

'I feel more loved.' Autonomy, self-worth and Kenya's universal pension

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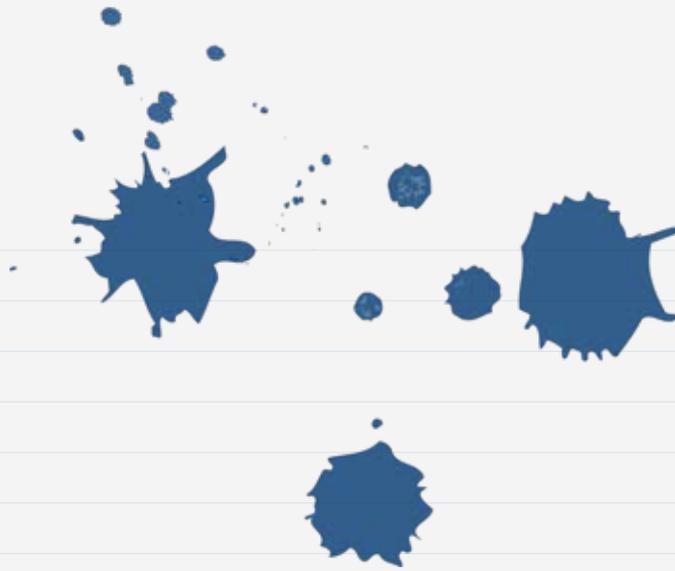
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Summary Report



DEVELOPMENT

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<https://www.developmentpathways.co.uk/publications/i-feel-more-loved-autonomy-self-worth-and-kenyas-universal-pension/>

Foreword

The Government of Kenya introduced the Inua Jamii 70 years and above programme in 2018. This universal social pension, which was rolled out to 533,000 senior citizens, expanded the Older Persons Cash Transfer programme (OPCT), which was targeted to poor and vulnerable households with older persons aged 65 years or above. The Inua Jamii 70 years and above programme, which is completely funded by the Government, represents Kenya's first universal social protection programme, guaranteeing a minimum pension to all older persons aged 70 years or above. It forms an important milestone in Kenya's development and expansion of the social protection sector and is a significant step towards the government's progressive realisation of the right to social security, as enshrined in the Constitution of Kenya, 2010.

In just over a year, the Inua Jamii 70 years and above programme has already proven to provide invaluable support to the older persons of Kenya and their families. Not only has it brought greater income and food security, but it has enabled Kenyans to start businesses and make investments, buy better clothing, purchase school items for their grandchildren and create jobs within their community.

As this report by Development Pathways shows, by being less dependent on their family and community networks, and by being better able to provide, older persons now feel less like burdens and more like important resources for their country. The programme has not only restored senior citizens' sense of dignity, but it has given them a new lease of life. All of these outcomes show that the development of Kenya's social protection sector is key to the nation's socio-economic transformation and the wellbeing of citizens.

As the Head of the Social Assistance Unit, within the State Department of Social Protection in Kenya – which is the key implementer of this programme – I urge all stakeholders, including policymakers, researchers and journalists, to read this report. The findings of how the programme has impacted on rural communities in Kenya have implications, not only for Kenya, but for any country that wishes to ensure that its citizens are guaranteed a minimum income across their lifecycle.

In the words of the programme, 'Inua Jamii'
– Let's uplift the
community!



John Gachigi, HSC
Head, Social Assistance Unit

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We would also like to express our gratitude to a number of people who made this research study possible: Stephen Kidd for his vision, guidance and review of this report, and Anasuya Sengupta for providing advice and additional feedback. In addition, we would also like to thank: Consolata Nkatha Ntoburi, for her support with the logistical coordination; Nicholas Yegon, for providing logistical support and accompanying us on our research visits; and Caitlin Fitzpatrick, for supporting us with the coordination of this study. We would like to especially thank Richard Chirchir for his dedication in helping us realise this research study and connecting us to the community of Lolkeringet.

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1. Introduction



The Inua Jamii Senior Citizens' Programme is a tax-financed benefit-tested social pension that is provided to Kenyans when they reach 70 years of age. By ensuring a universal income guarantee to all of Kenya citizens in old age, the programme represents Kenya's largest tax-financed social security programme and its first entitlement scheme.

What does the Inua Jamii Senior Citizens' Grant look like?

- The Inua Jamii Senior Citizens' scheme reaches approximately **808,000 older persons aged 70 years and above**.
- Recipients of the scheme are entitled to **KES 2,000 (US\$ 19.7) per month**, which is paid bi-monthly into an account with one of four commercial payment service providers.
- The current level of investment in the Inua Jamii Senior Citizens' Scheme benefits amounted to approximately **KES 12.8 billion (0.13 per cent of GDP)** in its first year of implementation.

With the aim of contributing to the existing body of evidence on the impacts of social pension schemes, a research team from Development Pathways is conducting a multi-year qualitative research study in the community of Lolkeringet, in Nandi County, Kenya. Through a cultural immersion approach, the researchers analysed how the pension impacted on the lives of older persons, their families, and their community, and focused especially on older persons' subjective notions of wellbeing, self-worth and autonomy. This report presents the first part of the study's findings.

Methodology and approach

The findings in this report are based on research conducted during the initial phase of this study, consisting of a baseline visit and a follow-up study, five months after the first disbursement of the pension. The full study will last for three years, during which researchers will return to the community for repeat visits.

Using an ethnographic approach, the researchers were culturally immersed in the community, acting both as interviewers and participants. The researchers resided with a family within the community while they actively engaged in cultural gatherings and meals. The main tools consisted of semi-structured interviews, through repeated household visits, and focus group discussions. However, key findings were also drawn from participant observations and informal conversations with community members. In total, the research included 56 semi-structured interviews, while 36 additional persons participated in focus group discussions.

An inclusive pension has the potential to empower older persons financially by guaranteeing all citizens a minimum income once they reach old age. This can enhance older persons' capabilities to lead more autonomous lives, increase their self-worth and enable them to age with dignity. Autonomy and self-worth change as people age and their aspirations and social roles are challenged by a decline in physical functioning. Nonetheless, they wish to continue being active contributors to their families and broader society despite not being able to engage in physically strenuous work. Policies that promote older persons' wellbeing, therefore, should aim to minimise restrictions to participation in their social environment and enable them to achieve what they deem to be a good quality life.

Figure 1 visualises the conceptual framework through which this study aimed to examine older persons' subjective notions of autonomy and self-worth in relation to receiving the pension. It focused on the following three dimensions: 1) individual capabilities; 2) care and decision-making within the family; and 3) social participation and respect experienced within the wider community.

Figure 1: Conceptual framework



2. The research context



Older women often made gourds to sell for money. These gourds were used to store fermented milk.

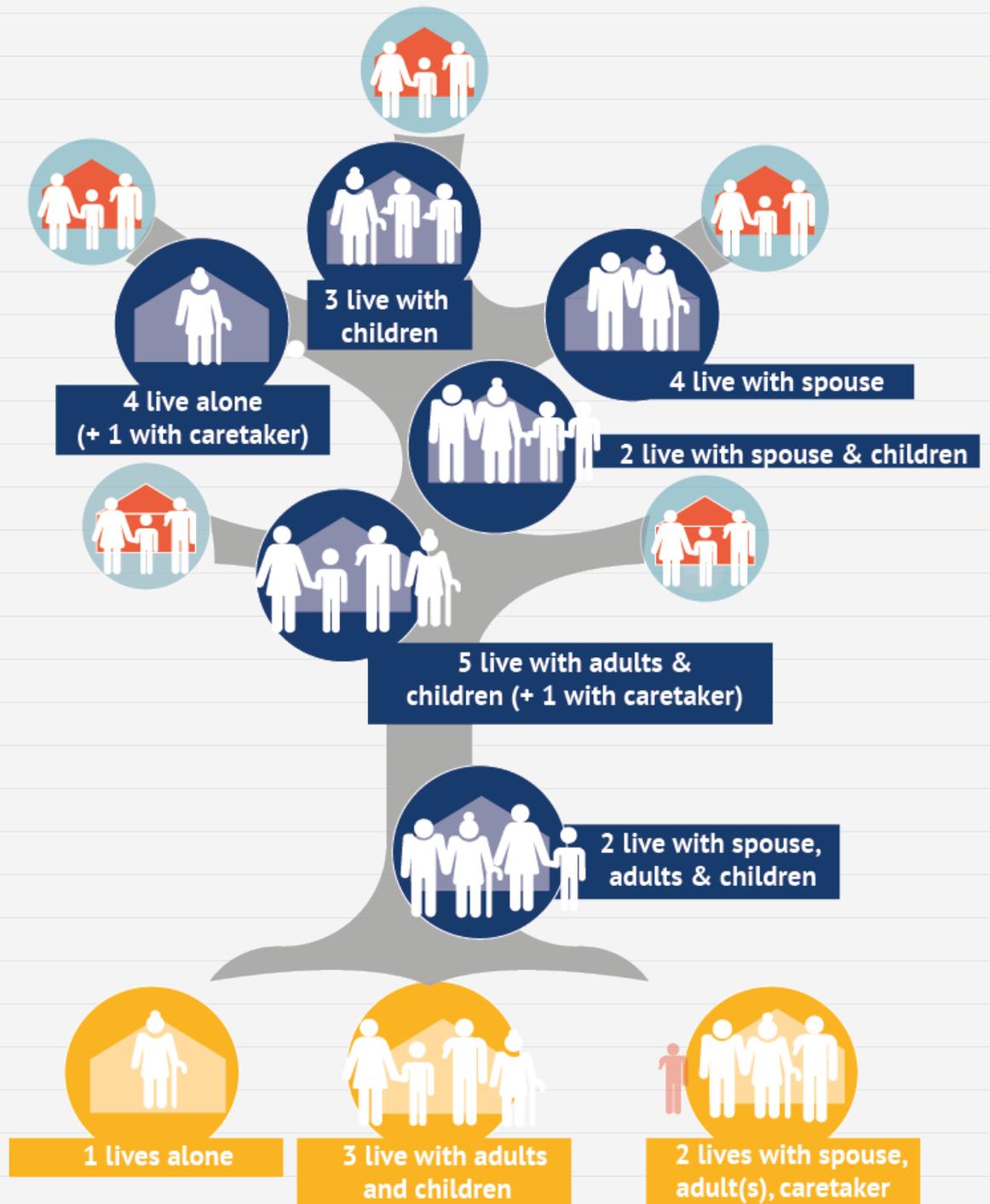
The Nandi population of Lolkeringet – who reside in the highland areas of Kenya – are a sub-group of the Kalenjin ethnic group. The community is sparsely populated, comprising five small villages which sit at a high altitude. Farming and land cultivation are the most important sources of food and income among community members. Lolkeringet is a relatively new community, with the majority of the current population of older persons representing the first generation that settled in this area after Kenya declared independence in 1963 and the colonial settlers left.

As Figure 2 on the next page demonstrates, homestead composition varied in Lolkeringet, often with multiple generations living under one roof. It should be noted that four older persons were in polygamous marriages, and as such, the husband generally spent time in a second household.

Within Lolkeringet, households and care structures were blurred, as family members often lived on neighbouring plots of land. As such, an older person's primary care giver did not necessarily live in the same homestead. Likewise, there were examples of grandchildren living with their grandparents, even though their parents lived next door. It is, therefore, important to differentiate between older persons who had family members living on neighbouring plots of land, and older persons who did not, as the latter were often in a more vulnerable position.

Figure 2: In-depth interview household composition of pensioners

Surrounded by family members



3. Autonomy and ageing in Lolkeringet

3.1 The ideal situation

Among the older persons of Lolkeringet, autonomy and self-worth were inextricably linked. Many people expressed their autonomy – which should not be understood as independence – as being able to actively contribute to and be integrated into their family and broader social networks. Through this, they had a strong sense of self-worth.

'Growing older means when your years become many and your physical abilities decline, and you cannot do minimal household tasks like putting up the fencing or mending the roof.'

How people contributed to their social networks, however, changed across their lifecycle. As they aged, their physical and mental capabilities decreased, as did their ability to contribute by doing housework, growing food or even earning money. Therefore, different values were placed on how they should be autonomous. In essence, their social roles changed and they were not expected to be as active.





House 'smearing' is the process whereby a mixture of mud and cow dung is applied to the walls and floor of traditional Nandi housing. Floors must be repaired weekly and walls every 6 – 12 months. It is a physically demanding task that is normally carried out by younger female members of the family.

Among the Nandi, the 'ideal' role of an older person was to instil good morals, 'ensure that people live in harmony,' give advice and inhabit the role of village elders. Instead of undertaking physical labour, they were expected to supervise or engage in businesses that were not as labour intensive. Older women were less expected to take on a village elder role and, instead, it was assumed that they should continue in a caring role, but in a more supervisory manner – for example, by organising weddings, helping people out financially or looking after grandchildren.

While older persons wished to continue contributing to their social networks, they also recognised that they needed the younger generation to help them be autonomous. Receiving care, therefore, was essential as an older person's physical capabilities declined. In Lolkerinet, the societal expectation was that care should be provided by the youngest son. In practice, this meant that the youngest son should provide the finances and the daughter-in-law (or a grandchild) should do the majority of the care and housework.

A mutual relationship was, therefore, developed between older persons and their family members, in which different generations gave and shared with each other and, as a result, developed and created strong social connections and love. Consequently, older persons were respected and remained relevant without needing to work, look after the household and accumulate resources in ways that exhausted them in old age.

3.2 The reality before the pension



'I don't want to ask my sons for help because they are educating their own children and they are also paying for my daughter to attend college. So, I'm not complaining that they don't give me money because they are already doing a lot.'

Prior to the pension, however, the reality was that many older persons struggled to live autonomously and, therefore, to have greater self-worth. This was partly due to their traditional care networks having broken down and partly because their contributions were no longer as respected and appreciated as in the past.

As has been found throughout Africa, high levels of poverty and unemployment, land fragmentation, the breakdown of the extended family, migration, the HIV and AIDs crisis, high living costs, the expense of school fees and alcoholism have all contributed to the breakdown in traditional care and support systems. While most older persons in Lolkerinet received a basic level of care, they generally felt that they could not access sufficient financial and physical support, and those with the weakest connections to their family members were given the least. Respondents often felt that they had limited control over what was purchased for them and when they could be helped. This was often because they felt that their family members did not have enough themselves, or that they were too busy working or providing for others to help out.

'Old age is fine when you are on good terms with your children as each can request things from each other. But, if there are disagreements, it's the worst part of old age and growing older.'

Inextricably linked to the decline of informal support systems was the decline in older persons' status and social roles. This was exacerbated by the fact that with the decline in assets and widespread low incomes, older persons no longer held the negotiating power they once did.



Consequently, many older persons felt that they were regarded as burdens and that they were no longer able to contribute to their families since what they could contribute was not as respected as in the past. Not only did this reduce their decision-making power, it also decreased their sense of self-worth. In turn, due to high poverty rates and a smaller care network, many older persons were obliged to continue working – both to earn money and to take care of themselves and their homes – beyond a level that they were physically comfortable with. They were not, in short, enjoying their golden years and fulfilling their social roles of supervising their families and community.



Older persons who were more autonomous and satisfied with their lives were either those with more assets who continued to be decision makers or those who received sufficient care. Older persons receiving adequate care felt loved and respected and did not struggle as much with being dependent on others. Loving, physical care could lead to a greater sense of self-worth, even in a context of poverty and limited resources. In both these ways, older persons were better able to age with dignity and respect.

4. The impact of the pension on recipients' autonomy

4.1 Greater decision-making

The majority of recipients expressed a strong sense of ownership over the pension. They emphasised that the pension was theirs and that they should decide how it should be spent. As a result, pensioners who previously had limited access to assets now had more choice over what they – and their household – purchased.

The extent to which recipients were actually the main decision-makers over the pension depended on their physical capabilities, their structural environment, and their own values and priorities. So, while Figure 3 summarises the decision-making process, Figure 4 shows that the reality was more nuanced. The actual degree to which recipients made decisions can be divided into five different scenarios, with the first two being the most common.

Figure 3: Self-reported decision-making over the pension



Figure 4: Reality of decision-making

Likely to be the sole decision-maker

- People with tensions within their family
- People who were annoyed that they were not consulted over household decisions
- People who struggled with the fact that they were not providers
- People who felt like they were a burden

Most likely to be the sole decision-maker

- Physically active men who were heads of household
- Physically active women who made decisions separate to their children

Likely to decide how the pension should be spent with family members

- People with close relationships to family members and who wanted to consult them
- People who spent most of their pension on family members and felt they should be consulted
- People who did not feel they had sufficient financial knowledge to decide by themselves

Consults other family members but is not the main decision-maker

- Wives whose husbands want to ensure that they spend their pension 'appropriately'
- People who feel uncomfortable deciding for themselves because they have limited financial knowledge

Does not decide how to spend the pension for themselves

- Women who were well cared for by family members and were happy not making decisions
- People who had experienced physical or cognitive decline and were heavily dependent on other family members



4.2 More choice over household expenditure and greater income security

Because only three transfers had reached the community at the time of the follow-up study, most recipients had prioritised short term expenditures over longer term investments.

'My son gave me money and it was enough to be comfortable. But I had no choice...I wanted to eat meat, but he's an Adventist so won't buy it for me. Now I can buy it for myself.'

Figure 5: What recipients spent their pension on





As would be expected, the pension brought about greater income security for recipients by helping them smooth their consumption and deal better with shocks. For instance, Regina – who was aged 85 and recently widowed – ran a small business growing and selling sweet potatoes and pumpkins. However, she could not harvest that year due to lack of rainfall. *'Thankfully,'* she said: *'I have the pension funds to fall back on.'* She was able to buy food in bulk which she used throughout the month.

External constraints limited how much choice recipients had over what they could purchase. In cases of poverty, vulnerability, poor health and limited care, recipients were often forced to spend all their pension on essential items. Therefore, they survived but did not thrive. For example, 19 recipients put money towards buying household items, and 11 towards paying for medical expenses. Margaret – who lived alone and was not helped by her family – spent her pension on food, medical treatment and paying back informal loans. Another older woman, Jackline, lived in a skipped generation household with four grandchildren. She resided on rented land and spent her pension on rent, food and clothes. As she emphasised, *'I have to buy everything – it's only water that I don't buy.'*

Many recipients used the pension to increase their household food security, with 32 out of 47 older persons stating that they spent the pension on food. However, a lot of these food purchases were not essential but were, instead, treats. These included not only meat, but also sugar, tea leaves, lighter foods or even better-quality cooking oil, as pensioners opted to vary their diets or eat healthier food. They had not been able to do this before, either due to lack of funds or because they had not been involved in the decision-making process over what was bought.



In addition to these treats, many recipients used their pension to purchase ‘frivolous’ items – that is, items that they did not consider essential, but which enhanced their lives. For example, 12 out of 47 older persons spent part of their pension on clothes and they often proudly showed the interviewers their new trousers and even, in one case, their pink crocs. A further 3 pensioners bought themselves blankets and bedsheets to be more comfortable at night.

Another non-essential expenditure was the improvement of housing. One man used his pension to build himself a new latrine, one woman chose to build herself a new house and two had begun to build a new kitchen. In addition, 3 recipients used their pension to improve their houses, 1 to paint it and 1 bought iron sheets for his roof. Several other recipients also planned to improve their housing or to build a new homestead in the future.

In some cases, recipients used their pension to make innovative purchases. In these scenarios, the recipients were not struggling financially and so had the opportunity to try new things. As Cecilia explained: *‘I decided to grow Napier grass to prepare in case there’s a drought. I was trying to be resourceful. I can make my own decisions now; there’s nobody to control me.’*

4.3 More opportunity to invest and earn an income

For many older persons, the pension was an opportunity to earn income (either cash or in-kind). By no longer needing to earn as much money, pensioners were able to re-prioritise their time and spend more time working within their own households, by doing housework, looking after the family or working in the field.

In general, it was felt that, as a result of the pension, recipients should reduce their time spent working in the field or in physically demanding jobs and focus instead on businesses that were not as physically taxing. As Richard, aged 75, explained: *'I'm happy to hand over the responsibility of supervising the land to some of my sons. The pension has helped me gain more success in my business and more respect in the community.'* Therefore, the pension helped recipients earn money in a way that was appropriate for their age, affording them the freedom to earn money with greater dignity and self-worth.

In Lolkeringet, 14 out of 47 recipients invested some of their pension in a small business. Anne, for example, was building herself a new house so that she could transform her old one into a nursery and expand her flower business. Other recipients spent some of their funds on agricultural inputs, in order to sell more tomatoes and pineapples. Nicholas, for example, was building an irrigation system that generated water for his crops which he could harvest and sell. He explained that he was building the irrigation system so that he could continue to earn money from farming, without having to engage in the physically strenuous tasks himself.



Pineapples: an increasingly popular crop to be grown for a business venture



Out of the 47 recipients, several also invested in livestock, which served both as an investment and as an income generator. Two recipients spent their pension on the upkeep of cattle and at least 5 expressed their intention to save for a cow, including several women who wished to keep it for milk. Evelyn, who was widowed, explained that she wanted a cow so that she could *'sell the milk and grow stronger'*, and she had already managed to save KES 2,000. Chickens – which were cheaper than other livestock – were regarded as a more achievable investment, and 4 recipients had already purchased chickens, with many others aspiring to do so. Regina, for example, had also started saving to build a chicken coop and Brigid intended to do so with the next instalment of her pension. Both wanted to start a small business selling eggs and poultry.

The pension also increased recipients' ability to save, invest and plan ahead, which would likely lead to more long-term and sustainable investments in the future. For example, at least 3 recipients reported that they were saving their money to make a more significant purchase, with Brigid even putting KES500 per instalment towards her savings group.

4.4 Enabling other family members to have greater income security

An important impact of the pension was that it indirectly brought economic benefits to family members. Many older persons had not experienced significant increases in expenditure as a result of the pension because their family members no longer gave them as much financial support. Recipients were more likely to pay for their own food and medication than before the pension was introduced. However, this did not mean that they stopped receiving help altogether. For many older persons, there was an expectation that their family would help out once the pension ran out.

Family members therefore benefited from the pension, because they could direct the extra funds towards their own needs. Several younger family members stated that they were now more able to concentrate on their own income generating activities. As Brigid explained: *'my children are happier because they can focus on their own worries now.'*

Recipients often emphasised that the pension meant that the younger generation could be prioritised. Indeed, it is likely that children benefited the most from the freed-up funds, not only by having more food but also from having new clothes and more school supplies. One older woman even explained that her grandchildren were in a better position to attend school since they did not have to take care of her as much.



'I feel boosted by the pension. The money that I used to spend on [my mother], I can now spend on myself, my child and my grandchild. And I have more money to feed my cow.'

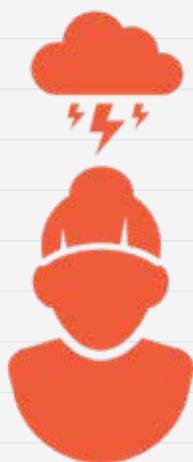
4.5 Less of a burden



'I don't have to depend on my son as much now. He has three children, including an orphan, and is paying their school fees so I don't want to bother him.'

Despite receiving less financial support from family members, many recipients were positive about the situation because they were in control of their own funds and did not need to bother their relatives as much.

Recipients reported a greater sense of mental wellbeing because they experienced less rejection from their family members. Rosemary explained that: *'Before the pension, I would beg from my children and they would say: "Are we the bank?" And that stressed me out, knowing that they didn't want to give money to me. But now that I have my own money, I'm so much less stressed.'* Many recipients had regarded their dependence as shameful and often referred to the act of asking for money as *'begging'*.



For many older persons, the decrease in rejection led to social connections becoming less damaged. One woman, Jackline, explained: *'When I was begging, I felt like I wasn't loved.'* Another stated: *'I felt my family were looking down on me when I asked for money.'* The pension, therefore, limited these disagreements and reduced the likelihood of recipients feeling they were not loved.

Many recipients sought to reduce this sense of rejection by spending their pension on addressing areas where care had been absent. For example, Faith spent her pension on a new kitchen, as her old kitchen was a traditional building with a thatched roof. Prior to the pension, whenever it rained, the roof leaked and, as she could not ask her children for financial help, she paid for the straw and labour by selling assets, such as her goat.

At least 11 recipients used their pension to pay somebody to carry out tasks for them, often because they had been waiting on family members to help out or they had not felt that they could ask for assistance since their family members had other obligations that they had to prioritise.

4.6 Becoming a provider for others

'I buy the food for where I'm taken care of.'

Within Lolkeringet, recipients shared their pension both directly and indirectly. For example, many family members benefited because the pension contributed towards general household expenses, with 41 out of 47 recipients using at least a proportion of their pension in a way that benefited other members of the family. Agnes, for example, bought milk and two sacks of maize, with the latter expected to last her family – which included her husband and two grandsons – 4 months. Nicholas, meanwhile, had set aside KES 1,000, *'to deal with unexpected costs, such as taking my children to hospital when they are sick.'*

In addition to these indirect benefits, 17 recipients directly shared their pension with others. This was often through helping out family members. Sylvia, for example, paid for the medical bills of her grandson who had hurt his leg and cleared another grandson's school fees because he could not accept a job before this was done. In addition, Cecilia sent some money to her daughter via M-Pesa, as her daughter lived far away and had recently had twins.



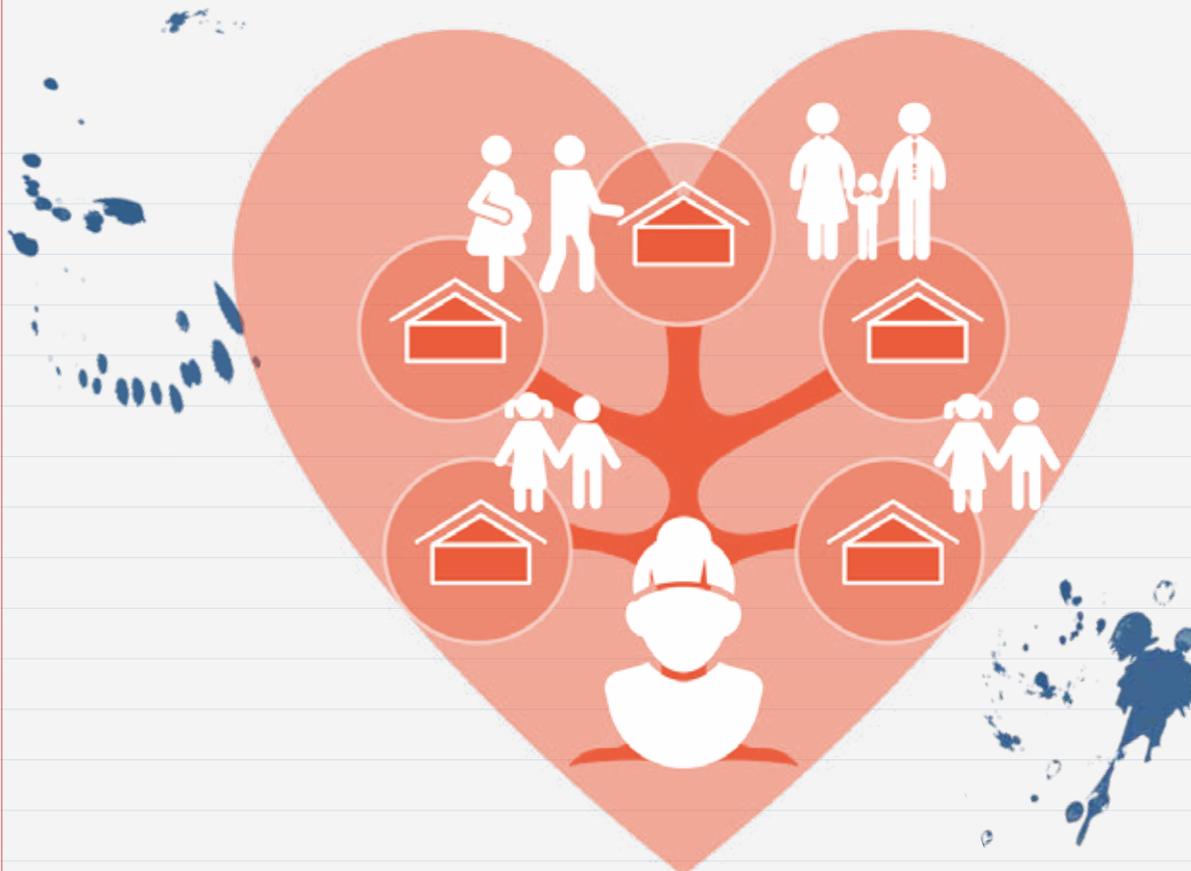
Grandchildren and the pension

Recipients often emphasised that their grandchildren and their education needed to be prioritised so that they could be successful later in life. Grandchildren benefited from the pension by being able to eat better, being given clothes, soap and shoe polish, having some of their school costs paid for, and being given other 'treats' such as airtime for their mobile phone. Indeed, 12 recipients – all women – contributed towards their grandchildren's schooling with their pension. One schoolteacher confirmed these positive benefits, stating that children now had better shoes and books as a result of the pension.



Recipients who shared their pension, or who were more able to help out, felt a greater sense of self-worth and were proud that they were able to contribute to their household and community. By providing for their family – especially their grandchildren – recipients not only felt that they were better able to inhabit the social role of a provider but were also valued again as a grandparent because they had something to give. Josephine explained that: *'When my grandchildren visited, I couldn't give them anything. The pension has helped me a lot because now I can buy things like sugar and tea and give it to them when they come. Now, my grandchildren can depend more on me, rather than their parents.'* As a result of the pension, Josephine was better able to fulfil the social ideal of being a grandparent who was loved and surrounded by grandchildren.

4.6 Care, reciprocity and social connections

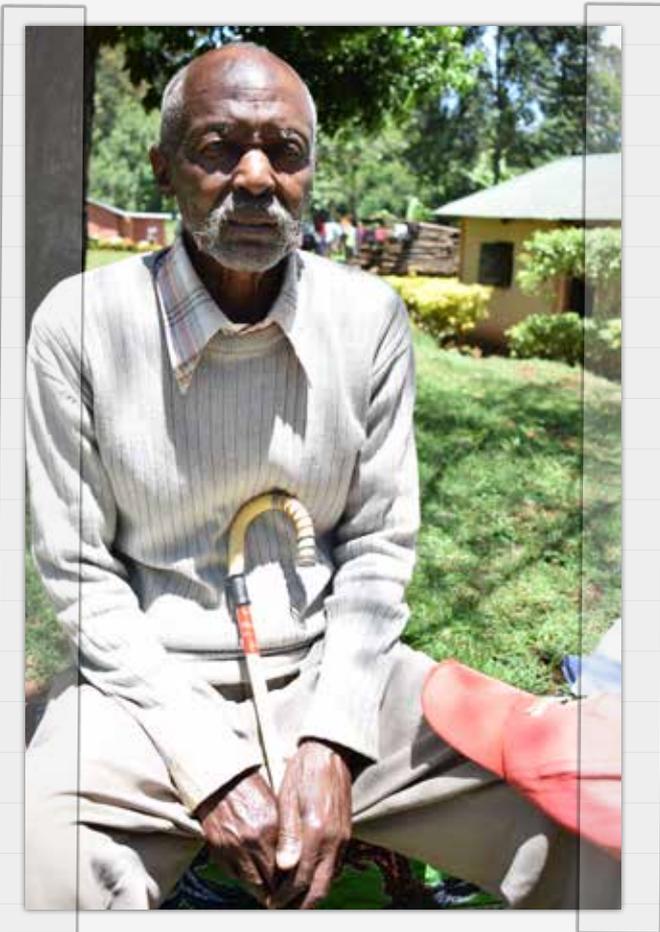


By reducing their dependency and actively contributing to their social networks, recipients were able to strengthen their social connections and develop stronger relationships with their families. They found that by being able to provide for others, they were not only more appreciated, but their relatives paid them more attention. Cecilia explained that: *‘My daughter is not in a position to visit and has a lot of responsibilities, but whenever I send money, she rings and says, “Thank you so much Mum, may God continue blessing you with many years.” And when I share with my grandson, we relate very well with each other because I can provide for him and he isn’t lacking. Now we are chatting more and have more conversations.’* Other recipients were able to build their social connections by using their pension to pay for transport to visit friends and family who lived far away.

Through the process of sharing the pension and increasing physical proximity, recipients were able to regenerate love and creating enduring relationships. For individuals who were already loved and well looked after, their family members often emphasised that while they were pleased that the pension meant that the recipient relied on them less, they still felt it was their role to provide care and that there would be love in the house regardless of what the recipient did with the money.



In contrast, for those older persons who previously were not receiving sufficient care, or who had tenuous relationships with their family members – either because of poverty or because they had not provided sufficient care to their family members when younger – the pension played a key role in allowing them to build their relationships and therefore regenerate love. Celestine, for example, explained that she now received more care than before the introduction of the pension.



'Now that older persons have pensions, family members will be willing to take care of them. The older person is able to provide money for the family and, in return, their family will provide more care for the older person. You are loved more because you can provide. I don't like to beg, and I don't like people who beg.'

Older persons with weaker social connections were often the most vocal about how the pension would help recipients access more care. John had used his pension to buy some sheep and his son had contributed money towards the purchase. When asked why his son had done this, John explained: *'When you have something, other people come close. And when you don't, they go away, and you can't go to them.'* For recipients with more tenuous social connections, it was emphasised that their family members would continue to see them as burdens if they misused their pension. Therefore, it was important that they put it to good use.

5. Older women's economic empowerment



5.1 Gender dynamics within Lolkeringet

Across the world, women are at an economic disadvantage due to a lifetime of care responsibilities, discrimination in education, lower levels of labour force participation and limited access to assets. These inequalities follow women into old age since they are less able to access contributory pensions due to not having been part of the formal economy. With the 'feminisation of ageing', not only are there more older women worldwide than men, but they have less wealth, land, assets and decision-making power than their male peers (Samuels et al., 2018).

In Lolkeringet, social norms dictated a clear division between how the two genders should engage in income generating activities. Women partook in small businesses such as selling vegetables, soap or sugar, and they owned and cared for chickens. In contrast, men were associated with businesses that brought in a higher income, such as selling milk and pineapples or renting out houses. Cows, in particular, held special importance in Nandi culture and were regarded as the most prestigious way to be wealthy, at least, by the older generation. Consequently, cows were deemed an asset for men, and it was not seen as appropriate for women to own cows due to 'Nandi culture.' In contrast, chickens generated a small amount of money and so were considered part of the domestic sphere.

These gender divisions had an impact on decision-making roles. Husbands were regarded as the heads of the household and the main financial decision-makers in the family (unless they were dependent on the younger generation). Yet, in reality, decision-making was not so clear cut. Within Lolkeringet, men were the decision-makers on larger expenditures, but women were in charge of purchasing day-to-day household items. They either directed their own funds towards this or were given money by their husbands or children. In general, husbands did not decide on the minutiae of expenditure in the domestic sphere as long as their wives spent it responsibly.

It is no longer as beneficial to comply with gender norms as in the past

The breakdown of traditional care and support practices, the decrease in assets, land divisions and male alcoholism have all frustrated women's opportunities to fulfil their social roles. In addition, women's traditional entitlements within the patriarchal society – such as their rights to cows – have eroded due to colonialism, the greater use of cash crops and 'population growth that caused patrilineal inheritance by males to rigidify as the criterion for access to land' (Oboler 1996). Gender divisions and social norms no longer provide women with the same power to influence backstage, nor the same property rights and prestige as before, and as a consequence, it is no longer as beneficial to comply.

These gender divisions were not viewed negatively by older women, at least, not when they had been well-provided for by their husbands. Yet, although these divisions were presented as the ideal, women often expressed frustration that their husbands had not cared for them adequately or that they had misspent their money. Rosalyn explained that: *'Life could have been good, but he was violent and arrogant. We used to have so many cows but he sold them all to buy his own things.'* In essence, frustrations arose when men did not fulfil their side of the bargain by providing for the household and when women were not given the items that they wanted. This was especially the case when women felt that their husbands had the money, but were prioritising their own needs first, or when they believed that their husbands were not working hard enough.





Several older women demonstrated a pragmatic approach towards gender divisions. They argued that if the husband fulfilled his social role by providing adequately for his wife, he should be the main decision-maker; but if he did not, then his wife needed to start looking out for herself. Consequently, many older women found that in order to live autonomously and to live the lives they wished to lead, they had to engage in income-generating activities in order to find a different path towards providing for the household, or even themselves. Yet, in order not to fully violate these social norms, these income-generating activities were the small-scale 'women's activities' described above.

The women most able to cross into the male sphere were widows. Widowed women operated a complex position with regard to women's economic empowerment. On the one hand, they were some of the most vulnerable and socially-excluded people in society, often struggling with the loss of their spouse's income. On the other hand, despite their limited resources and more vulnerable position, they were often better able to exert control over economic resources and to engage in activities that are normally considered appropriate for men. Within Lolkeringet, widows were often entrepreneurial and were even allowed to own male assets. Cecilia, for example, explained that: *'In Nandi culture, women don't own cows, especially when their husband is alive. Even if you buy the cow, it's not yours. But as a widow I can buy a cow and call it my own.'*

5.2 Entitlement to the pension



'My only source of income is from the pension. Before the pension, money came from my son who works casually sometimes as a builder. This is first time that that I have got money for myself.'

One woman, Regina, had previously belonged to a household that had received the previous poverty-targeted Older Persons' Cash Transfer (OPCT), but since the transfer of funds was made directly to the male household head, she had very little interaction with the cash itself. As Regina explained, she had no input into how it was spent. In contrast to the OPCT, women were able to access the Inua Jamii pension as an individual, and therefore, expressed a strong sense of ownership over the funds. Their entitlement to the pension was based on the notion that they were receiving the funds because they were 70 years old and deserved it as much as the men.

The Inua Jamii pension was considered more gender neutral than other assets in the community. This was because it was provided to both genders and was sanctioned by the government; it was also new and did not carry the same restrictive cultural connotations as other assets. In one notable example, a 69 year old woman who was too young to receive the pension, expressed great dissatisfaction that her husband - with whom she had a difficult relationship - had not shared his pension with her. She emphasised that once she received her own pension, her son would protect her pension funds from her husband. However, he would not protect any cows that she bought, as the cows would not belong to her, even if she had paid for them herself. Within Lolkeringet, women were, therefore, more entitled to the pension than to assets regarded as belonging to the male domain.

5.3 Greater decision-making



Although women had a strong sense of ownership over the pension, the degree to which they were able to decide how the funds should be spent differed between households, depending on the specific dynamics within them. The most common scenario was that women themselves decided how their pension should be spent (or they decided with family members who were not their husband, such as a daughter). For 38% of women, this was because they were widowed, for 8% of women it was because they were single/separated, and for a further 8% of women, it was because they were in polygamous marriages.

However, several married women also decided how to spend their pension, with 43% of women stating that they were the sole decision-makers over their pension (though it should be noted that 2 of these women were in polygamous marriages). Some of these women expressed that their husbands would waste the money if they were in charge and, as a result, they felt that they were best placed to put the funds to 'good use.' For instance, Winnie explained: *'Now that I have my own money, I can make my own decisions. I don't have to ask my husband for my own money and have him tell me what to spend it on.'*

As explained above, some recipients who were dependent on family members did not want to steer the decision-making process themselves. They expressed a wish to avoid responsibility and preferred to let their sons or husbands make the financial decisions for them, as it caused 'mental stress.' In several other examples, women decided how to spend their own pension but emphasised that this freedom was conditional on whether they spent their funds responsibly. Consequently, their husbands would intervene if they felt their wives were misusing their pensions and not fulfilling their social roles.

5.4 How women spent their pension



Female recipients often talked excitedly about the innovative ways in which they were using their pension. Some invested in small, socially obtainable assets, with 6 women starting, bolstering – or saving for – small businesses that could be carried out inside the home. These included selling vegetables, eggs, maize, flowers and cutlery, with one woman buying rice in bulk to generate further income by selling it on. By investing in income-generating activities, women attempted to increase their incomes in order to better realise their wants and needs.



Another notable outcome was that some women opted to buy themselves more items that were not essential to their lives. A major source of frustration for many women was that they felt that for most of their lives, their husbands had denied them ‘frivolous’ items while buying such items for themselves. As Cecilia explained: *‘Wives are now really happy to be receiving the pension. Previously, if men had money, they wouldn’t share it with their wives and would use it for their own needs. In the past, when my husband was alive, I couldn’t get new clothes. I would wear the same clothes from January to January. But now, women can buy their own clothes.’* Indeed, upon receiving the pension, 5 women bought clothes for themselves.



As would be expected, the most noticeable effects were among widowed women as they were the most able to enter the male sphere and make financial decisions for themselves. Female-headed households were often some of the most vulnerable in the community and so the enhanced financial security allowed them to be more autonomous within their lives and social networks.

Women in polygamous marriages were also impacted. A notable example was Anne, whose ability to exercise her autonomy was restricted by a lack of resources. Although her husband earned KES 20,000 a year from renting out his land, he only gave Anne KES 2,000, explaining that he also needed to provide for his other family. With the pension she had begun to construct a new house – with additional contributions from her son and daughter – so that the old house could be turned into a nursery to grow plants. This would enable her to expand her flower-selling business.

5.5 How husbands interacted with their wives' pensions



In Lolkeringet, married women – unless they were significantly younger than their husbands – were often unable to fully describe how their husbands had spent their pension. Further, men had more freedom to use their pension ‘badly’ – for example, on socialising at the community centre – whereas women felt more of an obligation to put their pension to good use.

In several examples, husbands saw their wives' pensions as an opportunity to stop providing for them. Brigid explained that, *‘he used to contribute money to the household, but now I use my own money [the pension] to purchase everything for the household. I’d prefer if we both set aside money though to purchase household items together.’* In effect, the introduction of the pension allowed some husbands to abdicate their responsibilities towards their households, and women found that their pension – while theirs to spend – became their only (or major) source of income.



Older men often felt entitled to their wives' pensions, even if their wives did not allow them to have control. Some women even suggested that their husbands in old age were less able to force their wives to obey them, and it could be surmised from this that perhaps women were better able to hold on to their resources as a result. While this could potentially lead to tensions, it should be emphasised that as the Inua Jamii pension was delivered to both genders equally, the design of the programme most likely did not lead to as much conflict as in programmes in which cash transfers were directed only to women. Informants generally implied that as long as women did not encroach too much on their husbands' domains and used their pension to fulfil their female social roles, men were content.

Nonetheless, it is possible that men's sense of self-worth – and their sense of masculinity – were impacted by their wives receiving a pension, especially as men often struggled, emotionally, with their loss of physicality as they aged, since they were more confined to the domestic sphere. In relation to their wives' pensions, there were examples during the interviews of men claiming their wives' purchases for themselves. For example, Anne's husband claimed that he had used his pension to construct the new house, but further questioning, as well as discussions with family members, showed that he had not contributed to it at all. When asked whether his wife had helped out with her own pension, he said that she had, but very little. It is possible that some men claimed their wives' financial successes for themselves because their wives' responsible spending threatened their sense of masculinity and their social roles.

5.6 Older women's economic empowerment?



It should be emphasised, when determining how much the pension has contributed to older women's economic empowerment, that only three payments had been made at the time of the follow-up study. As such, it is unlikely that significant changes would have occurred in that time period.

Certainly, women had become more autonomous and were using their pension to exercise greater choice. However, these choices were restricted by social norms and the women's own values and aspirations. The majority of female recipients continued to spend their funds on household items or on purchases that were considered appropriate for women (such as on chickens or making improvements to the house). This was especially the case for married women, but as most female pensioners were widows, this applied to them as well. Married women – upon receiving the pension – often became more vocal about their desire to own a cow. Nevertheless, they emphasised that this had to be a '*secret*' cow because they did not want to be disrespected for crossing into the male sphere. Notably, widowed women were more likely to use their pension to further enter into the male sphere – such as saving up to buy a cow – or were more comfortable stating that they aspired to be able to do so.

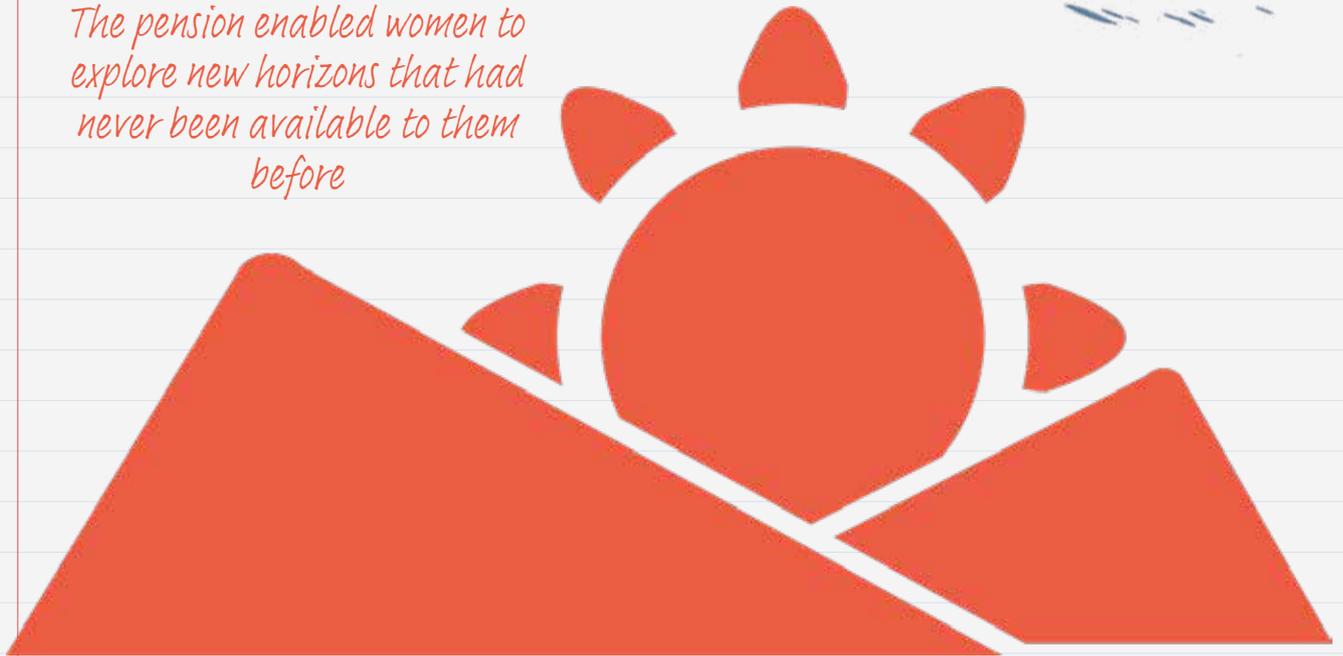


Older women's economic empowerment was also restricted because, very often, the pension that they received had a different economic value to the pension received by men. As women were more likely to direct their funds towards the day-to-day running of the household – or to purchase assets which had been lacking when compared to their male counterparts – their pension was less able to become disposable income.

It is unclear how much of a transformative impact the pension has had on other areas of women's lives given that the pension had only just started. Indeed, although some women used the pension to move closer to – or entered – the male sphere, men did not use their pension to enter the female sphere. Older women continued to take on a caring role and to engage in housework, and when they used their pension to decrease their responsibilities, they paid women (or children) to help them.



The pension enabled women to explore new horizons that had never been available to them before



Despite these caveats, the impact that the pension has had – and will continue to have in the future – should not be underestimated. State intervention is often essential for bringing about large-scale structural change and the Inua Jamii pension, by offering older women a sense of entitlement and more financial freedom, also gave them alternative ways of behaving within their families and communities. While many women exercised their autonomy to fulfil social roles that were, from a western perspective, essentially disempowering, their thoughts and perceptions about their place in society were also changing, even if societal pressure stopped them from exploring these areas in full.

Women were often more grateful for the pension than men because they were not using the pension to try to return to the glory of their younger selves. Men often complained that the pension was not enough and that they could not buy anything significant with it. In contrast, while women sometimes complained, they did so less frequently and were often proud and pleased to have an income for themselves. While men wanted to use the pension to return to the wealth and power of their younger days, women, for the first time, were exploring new horizons. Their younger selves never had significant control over assets and income and so the pension was presenting them with a new path. As a result, they were more satisfied than the men about the pension amount.



'You [the young female translator] need to work extra hard to have your own money so that you can have a sense of belonging. For older women, Nandi culture has controlled us but with you, you are exposed, you are civilised and educated, so work hard and have your own money.'

It became clear that many women were facing an internal conflict, torn between enjoying their entitlement and decision-making power while also wishing to adhere to traditional norms. Married women enjoyed the decision-making power that often only came with widowhood, while widows enjoyed their freedom but were aware that this often led to a loss in status. They wanted cows, but these had to be secret cows so that the community would not judge them. They wanted to be business owners, but their businesses had to be small-scale because it was not acceptable to conduct anything larger. They enjoyed paying somebody to do their housework for them, but they still wanted to be regarded as a good homemaker.

In order to reconcile this conflict, many female recipients exerted their financial independence by renegotiating their power relations within the domestic sphere in a private manner, so as not to be considered to be behaving inappropriately. Even before the introduction of the pension, women had been forced to step away from their ideal social roles in order to earn income. The implementation of the pension sanctioned their actions and provided them with opportunities to realise this autonomy further. However, in order to continue complying with these social roles, women ensured that they were spending their pension responsibly. If they were seen to be violating social norms too much, or to be using the pension irresponsibly, their entitlement to the pension would be perceived as more tenuous within their family and community.

6. Social participation and respect within the community

6.1 The performance of respect in Nandi society

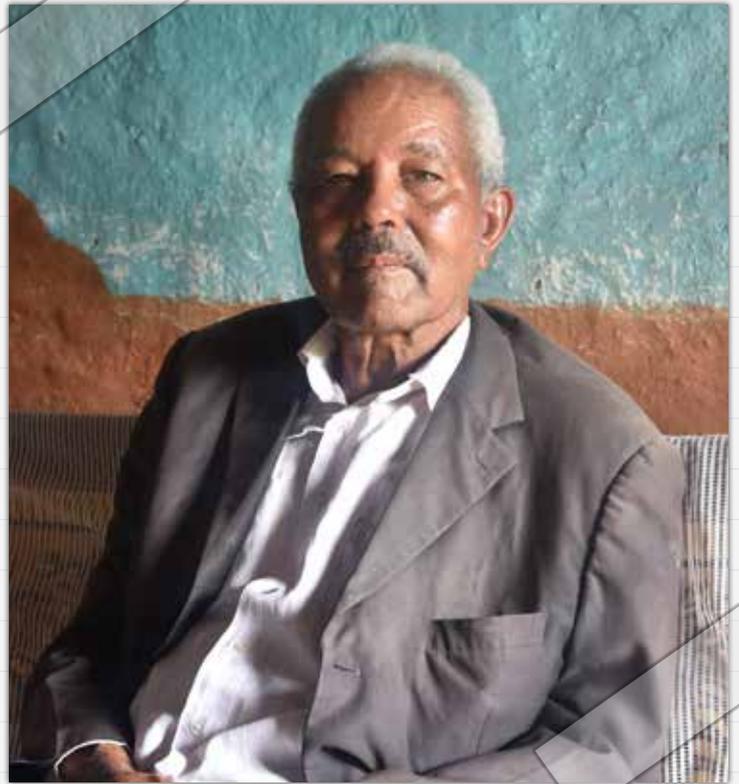
Social networks within the community were upheld through monetary and cultural exchanges, which included the provision of monetary or in-kind support, gifts and contributions to cultural gatherings and harambees, which are a cultural tradition of fundraisers. Van der Geest (2004) describes these exchanges as the 'performance of respect', meaning that community relatedness needs to be demonstrated in public. In Lolkeringet, older persons underlined how the act of sharing was crucial for them to participate in the community, whereas a lack of sharing would result in social exclusion. Anthony, who was an active member of the church community, stated that: *'If you don't support the community, when you are in need yourself someday the community will isolate you.'*

However, the performance of respect through public displays of community relatedness was met with challenges by most older persons. The ideal situation – in which an older person was visited and integrated in a reciprocal network of sharing – was mostly described as the hypothetical situation of how older persons should act and be treated. In reality, the breakdown in care roles and the decline in the status of older persons' had negatively affected the extent to which they felt respected by others. Initially, older persons often asserted their social importance during interviews, highlighting how they were often visited and respected by younger persons. However, in-depth conversations revealed narratives of loneliness and a loss of authority within their families and the wider community.

A number of older persons expressed feeling isolated as they were not cared for sufficiently and were therefore unable to contribute to their communities. Their inability to contribute resulted in them receiving less respect in return. Isolation was often most greatly felt by older persons who had experienced a significant decline in health and functional limitations – in particular those with a disability – as they faced the most severe restrictions to participating in social and public life.



'Most of the pensioners have been able to purchase clothes and have become cleaner and neat. Those who receive the pension are well-fed and look neat. They are greeted and talked to more.'



Many recipients of the Inua Jamii Senior Citizens' scheme stated that they felt more recognised by the community due to receiving a pension. The transfer enabled pensioners to present themselves in a more dignified manner, especially as they were better able to buy clothes that were in good condition. By being more presentable, not only did they have greater self-worth, they were also more likely to receive respect from the community because their outward appearance was no longer associated with living in poverty.

Indeed, as a result of the pension, recipients were also less likely to borrow or ask for money from neighbours, which had often led to a decrease in respect. For example, Agnes described how other community members felt that she was *'begging'* from others when she walked around the village selling vegetables. She explained that she had been able to stop selling vegetables due to the pension and felt more respected now that she had her own money. For Jackline, although the pension transfers had only reduced her dependence on others to a limited extent, she nonetheless emphasised the importance of the pension for her survival and her reduced reliance on begging: *'I don't have to beg anymore for salt and sugar, though for major stuff I'll still have to borrow. I used to have to borrow from my neighbours. I borrowed from my grandchildren. If I were by myself, I would find a way to survive or even opt to die, so that I didn't need to beg. It's better now though, although not much better.'*

6.2 Enhancing participation and contributions through the pension



A community event at one of Lolkeringet's churches.

Church was one of the most important cultural gatherings within the community. Members who were well integrated and respected often benefited from 'harambees' (fundraising events) being conducted in their name

Initial perceptions of the pension among the recipients illustrated how older persons were more able to engage in activities that enabled them to act out their ideal social roles. Not only were they considered to be more relevant within their families, and were better able to host visitors, but they now also had a greater capacity to contribute to cultural and religious events, which were the bedrock of the community. One schoolteacher explained that: *'Since the pension started, older persons have become more recognised. As they are able to contribute more in functions, people no see them as being more part of community events.'* Pensioners were now more able to attend and contribute to community events, without feeling ashamed about having nothing to give.

In addition, older persons now had the means to establish themselves as useful and contributing members of society and as a result, many were able to age more actively than before. It was asserted by different community members that the pension should be used to assist others in the community. Faith stated that: *'It's better now, because when I visit someone, I am able to give them something such as when there is a new-born baby.'* Regina explained that she enjoyed that when someone approached her for help, she was in a position to do so. She highlighted that she felt more respected by her neighbours, as they were aware that she shared her money. In this way, older persons were better able to establish themselves as people who contributed during social visits, and who could be relied on during emergencies.



'Sometimes [the older members of the council] are required to travel in order to see people in other places for this council and now they are able to afford the transport.'

At least **11**
out of
47 recipients
were able to use their pension to
hire labour
from within the community

The pension also helped older persons to be regarded as active drivers of the economy, as pensioners were more now more likely to hire labour from within the community. By contributing to employment opportunities for younger persons in the community, older persons were more likely to be seen as important resources for the community and not simply as burdens relying on others.

The pension also enabled some older persons – mainly men – to have more time to fulfil the role of a moral leader within their society. Isaac explained that the pension had allowed older persons to work less, and as a result, they were able to have a greater advisory role in the community: *'Now they have more time to sit down and advise younger generations because they don't have to spend much time working. If there is a child who is not "going the right way," their father will call a meeting of older men. During the meeting, the older men will advise the child on how to "go the right way."*

Therefore, in the context of a decline in older persons' status and social roles, the pension was a critical means of enabling them to receive respect and to be seen as active contributors to society.

7. Conclusion



Figure 6: Transformative outcomes of the Inua Jamii pension



With the implementation of Kenya's first social security entitlement scheme, this study aimed to analyse the extent to which older persons' experiences of self-worth and ageing may have evolved as a result of receiving a pension. Although recipients of the Inua Jamii Senior Citizens' scheme in Lolkeringet had only received three payments of KES 4,000 at the time of the follow-up study, the pension had already had significant outcomes. Due to receiving the pension, older persons no longer needed to rely on others for basic support and, therefore, they felt like less of a burden on their family members. They were able to earn money in a way that was more appropriate for their age, which afforded them more freedom to realise their ideal roles in society as elders. This led to many recipients experiencing greater autonomy and self-worth.

The pension also increased recipients' ability to save, invest and plan ahead, which will likely lead to more long-term and sustainable investments in the future. For many older persons, the pension enabled them to plan for larger investments, improve their assets and generate further income through a business. Meanwhile, for some of the most vulnerable older persons in the community, the pension transfers were an important means of survival, allowing them to fulfil their basic needs in a dignified manner, without the necessity of begging from others in the community for support.

By providing for their family – especially their grandchildren – recipients not only felt as if they were more able to inhabit the social role of being a provider, but that they were valued again as a grandparent because they had something to give. Meanwhile, within their community, older persons were beginning to establish themselves as respectable and contributing members of society – a key component of the active ageing process. Not only did they experience greater self-worth, they also received more respect.

Credits and notes



The full bibliography can be found in the main report, which is available at: <https://www.developmentpathways.co.uk/publications/i-feel-more-loved-autonomy-self-worth-and-kenyas-universal-pension/>

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