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# Situation With Aging Population In Kenya

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### Introduction

Aging population is worldwide is considered an emerging minority group! This group face discrimination and inequality in the face of rapid social change attributed to globalization, urbanization and modernity. The United Nations world population prospects 2019 (United Nations, 2019) estimates that by the year 2050, 16% of the population will be over 65 years up from the current 9% in 2019. The trend in rapid in low- and middle-income countries, which is expected to be home to 8 out of every 10 of the world's older people by 2050 (HelpAge, 2015). The recently concluded Kenya National census is expected to reflect an increase of this subgroup's population from 3.8% in 2009 census to a projected 10% (GOK, National Policy on Older Persons and Ageing, 2014). Overall increase in population in Kenya can be attributed to high fertility rates and increased life expectancy (Wolfgang Fengler, 2010). This demographic shift towards increased older persons is accompanied by factors including urbanization, fluctuating attitudes within communities, migration and modernization which results in social and economic conditions change. This present challenges in a country with scarce resources, marred with corruption and grappling with infectious diseases and the epidemic of non-communicable diseases (NCDs).

The upsurge in aging population calls for improved action, on the individual and government (policies and programs targeting this subgroup) as the rapid growth presents challenges to the individual and the government's spending on health care systems and social protection and security spending. This is exacerbated by the fact that most Kenyans (those unemployed as civil servants) are not adequately prepared for old age financially. Adequate, appropriate and sustainable interventions are required to ensure that the government is prepared to protect and cater for the needs of older persons. On the other hand, the government should ensure that younger persons are preparing for old age in order to avoid the numerous challenges currently faced by older persons. Individuals need to put in place mechanisms for their support in old age which can be supported and supplemented by the government policies and programs.

In traditional African societies, a culture called for the extended families to serve as the social protection system for the elderly. Children took care of their parents in old age and they took the responsibility in stride and pride. However, changing economic and social conditions has pushed the youth to migrate to urban areas in search of better prospects in employment, education and recreational opportunities. This has resulted in major changes in family structures and weakened extended family support system thus the old in rural areas are left almost destitute and lonely. Urbanization has also seen an increase in the number of elderly living in cities who face social, economic and spatial discrimination which exposes them to poverty, loneliness, pollution and NCDs. Furthermore, with increased population mobility and urbanization, as well as fewer intergenerational households, the provision of household-based social support is becoming more challenging (UN 2017).

### Challenges of care provision for the elderly

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Challenges of ageing are complex as a result of its intersectionality with other critical issues including poverty, health, employment, inequalities, disability, environment, governance and conflict. As the aging population continues to rapidly grow, Kenya faces an issue in provision or meeting their social welfare needs.

## **Financial instability**

Having money means one has access to good and critical health care, nutrition, access to recreational services which improves quality of life. Kenyans get into a life of misery as a result of financial instability in old age as few save for it. Saving for retirement is considered one of the important ways of buffering the negative effects that accompany old age. The extent in which working Kenyans are preparing for old age by saving was shown in a study by the Kenya National Commission on Human Rights (KNCHR, 2009). It was evidently shown that Kenyans are not adequately saving and those in the informal sector are at a greater risk as they are excluded from the available retirement schemes unlike their public servants' counterparts. This study found that over 6.6 million Kenyan adults working today will be in retirement by the year 2020; only 40% of these are saving for retirement.

This non-saving culture could be partly attributed to fact lack of- and limited education and awareness on benefits of early preparation for retirement. The findings, above, indicate that either there is generally limited awareness on the need for saving for retirement or that young adults hardly contemplate growing old. The situation is exacerbated in the rural areas where awareness on the need for planning and saving for old age is even lower. Thus, retirees and older persons with no income, little or no savings continue to place a burden on their families. The implications are that older persons' poverty is likely to increase if interventions are not made at earlier stages of life (HelpAge, 2015).

Vision 2030 (Kenya's development program from 2008 to 2030) recognizes that saving for old age in Kenya remains relatively low at 18% compared to over 45% for comparable countries (GOK, 2007) and appreciates the need for saving in protecting Kenyans from old age poverty. It provides that various medium-term interventions that will be undertaken including: "Increase pension contribution from 18% to 40% b) Restructure the pension schemes to increase savings for the elderly and reduce dependency, c) Encourage savings and other investments among economically-active Kenyans to reduce the burden of economic dependency among the under 14 and over 65 age groups d) Establish a social protection policy for the most vulnerable members of the society including older persons. The Vision projects implementation of a flagship project on establishment of a consolidated social protection." (GOK, 2007)

## **Policies, Programs and Initiatives for the Elderly**

### **Kenya government policies for the elderly**

The importance of appropriate, adequate and effective policy interventions geared towards issues faced by the aging population cannot be over emphasized. In the 1992 conference, the United Nations produced the UN General Assembly proclamation on aging which recommends that its member states puts in place appropriate national policies and programmes for the elderly (UN, 1992). The proclamation states that this should be considered as part of a government's overall development strategy. At the regionally level, the African Union in its

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Policy Framework and Plan on Ageing (reiterates the importance of collaborations of governments, Non-governmental Organizations (NGOs), private sector and the society at large (AU, 2014). The partnerships and teamwork should work towards ensuring adequate preparation to deal with the future situation of the increased population of the elderly.

The Kenyan government has attempted some interventions in order to meet the UN proclamation, the AU policy on aging, The Kenyan Constitution and Kenya Vision 2030 by developing the National Policy for the Older Persons and Ageing enacted in January 2014 (GOK, National Policy on Older Persons and Ageing, 2014). The policy provides a comprehensive framework to address the unique challenges that older persons in Kenya face, and recognition of their rights, as distinct right holders and participants as per Article 57 of the Constitution (GOK, National Policy on Older Persons and Ageing, 2014).

## **Initiatives and Programs for older people**

The Kenya government in partnership with NGO's, community based organisations (CBOs); private sectors and religious organisations have ensured the development and implementation of several initiatives for the benefits of older persons in Kenya. These initiatives include: -

### **a. National Hospital Insurance Fund (NHIF)**

NHIF is a compulsory hospital insurance to employees in the formal sector who make contributions based on salary scale. When the contributors seek medical attention in hospitals, the bill payments are made from this fund (NHIF, 2017). However, the amount covered depends on the level of availability of the services in the hospitals and the frequency of admission within a financial year. Nevertheless, those working in the informal sector (mostly in rural areas) join the scheme involuntarily. To meet the health needs of older persons, retired persons and indeed all other citizens, NHIF will be converted to a National Social Health Insurance fund that will cover both in-patient and outpatient (NHIF, 2017). This scheme is expected to cover the older persons and will therefore act as old age security. In a report by Welcome Trust showed unequal distribution of entitlements across population groups whereby the formal sector employees have access to more benefits than the informal sector NHIF members (Rahab Mbau, 2018).

### **b. Health Care Programme**

Kenya like most developing nations face increasing burdens of emerging and re-emerging diseases and; infectious diseases concurrently which is worsened by intersection with other underlying social health determinants (MOH, 2014). In the government health policy, emphasis is placed on curative rather than preventive service approach which makes management of the health sector expensive and unsustainable. The pros of the policy it provides health services of diseases that mainly afflict the elderly including eye care programmes, diabetes, Tuberculosis, hypertension and hypertension.

### **c. Retirement Benefit Act**

This is a government act under which the Retirement Benefit Authority Retirement Benefits Authority was established. Its mandates include; regulations and supervision of the

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establishment of all pension schemes. This will ensure that the schemes are properly managed and the protection of the rights and interests of its members (RBA, 2017). The policy recognizes that older persons are an important segment of the National Population whose rights must be recognized, respected, protected and promoted.

#### **d. National Social Security Fund (NSSF)**

This a scheme developed to provide social security to Kenyan workers and like the NHIF scheme, membership is compulsory and voluntary for formal and informal employees respectively (NSSF, 2019). This means that poor people who are unable to make contributions to the fund are not eligible for benefits when they reach old age.

#### **e. Social Welfare Programme**

The social welfare programme's, in the department of state protection, aims to provide support to the needy and addressing the needs of the disadvantaged in the community through technical and financial assistance (GOK, Social protection, 2013). The Social Assistance Unit (SAU) was established in 2016 under the consolidation strategy to implement the Consolidated Cash Transfer Programmes also known as 'Inua Jamii' Senior Citizens' scheme. The strategy implemented in 2018 is expected to increase the number of elderly receiving pension from 31% to 77% (GOK, Kenya Social Protection Review , 2017).

#### **f. Retirement Homes**

Currently, families provide the most long-term care in Kenya and do so without any organized training or support. Reliance on families alone to provide this care culminates in inconsistent care quality and places a particularly heavy burden on women and girls (WHO, 2017). Long-term care can be provided in a range of settings including people's homes and by a range of people and outside the homes in adult day cares, retirement homes and assisted living setting (WHO, 2017). Care at home may be unsustainable given the rapidly increasing number of older people and the urban migration of the potential caregivers. This has led to the adoption of retirement or old people's homes. There are few retirement homes in Kenya, and most are concentrated in urban areas and supported mainly by faith-based and nongovernmental. The homes provide various forms of care and social support to older persons. The lack of adequate retirements homes is partly due to the culture of the families taking care of their loved ones at home and the sending them to homes for the elderly is considered a "curse".

### **Conclusion and recommendations**

Whereas in developed countries formal social support systems exist for those identified as older persons, in Kenya, this group especially if one is an elderly poor person, remains actively involved in fending for themselves and their extended families until one is too feeble to. Not to have visible and assured social support and protection for older persons amounts to neglect especially when such support is planned and provided for those in other age categories. The lack of consideration for the special needs that come with old age amounts to discrimination.

1. The policies and programs that are available are The following recommendations are important in ensuring that Kenyans age in dignity. The recommendations have been

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adopted from HelpAge Kenya (HelpAge, 2015); (AU, 2014) and (AU, 2014):

2. Ensure that Kenyans understand that ageing is a process which they need to be prepared for. To ensure this happens, the government should make this integral part of policies and programs in its several sectors including health, education, social security. Focus should be placed in contributing to welfare programs, saving and adoption of healthy lifestyles to reduce disease burden in old age.
3. The government should improve and implement poverty reduction programs to reduce poverty in old age.
4. The “Inua Jamii” cash transfer program should under monitoring and evaluation in order to improve its strengths and to identify its gaps and potential solutions.
5. Since the elderly are vulnerable to abuse, measures need to be put in place to ensure they are not discriminated against or treated as lesser citizens. Their rights to property ownership and other amenities should be protected.
6. The elderly should ideally remain in their homes and community in accordance with the culture and traditions. However, in cases where this is not feasible and they need to be placed in retirement homes, efforts should be made to ensure that that homes are favorable and run in accordance with culturally acceptable rules and regulations.