

From the Kwa Wazee Pension Programme ...

Kwa Wazee was set up in 2003 in Tanzania's Kagera Region, which was particularly affected by the HIV/AIDS-crisis. Programmes for orphans had gradually revealed how important grandmothers were for the survival of their grandchildren and how precariously they were living. – The intervention was simple, however uncommon at the time: Kwa Wazee started to support older people - mostly women -, who were particularly vulnerable, with cash transfers of 5 US\$ per month. Those of them who were caring for grandchildren also received child supplements. The strong effect of a regular income through a pension was visible almost immediately. At the same time it became obvious that older people in general were among the most vulnerable in their communities. Both findings encouraged Kwa Wazee to gradually scale up the programme and to complement it with other activities of support and empowerment. As a small organisation Kwa Wazee came to understand itself as a 'learning laboratory' where holistic approaches to strengthen older people and their dependants could be designed, tested and evaluated. **Some of the relevant lessons learned:**



If pensions initially were thought to be an emergency measure it became increasingly clear that they have the potential to sustainably improve the lives of older people and the people living with them.

- Pensions basically mean more food and better quality food. They mean improved health, hygiene, psychological wellbeing and they better protect against crises.
- Pensions capacitate: they strengthen the resources of older people, they enable them to plan, to invest and to better sustain themselves.
- Pensions raise self-confidence and also increase the status of older people in the community. Apart from the pensioner's family, local shops, traders and also neighbours are beneficiaries of the extra income.
- **Growing old with a pension means more dignity, security and autonomy.**

- Health remains a highly critical issue for older people even if supported by a pension. Better access to health facilities and affordable treatment for older people remain central claims.
- A division between the poorest and the slightly less poor through means-testing, is morally questionable and practically not possible to handle in an adequate and fair way - even with the best of intentions and various approaches.

With a view on a national pension programme the experience of Kwa Wazee clearly shows the way:

- **In a context of widespread poverty – as experienced in rural Tanzania – a social pension scheme will need to include all older people of the same age group. This would also establish social protection as a right and not as a privilege.**



... to the 'Universal Pension Pilot'

In the last decade a number of countries of Sub-Saharan Africa - especially some smaller ones - have successfully introduced old age pensions. They have given proof that also poorer countries are capable and ready to spend 1-2% of their domestic budget for the social protection of older people.

In 2010 the government of the Republic of Tanzania announced for the first time the introduction of Universal Pensions. Since then proclamations regularly appeared in government programmes, however with no follow-up. After the introduction of a pension programme in the semi-autonomous island of Zanzibar in April 2016, Mainland Tanzania has again expressed the plan to introduce a pension scheme – stage by stage in all Districts. The necessary funds have not yet been granted and no time frame has been announced. It is likely that further persuasive power and lobbying by civil society will be needed for this milestone to be reached.

kwa wazee

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In this context Kwa Wazee decided to complement the existing pension programme with a universal pension pilot: Since November 2016, in two new villages of Muleba District, every resident aged 70 years or older receives a pension, without conditions. While funded by Kwa Wazee, the pension is paid by a village committee which was appointed by the older people's assembly. In agreement with District Authorities Kwa Wazee supports the programme with training, monitoring of all relevant processes and with a research-programme.

15th November 2016: The oldest residents of Ikondo village in Muleba District are listening to the speech of the District Executive with great interest and anticipation. They are about to write history as only moments later the first older woman in Mainland Tanzania will receive an unconditional pension.

185 older women and men 'only' are part of the Kwa Wazee-pilot scheme. Yet the direction is clear and the road seems prepared: In December 2016 the General Secretary of the Prime Minister presented for the first time a concrete plan for the introduction of social pensions in the Republic of Tanzania.



As part of the pilot, Kwa Wazee is carrying out a baseline survey with all participants of the pension programme – including, of course, those who cannot leave their house for health reasons. They are asked, for example, about their experience with registration and their preparedness for other payment methods like mobile phone transfers.



It has already been noticed that older people with disability or living in remote areas run a higher risk of being 'forgotten'. Different names or birthdates in their documents of identification cause challenges which need to be addressed.

Just as previous studies on the work of Kwa Wazee *) often focussed on the multi-faceted impacts of pensions, the current study includes aspects like empowerment, social wellbeing and advocacy issues. A special focus however is on health questions. What are the health problems that most affect older people? Have they been checked and diagnosed? Have they been treated and what are their experiences with health facilities? Do they use prevention measures? By including every person aged 70 or older in the two villages the survey will produce a picture of various livelihood issues of the entire oldest population.

*) 'Salt, soap and shoes for school: Impact of pensions on the lives of older people and grandchildren in the Kagera Region'; HelpAge International, Swiss Agency for Development and Cooperation, REPSSI, World Vision; 2008

'Towards universal pensions in Tanzania - evidence on opportunities and challenges from a remote area ...'; HelpAge International e.a.; 2014

"Of course we notice, if there is Pay Day, if our oldest buy soap and kerosene on their way home. They also buy tomatoes and fish on the market and medicine in the pharmacy. ... older people are much more respected now and they are trusted. They can make a loan and return it when they receive their pension."

Subvillage leader in Kishuro

