

# Pension Watch

*Briefings on social protection in older age*



Briefing no. 16

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## Voice and accountability in the Older Persons Cash Transfer

### *Evidence from older citizen monitors in Kenya*

Voice and accountability are central principles of a rights-based approach to social protection. This brief summarises data from surveys carried out by older citizen monitors with recipients of the Older Persons Cash Transfer (OPCT) in Siaya and Turkana counties, and group discussions between older citizen monitors and government officials. The surveys and discussions focused on implementation and accountability issues in the scheme. They highlighted areas for improvement, both in local-level programme implementation and in social protection policy design.

### Key messages

- The poverty-targeting method used in the OPCT has led to confusion within communities. The relatively simple eligibility criteria of the Inua Jamii 70 and Above cash transfer programme, due to be introduced in March 2018, will significantly improve the situation.
- Only 31 per cent of older people who responded to the surveys could name an official channel for complaint that they would use if they had a problem with their benefit. This highlights the need to improve programme information and communications.
- The role of older citizen monitors could be strengthened through the existing Beneficiary Welfare Committees. In particular, their potential for community outreach and home visits to housebound older people could be developed.

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## Social protection: key to sustainable development

Social protection is now widely recognised as playing a critical role in addressing poverty and inequality and supporting sustainable development. This is acknowledged in a number of international and regional frameworks including the Sustainable Development Goals.<sup>1</sup> It is also evidenced by the dramatic increase in the number of countries working to expand their social protection schemes over the last decade.<sup>2</sup>

Voice and accountability are central principles of a rights-based approach to social protection.<sup>3</sup> Voice is about participating in decisions that affect our lives, expressing an opinion and having that opinion heard, accessing information, and meeting and debating with others. Accountability refers to the process of holding ‘individuals, agencies and organisations responsible for executing their powers according to a certain standard’.<sup>4</sup> Accountability relates not only to monitoring of standards, but also access to justice and remedies.

## Why voice and accountability are important for social protection

There are at least three main reasons why voice and accountability are important for social protection. At a programme level, strengthening accountability helps to ensure that programmes function effectively. This includes reducing error, fraud and corruption, ensuring that social protection recipients receive the right amount of cash regularly, reliably and accessibly, and improving policy design.

Strengthening accountability can also contribute to broader efforts to build trust in the state and strengthen state-society relations, for example, by providing channels for recipients and broader society to voice their concerns and participate in policy and programme development.

Accountability also has an intrinsic value: having a voice on issues that affect our lives is central to our dignity and self-worth and is fundamental to rights-based social protection.<sup>5</sup>

## Citizen-generated data

HelpAge International supports older citizen monitors (trained volunteers, usually members of older people’s associations) to collect data about the social protection schemes available to older people in their countries. This evidence is used by older people to advocate with local officials for improvements in implementation of social protection schemes at local level. It is also used at national level to advocate for long-term change in social protection policy design and operations.

This brief summarises quantitative data from surveys which older citizen monitors carried out with 544 recipients of Kenya’s Older Persons Cash Transfer (OPCT), and qualitative data from group discussions between older people and county-level government officials involved in delivering the programme. The surveys were completed at cash transfer paypoints in Turkana and Siaya counties in December 2016. Group discussions took place in March 2017. Respondents answered questions about targeting and registration, delivery and payments, and accountability mechanisms.

The data is not intended to be representative of recipients of the OPCT as a whole. However, it provides a snapshot of challenges that are relevant for future policy design and operations of social protection in Kenya. More information on older citizen monitoring and how it is conducted in Kenya can be found on the last page of this brief.

1. United Nations, Sustainable Development Goals, Goal 1 End poverty in all its forms everywhere, Goal 1 targets, [www.un.org/sustainabledevelopment/poverty](http://www.un.org/sustainabledevelopment/poverty) (5 Feb 2018)

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

3. International Labour Organization, R202 – Social Protection Floors Recommendation, 2012 (No. 202), [www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100\\_ILO\\_CODE:R202](http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:R202) (5 Feb 2018)

4. McGee R and Gaventa J, *Synthesis report: Review of Impact and Effectiveness of Transparency and Accountability Initiatives*, Institute of Development Studies, 2010

5. Sepulveda M and Nyst C, *The Human Rights Approach to Social Protection*, Ministry for Foreign Affairs of Finland, 2012

## Social pensions in Kenya

The OPCT was started as a pilot scheme by the Government of Kenya in 2006, as a response to poverty among older people and its secondary effects on children living in households headed by older people. The OPCT is a regular cash transfer targeted at people aged 65 and over living in the poorest households. It exists alongside cash transfers for people with severe disabilities and orphans and vulnerable children.

Over the last decade, the Government has taken its commitment to social protection in Kenya to the highest level through its inclusion in Kenya's Constitution (2010), which recognises the right of every person to social security.<sup>6</sup> In May 2012, a new National Social Protection Policy was approved by the Cabinet. This sets out a number of reforms including the expansion of social protection to establish a "minimum social protection package" as defined in the African Union Social Policy Framework (2008).<sup>7</sup>

In July 2017, the Government announced yet another landmark in its 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 – nearly 1 million people\*. The introduction of this universal entitlement is an important departure from the poverty-targeting method currently used in the OPCT. The Government designated the first payment cycle for Inua Jamii 70 and Above to take place in March 2018.

Although the data presented in this brief was collected before the announcement of the universal social pension, many of the findings are relevant to the implementation of the new scheme in Kenya, and for other countries considering design options for social pension schemes.

Figure 1: Responses to the question, "Do you know why you have been selected to receive the OPCT?"

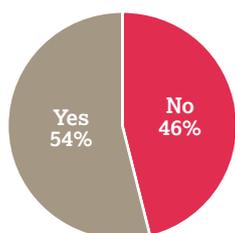
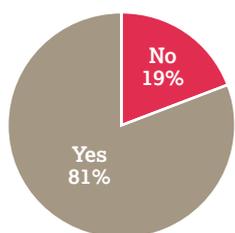


Figure 2: Responses to the question, "Do you think the way people are selected for the OPCT is fair?"



## Targeting and registration

The OPCT is targeted at poor and vulnerable older people aged 65 years and above in identified "deserving" households. A number of steps are involved in identifying the quota of 750 recipients per district. These include geographical targeting, community sensitisation and screening, proxy means-testing and community-based validation.

Eligibility for the programme 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.<sup>8</sup> To be eligible, 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. By the end of the financial year 2015-16 the OPCT covered 319,403 households across Kenya (approximately 24 per cent of the population aged 65 years and above).<sup>9</sup>

Older citizen-generated data found that 46 per cent of respondents did not know why people are selected to receive the OPCT (Figure 1). When asked if they thought the way of selecting people for the OPCT was fair, 19 per cent of respondents said they thought that it was not (Figure 2).

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

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

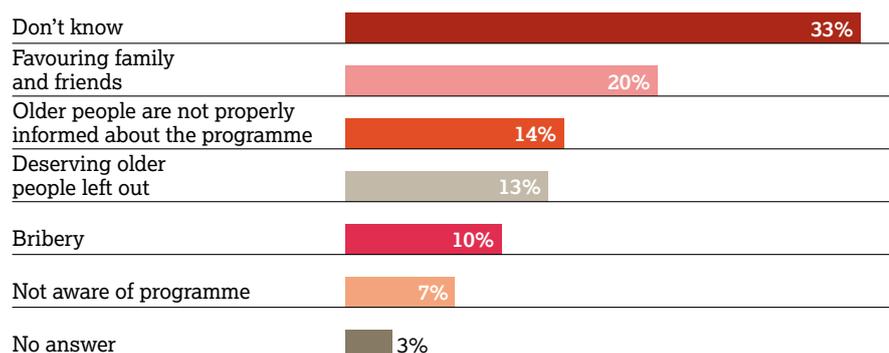
8. Mathiu P and Mathiu EK, *Social Protection for the Elderly as a Development Strategy: a case study of Kenya's old persons cash transfer programme*, Conference Paper No. 32, III IESE Conference 'Mozambique: Accumulation and Transformation in a context of International crisis', 4-5 September, 2012

9. 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](http://www.knbs.or.ke/overview-of-census-2009/?cp_2009-population-and-housing-census=2) (12 Feb 2018)

\*According to the 2009 population census, 2017 projections, the population of older people aged 70 years and above is estimated to be 973,000. Ministry of East African Community, Labour and Social Protection, *Key messages about Inua Jamii 70 and Above, and the HSNP Harmonised Registration*, 5 July 2017

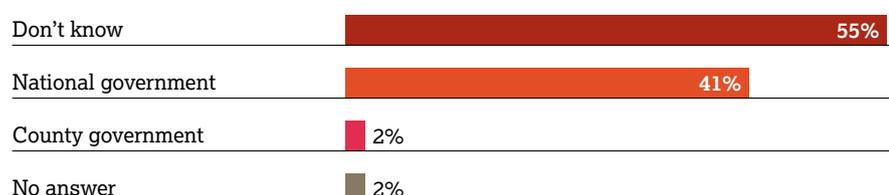
Of the respondents who thought the way of selecting people was unfair, the majority (33 per cent) said they did not know why it was unfair (Figure 3). Thirty per cent alleged that petty corruption caused older people to be excluded from the scheme. They believed that local leaders were favouring family and friends (20 per cent) or accepting bribes for participation in the scheme (10 per cent). Twenty-one per cent of respondents thought that lack of information among older people led to people being left out, as they were either not fully informed about the scheme (14 per cent) or were not aware of it at all (7 per cent). Finally, 13 per cent thought that “deserving” older people were being left out of the scheme.

**Figure 3: Responses to the question, “Why do you think the selection process is unfair?”**

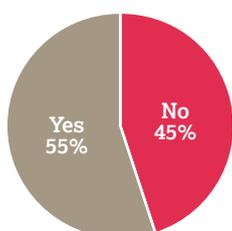


The proportion of respondents who knew that the OPCT was a government-funded programme was 41 per cent, compared with 55 per cent who did not know where it came from (Figure 4).

**Figure 4: Responses to the question, “Do you know where the OPCT comes from?”**



**Figure 5: Responses to the question, “Were you involved in the selection process for the OPCT?”**



The responses shown in Figures 1-4 are similar to findings from other social pension schemes using a poverty-targeting approach.<sup>10</sup> Poverty-targeting is a complicated process and the number of steps involved is not particularly transparent or easy to understand. This often results in confusion about why certain households are included in the scheme, and others are not.

In addition, proxy means-testing is prone to error, resulting in better off households being included, while the poorest are left out. Community participation (through sensitisation, screening and validation) is meant to overcome some of the limitations of proxy means-testing. However, these processes may not always be carried out fairly or transparently. Just over half of respondents said they had been involved in the selection process for the OPCT (Figure 5). Group discussions revealed that some chiefs and assistant chiefs (who are responsible for leading the community participation processes) had never been officially inducted in the OPCT process.

10. Livingstone A, Almeida F and Zimba A, *Pension Watch briefing no. 17 Voz e responsabilização no Programa Subsídio Social Básico: Evidências das pessoas idosas monitoras em Moçambique*, HelpAge International, 2018

## Delivery and payment

The OPCT provides 2,000 KSh (US\$19) per month which is distributed on a bi-monthly basis (4,000 KSh per payment cycle). Older people registered for the OPCT receive a biometric smart card. They are required to provide a PIN and a national identification card and/or use a biometric fingerprint scanner at the paypoint. At the time of the older citizen monitoring surveys, funds were being delivered electronically through limited-purpose accounts at commercial banks. Older people receiving their payment this way have to withdraw all the money in their account during a two-week payment period. In remote areas, delivery is made through point of service (PoS) devices, mainly with shopkeepers acting as agents. In these cases, older people are required to attend the paypoints on a specified day.<sup>11</sup>

Pay days for the OPCT also include payment of the other main cash transfers, the Orphans and Vulnerable Children Cash Transfer (OVC-CT), and the Persons with Severe Disability Cash Transfer (PWSD-CT).

OPCT recipients do not have to attend in person but can nominate a “caregiver” or other representative to collect the payment on their behalf. Representatives must be formally enrolled on the OPCT scheme and provide a national identification card. This system has been implemented on a case-by-case basis for the OPCT. However, it will be mandatory for all older people registering for the Inua Jamii 70 and Above scheme to nominate a representative, whether or not they intend to collect the payment themselves.

Just over half (54 per cent) of respondents said they had been informed in advance of the payment date (Figure 6). Lack of notification of payment dates was raised as an issue by older citizen monitors during group discussions: “Information trickles down very late and unevenly such that many beneficiaries are left in the dark.” In one area in Turkana county, unawareness of payment dates had become a huge liability for chiefs and local leaders who ended up providing food and accommodation for older people for up to three days because they had come on the wrong day.

Poor communication about the payment date has a considerable impact on older people. Travelling to the paypoint is not a simple undertaking in rural parts of Siaya, where paypoints are spread out, or Turkana, where they are even more sparse. Accessibility of the paypoints is a very important design consideration in social pension schemes, as many recipients are likely to have mobility issues and specific communication needs. During group discussions, older citizen monitors said that some older people had communication difficulties and needed sign language but there was no one to interpret for them. They also said that pay agents had very little knowledge about older people’s issues. For many older people, reaching the paypoints requires considerable time, energy and money.

The majority of older people (49 per cent) said they travelled 0-5 kilometres to reach the paypoint (Figure 7). However, 21 per cent travelled 5-20 kilometres, 16 per cent travelled 20-50 kilometres, and 14 per cent, notably in Turkana, travelled more than 50 kilometres. During group discussions, older citizen monitors commented that older people sometimes missed out on their payment because they could not travel the long distances.

Figure 6: Responses to the question, “Were you informed in advance of the payment date?”

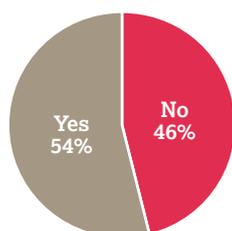
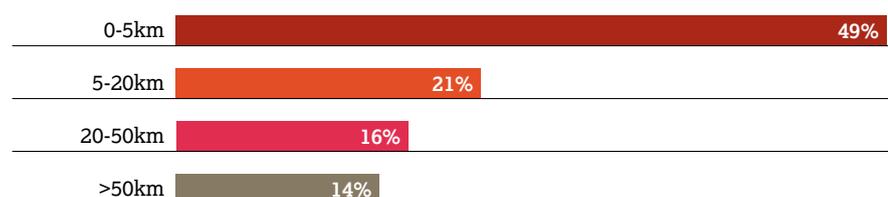


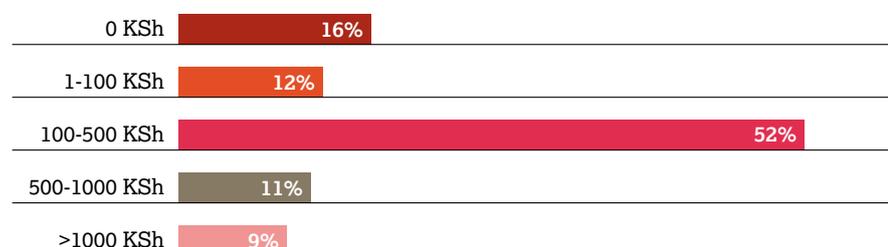
Figure 7: Distance respondents said they travelled to reach the paypoint



11. Mwasiagi W, *Strengthening the cash transfer payments system in Kenya*, International Policy Centre for Inclusive Growth, One Pager 315, March 2016

The long distances to paypoints mean that older people have to pay for transport (such as a motorcycle taxi or shared taxi). More than half the respondents said they spent 100-500 Ksh (US\$1-5) to reach the paypoint. Nine per cent said they spent 1,000 Ksh (US\$10) or more (Figure 8). Only 16 per cent said they did not spend anything.

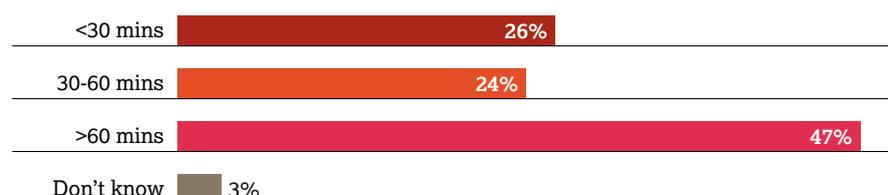
**Figure 8: Responses to the question, “How much do you spend on transport to reach the paypoint?”**



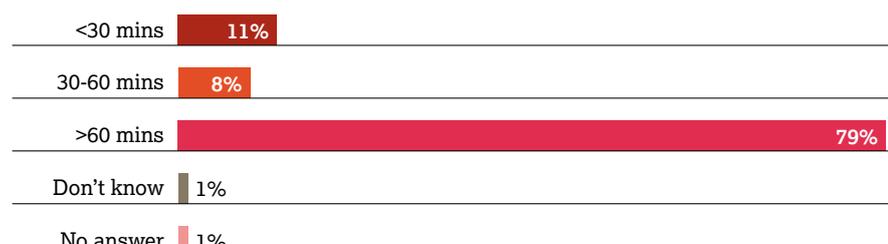
For older people receiving the OPCT, their main concern about the cost of transport is that it reduces the amount of money from their payment that they can spend on essential items. For example, 10 per cent of respondents said that they spent at least one quarter of their payment just on collecting it. During group discussions, older citizen monitors commented that boda-boda drivers would take advantage of OPCT recipients and charge them higher fares on payment days.

Almost half (47 per cent) of respondents said they spent more than 60 minutes travelling to the paypoint (Figure 9). Seventy-nine per cent of respondents said they spent more than 60 minutes waiting at the paypoint to collect their money (Figure 10). During group discussions, older citizen monitors highlighted some of the reasons for long waiting times at paypoints. These included agents having run down the battery on the POS machines and running out of cash. They also included having too few staff at paypoints in proportion to the number of people collecting payments, who included not only recipients of the OPCT but also recipients of the OVC-CT and the PWSD-CT programmes.

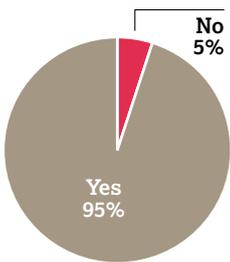
**Figure 9: Responses to the question, “How much time did you spend travelling to the paypoint?”**



**Figure 10: Responses to the question, “How much time do you spend waiting at the paypoint?”**

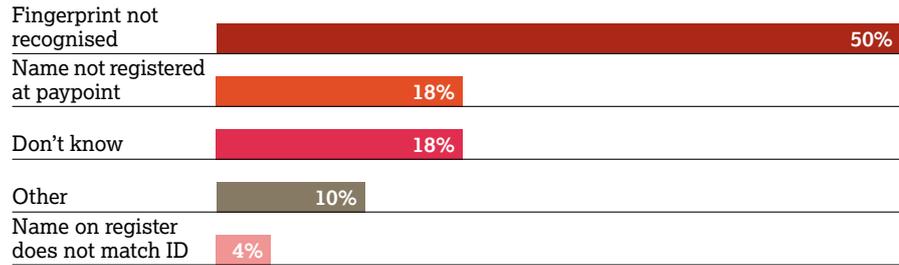


**Figure 11: Responses to the question, “Did you receive the cash transfer today?”**



Once at the paypoint, the majority of respondents (95 per cent) said they received their cash transfer (Figure 11). However, 5 per cent said they did not receive their payment. The main reason they gave for not receiving it (50 per cent) was that the biometric scanner did not recognise their fingerprint (Figure 12). Twenty two per cent of those who did not receive their payment said it was because of a problem with the register of OPCT recipients – either their name was not on it (18 per cent) or the name on the register did not match the name on their identity card, because, for example, of a minor difference in spelling (4 per cent). Eighteen per cent did not know why they had not received the cash. Other reasons for not receiving the cash (10 per cent) included there being no money in their account.

**Figure 12: Responses to the question, “Why did you not receive your cash?”**



During group discussions, older citizen monitors said that paypoints were often not accessible for older people. They gave examples of paypoints being located on the first floor of buildings, lack of toilets and exposure to heat and rain. They also described a lack of security and privacy at the paypoints. In one case, transactions were being made in full view of an open market, placing older people at risk of theft after leaving the paypoint.



Erastus Maina/HelpAge International



Erastus Maina/HelpAge International

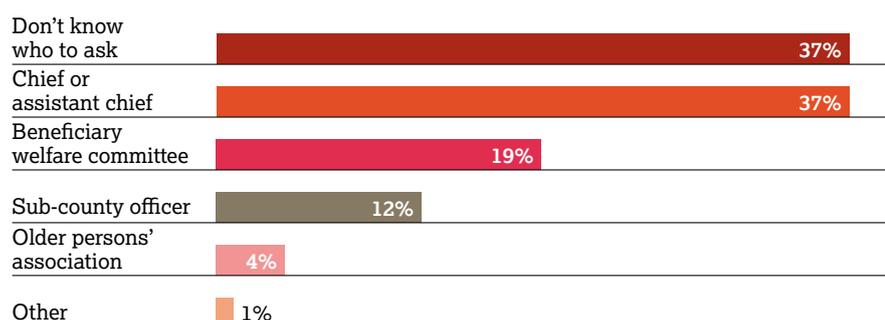
## Accountability mechanisms

The OPCT has a number of ways in which recipients or members of the public can lodge a complaint. The most accessible way for the majority of recipients is in person through beneficiary welfare committees (BWCs). These are community-based committees comprised of 15 recipients and representatives of the three different cash transfer programmes. BWCs will either resolve the complaint (this is usually possible in cases where the “complaint” is actually about misinformation) or refer it to the next administrative level. The BWCs are not only involved in receiving complaints, but have other responsibilities as well, including notifying them about payment dates, informing them about their rights and responsibilities, assisting in updating recipient information, and mobilising recipients for awareness-raising sessions.<sup>12</sup>

Alternatively, recipients can register complaints in person with a sub-county officer, county coordinator, at a Social Assistance Unit or Ministry headquarters, or by post or telephone using a toll-free number. The complaints and grievances mechanism is used for the OVC-CT and PWSD-CT programmes.

Thirty seven per cent of respondents said they did not know who to ask in the case of a problem with their benefit (Figure 13). A further 37 per cent said they would ask the chief or assistant chief. These are not officially part of the complaints and grievances mechanism, and since they are involved in selecting recipients for the OPCT, they clearly have a conflict of interest. Only 31 per cent of respondents could name an official channel for complaint: 19 per cent identified the BWC, and 12 per cent the sub-county officer.

Figure 13: Responses to the question, “Do you know who to ask for help if you have a problem with your benefit?” (multiple choice)



12. Ministry of East African Community, Labour and Social Protection, *Operations manual for consolidated cash transfer programme*, June 2017

## Conclusions and recommendations

The Government of Kenya has taken significant steps to increase the coverage of social protection for older Kenyans, with the announcement of the Inua Jamii 70 and Above cash transfer programme expected to be launched in March 2018. In terms of coverage, this scheme will be the largest of its kind to be established in the region in recent years. It recognises the Government's commitment to social protection and the limitations of the poverty-targeted approach used in the OPCT. A number of challenges have emerged from that OPCT that will be relevant to the Inua Jamii 70 and above, as well as for other cash transfer schemes in Kenya.

### Make eligibility criteria clearer

The citizen-generated data presented in this briefing paper highlights how the poverty-targeting method used in the OPCT has led to confusion within communities. The situation should be significantly improved under the new Inua Jamii 70 and Above scheme, given that everyone aged 70 and above will be eligible. Data from social pension schemes in Uganda and Zanzibar, which use simple and transparent eligibility criteria, shows that older people in these countries have a far better understanding of the selection process.<sup>13</sup>

However, it is important to remember that the OPCT will still exist, at least in the interim, for people aged 65-69 years, and that these challenges with targeting will remain, albeit for a smaller portion of the older population. When the universal social pension was introduced in Zanzibar in 2016, it replaced a “welfare grant” targeted at very poor and disabled older people. Older people were initially reluctant to register for the new scheme because they were confused about the difference in eligibility criteria between the existing scheme and the new one. Dispelling this confusion required a boost in information and communication with older people. This may also be needed in Kenya during the overlap with the OPCT scheme.

The data also highlights low awareness among older people about the funding source of the OPCT. As the new social pension scheme is important for the Government of Kenya, the relatively high profile it has been given should help people understand that it is a government-funded scheme. In addition, evidence has shown that the simple eligibility criteria and broad coverage of universal social pensions helps raise awareness of them, as correct information about the scheme spreads by word of mouth.<sup>14</sup>

### Improve accessibility and reduce distance of the paypoints

Citizen-generated data highlights a number of challenges with delivery and payment of the OPCT. A lot of these challenges will also apply to the new universal social pension, but on a much larger scale, as the new scheme will cover more than three times the number of older people than the OPCT.

A particularly important consideration for social pension schemes is that they inherently have a high proportion of recipients with mobility issues and specific communication needs. However, one of the principles of delivering rights-based social protection is that schemes should be accessible to everyone eligible for them.<sup>15</sup> This data has highlighted a number of accessibility issues including long distances to paypoints, paypoints being located on the first floor of buildings and lack of facilities such as toilets. Payment mechanisms should be designed in a way that allows older people to collect their social pensions themselves for as long as they are able to, or want to. Collecting payment oneself is not simply a matter of mechanics, but is also about social participation and having control over one's own finances.

Citizen-generated data also shows that payment arrangements are unpredictable. This is caused by a number of issues including lack of a regular schedule for payments, poor communication about the payment dates, technological failure (smart cards and/or fingerprint scanners) and limited capacity of pay agents.

13. Livingstone A, Kemigisha E and Mugisha J, *Pension Watch briefing no. 18 Voice and accountability in the Senior Citizens Grant: Evidence from older citizen monitors in Uganda* London, HelpAge International, 2018.  
Livingstone A, Kihampa M and Sam-De Mwaya J, *Pension Watch briefing no. 19 Voice and accountability in the Zanzibar Universal Pension Scheme: Evidence from older citizen monitors in Zanzibar* London, HelpAge International, 2018

14. Livingstone et al

15. International Labour Organization

There are a number of ways to improve accessibility and predictability of payments. As an interim measure, payment scheduling should be improved, with payments fixed to take place on the same date every other month. Paypoints should also provide access to toilets and water stations. Transactions should be conducted in a private place in order to promote the dignity and safety of older people.

In the medium term, a payment system should be developed which allows more flexibility with collecting payments than fixing them to a specific date or “payment window”. There should also be an increase in the distribution of paypoints. The Government of Kenya already has plans to move to a multiple-bank delivery mechanism, which will allow social protection recipients to withdraw cash at different commercial banks on a day and at a time they choose. It has also been agreed that all participating banks and agents should be within a 20-kilometre radius of all recipients. However, plans for this new delivery system have yet to be finalised.

### **Introduce post-payment monitoring, especially for recipients using a representative**

Providing older people with an option to nominate a “caregiver” or other representative to collect the payment on their behalf is common in social pension schemes. A good practice is for all older people to nominate a representative when they register for the programme. This approach was used during registration for the Inua Jamii 70 and Above. This does not mean that the older person’s representative will collect their pension every time, unless they want them to, but means that the system has been set up in case they need it.

Any payment system which allows recipients to nominate someone else to collect their cash must also have a system of post-payment monitoring to ensure that the intended recipients actually receive their money. It must be flexible enough to allow recipients to change their representative. This is particularly important for older people who never attend the paypoint in person. It is also relevant for those who may occasionally use a representative. Data is currently not available on the proportion of social protection recipients using a representative to collect their cash, who have not received all their money. In general, financial abuse of older people is seldom acknowledged and is a particularly under-researched area. This makes it all the more important to put checks in place to ensure that social pension recipients can get help when they need it.

There is a potential role for community committees in post-payment monitoring. In Uganda and Zanzibar, older citizen monitors not only collect data about programme delivery and advocate with local officials for improvement in implementation of schemes, but also play a community outreach role. This involves making house visits, in particular focusing on older people who are frail or housebound, and even those who seldom attend community events or activities. Older citizen monitors provide older people with information about available government programmes, mobilise them for registration, ensure they have the correct payment dates, and check they have received their full payment.

## **Strengthen the role of older citizen monitors in the beneficiary welfare committees**

The operations manual for the Kenya Government's Consolidated Cash Transfer Programme (CCTP), which includes the OPCT and Inua Jamii 70 and Above, sets out a number of different channels that people can use to make a complaint or appeal against an eligibility decision. However, awareness about who to ask if they had a complaint was very low among the older people who responded to the surveys in Siaya and Turkana counties, with only one third being able to identify an official channel for complaint.

As highlighted previously, BWCs provide an existing structure for participation and accountability in the current cash transfer schemes. This structure will require adapting to accommodate the different targeting criteria of the new social pension scheme. Improving programme communications and information should also be a priority so that pension recipients are aware of the different ways they can get help if they have a problem with their pension.

In Siaya and Turkana counties, older citizen monitors have already played an important role in raising awareness about the different social protection programmes that exist, and in mobilising older people to register for Inua Jamii 70 and Above. Going forward, this role could be expanded to allow older citizen monitors to help older people to channel their complaints to the BWCs or one of the other official accountability mechanisms. However, a challenge with older citizen monitoring is to take the approach to scale. The existing structure of the BWCs could be an ideal one to build on. Potentially, these committees could include older citizen monitors as a sub-group with responsibility for outreach and home visits to households with older people.

Community committees such as BWCs and older citizen monitors will have an even greater role when payment systems are changed to allow more flexibility in collection dates, as this will mean that groups of older people will no longer gather together on the same day. If plans go ahead to change the payment system in Kenya, outreach and home visits will become even more important. However, it will require the Government's backing to strengthen community committees, including the role of older people.

**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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 HelpAge International

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with Erastus Maina and George Kamau

Front cover: Older citizen monitors in Siaya county learn how to use tablet computers for data collection. Erastus Maina/HelpAge International

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ISBN 978-1-910743-36-2

## DataKind

This briefing was produced with the financial assistance of the German Federal Ministry of Economic Cooperation and Development. The contents of this document are the sole responsibility of HelpAge International and do not necessarily reflect the views of BMZ.

Financed by



## Further information about older citizen monitoring

Older citizen monitoring has been a core feature of HelpAge's voice and accountability work since 2002. To date it has involved more than 3,000 older people's associations in 27 countries. Older citizen monitors regularly collect evidence and advocate on issues ranging from health services and social protection, to the inclusion of older people in local planning and budgeting. Kenya was one of the first countries to be involved in older citizen monitoring when the approach was developed in 2002 with support from the UK Department for International Development.

For more information on HelpAge's work on voice and accountability in social protection, including older citizen monitoring data from other countries, visit [www.pension-watch.net](http://www.pension-watch.net). For more information on HelpAge's voice and accountability work refer to our report, *Older citizen monitoring: Achievements and learning*, which can be downloaded from [www.helpage.org](http://www.helpage.org).

Find out more:

**[www.pension-watch.net](http://www.pension-watch.net)**

### Acknowledgements

HelpAge International would like to thank the German Federal Ministry of Economic Cooperation and Development for their financial support; Kenya Society for People with Aids (Siaya) and HelpAge International in Kenya (Nairobi and Turkana offices) who supported the older citizen monitoring data collection process; Kelvin Tay and Jeremy Osborn of DataKind for pro bono support with analysis and visuals; Tableau for Desktop licensing; and Charles Knox-Vydmannov, Flavia Galvani and Celia Till for proof-reading. Finally, a special thank you to all the older people who gave their feedback to older citizen monitors, and to the older citizen monitors themselves.