Voice and accountability in social protection:

Lessons from social pensions in Africa

Ben Small/HelpAge International

HelpAge International is a global network of organisations promoting the right of all older people to lead dignified, healthy and secure lives.

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Executive summary

In recent years, Kenya, Mozambique, Uganda and Zanzibar have all made significant progress towards expanding social protection for people in older age. Both Zanzibar and Kenya now provide universal social (non-contributory) pensions for everyone aged 70 years and above. The Zanzibar Universal Pension Scheme was launched in April 2016. Kenya's Inua Jamii 70 and Above scheme was launched in May 2018 and will eventually replace the more limited Older Persons Cash Transfer.

In Uganda, coverage of the pilot Senior Citizens Grant, launched in 2011, is being extended to 40 more districts towards a longer-term goal of national coverage. Mozambique's National Strategy on Basic Social Security II, approved in 2016, proposes to provide regular grants to 90 per cent of older people aged 60 and above by 2024. More than 1 million older people are currently enrolled in social protection schemes in these four countries. Once enrolment is complete for the new social pension scheme in Kenya, this will increase to more than 1.5 million.

These schemes have great potential to reduce old-age poverty, improve older people's access to healthcare, and restore their sense of dignity by giving them more financial independence. However, policy commitments themselves are not enough to guarantee that social pension schemes will function well. They can face plenty of challenges. Eligible older people may be missed from registration, payments may be delayed or the system for selecting recipients may not be transparent. Recipients may be at risk of petty fraud and bribery or face long journeys to paypoints. Channels for filing complaints and seeking redress for grievances may be weak.

Strengthening voice and accountability

Strengthening voice and accountability – supporting older people to hold their governments to account, and strengthening government capacity to respond to their concerns – is critical for improving the coverage and design of rights-based social protection schemes and overcoming problems with implementation.

Between 2015 and 2018, HelpAge International, with financial support from the German Federal Ministry for Economic Cooperation and Development, coordinated a project to strengthen voice and accountability in social protection schemes in Kenya, Mozambique, Uganda and Zanzibar. Our main aims were to enable older people, implementing partners and HelpAge staff to know how to use voice and accountability approaches to improve social pension schemes; and to provide evidence for influencing government officials and other civil society organisations to adopt or improve voice and accountability approaches in social pension schemes.

The project centred on older citizen monitoring, an approach developed by HelpAge International in 2002, which has been used in 27 countries across the globe. Older citizen monitoring involves members of local older people's associations in raising awareness among older people of their right to social protection, monitoring the delivery of social protection policies and schemes, and advocating with government officials to bring about lasting improvements. Local older people's associations often link with networks of older people's associations and other civil society organisations working at sub-national and national levels to influence policy at national level.

Over the three years, we supported 80 local older people's associations in the four countries to inform older people about their right to social protection and relevant operational-level complaint mechanisms. We encouraged them to raise awareness among government officials about social protection policies and operations. We strengthened the skills and knowledge of local older people leaders to undertake monitoring and advocacy at local level. We also initiated and strengthened older people's associations at sub-national and national levels to advocate for change in policies and major operational decisions which would have an impact outside the project areas.

We worked with local civil society organisations that provided direct support to older people's associations in their areas. Our partners were the Kenya Society for People with Aids, Mozambique Association of Retirees, Action for Community Development, Mozambique, Caritas Gulu and Karamoja Agro-Pastoral Development Programme, Uganda, and Zanzibar Older People's Organisation.

At national level, we also collaborated with the National Association for Older People (Kenya), the Mozambican Civil Society Platform for Social Protection, Forum for the Third Age (Mozambique), Uganda Reach the Aged Association and the National Council for Older Persons (Uganda). In addition, we worked closely with government departments and ministries responsible for the delivery of social protection in all four countries.

We used data collected by older citizen monitors, peer exchange visits by project staff, project monitoring reports and a review of literature on voice and accountability in social protection and other sectors to see what the project had taught us about strengthening voice and accountability in social protection.

For the purpose of this report, we make a distinction between "older people leaders" and "older people". We use "older people leaders" to refer to older people who play an active role in an older people's association, such as being a member of the executive committee, an older citizen monitor, or an elected older person's councillor. "Older people" refers to older people generally.

Key learning points

Our experience showed that:

- Providing regular information using different communication methods was important for informing older people about the social pension schemes they were entitled to.

- Older people leaders were instrumental in helping older people to raise complaints with government officials, as older people were generally reluctant to speak up for themselves.

- Improvements were made to evidence-gathering methods by older citizen monitors. However, there were questions about how rigorous the data should be and mixed progress towards digitising data collection.

- There was some evidence of financial abuse. However, this is a sensitive topic, and public awareness and acknowledgement of the issue was low. It means it is important to provide alternative channels for complaint.

- Local government officials had limited authority to respond to complaints. They often had to refer complaints to national government.

- More effort was needed to include older people with disabilities in older people's associations and to improve gender representation.

- Civil society organisations played a key role in supporting voice and accountability.

- We noted successes in scaling up (linking local initiatives upwards), but challenges in scaling out (replicating the approach in more areas).

Informing older people about the schemes

We used different communication methods to raise older people's awareness of relevant legislation and policies, and the standards they should expect in the delivery of social protection. We took into account that older people might have different communication needs related to poor vision or hearing, physical mobility or low literacy or education levels.

We organised training workshops on social protection legislation and policies for local civil society organisations and older people leaders, so they could advocate on behalf of older people. We distributed simplified information to older people through regular meetings of older people's associations, general public meetings and radio broadcasts. In Zanzibar and Uganda, older citizen monitors visited older people in their homes to tell them about the social protection schemes.

Older people leaders faced challenges with keeping up to date with information about social protection schemes because of inconsistencies in the schemes, such as payment dates changing at short notice. In Kenya and Mozambique, lack of transparency in the process for selecting recipients of the poverty-targeted schemes made it difficult for older people leaders to explain to those who had not been selected why they had been left out of the scheme. In contrast, the simple eligibility criteria and operations used in Zanzibar and parts of Uganda made it easy for older people to understand how these schemes worked, and for accurate information about them to be passed on by word of mouth.

We also observed that knowledge of social protection legislation, policies and operations was weak among local-level government officials. We therefore provided training and information to government officials as well.

Older people leaders helping to raise complaints

In Kenya and Uganda, older people told us they found the complaint mechanism difficult to use. Those with low literacy levels could not complete forms, those with hearing loss could not call a hotline, and others were unable to travel to government offices. They preferred to raise complaints with an older people leader, either at a regular meeting of their older people's association, or during a home visit from an older citizen monitor.

If the older citizen monitor could not resolve the problem, they would refer the older person to the relevant government official or payment service provider. They would help them to file their complaint and follow up on their case.

During group discussions in Zanzibar, some older people leaders said that older people were reluctant to raise issues with government officials on their own. They relied on older people leaders and partner organisations to support them. Even older people who knew they had been subject to an injustice, and understood how to make an official complaint, would not automatically lodge a complaint.

In Zanzibar, some older people said they feared being labelled a "troublemaker" for speaking up. In Mozambique, citizen participation in public life was described as especially low, and people had little information about their rights and duties.

It was clear that the actual design of the social protection scheme could put people off making complaints. Schemes with clear eligibility criteria, and universal entitlements, tend to foster a greater sense of entitlement, and with it the confidence to speak up. In contrast, older people in Mozambique said they felt that they needed to win favour with the community liaison officer responsible to be accepted onto the poverty-targeted Basic Social Subsidy Scheme. They thought that making a complaint would jeopardise their place on the scheme.

Improvements and challenges in evidence gathering

During the project, we worked with partners to improve the design of questionnaires used by older citizen monitors to collect information from older people about the social protection schemes. For example, they developed new questions, improved the sampling methodology and started using digital technology to enable data to be collated more quickly and used for national-level advocacy.

In each country, older citizen monitors used different methods to collect data, ranging from scorecards to mini surveys. Views of older people leaders and local

civil society organisations differed on how important it was to have rigorous data of a standard akin to a professional household survey. Some took the view that the main purpose of the data collection was as a door-opener to facilitate dialogue with government officials. They felt that the accuracy of the data was less important. Others felt that, as the data was filling a gap in the government's own monitoring and evaluation, it needed to be fairly comprehensive and rigorous.

In all four countries, older citizen monitors started to collect data digitally using the SurveyCTO platform, with varying degrees of success. The most progress was made in Zanzibar, where older citizen monitors collected data using SurveyCTO on tablets. In Kenya, Mozambique and Uganda, older citizen monitors opted for partial digitisation. They continued to use paper survey forms to collect data, which partner organisations then entered into SurveyCTO. Clearly, this partial digitisation did little to make data entry more efficient and placed a heavy burden on staff of partner organisations and HelpAge International. However, it did mean that older people remained involved in the data collection.

Alternative channels for suspected financial abuse

One important issue raised several times during the peer exchange visits was financial abuse of an older person by another household member. The risk of financial abuse may be higher for older people using proxies (nominated family members or friends) to collect their payment on their behalf. The social pension schemes in Kenya, Uganda and Zanzibar have systems in place to reduce incidences of proxies taking advantage of older people. However, there are opportunities for financial abuse by people other than proxies. Older people collecting their pension in person may still be threatened with theft or coercion by a household member.

We found it could be difficult for government officials and older people leaders to identify and report cases of financial abuse. Systems for dealing with financial abuse cases were severely lacking in all countries. Local government officials and other groups supporting delivery had limited awareness of financial abuse and had received no specialist training in working with vulnerable groups. In general, financial abuse of older people was not being recognised or taken seriously. Groups involved in delivering social protection were not the appropriate structures for dealing with financial abuse. Cases should be investigated by specialist social workers. However, no social workers existed in Mozambique or Uganda, and those in Kenya and Zanzibar tended to focus primarily on vulnerable children.

Limited authority of local government

In all four countries, older citizen monitoring led to local government officials making small improvements to operations within their authority. In Kenya, separate queues were provided for recipients of the Older Persons Cash Transfer, and waiting areas with seating, shade, toilets and drinking water. In Uganda and Zanzibar, additional paypoints were provided to reduce the distance that older people had to travel to collect their payments. In Uganda, older citizen monitoring resulted in the previously unused proxy system being used to prevent frail and unwell older people having to attend the paypoint in person.

However, there are limits to what a local-level voice and accountability approach can achieve, since decision-making on social protection policies and operations is usually highly centralised. We therefore linked local older people's associations with platforms of older people and other civil society organisations representing older people at sub-national and national levels, so that their voices could be heard by government officials with the authority to make changes.

Many of the lessons gathered through older citizen monitoring of the Older Persons Cash Transfer in Kenya have been fed into the design of the Inua Jamii 70 and Above. In Mozambique, community monitoring led to a collaboration between HelpAge International and the implementing agency, the National Institute for Social Action, to pilot an electronic grievance and redress mechanism. In Uganda, data collected by older citizen monitors about problems with targeting the 100 oldest people per sub-county is being used in national-level debates on how to improve the roll-out of the Senior Citizens Grant.

More effort needed to include older people with disabilities

Our learning review showed that home visits by older citizen monitors were important for supporting older people who could not attend meetings. However, some older people with hearing loss told us that they did not attend meetings because they found them too noisy to follow the discussions. It was clear that meetings could be made more inclusive of older people with hearing loss. For example, they could be invited to sit at the front, and the chair could impose a rule to prevent people from talking over each other.

Even the home visits had limitations. Some older citizen monitors said they struggled to give information to people with severe hearing loss. They would use rudimentary gestures or rely on family members to communicate with the older person.

Civil society organisations as facilitators

In all four countries, civil society organisations at all levels were key to mobilising older people's associations, linking them with national-level decision makers and strengthening their technical skills and capacity. Local and national civil society organisations in all the countries also worked closely with government officials to influence improvements in the social protection schemes.

The peer exchange visits in Uganda and Zanzibar revealed that some older people had raised their complaints with civil society organisations instead of government officials. The civil society organisations then took these up with government officials on their behalf.

Older citizen monitors said they approached local civil society organisations because they trusted them. They felt they were on their side and had more time to listen to their concerns than government officials. They thought they would also be able to leverage their higher-level government connections to get complaints resolved more quickly.

We were encouraged to learn that older people felt confident to discuss their concerns with local organisations. However, this raised the question of how older people in the areas we were not working in could get their complaints resolved, since they had no access to local civil society organisations and must rely on the government complaints procedure.

Successes in scaling up, challenges in scaling out

Reaching scale in voice and accountability includes both "scaling up" (linking local initiatives upwards to influence multiple levels of government) and "scaling out" (doing more of the same thing, such as replicating the scheme in more locations).

All four countries made progress in scaling up the voice and accountability approach by linking older people's associations with national-level civil society organisations. They did this in different ways. In Zanzibar, owing to the small size of the country, local people's associations worked directly with JUWAZA, a national-level advocacy organisation. In Kenya, smaller organisations working in the interests of older people were brought together by the National Association for Older Persons.

In Uganda, we worked with the National Council for Older Persons, established by an Act of Parliament in 2013 to represent older people at all levels of government administration. In Mozambique, Fórum da Terceira Idade (Forum for the Third Age), already a strong national network but without any focus on social protection or link to local older people's associations, now has the opportunity to advocate for the implementation of the National Strategy on Basic Social Security II, launched in 2016.

Scaling out has faced greater challenges than scaling up. It can take at least two years to establish an effective, self-sufficient older people's association. It may not be realistic to expect older people's associations to become completely self-sufficient. It may be more realistic to develop a model that requires lighter support after a project has finished.

In Zanzibar, we attempted to scale out the voice and accountability approach by encouraging government district social workers to collaborate with *shehas* (local government officials) to establish older people's associations and older citizen monitoring in areas we were not working in. The *shehas* called public meetings to form older people's associations and vote for older people leaders. Committee members and older citizen monitors from each older people's association were then meant to attend a one-off training session in the older citizen monitoring approach. However, not all were able to do this. This seems to have produced a very much watered-down version of older citizen monitoring in these areas, with monitors lacking information, coordination and skills to advocate on behalf of older people.

Kate Holt/HelpAge International

Conclusions and recommendations

Older citizen monitoring has been essential for increasing older people's access to social pensions and improving the design and implementation of social pension schemes in Kenya, Mozambique, Uganda and Zanzibar. However, it is for governments to take primary responsibility for providing information to the public about social protection schemes and establishing inclusive, accessible and effective complaint mechanisms. If they want community groups to help with some aspects of social protection delivery, it would be better if they established specific structures and processes for this, such as the beneficiary welfare committees in Kenya.

The local older people's associations and older citizen monitoring activities initiated and supported by HelpAge International should not be a substitute for weak, operational-level complaint mechanisms indefinitely. This would risk them being further co-opted by the government. Their mandate should be monitoring and advocacy, maintaining an independent voice, and acting more as a critical friend of the government than an implementing partner.

Drawing on these conclusions, we make the following recommendations:

Older people leaders

- Encourage older people to understand that they have a right to social security.

- Strengthen links with civil society organisations to ensure that the voices of older people are heard by policy makers at national level, and that information about social protection policy and operations reaches older people.

- Learn about gender and disability issues and take steps to be more inclusive of people of different genders and abilities.

Civil society organisations

- Inform older people, older people leaders, local and national civil society organisations, the general public and government officials from local to national levels about social pension laws, policies and operations.

- Provide information to older people regularly, using a range of different communication methods.

- Budget for and resource all stages of digital data collection and analysis.

- Support older people's associations to act as independent monitors representing older people.

- Develop a model for supporting older people's associations that starts intensively and tapers towards lighter support, rather than coming to an abrupt end.

- Strengthen links with older people's associations to ensure that the voices of older people are heard by policy makers at national level, and that information about social protection policy and operations reaches them.

- Support governments to improve their operational-level complaint mechanisms.

Governments

- Provide information to older people regularly, using a range of different communication methods.

- Keep the design of social pension schemes simple, such as by basing eligibility on age. Simplify implementation systems, such as by making payment dates and times the same each month.

- Improve operational-level complaint mechanisms so that older people in all parts of the country can obtain help to resolve any complaints or problems with their social pension. Where resources are limited, establish specific local-level structures to support implementation and complaint procedures that are part of the overall programme management system.

- Train government officials who work directly with older people on how to communicate with older people who might have communication difficulties.

- Establish systems for identifying and dealing with cases of financial abuse of older people.

- Create an environment in which older people are willing to speak up. Give high-level recognition to older people's issues. Encourage positive portrayal of older people in the media.

Introduction

The last decade has seen a dramatic increase in the number of low and middle income countries working to develop social protection systems.[1] Social protection is now recognised as key to sustainable development, as set out in a number of regional and international frameworks, including the African Union Social Policy Framework for Africa, the Sustainable Development Goals and the Social Protection Floors Recommendation, 2012 (202).[2]

In particular, social pensions (regular, state-provided cash transfers to older people whose eligibility is not dependent on past contributions or earnings) are recognised as an important way to close a gap in pension coverage and enable more people to look forward to a secure income in older age. Social pensions are particularly important in countries with high numbers of informal workers, where it is difficult to increase the coverage of contributory pension schemes.[3]

However, many social pension schemes have limited coverage or face considerable implementation challenges. Monitoring by HelpAge International of social protection schemes in Africa found cases of payments being delayed by up to five months, absence of transparency in how recipients were selected, petty fraud and bribery, and situations where frail and vulnerable older people were making journeys of up to 20 kilometres to reach paypoints. Problems such as these not only weaken the impact of social protection schemes, but also threaten the principles of a rights-based scheme that aims to be accessible, predictable and respectful of people's dignity.

Strengthening voice and accountability is key to both improving the coverage and design of social protection schemes and tackling problems associated with implementation. This approach supports civil society to hold government to account for the effective delivery of social protection schemes at both local and national level. It also encourages governments to strengthen their accountability mechanisms, for example, by developing effective complaint and redress procedures, and providing appropriate information.[4]

From 2015-2018, HelpAge International, with financial support from the German Federal Ministry for Economic Cooperation and Development, coordinated a project to strengthen voice and accountability in social pensions in four African countries – Kenya, Mozambique, Uganda and Zanzibar (Tanzania) (see Figure 1). The project aimed both to improve implementation of social pension schemes at local level, and to influence legislation and policy at national level.

During the course of the project, governments in all four countries made substantial progress towards increasing the number of older people receiving social pensions. More than 1 million older people are currently enrolled in social protection schemes in the four countries. Once enrolment is complete for the new social pension scheme in Kenya, this will increase to more than 1.5 million.

The aim of this report is to share what we learnt from the project to support voice and accountability approaches in Africa and other low and middle income countries. We have based the report on a literature review, data collected by older people, peer exchange visits by project staff, and project monitoring reports.

Section 1 describes the current status of social pension schemes for older people in sub-Saharan Africa and the types of implementation challenges these schemes face. Section 2 presents a framework for voice and accountability. Section 3 describes the project coordinated by HelpAge International to strengthen voice and accountability in the social pension schemes in Kenya, Mozambique, Uganda and Zanzibar. Section 4 describes key learning from the project. This is followed by our conclusions and recommendations. An appendix presents an overview of social pension schemes in the four focus countries.

1. International Labour Organization, *World Social Protection Report 2017-19: Universal social protection to achieve the Sustainable Development Goals,* Geneva, International Labour Office, 2017

2. African Union, *Social Policy Framework for Africa,* Addis Ababa, 2008; United Nations, Sustainable Development Goals, Goal 1 End poverty in all its forms everywhere, Goal 1 targets, www.un.org/sustainabledevelopment/poverty (5 February 2018); R202 – Social Protection Floors Recommendation, 2012 (No. 202), *Recommendation concerning National Floors of Social Protection, Adoption: Geneva, 101st ILC session* (14 June 2012)

3. International Labour Organization, World Social Protection Report 2017-19

4. World Bank Academy, Open Learning Campus, *Introduction to social accountability,* World Bank Group, 2016

Figure 1: Locations of the project to strengthen voice and accountability in social pensions

Amuru Gulu Turkana

Napak

Moroto

Uganda Siaya Kenya

Pemba Island Zanzibar

Tanzania Unguja Island

Mozambique

Sofala

Inhambane

Kenya: Siaya and Turkana counties

Mozambique: Inhambane and Sofala provinces

Uganda: Gulu and Amuru districts, northern Uganda and Napak and Moroto districts, Karamoja sub-region

Zanzibar: Pemba and Unguja Islands
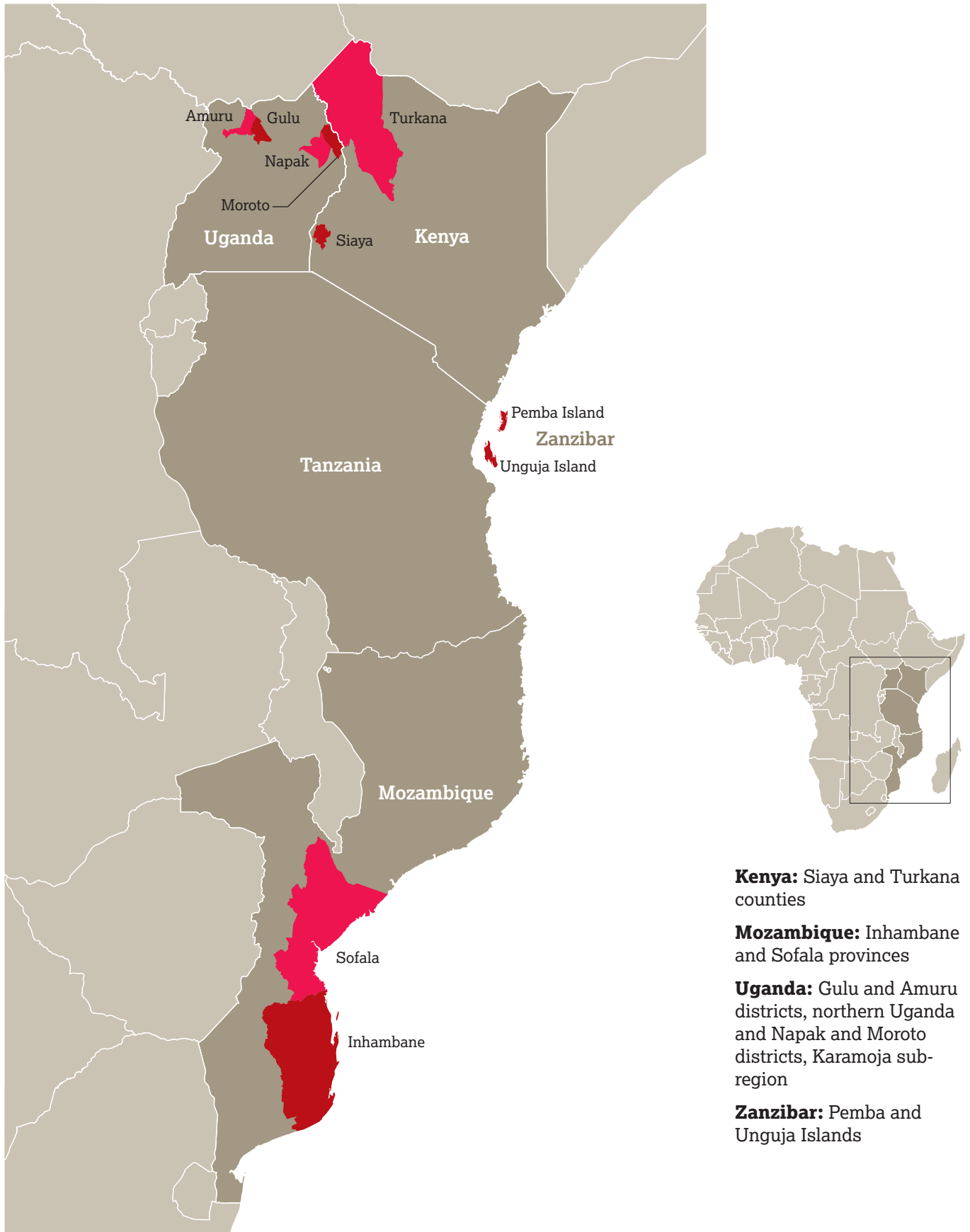
1. Old-age income security in sub-Saharan Africa

1.1 Rise of social pension schemes

Socioeconomic trends such as urbanisation, labour migration and a decline in subsistence farming have eroded traditional support systems for older people in sub-Saharan Africa. Even when traditions of family support are strong, adult children living in poverty often struggle to support their older relatives. Moreover, in many parts of sub-Saharan Africa, older people have become the main caregivers for children orphaned by AIDS.

The majority of older people in sub-Saharan Africa have no access to a pension. Only 23 per cent of people above retirement age receive a pension, compared with 68 per cent globally.[5] Many people therefore have no choice but to continue to work into old age, earning a very small income from labouring, small-scale farming or petty trade.[6] Many are unable to work, due to disability or ill health, the risk of disability becoming higher as people age.[7]

In response to the growing crisis of old-age poverty and its effect on other family members, 14 governments in sub-Saharan Africa have now introduced social pension schemes to close the coverage gap. More than half of these schemes have been introduced in the last 15 years.[8]

Studies have shown social pensions to reduce old-age poverty[9] and improve older people's access to healthcare by enabling them to pay for travel to health centres and treatment.[10] Social pensions can also renew older people's sense of dignity by giving them more financial independence and opportunity to be involved in household decision-making and social networks.[11]

1.2 Common problems with design and implementation

Despite the widespread evidence that social pensions reduce poverty in older age and improve older people's health and wellbeing, a number of design and implementation issues limit their potential impact. For example, targeting criteria (such as poverty-targeted or geographical) and procedures for determining eligibility may result in inclusion or exclusion errors. Payment mechanisms (such as manual or electronic systems and whether proxy recipients are permitted) may make it difficult for some older people to collect their payments. An overview of common implementation issues in social pension schemes is provided in Table 1.

5. International Labour Organization, *World Social Protection Report 2017-19*

6. Truelove K, *Working for life: making decent work and pensions a reality for older people,* London, HelpAge International, 2009

7. Galvani F and Knox-Vydmanov C, *Zanzibar universal social pension: baseline survey,* London, HelpAge International, 2017

8. HelpAge International, *Social pensions database version 1 March 2018,* www.pension-watch.net/social-pensions-database/social-pensions-data (10 April 2018)

9. Strijdom J, Diop O and Westphal T, *South Africa: Older Person's Grant, Building Social Protection Floors Country Notes Series,* ILO, August 2016

10. Galvani F, Stefanoni S and Williamson C, *Cash transfers and older people's access to healthcare: A multi-country study in Ethiopia, Mozambique, Tanzania and Zimbabwe,* London, HelpAge International, 2017

11. Hofmann S, Heslop M, Clacherty G and Kessy F, *Salt, soap and shoes for school, evaluation report. The impact of pensions on the lives of older people and grandchildren in the KwaWazee project in Tanzania's Kagera region,* London, HelpAge International, 2009

Table 1: Common design and implementation issues in social pension schemes in low and middle income countries

Targeting	
Inclusion error	Ineligible people are included in error. This may be a genuine error or abuse by government officials, service providers, older people or others.
Exclusion error	Eligible older people are not included in the scheme. This may be, for example, because they disagree with the date of birth on their official documents, or because of boundary disputes in the case of geographically targeted schemes. Exclusion errors can also result from abuse or discrimination towards certain groups by officials responsible for selecting recipients.

Registration, enrolment and payroll	
Unclear enrolment procedures	Older people may be unaware of the enrolment procedure because they lack information. They may be physically unable to attend the enrolment exercise or complete the forms without assistance.
Lack of identification documents to prove eligibility	Older people may not have a birth certificate or other identification document to prove their age. Lack of ID is a common issue among older age groups. For this reason, social pension schemes often allow alternative methods of proving age, such as baptism cards or calendars of historical events.
Older people are not registered or enrolled, or lack payment cards	Administrative errors, delays between registration and enrolment, or, in the case of electronic systems, delays in distributing payment cards may prevent older people from collecting their payments.
Payroll problems	Older people may be missing from the payroll, or be due to receive the wrong payment, because of an administrative error. This can happen in schemes that provide different payments according to the number of people in the household.

Payments	
Late payments	Payments may be delayed by an economic crisis, late release of funds by the central bank, shortage of local government officials or other agents responsible for making payments, adverse weather conditions or equipment failure, such as expired batteries or poor network connectivity.
Long distance to paypoints	Many social pension paypoints are set up temporarily in a common area, such as a school, local government building or public square. They are often situated at long distances from older people's homes, making it difficult for those with mobility problems to reach them and adding to transport costs. Even with electronic payment schemes, such as Mobile Money, or payments made by a bank, older people have to travel to a pay agent or bank to withdraw the cash. Temporary migration, due to periods of drought, can mean that older people are further distanced from the paypoint. Some schemes overcome problems associated with distance to paypoints by allowing older people to nominate a family member or friend (often known as a proxy) to collect the money on their behalf.
Pay agent unavailable or lacks cash	Electronic payment schemes often require older people to withdraw the cash from a pay agent. Pay agents may be based in small shops that are not open at regular hours, or they may run out of cash to distribute.
Missing payment card or forgotten PIN	Older people who lose their payment card or forget their PIN may have to wait a long time for a replacement. These situations cannot be resolved locally but have to be referred to the payment service provider. Older people waiting for a replacement card or PIN are not able to claim their social pension.

Financial abuse and exploitation	
Financial abuse by government officials, agents or volunteers supporting the scheme	Older people may have to agree to give a portion of their social pension to the cashier or pay agent, before they will hand over the cash. Most social pension schemes use third party witnesses to minimise this risk. Other forms of financial abuse may include unauthorised deductions for services such as funeral plans or airtime, or a demand to buy items from the shop where the pay agent is located, before the agent will release their payment.
Financial abuse by family member or friend	Some older people are at risk of losing their payment to a dishonest family member or friend, either when collecting the cash on behalf of the older person, or after the older person returns home.
Local price inflation	Local businesses or services may inflate their prices on pension payday. For example, the cost of transport to the paypoint or goods in markets close by might go up.
Disrespectful treatment	Older people may be treated disrespectfully at paypoints, particularly in large-scale schemes or those with high staff turnover. Staff may not be fully trained in how to communicate with vulnerable older people.

Design issues	
Payment amounts too low	Pension payments should be enough to enable recipients to access essential healthcare, nutrition and other necessities. What is considered an adequate amount can be subjective and dependent on individual living arrangements and expectations. However, there is clearly an issue for recipients if the value is not adjusted to take into account increases in the cost of living.
Limited quotas	Some social protection schemes limit the number of people eligible per locality, usually because of budget limitations. Complaints about eligibility quotas are more common in poverty-targeted schemes. However, in universal schemes, where eligibility is based on age, people younger than the age of eligibility, but older than the generally accepted start of "old age", sometimes complain that they are being missed out.

2. Voice and accountability: a people-centred approach

2.1 What is voice and accountability?

"Voice and accountability" is a central principle of a rights-based approach to social protection. It is a "bottom-up", people-centred way to strengthen government accountability for policies and schemes. It contrasts with, and complements, "top-down" approaches such as audits and spot-checks.

"Voice" means ensuring that people can access information, participate in decisions that affect their lives, express their opinion and have that opinion heard, and meet and debate with others. "Accountability" means holding governments responsible for executing their powers according to certain standards, as set out in law, policy or service charter. It involves not only monitoring these standards, but also giving people access to justice and remedies.

The voice and accountability approach is important for delivering social pensions and other social protection schemes effectively. It helps to reduce errors, fraud and corruption, and to ensure that those eligible for a pension receive the right amount of money regularly, reliably and accessibly. It can also help to improve policy design.

Voice and accountability helps to strengthen state-society relations. It encourages people to recognise government policies and services as entitlements. It creates opportunities for them to have a voice in government services and schemes, and aims to build their confidence to take action when things go wrong. It helps to increase visibility of the government. This is particularly important for people who have had little or no previous interaction with their government.

Voice and accountability also has an intrinsic value in promoting people's dignity and self-worth.

Kate Holt/HelpAge International

2.2 Key elements of a voice and accountability approach

The World Bank recently developed a framework of five essential elements of a voice and accountability approach.[12] These have been developed further by Ayliffe et al for use in the social protection sector.[13] We used these five elements as a basis for the project learning: access to information, accountability mechanisms, support from civil society organisations, willingness of people to raise concerns, and government responsiveness (see Figure 2).

Figure 2: Framework for a voice and accountability approach

Willingness and capacity of people to raise concerns

Access to information

Accountability mechanisms

Support from civil society organisations

Government responsiveness

The voice and accountability relationship is primarily between government and citizens. The accountability mechanisms provide the "space" for government and citizens to come together. Access to information and support from civil society organisations are other essential elements.

Source: Adapted from Aslam et al, 2015, and Ayliffe et al, 2017

2.2.1 Access to information

Access to information is essential for social accountability. However, people often lack information about the programmes and services they are eligible for, and the standards they are entitled to expect. Government officials, particularly at lower levels, also often lack information about the policies and services they are responsible for delivering.

Legislative frameworks, policies and operational guidelines may set out standards against which service providers can be held responsible. For example, these may state the frequency and date of social pension payments, or the minimum distance that a recipient should have to travel to their nearest paypoint. However, in reality, these are often inadequate or non-existent.

Any information provided about programmes and services must be accessible and appropriate. Different communication channels need to be used to meet different needs, such as those of people with poor vision or hearing, physical mobility, or low literacy or education levels. Channels may include training sessions, radio, television, internet, social media, newspapers, posters, leaflets, community meetings, public announcements and home visits.

Consideration must also be given to how far people trust the information they receive. This often depends on how much credibility the individual or organisation providing the information has.

12. Aslam G, Grandvoinnet H and Raha S, *Opening the Black Box: The Contextual Drivers of Social Accountability,* New Frontiers of Social Policy series, Washington, DC, World Bank Group, 2015

13. Ayliffe T, Aslam G and Schjødt R, *Social accountability in the delivery of social protection – literature review,* Development Pathways, 2017

2.2.2 Accountability mechanisms

For a voice and accountability approach to be effective, people must be offered practical ways to raise their concerns and seek redress. There are many types of accountability mechanisms, with different objectives, approaches, degrees of government backing, procedures and costs. They may exist at operational level, national level or international level. They may be judicial or non-judicial.

Social accountability mechanisms guided by the voice and accountability framework are generally grouped into three types: community associations, community monitoring and advocacy, and complaint procedures.

Community associations have a number of objectives, such as raising people's awareness about their entitlements, supporting some aspects of programme implementation, and creating opportunities to bring social protection recipients and government officials together. Community associations are usually set up by government as part of a social protection scheme, as in the case of beneficiary welfare committees in Kenya.

Community monitoring and advocacy involves gathering systematic feedback from a community about social protection delivery. Methods may include questionnaires, scorecards or social audits. The information is often used during community meetings to discuss issues affecting a number of people. It is also used to advocate with government officials for improvements in social protection delivery. Community monitoring and advocacy is usually initiated by civil society. Older citizen monitoring (described on page 22) is an example of this.

Complaint mechanism (sometimes called a "complaint and appeal mechanism" or "grievance and redress mechanism") refers to the operational-level mechanism that enables individuals to file a complaint about a scheme. Complaint mechanisms are the responsibility of the government department or agency delivering the social protection scheme. They range from providing a phone number or complaint form to staffing a help desk. Well-run complaint mechanisms usually record cases in a management information system.

Accountability mechanisms for social pension schemes must take into account the different circumstances and communication needs of older people. For example, some older people may be unable to attend community meetings because of mobility issues, poor health, or responsibilities such as childcare or work. Some may prefer not to use a telephone helpline because they have difficulty in hearing. It is important to provide different options for older people to obtain help or raise their concerns.

2.2.3 Willingness and capacity of people to raise concerns

It is important for people to be able to identify a problem and be willing to seek help to address it. This may not come easily to some older people. Although some may have a powerful voice and be willing to raise their concerns through a community committee or a complaint mechanism, others may feel disempowered and excluded from these processes. Older women, in particular, are often underrepresented in community groups and their issues given least priority or ignored.[14]

Older people's experience of societal, cultural and political change, and shifting state-society relations, may affect their perception of the right to social security and in turn their willingness to raise their voice.

Ben Small/HelpAge International

2.2.4 Government responsiveness

The government is responsible for responding to the issues people raise about social pension schemes and for meeting the standards set out in relevant laws or policies. Government responsiveness is influenced by government officials' capacity and willingness to act.

"Capacity" means the knowledge, resources and authority a government official has about a social pension scheme. Government officials may not know how to resolve an issue, including how to channel complaints they cannot resolve themselves. Local government officials may lack resources to respond to complaints, such as the exclusion of some older people from a social pension scheme due to restricted quotas. Or they may lack authority to deal with the complaint if, for example, it requires an increase in resources that has to be approved at national level.

"Willingness" means the intent and motivation of a government official to respond. This may be driven intrinsically, because a government official personally cares about an issue. Or it may involve extrinsic motivations, such as performance targets or the political risk of a dissatisfied population. Government officials' ability to respond may also be affected by power dynamics that mean local officials are reluctant to raise issues further up the hierarchy.

2.2.5 Support from civil society organisations

Civil society organisations often provide essential, but less visible, support to voice and accountability initiatives. For example, they may establish community committees and monitoring groups and continue supporting them. They may also encourage government officials to engage with citizens and strengthen complaint mechanisms.

3. Strengthening voice and accountability in social pensions

3.1 Social pensions in Kenya, Mozambique, Uganda and Zanzibar

Kenya, Mozambique, Uganda and Zanzibar (Tanzania) all provide some form of social protection for older people, with varying levels of coverage and plans for expansion. Currently, more than 1 million older people are enrolled in social protection schemes in these countries. Once enrolment is complete for the new social pension scheme in Kenya, the number will increase to more than 1.5 million.

Kenya: universal pension replacing poverty-targeted scheme

The Government of Kenya first launched a pilot cash transfer scheme for households headed by older people in 2006. The Older Persons Cash Transfer was a response to poverty among older people and its secondary effect on children living in households headed by older people. It is a regular cash transfer of Ksh2,000 (US$19) per month for people aged 65 and over living in the poorest households. It forms part of the Consolidated Cash Transfer Programme, funded by the Government. The programme also comprises the Cash Transfer for Persons with Severe Disabilities, the Cash Transfer for Orphans and Vulnerable Children, and the Inua Jamii 70 and Above pension scheme, launched in 2018.

Eligibility for the Older Persons Cash Transfer takes into account household criteria such as the number of orphans and vulnerable children, number of persons with disabilities, oldest household member, poverty level and number of chronically ill people. Coverage is national but limited to 750 recipients per district. By the end of the financial year 2015-16, the Older Persons Cash Transfer covered 319,403 households across Kenya (approximately 24 per cent of the population aged 65 years and above).[15]

Over the last decade, the Kenyan Government has taken its commitment to social protection to the highest level. Social protection is included in Kenya's Constitution (2010).[16] The National Social Protection Policy adopted in 2012 proposes the expansion of social protection to establish a "minimum social protection package" as defined in the African Union Social Policy Framework (2008).[17]

In July 2017, the Government announced another landmark commitment to social protection – the Inua Jamii 70 and Above cash transfer programme. This is a universal pension scheme targeted at everyone aged 70 years and above – nearly 1 million people.[18] The first payments for Inua Jamii 70 and Above were made in May 2018. The Older Persons Cash Transfer will no longer accept new enrolments and will be gradually phased out over the next five years.

Mozambique: subsidies for poorest households

In Mozambique, the Programa de Subsído Social Basico (Basic Social Subsidy Programme) provides monthly cash transfers to over 370,000 households that are assessed as "permanently unable to work". Although the subsidy is not officially a social pension, 93 per cent of households that receive it are headed by older people. It is funded by the Government of Mozambique.

The scheme has rigid eligibility criteria based on incapacity to work and generate an income, health status, age, nationality and residency status. Potential candidates are proposed to the Instituto Nacional de Acção Social – INAS (National Institute for Social Action), the government agency responsible for delivering the scheme, by *permanentes*. These are volunteer community liaison officers who receive a minimal stipend, and who are meant to be officially selected by their local community to liaise with the National Institute for Social Action.

15. Calculation based on Kenya National Bureau of Statistics, 2009 Census, Single and Grouped Ages in Years by County and District, www.knbs.or.ke/overview-of-census-2009/?cp_2009-population-and-housing-census=2 (12 February 2018)

16. Government of Kenya, *Kenya Constitution,* 2010, Article 43 (3)

17. African Union, *Social Policy Framework for Africa,* Addis Ababa, 2008

18. According to the 2009 population census, 2017 projections, the population of people aged 70 years and above is estimated to be 973,000. Ministry of East African Community, Labour and Social Protection, *Key messages: Inua Jamii 70 and above Cash transfer programme and how it interacts with HSNP in the four Counties of Turkana, Wajir, Marsabit and Mandera, Hunger Safety Net Programme, 5 July 2017* (12 February 2018)

The National Institute for Social Action is then meant to carry out a household visit to verify eligibility, using a simple means test. In reality, however, it lacks the human resources to make more than a few visits.

Participants enrolled on the scheme receive between 310 meticais (US$5.20) and 610 meticais (US$10.25) per month depending on the size of the household. Approximately 24 per cent of Mozambicans aged 60 years and above are enrolled.[19]

Recently, Mozambique has made important progress to improve its social protection system. In 2016, the Government increased the budget allocation for social protection and approved the Estrategia Nacional de Segurança Social Básica II 2016-2024 (National Strategy on Basic Social Security II). The new strategy proposes to replace household poverty targeting with categorical targeting based on life-course risks identified as old age, disability and childhood. The Government proposes to provide old-age grants to 90 per cent of older people aged 60 and above by 2024.[20] This could benefit approximately 1 million older Mozambicans.

Uganda: pilot age-based scheme being expanded

In October 2011, the Government of Uganda launched a pilot Senior Citizens Grant in 15 districts under the Social Assistance Grants for Empowerment Scheme supported by the UK Department for International Development, Irish Aid and UNICEF. In August 2015, the Government announced a plan to gradually take over funding of the pilot areas from development partners, and to expand the programme to an additional 40 districts by 2020 (reaching nearly half the country) towards a longer-term goal of national coverage. The aim is to emulate the successes of the pilot scheme in reducing poverty, improving food security, increasing uptake of health services and enabling more children living with older people to go to school.[21]

The Senior Citizens Grant is designed to respond to the constitutional obligations of the state towards the welfare of older people and the policy commitments of the National Social Protection Policy (2015) and related policies. The scheme aims to alleviate the insecurity of many older people as traditional support systems weaken. Many families are struggling to care for children as well as older relatives, in the context of widespread poverty.

The Senior Citizens Grant currently uses two different methods for targeting older people. In the pilot districts, it is targeted at all people aged 65 years and above (except in the Karamoja sub-region where the eligibility age is 60 years, due to lower life expectancy). In the new districts, it is targeted at the 100 oldest persons per sub-county.[22] All recipients receive a monthly payment of Ush25,000 (US$6.84). According to data from 2016, approximately 125,000 older people were enrolled on the scheme.

Zanzibar: universal social pension

The Zanzibar Universal Pension Scheme was launched by the Government of Zanzibar in April 2016. It is the first of its kind in East Africa, being a universal scheme, fully funded by the Government. Everyone aged 70 years and over is entitled to a monthly payment of Tsh20,000 (US$8.95). Almost 28,000 older people are enrolled on the scheme.

The scheme was introduced primarily in response to weakening traditional support systems for older people. A decline in subsistence farming has resulted in many older people receiving inadequate support from family members. Many are unable to work or only able to earn a very small income from work. The majority of older people do not have any other source of income, such as an earnings-related pension. Before the introduction of the scheme, Zanzibar had a system of poor relief for "destitute" older people. These were typically older people who were not only poor but also in poor health and who had no surviving children. The combination of conducive economic, social and political conditions, as well as this foundation of public responsibility, were important factors in the introduction of the Universal Pension Scheme.[23]

19. HelpAge International, Pension Watch, country profile Mozambique, www.pension-watch.net/country-fact-file/ mozambique (1 March 2018)

20. Republic of Mozambique, *National Basic Social Security Strategy 2016-2024,* Maputo, February 2016

21. Ministry of Gender, Labour and Social Protection, *All You Need to Know: Expanding Social Protection Programme Phase I,* Kampala: Expanding Social Protection Programme (no date)

22. The Government has signed memorandums of understanding with the new districts to keep adding an additional 100 places in every participating sub-county per year.

23. Seekings J, *The introduction of old age pensions in Zanzibar,* CSSR Working Paper No. 393, Centre for Social Science Research, University of Cape Town, December 2016

Since the launch of the scheme, the Department of Elderly and Social Welfare has focused on improving its implementation. It is beginning to develop a management information system and is exploring options for electronic payments. Discussions are also underway regarding a legal framework for the scheme to help protect its long-term future.

3.2 Supporting older citizen monitoring

From 2015-2018, HelpAge International, with financial support from the German Federal Ministry for Economic Cooperation and Development, coordinated a project to strengthen voice and accountability in the social protection schemes in Kenya, Mozambique, Uganda and Zanzibar.

Our objectives were to:

- enable older people leaders, civil society organisations and HelpAge staff to know how to use voice and accountability approaches to improve social pension schemes

- provide evidence for influencing government officials and other civil society organisations to adopt or improve voice and accountability approaches in social pension schemes.

We focused largely on supporting older citizen monitoring. Older citizen monitoring is an approach to voice and accountability that aims to strengthen the voice of older people and bring about lasting change in government policies and services. It is usually rooted in older people's associations.[24] These are voluntary community groups that carry out activities chosen by older people, based on local priorities such as disaster risk reduction, adult education, health screening and livelihoods support. They often conduct outreach to housebound older people and arrange social and cultural activities and companionship. Older people's associations are headed by an elected executive committee, comprising at least a chair, vice-chair, secretary and treasurer. They usually hold regular meetings open to all older people in the community or their representatives.

Since 2002, HelpAge International has supported more than 3,000 older people's associations in 27 countries to monitor older people's access to health services and social protection, their involvement in local planning and budgeting, and their inclusion in humanitarian responses.[25] Older people's associations elect a small number of members to become older citizen monitors to carry out these activities.

For the purpose of this report, we have made a distinction between "older people leaders" and "older people". "Older people leaders" are older people who play an active role in an older people's association, such as being a member of the executive committee, an older citizen monitor, or an elected older person's councillor in Uganda. "Older people" refers to older people generally.

The older citizen monitoring activities that we supported to strengthen voice and accountability in the social protection schemes in Kenya, Mozambique, Uganda and Zanzibar were:

- informing older people about their social protection rights, policies and schemes

- mobilising older people to register for a scheme, helping identify inclusion and exclusion errors, and cross-checking lists of eligible older people

- supporting individual older people to access their pension, by helping them lodge complaints through the official complaint mechanism

- collecting systematic evidence about issues with the schemes, using structured questionnaires

- advocating with government officials for policy change and improvements in service delivery.

In Kenya, we supported 30 older people's associations in six sub-counties of Siaya and Turkana counties. In Mozambique, we supported 15 older people's associations in 15 communities of Inhambane and Sofala provinces. In Uganda, we supported 25 older people's associations in 13 sub-counties of Amuru, Gulu, Moroto and

24. In Zanzibar, older people's associations are called "older persons forums". In Uganda they are called "older citizen monitoring groups". The term "older people's associations" is used throughout the report for simplicity.

25. Livingstone A, Knox-Vydmanov C, Donaldson L and Heslop M, *Older citizen monitoring: achievements and learning,* London, HelpAge International, 2016

Napak districts. In Zanzibar, we supported 10 older people's associations in four *shehias* (smallest administrative divisions) on Pemba Island and four on Unguja Island.

We worked closely with local civil society organisations in each country. These organisations assisted older people to form older people's associations and develop the skills to manage their activities. Our partners were committed to working with and for older people. They already had a rapport with the local communities and could speak the local languages and dialects.

In Kenya, we worked with the Kenya Society for People with Aids (KESPA) in Siaya county and through HelpAge International's office in Turkana county. In Mozambique, we partnered with Associago de Aposentados de Mozambique (Mozambique Association of Retirees – APOSEMO) in Inhambane and Acção para Desenvolvimento Comunitário (Action for Community Development – ASADEC) in Sofala.

Our partners in Uganda were Caritas Gulu in Gulu and Amuru districts of northern Uganda and Karamoja Agro-Pastoral Development Programme (KADP) in Napak and Moroto districts, Karamoja sub-region. In Zanzibar, we worked with a national civil society organisation, Jumuia ya Wazee Zanzibar (Zanzibar Older People's Organisation – JUWAZA) on both Pemba and Unguja Islands.

These civil society organisations were instrumental not only in setting up local older people's associations and supporting them to carry out older citizen monitoring activities, but also in helping to strengthen sub-national and national federations of older people (see Figure 3). In addition, they advocated directly with government, both at sub-national level (such as county, district or provincial level, depending on the administrative divisions of the particular country) and at national level.

Figure 3: Example of national older people's network with bodies at different administrative tiers
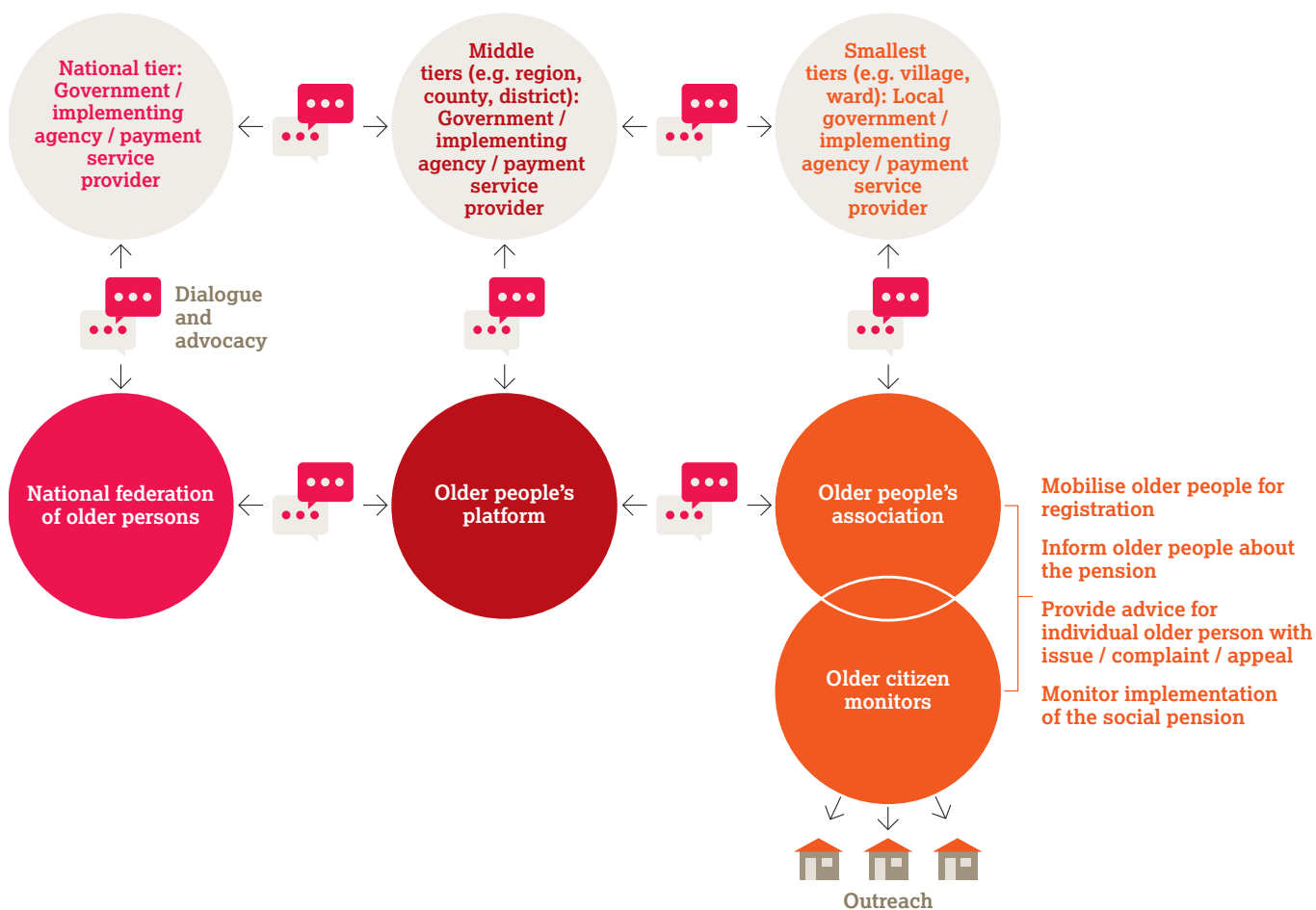
At national level, we also collaborated with national civil society organisations and coalitions to advocate for improvements in social protection. In Kenya, we worked with the National Association for Older People. In Mozambique, we worked mainly with the Mozambican Civil Society Platform for Social Protection and the Fórum da Terceira Idade (Forum for the Third Age. In Uganda we collaborated with the Uganda Reach the Aged Association and the National Council for Older Persons. In Zanzibar, we worked with JUWAZA at both local and national level.

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3.3 Improving government-led accountability mechanisms

The project also aimed to complement and improve the operational-level complaint mechanisms of the social pension schemes. The schemes in all four countries each have some form of government-administered mechanism for dealing with individual complaints, although these are at varying stages of development.

In Kenya, the Consolidated Cash Transfer Programme provides a complaint and grievance mechanism with a number of channels for recipients and others to lodge complaints. These include raising an issue in person, either with a member of their local beneficiary welfare committee (a community association established by the Government to provide a link between cash transfer recipients and local government officials) or with a government official at sub-county, county or national level. Individuals may also submit complaints by email or telephone to the national or county offices of the National Council for Persons with Disabilities, by post to the Social Assistance Unit of the Ministry of Labour and Social Protection, or by calling a toll-free phone number. The beneficiary welfare committees are each formed of 15 volunteer members of the different cash transfer schemes, including six older people.[26]

Beneficiary welfare committees have many functions similar to older citizen monitoring. These include confirming payment dates, identifying eligible households that have not received payments, and raising awareness about the cash transfer schemes. Beneficiary welfare committee members also receive complaints.

26. Republic of Kenya, Ministry of East African Community, Labour and Social Protection, *Operations Manual for the Consolidated Cash Transfer Programme,* June 2017

They are usually able to resolve any complaints arising from misinformation about the scheme. They refer any complaints they cannot resolve to the local government official. The official registers these, seeks to resolve them, and provides feedback to the beneficiary welfare committee members, who in turn feed back to the complainant.

Beneficiary welfare committees were established by the Kenyan Government specifically for the Consolidated Cash Transfer Programme. They do not have a wider remit, nor do they elect members to represent cash transfer recipients at higher levels of government administration. The main upward link for beneficiary welfare committees is through the local government official.

In Uganda, the Senior Citizens Grant includes a grievance mechanism with provision for complaints about service delivery and appeals against targeting decisions. People can submit complaints in person to the village chairperson, parish chief (at quarterly meetings) or on an ongoing basis at the parish office. If the parish chief is unable to resolve the complaint, they refer it to the sub-county community development officers. If these officials cannot resolve it, they in turn pass it on to district-level officials. The parish chief is also responsible for feeding back updates about the complaint to the complainant.[27]

Cash transfer recipients can also submit complaints directly to the sub-county community development officer. They need to fill out a complaint form. They will receive a receipt and be informed of the likely time-scale for redress. On paydays, government officials set up tents at cashpoints for people to obtain information or lodge complaints. Representatives of the payment service provider, Post Bank Uganda, are responsible for receiving and responding to complaints about payment-related issues.

Unlike in Kenya, no community committees have been established in Uganda to support the implementation of the social protection scheme. Instead, existing structures, namely village chairpersons and parish chiefs, are used to link older people and government. This has proved unsatisfactory. In 2013, a step towards improving the set-up was taken with the creation of the National Council for Older Persons by an Act of Parliament. The Council has a mandate to act as a coordinating body between older people, government departments and other service providers.

The National Council for Older Persons will set standards and regulations to guide and monitor the quality of all services and schemes provided to older people by government, civil society organisations and the private sector. It will provide an alternative channel for older people to raise complaints about the Senior Citizens Grant if they receive no response via the official complaint mechanism.

In Zanzibar, the operations manual for the Universal Pension Scheme clearly sets out a system for older people to make a complaint about the scheme. It states that an older person, or any other person, should be able to submit a complaint, question a decision made by a person, committee, council, district office or district social welfare officer if they feel dissatisfied, either with the quality of service or because they have not received the full amount of pension. Pensioners must also be able to report if they have been forced into bribery or harassment by programme officials, have a complaint about the payment process, and are in any way unhappy with the pension scheme processes.[28]

Older people's first official point of contact for making a complaint is their local *sheha* (head of the *shehia*). *Shehas* meet with district social welfare officers on a monthly basis. They can raise any issues related either to individuals or a number of people in their locality. They also receive updates on pending complaints made by older people in their *shehia*, and general updates about scheme, which they then pass back to older people.

The district social welfare officer is responsible for validating the complaint. If they are unable to resolve it, they refer it to the Social Protection Unit of the Department of Social Welfare at national level. The Social Protection Unit has a duty to respond to any complaint within one month. If necessary, Social Protection Unit staff make home visits to validate a complaint or verify documents in appeals against ineligibility.

27. Expanding Social Protection Programme, *Implementation Guidelines for the Social Assistance Grants for Empowerment (SAGE) Senior Citizens' Grant and Vulnerable Families Support Grant,* Uganda, 2012

28. Revolutionary Government of Zanzibar, Ministry of Empowerment, Social Welfare, Youth, Women and Children, Department of Social Welfare, *Zanzibar Universal Pension Scheme: Standard Operating Procedures,* 2016

Although the process, roles and responsibilities are clearly set out in the operations manual, the complaint system is not yet fully operational. Complaints are not currently being recorded, making it difficult to track cases and monitor trends. The Department for Social Welfare plans to fully operationalise the system as part of the development of a comprehensive management information system.

In Mozambique, the *permanente* (community liaison officer) provides a contact point for anyone wishing to make a complaint about the Basic Social Subsidy Programme. However, guidelines on how recipients can make a complaint are not clear and the system faces significant challenges. *Permanentes* are not always selected fairly and transparently, raising questions about their objectivity. *Permanentes* are also involved in selecting recipients for the subsidy, creating a conflict of interest. Consequently, people are usually reluctant to raise a complaint with their *permanente* for fear of reprisals. Even when a *permanente* wants to make a referral on behalf of a recipient, they may be put off by lack of resources. They receive a monthly stipend of approximately 600 meticais (just over US$10), which they have to use to call or travel to the National Institute for Social Action office.

There are no alternative channels for making complaints. Although National Institute for Social Action officials visit communities on paydays, there is no opportunity for people to raise complaints with them because they are usually too busy delivering payments to deal with other matters. Their offices are located in provincial capitals, which are inaccessible for the vast majority of recipients. There is no comprehensive management information system, making it impossible to record complaints or review them at a higher administrative level.

3.4 Identifying problems with the schemes

Older citizen monitors collected data on implementation issues in the social pension schemes in Kenya, Mozambique, Uganda and Zanzibar as part of our project to strengthen voice and accountability. This section summarises responses to surveys carried out by older citizen monitors with social pension recipients, and qualitative data from group discussions between older people leaders and government officials responsible for delivering the social pension schemes.[29] The data collection and discussions took place in 2016 and 2017.

Survey respondents in all four countries answered questions about targeting and registration, delivery and payments, and accountability mechanisms. The data is not intended to be representative of recipients of the social pension schemes as a whole, but provides a snapshot of challenges relevant to future policy design and operations of social pension schemes. The responses show that the social pension schemes in all four countries experience some of the implementation issues described in Section 1.2.

3.4.1 Targeting: selection criteria not always clear

Older citizen monitors asked older people if they knew why people were selected to receive the social pension. In Kenya and Mozambique, just over half the respondents said they knew why older people were selected (54 per cent and 56 per cent respectively). In Uganda, the proportion was far higher, at 87 per cent. In Zanzibar, it was higher still, with all the respondents saying they knew why people were selected (see Figure 4).

Figure 4: Proportion of respondents who said they knew why people were selected to receive the social pension scheme in their country
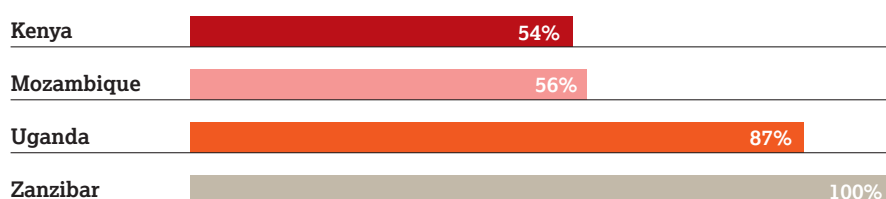
Country	
Kenya	54%
Mozambique	56%
Uganda	87%
Zanzibar	100%

The difference between responses from recipients in Kenya and Mozambique, and those in Uganda and Zanzibar, is striking. The relatively low understanding of why people were chosen for the social protection schemes in Kenya and Mozambique stems largely from the poverty-targeting design of these schemes and the criteria and methods used to determine eligibility. In Kenya, a number of ways are used to identify recipients for the Older Persons Cash Tran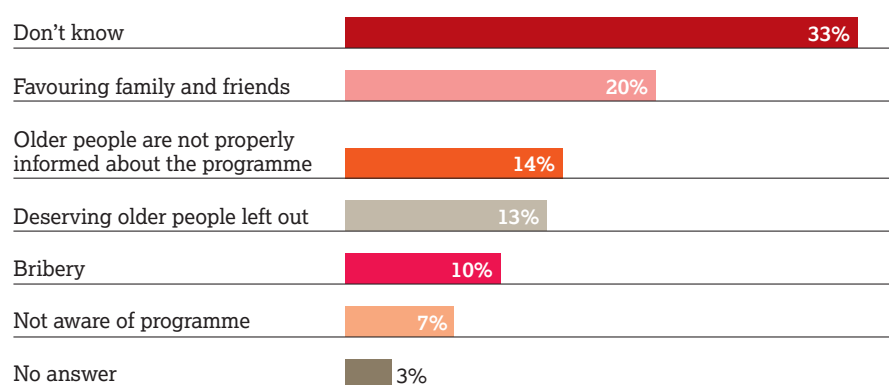sfer. These include geographical targeting, community sensitisation and screening, proxy means-testing and community-based validation.

In Mozambique, potential recipients for the Basic Social Subsidy Programme are identified by their local *permanente* and recommended to the National Institute for Social Action, the government agency responsible for delivering social protection. A representative of this agency is meant to visit the homes of potential recipients proposed by the *permanente* to verify their eligibility, using a simple means test. In reality, however, home visits seldom happen because the Institute is short-staffed. Eligibility for the subsidy is therefore largely in the hands of the *permanente*.

The purpose of poverty targeting is to efficiently channel limited resources towards the poorest and most vulnerable people. The steps taken to identify recipients are intended to be transparent and fair. However, while they may appear to be so to programme managers and development partners, they are often seen as neither transparent nor fair in the eyes of recipients and other local community members.

Lack of transparency can contribute to misunderstandings about social pension schemes. These may result in false allegations that could jeopardise the scheme's success and undermine political support. For example, in Kenya, 30 per cent of respondents alleged that petty corruption caused older people to be excluded from the scheme, either because local leaders were favouring family and friends (20 per cent) or because people were bribing officials to be included on the scheme (10 per cent) (see Figure 5). In contrast, the simple age-based eligibility for the schemes in Uganda and Zanzibar made it easier for people in these countries to understand why people were included.

Figure 5: Reasons why respondents in Kenya said they thought the selection process for the Older Persons Cash Transfer was unfair

Don't know	33%
Favouring family and friends	20%
Older people are not properly informed about the programme	14%
Deserving older people left out	13%
Bribery	10%
Not aware of programme	7%
No answer	3%

3.4.2 Registration, enrolment and payroll: lack of identity documents

Data collected by older citizen monitors, group discussions with older people and discussions with government officials highlighted a number of challenges with registration, enrolment and payroll. The most common problem with registration in all four countries was lack of identity documents to verify age – as with many social pension schemes in low and middle income countries.[30]

In Uganda, many older people who were eligible to receive the Senior Citizens Grant in the new districts were not registered for it because they were not on the national identity database used to identify the 100 oldest people per sub-county. Many had not participated in the national identity registration exercise in 2014.
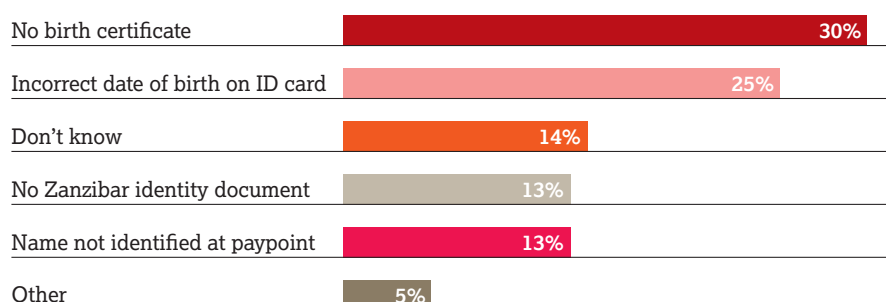
30. McPherson A, *Challenges and opportunities for age verification in low and middle income countries,* Pension Watch briefing no. 6, London, HelpAge International, 2011

This meant that in some sub-counties, there were not enough older people with requisite national identity cards to fill the 100 places per sub-county.

Similarly, in Kenya, many older people faced difficulties registering for the Older Persons Cash Transfer because they lacked national identity cards. Applicants for the scheme are also subject to community-based assessments to determine who the poorest older people are. To promote transparency and fairness, community members are meant to be involved in these assessments. However, only 55 per cent of respondents said they had been involved in the selection process.

In Zanzibar, 55 per cent of respondents who were not receiving the Universal Social Pension, but who claimed to be eligible, said that they could not prove their age due to lack of documents. This included 30 per cent who said they lacked a birth certificate and 25 per cent who said that the date of birth on their identity card was incorrect (see Figure 6).

Figure 6: Reasons why older people in Zanzibar who believed they were eligible for the social pension were not in receipt of it

No birth certificate	30%
Incorrect date of birth on ID card	25%
Don't know	14%
No Zanzibar identity document	13%
Name not identified at paypoint	13%
Other	5%

In Mozambique, 37 per cent of respondents said it had not been easy to register for the Basic Social Subsidy Programme. As in the other countries, one of the common barriers was lack of a birth certificate or other identity document. The long, complex and costly process for obtaining an identity document presented a significant challenge for many older people.

Moreover, the National Institute for Social Action did not always verify older people's documents. Often, households were approved for the subsidy only on the basis of a *permanente's* recommendation. In many cases, the *permanente* had not been selected using transparent and participatory processes, and had remained in their position for several years. Sixty-seven per cent of respondents said they had not been involved in selecting their local *permanente.* As a result, some respondents said that the only way to be accepted onto the schemes was to gain favour with the *permanente* or other local leader.

3.4.3 Collecting payments: long distances to paypoints

The most common problem related to distribution of pension schemes in all four countries was long distances to paypoints.

In Kenya, just under half the respondents (49 per cent) said they travelled 0-5 kilometres to reach the paypoint. Twenty-one per cent said they travelled 5-20 kilometres, 16 per cent 20-50 kilometres, and 14 per cent more than 50 kilometres (see Figure 7).

Figure 7: Distance travelled to paypoints in Kenya

0-5km	49%
5-20km	21%
20-50km	16%
>50km	14%
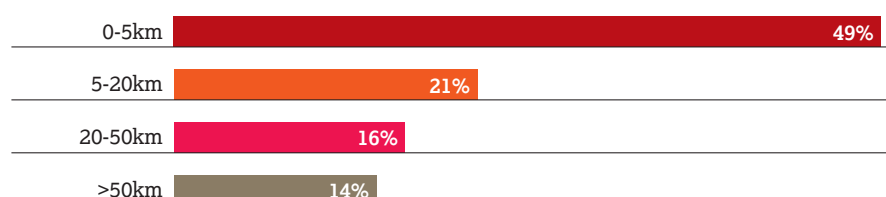
In Uganda, the distances travelled by most older people to payments were overall far shorter than in Kenya. The majority of respondents (63 per cent) reported travelling 0-3 kilometres. Twenty-eight per cent said they travelled 4-6 kilometres, 8 per cent 7-10 kilometres and only 1 per cent 11 kilometres or more (see Figure 8).

Figure 8: Distance travelled to paypoints in Uganda

Distance	Percentage
0-3km	63%
4-6km	28%
7-10km	8%
>10km	1%
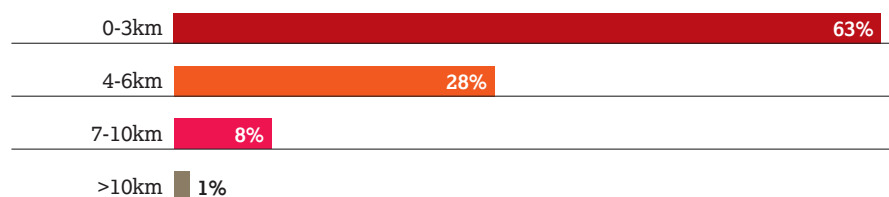
In Zanzibar, the vast majority of respondents (99 per cent) said they did not travel any further than 4 kilometres to reach the paypoint. Of these, more than half (51 per cent) said they travelled less than 2 kilometres (see Figure 9). Figures are not available for Mozambique.

Figure 9: Distance travelled to paypoints in Zanzibar

Distance	Percentage
<2km	51%
2-4km	48%
4-6km	1%

Physical accessibility of paypoints is a particularly important design consideration in social pension schemes, as the risk of disability and reduced mobility tends to increase in older age. For example, just over 20 per cent of Ugandans aged 66-75 years report having a moderate to severe disability, rising to almost 35 per cent of those aged 76-85 years and almost 50 per cent of those aged 86 years and above.[31]
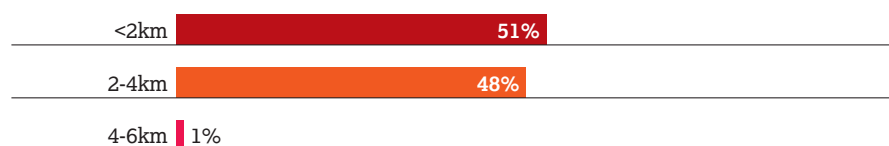
Figures 7, 8 and 9 show how geography affects social pension scheme implementation. In Zanzibar, with an area of just under 2,500 square kilometres and a population density of 530 people per square kilometre,[32] it is fairly straightforward to set up paypoints near people's homes. In contrast, Turkana county in Kenya is 77,000 square kilometres and has a population density of 13 people per square kilometre.[33] Paypoints are consequently much more widely spread. The Government of Kenya is taking steps to improve the situation by introducing a multiple-bank delivery mechanism that will provide more paypoints.

Often, long distances to paypoints mean that older people have to pay for transport to reach them. This reduces the amount of money they have from their pensions to spend on essential items. In Kenya, 10 per cent of respondents said that they spent at least one quarter of their social pension just on collecting it. In Uganda, 13 per cent said they spent almost one tenth. During group discussions in Kenya and Uganda, respondents commented that prices for local transport (such as motorcycle taxis or shared taxis) were inflated on days when the social pension payments were being made.

All the social pension schemes in the four countries have a system that allows older people to nominate a proxy (such as a family member or friend) to collect the cash on their behalf. Group discussions revealed some challenges in implementing such systems. In Uganda, few older people or district-level officials, particularly in the new districts, were aware of this option. Older people had no choice but to travel to the paypoint in person. In some cases, this led to family members having to transport frail or unwell older relatives in wheelbarrows.

Other problems with paypoints included long waiting times, uncomfortable conditions (lack of shade, seating, toilets or drinking water) and poor security, with payments being handed out in public view.

31. Expanding Social Protection Programme, Income security for all Ugandans in old age, Kampala, Government of Uganda, 2011 (17 May 2018)

32. Wikipedia, Zanzibar, https://en.wikipedia.org/wiki/Zanzibar (17 May 2018)

33. Turkana County Government, *Facts and Figures,* www.turkana.go.ke/index.php/facts-figures (17 May 2018)

3.4.4 Financial abuse: evidence but rarely raised

Financial abuse is "the unauthorised and improper use of funds, property or any resources of an older person including the use of theft, coercion or fraud to obtain or try to obtain the older person's money, possessions or property / taking or attempting to take power of attorney."[34] With social pension schemes, older people may be at risk of financial abuse from government officials, agents or volunteers supporting the scheme, and from family members and friends.

Financial abuse in relation to social pensions had seldom been discussed before the project. Financial abuse of older people is a sensitive topic. In the four countries, general public awareness and acknowledgment of the issue is low and data is very limited. However, evidence from a study about elder abuse in Mozambique suggests that it is not uncommon, with 38 per cent of respondents reporting experience of at least one type of financial abuse.[35]

We approached the topic of financial abuse in an exploratory way, through group discussions with older people and with government officials. These revealed some instances. In Zanzibar, older people leaders and government officials recalled instances where proxies had not given the full social pension payment to the older person they were representing. Some older people realised they were being short-changed by their proxy and made a complaint to their local *sheha* or older citizen monitor.

However, the findings suggested that not all older people would necessarily know if they were being subject to financial abuse. Seven per cent of respondents in Uganda said they did not know the value of their social pension. In Mozambique, 32 per cent of respondents said they did not know if the amount of money they received on the payday matched the payment they were due.

3.4.5 Scheme design: payments "too low"

Although older people in all four countries said that their social pension helped them to buy essential goods and services, they also said that the payment amount was too low. From a policy maker's point of view, the objective of the schemes is to provide a basic minimum income. However, even with the pension, most recipients are struggling to meet their daily needs.

In Zanzibar, the monthly value of Tsh20,000 (US$8.95) for the social pension was set below most of the levels proposed when the scheme was initially designed. The Government said that it was just the beginning of the scheme and that the value would be increased once resources permitted.[36]

In Mozambique, the economic crisis was having a real impact on recipients of the Basic Social Subsidy Programme. Inflation had halved the purchasing power of the subsidy over the previous two years. Its value had not been adjusted to compensate for the increased cost of living. The value was last reviewed in 2014. At that time, it was worth approximately US$8. By 2018, it was equivalent to only US$5.

In all four countries, respondents also said that older people in need of a social pension had been left out due to limited quotas. In Kenya, the Older Persons Cash Transfer is limited to 750 recipients per district. Even in Zanzibar, the universal scheme targeting everyone aged 70 years and above misses out many older people, since older people are generally considered to be those aged 60 and above. Older people between 60 and 69 are excluded from the scheme.

34. Vizard P, *Developing an indicator-based framework for monitoring older people's human rights: panel, survey and key findings for Peru, Mozambique and Kyrgyzstan,* CASE report 78, Centre for Analysis of Social Exclusion and HelpAge International, August 2013

35. Sleap B, *The rights of older people in Mozambique,* London, HelpAge International, 2013

36. Seekings J, *The introduction of old age pensions in Zanzibar*

4. Learning from the voice and accountability project

4.1 Learning questions

HelpAge International project staff from the four countries developed a set of questions with input from partner organisations to see what we had learnt from the project and how far we had met our two main objectives: to enable older people, implementing partners and HelpAge staff to know how to use voice and accountability approaches to improve social pension schemes; and to provide evidence for influencing government officials and other civil society organisations to adopt or improve voice and accountability approaches in social pension schemes. An external reference group comprising experts in governance, social accountability, social protection, and digital citizen engagement, also provided comments and suggestions.

We used the voice and accountability framework described in Section 2.2 as a basis for developing these questions. As we were focusing largely on strengthening the demand side of voice and accountability by supporting older people's associations and other community-based groups, older citizen monitoring and national-level advocacy, our questions leaned towards these elements of the voice and accountability framework. We also explored government capacity and willingness to respond to the changes achieved during the project period, but in a lighter way, as it was beyond the scope of the learning review to explore this in depth.

We developed additional questions on gender and disability inclusion, sustainability and reaching scale, as our work to strengthen voice and accountability has shown these to be challenging areas.

We developed one overarching question and six more specific questions. The overarching question was:

• How has the project strengthened voice and accountability in social pensions?

The specific learning questions were:

• Has the voice and accountability approach increased knowledge about social pensions among older people and government officials?

• Has the voice and accountability approach enabled older people to raise issues and complaints with relevant officials?

• Has the voice and accountability approach led to governments responding to older people's concerns?

• In what ways has the voice and accountability approach included older men and women, and older people with disabilities?

• What has been the role of civil society organisations in supporting voice and accountability?

• How are issues of sustainability and reaching scale being addressed?

4.2 Methodology

We used a number of methods to generate learning from the project. We reviewed literature on voice and accountability in both social protection and other sectors to develop the questions and provide a reference point for analysing emerging topics.

We arranged peer exchange visits between August and October 2017. A staff member from each of the four countries spent a week in one of the other countries. The visiting staff members carried out key informant interviews with individual older people and with government officials involved in delivering the social pension scheme. We trained staff members to use participatory research methods, including Venn diagram and targeting exercises, to stimulate discussions with groups of older people leaders and representatives of civil society organisations.

Due to a delay in rolling out the electronic grievance and redress mechanism in Mozambique, a staff member from Mozambique did not visit one of the other countries. Instead, they took part in the exchange via Skype and used resources such as project reports and evaluations.

4.3 Key learning points

The learning we gained was largely about the experiences of older people's associations and older citizen monitoring. We also learnt about their links to government-led complaint mechanisms, community committees (such as beneficiary welfare committees in Kenya) and state-mandated structures for enhancing older people's voice, such as the National Council of Older Persons in Uganda. Often these structures are closely intertwined.

4.3.1 Increasing older people's knowledge about social pension schemes

A core element of strengthening voice and accountability in social pensions is to ensure that older people have access to information about their rights. Legislative frameworks, policies and operational guidelines set out older people's rights and the standards they can expect in the delivery of social pension schemes. They also provide a benchmark for older people leaders and civil society organisations to hold their governments to account.

In Kenya and Mozambique, the right to social security is underpinned by legislation (the Constitution of Kenya, 2010, Article 43, and the Law of Social Protection 2007 respectively). In Uganda and Zanzibar, there is currently no legislative underpinning.

Kenya and Uganda introduced national social protection policies several years after launching social protection schemes. The Kenya National Social Protection Policy was introduced in 2012. Uganda launched The National Social Protection Policy in late 2015. The Government of Mozambique launched a new National Strategy on Basic Social Security in 2016. There is currently no social protection policy in Zanzibar.

Operational guidelines for the implementation of social pension schemes exist in Kenya, Uganda and Zanzibar. However, the guidelines have not yet been fully operationalised in Zanzibar. In Mozambique, an outdated operations manual originally developed for the Food Subsidy Programme (which preceded the Basic Social Subsidy Programme) was the main guideline referred to by government officials.

A key lesson from all four countries was the importance of regularly providing information to older people about the social pension schemes, using a variety of channels. However, information provided to older people was not always reliable. It was easier to communicate accurately about schemes with a simpler design, as in Zanzibar. Local government officials often lacked basic information and needed training.

Regular information through different channels

In all four countries, we used a variety of communication methods to inform older people about relevant legislation, policies and operations, complementing basic information provided by government. We took into account that older people may have different communication needs related to poor vision or hearing, physical mobility, or low literacy and education levels.

We ran training workshops with partner organisations and older people leaders to familiarise them with relevant social protection legislation and policies. The training aimed to empower older people leaders by providing them with the information they needed to advocate on behalf of older people in their communities or more widely. In Uganda, a simplified version of the social protection policy, known as the "popular version" was produced as a reference document for older people leaders.

We distributed simplified information about legislation, policies and social protection scheme operations verbally to older people through community meetings such as regular meetings of older people's associations or specially convened public meetings.

In Kenya, Uganda and Zanzibar, we also disseminated information through radio broadcasts. In Uganda, we used a series of chat shows hosted by older people leaders to invite listeners to call in with questions or concerns about the social pension. In Kenya, we supported a radio broadcast about the new Inua Jamii 70 and Above cash transfer for Kenyans aged 70 and over. The programme provided practical information about the scheme, such as where to validate identity documents and where to enrol. It also explained that the validation and enrolment process was free and that older people should not pay any money to anybody. It described how an older person or other member of the public could make an enquiry or complaint about the scheme.

We mainly provided information about the schemes verbally, as literacy and education levels are generally low among the older population in the four countries. In Zanzibar and Uganda, older citizen monitors also visited older people in their homes to inform them about their rights and the social protection schemes available to them. In particular, they visited older people who could not normally attend community meetings because of illness or disability, or childcare or work responsibilities. Older people said they appreciated the visits and felt valued and cared for.

An important lesson from all four countries was that information must continue to be provided regularly, whether through training sessions, radio broadcasts or community meetings. People's knowledge about the social protection schemes needs to be continually refreshed. This is particularly important where there is a high turnover of government officials. It is also necessary for keeping government, older people leaders and older people aware of any changes to the schemes.

Simpler schemes easier to understand

In Kenya, Mozambique and Uganda, partner organisations and older people leaders said they found it challenging to provide information to older people about the way the schemes worked because the operations were not always consistent. There were periods when payments were delayed, by up to nine months in some communities in Mozambique. Although partner organisations and older people leaders were well positioned to let older people know about changes in payment dates, government officials were sometimes unable to provide accurate information on when and how the payments would be made.

Older citizen monitors in Uganda said this put them in a difficult position when they visited older people in their homes. Older people had high expectations of them and were waiting to hear good news. The monitors said, since they did not know why the payments had been delayed, they sometimes made up a reason. They said they found this one of the most challenging and demotivating aspects of being an older citizen monitor.

In contrast, the simplicity and consistency of the scheme in Zanzibar made it easy for the government, civil society organisations and older people leaders to understand and communicate information about the scheme. The payment date is exactly the same each month. It has not changed since the scheme began in 2016. The value of the pension is also a flat rate for every older person, and eligibility is based simply on age.

The simplicity of the scheme makes it easy for older people to understand how it works, and for people to pass on accurate information about it by word of mouth. It also helps government officials. The fact that there are fewer misunderstandings about the operation of the scheme contributes to its smooth running and strengthens accountability.

Training and information for local government officials

In all four countries, the government provides basic information to the general public about the social protection schemes. It uses existing local government structures, such as parish or village meetings, as well as specially created structures, such as the beneficiary welfare committees in Kenya and *permanentes* in Mozambique.

However, we found that information did not always filter down from the national level, and local government officials often lacked basic information about the social protection schemes they were responsible for delivering. This could stem from poor internal information flow and lack of resources to induct new officials and keep them up to date with changes. In Kenya, some chiefs and assistant chiefs (who are responsible for leading community participation processes for selecting older people for the Older Persons Cash Transfer) had never been officially inducted in the process.

Local government officials often lacked capacity to deal with all their responsibilities. Most were covering many different issues in their locality, not just the delivery of the social pension. They had limited time to keep abreast of policy and operational changes. For example, in Uganda, the operations manual for the Senior Citizens Grant clearly sets out a procedure for older people to nominate a proxy to collect their pension if they are unable to travel to the paypoint themselves. However, this procedure was not being followed in some locations as neither older people nor government officials were aware of it.

We helped to fill these information gaps by providing training to local government officials in all four countries on the social protection schemes. In Zanzibar, local government officials and older people leaders worked together to communicate information about the Universal Social Pension to older people in their localities. They helped to ensure that eligible older people were enrolled on the scheme and receiving their monthly payments. In Mozambique, we worked with the Ministry of Gender, Children and Social Action to print the newly approved National Strategy on Social Security and distribute it to provincial government officials. Otherwise, the strategy would have only been available to government officials in the capital city, Maputo.

In Uganda, we trained newly elected members of the National Council for Older Persons on social protection legislation and policies, as well as the roles and responsibilities of the Council. Although the National Council for Older Persons is a state-mandated structure, it has not been allocated sufficient resources for councillors to fulfil their responsibilities.

Kate Holt/HelpAge International

4.3.2 Enabling older people to raise issues and complaints

We found that older people had a mixed degree of willingness to raise complaints. They were generally more willing to raise issues with an older citizen monitor than go directly to a government official. Local older people's associations not only addressed local issues but also made links with organisations at sub-national and national level. Older citizen monitors in all four countries gathered information about issues affecting older people collectively as evidence for influencing their governments. Most progress towards improving evidence-gathering through digitisation was made in Zanzibar. We saw how important it was to have more than one channel for raising a complaint, particularly about sensitive issues such as financial abuse.

Mixed views on willingness to raise complaints

In Zanzibar and Uganda, we found that older people were able to raise an issue or complaint by attending a meeting of their older people's association or during a visit by an older citizen monitor to their home. These visits were particularly important for older people who did not have the time, resources or wellbeing to attend meetings.

During group discussions in Zanzibar, some older people leaders said that older people were reluctant to raise a complaint or query with a government official on their own. They said they relied on older people leaders and the partner organisation to support them. Even if they knew they had been subject to an injustice and knew how to make a complaint, they did not automatically do so. Some older people said they were afraid of being labelled a "troublemaker". In Mozambique, citizen participation in public life was especially low, and people had little information about their rights or duties.

The actual design of the social protection scheme can also put people off making complaints. Schemes with complicated selection criteria, such as poverty-targeted schemes, can make it difficult for people to understand why they may be eligible and on what basis they can make a complaint or appeal. In Mozambique, some older people said they felt that they needed to win favour with the *permanente* to be accepted onto the Basic Social Subsidy Programme. In Uganda, some older people in the new districts (where grants are targeted at the 100 oldest people per sub-county) said they had consulted religious leaders and spiritualists to help their names appear on the payroll. They thought that making a complaint would jeopardise their place on the scheme.

Social protection schemes with clear eligibility criteria, such as universal social pensions, tend to foster a greater sense of entitlement. However, even in Uganda and Zanzibar, which provide universal social pensions for everyone above a certain age, some older people said they were afraid to make a complaint about the scheme because they feared their payments would be stopped.

This suggests that, even with a universal scheme, there is some way to go towards getting it recognised as a right by broader society.

Older people leaders acting as a bridge to official complaint mechanisms

We found that older people leaders acted as a bridge, raising older people's issues and complaints with government officials. Older people leaders would first try to help an older person with a simple complaint, for example by clearing up any misunderstandings about programme operations. If they could not respond directly, they would help the older person to register their complaint through the official complaint mechanism. This included advising them on who they should speak to about their complaint. For example, in the case of electronic payments, complaints about payment-related issues (such as a missing SIM card or an issue with the pay agent) usually have to be handled by the payment service provider. Registration issues, such as problems proving age, have to be handled by the department or agency implementing the scheme.

As older people in the four countries tend to have low literacy levels, older people leaders often assisted them to fill out complaint forms if these were required. They also kept on top of proceedings, checking in with scheme officials for updates and feedback, to some extent substituting for the government officials who were meant to undertake this role.

The home visits carried out by older citizen monitors were also important for channelling complaints, as government officials were either not mandated or had no time to carry out home visits. In Zanzibar, *shehas* are responsible for carrying out home visits to older people as part of their broader responsibilities. However, they said that they appreciated the support given by older citizen monitors as they could not manage all the home visits on their own.

Older citizen monitors influencing national policies

In all four countries, we found that local older people's associations were not limited to addressing local issues but were also making links with organisations at sub-national and national level. This meant that they could influence changes outside the areas we were working in. They scaled up their activities in different ways in each country.

In Zanzibar, older people's associations worked in partnership with the national older people's organisation, JUWAZA, to bring the experiences of older people to national-level decision makers. JUWAZA was originally set up to represent the interests of retired civil servants. It gradually expanded to represent all older people. JUWAZA's links with the Government and experience of advocacy put it in a strong position to ensure that the voices of older people from local organisations were heard at national level.

In Kenya, older citizen monitors provided information about the situation of older people to the leaders of their local older people's associations. These leaders, in turn, passed the information to older people leaders representing the National Association for Older Persons at county level. This association was established in 2015 as a national body, bringing together smaller organisations working for older people in Kenya, including local-level older people's associations. The county-level National Association for Older Persons representatives engaged with county-level government officials and their Members of Parliament. The National Association for Older Persons coordinated with the Ministry of Labour and Social Protection on the design of the new social protection scheme, Inua Jamii 70 and Above, and issues affecting older people more broadly.

In Uganda, older people's concerns about the Senior Citizens Grant were taken up by HelpAge International and Uganda Reach the Aged Association, a national non-governmental organisation. Later on, the National Council for Older Persons became involved in taking up national-level issues. The National Council for Older Persons provides a structure for older people to be represented at all levels of government administration. However, while the majority of councillor posts were filled during the 2016 elections, elected councillors received little training or resources to carry out their roles. They had little information about the Senior Citizens Grant, despite being mandated "to provide a supervisory role in operations, death reporting, beneficiary rights and effective implementation," according to the operations manual for the programme. HelpAge International and Uganda Reach the Aged Association provided training to the newly elected councillors to help them fulfil their responsibilities.

In Mozambique, local older people's associations were just starting to develop links with a national platform, the Fórum da Terceira Idade (Forum for the Third Age). Prior to this, mixed-age community monitors met with the *permanentes,* local civil society organisations, district government officials and staff of the National Institute for Social Action on a quarterly basis to discuss findings of the community monitoring.

To involve older people more, we both supported the formation of local older people's associations, and, at national level, began to build the capacity of the Forum for the Third Age to work on social protection. While the Forum for the Third Age exists as a strong network at national level, it has not focused on social protection, and it is not well linked to local older people's associations. The launch of the National Strategy on Basic Social Security II, which includes an old-age grant, provides an opportunity for the Forum for the Third Age to become a strong advocate for its effective implementation.

Older citizen monitors collecting data in different ways

Besides dealing with individual cases, older citizen monitors in all four countries used structured questionnaires to gather information about issues affecting older people collectively as evidence for influencing their governments. In Zanzibar and Mozambique, this information was filling an important gap in programme monitoring and evaluation which was not being carried out by the government, due to lack of resources and capacity. We aimed to overcome some of the challenges of collecting evidence by improving questionnaires and survey methodology, and digitising the process, so that evidence could be collated more quickly.

For example, when we started the project, some questionnaires included double-barrelled or leading questions. Sampling methodology varied hugely, with sampling pools in some countries being too small and data being collected in a very ad hoc way. Transferring the evidence from local to national level and analysing it was time-consuming, as the systems used were largely paper-based.

In all four countries, HelpAge International supported local civil society organisations and older people leaders to develop their questionnaires. Opinions differed on how important it was to have rigorous and scalable data of a high

standard akin to a professional household survey. Some took the view that the main purpose of the data collection was to open a door to facilitate dialogue with government officials, and the standard of the data was secondary. Others felt that, as the data was filling a gap in the government's own monitoring and evaluation, it needed to be fairly comprehensive and rigorous.

HelpAge International did not impose the same questionnaire on each country, but helped local civil society organisations and older people leaders to make informed choices about how to develop their questionnaires according to the available skills and capacity, and their advocacy goals. In Uganda and Mozambique, older citizen monitors chose to go on using scorecard-type questionnaires. In Zanzibar and Kenya, they decided to use more detailed questionnaires which were similar to mini household surveys.

In all four countries, older citizen monitors embarked on digitising their data collection methods, with varying degrees of success. The aim was for them to collect data digitally using the SurveyCTO platform. This would cut out the need to enter data manually, which was time-consuming and often created backlogs, and speed up analysis.

The most progress in digitisation was made in Zanzibar, where older citizen monitors started using tablets to collect data. In Kenya, Mozambique and Uganda, local civil society organisations supporting older citizen monitors opted for partial digitisation, as they did not think that older citizen monitors would know how to use the tablets by themselves, and they had not budgeted sufficiently to train them. Older citizen monitors in these countries continued to use paper survey forms. Partner organisations entered the data they collected into SurveyCTO on computers in their offices. Clearly, this partial digitisation did little to make data entry more efficient, although it did mean that older people remained involved in the data collection process.

However, the time required for data cleaning and analysis was massively underestimated. Only in Zanzibar had the local civil society organisation, JUWAZA, recruited a data entry clerk to work solely on the older citizen monitoring data, who could analyse it in a useful and timely way for meetings with local government. The other three countries continued to have backlogs. Data entry by staff of partner organisations and HelpAge International placed a heavy burden on them.

Alternative channels may be needed for suspected financial abuse

Our learning review highlighted the importance of having more than one channel for lodging a complaint. For example, some complaints may be highly sensitive and require anonymous channels for raising them. One important issue raised several times during the peer exchange visits was financial abuse of older people by other household members. This is particularly relevant to social pensions, where a higher proportion of recipients are likely to rely on a proxy (nominated family member or friend) to collect their payment on their behalf. Government officials in Zanzibar estimated that 10 per cent of social pension recipients always used a proxy, and 30-40 per cent used one occasionally.

The social pension schemes in Kenya, Uganda and Zanzibar have systems in place to reduce incidences of proxies taking advantage of older people. In Kenya, all proxies are required to be registered in the management information system and provide identity documents. In Zanzibar, proxies are required to sign a power of attorney letter and provide identity documents and a photo. This is meant to make it easy to trace the perpetrator if an older person does not receive their social pension. However, financial abuse may be committed in other circumstances too. For example, older people collecting their pension in person may be threatened with theft or coercion by a household member.

In Kenya, interview respondents said they believed there were cases of financial abuse in the Consolidated Cash Transfer Programme, but it was difficult for either older people or anyone else to report them. In Zanzibar, neither the *shehas* nor older citizen monitors had received any training in detecting financial abuse. They said they were not aware of it happening. The issue is not recognised by society. Although social workers exist in Zanzibar, they do not have a mandate to work with older people, other than delivering the social pension or supporting older people who have no family. In relation to abuse, their work focuses mostly on children.

Similarly, in Kenya, interview respondents commented that the system for children was better than for older people. There were child protection officers but no caseworkers for vulnerable older people. Financial abuse cases are meant to be addressed by programme officers of the Consolidated Cash Transfer Programme, with support from the beneficiary welfare committees. However, the programme officers have no specialist training in working with vulnerable older people, and the beneficiary welfare committees do not provide a particularly confidential channel for complaints. One interview respondent in Kenya suggested that the Legal Aid Act 2016, which provides for free legal services to vulnerable people, could be used to take up cases of financial abuse.

4.3.3 Leading governments to respond to older people's concerns

During the project period, governments in all four countries made important policy reforms to increase the number of older people eligible for social pensions. More than 1 million older people are currently enrolled in social pension schemes across the four countries and the number is set to increase. These reforms came about as a result of economic, social and political changes over a number of years. In all cases, HelpAge International and partners played an important role in securing policy and financial commitments and influencing the design of social pension schemes.[37]

However, our learning review focuses on the changes that took place as a result of older citizen monitoring activities. In all countries, county government representatives and payment service providers committed to making small improvements in the selection of recipients and collection of payments. However, their authority to do so was limited by centralised decision-making. Lack of capacity of government officials was also a challenge.

Making changes at local and national levels

In Kenya, during meetings with older people leaders, representatives of county government and the payment service provider committed to making small improvements to the method of selecting recipients and overcoming some other issues with the payment scheme that were within their authority. For example, they undertook to reduce waiting times by organising separate queues at banks for recipients of the different cash transfer. They also promised to improve waiting areas by providing shade, seating, toilets and fresh drinking water. They said they would improve security by ending payments being made in the open.

Many issues raised locally could only be resolved centrally. However, many of these were in the process of being addressed through policy change during the course of the project. For example, Kenya's Inua Jamii 70 and Above, launched in May 2018, is much simpler to manage than the poverty-targeted Older Persons Cash Transfer that it is replacing. Once it is fully rolled out, the incidence of inclusion and exclusion errors should be greatly reduced.

During 2018, the Government of Kenya also took steps to improving payment methods by enabling older people to choose from several banks to collect their pension. This means they will be able to choose a paypoint closer to their home, or collect their payment at a more convenient time. The National Association of Older People used data collected by older citizen monitors to inform national-level debates on reforming targeting and payment processes.

37. For an objective analysis of HelpAge International's contribution to the policy reform in Zanzibar, refer to Seekings J, *The introduction of old age pensions in Zanzibar,* CSSR Working Paper No.393, Centre for Social Science Research, University of Cape Town, December 2016

In Mozambique, the information collected by community monitors and older citizen monitors with support from HelpAge International, APOSEMO and ASADEC contributed to national-level debates between civil society organisations, policymakers and donors about reforming the social protection system as the National Strategy on Basic Social Security II was being developed. This strategy proposes a series of social protection schemes based on life-course risks, including an old-age grant.

The community monitoring also led to a collaboration between HelpAge International and the National Institute for Social Action to pilot an electronic grievance and redress mechanism for the social protection schemes in Mozambique. Data collected by community monitors showed that the existing mechanism was barely functioning. Basic Social Subsidy Programme recipients either did not know how to make a complaint or were worried about reprisals.

In Uganda, the voice and accountability approach influenced changes in local-level operations of the Senior Citizens Grant. This was particularly so in northern Uganda, where the roll-out of the scheme began during the project. Advocacy by older people leaders, older people's councillors and local civil society organisations, using data collected by older citizen monitors, led to the maximum distance between older people's houses and paypoints being reduced from 18 kilometres to 7 kilometres. Some paypoints that had previously been quite disordered were better organised and fresh drinking water was provided.

The project also led to an important improvement for older people with mobility issues. Beforehand, few older people or government officials were aware of the system through which an older person could nominate a proxy (such as a family member or friend) to collect their payment on their behalf. This meant that some older people had great difficulty reaching their nearest paypoint. In Karamoja, one older woman had to rely on her family to push her to the paypoint in a wheelbarrow. Older people leaders and local civil society organisations alerted government officials to the proxy system set out in the scheme's operations manual. They subsequently started to encourage older people to use this system.

In Zanzibar, data collected by older citizen monitors on the distances that older people had to travel to paypoints, and advocacy with local and national government officials, led the Government to reduce these distances by increasing the number of paypoints from 47 in April 2016 to 68 by December 2017.

Older citizen monitors in Zanzibar also helped to increase the registration rate for the Universal Social Pension. They told older people how to register and helped them obtain documents to verify their age. Registrations in the project areas increased from 81 per cent of eligible older people in April 2016 to 99 per cent by December 2017.

Capacity and willingness key to government responsiveness

Although our work to strengthen voice and accountability led to some important changes for older people in all four countries, lack of capacity of government officials continues to be a challenge. Government officials often have inadequate knowledge, resources or authority to respond to an issue.

During the peer exchange visit in Uganda, older people leaders said that individual complaints and grievances were only taken lightly. It took a long time to receive feedback, if at all. Some respondents said that the inadequate response was due partly to low awareness by government officials and older people themselves about the complaint and appeal procedures. Some government officials said it was also because older people had unrealistically high expectations of what the government could achieve.

Respondents in Mozambique and Uganda said that government officials struggled with limited resources to deliver the social protection programmes. In Gulu District, Northern Uganda, government officials are meant to travel only up to 7 kilometres between paypoints to deliver payments. In reality, however, they may cover distances of 30-50 kilometres. This leads to late delivery of payments. In Mozambique, one National Institute for Social Action delegation had only three operational vehicles to distribute payments to almost 30,000 recipients. Agency officials therefore spent most of their time making payments. They had no time to respond to complaints and queries and were too busy with other tasks to follow up on cases.

Government officials in Kenya and Zanzibar appeared to be in a stronger position to deliver the social protection schemes. In Kenya, a National Social Protection Secretariat has been created to provide strategic guidance and coordination of social protection. And the Government of Kenya has shown the political will to expand and improve its social protection system.

Although Zanzibar does not have the experience or systems in place that Kenya has, the Government is demonstrating willingness to deliver social protection. It is currently developing legislative and policy frameworks and operational systems to support the Universal Pension Scheme. During the peer exchange visits, respondents said that there had been a lot of high-level political support and public endorsement of older people's rights through the media. This encouraged government officials to resolve issues related to the social pension and helped create a positive attitude among government officials interacting directly with older people.

In contrast, some respondents in Uganda said that service providers delivering the social pension did not have the patience to listen to older people. During pay days they behaved as if they were "doing the older person a favour".

4.3.4 Including older men and women, and older people with disabilities

Anecdotal evidence suggests that better-off, literate and politically connected people usually assume leadership roles in community organisations. The learning review aimed to shed light on how far older people from different social and economic backgrounds were included in voice and accountability activities, with a specific focus on gender and disability inclusion.

As part of their surveys of older people receiving the social pension, older citizen monitors in Zanzibar collected data on disability prevalence. The data revealed that many respondents had disabilities: 39 per cent said they had some difficulty seeing, and 9 per cent a lot of difficulty; 22 per cent said they had some difficulty hearing, and 6 per cent a lot of difficulty; and 23 per cent said they had some difficulty remembering, and 8 per cent a lot of difficulty (see Table 2).

Table 2: Disability prevalence among older people aged 70 and above in Zanzibar

	No difficulty	Some difficulty	A lot of difficulty	Cannot do at all
Communicating	76%	17%	7%	0%
Moving in bed	87%	8%	5%	0%
Remembering	68%	23%	8%	1%
Walking	45%	35%	17%	3%
Hearing	72%	22%	6%	0%
Moving around	81%	10%	7%	1%
Moving outside home	78%	13%	8%	2%
Seeing	51%	39%	9%	2%
Self-care	79%	12%	9%	1%

Our review showed that efforts were made to cater for different people's abilities and communication needs but there was some way to go to be more inclusive. Opinions were divided about how older men and older women accessed information and participated in older people's associations. There appeared to be a lack of understanding about why older women or older people with disabilities were prevented from taking on leadership roles. Older people leaders said that older people with disabilities were less likely to make a complaint. Government officials had not received training on disability and gender inclusion.

Variety of communication methods used but groups could be more inclusive

In all countries, a variety of communication methods was used to provide information to older people about the social protection schemes. These were mostly verbal, originally developed to cater for those with low literacy levels, but also helpful for people with difficulty seeing.

Older citizen monitors carried out home visits to people who were unable to leave their homes due to illness or disability. They told them and their families about the social protection scheme and responded to any queries or complaints. During group discussions, some participants said that they also carried out home visits to older people with hearing loss who did not attend older people's association meetings because they found them too noisy to follow the discussions.

It was clear that meetings could be made more inclusive for older people with hearing loss. For example, they could be invited to sit at the front. The chair could impose a rule to prevent people from talking over each other. They could ask people to face the person they were talking to and repeat key points. Many resources are available with practical advice on communicating with people with hearing loss, which could be useful for older citizen monitors.

Older citizen monitors said that during home visits they struggled to give information to people with severe hearing loss. They would use rudimentary gestures or talk to family members who were used to communicating with the person.

Older people leaders suggested that older citizen monitors could be trained in sign language to communicate better with older people. However, in view of the fact that older people with hearing loss might not know the country's official sign language, it was felt it would be more useful for them to learn how to use visual references, such as a calendar, clock, or bank notes with the exact amount of money they should receive.[38]

In terms of gender inclusion, opinions were divided about how older men and older women accessed information and participated in older people's associations. In Zanzibar, some participants in group discussions said that older women were less likely to attend older people's association meetings because they had more household responsibilities. However, some said that more older women attended meetings, but older men were usually more vocal. Others said that women were more used to being members of community groups and were more proactive because they had been involved in women's groups when they were younger.

Similarly, in Uganda, respondents said that older women had usually developed better networks and coping mechanisms which helped them to see the benefits of joining community groups. Men's sources of livelihood and their assets were usually depleted in older age, lowering the social status that helped them to participate in community activities earlier in life.

In Zanzibar, the older people's associations did not have specific executive committee roles for a women's officer. They said the executive committees were open to anyone regardless of gender, disability or political affiliation, and did not require special positions. Two older citizen monitors were elected in each older people's association – one woman and one man. However, the aim seemed to be more for women and men to be able to discuss their issues with an older citizen monitor of their own sex, than to ensure equal participation by men and women.

During group discussions in Zanzibar, participants could only recall one older person in an executive committee position who had a disability (sight loss). Ironically, capacity assessments carried out in Kenya at the beginning of the project revealed that older people leaders lacked skills in how to engage with older people with severe physical and cognitive impairments. During group discussions with older citizen monitors, there was a notable absence of older women. The reason given was that they were busy doing other things.

There appeared to be a lack of understanding of the underlying dynamics that prevent older women or older people with disabilities from taking on leadership roles.

38. For example, Action on Hearing Loss, 'Communication tips', www. actiononhearing loss.org.uk/live-well/ communicate-well/communication-tips (18 September 2018) and Tsao Foundation, 'Communication with older people', www.who.int/ageing/ publications/PPCommunicationwithOlder People.pdf (18 September 2018)

Disability and willingness to speak up

A key question was whether older people with disabilities who had access to information about the social pension and had a query or complaint would be willing to speak up about it. Older people leaders in Zanzibar said that an older person with a disability would be less likely to lodge a complaint than someone without a disability because they would not want to be seen as a burden by asking for even more assistance than they were already receiving.

Older people leaders in Zanzibar said that those who were housebound were the most disempowered and least likely to make a complaint, especially if the complaint was about a caregiver withholding some or all of their social pension. They said that older people who depended entirely on their family for their care were afraid of raising a complaint in case it meant their money would stop completely, or in case it could lead to other kinds of mistreatment. One participant said that those who were very old and frail were more likely "to keep quiet to keep the peace".

Lack of training for government officials in disability and gender issues

In interviews, government officials were also asked for their views on disability and gender inclusion in the accountability mechanisms of social pensions. In Uganda and Zanzibar, some government officials replied that issues faced by people with disabilities were dealt with by another department or office. This suggests that disability considerations were not embedded within the social pension programmes.

On a practical level, respondents in Kenya commented that government officials interacting directly with older people in the delivery of the social pension (and, incidentally, the cash transfer for people with severe disabilities) had never received any information on how to communicate with people with disabilities, or had any formal training on how to work with vulnerable adults.

District social workers responsible for delivering the social pension in Zanzibar had also received no training or information on how to communicate with older people who might have communication difficulties.

Kate Holt/HelpAge International

4.3.5 Recognising the role of civil society organisations

In all four countries, representatives of local civil society organisations working directly with older people had built up a rapport with their local communities, speaking in local languages and dialects.

In Uganda, CARITAS informed older people about their rights and entitlements and ensured that older citizen monitors understood their roles. They also trained older people's councillors on older people's rights, clarifying the roles and responsibilities of the duty bearers, and how the councillors could work within the available structures. Similarly, in Zanzibar, JUWAZA mobilised local communities to establish older people's associations. They provided training and ongoing support to older people's associations and older citizen monitors. However, in group discussions, participants commented that while JUWAZA was the organisation working directly with older people, HelpAge was the "engineer" that initiated the older people's associations.

Overall, civil society organisations succeeded in influencing change in the social protection schemes. The fact that older people felt confident about raising concerns and complaints with these local organisations was encouraging. However, these organisations seemed to rely on HelpAge for information and technical support, raising the question of sustainability.

Civil society organisations working closely with government

In all four countries, the organisations supporting voice and accountability at local and national levels worked closely with government officials to influence change in the social protection schemes.

In Zanzibar, older people leaders said that HelpAge International was instrumental in bringing about the social pension scheme and overcoming implementation issues, persistently knocking on the doors of the government ministries. But they emphasised that JUWAZA's role should not be under-estimated, as their members were former civil servants with strong connections to government at different administrative levels.

In Kenya, government officials said that HelpAge International had helped increase the technical capacity of the National Association for Older People and had provided older people leaders with vital information for advocacy towards the Inua Jamii 70 and Above. HelpAge had also provided resources and technical support to the Ministry for Labour and Social Protection to design and implement the Inua Jamii 70 and Above.

In Uganda, formal and informal meetings between CARITAS and district-level government officials to discuss older people's concerns and specific complaints about the Senior Citizens Grant made it possible for some complaints and grievances to be resolved.

The peer learning visits in Uganda and Zanzibar revealed that some older citizen monitors had raised complaints collected from older people with CARITAS and JUWAZA. CARITAS and JUWAZA had taken these up with the local government or provided advice to the older people concerned. They said that older citizen monitors came to them because they had developed a good relationship with them. Older citizen monitors trusted them and felt they were on their side. It is also likely that staff of CARITAS and JUWAZA spent more time listening to older people's concerns than a government official would, helping to develop a stronger relationship.

These organisations may have had more success in resolving complaints than if older people had followed the official route via government. This is because staff of CARITAS and JUWAZA are likely to have more up-to-date information and training about the social protection programmes, understand how to resolve complaints quickly, and be able to leverage their higher-level government connections.

The fact that the older people felt confident about speaking with these local organisations about their concerns and complaints was a positive outcome. However, these organisations seemed to rely on HelpAge for information and technical support, raising the question of sustainability, as not all older people in Uganda and Zanzibar have access to local civil society organisations. In the long term, government systems and processes must be improved so that individual older people can obtain information and lodge complaints and appeals no matter where in their country they live.

4.3.6 Addressing challenges of sustainability and reaching scale

Reaching scale includes both scaling up (linking local initiatives upwards to influence multiple levels of government) and scaling out (doing more of something, such as replicating a scheme in more locations). Since scaling up has been described in Section 4.3.2, this section focuses on how the project addressed scaling out.

Key challenges for older people's associations attempting to scale out were to maintain skills and capacity. Embedding the voice and accountability approach in government social protection schemes or other older people's structures might seem to be a way to do this, though our experience suggests otherwise. During the peer exchanges, respondents had different views on how important it was for older people's associations to be officially recognised. Digital technologies for collecting and analysing data were introduced to differing extents and their use remains highly unequal.

Ongoing support for older people's associations

At the beginning of the project, we organised participatory assessments with older people's associations in the project areas to find out whether they could carry out older citizen monitoring activities, and whether they could continue doing so with minimal support from civil society organisations after the project ended.

The assessments revealed that some older people leaders in Kenya and Zanzibar had only a limited understanding of the rationale for forming older people's associations. In Kenya, most of the older people's associations had legal identities (required by Kenyan law) but some had no statutes or records. Some were successfully managing self-help initiatives such as revolving loan schemes and small income-generation activities which were key to their sustainability. Others had limited knowledge on how to set up these kinds of activities.

Most older people leaders had some basic understanding of older people's rights but lacked knowledge of social protection. They were unsure how to use information on rights for advocacy, or how to target and engage decision makers.

We addressed many of these challenges by working with local civil society organisations to provide two years' intensive support to older people's associations.

We knew that motivation of older people leaders was key to sustainability. Older people leaders in Uganda, for example, said they were motivated to improve the welfare of older people, become knowledgeable about older people's issues and develop the skills to represent their fellow older citizens with government officials. They also said that receiving practical items such as rain boots, raincoats, branded T-shirts and bicycles not only helped them carry out their duties but also gave them a sense of belonging and pride.

We acknowledge that it may be unrealistic to expect older people's associations to be completely self-sustaining after project funding ends. They will still require some support from a local civil society organisation or national association of older people. Over time, changes in their leadership or programmes will require adjustments in the way they work and additional training. Older people leaders in Uganda, for example, said that they relied on support from local civil society organisations. So rather than assuming that older people's associations can become completely self-sufficient, it would be more realistic to develop a model that requires lighter support after a project has finished.

Collaborating with government less satisfactory

One way to scale out the voice and accountability approach is to embed it in government social protection schemes or other older people's structures. However, our experiences shows that this is less satisfactory.

In Zanzibar, the Department of Social Welfare supported the roll-out of the older citizen monitoring approach to all 116 *shehias* in the country. JUWAZA and HelpAge International arranged for district social welfare officers to take part in a one-day training in how to establish the older citizen monitoring approach. The district social welfare officers passed the information to the *shehas* in their districts. The *shehas* called public meetings to form older people's associations and vote for older people leaders. Committee members and older citizen monitors from each older people's association were also invited to attend a training session in the older citizen monitoring approach.

However, a group discussion with older citizen monitors in an area that we were not working in revealed that the older citizen monitors had not attended the training. They were using community-monitoring skills they had received from a non-governmental organisation focusing on women and children. They said they were not only monitoring older people's issues, but had a much broader remit.

Some older people leaders commented that some older people's associations in the non-project areas lacked information and coordination. The result seems to have been a very much watered-down version of older citizen monitoring in the non-project areas, where older citizen monitors lacked information, coordination and skills to advocate on behalf of older people.

Importance of official recognition of older people's associations

During the exchange visits, respondents' views were divided on how important it was for older people's associations to be officially recognised in order to be sustainable and scalable. The National Association of Older People in Kenya felt it was important for their credibility to register as a society. They also aimed to recruit more older people's associations and local civil society organisations from different regions of Kenya to have a more balanced and representative composition. In Mozambique, Forum for the Third Age is officially recognised as the representative group of older people's organisations. It has special consultative status on older people's issues. In Uganda, the National Council of Older Persons has given older people representation in parliament and direct access to policy makers and political representatives.

However, some respondents felt that if older people's associations became official entities, government support to national federations could give a facade of participation without actually challenging the status quo. Furthermore, government endorsement of structures without systems support or training (as with the National Council of Older Persons in Uganda, and in areas of Zanzibar we were not working in) could put older people's associations at risk. The role and formation of older people's associations would be open to interpretation, and older people leaders could use them for their own purposes. The leaders would likely have little understanding of governance, and lack leadership skills and capacity. The avenues for recourse or replacement of older people leaders in the case of disputes or misconduct could be weak. The older people's associations would also be unlikely to be sustainable if they had not received initial support to establish themselves as strong and cohesive community groups.

The question of whether older people's associations should become an official entity (either through registration or by becoming an official part of a social protection scheme) depends on a number of factors, including the legal environment for non-governmental organisations. In some countries, civil society organisations cannot operate unless they are registered. In others, such as Zanzibar, local older people's associations are only required to register if they want to apply for funding. They do not need to be registered to have open and collaborative relationships with the government. Being a critical friend on the outside of the government might serve them better.

Limits of digital technology in scaling up

Digital technologies are increasingly being used to enhance voice and accountability in public services, including social protection. However, access to technology in sub-Saharan Africa remains highly unequal and is dependent on gender, income status, location and age.[39] In general, digital platforms have been used with some success in increasing government officials' awareness of an issue, but with less success in influencing their willingness to respond.[40]

We used digital technology to support scale-up and ensure that the voices of older people at local level could be heard by sub-national and national-level decision makers. We did this by digitising the older citizen monitoring data collection in all four countries (see page 39), and piloting an electronic grievance and redress mechanism in Mozambique.

The idea for the pilot in Mozambique came from a community monitoring project that we had also been involved in. The community monitoring revealed how the *permanente*'s role as the first contact point for people with a complaint or appeal about the Basic Social Subsidy Programme was in conflict with their role to recommend recipients for the subsidy. In addition, National Institute for Social Action officials were responsible for a vast geographical area, making it difficult for them to carry out home visits, or for older people to visit them in the provincial capitals where they were based. The objective of the electronic grievance and redress mechanism was to make it easier for recipients of the subsidy to officially lodge complaints.

39. World Bank, *World Development Report: Digital Dividends,* World Bank Group, Washington, DC, 2016

40. Peixoto T and Fox J, *When Does ICT-Enabled Citizen Voice Lead to Government Responsiveness?,* Opening Governance: IDS Bulletin 47:1, January 2016

The idea of the electronic grievance and redress mechanism was received well by staff of the National Institute for Social Action and local civil society organisations. However, in practice, some technical glitches and differing views on the process for lodging complaints were reported. During the initial debrief meeting of the electronic grievance and redress mechanism, some participants said they thought that the *permanente* should be responsible for logging complaints on the system at local level. However, this would clearly not help overcome the conflict of interest. It was instead suggested that community leaders should take on this role.

We anticipate that once the technical glitches have been overcome and a system for logging complaints has been agreed, the electronic grievance and redress mechanism will increase the amount of information that the National Institute for Social Action and others have about implementation of the scheme. However, by itself, the electronic grievance and redress mechanism will not make the government more responsive. Nor is it likely to help recipients of the subsidy feel more confident about raising a complaint, as the design of the scheme continues to reinforce the notion of social protection as a privilege rather than a right. Recipients of the subsidy could still be put off making a complaint for fear of reprisals.

Caritas Gulu

Conclusions and recommendations

Our learning review shows that the older citizen monitoring approach has been essential for increasing older people's access to social pensions and improving the design and implementation of social pension schemes in Kenya, Mozambique, Uganda and Zanzibar. However, we stress that older citizen monitoring should not compensate for weak or non-existent operational-level complaint mechanisms indefinitely. Overall, it is the duty of governments to improve social protection schemes.

Important role of older citizen monitoring

The learning review shows that older people's associations play an important role in raising older people's awareness of their rights and the social protection schemes available to them. Older citizen monitors identified eligible older people who had been left out of a scheme or were not receiving their pension payment and helped them to use operational-level complaint mechanisms. They monitored implementation of the schemes and carried out advocacy with government officials at all levels.

Home visits were particularly important. They helped to ensure that older people who were unable to leave their homes because they were unwell or disabled or had childcare or work responsibilities still received up-to-date information and support to access the social protection schemes.

Our support to older citizen monitoring also contributed to scaling up the voice and accountability approach. It helped local older people's associations to link with national associations of older people and civil society organisations working at sub-national and national levels to influence government decision makers with higher levels of authority to improve social pension schemes outside the areas we were working in.

Even though we focused primarily on the demand side of voice and accountability in social protection, we also took steps to strengthen the supply side. This was largely done by organising training and information sessions for government officials on older people's rights, social protection policy and operations.

Critical friend, not implementing partner

The learning also highlights key challenges to developing the voice and accountability approach in social protection schemes. The most important question is: what role should older people's associations and older citizen monitoring have?

Currently, they have two main roles. The first is to raise older people's awareness of their rights and carry out monitoring and advocacy. The second is to support implementation of social protection schemes, such as registration, checking and updating lists of older people, and helping older people use the official complaint mechanism. This role seems to have been gradually taken up by older people's associations in countries where new social pension schemes have been introduced, or where government complaint mechanisms have turned out to be inaccessible or unresponsive.

The support provided by older people's associations to implement social protection schemes is currently filling an important gap. Many older people would be unable to receive their pension without it. However, it should be primarily the responsibility of the government to provide public information about social protection schemes, and to establish an accessible and effective complaint mechanism. But in reality, many social protection schemes in low and middle income countries lack the necessary resources. Some governments have established community groups to help deliver aspects of the scheme, such as the beneficiary welfare committees in Kenya.

If governments in the four countries we worked in want to involve community groups in delivering social protection, it would be better if they established specific structures and processes. The older people's associations and older citizen monitoring initiated and supported by HelpAge International should not play this role indefinitely, as it risks them being further co-opted by the government. Their mandate should be monitoring and advocacy, maintaining an independent voice, and acting more as a critical friend of the government than an implementing partner.

Older people leaders could encourage governments to make complaint mechanisms more accessible and responsive. They could call for mechanisms to identify and deal with financial abuse in the private domain (by a family member or friend), which can be difficult to identify. This will become more important as more social pension schemes move over to electronic payment systems. These can open up new opportunities for financial abuse of older people, while closing down others.

Government officials or social workers should be responsible for post-payment monitoring, focusing particularly on older people who have a proxy to collect their payment. This could be done through random spot checks if resources are low.

Another reason why older people's associations should not officially take on the role of supporting the implementation of social protection schemes is that this role should be led from the top. Community associations supporting implementation are part of the programme management system. As such, they need clear rules about their roles and responsibilities. This requirement is not particularly compatible with the way that older people's associations are established. Older people's associations tend to start in a more organic manner from the bottom up, towards the creation of federations of older people's associations.

Some way to go on inclusion and empowerment

Two key issues emerging from the learning review that relate specifically to older people's associations and older citizen monitoring are inclusion and empowerment. The learning shows disability and gender inclusion to be particularly weak areas. They are only considered at a superficial level, if at all. There are many practical steps that older people's associations can take to become more inclusive of older people with disabilities, other than, for example, creating tokenistic places on executive committees. It seems as if there is also important work to be done to increase understanding of disability in older age and improve attitudes towards older people with disabilities. Likewise, more effort could be made towards understanding gender issues and including older people of different genders in key roles of older people's associations.

The learning review shows that much more could be done to create a positive environment for older people in their countries and help them recognise their right to social protection. It highlights that, although the situation has improved, many older people are still unwilling to speak up if they have an issue with their social pension. In Zanzibar, however, respondents said that the high-level government recognition of older people's issues, as well as positive media coverage, helped them feel empowered to speak up.

Duty of government to make improvements

Finally, while the learning has shown how older people's associations and older citizen monitoring play a key role in strengthening voice and accountability in social pensions, there are limits to what they can achieve if governments do not strengthen their own systems and processes. Older people leaders and civil society can advocate for improvements and advise government officials on how to make the systems and processes more accessible. But ultimately, the capacity and willingness of government to respond is key to improving the coverage, design and implementation of social protection schemes.

Kate Holt/HelpAge International

Recommendations

Drawing on these conclusions, we make the following recommendations to older people leaders, civil society organisations and governments:

Older people leaders

- Encourage older people to understand they have a right to social security. Address any misperceptions they may have that the social pension is a "gift". Correct any misunderstandings they may have about how older people are selected for the social pension scheme.

- Strengthen links with civil society organisations and national associations of older people to ensure that the voices of older people are heard by policy makers at national level, and that information about social protection policy and operations reaches older people.

- Learn about gender and disability issues and take steps to be more inclusive of people of different genders and abilities.

Civil society organisations

- Carry out information and awareness-raising on social pension laws, policies and operations with older people, older people leaders, local and national civil society organisations, the general public and government officials from local to national level.

- Provide information to older people regularly, using different communication methods such as verbal, visual and via the media.

- Adequately budget for and resource digital data processes (including tool development, programming, testing and troubleshooting, training data collectors, data collection, cleaning and analysis), allowing for the skills, time and resources needed for all these stages.

- Support older people's associations to act as independent monitors representing older people, and not to be a substitute for a weak or non-existent operational-level complaint mechanism.

- Develop a model for supporting older people's associations that starts with an intensive two to three years' support to establish the associations and older citizen monitoring activities, followed by a tapering off towards a lighter model of support, rather than coming to an abrupt end.

- Strengthen links with older people's associations to ensure that the voices of older people are heard at national level, and that information about social protection policy and operations reaches them. This does not necessarily mean creating national federations of older people's associations. It could mean developing links between local older people's associations and strong civil society organisations representing the interests of older people, where these exist.

- Support governments to improve their operational-level complaint mechanisms so that older people in all parts of the project countries can obtain help to resolve any complaints or problems with their social pension.

Governments

- Provide information to older people regularly, using different communication methods, such as verbal, visual and via the media.

- Design accountability mechanisms to be more accessible to both older men and women and older people with disabilities. Start by assessing how easy or difficult the mechanisms are for older people to use. Take practical steps to make them more accessible.

- Support older people's associations to act as independent monitors and represent older people, and not to be a substitute for a weak or non-existent operational-level complaint mechanism.

- Keep the design of social pension schemes simple, such as by basing eligibility on age. Simplify implementation systems, such as by making payment dates and times the same each month. This will make it easier for the public to understand the schemes and for officials to implement them.

- Improve operational-level complaint mechanisms so that older people in all parts of the country can obtain help to resolve any complaints or problems with their social pension. Where resources are limited, establish specific local-level structures to support implementation and complaint procedures (as with the beneficiary welfare committees in Kenya). Make sure these are part of the overall programme management system, and have clear roles and responsibilities.

- Train government officials who work directly with older people on how to communicate with older people who might have communication difficulties.

- Establish systems for identifying and dealing with cases of financial abuse of older people. Consider appointing social workers or protection officers to take on this role.

- Create an environment in which older people are willing to speak up. Give high-level recognition to older people's issues. Encourage positive portrayal of older people in the media.

Appendix: Overview of old-age social protection schemes in Kenya, Mozambique, Uganda and Zanzibar

	Kenya	Mozambique	Uganda	Zanzibar
Name of scheme	Older Persons Cash Transfer	Programa de Subsído Social Basico (Basic Social Subsidy Programme)	Senior Citizens Grant	Zanzibar Universal Pension Scheme
Year of introduction	Pilot began in 2006/2007 budget year	Began as the Food Subsidy Programme (PSA) in 1992	2011 (pilot in 15 districts) 2016 (expansion to 40 new districts)	2016
Legislative underpinning	The Constitution of Kenya, 2010, Article 43	Law of Social Protection 2007	None	None
Targeting	People aged 65 years and above in poor and vulnerable households Geographical targeting, proxy means-testing and community-based validation Limited to 750 recipients per district	Households without the means to satisfy their basic needs and without any member that has labour capacity	Pilot phase: all people aged 65 years and above (60 years in Karamoja sub-region due to lower life expectancy) New districts: the 100 oldest persons per sub-county	All people aged 70 years and above
Detailed eligibility	Eligibility takes into account household criteria such as the number of orphans and vulnerable children, number of persons with disabilities, age of the oldest household member, poverty level and number of chronically ill people. Neither the older person nor any other member of their household may be enrolled in any other cash transfer programme, receiving any other pension or regular income, or be employed.	Eligibility is assessed against incapacity to work and generate income, health status, age, nationality and residency status. Candidate households are referred to the Institute for Social Action (INAS) by the *permanente*. INAS is then meant to carry out a household visit to verify eligibility using a simple means test.	Eligibility is based on age. Older persons with civil service pensions are not eligible for the Senior Citizens Grant.	To be eligible, a person must be 70 years of age or older, who is a Zanzibari resident or has lived in Zanzibar continuously for more than 10 years since the age of 18.
Monthly transfer amount	Ksh2,000 (US$19)	310 meticais (US$5.20) – 610 meticais (US$10.25) depending on household size	Ush25,000 (US$6.84)	Tsh20,000 (US$8.95)

Source: HelpAge International, *Pension Watch, Social pensions database version 1 March 2018,*
www.pension-watch.net/social-pensions-database/social-pensions-data (10 April 2018)

Erastus Maina/HelpAge International

Find out more:

www.pension-watch.net