



**MINISTRY OF PUBLIC SERVICE, GENDER,
SENIOR CITIZENS AFFAIRS AND SPECIAL PROGRAMMES**

**STATE DEPARTMENT FOR SOCIAL PROTECTION,
SENIOR CITIZENS AFFAIRS AND SPECIAL PROGRAMMES**

**PAYMENT OF *INUA JAMII* STIPEND
MARCH - APRIL 2022 & MAY - JUNE 2022**

What is the *Inua Jamii* Programme?

It is a Government Consolidated Cash Transfer Programme that supports the most vulnerable citizens by providing them with a bi-monthly stipend to cushion them from poverty and vulnerabilities with the aim of improving their lives. The program is fully funded by the Government of Kenya.

Who does the Programme target?

- Household with Orphans and Vulnerable Children (OVC);
- Older Persons; and
- Household taking care of Person(s) with Severe Disabilities.

Who administers the *Inua Jamii* Programme?

The programme is implemented by the Ministry of Public Service, Gender, Senior Citizens Affairs and Special Programmes through State Department for Social Protection, Senior Citizens Affairs and Special Programmes.

What are the eligibility criteria of the Cash Transfer Programmes?

i. Cash Transfer for Orphans and Vulnerable Children (CT-OVC) is for:

- An extremely poor household with one or more orphans and vulnerable children (OVCs) as a permanent member;
- A household with a caregiver who is chronically ill and/or unable to perform his/her ordinary duties; and
- A household not benefiting from any other government cash transfer programme.
- The beneficiary must be a Kenyan citizen

ii. Older Persons Cash Transfer (OPCT) is for an older person who is:

- A Kenyan citizen, 70 aged years and above;
- Must have valid Kenyan I.D.; and
- Not receiving pension.

iii. Persons with Severe Disabilities Cash Transfer (PwSD-CT) is for

- A household with a person with severe disabilities;
- A household not enrolled in any other Cash Transfer programme;
- A household with no member receiving pension; and
- The beneficiary must be a Kenyan citizen.

How many beneficiaries are targeted for payment in the March -April 2022 and May-June 2022 payment cycles?

The program targets to pay **1,072,903** beneficiaries.

These beneficiaries include;

- Regular *Inua Jamii* Beneficiaries;
- Beneficiaries/caregivers who had no bank accounts but have now opened accounts and the accounts have been approved;
- Retargeted beneficiaries who have had their accounts opened and approved.

Are all beneficiaries / caregivers who were in the previous payment expected in the current payroll?

No, the reason being that:

- Reported OVC households where youngest child has attained 23 years have been exited from the program; and/or
- All reported deceased beneficiaries for OPCT and PwSD have been exited from the programme.

How much money has the Government released for paying the beneficiaries?

The Government has released **Kshs. 8,601,927,000** for disbursement to *Inua Jamii* Programme beneficiaries.

What does the Choice Payment Model entail?

The Choice model offers beneficiaries the freedom of opening new *Inua Jamii* bank accounts with one of the six (6) contracted banks of their choice.

The 6 contracted banks are:

- Co-operative Bank of Kenya Ltd (CO-OP Bank);
- Equity Bank Kenya Ltd (EBLK);
- KCB Bank (Kenya) Ltd;
- Kenya Post Office Saving Bank (POSTBANK);
- Kenya Women Microfinance Bank Plc (KWFT); and
- National Bank of Kenya (NBK).

How will the *Inua Jamii* cash payment be delivered to the beneficiary?

Payment will be transmitted electronically by the banks in to the *Inua Jamii* bank account of a beneficiary / caregiver who will access the payment at their own convenience.

What are the features of the *Inua Jamii* account?

- All transactions are authenticated biometrically by the beneficiary or selected caregiver(s);
- Transactions can be made at widely distributed outlets / pay points countrywide;
- No ledger fees or other standing charges;
- Two (2) free withdrawals per payment cycle by the account holder. Any subsequent withdrawals will be charged at a fee to be determined by the banks;
- Two (2) additional balance enquiries per cycle free to the account holder.

How much will beneficiaries receive during this payment?

This being a combined payment, each beneficiary is expected to receive **Kshs. 8,000** for **March -April 2022 and May-June 2022 payment cycles**.

When will the current payment cycle commence?

The payment of *Inua Jamii* programme beneficiaries will begin from **Monday 11th July 2022**.

What is the payment duration?

Under the Choice Payment Model, there is **no timeline** for accessing payment since this is a normal bank account. However, beneficiaries are encouraged to maintain an active account by making periodic withdrawals (within every six months) to avoid accounts falling dormant.

Beneficiaries can access funds at their own convenience anywhere in the country. However, if a beneficiary does not access their accounts for certain periods, the accounts will be affected as follows:

- Account will become **Inactive**: when there has been no activity in a beneficiary account for four months (two consecutive cycles); or
- Account will fall **Dormant**: if no withdrawal has been made in a period of six (6) months.

Which are the pay points where beneficiaries can collect money from?

The beneficiaries and caregivers can collect money from:

- the nearest authorized bank agent of the banks they have opened an account;
- Over the counter of the Bank they have opened an account with.

What should a beneficiary or caregiver carry with them when going for payment?

- *Inua Jamii* payment card;
- Beneficiary National I.D.; and
- Caregiver National I.D.

What is a beneficiary required to do when their account becomes inactive / dormant?

- a. When the account becomes **inactive**, the beneficiary must ensure to transact before the third cycle (6 months) so that the account does not fall dormant.

- b. When the account falls **dormant**, the beneficiary **must** go to their bank in person and activate it biometrically.

Proof of Life

It is very important for beneficiaries to take note that **after every six (6) months** they should present themselves in person to the respective banks to transact biometrically as proof that he/she is alive.

Where a beneficiary is bed ridden and unable to transact biometrically, their caregiver should report such a case to the sub-county officer.

What is the status of the Account opening?

Account opening is ongoing for:

- i. Retargeted beneficiaries and their caregivers.
- ii. Beneficiaries/caregivers in the programme who had not opened bank accounts.
- iii. Beneficiaries/ caregivers who were being paid under the old contract and are transiting to the new contract.

What will happen to beneficiaries with Accounts pending verification?

- Account verification and approval is ongoing for all those beneficiaries who have successfully opened accounts with the six contracted PSPs.
- Beneficiaries/caregivers who have switched from one PSP to another will receive their stipend with the new PSP account if the accounts have been verified and approved.
- Beneficiaries whose accounts have not been verified and approved will receive their stipend from the old PSP account until September 30th 2022. This extension is the final one, thereafter those who will not have opened/verified account will be suspended from payroll.
- To assist the beneficiaries, the Sub-County Officers will query the system for information on new beneficiary accounts in order to advise the beneficiaries/caregivers on where to receive the money.

Is the Ministry planning to replace the deceased beneficiaries?

The Ministry will announce to the public the dates for replacement of the deceased/ graduated beneficiaries through it's the field officers; County and Sub-County officers and the local media and community structures.

What happens if the beneficiary losses / damages their *Inua Jamii* payment card?

- First card issued to beneficiaries by the bank under the new payment model is **free**;
- It is the responsibility of the beneficiaries to safeguard their cards at all times;
- After the issue of the first card, beneficiaries who lose their cards will be charged by the bank for production of new cards;
- Replacement of the payment card (ATM) will be charged as per bank charges at the cost of the beneficiary.

How does the programme issue cards to the beneficiaries?

Issuing of cards to beneficiaries is a continuous process by the PSPs. Beneficiaries / caregivers have the right to report if they have not been carded **within 45 days** upon opening the *Inua Jamii* account.

Who can be issued with a PIN enabled card?

- Banks are to disable the PIN enabled *Inua Jamii* cards that beneficiaries have.
- Only beneficiaries whose bios have **failed completely** and those with **invalid BIOs** are eligible for consideration to get pin enabled cards.
- Before this is done the concerned **Banks MUST** discuss the case with the Sub-County officers as per the contract in order to reach an agreement on the way forward when need arises.

Does the programme have feedback channels to handle grievances and complaints from beneficiaries?

- Beneficiaries and members of the public have the right to inquire, report or give feedback on the services offered by the *Inua Jamii* cash transfers.
- There are different channels for registering complaints and grievances on the cash transfer programmes. These include:
 - ***Inua Jamii* Toll free line – 1533;**
 - Email i.e. **inuajamii@socialprotection.go.ke;**
 - Officers in all County and Sub-Counties;
 - Beneficiary Welfare Committee Members (BWCs);
 - Chiefs, Assistant chiefs and village elders

Can a beneficiary be exited from the programme?

YES, they can be exited.

- If a beneficiary registered under OP-CT or PWSD-CT is deceased;
- If there is no orphaned/vulnerable child in the household or the last child in the household attains the age of 23.

What happens to the money that was already deposited into beneficiary's account that has fallen dormant?

If there is no withdrawal from their accounts within four consecutive payment cycles (8 months) the beneficiary will be suspended and after 12 months, if the beneficiary/caregiver does not collect funds using their biometrics, funds will be clawed back to the Ministry's holding account.

What advice should beneficiaries/Caregivers receiving their stipend get?

- Beneficiaries and caregivers have a period of 6 months after payment within which to collect their funds comfortably without crowding at the pay-points.
- Beneficiaries can inquire to know how much is in the account by requesting for a bank statement.
- When being paid their stipend, the beneficiaries and caregivers should **count their money** and ensure it is the **exact amount** on the **receipt** before leaving the payment point.
- Beneficiaries are encouraged to save some of the money and invest in projects of their preference such as poultry, brick making, dairy farming, goat keeping; bee keeping -- whatever is suitable where they live to further uplift their living standards.
- Regularly transacting e.g. make a withdrawal to ensure that the account remains active
- They should be careful with the stipend to avoid falling victim to conmen and women.

- Report any issues of malpractice to the relevant authorities.

Does the programme pay for beneficiaries' NHIF cover?

No, the State Department for Social Protection, Senior Citizens Affairs and Special programmes is **not** currently paying NHIF cover for beneficiaries.