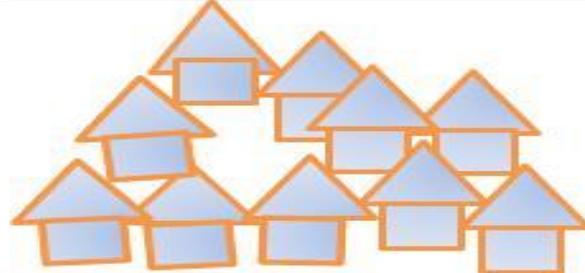
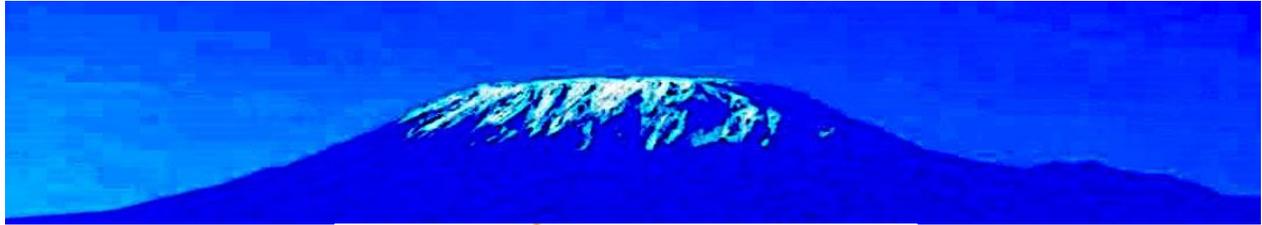


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## The Potential of the National Ageing Policy in Enabling Social Protection of the Elderly in Kilimanjaro Region, Tanzania

Regina C. Malima<sup>1</sup>

### Abstract

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**Keywords:** Elderly, social protection, policy, legal and regulatory framework.

Although substantial progress has been made in adopting National Ageing Policy (NAP) of 2003 in Tanzania, lack of enforceable laws to ensure successful implementation of the policy on elderly social protection remain a major challenge. This paper examined the NAP of 2003 on the elderly social protection in Kilimanjaro Region, Tanzania. The issues covered the policy environment of the NAP on provision of basic needs to the elderly, institutional arrangements in relation to the elderly's social protection and factors affecting the implementation of NAP. A cross-sectional design was used and data were collected through FGDs and key informant interviews. Data were analysed by using content analysis. The study found that while Tanzania has taken some elderly's social protection initiatives including the adoption of the NAP, the measures have not been adequately implemented in achieving effective and sustainable welfare of the elderly due to absence of legislation that backup the implementation of the NAP. The study concludes that; in the absence of elderly's legal framework and effective institutional arrangements, successful interventions to support the elderly will not be achieved. Therefore, it is recommended that the Government through the Ministry of Health, Community Development, Gender, Elderly and Children need to review the NAP and come up with effective legal and regulatory framework measures that will guide and control the elderly social protection services delivery. Such measures include the enactment of the elderly law(s), establishment of effective institutional arrangements with coherent systems, enforcement and coordination engagements in order to guide social protection design and implementation processes that promote effective elderly's social protection in Tanzania.

### 1.0. Introduction

Social Protection (SP) policies have an important role in promoting welfare of the elderly. Lack of or inadequate policy alternative options for establishing interventions that strengthen the welfare of the elderly, hinder its implementation and have frequently been voiced (Noyoo, 2017) and Kaltenborn *et al.*, (2017). Literature suggests that under appropriate elderly legal and regulatory frameworks, social protection of the elderly might have positive attitude and higher impacts from family members and various institutions caring for the elderly in providing physical, emotional, psychosocial, health care, education and financial assistance to the elderly who cannot care for themselves (Muhsin *et al.*, 2020; UN, 2015).

Many successful elderly's SP interventions in the world are based on well-defined policies and legal frameworks (Kaltenborn *et al.*, 2017; Max & Nelson, 2012). Such countries like Belgium, Germany and Australia have improved direct benefit expenditure for vulnerable groups including the elderly, compared to developing countries, particularly in Africa (Dhemba, 2015). However, various reasons for the elderly's SP drawback in Africa have been mentioned including poor

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administrative in existing social security schemes, management and financial problems in providing effective services and the ineffective and unreliable traditional safety net of the extended family for caring the elderly (Noyoo, 2017; URT, 2012; URT & HAI, 2010). It is surprisingly to note that up to 80% of the elderly in developing countries including Tanzania are not covered by social security programmes due to inadequate legal frameworks (UN, 2020, ILO, 2014).

In Tanzania, 2.5 million elderly people (aged 60 and above) represent 5.6% of the total population (URT, 2012). Worse enough, the majority (75%) of them live in rural areas where social protections services are not adequately provided. It is estimated that only 2.5% of the elderly are covered with social security schemes in the country (URT, 2012, URT & HAI, 2010). Consequently, the elderly are likely to face a number of challenges such as inadequate health care, lack of access to regular income, food insecurity and dependency in the household (URT, 2012; URT & HAI, 2010). This situation has implications on the prevalence of social insecurity and poverty indicators among the elderly as well as biological, and psychological problems related to aging in Tanzania.

Tanzania was the second after Mauritius in Africa to have the National Ageing Policy (NAP) in 2003 formulated to address the needs of the elderly and to reinforce the Policy Framework and Plan of Action on Ageing of 2002. NAP was based on the UNO's Declaration No. 46 of 1991 which assured older people's rights, especially in achieving independence, participation, care, self-fulfilment and dignity (URT, 2007) and was definitely a blueprint of incorporate ageing issues into social policy papers and development programmes for Sub-Sahara African countries (URT, 2003) including, key guiding principles for human rights as stipulated in the Tanzanian Constitution of 1977 as amended in 1984 and 1995.

Since NAP 2003, objectively aimed to allocate enough resources with a goal of improving service delivery to older people; involve older people in decision making in matters that concern them and the nation at large; allocate resources for older people's income generation activities and their welfare; provide legal protection to older people as a special group. It was prima facie considered as a very big achievement and the beginning of the pathway to establishing legal frameworks for the social protection of the elderly. According to UN (2020) and URT (2014) without establishing a coherent and comprehensive policy framework for the elderly, all these substantial efforts towards addressing the challenges of the elderly may continue to be wasted. It is important to note that, till today 2021, eighteen years of NAP existence, such a dream is yet to be seen, and in Kilimanjaro region, Tanzania where population of the elderly is high, some elderly are unable to access basic entitlements such as food, health services and shelter (Sanga, 2013, URT and HAI, 2010).

Currently, concerns over policies and legal frameworks that do not favour the elderly have been raised and identified as key concern in addressing challenges of the elderly in the world due to prevailing social insecurity among the elderly. Several studies have shown that the existing social protection systems provide limited coverage for the majority of the elderly due to inappropriate legal frameworks (UN, 2020). In the midst of these challenges, the situation of social protection of the elderly is particularly alarming and calls for more attention that needs immediate and effective legal framework solutions.

It is on this basis that the study on which this paper is based aimed at examining the policy environment on the provision of basic needs, establishing the institutional arrangement in relation to elderly's social protection and examining the need for supportive social and political environment towards enhancing social protection initiatives. It is therefore expected that the findings of this paper adds knowledge on the existing literature for crucial policy adjustments to

improving the elderly's social protection at both national and local levels. It also increases the coverage of policy analysis in the context of NAP expansions that can assist the Government, policy and decision makers in the interventions of the elderly difficulties.

## **2.0. The Elder Law Multi-Dimensional Model as proposed by Doron (2003b) in the Law and Ageing Theory.**

This study is guided by the Law and Ageing Theory by Doron (2003b). In the Law and Ageing theory, Doron contend that adequate social protection services accessibility by the elderly is due to the presence of social protection policy and legal frameworks considered to be crucial for the creation of elderly social protection systems. In this case, national policies and strategies can help to institutionalize social protection while legal frameworks can formalize the rights base for social protection services accessibility. Thus, Doron assumes that, the core of the model is based on the fundamental constitutional and legal principles of the existing legal system by means of which the rights of the elderly can be defended and grounded in law by satisfy their basic need requirements. In this regard, the theory offers an insight for the importance of the law when implementing elderly social protection programs.

The theory also takes into account the multiple elderly's social protection perspectives such as the elderly's rights, legal tools and a range of elderly social protection interventions to present a broad and coherent picture of the relationships between the law and implementation of social protection interventions. In the present study, it is essential to analyse the role of elderly social protection laws and accessibility of social protection services to the elderly at the ground. This is important to uncover if the policy environment of the NAP and other institutional arrangements has made the elderly to access adequate social protection services as their right and improve their wellbeing.

## **3.0. Conceptual Framework for SP Policy Environment for the Elderly tertiary**

The Conceptual Framework for this study is the Pathway to Impact Model (PIM) approach which is normally used to assess policy documents (Douthwaite *et al.*, 2007). The model (Fig. 1) has been formulated from the description given in the NAP of 2003, it includes inputs, processes, outputs, outcomes and impact categories as the social protection measurement benchmark. PIM approach provides a guide for future monitoring and evaluation of impacts associated with milestones set at the outset of social protection initiatives. The linkage between the NAP 2003 and social protection for the elderly is analysed hypothesizing that having effective policy for the elderly and their improved social protection are mutually related.

Figure 1 helps to discern the linkages of four variables including inputs/processes, outputs, outcomes and impact. In the light of the PIM, attaining social protection for the elderly in terms of achieving a social protection impact depends on the effective policy that is backed by law enactment.

The inputs and processes in this model reflect legal/regulatory framework for the elderly's social protection, the role of social institutions and the need for supportive social, political, and psychologically environment. The assumption is that if these concerns are not addressed, then the expected output results may not be achieved.

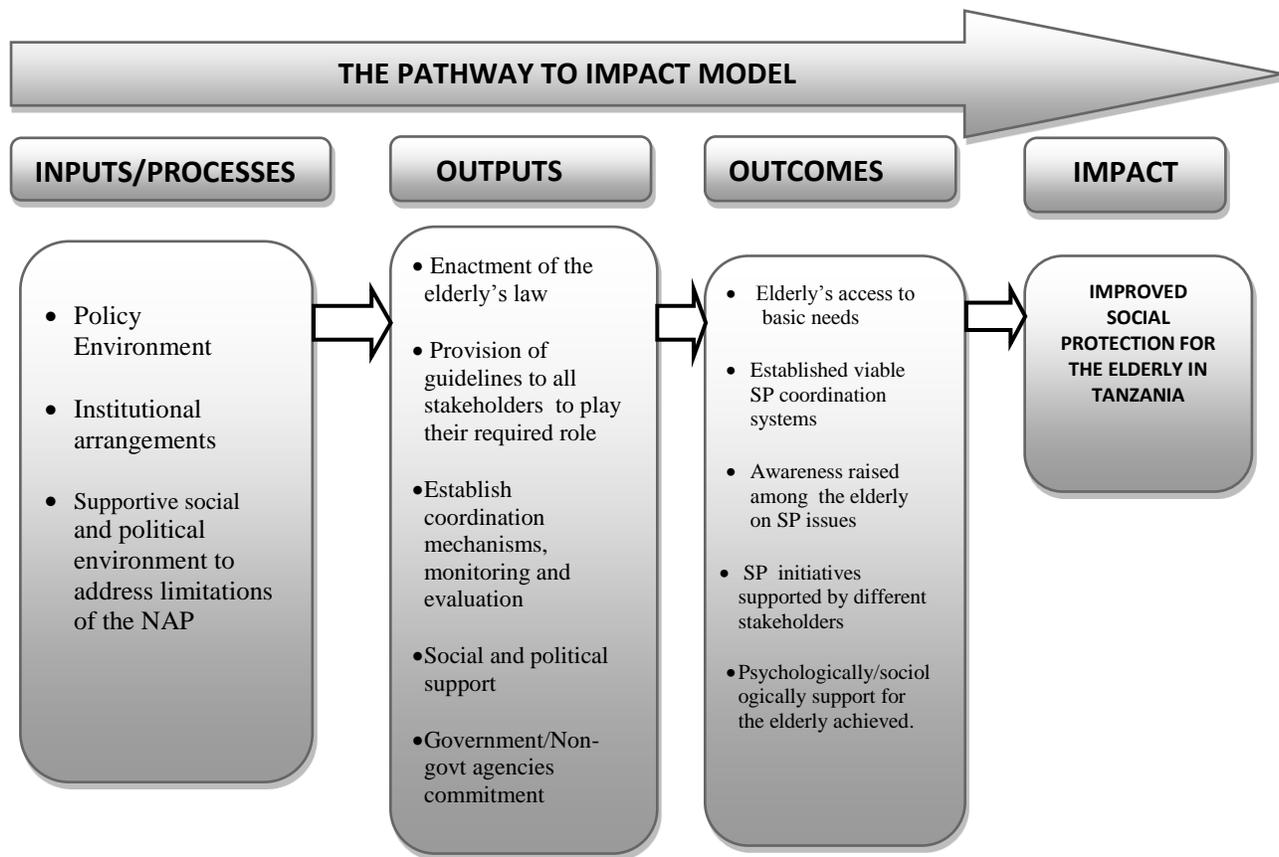


Figure 1: Conceptual Framework for the elderly Social Protection Policy Environment adopted from Douthwaite et al., 2007.

A number of outputs are expected to result from the inputs and processes, namely enactment of law for the elderly, the provision of guidelines to all stakeholders to enable them play their required role, coordination mechanisms, monitoring and evaluation and social and political support that will enhance quality of life and provides a protection against adverse life events. The outputs would then lead to outcomes, which would be manifested as the establishment of a viable system for coordinating and guiding SP activities of the elderly at various levels, access to basic needs by the elderly, and which adequately meet their immediate needs, awareness raising among the elderly and establish social protection initiatives supported by different stakeholders such as the Government and the community. These would then lead to the impact, which is improved social protection of the elderly.

#### 4.0. Methodology

##### 4.1. The study area

This study was conducted in Moshi District Council (MDC) and Moshi Municipality (MM), Kilimanjaro Region in Tanzania. The main reason for selecting this area is that the region has the highest (9.7%) proportion of elderly population compared to 5.6% of the national average (URT, 2012).

##### 4.2. Research design, data collection and analysis

This study used qualitative type of research design. Data were collected using Focus Group Discussions (FGDs), Key Informant Interviews (KIIs) and review of various documents related to

elderly's social protection. FGDs were organized with some elderly people in the villages to ensure that the policy analysis reflected the real situation, their experiences and perspectives. In total eight FGDs were held, four in each district. The FGDs composed up to twelve participants whereby the NAP of 2003 and elderly's social protection services issues were discussed, including opinions of the elderly regarding provision of social protection services such as health, food, shelter, income security and issues regarding awareness level of elderly on the NAP.

KII were held with people who were believed to have in-depth understanding and knowledge on the NAP and social protection issues in the area. They included 4 Village Executive officers (VEOs), 4 Ward Executive officers, 2 Community Development Officers (CDOs), 2 Social Welfare Officer (SWO), 2 District Community Development Officers (DCDO), 1 Tanzania Social Action Fund (TASAF) staff, 1 Health Officer from a public hospital. The district, ward and village leaders helped in generating general information about the NAP implementation and institutional arrangements for elderly's social protection initiatives. The issues explored during KIIs included; existing policy environment and implementation of the elderly's social protection initiatives, the role of social institutions in providing basic needs to the elderly and the position of the government and community in providing social and political support towards improving elderly's social protection.

Data were analysed using content analysis technique and complemented by empirical literatures. Data from focus group discussions and key informants were interpreted and organized into different themes of the study. The resulting themes were then analysed guided by research question for this study.

## **5.0. Results and Discussion**

### **5.1. The policy environment on the provision of social services to the elderly**

One of the policy instruments considered as the most effective for the achievement of sustainable welfare of the elderly in Tanzania is the National Ageing Policy (NAP) of 2003 which require that all social protection initiatives for the elderly shall be undertaken for all proposed activities that are likely to have significant impacts on their livelihood. The Government, through NAP 2003, recognizes the importance of the elderly in the Tanzanian society that are the key contributors to the political, economic, cultural and social spheres of development of the country. Thus, findings of this study are the perceived performance of the NAP 2003 among the elderly in the study area.

#### **5.1.1. The opinions of the Key Informants' on the implementation of the 2003 NAP**

According to the NAP of 2003, Cap 3, policy statements No. 3.1, 3.5, and 3.7 various social services such as health, income, food, shelter, and clothing are identified as the basic needs and the rights entitled to the elderly towards improving their welfare. While it is clear that social protection provisions for the elderly are covered in the policy document (URT, 2003), it is surprisingly that no specific regulations have been enacted with respect to their implementation

Findings of this study show that the policy alternative environment on the provision of social services to the elderly is yet to be achieved. This is further supported by responses given during KIIs with Government respondents who revealed similar situation as shown in two quotes below.

*“ It is true that the implementation of the elderly's programmes as stipulated by the National Ageing Policy is quite impossible...so far there is no regulation that guides the policy; as a result service provision to the elderly is inadequate ”* (Key Informant, Moshi Municipality, 2017).

This findings reveals that, there is a gap between what the policy advocates and its implementation on the ground. This is because, the prevailing NAP of 2003 is not backed up by any laws which guide the government's operations and decision-making with clear rules and principles towards its stated general and specific objectives. A similar observation is reported by Kaltenborn, (2017) and Sanga (2013). The results in these studies also showed the importance of legal frameworks towards improving social protection of the elderly. The study argues further that where interventions of the elderly are not legally protected, the provision of the services tends to be inadequate and thereby increasing social insecurity and age discrimination. Empirical evidence suggests further that the elderly obtaining immediate basic needs goes hand in hand with the formulation of the relevant laws and corresponding legislations that guide service delivery framework ( van Gaans *et al.*, (2018); Dhemba, 2015).

### **5.1.2. The opinions of the elderly on the delivery of social protection services**

Based on the opinions of the elderly, diverse attitudes and views on the delivery of services such as health, food, and income from social institutions as per NAP of 2003 were expressed during FDGs. Most opinions were related to legal framework situation for the elderly and how they are treated in accessing services. The findings indicate that the majority of the elderly had negative perception towards the service provision arrangements such as health services and cash transfer from TASAF relatively to their social welfare as beneficiaries. The following quotes highlight the importance of elderly basic needs perceived in relation to their social protection:

*"Health, food and income services are our basic needs. However, accessing these services such as the health services which is daily propagated by various authorities in the country is a problem to many of us. What the NAP advocates are contrary to what is really happening to us"* (Male Elderly FGD, Kanisani Street, 2017).

Another respondent commented that...

*"I am among the beneficiaries of TASAF; I really acknowledge this support but the cash transfer provided is very little and cannot address all my needs.....however, the majority of the elderly are not in the TASAF programme"* (Female Elderly FGD, Samanga village, 2017).

These findings imply further that there is a mismatch between what the policy advocates and its implementation on the ground. Despite the existence of social protection activities mentioned in the NAP, the delivery of the basic needs to the elderly are not yet effectively implemented. van Gaans *et al.*, (2018) and Nzali (2016) also found that the elderly who lack adequate services such as health and income are subjected to socio-economic insecurity, which mainly is due to weak legal frameworks for the implementation of social protection processes may affect national ageing policy performance.

### **5.1.2. The opinions of the elderly on the entitlements to education and information**

According to the NAP, Cap 3.8 (i), the elderly are entitled to education and information on matters related to their rights and responsibilities. However, during focus group discussions, it was found that the majority of the elderly had limited knowledge on the NAP of 2003 as well as on their basic rights as proclaimed in the policy document. They added that they could not demand for their rights because they did not know to whom they could do so. One of the elderly commented as follows:

*"... I know nothing about our policy; ... by the way who is responsible to tell us about our entitlements? I was sick a few months ago and was made to wait till I got money for treatment from my family"* (Female elderly, Rauya village, MDC, 1<sup>st</sup> September 2017).

Based on the above, it can be argued that there is inadequate knowledge and understanding among the respondents with respect to the NAP. Inadequate knowledge among the elderly can subject them to failure of demanding their rights and hence social insecurity. Tobias *et al.* (2014) also found that the elderly who have limited understanding on issues of the elderly, and rights; have weak voices in matters related to their welfare and are not always well-represented in decision-making processes at local and national levels.

## **5.2. Institutional arrangements for social protection of the elderly**

### **5.2.1. The role of social institutions in the provision of social protection to the elderly**

Social protection for the elderly is a shared responsibility of the government, family, NGOs and CBOs (NAP 2003, Cap 4), this means that, there are various service providers who support the elderly with various services such as health, income and food.

During FGDs it was revealed that though various service providers were delivering services to the elderly, the perception of the elderly on the existing institutions were unfavourable. *“I do not know if there is any institution responsible for our survival apart from our families; we have nothing here, no food, no money, no shelter.....May be the institutions are not in our areas”* (Male Elderly FGD, Kanisani village, 2017).

While some of the NAP objectives such as the provision of health and income services in Cap 3.1 were meant to improve welfare of the elderly through social institutions, its implementation in providing adequate services to the elderly has been a dilemma. This is further proven by responses given during key informant interviews in the quotes below:

*“The policy document provides clearly that all the elderly should be given various services such as free health from public health centres ... However, in reality we do not have specific instruments to back up the proposed NAP directives”* (Key informant, Moshi Municipality, 2017).

On the other hand, the Key Informant in Moshi District said;

*“...It is true that we have the National Ageing Policy in place, but there is a big challenge in the implementation processes. So far, some of the documents such as the NAP and other elderly related directives are not available in our offices”* (Key Informant, MDC, 2017),

These findings imply that the implementation of the proposed initiatives in the policy document and practice on the ground are not consistent. Furthermore, the finding indicates that there is a critical implication for a mismatch between policy statements, legal provisions and reality on the ground. Similar results have also been reported in South Africa and Zimbabwe where the performance of legal frameworks for the elderly has been weak in service provision (Kelly *et al.*, 2019; Dhemba, 2015).

### **5.2.2. Coordination among social protection programs**

The NAP of 2003 clearly stipulates that the coordination role of all social protection initiatives is meant to be performed by the Government as provided in Cap 4 of the policy document. Currently, this is opposite on the ground, key informants complained against coordination of interventions by the Government in itself and to outsiders, resulting to unclear structure and overlapping institutional roles for many designed social protection interventions. This is reflected in the following extract given during key informant interviews:

*“Every institution is working in isolation. We do not have forums that put us together as elderly service providers. Basically, this is the task of the Government. We need policy guidelines on the coordination of all elderly interventions in order to provide adequate services”* (Key Informant, MDC, 2017).

These findings imply that the actors and social protection programmes of the elderly are fragmented and *ad hoc*, a situation which has restricted effectiveness of social protection arrangements to address poverty and vulnerability of the elderly. Thus, establishing a coordinating body for elderly social protection interventions involving the government, internal and external funding agencies and civil society institutions is a vital step as it will emphasize the importance of a participatory process for formulating joint strategies and the need to include on board all stakeholders that are working towards effective implementation of the elderly social protection interventions (Kaltenborn *et al.*, 2017 and UNDG (2014).

### **5.3. Limitations of the 2003 National Ageing Policy (NAP)**

#### **5.3.1. Inadequate commitment of the Government in promoting elderly's issues**

Government social and political support has a strong impact on policies for social protection of the elderly. According to the NAP of 2003, Cap 4.1; the Government is a key stakeholder in coordinating and supervising social protection initiatives including health of the elderly. But there are no visible allocations of resources to streamline the welfare of the elderly due to inadequate funds allocated to elderly's interventions. Inadequate capacity of the Government in terms of financial support was reported as a challenge in promoting social protection legal frameworks for the elderly in the study area:

*“Establishing effective legal frameworks needs financial commitment. There is inadequate capacity and limited government own source finances, which limits implementation priorities for the elderly social protection programmes”* (Key Informant, MDC, 2017).

Here it is evident that establishing social protection structures and legal frameworks for the elderly is largely determined by Government through political will and financial capacity within the Government. This finding is also supported by Bandita (2017) and Nzali, (2016) who revealed that social and political commitments to SP's legal frameworks need to be hinged at levels of the Government finances and related actors relationship in terms of designing, funding and implementing social protection interventions of the elderly.

#### **5.3.2. Ignorance and awareness of the elderly information**

Most of elderly do not have access of current information about their services even that of NAP of 2003 simply because they cannot read or write, do not have audio and visual facilities to sensitise their awareness (Muhsin *et al.*, (2020), van Gaans *et al.*, (2018) and Tobias *et al.* (2014). It is important to understand that this reflects some general challenges with information and the levels of awareness among the elderly towards their potential information.

#### **5.3.3. Community participation and support on the elderly's social protection**

The role of community participation and various social institutions to social protection of the elderly is clearly stated in the NAP of 2003, Cap 4. Even the expectation of many respondents are not far from it and insist that community participation in addressing social protection of the elderly in the study areas would result in effective and sustainable social protection policies and programmes for the elderly. This was revealed by one of the respondents who said:

*“We are elderly ... my observation through the experience I have is that .... Social protection for the elderly is ignored at different levels. I do not expect effective policies to favour us unless all stakeholders are shouting on this”* (Male elderly FGD, Mwanjani village, 2015).

This finding shows that the elderly, as a dependent group, need support from different social institutions in order to survive. This is because, they played a vital role across the African continent, millions of families would not survive without the contribution of older people– from

caring for orphaned grand children to providing much needed household support (UN, 2020). Despite this indispensable contribution, the majority of the elderly continue to experience social insecurity and are unable to access basic entitlements such as food, health services and shelter (Michel *et al.*, 2020; Bieber *et al.*, 2019). These findings are in line with the findings in a study by Mah *et al.* (2021) in Europe who found that there is a consistent correlation between social protection status of the elderly and societal support from community.

## **6.0. Conclusions and Recommendations**

### **6.1. Conclusions**

It is here concluded that, the ineffectiveness of social protection services of the elderly in Tanzania is due to lack of legal frameworks that enforce, guide, and control procedures and activities that aim at addressing problems of the elderly as far as the provision of social protection services is concerned.

Lack of awareness among the elderly as primary beneficiaries and among the community at large has led to inaccessibility of the essential information regarding to welfare of the elderly. Community participation on issues of the elderly has been inadequate; as such, the communities are not involved and hence are not active in promoting matters.

Lastly, the reluctance of the Government for more than a decade from 2003 to date against formulating legal enforcement to back the NAP of 2003 erodes good intentions pronounced in that policy for the elderly's welfare, it also creates a gap between planning and implementations of the strategies which aim at eliminating the barriers and drawback facing the elderly in Tanzania.

### **6.2. Recommendations**

In view of the study findings and the above conclusions, it is recommended that, the Government through the Ministry of Health, Community Development, Gender, Elderly and Children should review the NAP of 2003 and come up with effective legal and regulatory framework measures that will guide and control the elderly social protection services delivery. Such measures include the enactment of the elderly law(s), establishment of the effective institutional arrangements with coherent systems, enforcement and coordination engagements in order to guide social protection design and implementation processes for promoting effective elderly's social protection in Tanzania.

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**Policy Brief**  
**The Potential of the National Ageing Policy in Enabling Social Protection of the Elderly in Kilimanjaro Region, Tanzania.**

Although substantial progress has been made in adopting the National Ageing Policy (NAP) of 2003 in Tanzania, lack of enforceable laws to ensure successful implementation of the *policy* on elderly, social protection remain a major challenge. While Tanzania has taken some elderly's social protection initiatives including the adoption of the NAP, the measures have not been adequately implemented in achieving effective and sustainable welfare of the elderly due to the absence of legislation that backup the implementation of the NAP. In the absence of elderly's legal framework and effective institutional arrangements, successful interventions to support the elderly will not be achieved.

The ineffectiveness of social protection services of the elderly in Tanzania is due to lack of legal frameworks that enforce, guide, and control procedures and activities that aim at addressing problems of the elderly as far as the provision of social protection services is concerned. Lack of awareness among the elderly as primary beneficiaries and among the community at large has led to inaccessibility of the essential information regarding to welfare of the elderly. Community participation on issues of the elderly has been inadequate; as such, the communities are not involved and hence are not active in promoting matters. The reluctance of the Government for more than a decade from 2003 to date against formulating legal enforcement to back the NAP of 2003 erodes good intentions pronounced in that policy for the elderly's welfare, it also creates a gap between planning and implementations of the strategies which aim at eliminating the barriers and drawback facing the elderly in Tanzania.

It is recommended that the Government through the Ministry of Health, Community Development, Gender, Elderly and Children need to review the NAP and come up with effective legal and regulatory framework measures that will guide and control the elderly social protection services delivery. Such measures include the enactment of the elderly law(s), establishment of effective institutional arrangements with coherent systems, enforcement and coordination engagements in order to guide social protection design and implementation processes that promote effective elderly's social protection in Tanzania.