021) linked weaknesses in employment and pension histories to vulnerability among older persons. Lucy (2020) further associated lower formal employment participation among older women with greater economic insecurity.

Buuri Sub-County provides an important local context for examining these relationships. Many older persons have historically relied on small-scale agriculture and informal economic activities, which may provide livelihood support without guaranteeing retirement income. This paper focuses specifically on the fourth objective of the broader Nteere study: to establish the extent to which employment status of male and female beneficiaries determines the distribution of OPCTP funds in Buuri Sub-County.

1.1 Statement of the Problem

Although the OPCTP is intended to protect vulnerable older persons, differences in employment history and socioeconomic resources may influence who becomes more dependent on the programme. The Nteere study found that female beneficiaries constituted 65.1% of the beneficiary sample compared with 34.9% males. This difference suggests the need to examine whether employment-related conditions help explain women's greater vulnerability and representation among beneficiaries.

The problem is not limited to whether an older person is currently employed. It includes lack of formal employment, unemployment or underemployment, engagement in informal or low-income employment, retirement or forced early retirement, limited opportunities for re-employment or career advancement, and household responsibilities such as caregiving. The paper therefore examines the extent to which employment status of male and female beneficiaries determined the distribution of OPCTP funds in Buuri Sub-County.

1.2 Objective of the Paper

To establish the extent to which employment status of male and female beneficiaries determines the distribution of Older Persons Cash Transfer Programme funds in Buuri Sub-County, Meru County, Kenya.

1.3 Research Hypothesis

H04: There is no statistically significant difference between employment status of male and female beneficiaries and the distribution of Older Persons Cash Transfer Programme funds in Buuri Sub-County, Meru County, Kenya.

2. Empirical Review

2.1 Employment Status and Economic Security in Old Age

Employment status is a critical determinant of economic security in later life because the resources available at retirement are often accumulated through years of participation in the labour market. Formal employment may provide wages, employer-supported benefits, pension contributions, savings opportunities and access to regulated employment protections. By contrast, employment that is casual, seasonal, poorly paid or entirely informal may generate current livelihood income without creating adequate protection against income loss in old age. Chattopadhyay et al. (2022) found that employment participation among older adults is closely related to the economic resources available to them, while Lee (2024) showed that inequalities in working lives can continue into old age through differences in retirement income and access to welfare support. The relationship between employment and old-age security is therefore cumulative rather than limited to a person's current occupation. A person who spent much of the working life in stable formal employment may reach retirement with pension entitlements and accumulated savings, whereas a person whose working life was characterised by informal activities may reach old age with few contributory benefits. The International Labour Organization (ILO, 2024a) notes that adequate old-age protection remains especially difficult for workers in low-wage and precarious employment. In countries with large informal economies, extending contributory pension systems is challenging, making tax-financed social pensions particularly important for older persons who were excluded from formal social insurance.

Employment histories are not gender neutral. Women and men may enter different occupations, experience different levels of pay and have unequal opportunities for promotion, training and retirement protection. Women are also more likely to experience interruptions in paid work because of child care, care of older relatives and other household responsibilities. These differences accumulate over the life course and can become visible as gender disparities in income and social protection during old age. The ILO (2024b) reports that women's effective access to social protection continues to lag behind men's and links these gaps to inequalities in employment, unpaid care and risks experienced across the life cycle. The literature reviewed by Chattopadhyay et al. (2022) indicates that women may have more interrupted employment trajectories associated with caregiving. Lee (2024) similarly argues that labour-market inequalities can persist into later life because employment histories influence retirement resources. In the Kenyan context, Chepngeno-Langat et al. (2021) demonstrate that socioeconomic vulnerability is central to the targeting of older persons for cash transfers. Lucy (2020) also associates income insecurity among pensionable retired persons with weaknesses in employment and retirement-resource accumulation. These findings suggest that a gender comparison of employment-related vulnerability among OPCTP beneficiaries is important because the programme operates at the point where earlier labour-market inequalities may already have accumulated.

Informal employment is particularly relevant to older persons in developing-country settings. Informal work can include own-account activities, casual labour, family work, small-scale trading and other activities that are not fully covered by employment regulation or contributory social insurance. Such work can be an important source of livelihood, but it may provide irregular earnings and limited access to pensions. Moonga (2023) observes that limited formal employment and widespread informal labour contribute to poverty and insecurity among older people in rural settings. The ILO (2017) similarly emphasises that women are concentrated in several forms of informal work where employment and social protection risks can be high. The gender dimension is important because informal employment may reproduce earlier inequalities. Women working in low-paid or unpaid family activities may have limited capacity to make regular pension contributions or savings. The ILO (2023) further shows that women in informal employment are often concentrated in less protected forms of work, including domestic, home-based and contributing-family work. These patterns can reduce the accumulation of retirement resources and increase dependence on non-contributory social protection. The present study therefore treats informal or low-income employment as a distinct employment-status factor rather than assuming that being economically active automatically implies economic security.

Pension protection also illustrates the long-term consequences of employment status. The ILO (2024a) reports that women are less likely than men to contribute to pension schemes in many low- and middle-income settings, partly because of lower labour-force participation, lower earnings and interrupted employment histories. This provides a strong conceptual basis for examining whether female OPCTP beneficiaries in Buuri Sub-County report greater exposure to employment conditions that limit retirement protection. Unemployment and underemployment can weaken household income and reduce the ability to accumulate assets for later life. Underemployment is particularly relevant where people work but receive insufficient hours, unstable earnings or low returns from their activities. For older workers, prolonged unemployment may also make re-entry into the labour market difficult. The transition from employment to retirement can consequently be associated with loss of earnings, especially where retirement benefits are absent or inadequate. Lee (2024) notes that policies encouraging longer working lives do not automatically eliminate inequality because people's ability to remain in employment is shaped by occupation, health, skills and earlier labour-market opportunities. Retirement can also be involuntary. Forced early retirement, job loss and declining opportunities for older workers may interrupt income generation before an individual has accumulated adequate retirement resources. This is especially significant for people whose employment was already insecure.

In such circumstances, a cash transfer may serve as a basic income floor rather than simply an additional source of household income. The present study therefore includes retirement or forced early retirement and limited opportunities for re-employment or career advancement among the employment indicators used to assess gender disparities. Unpaid caregiving is an important pathway linking gender roles to employment outcomes. Care responsibilities may reduce the time available for paid work, lead to withdrawal from employment, restrict mobility and limit opportunities for training or advancement. Addati et al. (2018) show that unpaid care work is closely connected to gender inequalities in households and labour markets. The ILO (2024b) likewise identifies the unequal division of unpaid care work as one of the factors shaping women's employment and social protection coverage.

The employment consequences of caregiving may persist long after the period of intensive care has ended. A career interruption can result in fewer years of pension contributions, lower cumulative earnings and reduced access to promotion. Where women combine caregiving with informal or low-paid work, the resulting disadvantage may be compounded. This life-course perspective is important for understanding older women's reliance on social protection: current poverty or programme participation may reflect a history of unpaid work and employment interruptions rather than only present-day economic behaviour. For the Buuri context, caregiving is therefore treated as an economic issue as well as a household responsibility. If women have historically provided more unpaid care, their lower participation in formal employment may help explain why they are more represented among OPCTP beneficiaries. Examining caregiving alongside formal employment, unemployment, informal work and retirement provides a more complete picture of the mechanisms through which gender differences can accumulate.

2.2 Social Protection Benefits

Social protection provides mechanisms for reducing income insecurity when people cannot obtain adequate resources through employment, family support or assets. For older people, social pensions can be particularly important where contributory pension coverage is limited. The Kenyan OPCT programme was introduced to provide regular income support to households caring for older persons and has subsequently expanded substantially (Ministry of Labour and Social Protection, 2026). Its importance is therefore not only in the cash received by an individual beneficiary but also in the protection of households that may have limited alternative sources of income. Evidence from Kenya shows that targeting is central to the effectiveness of the programme. Chepngeno-Langat et al. (2021) found that the OPCT targeting process in Nairobi's informal settlements was able to identify older people with greater need and that receipt of the programme improved perceived financial wellbeing. Chepngeno-Langat et al. (2019) further showed that the benefits of the programme can extend beyond the older recipient because beneficiaries may reallocate cash to support younger household members. This wider household effect is relevant to the present study because the employment and income circumstances of beneficiaries can influence how the transfer is used and the degree of dependence placed on it. The gender composition of beneficiaries also deserves attention. A programme that reaches a higher proportion of women may reflect the greater accumulation of disadvantage among older women, but it may also indicate differences in household structure, assets, employment histories and access to other forms of support. The ILO (2024a) argues that non-contributory pensions are especially important for groups excluded from contributory systems, including people whose working lives were characterised by informality. Consequently, examining employment status provides a useful way of understanding the socioeconomic processes behind gender differences in OPCTP participation and distribution.

A life-course approach helps explain why employment status in old age cannot be understood only by asking whether an older person is currently working. Economic security is shaped by events and transitions that occur over many years, including entry into employment, periods of unemployment, occupational mobility, caregiving interruptions, informal work, retirement and access to pensions. When disadvantages occur repeatedly, its effects may accumulate. For example, a woman who leaves formal employment to provide unpaid care may lose current earnings and also miss pension contributions, promotion opportunities and opportunities to acquire new skills. Returning to work may then involve lower-paid or informal activities, further reducing future retirement security. This cumulative process is consistent with the employment indicators examined in the present study. Lack of formal employment reflects limited access to employment-based protection; unemployment or underemployment reflects weak current labour-market attachment; informal or low-income employment reflects limited earnings and social insurance coverage; retirement or forced early retirement reflects the transition out of employment; limited re-employment or career advancement reflects difficulty rebuilding economic security; and caregiving captures a major source of employment interruption. Considering the indicators together is therefore more informative than treating each as an isolated condition.

The life-course perspective also helps interpret gender differences. Women's employment pathways may be shaped by socially assigned household responsibilities, occupational segregation and unequal access to resources. These processes can produce disadvantages that become more visible when people reach older age. The ILO (2024a) notes that fragmented careers and lower earnings can reduce women's contributory capacity, while the ILO (2024b) links gender gaps in social protection to inequalities in employment and unpaid care. The present study applies this reasoning to a rural Kenyan setting by examining whether employment-related disadvantages are associated with gender differences in OPCTP distribution. A further implication is that social protection should be understood as part of a broader system of economic security rather than a substitute for decent employment. Cash transfers can reduce immediate hardship, but they cannot fully replace the lifetime benefits associated with stable earnings, savings and pension contributions. This distinction is important in interpreting the findings because higher female representation among OPCTP beneficiaries should not be viewed simply as a programme preference. It may instead reflect the cumulative effects of unequal employment opportunities and household responsibilities over the life course.

The rural setting adds another dimension to the relationship between employment and social protection. Rural households commonly combine several livelihood activities, including small-scale farming, livestock keeping, casual labour, petty trade and family-based enterprises. Such activities can provide important income but may be affected by seasonality, fluctuating prices, limited access to credit and exposure to climatic or economic shocks. For older persons, the ability to continue relying on these activities may decline with age, making regular social protection income increasingly important. The relevance of employment status should therefore be interpreted within the broader livelihood environment in which beneficiaries live.

Gender differences can be particularly visible in rural livelihood systems. Women may contribute substantially to agricultural production and household enterprises while receiving limited direct income or formal employment benefits. Their work can therefore be economically productive without generating pension rights or stable retirement savings. This distinction is important because conventional measures of employment may underestimate the contribution of unpaid and informal work while simultaneously failing to capture the insecurity associated with such work. The ILO (2017) argues that a gender-sensitive approach to informal employment is necessary because women and men can experience different forms and degrees of vulnerability within the informal economy. Access to productive resources also influences the relationship between employment and old-age security. Individuals with land, livestock, savings, business assets or family support may have alternatives to cash transfers, whereas those with few assets may depend more heavily on social protection. Chepngeno-Langat et al. (2021) demonstrate the importance of socioeconomic vulnerability in the targeting of Kenya's OPCT programme. This suggests that employment status should not be examined independently from the wider economic circumstances of beneficiaries. In the present study, the employment indicators are consequently interpreted as pathways through which resources and opportunities may differ between older women and men. Social protection can also influence household decision-making. Chepngeno-Langat et al. (2019) found that recipients of Kenya's social pension may redistribute part of the transfer to other household members. This means that the economic effect of OPCTP can extend beyond the registered beneficiary. Where an older woman is responsible for dependants or household needs, the transfer may be used for food, health care, education or other household expenditures. The gender of the beneficiary may therefore matter not only because of the individual's own employment history but also because of the responsibilities attached to her position within the household.

2.3 Rural Setting Situation

The rural context also makes community networks relevant. Older people may depend on relatives, neighbours, community groups and local institutions when formal employment and pension systems are weak. Social Capital Theory, which guides this study, is useful in interpreting these relationships because social networks can facilitate access to information, resources and support. However, reliance on informal networks can also reproduce inequality when some groups have weaker networks or fewer economically secure relatives. Examining employment status alongside social protection therefore provides a broader understanding of vulnerability than focusing only on the cash amount received. Finally, the literature indicates that gender-responsive social protection should address both immediate income needs and the structural factors that produce vulnerability. The ILO (2024a) emphasises that women, workers in low-wage occupations and people in precarious employment face particular challenges in achieving adequate old-age protection. The policy implication for the present study is that OPCTP targeting and complementary interventions should recognise employment histories, informal work, caregiving and retirement insecurity. This supports the study's focus on six employment-related indicators and provides a stronger basis for interpreting the statistical evidence from Buuri Sub-County.

Gender-responsive social protection requires attention to the different risks faced by women and men across the life course. Equal treatment does not always produce equal outcomes when people enter old age with unequal employment histories, assets and family responsibilities. The ILO (2024b) notes that gender gaps in social protection are closely connected to labour-market inequalities and the unequal division of unpaid care. A programme intended to reduce old-age poverty therefore needs to consider the conditions that make some groups more likely to require assistance in the first place. For older women, this may include limited access to formal employment, lower cumulative earnings, interrupted careers and responsibilities for unpaid care. These factors can interact with one another. A woman who spends several years outside paid employment because of caregiving may later depend on informal work, have limited pension contributions and face lower earnings when she re-enters the labour market. By retirement, several disadvantages may therefore be visible simultaneously. This supports the use of multiple employment indicators in the present study rather than relying on a single measure such as current employment status.

For older men, vulnerability can arise through different pathways, including unemployment, declining opportunities for older workers, insufficient savings or dependence on informal livelihoods. A gender-responsive analysis should therefore not assume that all men are economically secure or that all women are vulnerable to the same extent. Instead, it should identify the employment-related mechanisms associated with vulnerability for each group. The comparative design of the present study allows these differences to be observed empirically. The literature also suggests that cash transfers should be complemented by broader measures that improve economic security before old age. Extending social protection to informal and rural workers, strengthening financial inclusion, improving access to affordable savings and recognising unpaid care can reduce the accumulation of disadvantage. The ILO (2024a) emphasises the importance of protecting workers in precarious and informal employment, while its work on informal employment highlights the need for gender-sensitive approaches. These policy directions are consistent with the recommendation of the present study that employment history, pension coverage, savings, assets and caregiving vulnerability should be considered in social protection planning.

At programme level, gender-responsive targeting can also improve the identification of people whose vulnerability is not immediately visible. A beneficiary may be economically active but still have very low and unstable earnings. Another may have stopped working because of caregiving or forced retirement. A third may have assets but no regular income. Such differences matter when determining the degree of dependence on social protection. Chepngeno-Langat et al. (2021) demonstrate the importance of targeting people with greater need, while the current study adds an employment-based gender perspective to that discussion. Overall, the literature supports the argument that employment status is a meaningful pathway connecting gender inequality, old-age economic insecurity and participation in social protection. It also shows why local empirical analysis is necessary. The present study builds on this literature by testing whether six employment-related conditions differ significantly between male and female beneficiaries and whether these differences are associated with the distribution of OPCTP funds in Buuri Sub-County.

2.4 Local Experiences from Kenya

The reviewed literature establishes several relationships: employment histories influence old-age economic security; women often experience more interrupted and less protected employment; informal and low-paid work can weaken pension accumulation; and unpaid caregiving can constrain women's participation in formal employment. Kenyan studies have also established the importance of targeting and the wider household effects of the OPCT. However, the available evidence does not directly bring these dimensions together to examine the gendered employment pathways associated with OPCTP distribution at the local level in Buuri Sub-County. In particular, the reviewed studies do not simultaneously examine lack of formal employment, unemployment or underemployment, informal or low-income employment, retirement or forced early retirement, limited opportunities for re-employment or career advancement, and caregiving responsibilities as dimensions of gender disparity among OPCTP beneficiaries and their relatives. The present study addresses this gap by comparing male and female responses across these six indicators and testing whether the observed differences are statistically significant. The study therefore contributes local empirical evidence on how accumulated employment disadvantage may be reflected in participation in social protection among older persons in rural Kenya.

The gap is also methodological. Much of the existing literature considers poverty, targeting, pension coverage or social protection outcomes separately, while fewer studies examine several employment pathways within the same gender comparison. Bringing the six indicators together allows the present study to identify whether gender differences are broad-based or concentrated in particular aspects of employment disadvantage. The approach also combines the views of beneficiaries, relatives and programme officers, creating an opportunity to compare the experiences reported by older persons with the perceptions of people familiar with their household circumstances and the explanations provided by programme implementers. The local focus is important because national and international evidence may conceal substantial differences between rural communities. Buuri Sub-County has livelihood characteristics in which agriculture, informal activities and family-based support can interact with formal and non-formal employment. The meaning of retirement, unemployment and caregiving may therefore differ from that in urban labour markets. By generating evidence at sub-county level, the study provides a more context-sensitive basis for understanding why female and male older persons may experience different levels of vulnerability and why one group may be more represented in a social protection programme.

The study consequently views OPCTP distribution as an outcome influenced by a combination of past and present socioeconomic conditions rather than by gender alone. Employment status is used as the principal explanatory dimension, while gender provides the basis for comparison. The statistical tests then determine whether the observed differences are sufficiently large to support a conclusion about a systematic association. This approach links the literature on labour-market inequality and old-age security to the practical question of how social protection reaches older women and men in Buuri Sub-County.

The study was guided by Social Capital Theory and the Theory of Planned Behavior. Social Capital Theory, associated with Bourdieu (1986), emphasises the role of social networks, relationships and group membership in access to resources. The Theory of Planned Behavior (Ajzen, 1991) explains behaviour through attitudes, subjective norms and perceived behavioural control. Applied to OPCTP, the theories help explain how structural employment disadvantages interact with social networks and individual perceptions to shape access to social protection.

3. Methodology

3.1 Study location

The study was conducted in Buuri Sub-County, Meru County, Kenya. The area comprises five wards: Kiirua/Naari, Ruiri/Rwarera, Timau, Kisima and Kibirichia. The broader study population was 6,404 individuals, consisting of 3,200 OPCTP beneficiaries, 3,200 relatives of beneficiaries and four OPCTP officers who served as key informants.

A sample of 376 respondents was determined using Slovin's formula for finite populations. The sample comprised 186 OPCTP beneficiaries, 186 relatives of beneficiaries and four OPCTP officers. Beneficiaries were selected using proportionate, purposive and simple random sampling procedures. Relatives were selected purposively and through simple random sampling, while all four OPCTP officers were purposively selected.

Table 1: Sample Size and Sampling Procedure

Population	Sample	Sampling Method
Male and Female OPCTP Beneficiaries	186	Purposive/proportionate/Simple random sampling
Relatives to OPCTP beneficiaries	186	Purposive sampling/Simple random
OPCTP key informant	4	Purposive sampling
Total	376	

Source: Study Finding (2026)

3.2 Research Design

The study adopted descriptive and causal-comparative research designs. The descriptive design was used to describe the employment-related characteristics of male and female OPCTP beneficiaries and their relatives. The causal-comparative design was used to compare the two gender groups on employment-related factors and their association with OPCTP distribution.

3.3 Sample and Sampling

A sample of 376 respondents was determined using Slovin's formula for the finite population. The sample comprised 186 OPCTP beneficiaries, 186 relatives of beneficiaries and four OPCTP officers. Beneficiaries were selected using proportionate, purposive and simple random sampling procedures. Relatives were selected purposively and through simple random sampling, while all four OPCTP officers were purposively selected. The beneficiary sample was distributed across the five wards in proportion to the beneficiary population.

3.4 Data Collection Tools

Data were collected using two structured questionnaires and an interview schedule. One questionnaire targeted male and female OPCTP beneficiaries, while the second targeted adult relatives of beneficiaries. The questionnaires contained closed-ended items covering the study variables, including six employment-status indicators: lack of formal employment; unemployment or underemployment; informal or low-income employment; retirement or forced early retirement; limited re-employment or career advancement; and household responsibilities such as caregiving. Responses were measured on a five-point Likert scale from strongly disagree to strongly agree. An interview schedule was used to collect qualitative information from OPCTP officers.

3.5 Data Collection Procedure

Before data collection, the researcher obtained approval from Tharaka University and a research permit from NACOSTI. The relevant local administrative offices in Buuri Sub-County were informed and permission to conduct the study was obtained. Introduction letters were provided to sampled beneficiaries, relatives and OPCTP officers. Research assistants supported the administration of the questionnaires. Respondents were given adequate time to complete the questionnaires, and respondents who needed assistance were supported. Completed questionnaires were collected for analysis, while interviews with OPCTP officers were conducted using the interview schedule.

3.6 Data Analysis

Quantitative data were analysed using frequencies, percentages, means and standard deviations. Pearson Chi-square tests were used to examine the association between gender and employment-related factors affecting OPCTP distribution at the 0.05 level of significance. Qualitative information from OPCTP officers was transcribed, coded and grouped into themes. The qualitative findings were then used to complement and triangulate the quantitative results.

3.7 Ethical Considerations

Ethical approval was obtained from the relevant Tharaka University ethics committee, and research authorization was obtained from NACOSTI. Respondents were informed about the purpose and procedures of the study and participated voluntarily after giving informed consent. Confidentiality and privacy were maintained throughout the study. No respondent names were recorded on the questionnaires, and the information provided was used only for the purposes of the study. Respondents were not subjected to deception or coercion.

4. Results and Discussion

4.1 General and Personal Information

The study achieved a 100.0% response rate, with all 376 targeted respondents participating in the study. The beneficiary category consisted of 186 respondents, while another 186 respondents were relatives of OPCTP beneficiaries. In addition, all four targeted OPCTP officers participated as key informants.

The gender distribution showed that female respondents constituted the majority of the study participants. Among the 186 OPCTP beneficiaries, 121 (65.05%) were female compared with 65 (34.95%) males. Similarly, among the relatives of beneficiaries 115 (61.83%) were female and 71 (38.17%) were male. Overall, females accounted for 236 (63.44%) of the 372 beneficiaries and relatives, while males accounted for 136 (36.56%).

Table 2: Gender of Respondents

	Beneficiary		Relatives		Total	
Gender	**Frequency**	**Percent(%)**	**Frequency**	**Percent(%)**	**Frequency**	**Percent(%)**
Male	65	35	71	38	136	37
Female	121	65	115	62	236	63
Total	**186**	**100**	**186**	**100**	**372**	**100**

Source: Study Findings (2026)

The age distribution indicated that the OPCTP beneficiaries were predominantly older members of the eligible population. Only 2 beneficiaries (1.1%) were aged 70–73 years and 3 (1.6%) were aged 74–76 years. The age distribution of relatives shows that most respondents providing information on behalf of or in relation to the beneficiaries were relatively young adults. The largest group comprised respondents aged between 18–29 years, with 114 respondents (61.3%). This was followed by those aged 40–49 years, 35 (18.8%). Respondents aged 50–59 years were 20 (10.8%), while those aged 30–39 years were 17 (9.1%).

The education distribution demonstrated a substantial difference between beneficiaries and their relatives. Among the beneficiaries, 95 (51.1%) had no formal education, while 59 (31.7%) had attained primary education and 32 (17.2%) had attained secondary education. None of the beneficiaries reported tertiary, degree or postgraduate education.

Table 3: Education Level

Education Level	Beneficiary Frequency	Percent	Relative Frequency	Percent	Total Frequency	Percent
None	95	51	16	9	111	30
Primary	59	32	45	24	104	28
Secondary	32	17	47	25	79	21
Tertiary	--	--	43	23	43	12
Degree	--	--	31	17	31	8
Post graduate	--	--	4	2	4	1
Total	**186**	**100**	**186**	**100**	**372**	**100**

Source: Study Findings (2026)

The findings indicated that most beneficiaries had defendants. The largest group comprised beneficiaries with **3–**4 defendants, accounting for 97 respondents (52.2%). This was followed by beneficiaries with 1–2 defendants, representing 64 respondents (34.4%). A further 23 beneficiaries (12.4%) reported having no dependents', while only two respondents (1.1%) reported having 5–6 defendants. The findings showed that approximately 86.6% of beneficiaries had between one and four defendants. This was an important socioeconomic characteristic because the cash transfer received by an elderly person may potentially have supported not only the beneficiary but also members of the household or wider family who depend on them.

Table 4: Number of Dependents of Beneficiaries

Beneficiaries	Frequency	Percent (%)
None	23	12
1-2	64	34
3-4	97	52
5-6	2	1
Total	**186**	**100**

Source: Study Findings (2026)

4.2 Employment-Status Findings among OPCTP Beneficiaries

The descriptive results revealed a consistent gender difference across all six employment indicators. Female beneficiaries recorded higher mean scores than male beneficiaries on every statement. This pattern indicates that female beneficiaries experienced or perceived employment-related vulnerability more strongly than males. The detailed distribution of responses is presented in Table 5.

Table 5: Descriptive Statistics of Beneficiaries

Items/ Variables	Males N	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Std. Dev	Females N	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Std. Dev
Lack of formal employment leads to higher enrollment in the OPCTP?	65	11 (16.9)	3 (4.6)	15 (23.1)	30 (46.2)	6 (9.2)	3.26	1.228	121	3 (2.5)	4 (3.3)	13 (10.7)	60 (49.6)	41 (33.9)	4.09	0.894
Unemployment or underemployment is a determinant factor in joining the OPCTP?	65	3 (4.6)	11 (16.9)	19 (29.2)	17 (26.2)	15 (23.1)	3.46	1.160	121	5 (4.1)	10 (8.3)	10 (8.3)	26 (21.5)	70 (57.9)	4.21	1.154
Engagement in informal or low-income jobs influences the decision to join OPCTP?	65	6 (9.2)	7 (10.8)	24 (36.9)	12 (18.5)	16 (24.6)	3.38	1.234	121	5 (4.1)	9 (7.4)	22 (18.2)	26 (21.5)	59 (48.8)	4.03	1.161
Retirement or forced early retirement from employment leads to seeking support from OPCTP?	65	5 (7.7)	8 (12.3)	22 (33.8)	25 (38.5)	5 (7.7)	3.26	1.035	121	3 (2.5)	3 (2.5)	9 (7.4)	68 (56.2)	38 (31.4)	4.12	0.839
Lack of opportunity for re-employment or career advancement impacts selection?	65	3 (4.6)	9 (13.8)	25 (38.5)	14 (21.5)	14 (21.5)	3.42	1.117	121	2 (1.7)	2 (1.7)	25 (20.7)	26 (21.5)	66 (54.5)	4.26	0.953

Household responsibilities, like caregiving, reduce chances for formal employment, influencing OPCTP enrollment?	65	2 (3.1)	15 (23.1)	18 (27.7)	17 (26.2)	13 (20.0)	3.37	1.140	121	4 (3.3)	3 (2.5)	9 (7.4)	36 (29.8)	69 (57.0)	4.35	0.964

Source: Study Findings (2026)

On lack of formal employment, female beneficiaries recorded a mean of 4.09 compared with 3.26 for males. Among females, 60 (49.6%) agreed and 41 (33.9%) strongly agreed that lack of formal employment leads to higher OPCTP enrolment. In contrast, 30 (46.2%) of males agreed and 6 (9.2%) strongly agreed. The mean difference of 0.83 points indicates a substantially stronger perception among women.

Unemployment or underemployment recorded means of 4.21 among females and 3.46 among males. Informal or low-income employment also showed a difference, with a female mean of 4.03 compared with 3.38 among males. The finding suggests that being economically active does not necessarily mean being economically secure when employment is informal or poorly paid.

Retirement or forced early retirement recorded means of 4.12 for females and 3.26 for males. Limited opportunity for re-employment or career advancement recorded means of 4.26 for females and 3.42 for males. These differences indicate that women may face greater difficulty rebuilding employment-based financial security after leaving or losing employment.

Household responsibilities such as caregiving produced the highest female mean, 4.35, compared with 3.37 among males. This 0.98-point difference was the largest gender gap across the six beneficiary indicators. The finding indicates that caregiving is a particularly important mechanism through which women may experience reduced access to formal employment and career advancement.

4.3 Chi-Square Test among OPCTP Beneficiaries

The beneficiary-level Pearson Chi-square test was used to determine whether the observed employment-status differences by gender were statistically significant. The test results are presented in Table 6.

Table 6: Beneficiary Chi-Square Tests

Chi-Square Tests	Value	df	p-value
Pearson Chi-Square	50.016	2	0.000
Likelihood Ratio	51.582	2	0.000
Linear-by-Linear Association	48.639	1	0.000
N of Valid Cases	186		

Source: Study Findings (2026)

The Pearson Chi-square test among the 186 beneficiaries was statistically significant, $\chi^2(2) = 50.016$, $p < 0.001$. The likelihood-ratio statistic was 51.582 ($p < 0.001$), while the linear-by-linear association was 48.639 ($p < 0.001$). Because the Pearson Chi-square probability was below the 0.05 significance level, the null hypothesis was rejected for the beneficiary group.

4.4 Employment Status among Relatives of OPCTP Beneficiaries

The responses of relatives reinforced the beneficiary findings. Female relatives generally recorded higher mean scores than male relatives across the six employment indicators. The pattern suggests that employment-related vulnerability among women was also recognised by people familiar with the circumstances of OPCTP beneficiaries. The detailed responses are presented in Table 7.

Table 7: Descriptive Statistics of Relatives of Beneficiaries

Items/ Variables	Males								Females							
	N	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Std. Dev	N	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Std. Dev
Does lack of formal employment lead to higher enrollment in the OPCTP?	71	4 (5.6)	17 (23.9)	19 (26.8)	27 (38.0)	4 (5.6)	3.14	1.032	115	3 (2.6)	2 (1.7)	12 (10.4)	65 (56.5)	33 (28.7)	4.07	0.835
Is unemployment or under-employment a determinant of joining the OPCTP?	71	9 (12.7)	11 (15.5)	18 (25.4)	23 (32.4)	10 (14.1)	3.20	1.238	115	4 (3.5)	1 (0.9)	14 (12.2)	26 (22.6)	70 (60.9)	4.37	0.986
Does engagement in informal or low-income jobs influence the decision to join OPCTP?	71	13 (18.3)	7 (9.9)	17 (23.9)	22 (31.0)	12 (16.9)	3.18	1.345	115	4 (3.5)	1 (0.9)	21 (18.3)	28 (24.3)	61 (53.0)	4.23	1.009
Does retirement or forced early retirement from employment lead to seeking support from OPCTP?	71	1 (1.4)	17 (23.9)	18 (25.4)	29 (40.8)	6 (8.5)	3.31	0.980	115	2 (1.7)	3 (2.6)	13 (11.3)	63 (54.8)	34 (29.6)	4.08	0.818
Does lack of opportunity for re-employment or career advancement impact distribution?	71	9 (12.7)	11 (15.5)	18 (25.4)	22 (31.0)	11 (15.5)	3.21	1.253	115	3 (2.6)	2 (1.7)	21 (18.3)	25 (21.7)	64 (55.7)	4.26	0.992
Does household responsibilities, like caregiving, reduce chances for formal employment, influencing OPCTP enrollment?	71	10 (14.1)	10 (14.1)	5 (7.0)	34 (47.9)	12 (16.9)	3.39	1.315	115	3 (2.6)	2 (1.7)	6 (5.2)	34 (29.6)	70 (60.9)	4.44	0.881

Source: Study Findings (2026)

Female relatives recorded a mean of 4.07 compared with 3.14 for males on lack of formal employment. Unemployment or underemployment recorded means of 4.37 among female relatives and 3.20 among male relatives, giving the largest mean difference of 1.17 points among the relatives' indicators. Informal or low-income employment recorded means of 4.23 and 3.18 for females and males respectively.

Retirement or forced early retirement recorded means of 4.08 for females and 3.31 for males. Limited opportunities for re-employment or career advancement recorded means of 4.26 for females and 3.21 for males. Caregiving and household responsibilities recorded means of 4.44 among females and 3.39 among males.

4.5 Chi-Square Test among Relatives

The relatives' responses were subjected to a Pearson Chi-square test to establish whether gender was significantly associated with the employment-status factors affecting OPCTP distribution. The result is shown in Table 8.

Table 8: Relatives of Beneficiaries Chi-Square Tests

Chi-Square Tests	Value	df	p-value
Pearson Chi-Square	37.777	2	0.000
Likelihood Ratio	37.841	2	0.000
Linear-by-Linear Association	33.757	1	0.000
N of Valid Cases	186		

Source: Study Findings (2026)

The Pearson Chi-square test among relatives was statistically significant, $\chi^2(2) = 37.777$, $p < 0.001$. The likelihood-ratio statistic was 37.841 ($p < 0.001$), while the linear-by-linear association was 33.757 ($p < 0.001$). The result confirms a significant association between gender and employment-status factors affecting OPCTP distribution among relatives.

4.6 Key Informant Findings

Interviews with OPCTP officers provided qualitative explanations for the quantitative gender differences. Officers indicated that female beneficiaries were often more economically vulnerable because of histories of housework, caregiving, informal employment, widowhood and limited pension protection. Some men were reported to retain supplementary livelihood resources through farming, livestock or other income-generating activities. The officers therefore associated women's greater representation in OPCTP with accumulated socioeconomic disadvantage rather than with a simple preference for female beneficiaries.

The officers also indicated that OPCTP primarily functions as a social protection mechanism rather than an employment-creation programme. Some beneficiaries use the transfer for small income-generating activities, agricultural inputs or household enterprises, but very old or ill beneficiaries commonly use it for essential needs such as food and healthcare.

4.7 Overall Hypothesis Test

The beneficiary and relative findings were combined to provide the overall test of the null hypothesis. The overall Pearson Chi-square results are presented in Table 9.

Table 9: Overall Chi-Square Tests

Chi-Square Tests	Value	df	p-value
Pearson Chi-Square	85.697	2	0.000
Likelihood Ratio	85.336	2	0.000
Linear-by-Linear Association	78.902	1	0.000
N of Valid Cases	372		

Source: Study Findings (2026)

When the beneficiary and relative responses were considered together, the Pearson Chi-square statistic was $\chi^2(2) = 85.697$, $p < 0.001$. The likelihood-ratio statistic was 85.336 ($p < 0.001$), while the linear-by-linear association was 78.902 ($p < 0.001$). Since the overall p-value was below the 0.05 significance level, H04 was rejected. The study therefore established that employment status significantly contributed to gender disparities in the distribution of OPCTP funds.

4.8 Discussion of Findings

The findings demonstrate that employment status is an important pathway through which socioeconomic gender disparities are expressed in later life. The consistent direction of the mean differences across all six indicators shows that female beneficiaries experienced stronger employment-related disadvantage than male beneficiaries. The same pattern among relatives provides additional support for the conclusion.

The lack of formal employment finding is particularly significant. Formal employment provides opportunities for pension contributions, savings and retirement benefits, whereas informal or unstable employment may leave workers exposed to economic shocks. The higher female mean of 4.09 compared with 3.26 among males therefore suggests that women's lower exposure to formal employment may translate into greater dependence on social protection in old age. This finding is consistent with Chattopadhyay et al. (2022) and Lee (2024).

The results concerning unemployment, underemployment and informal employment further demonstrate that current employment status and employment history should be considered together. Female beneficiaries recorded means of 4.21 for unemployment or underemployment and 4.03 for informal or low-income employment. These findings agree with Moonga (2023) and complement Chepngeno-Langat et al. (2021).

The caregiving result is particularly important for community development. Female beneficiaries recorded the highest mean of 4.35 for household responsibilities and caregiving. Unpaid caregiving can restrict labour-force participation, reduce working hours, interrupt careers and limit pension contributions. The finding suggests that gender-responsive social protection needs to recognise unpaid care as an economic factor rather than treating it solely as a private household responsibility.

The statistically significant overall Chi-square result confirms that the observed gender pattern is unlikely to be explained by random variation alone. The convergence of beneficiary, relative and key-informant evidence strengthens the conclusion that employment-related circumstances contribute to the gender disparity in OPCTP distribution.

5. Conclusions and Recommendations

5.1 Conclusions

The paper concludes that employment status significantly contributes to gender disparities in the distribution of OPCTP funds in Buuri Sub-County, Meru County. Female beneficiaries recorded higher mean scores than males across all six employment indicators, and the overall Pearson Chi-square test was statistically significant, $\chi^2(2) = 85.697$, $p < 0.001$. H04 was therefore rejected.

The findings show that lack of formal employment, unemployment or underemployment, informal or low-income employment, retirement or forced early retirement, limited opportunities for re-employment or career advancement, and caregiving responsibilities are important dimensions of women's greater employment-related vulnerability. These disadvantages can accumulate throughout the life course and reduce access to pensions, savings and stable retirement income.

5.2 Recommendations

Based on the findings, the following recommendations were proposed:

1. OPCTP implementers should strengthen gender-responsive targeting by considering employment history, pension coverage, savings, assets and caregiving-related vulnerability alongside programme eligibility criteria.
2. Government and social protection agencies should expand access to pension, savings and financial inclusion mechanisms for workers in informal and low-income employment, with particular attention to women whose working lives have been interrupted by caregiving.
3. Community development programmes should recognise unpaid caregiving as a life-course economic factor and support caregivers to build savings, pensions and sustainable livelihoods.
4. County and national social protection actors should strengthen community outreach so that economically vulnerable older women and men who lack formal employment histories are identified and supported appropriately.
5. Livelihood and financial-literacy interventions linked to OPCTP should be designed according to beneficiaries' age, health and employment history, recognising that the transfer is primarily a social protection measure rather than a substitute for employment.

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