

Learnings and innovations in social protection for older people in urban Kenya:

Snapshot of findings from the AFD INUA JAMII 70+ project



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Introduction

Like many countries in the world, Kenya is experiencing a notable demographic transformation, with the number of older people consistently increasing. A recent World Bank report indicates that older people in Kenya currently constitute close to 6 percent of the country's more than 53 million people, which means around 3.2 million people.¹ The Kenyan 2010 Constitution (Article 260) defines an 'older member of society' as anyone aged 60 or over. Population ageing in Kenya has been on a steady increase, partly due to improved healthcare, which has led to an increased life expectancy of around 61 years.²

The population ageing in Kenya and elsewhere in the world has been accompanied by rapid urbanisation as a result of massive inflows of people into cities in search of better life opportunities. This phenomenon has presented several unique challenges to older people in urban areas, with the majority of them living below the poverty line.³ The older urban poor face many problems, including limited work opportunities, poor healthcare access, degenerative and chronic diseases, ageism, abuse, low literacy level and digital inequity, among other socio-economic challenges.⁴ In addition, poor housing conditions, social isolation and the high cost of living leave poor older people in urban areas even more vulnerable than their rural counterparts.

Despite Kenya's efforts to improve the livelihoods of older people, the government still faces challenges to effective policy design and implementation, including resource constraints, efficiency, and data gaps.⁵ To address some of these challenges, the French Development Agency (Agence Française de Développement – AFD) funded the Inua Jamii 70+ (IJ70+) project, which was implemented with the goal to improve social protection and health systems. The project's specific focus was on marginalised older people in Nairobi, Kenya. This study aimed to identify the key learnings and innovations of the AFD IJ70+ project. The project emphasised three aspects of accessing social protection services: an integrated approach to health care insurance and cash transfers, the use of technology to access cash transfers for older people, and innovative capacity-building initiatives to enable older people to amplify their voices and stand up for their rights.

Methodology

This study was based on a desk review of project documents and relevant sectoral policy documents. It was complemented by qualitative research, where in-depth data was collected from beneficiaries of the AFD IJ70+ project in the two implementation Community Based Organisations (CBOs) of Kenyan Aged people Require Information, Knowledge & Advancement (KARIKA) in Dagoretti subcounty, and Kibera Day Care Center for the Elderly (KDCCE) in Kibera subcounty, Nairobi County. Two focus group discussions (FGDs) involving older people were conducted, one each from KARIKA and KDCCE. Each of the FGDs comprised 8-10 older men and women aged 63-93 years who were actively involved in the AFD IJ70+ project. These were 10 men and eight women who included officials and members of the Older People's Associations (OPAs), and Older Citizen Monitors Groups (OCMGs). The OPAs and OCMGs were the two main approaches for capacity building of older people in the AFD IJ70+ project.

Additionally, 15 key informant interviews (KIIs) were carried out. The key informants included older people, OPA and OCMG leaders, a government representative from the National Health Insurance Fund (NHIF), a representative of Akili Bomba Youth Group, which is an associate of KDCCE, and representatives from partner implementers of the project (HelpAge International Kenya, KARIKA, KDCCE). The majority of the KIIs and FGDs were conducted through face-to-face interactions with the research participants, though some KIIs were facilitated through Zoom and phone interviews. In all cases, the interviews were recorded with the participants' permission through a signed consent form and later transcribed for

thematic content analysis. It should be noted that this is a snapshot review of key learnings, and a planned thorough evaluation will provide a more detailed overview of learning activities and project innovations.

Overview of Older Persons' Cash Transfer programme

The cash transfer programme was introduced in Kenya in 2004 by the then Vice President Hon. Moody Awori, at first to help orphaned and vulnerable children (OVC) to access financial and social support needs in terms of food, healthcare services, and shelter.⁶ In 2006, the programme was reviewed to incorporate older people, with further reviews in 2010 to take care of people with severe disabilities (PWSDs).⁷ The Older Persons' Cash Transfer (OPCT) programme was launched on a pilot basis in 2007/2008 in three districts of then Nyando, Busia, and Thika, with an estimated budget allocation of Kshs 2.4 million targeting about 300 vulnerable older people of 65 years and above,⁸ with the beneficiaries initially receiving a monthly stipend of Kshs 1,065.⁹ Government statistics indicate that out of the 1,233,129 current beneficiaries of the Inua Jamii programme, close to 833,129 belong to the OPCT.¹⁰

Evidence shows that the poor cannot cope with economic, social, natural and covariate shocks without consistent government support. In this regard, the OPCT programme has remained one of the key interventions being implemented by the Kenyan government towards the attainment of Sustainable Development Goals (SDGs) 1 and 2 to “end poverty in all its forms everywhere” and “ensure healthy lives and promote wellbeing for all at all ages”. In 2013 the Government established the National Safety Net Programme (NSNP) to provide an operating framework for four cash transfer (CT) programmes, including CT-OVC, OPCT, PWS-CT, and the Hunger Safety Net Programme (HSNP). The CT-OVC, OPCT, and the PWS-CT programmes are implemented by the State Department for Social Protection whereas the HSNP is implemented by the National Drought Management Authority (NDMA).¹¹

Initially, the main objectives of the OPCT programme included to provide a regular source of income for households taking care of people aged 65 years and above, and to reduce the mortality of older people.¹² However, in 2017, a Presidential directive enhanced and changed the OPCT from being a targeted household-based programme for people aged 65 years and above to a universal benefit for all people aged 70 years and above, leading to the formation of Inua Jamii (IJ70+). This unconditional cash transfer programme is regarded as a non-contributory social pension for senior citizens, aimed at delivering regular monthly cash transfers of Kshs. 2,000 per individual, starting January 2018, through active bank accounts. However, the original aim of IJ70+ has not been achieved, both in terms of benefitting every Kenyan citizen aged 70 and over, and of consistently releasing the stipends to the beneficiaries every month.

The Government of Kenya in conjunction with the World Bank has the intention to register all the beneficiaries of the Inua Jamii programme with the current Social Health Insurance Fund (SHIF) in line with the Vision 2030's Social Protection Pillar which emphasises a just and cohesive society founded on the principle of social equity in a clean and secure environment.¹³ The government's commitment is to achieve 100 per cent SHIF coverage for senior citizens within three years and enable all older people to access social support services and have financial security.¹⁴ Notably, the government's commitment to transform OPCT into a more inclusive programme for all people 70 and over was informed partly by a 2011 feasibility study by HelpAge International and the then Ministry of Gender, Children and Social Development.¹⁵ Despite the government's best intentions and efforts towards providing social protection for senior citizens, a lot is yet to be achieved.



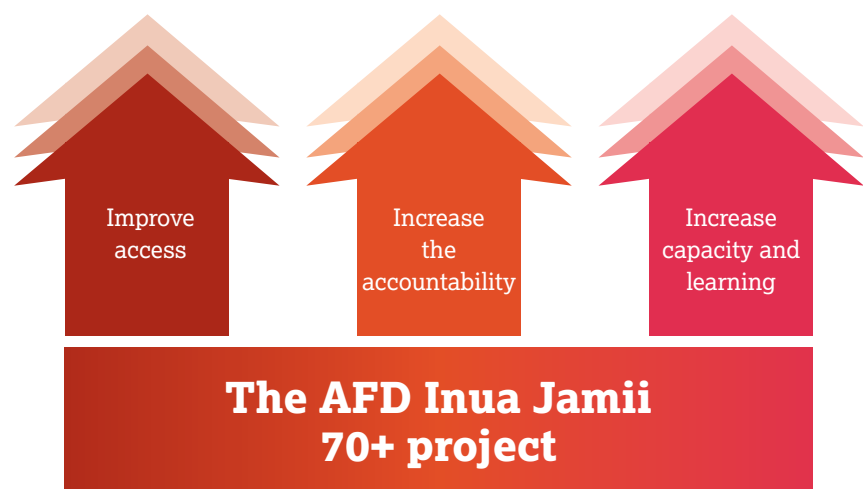
Anwar Sadat Swaka/HelpAge International

The AFD Inua Jamii 70+ project

Launched in 2018/2019, “*The innovations in social protection for older people in urban Kenya IJ70+*” project was a 5-year social protection initiative funded by the AFD, secured via Age International and implemented by HelpAge International Kenya in partnership with two CBOs, Kenyan Aged people Require Information, Knowledge & Advancement (KARIKA) and Kibera Day Care Center for the Elderly (KDCCE) in Dagoretti and Kibra Sub counties, Nairobi County, respectively. Simply referred to in this analysis as the AFD IJ70+, a Kiswahili phrase for “uplift the community”, the main goal of the project is to improve the systems and access to social protection programmes for marginalised older women and men in urban communities of Nairobi, Kenya.

The AFD IJ70+ project was fashioned around three specific objectives, namely:

1. To improve older women’s and older men’s access to the IJ70+ cash transfer programme in project locations (Dagoretti and Kibra subcounties of Nairobi) in a more effective, appropriate, and equitable way. This was done through the strengthening the capacity and empowerment of older people (e.g. through trainings and information sharing), awareness creation and enhancement, improved partnerships with various government and non-government entities.
2. To increase the accountability of duty bearers and key target stakeholders in the delivery of the IJ70+ programme. Through older citizen monitors, and OPAs in general, there was an active campaign for respect and better services for older people by different entities.
3. To increase capacity and learning among targeted state and non-state social protection actors to demonstrate increased capacity to deliver inclusive, integrated, age-, gender- and disability-appropriate programmes in Kenya, informed by new evidence and lessons learnt. The AFD IJ70+ co-implementers (HelpAge International, KARIKA and KDCCE) created avenues for institutional collaborations for attitude change and better services for older people. This was done through tailored trainings, sensitisation programmes, workshops and seminars, multi-sectoral forums, policy advocacy and active engagement with relevant government institutions, as well as impact monitoring and reporting. Improving the capacity and learning of state and non-state actors in social protection for older people is an important step towards an integrated, inclusive and effective strategy for their service delivery.



Key innovations: thematic areas of the AFD Inua Jamii 70+ project

The AFD project aimed to accomplish three important innovations, as follows:

1. A mix of IJ70+ and NHIF to cater for the blended need of healthcare services and Cash Transfer as income.
2. Use of technology as a delivery choice for the IJ70+ CT, including mobile money transfer services, as well as selected banking services.
3. Highlight the empowerment of older people within the innovative frameworks of OPAs, OCMGs and Age Demands Action (ADA) campaigns. These campaigns targeted virtually all areas of service in both public and private sectors such as the healthcare, transport, security, and education industry, thereby reinvigorating older people's agenda in service delivery.



Brian Otwa/HelpAge International

Effects of the mix of IJ70+ and NHIF on healthcare access and income security

Healthcare access

The AFD IJ70+ project has had an important effect on the income security and healthcare services of beneficiaries of the OPCT programme in Dagoretti and Kibra subcounties, Nairobi County. For example, the amplified voices of the older people on the programme through older citizen monitors (OCMs) have enabled them to be bolder in articulating issues that concern their health and wellbeing, including demanding better services from healthcare givers. The study further revealed that prior to the introduction of the AFD IJ70+ project; many of the research participants did not understand the concept of healthy ageing. Close interaction with OPAs has taught older people in the study sites about the importance of visiting healthcare facilities every time they experience any symptoms of illness. This has led to a remarkable improvement in their general health and wellbeing.

Older people have also enhanced their preventive healthcare practices, such as regular exercise and a healthy diet. Active and regular engagements and consultations with healthcare providers as a result of the AFD IJ70+ project's capacity-building initiatives has greatly helped most older people to deal with chronic illnesses such as diabetes and high blood pressure, among other degenerative diseases. The older citizen monitors (OCMs) have played a crucial role in ensuring that duty bearers treat older people in a decent manner, including bank agents and healthcare providers. One of the key informants (KIs) and FGD discussants, 77 year-old Keziah (not her real name), said:

“ The teachings we get from OPAs have really been very instrumental in attitude change, such as observing healthy eating, doing regular exercises, and readily reaching out to government officials and other duty bearers whenever we have concerns. For instance, from what I have learnt through the meetings organised by KARIKA (one of the IJ70+ partner implementers), I have managed to use my stipend from the cash transfers to set up a small soap making and selling venture where I have expanded my income level.”

Of the 18 FGD participants (10 men and eight women), 9 of them were struggling with different medical conditions. These included diabetes and high blood pressure, arthritis, cognitive and hearing problems, which required constant medication. Given the capacity-building initiatives they have undergone courtesy of the AFD IJ70+ project, they have better knowledge and information on the best way to take care of their healthcare and wellbeing needs. For instance, as a result of the sensitisation programmes, their confidence level has increased and they are now in a better position to demand respect from other community members, caregivers, different service providers and government officials.

The study participants expressed concern about social isolation and elder abuse in the form of neglect and abandonment, as well as financial, emotional or psychological abuse. Some of these abuses were associated with the cash transfers, with one of the case studies for example complaining about the immense pressure he often faces from his younger wife to take care of household needs despite the wife having income from her small business to address such issues. However, instead of being bitter, sensitisation through the AFD IJ70+ initiatives has taught him how to be resilient and handle pressure with relative ease.

Enhanced voices on the concerns of older people through the activities of the AFD IJ70+ project has seen an increase in the registration of new beneficiaries to the Inua Jamii programme, and recently the government is estimated to have registered about 500,000 older people as beneficiaries of the OPCTs. Besides increased access to healthcare services for the older people in the study area due to the sensitisation of the IJ70+ beneficiaries, the research participants expressed more confidence in the utilisation of preventive healthcare services such as blood pressure monitoring, diabetes screening, and social care support to avoid mental health issues like depression. As noted by one KI (implementing partner representative):

“ The AFD IJ70+ project has made a notable improvement in the healthcare and general wellbeing of the OPCT beneficiaries in Dagoretti and Kibra subcounties in terms of the frequency of their visits to health facilities and the quality of service. Given the level of enlightening of older people about their rights revolving around timely contacts with healthcare providers, most of them have come to appreciate the fact that seeing the doctor frequently and in good time is critical in managing their medical conditions, especially to those suffering from chronic diseases.”

The study also established that given increased awareness through the AFD IJ70+ project, majority older people in the Dagoretti and Kibra subcounties are eager to be enrolled into the government’s new Social Health Insurance Fund (SHIF), which has been promoted as a more comprehensive medical insurance fund than the current National Health Insurance Fund (NHIF).

Income security

The IJ70+ is intended for use as a universal social protection programme in Kenya, benefitting all people aged 70 years and above. Based on its unconditional cash transfer and non-contributory social pension nature, it is expected that every Kenyan in this age bracket is eligible so long as he or she is not registered for any other pension scheme. Yet more than five years since the revision of the OPCT programme in 2017/2018, the government has still not fully implemented these revisions, thus leaving many eligible older people out of the IJ70+ programme. Furthermore, among those already benefiting from the programme, the 2,000 Kenya shilling stipends have not been consistently released to them by the government.

The goal of the AFD IJ70+ project was to improve the systems and access to social protection programmes for marginalised older women and men in urban communities of Nairobi, Kenya. Part of its advocacy effort is to ensure regular cash transfers to the Inua Jamii 70+ beneficiaries, and to encourage an increment to the

amount of the monthly stipend, which for a long time has remained at 2,000 Kshs. Notably, the 2,000 shillings is a nominal increase from 1,065 shillings, which was the original figure when the OPCT programme was introduced almost 18 years ago. The AFD IJ70+ project has continued to actively engage the government and other partners in older people's social welfare, with mixed outcomes. Improved frequency of payment of the money has generally enhanced older people's financial security.

Many of the research participants expressed their appreciation of how consistent receipt of the money has enabled them to better plan their spending as well as reduce their debt levels. Others have been able to start small businesses to earn extra income, such as grocery shops, making and selling liquid soap and the weaving of baskets, among other small income-generating ventures. All the recent positive changes in the operation of IJ70+ in Dagoretti and Kibra subcounties of Nairobi, and by extension nationally, are largely attributed to the efforts of the AFD IJ70+ project. Awareness creation of the challenges of the Inua Jamii 70+ programme has led the government to make very important changes which the beneficiaries feel have greatly improved their living standards and quality of life. The following is part of the conversation shared by FGD participants on the income stability impact of the AFD IJ70+ project. There were eight FGD participants, but this excerpt features three of them, two women (77 and 78 years) and one man (93 years).

Box 1: income security impact of the AFD IJ70+ project

Question: How exactly has the AFD project impacted income security among older women and men in Dagoretti and Kibra subcounties? Please explain your individual experiences.



Participant 1: In my case, the efforts made by the AFD project partner implementers have seen tremendous progress in the general operation of the Inua Jamii 70+ programme, such as the mode of payment and frequency of release of the money. Initially, the money was paid in cash through the social development officer's office, which left it open to a lot of corruption. I remember one instance when I was asked to give 500 shillings so that I could jump the queue and be served ahead of those who had come before me. You can imagine being asked to bribe the official with 500 shillings when you are waiting to be given 2,000 shillings. But now that we receive the money through individual bank accounts, which I think is largely due to the recommendations by the AFD implementers of HelpAge and KARIKA, that challenge of corruption and inefficiency was addressed permanently.



Participant 2: Based on recommendations by AFD project partners, such as KARIKA, HelpAge and others, technology was introduced into the payment system, which has enhanced efficiency and transparency. Unlike in the past, these days I just visit my bank, present my card, then they ask me for my thumbprint and I am given my money without any problem. This means I don't even need to go with anyone to help me get my money. This has also reduced the number of cases of accompanying caregivers taking advantage of older people to steal from them at the payment points. So, the AFD project has greatly helped to improve access to the Inua Jamii cash transfers.



Participant 3: Initially it was very stressful dealing with the long queues at the social development officer's office where we could wait for a whole day and sometimes leave without the money. Cases of corruption were very high. I witnessed instances of people inputting personal details into the system, but they were informed that the system did not recognise their fingerprints so they would have to wait for follow-ups. Later it would emerge that the cash officer pocketed the older person's money. But now, despite my advanced age of 93 years, whenever the money comes I usually visit my bank where I am asked to put my thumbprint and I am served within minutes. As one of the first beneficiaries of the OPCT programme where we started with 1,065 shillings, I can say that the only thing which has not improved much is the monthly stipend (now at 2,000 Kshs), but service has greatly improved and I think the AFD IJ70+ project has contributed a lot in raising our voices and articulating our concerns.



In a nutshell, the study revealed that the AFD IJ70+ project has had a positive effect on the income security of the IJ70+ programme beneficiaries by ensuring regular payment of the stipend, family support, living standards and quality of life, as well as poverty reduction among the older people. Other improvements are in the proportion of income spent on healthcare services, food, and other essentials such as paying school fees for grandchildren due to consistency in the remittances. Additionally, there is a reduced dependence on family members for financial support due to increased financial literacy through the AFD IJ70+ project, which has in turn improved older people's self-reliance and cash inflows as a result of better spending culture and saving practices.

Despite the recognised positive effects of the IJ70+ cash transfer, the low monthly stipend of 2,000 shillings made it almost impossible for the older beneficiaries to pay for their NHIF contributions and be left with something for other basic financial obligations. All the eight FGD participants and three case studies expressed this as a big concern, and they urged the government to address this gap.

Use of technology as a delivery choice for the IJ70+ cash transfer

Leveraging technology is a critical component in the delivery of the IJ70+ programme, with several implications for the efficiency, accessibility, and overall success of the programme. This study noted that the AFD IJ70+ project has positively contributed to the increased knowledge, awareness and skills of the older beneficiaries of the Inua Jamii programme in Dagoretti and Kibra subcounties. The shift from manual to digital payment systems has greatly streamlined disbursement of the money to the older people, ensuring that there is little chance of financial abuse by potentially corrupt government and bank officials, as well as ill-intentioned caregivers. Digital literacy workshops by the AFD project implementers have enabled the older people to better understand the application of technology in the delivery of cash transfers.

Trainings and sensitisation forums organised courtesy of the AFD IJ70+ project enhanced financial inclusion among older people, enabling them to open bank accounts in the bank of their choice. Besides, they are continuously trained in financial safety, including the need to keep their bank account PINs secret, away from bank officials and caregivers. Steps taken by the AFD IJ70+ partner implementers to sensitise older people to the effective use of technology in cash transfers enhanced their uptake of bank agents' services close to home rather than traveling long distances to access the main branches of banks. Enhanced partnerships with the banks have made it more convenient for older people to access their money. Here is a testimonial by Joseph, a 93 year-old FGD participant from Gatina sub location of Dagoretti subcounty, which further confirms the extent to which technology has improved access to older people's cash transfers:

“ I am happy with the way technology has helped me to access my money without having to always ask someone to accompany me whenever I am informed to go for collection. In the bank, the only thing I need to do is give my thumbprint and that is all. I do not need a PIN because that can easily be forged; I might end up leaking it to somebody as I struggle to remember.”

The AFD IJ70+ project organised several capacity-building forums on technology and consistently engaged key stakeholders to address weaker areas to improve access to the cash transfers. A key informant (KI 2), a representative of partner implementers of the project, said:

“ As part of the capacity-building efforts by the AFD IJ70+ project, we regularly engage several key stakeholders in the implementation of the Inua Jamii 70+ programme to discuss how to improve it. Concerning technology, several positive milestones have been made, including a reduction in the number of older people opening multiple bank accounts with different banks. Initially, banks encouraged the Inua Jamii beneficiaries to open accounts with them, leading some of them to open multiple bank accounts. However, our sensitisation efforts through the AFD workshops and initiatives have greatly helped older people to make informed choices regarding where to open their account, especially based on the proximity of the banks or their agents to the older person's residential area.”

The AFD project also organised several learning sessions where older people, through community groups under the OPAs, were taught how to be more vigilant with their cash transactions to avoid the risk of theft or loss. Box 2 provides a testimonial by 70 year-old John, a key informant (KI4), who is an OPA chairperson from the Dagoretti area.

In order to enhance technological, literacy, numeracy, and life skills in general, KDCCE in Kibra subcounty has integrated adult learning and education into their programmes through the Directorate of Adult and Continuing Education. This development has been courtesy of the AFD project, where older people are constantly reminded of the need for self-improvement. Through increased partnerships and as a way of bridging the intergenerational gap in their operations, KDCCE works closely with Akili Bomba Youth Group which actively engages older people in technology learning and family therapy. With the risk of exclusion and/or financial abuse depending on the ability to use or lack of access to technologies, the youth group comes in to reassure older people of their ability to take charge of their socio-economic affairs. The role of the youth and adult education in enhancing older people's use of technology in IJ70+ project in Kibra was summarised by two KIs (KI 1, a youth group leader, and KI 2, a retired teacher spearheading adult learning). The details can be seen in Box 3.



Brian Otwal/HelpAge International

Notwithstanding the pivotal role played by technology in the delivery of the IJ70+ cash transfer programme, there are risks of exclusion and financial abuse as a result of the adoption of or lack of access to technology. Social isolation can be experienced following limited interaction and community engagement. Older people without access to technology can miss out on services offered through digital platforms, such as healthcare, business opportunities and security information. Similarly, it can be difficult for them to engage in community activities and advocacy initiatives, leading to further social isolation.

Box 2: Use of technology in delivering the IJ70+ cash transfer



Question 1: How exactly has technology been used in delivering the IJ70+ cash transfer?

KI 4: Technology has played a very important role in delivering the cash transfer for older people, especially through our role as an OPA. As their chair, I often attend workshops and seminars organised by HelpAge, KARIKA and other partners to learn important information which I later share with the older people I represent. Through our smaller advocacy groups we are able to relay the message to all the beneficiaries of the programme in the area so that they can know how to use technology more effectively. For instance, through OPAs' efforts, many older people are opting for biometrics as opposed to PINs in banking services since the former does not involve a lot of complications, such as forgetting the PIN.

Question 2: Are there any technological barriers faced by older people in accessing cash using banks, mobile money apps?

KI 4: Unlike for people living with severe disabilities and OVCs who use mobile money platforms to access the money, older people are currently using selected banks, such as Equity and KCB. This mode of payment is more convenient for them since they do not need to be assisted by anybody, and this reduces cases of fraud and theft. Low financial and digital literacy is still an issue for several older people, which allows them to sometimes be taken advantage of. For example, recently there was a case of an older person being duped by a bank official when she went to collect her accumulated 8,000 shillings where she was given half of that money. In her excitement, she took the 4,000 and left; though the matter was later dealt with.

Question 3: How do you think these barriers could be addressed?

KI 4: By enhancing the training and sensitising of older people in the use of technology. Increased community support can also significantly help older people in using technology for the cash transfers. Through the AFD IJ70+ campaigns, older people should be encouraged to give regular feedback to help identify issues and improve CT delivery systems.

Box 3: Role of the youth and adult education in enhancing the use of technology among older people



Question 1 (KI 1 – youth group leader): How exactly has your involvement with older people in KDCCE influenced their use of technology in the IJ70+ cash transfer programme?

KI 1: HelpAge and KDCCE involved us to support older people in embracing technology. It was a way of bridging the intergenerational gap because the older people got an opportunity to share their experiences with us, the young generation, about their excitement or frustration in the use of technology. Apart from offering them family therapy, such as singing together to encourage them, we taught them how to use technology, such as mobile phones and safety in money transactions, including not revealing their PIN to other people. We also taught them not to use their year of birth as their PIN since this comes with a high risk of being scammed.

Question 2: To what extent have older people embraced technology following your collaboration?

KI 1: The impact is still low, mostly due to older people's phobia of using technology. In fact, for those who have smart phones, the majority of them are very reluctant to venture into other smart phone services for fear of being scammed by phantom beings, illuminati, etc. Fear could be one of the greatest barriers to the use of technology among older people.

Question 3: How do you think these barriers could be addressed?

KI 1: By constantly teaching older people to change their attitude towards technology. There should be more initiatives to bring older and young people together so we can help them to overcome the technological phobia they have; maybe by having free cyber cafes that they can regularly visit to learn. Accessibility is also another challenge because the majority of them lack the gadgets, and the high level of illiteracy is another problem.

Question 4 (KI 2 - retired teacher): What inspired you to initiate adult learning for older people in KDCCE, especially in relation to the use of technology in Inua Jamii 70+ cash transfers?

KI 2: I was inspired by the fact that the majority of older people are illiterate, and so they even need to learn how to identify digits on a phone, or how to input their PIN when receiving their cash transfers through the banks. As a retired teacher, I know the importance of education in improving one's life, even just from the basics.

Question 5: Has older people's level of awareness gone up following your role as their teacher?

KI 2: Yes. But more needs to be done, such as going from door to door to sensitise them to the need to attend classes, and for attitude change since the majority think that at their age this could be a futile exercise.

Empowerment of older people through innovative structures – Older People’s Associations and Older Citizen Monitors Groups

The IJ70+ programme provides financial assistance to older people while at the same time leveraging innovative structures to empower them socially and politically. This study noted the important role played by OPAs and older citizen monitors groups (OCMGs). In both Dagoretti and Kibra subcounties, OPAs actively facilitated older people’s engagement in community activities which enhanced their sense of belonging. This allowed them to use their cash transfers more meaningfully to improve their health and wellbeing. Eighty-year old Mary, an FGD discussant (participant 8) said:

“ Through enlightenment by OPAs, many of us are able to relate well with people around us, which gives us a lot of satisfaction. These advocacy groups have improved our voices at local, community, and even national levels. They encourage us to enhance our support networks where we can share our experiences and challenges, support each other, and deal with our common problems. I am also happy to say that the OPAs’ regular training and knowledge-sharing initiatives have greatly enhanced older people’s skills on how to manage their health and finances.”

Other support programmes are advanced by OCMGs, where they help to monitor and evaluate the implementation of the IJ70+ programme. Through careful observation, the older citizen monitors (OCMs) ensure transparency and accountability by duty bearers in serving older people in different capacities. In a testimonial by 72-year old David (FGD participant 7) highlighted:

“ I have greatly benefited from the activities of OCMs who gather information and feedback from cash transfer beneficiaries and report to different institutions for the improvement of services and the overall design of the IJ70+ cash transfer programme.”

Furthermore, older people’s empowerment through OCMGs and OPAs gives them a sense of responsibility and belonging as they feel part of the governance of the cash transfer programme for their enhanced healthcare and financial wellbeing. Older people’s organisational and analytical skills have also been enhanced through OCMs’ regular training. As a global advocacy initiative for raising awareness and driving policy change agenda for improving older people’s lives, there was a general feeling that the ADA campaigns are having an important effect on accessing the IJ 70+ cash transfer programme.

In addition, by advocating for the inclusion of older people in policy decisions, the ADA campaigns help to point out challenges encountered by older people, thereby promoting an age-friendly environment devoid of age-related stereotypes, such as ageism and negative public perceptions of older people. As Ann (not her real name), a project officer for one of the AFD implementing partners noted:



“ The ADA campaigns are instrumental in raising awareness about the issues of older people, empowering them to take action and demand their rights in all circumstances, and generally help to create a global solidarity where older people can speak with one voice on shared challenges and opportunities. In our AFD IJ70+ project, there are several forums where through such campaigns key stakeholders have rallied behind older people and the ageing agenda in general. When older people speak with one voice, they are accorded deserved respect and attention, both in policy and practice. So, ADA campaigns are very useful to older people in IJ70+ cash transfer.”

Notwithstanding the important role of older people’s empowerment through innovative structures in the IJ70+ cash transfer; there are a number of challenges encountered by older people in the programme. These include low digital literacy and knowledge level, access to banking infrastructure, trust and security concerns, and physical as well as cognitive barriers. For instance, there have been reported cases of older people being scammed by government or bank officials or their caregivers through cash transfer technology.

The AFD IJ70+ project implementation partner organisations have been addressing some of those challenges through digital literacy training programmes, as well as community workshops where older people have been guided through hands-on experiences and practice by support trainers on how to use technology in cash transfers. They have also been taught how to avoid scammers by keeping their personal identification information secure and adhering to safe cash transaction practices. In collaboration with the government and other stakeholders, HelpAge International, KARIKA, and Kibera Day Care Center for the Elderly (KDCCE) have conducted training and workshops for the IJ70+ programme. Through the empowerment initiatives (OPAs, OCMs, & ADA), older people have been involved in the monitoring and evaluation of the effectiveness of the cash transfer processes. At policy level, the implementing partners have been working closely with the government to progressively develop and review policies in support of digital inclusion for older people. Additionally, there have been continuous efforts to push for more allocation of funds to improve digital literacy for the beneficiaries of the IJ70+ cash transfer programme.



Anwar Sadat Swaka/HelpAge International

Conclusion and recommendations

This report highlights findings from research by HelpAge International on the implementation of the AFD IJ70+ (“Uplift the community”, in Swahili), a 5-year Social Protection project funded by the AFD and implemented by HelpAge International Kenya in collaboration with KARIKA and KDCCE in Dagoretti and Kibra Sub counties Nairobi. The goal of the project is to improve the systems and access to social protection programmes for marginalised older women and men in urban communities of Nairobi, Kenya. The research findings indicate that the AFD IJ70+ project has made important revelations on the need to improve systems and access to social protection programmes for marginalised beneficiaries of the IJ70+ programme. Based on these findings, the following are our recommendations:

1. On income security, the Government of Kenya should increase the cash transfer amount from the current 2,000 shillings monthly stipend to reflect the current high cost of living so that older people are able to meet their basic needs and improve their health and wellbeing.
2. In order to effectively implement the objective of the IJ70+ programme that all people aged 70 years and above are expected to be enrolled into the programme, the government should increase budgetary allocations to enable the registration of new beneficiaries.
3. In collaboration with key stakeholders, such as HelpAge International, the Ministry of Labour and Social Protection should put in place reliable structures for providing financial literacy and digital literacy trainings to enable older people to effectively manage their cash transfers, including saving and investing for improved financial stability.
4. The Government of Kenya should come up with innovative policies to encourage active ageing and financial independence among senior citizens. This can be done by introducing age-friendly employment and business policies to increase opportunities for older people who are capable and willing to work.
5. On access to healthcare, the Kenyan government should enhance outreach campaigns to create awareness for older people to enrol in both the IJ70+ and the new Social Health Insurance Fund (SHIF) programmes. This can be achieved through community meetings, local media, and partnerships with community-based organisations.
6. The government should streamline and simplify the registration of older people into the SHIF programme. This can be done by increasing and adequately equipping SHIF-accredited health facilities to handle the specialised needs of older people. This should include introducing geriatric care services, and the hiring and training of healthcare providers to offer these services. To ensure the efficient working of these specialised healthcare systems for older people, there should be continuous monitoring and evaluation of the health outcomes of older beneficiaries to identify any emerging gaps and addressing them.
7. The use of technology is inevitable as a delivery choice for the IJ70+ cash transfers. The government and other key stakeholders should enhance digital literacy training programmes for beneficiaries of the programme, touching on such issues as the application of simple technologies, fraud and cybersecurity, and safe digital financial transactions. The training can be done through peer-support systems where tech-savvy older people or community volunteers assist others in learning and applying technology.

8. Older people require regular empowerment through innovative structures and initiatives, such as OPAs, OCMGs, and ADA, among others. For a more effective approach, the government and its partners in older people's welfare should put mechanisms in place to expand OPA networks across the country to support network services for all older beneficiaries of the Inua Jamii IJ70+ programme. These services may include the training and capacity building of OPA members in leadership, advocacy, and financial management skills. Relevant training and acknowledging of OCMs can also go a long way to enhancing their M&E skills and increasing their motivation to work with and advocate for older people.
9. In order to increase global awareness of older people's rights and needs, there is a need to amplify and support ADA campaigns through enhanced funding by the government, international community, civil society organisations, NGOs and other well-wishers. Publicising the ADA campaigns will ensure that there is integration of their recommendations into local policy-making processes to further raise older people's voices on matters related to their financial, physical and social wellbeing.
10. This report provides a snapshot of key learnings and innovations of the AFD IJ70+ project. To assess the impact of the project on older people's wellbeing in detail, a thorough evaluation study is necessary.



Endnotes

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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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