,5

# TANGAZA COLLEGE

C.U.E.A

FACT FINDING REPORT

INSTITUTE OF SOCIAL MINISTRY IN MISSION

LONG HOLIDAY PROJECT EXPOSURE

TUTOR: MR. MASIGA

STUDENT: SR. NGIRIGACA MARGARET (C.F.C.J)

1998

461

SW

NAIROBI

Date: September 20, 1998



# TABLE OF CONTENTS

	Pages
Acknowledgment	i
Introduction	1
Definition of terms	3
CHAPTER ONE	4
1.1 Historical Background of Nyumba ya Wazee	4
1.2 Purpose of the project	6
1.3 Objectives	7
CHAPTER TWO	
2.0 Activities	8
2.1 Feeding	8
2.2 Shelter	8
2.3 Nursing and nurturing	10
2.4 Spiritual care	11
2.5 Recreation animation	12
CHAPTER THREE	
3.0 Internal organization.	13
3.1 Administration	
3.2 Employees	14
3.2.1 Conditions of work	15
3.2.2 Difficulties involved in handling the Employees	16
3.3 Activities by the aged	
3.4 Activities and services by Volunteers	17
3.4.1 Advantages of services by volunteers	
3.4.2 Disadvantages	
CHAPTER FOUR	
4.0 Sources of Finances	20
4.1 Historical background	20

4.2 Sources of finances for Nyumba ya Wazee21
4.3 Planning for income and expenditures24
CHAPTER FIVE
5.0 Strategies
5.1 Short-term and long-term strategies
5.2.1 Strength of the project
5.2.2 Weaknesses of the project
5.3.1 Opportunities the project enjoy27
5.3.2 Obstacles/ threats
5.4 Future plans
5.5 How is the project related to the development of Local people?29
Recommendations30
Conclusion31
Appendices
Bibliography32

-

#### i

#### ACKNOWLEDGMENT

The accomplishment of this fact finding report was due to the much help and support I received from various people. I am very grateful to all who gave me a helping hand both in the field as I collected the data and in the process of compilation.

I am grateful to Rev. Sr. Philomena and all of you at Nyumba ya Wazee for your warm welcome, making me feel at home with you, enabling me to learn from your project and collect the information I required.

I am grateful to all the Lecturers and especially Mr. C. Masiga who guided me in compilation process.

Lastly, I am very grateful to all my Sisters in the Congregation, Daughters of the Sacred Heart, who gave me constant support from the beginning to the end of my research work. I am especially grateful to Sr. Thressia Anthony and others who did proof-reading of this paper.

Thanks a lot. May God bless you all.

A second second

Aged ask us of our assistance, our availability, our smile.



#### INTRODUCTION

The aged have played a great role in the society to uphold it and to cause continuity of customs and cultural values that have given people their identity. The wisdom and many experiences are still useful to the present and future generations.

The aged have spent their lives, time and energy to provide for their children (younger generations). They have sacrificed their utmost resources trying to secure/ create a better future. The challenge is for all of us to show gratitude for all that they did and treat them with respect. Not only because of what they did but because of who they are. In welcoming the aged, supporting, caring and respecting them we are doing it to Jesus who will judge us according to how we treated the poor among us and especially the marginalised.

Aging is a biological fact that brings forth many problems; physical, economical, emotional, social, spiritual, etc. It is a time of strain for the individual, family and society. Today due to the consequences of old age, the aged are looked at as liability by the younger generation.

In our modern world with all the complexity and advancements of technology, we are facing many realities which never existed few decades ago. One of such realities is the rapid rising number of the aged people. Advancements in medical science have made it possible for many diseases regarded as 'killer' to be controlled. As a result many people live longer.

Well, long life for me is something very paradoxical. It is a gift and a struggle both for the individual and for the society. Many aged people suffer frail health, mental retardation, etc. They suffer a lot of loneliness and isolation. Modern era has come forth with many changes that has caused total or partial disintegration of the extended and nuclear families. As a result, many aged persons are left alone in their homes. This is a disadvantage for the aged who suffer the loneliness and for the young who are not able to profit from the experiences and wisdom of the aged. Yet, amidst these struggles, long life is still a gift.

With disintegration of family unit, many values about life are also lost. The young generations no longer look at the aged with reverence for their wisdom and experience. Instead, they think of the aged in terms of problems and needs. Following the new cultures of individualism and scarcity of resources, many people try to push aside and ignore the needs of the needy. Many aged people are abandoned and not given chance to live peacefully their last phase of life.

This fact finding report is meant to show the main problems and challenges facing the aged and suggesting one way of addressing the challenge.

This is based on my long holiday experience at Nyumba ya Wazee, Kasarani. I worked here trying to inform myself on the Purpose, Objectives, organization and, short-term and long-term Strategies of the project.

# Definition of terms

Nyumba ya Wazee	These are Kiswahili words meaning, a home for the aged or elderly
	people. Nyumba in this case means a home and Wazee means
	the aged people men and women.
Aged	-I have used the term aged for the elderly people men and women.
	In the home they are those aged sixty years and above.
Home	This term will be used in this paper to mean the entire project/
	institute/ Nyumba ya Wazee. I will use the terms Home and
	Project synonymously.
Jan	It is a French word written as one reads it in kiswahili. It means
	Jeanne. Jeanne Jugan is the foundress of the congregation of the
	Little sisters of the poor.
Blocks	- Large buildings which are divides into smaller rooms. These are
	the residential places for the aged.
Infirmaries	The blocks that are used by the aged who are more sick and
	weak.
Invalid	-The chronically ill, the aged who are bed-riden.

#### CHAPTER ONE

## 1.1 Historical background of Nyumba ya Wazee project

Nyumba ya Wazee is a home for the elderly people, run by the Little sisters of the poor. The congregation of the Little Sisters of the Poor, who run the project was founded in France in 1839 by Blessed Sr. Jeanne Jugan. It is according to Jeanne Jugan's spirit and charism that the Sisters look after the aged all over the world. Hence, together with carrying out the mission of their congregation, the sisters run the project according to the needs of the place and people. The sisters work where they are needed, where there are old neglected people: those with no family members to look after them, and also those who are in an impoverished, destitute state. It is written:

Caring for the elderly, those most in need of material goods, of care and of love, in an evangelical spirit of joyous poverty, of simplicity, of fratemal love, of unbounded confidence in God, was and is still, the main apostolate of 'The Little sisters of the poor' from the time of Jeanne Jugan<sup>1</sup>

Again it is written:

"Our vocation as Little Sisters of the Poor is a call to live through love in the service of the elderly poor." Nyumba ya Wazee was started to look after the old people whose life is generally full of many sufferings and difficulties.

It is necessary therefore to note that, this project is not only trying to address a felt need. This is also a ministry for the entire congregation. In this ministry, the target the group is the aged.

The home is in Nairobi Province, Kasarani Division off Thika road near Safari Park hotel, opposite Moi complex sports centre. It is called 'Jan Jugan Nyumba ya Wazee,' in loving memory of the foundress of the congregation Blessed Sr. Jeanne Jugan.

The project was started in 1980, when the sisters came to live in Nairobi. Earlier on, the Sisters could not start the home for the aged because the Church in Kenya was not for the idea of taking the aged from their home areas and institutionalize them, Bishops emphasized much about family unit integrity. Later on the church saw the need as the

<sup>&</sup>lt;sup>1</sup>Cf. Paul Milcent, <u>Jeanne Jugan</u>, Little Sisters of the Poor, trans., back cover.

<sup>&</sup>lt;sup>2</sup> Little Sisters of the Poor, "Testimonies" In Safe Home, Little Sisters of the Poor, (London: LSP autumn 1997, No. 198), p. 22.

number of the aged poor with no one to care for them was increasing. Cardinal Maurice Otunga, the then Archbishop of Nairobi Archdiocese, invited the Sisters to work in Nairobi. He bought for them a small piece of land, about five hectares. The church also recognized and appreciated the good work the Congregation of the Little Sisters of the Poor was already doing in Mombasa since 1968.

The Sisters started the project with seven aged persons: five women and two men. They had small premises, temporary houses and all the work was done manually. It was a difficult but enjoyable beginning until the problem of robbery, robbery with violence came in. The sisters were attacked twice. After the second time, they decided to close the home for the aged and the convent until further arrangements could be made.

They took the seven aged and two sisters to Mombasa where they have another home for the aged. Three sisters stayed around seeking accommodation from sisters of other different congregations, and looked after construction work which was going on. This state of being unsettled took almost one year, until the house for the sisters and a few houses for the aged were ready. The state of living like nomads was very stressing but the sisters persevered. It seemed they understood and internalized the saying 'no pain no gain'. Then the sisters and the aged resettled and continued with the project work and their community life.

In 1985, this home was marked by the Kenyan Bishops with special regard for the commemoration of, the Eucharistic Congress and the Holy Father John Paul II's visit to Kenya. During this time, the bishops donated some amount of money (I have to conceal money figures ) to uplift the home.

From seven, the number of the aged increased little by little. Today, they have a number ranging from sixty to seventy. The fluctuation of the number is caused by death of the aged since they are taken care of until they die. When one dies, the place is soon replaced by another who is most in need, among those in the waiting list.

#### 1.2 Purpose of the Project

Nyumba ya Wazee project aim at giving the aged their dignity, to show them love and to make them feel at home by providing a home for them, to help them live the last phase of their lives with dignity and cheerfulness of heart. Thepurpose is in line with the spirit of the foundress Jeanne Jugan who stated:

"In respecting the dignity of the elderly, their right to life, in listening to them, being sensitive to their desires, even those which are unspoken, we show them the tendemess of God towards all people without distinction. With this vision of faith we advance more deeply into the love of God always discovering more of the richness of the elderly, very real and present in today's world."

Yes, the elderly are precious gifts to the society even in their biological weaknesses. Being among the poor, they are asking for the right to share in enjoying material goods and to make good use of their little capacity to participate in work, thus creating a world that is more just and prosperous for all. To participate in bringing about development for the whole person and for all persons since development is a question of building up the person and concretely enhancing every individual's dignity and creativity as well as his capacity to respond to his personal vocation and thus to God's call.<sup>4</sup> Cardinal Gabriel-Marie, who lived and died in the home of the aged run by the Sisters, giving testimony to the work and mission of the aged said:

"The little sisters of the poor are to be found everywhere, wherever there are men and women experiencing the cruel ordeal of old age with no one to love them. They are there to make sure that the aged feel loved, to console those tired old eyes with an answering glance of affection, to love the aged poor as individuals."

Little sisters of the poor, "Testimonies", In Safe home, Little sisters of the poor, (London: LSP Autumn 1997 no. 198), P. 22.

<sup>&</sup>lt;sup>4</sup>cf. Pope John Paul II On the Human Person at the Centre of Society, (Nairobi: St. Paul Publications, 1991), p. 61.

<sup>&</sup>lt;sup>5</sup> Gabriel Marie Garrone, <u>Poor in Spirit, Jeanne Jugan</u>, Alan Neame, trans. (Darton, Longman & Todd United Britain, 1977) P. 12.

## 1.3 Objectives

As long as the aged live in the home, be it a short or a long period, the sisters want;

- -To make them feel loved by loving them and by providing for their needs.
- -To make the elders feel that they matter a lot in the society and that they are precious.
- -To make the aged feel secure and gain a sense of belonging. They create new family for them; a home.
- -To help them physically, psychologically and spiritually, in such a way that they do not have an exaggerated fear of death because of their past life experiences. Through reconciliation, to touch the soul and cause healing to take place.
- To help them to be happy and to prepare them in the last days of their lives to meet God their creator in peace.

The project of Nyumba ya Wazee has a long history. It is not only addressing a social problem but it is an apostolate, a ministry for the Sisters. Hence the objectives of the ministry are very clear. They are achievable. Some of the objectives are measurable and others are not as they are internalized.

As I lived and worked in the project I felt that, these objectives are related to the needs of the people and the purpose of the project. The activities carried out will clear show how the objectives and purpose are related.



Feeding activities.
The aged are given four meal daily



## **CHAPTER TWO**

#### 2.0 ACTIVITIES

#### 2.1 Feeding

The project is person oriented in that, the management staff tries to consider the persons being taken care of, where they come from, and they have a clear vision of where they are intending the persons to be development-wise. Since the home cares for the poor aged, those most in need of material things, care and love, they cater for their needs gradually in an ascending manner from those which are more intense to those less intense.

The first need to address is the need for food. Feeding them is the first attention and very essential because a hungry man is an angry man. The idea of being certain that they will get food regularly keeps them calm and without unnecessary anxiety. They give the aged four meals a day. This helps to cure some sicknesses like malnutrition, skin problems and other problems associated with eating improper diet. Their other physiological needs are taken care of as they are given clothes and shelter.

In order to carry out feeding activity efficiently, the home has a big kitchen where food is prepared and cooked. Another group of people (Sisters and employees) serve the food to the aged who are able to go to the dining room. Those who can not are fed in their rooms. To avoid cross-infection, the utensils of those very sick are separately cleaned and kept.

#### 2.2 Shelter

The project provide a place for the aged to stay in and they are assured that this is their new home and those others present are there to make their lives more manageable and bearable. The aged are given each a room and are provided with enough privacy. There are a few couples who are given double rooms to share. The rooms are kept tidy and cleaned every day.

Cleanliness is very much emphasized. It helps to prevent some sicknesses becoming a bother to the home. Bedding and clothing items are cleaned very often. To facilitate cleanliness of the home, they have a big, fully equipped laundry and linen rooms where clothes are cleaned and stored when not in use. There is a sister-in-charge of this department and she is helped by employees to carry out all activities in this department.

Having their basic needs met, slowly, a sense of being secure and being safe develops. As one meet other aged and live together as a family, a sense of belonging develops. They share their stories and life experiences which helps them to understand each other more, hence they are able to appreciate each other and to create a home atmosphere. The Sisters also go to share and listen to each of them regularly. In this way, the aged find friends who truly care for them. Hence, the problem of loneliness in a way is resolved.

The care given helps the aged, especially those who never had families of their own to realize that, families can be created not in biological process only but also in caring and sharing, and intending to do so. Families can be intentional.

Having their physiological needs being met, feeling secured and having developed a sense of belonging, the aged start to have a sense of self-worth and begin to work on self-esteem. They are able to value themselves on who they are and not on what they can do.

As I observed them, I felt that to some great extent, some of the aged have attained higher self-esteem because, they could give services which with my African mentality could not imagine being done by men. For example, men are not expected to do activities like washing dishes or drying them up especially when there are women. In the Home, men volunteer to help in drying up dishes, setting the table for meals, folding clothes in the linen room, etc. Without a high degree of self-esteem, it would not be possible for men to do the so called 'women activities'. The little activities the aged do are necessary and essential for the project because they facilitate attainment of the goal.



Nursing and nurturing, a good way to express love, kindness and appreciation.



• •

## 2.3) Nursing and nurturing

There are five blocks for the aged, three for men, one of them being the infirmary for those who are more sick and two blocks for ladies, one is the infirmary. The aim of having particular blocks for those who are more sick is to give them more care and attention.

All the aged have some sickness of one kind or more. Having infirmary blocks facilitate work because one can reach the invalids easily when they are together. Some people are perpetually on their beds, or sitting, they have to be fed, bathed and done almost everything, except involuntary actions. For example, they are to be put on and out of bed, they have to be changed into different positions. Others are on the wheelchair and are done for, most of the things.

Others need constant care from a person, for example, they have to be helped to stand up in order to move somewhere else. Some are strong and can do few things for themselves like dressing and eating without much help from others. This self reliance is not always there, they often get sudden attacks which leave them helpless and in need of much help.

The aged who are in other blocks which are not infirmary are able to do some few things by themselves and others even help in a few activities carried out in the home.

Sister-in-charge of each block look after the needs of all the aged in that block, each of them individually. She is helped by one of the employees. She makes sure that the elderly have their personal things, they are kept clean and that they are healthy (the healthiest they can be, keeping in mind their terminal illnesses). In case of minor health problems, the sister gives medication or go to the sister nurse who attend the patients (always, there is at least one registered nurse, presently, two of the sisters in the home are nurses by profession). In the present time, there is a shortage of sisters and some sisters have to take care of two blocks. This entail a lot of work.

When they come into the home, many of the aged will have very common sicknesses like malnutrition, worms, ulcers, skin diseases, tuberculosis, asthma, etc. due to eating

improperty or sleeping out or in filthy situation. They will also have other sicknesses which are not common to the majority like: strokes, heart problems, rheumatism, gastric problems, cancer in various parts of the body, wounds (sores), chronic cough, malaria, urinary problems- which demand the use of catheters in the long run, eye problems (partial blindness), partial deafness, dumbness, psychological disorders, dementia and social problems which makes the sufferer unable to mix with others, etc. It is the duty of Sisters to see what they can do to help the aged in these situation in order that they do not suffer even more, unnecessarily.

NB. This home is not a hospital although looks after many aged who are chronically ill.

# 2.4 Spiritual care

We are all on a journey of becoming what we are meant to become, what we are created for. Although people can help us to reach where we can not on our own, there is a stage where by, even people can not help us. It is where we do it alone with God or the Supreme Being one believes in. Our highest need is to be self-actualized. Self-actualization implies that one is in good relationship with Self, Others and God. We need to have good relationship with ourselves before we can have good relationship with Others. "The apex of development is the exercise of the right and duty to seek God, to know him and to live in accordance with that knowledge." All the projects for human development need to seek this end, a holistic and integral development.

To address this yearning of the human heart for God, the home for the aged has various activities being carried out. The Sisters talk to the aged about God, his love and care for all whom he created. The Sisters encourage the aged to go for Eucharistic celebrations which are held daily. In their daily programme, there is a time set apart for prayers. They have reconciliation services once in two months.

There is a priest who lives in the home who takes care of individual's spiritual needs. There is opportunity for the aged to go for spiritual direction. The aged are given short

<sup>&</sup>lt;sup>6</sup> Pope John Paul II, On the Human Person at the Centre of the Society, (Nairobi: St. Paul Publications-Africa, 1991), p 61.

talks and they are encouraged to accept their situation of physical weakness and mental retardation due to age and sicknesses. They are given talks about the hereafter, the life after death. They are told about a loving and forgiving God, a God who is always ready to welcome us when we return to him with a desire to live for him. In this way they are helped to overcome exaggerated fear of death because of their past life experiences.

Many of us fear death because we do not have any clear idea of what one will be, with whom will one be, or where one will be. These uncertainties creates fear of death. It is necessary therefore to help people live reconciled lives. To be reconciled with oneself, others and with God is essential for helping a person to await death peacefully and with serenity of mind and heart.

#### 2.5 Recreation animation

There is animated recreation once a week. During this time the Sisters come up with a game, joke, an activity or a dance which they ask the aged to participate. Recreation is very essential. It helps the aged to forget a bit their problems and help them realize that they can make others happy by doing little things. In order to avoid monotony, they try to get many items as possible for variety. The encourage volunteers to participate in animation of recreation. Once in a while, the aged are taken for an outing.

#### CHAPTER THREE

#### 3.0 INTERNAL ORGANIZATION

#### 3.1 Administration

The Sisters are the administrators of the project. The Mother Superior is in-charge of the administration of the home. She has an assistant and a councilor who are also sisters. Together they look after the financial matters, plan for the improvement of the home. They organize to see who are to do different activities to facilitate smooth running of the project.

Recruitment issues, they look into the issues pertaining bringing in new members when there is a vacancy. They have a complete list of the names of the aged in the home and some details about each person (see appendix No.I). During recruitment, no one is disriminated because of race, tribe, religion, etc.

On admission, the Sisters ask the person to be taken for chest X-ray and blood test for HIV (positive). The person who can not afford to pay for the test, the sisters send them after ten (10) days. If a person is diagnosed to have an infectious disease then they are admitted to the hospitals. Presently the Sisters are not much eager to take in the aged who are proved to be HIV(positive), although they are among the poorest of the poor in the society of today. Since there are many aged poor in need Sisters do not want to make the home a place for AIDS patients only.

There are various reasons why they do not want to keep the AIDS patient together with others e.g. the other aged people will not be happy being aware that some of them are having such a sickness. For this reason, the Sisters try to keep it secret in case they discover that one of them is HIV (positive), they just inform the caretakers. One thing is clear that if they get to know that one is HIV while already in the home, they will not send him/her away.

Secondly, maintaining the person with AIDS is very expensive. They need special medicines and treatment, clothes and food. Their clothes and anything that the patient

use has to be cleaned and kept separately to avoid cross-infection. The people caring for them need special clothing to wear when going to attend them. With all the things being kept separately it is quit expensive to buy enough for all the patients. Keeping in mind the nature of getting funds as we will see below, it is not easy to maintain many people who have AIDS if mixed with those who are not.

They keep a record (Muster roll) for all the employees and some details about each of them. This helps them to know how to distribute the work among the employees. They look into the matters pertaining compensation of employees.

#### 3.2 Employees

The work is well spread among the twenty (20) employees and the Sisters. Among the activities going on in the project to sustain it and to facilitate the attainment of the goal are: cooking, laundry work, cleaning, gardening, driving and caring for the needs of the aged. In accordance with work available, the employees are grouped into three working groups. There are groups II, V and VII in accordance to what is written in the employment Act for Churches and Church related institutions. The employees job description and remuneration are according to their working group (see appendix No. 2).

The project has one sister who is in-charge of all the workers and she looks after their needs. All the same, each sister is expected to take care of the employees in her department, to train them while working together. Trying to make them understand the nature of their work. To help them understand and feel convinced that, their work needs total dedication, and not working for sordid money, but to work with gladness (cf., 1 Peter 5:2-4). Each sister is expected to train the workers to serve the aged poor in the spirit of littleness and hospitality and to let that spirit show in all the undertakings.

In all the departments of work, I feel that there is a very good management that enhances team-spirit and teamwork. I felt that the employees are responsible. They do not seem to be working just for money but that, they are getting some sense of fulfillment in what they are doing. They work responsibly and are sure of what they are doing and what they are required to do. One of them, who has worked in the project from the early years of its foundation, Joyce by name says:

15

"For me, the work of serving the elderly people who are poor is a vocation (call) and I do it with total dedication and commitment. I am happy with it and I feel fulfilled in serving these poor aged people. I don't just work for money, for me it is also a learning experience. The sisters appreciate us also"

This is a testimony I felt fitting not only for Joyce but for all the workers. They are ready to help where there is a need: thus they can leave their departments to help where there is a need.

The cause of spirit of dedication in employees is expressed by Benedetta Wakonyo. She has been working with the project for the last four years. She says:

"I am happy working here at Nyumba ya Wazee because I feel that I am recognized, trusted and appreciated. When the sisters (senior staff) by-pass me (and even others) working they say thanks with gentleness and deep compassion. This boost my energy to work even more. This sense of being recognized give me a strong desire to do my best in all the work that I am asked to give a hand in. I feel it is my work and for my good not just sisters' work."

Recognition, trust and appreciation have acted as a motivation -antidote. What Benedetta says is a very common attitude and conviction of many of the employees and I feel it has kept many of them going on. It is necessary, therefore to note that, among the twenty employees, all of them have worked in this project for more than three years. In fact most of them started working when the house was re-opened, after the closure due to theft, robbery and threats as explained above.

There is a sense of being trusted in the employees that make them to work with a sense of self-confidence, helps them to give their whole self to the service of the elderly people. Some of the employees even report earlier to work and give their service at the best time, quality time not just clock time but the time they know that they can give good service in terms of quality.

### 3.2.1 Conditions of work

The employees are entitled to work for forty five (45) hours spread on six days in a week. If they are asked to work overtime, they are paid one and a half times more than normal working days per hour and if they work on public holidays, they are paid double of the working days.

<sup>&</sup>lt;sup>7</sup> Joyce Wanjiku, <u>Interviewed</u> by Sr. Margaret, Jan Jugan Nyumba ya Wazee, 9.6 1998.

<sup>&</sup>lt;sup>8</sup> Benedetta Wakonyo, interview by Sr. Margaret, Nyumba ya Wazee, 17.7.1998.

The workers have an annual leave of twenty six (26) working days with full pay. They are given traveling allowance.

The employees have a sick leave of sixty (60) days maximum within a year with full pay provided that one produces medical certificate. In case one is still very sick, one is given sixty days more with half pay of salary.

They have something they call compassionate leave for the employees. It is for five days maximum per year but without payment.

Majority of workers are women, therefore, management has to think seriously about maternity leave. The expectant mothers are usually given a leave of sixty working days with full pay. During the year they go for maternity leave, women are not given annual leave.

The employees compulsory retirement age is fifty five (55) years but if one wants to retire at an earlier age e.g. fifty (50) is allowed. All the retirees get a retirement benefit of money worth twenty three (23) days of work per each complete year of service. This retirement benefit is not a lot and can not sustain a person with no other income for a long time.

The project does not re-train the employees. If the employees wish to advance themselves, they do so on their own. The employees are trained informally by the Sisters on how to do various things in order to facilitate attainment of the goal.

#### 3.2.2 Difficulties involved in handling the employees.

Although the employees are generally good and quite responsible, they have a great problem between themselves. Their main problem is lack of unity. They fear each other and some feel that others are out to cause them harm, to speak against them to the authority so that they may lose their jobs. This is a serious fear because, jobs are very scarce in our country and no one is ready to lose what is already at hand.

The employees also complain about their salary. Although their salaries and other benefits are relatively high, they wish it would be much higher. With economy going down so rapidly and commodities being too expensive this is a genuine complain.

## 3.3 the aged

The aged being the main beneficiaries and target of the project are asked to give some services according to their capability. In this connection, there are some who help in the kitchen in preparing the food e.g. peeling potatoes, cutting vegetables, etc. Others help in drying up dishes after every meal. There are those who help in the linen-work to fold clothes. They give these services mainly in the morning section. There are two men who are assigned to look after the gate, to open and to close it during the day. There is one of the ladies who has volunteered herself to take care of the dogs and a man helps her. Together they clean for the dogs and feed them.

One old man is very happy because he has a trade in carpentry, he is usually given some woodwork to do. He is very happy to render his service. It keeps him occupied most of the time. He uses his creativity and the know-how to make some things like boxes for Cigarette lighters, crucifix, etc.

#### 3.4 the volunteers

There are many volunteers who come to render services to the project. There are those who come on regular basis e.g. twice a week and others who come irregularly. All the activities are geared to make sure that the elderly feel at home. Below is a list of some of the volunteers.

- \* Mrs. Kiilu She comes twice a week and she helps in cooking for the elderly or does whatever other work she is asked to do.
- \* Two Indian ladies from St. Mary's School, they come once a week and help mainly to animate recreation for the elderly

- \* Some Kenyatta University Students who come every Saturday
- \* Some students of St. Mary's School: Come once every two weeks to entertain the elderly and help in other services.
- \* Students from Queen of Apostles Seminary, a group comes to do some work like cutting grass, clearing the compound, etc.
- \* Youth groups from different places come to entertain the elderly, for example on 18.7.98 St. Andrew CPK Parish youth came and spent some time with the aged.
- \* Scout Groups

Without proper interior organization of the project, it would not be possible to have so many volunteers coming in and rendering their service. They do not just come to talk, but to give service too. Most of the above mentioned people come to help in specified areas but they are all ready to give a hand where they are asked to help.

# 3.4.1 Advantages of the voluntary services:

The coming of volunteers help a lot in terms of cutting down expenses. For example: When St. Mary's Students came they cleared the compound, cleaned the window panes and this reduced the work and minimized time the employees would have spent on that work and instead, they did something else.

The same students come regularly to entertain and share their time with the elderly. This is usually helpful because it helps the elderly to think about something else rather than keeping all their attention to themselves. The elderly feel good when they are with the young people because their memory is activated as they try to remember many past events in order to share with the young. The aged enjoy for the moment and long time later, the flashback to their youth, they relive it and it give them a feeling of being young again as they visualize in their imagination. The aged feel very happy when they are visited.

The volunteers help to cut down the quantity of work creating more chance for everybody in the project to get some time to be with the elderly, to be able to give each of

them individual attention which they all need. When work is too much, the elderly hardly can get individual attention and then, the attainment of the objectives, to make them feel at home, is hampered.

With help of some volunteers like Mrs. Kiilu, who knows cooking so well, they are able to have a variety of foods presented to the elderly. Volunteers bring in ideas that enhances in one way or another the activities already being carried out.

Animation of recreation by the Indian ladies, helps to bring in a variety of activities that the elderly can participate in. Since animated recreation is once every week, it is necessary to have different people in order to have changes that will help in activating the minds of the aged. With this kind of variation, the weakening memory of the aged is made to work. Those with little self-confidence are encouraged to do whatever little they can. Those who participate are usually given small gift to boost their morale. They are made to become more sociable and to realize that old age can not hinder their inner happiness. To realize that, even as weak as they are, they can make others happy and be happy themselves.

Since their is proper internal organization of all activities, it is easy to have the flow of the activities even when the volunteers come in. There is no much time wasted on showing volunteers how to do things or training them.

#### 3.4.2 Disadvantages of these volunteer services:

When volunteers come in a big group at one time, there is no much benefit to the project in terms of work because it is hard to occupy them. Due to unavailability of equipment some may end up wasting much time.

Also a big group may be more disadvantageous because there are no many people to be with them and assist them if they are in need.

Another disadvantage is that, a big group will make a lot of noise which will disturb the aged and especially those who are invalid.

#### CHAPTER FOUR

#### 4.0 SOURCES OF FINANCES

# 4.1 Historical background (an overview)

As noted earlier, this project is run by the Congregation of the Little Sisters of the poor, in the spirit of their foundress Jeanne Jugan. Therefore, to understand how the sisters get finances for the project, and how they control it, it is necessary to go into history to understand what Jeanne Jugan advised her spiritual daughters on matters pertaining finances and resources for the project.

To sustain the home for the first group of some elderly ladies, "Jeanne became a beggar-maid. She asked for money, but also for gifts in kind: food - the remains of meals, or leftovers were often particularly appreciated-things, clothes: She could say 'I should be very grateful if you could give me a spoonful of salt or a small piece of butter." To care for the elderly, Jeanne put herself into begging on behalf of the old ladies who lived on begging, before they came to ask for help from her.

So from the very beginning, the homes for the elderly, run by the 'Little sisters of the poor' all over the world, are financed through begging even today. It is not easy to beg even for oneself, imagine for others as Cardinal Garrone noted: "And we can sympathize with the feeling of the girl recruited by Jeanne and anxious to follow her when she had to take her basket and set out....going out begging like an old lady, on behalf of old women." Sometimes one would be lucky and is given something for the poor and sometimes one is treated shamefully and is humiliated as once happened to Sr. Jeanne Jugan, when a hot tempered person gave her a blow to emphasize his refusal, but Sr. Jeanne told him, "Sir, that (blow) was for me, now please give me something for my poor" The projects for the elderly depended entirely on charity.

<sup>&</sup>lt;sup>9</sup> Paul Milcent, <u>Jeanne Jugan</u>, Little Sisters of the poor, trans. P.23

<sup>&</sup>lt;sup>10</sup> Cardinal Garrone, Poor in spirit: Little Sisters of the poor P.38

<sup>11</sup> Ibid., 40

To concretizes the policy of begging, it was even decided on a Council meeting in which Sr. Jeanne Jugan attended, that "The congregation cannot own investments or any regular income of a permanent sort." and consequently "we shall refuse any legacy or gift consisting of investments or entailing the endowment of beds or Masses or any other kind of permanent obligation." 12

Following the guidelines of the congregation and the spirit of the foundress, 'Nyumba ya Wazee' is being financed through begging. They entirely depend on charity (donations).

# 4.2 Sources of financial resources for Nyumba ya Wazee

Nyumba ya Wazee project is a help care project. It is non-profit making project. They get financial support from abroad and locally. So far they have been getting help from charitable organizations, from individual persons and groups of people.

It can be said that the first help (locally) for this project was given by the Archdiocese of Nairobi through Cardinal Maurice Otunga the then Archbishop of Nairobi. His excellency the Cardinal invited the sisters and bought a piece of land on which the project is situated. The bishop continued to support the project spiritually and morally but not materially.

From the very humble beginnings, the project constantly and generously got help from an Irish man, Glen Kelty, who was the architect of the home. He built almost all the infrastructure in the compound free of charge. He still helps the project regularly with funds. He loves the good work the sisters are doing to promote human development and desires to participate in best way possible. He loves to promote the lives of the poor aged. Mr. Glen is and has been one of the major benefactors of the project materially.

The project has received help from Helpage Kenya and Helpage Canada. These organizations help charitable institutions and like to undertake big projects. They helped to build water tanks. They are also ready to help when invited for a specific undertakings.

<sup>12</sup> Milcent P. 54

They got help from the Rotary Club. They have given them some wheelchairs and some other few things in the premises. The Rotary Club has also promised the project a Doctor who will be able to see all the aged on weekly basis. This is a big help because medical treatment is one of the biggest expenses the project incurs. The aged are almost always sick and require medical checking now and then.

They get a lot of help from Dr. Kiura who is a doctor at Nazareth Hospital, who treats the aged free of charge. Every fortnight, he goes to see all the aged. He is also a surgeon and in case of surgical cases, he does it without charging. Although Dr. Kiura started giving service to the project some years ago, today he does it also as an act of appreciation to the sisters for the good service and care they gave to his mother who was taken to the home when she was in great need.

One lady promised to give some equipment for physiotherapy within a short time. These will cost a lot and the project can not afford to buy but they can maintain them. The physiotherapy equipment will help the aged to have a variety of activities they can do e.g. lifting small weights, moving body parts that are weak, etc. in order to exercise and strengthen the bones and muscles which are rapidly weakening.

In some hospitals like Nairobi, MP Shah, Aga Khan, Nazareth, etc. where the seriously sick are treated e.g. cancer patients needing special treatment, they are given special deducted charges. In this way, they save money and they are able to do other things like buying medicines for the patients. Whatever medicines are expensive and difficult to get here in Kenya the Sisters in France sends for the home in Nairobi.

The project has got help from the friends of the congregation in France and Spain, who donated two vehicles. These are used for the service of the aged.

They get some help from some parishes here in Kenya. They bring to the project clothes, food stuff, money collection, etc.

Since there is no other form of income it is understood that, there has to be many benefactors to give in something if the project is to survive. In this connection, there are some regular benefactors who help the project with food stuff on weekly or monthly basis and they are all local donors.

Some of the things they get from regular benefactors are:

- -150 loaves of bread from five places a week.
- -Vegetables and fruits from three different places in a week.
- -10 kg. of fish once a month.
- -5 Kg. of minced meat once a month.
- -90 crates of milk paid for every month.
- -Powder milk is given by other donors.
- -Soaps, toothpaste, body lotions are given every three months enough for that duration.
- -20 kg. x 2 cooking fat per month. They get more cooking fat as they go on there regular begging rounds which substitute when the regular donation finishes.
- -100 kg of sugar and 100 kg of rice are donated every month by another person.

As sisters go out to collect what is given by regular benefactors, they beg in order to get other things like beans, flour, etc. which are not given on regular basis yet they need them. They accept donations in various forms like, money, cheques and donations in kind. The money they get is used for running the home and whatever remains they bank it for emergencies.

It is a pity that the government of Kenya (authority) has never helped the project in any way. Well, it is necessary to note that the sisters do not wish to work in close connection with the government because this home is a private institution. Secondly, the government may at one time try to monopolize the management and hence paralyze it as has happened to many institutes run by the government. To have greater freedom in running the home they prefer to depend on themselves and expect nothing from the government.

## 4.3 Planning for income and expenditures

Bearing in mind the nature of sources of finances the project does not have a planned budget as such. The management can not plan for the income because they do not know how much they will be given. Sometimes they get much while other times they get less. It all depend on the conditions of the donors.

What they budget for is the expenditure. Every month, they have to pay for; gas electricity, telephone, security, city council water supply, sanitary services offered by Bins company Ltd., the company dealing with killing and eradication of rats and all these services have to be budgeted for. They budget for petty cash which they have to spend on daily running of the project e.g. buying fuel, buying coffins for those who die, etc. They spend some money on giving to the aged. Every month, they give them Ksh. 20 each. This pocket money is for their leisure needs.

They have to plan for employees compensation.

The employees get a basic salary ranging between Ksh. 3,400 and Ksh. 5,500.

Besides that, they have a house allowance of Ksh. 880 and Ksh. 990 a month depending on their working group. When going for the annual leave, they are given Ksh. 1,325 traveling allowance. They are given Ksh. 660 for what they call monthly relief.

All the employees are members of National Social Security Fund (N.S.S.F), hence they pay each 80/- while the employer pays Ksh 80 for each of them. They are also registered with National Hospital Insurance Fund (N.H.I.F) and they pay Ksh. 80 each. They pay a service charge of Ksh. 40 each and the employer pays Ksh. 170 for all.

Treating the employees well boost their morale to work better. They feel more motivated. Being members of the above organizations give a sense of security and it is very beneficial to them and to the project (see appendix No. 3)

All women employees are provided with uniform which includes a dress, a Kanga, head scuff and a pair of slippers. All the uniforms are washed and ironed within the premises of the project.

NB: I did not have access to financial records except those concerning the employees, all the information was orally transmitted and therefore I did not cross check. I was told that they write a financial report every month. They also write an annual financial report which they send to the Superior-General of the congregation.

## CHAPTER FIVE

## 5.0 Strategies

## 5.1 Short-term strategies and long-term

In this project, it is not easy to clear-cut the difference of short-term strategies from the long-term strategies because the short-terms ends up being long-term strategies. Some of these strategies are:

- \* feeding the aged.
- \* Looking after their hygiene.
- \* Looking after their spiritual needs.
- \* Begging.

Looking at these strategies we realize that it is not something to offer for a short while but something that has to be perpetually provided.

## 5.2.1 Strengths of the project

Although the project depends on God's providence, it has financial sustainability. From the first glance one wonders how the project can be sustained financially through total dependence on donations but history has proved that it is possible. The homes of the aged run by the Little Sisters of the Poor are a living evidence that trusting in providence does work. The readiness of people to keep on donating is something motivated by the sisters through their proper management of the funds, their transparency and accountability without which many donors would have stopped helping long ago. Finances are spent to cater for all needs of the home. There is no misappropriation of funds.

NB: This is my own assumption because I had no access to budgeting reports.

- \* There is team-spirit between the Sisters and the employees which facilitate collaboration.
- \* The project is person oriented not target oriented, therefore all the best is done to create a home atmosphere for the aged.
- \* The project has helped many aged people to live longer and happier lives.
- \* The project has created job opportunities for some people.

\* All the workers are given leave every year and an off day every week. This is health for the workers because they are able to regain their strength and work more fruitfully.

## 5.2.2 Weaknesses of the project

The Local people are not involved much in administration of the project, hence it does not belong to them but to the sisters. This implies that, in case the Sisters are not able to run it or if they close the convent, the project would collapse. They may ask a new congregation to take care of the project but it will run under completely new management. They would also opt to transfer the aged to other homes for the aged run by their congregation sisters. In all these ways, the project would be changed even before attaining its long-term plans.

There is inadequate number of sisters. This is a big problem because the sisters are the primary caregivers in this home.

The project can not sustain it self financially.

#### 5.3.1 Opportunities the project enjoy

Nearness to the City centre; being near to the city help the home to attain most of its needs e.g. accessibility to social amenities, medical centres, transportation and communications.

They are near to big businesses and people who can afford to donate for sustenance of the project.

In Nairobi there are people from various religious background and this has some benefits to the project. Many Indians who contribute a lot materially have Buddhism, Sikhism and Hinduism religious background. Although they are the haves compared to other Residents, their religious norms encourage much supporting of the aged. In Buddhism tradition for example, the elderly are respected for their wisdom and for the way they

28

have worked and cared for the community. The aged are thought to have something to contribute to development of the society due to their wisdom and experiences. This perspective helps a Buddhist to do his utmost to support the aging.<sup>13</sup> For the Hindus it is believed that, caring for the needy is a way of acquiring unseen merits.<sup>14</sup> There are many others from different religious background and they help with finances and donations in kind.

Another opportunity is the *popularity of the ministry of nursing* and *nurturing the poor aged* by the Little Sisters of the Poor all over the world. The fruits of their work are widely known. When people about the Sisters, they are ready to contribute.

In Africa, there are many women joining the congregation, this is an essential future human resources.

## 5.3.2 Obstacles to flourishing of the project

There is a problem of lack of security, they have experienced robbery which left most of the Sisters with a lot of fear. The fence is cut many times.

The telephone is another obstacle, many times it is disconnected and they are somehow cut from outside world because even if they have a problem they can not be helped. The aged might suffer even die without any means of contacting the doctor during emergency.

## 5.4 Future plans

When I visited Nyumba ya Wazee, it was a time of transition. The new Superior had just arrived. Her councillors were new in the home. Four out of eights sisters had just arrived. The followings are some of the proposals they had for the development of the project in the near future.

<sup>&</sup>lt;sup>13</sup> cf. Peggy Morgan, "Reflection on Buddhism" <u>In Ethical Issues in Six Religious Traditions</u>, Morgan, Peggy & Clive Lawton, eds., (Edinburgh: Edinburgh University Press, 1996), p 74.

<sup>&</sup>lt;sup>14</sup>Cf. Werner Menski, "Reflecting on Hinduism" Ibid, p 30.

The administrators have realized that the aged are most of the time idle even after helping in the few domestic chores. Idleness has led many to be restless and even to engage with irresponsible behavior like alcohol over drinking. To counteract idleness, there is a proposal to start a vegetable garden in which they will give small portions to the aged to look after and to bring the produce for common use.

In order to have variety of activities, there is another proposal that they start a small shop where the aged can buy things for their leisure needs e.g. tobacco, cigarettes, sweets, etc. In this way, they can spend the money given for their leisure use in the home to benefit the project itself. The management of the shop is hoped to be in the care of the aged but be accountable to the Sisters.

In the future, there is a plan to expand a room for physiotherapy and to equip it so that they can carry out physiotherapy activities for the aged. Doing physiotherapy regularly will help to reduce some of muscles and bones (limbs) problems which are very common with the aged.

To ensure that there is a deep sense of team spirit between the employer and the employees, the Sisters are hoping to make a well organized program to look after employees' needs. They want to start visiting their employees to see what are their needs and what problems they face which could hinder them from working effectively. Also to have regular meetings with the employees and help them be more united with each other.

#### 5.5 How is the project related to development of the local people?

The project has created job opportunities, the people with job are empowered economically.

It has helped to promote life, the lives of the aged and the lives of those in the society who would take up such a huge responsibility of caring for the aged amidst poverty.

The project witnesses to the society, which has become so capitalistic and materialistic, that a human person is more valuable than what one can produce. It witnesses that the aged are valuable even at their materially unproductive stage. Therefore, the project stand for what the Pope said in his encyclical letter that, "it will be necessary above all to abandon a mentality in which the poor- as individual and as a people- are considered a burden, as irksome intruders to trying to consume what others have produced."

The employees are helped to appreciate the aged poor. They are helped to understand the nature of the work of serving the aged. It is a work which requires virtues of gentleness, patience, and forgiveness. This 'training' helps the employees to learn how to look after other aged even their own parents. Thus, the problem of helping the aged is averted. All of us enjoy in one way or another the efforts of those who are old and helpless today. Without their effort it would not be possible for us to enjoy as we do, hence we need to appreciate them.

#### RECOMMENDATIONS

Looking critically into our present time, I feel that AIDS is a big challenge for the global society and for the holistic development of the peoples. It is time to search for concrete ways in which we are going to use in order to welcome these patients, ways to reach out to the lost ones while leaving the others and to rejoice when we have reunited them to the group (Cf., Lk: 15:4). AIDS patients are the lepers of our time, they need our support, love, care, attention and they need someone to listen to them, they want to hear from a loving voice saying to them, 'I am here with you, for you and to support you'. They want to hear, 'your sins are forgiven' (Mk, 2:11); your guilt is no more; neither do I condemn you (Jn: 8:11). This challenge is also posed to the project of the Nyumba ya Wazee. If we do not take care of the Aids patients, who will look after them? They are seriously marginalised and even being sent away from hospitals. (See appendix No.4)

<sup>15</sup> Pope John Paul II, p. 60.

What the retirees get as retirement benefits can not sustain a family during retirement period when there is no forthcoming income. To counter this problem, I would recommend that the Sister in-charge try to train the employees on importance of saving as they earn. To save for the future so that they may have what Manyara Kirago called a painless retirement duration (See appendix No.5).

It would be good for the project to improve on net-working with other homes for the aged run by other people.

There is a plan to establish some activities which can be done by the aged. To add on the plan, I would suggest that the project have an organized plan of activities so that they introduce more activities like basketry, weaving, etc. for those who are more able in their hands than feet.

#### **CONCLUSION**

Caring for the aged is vital role for all in the society. Nyumba ya Wazee has responded to the needs of the aged and have tried to make their lives more manageable. As we thank God for Man's ability and advancement in medical technology which has prolonged life span of people, it is our duty and responsibility to look after the aged who can not help themselves much.

themselves much.

#### **BIBLIOGRAPHY**

- Christiansen, Drew, "Aged, Care of" In The New Dictionary of Catholic Social

  Thoughts, Judith A. Dwyer ed., Collegeville: Minnesota, The Liturgical Press,
  1994, pp. 16-21.
- Mc Brien, Richard P., et al, eds., <u>The HarperCollins Encyclopedia of Catholicism</u>, New York: HarperCollins Publishers, 1966, p 24.
- Pope John Paul II, On the Human Person at the Centre of Society, Nairobi: St. Paul Publication, 1991.
- Garrone, Gabriel-Marie, <u>Poor in Spirit, Jeanne Jugan</u>, Alan Neame trans., United Britain: Darton, Longman & Todd, 1977.
- Getui, M.M., "Aging" In Caring and Sharing, Douglas Wanjohi Waruta ed., ATIEA, 1995.
- Menski, Werner, "Reflection on Hinduism" In Ethical Issues in Six Religious Traditions, Peggy Morgan & Clive Lawton, eds., Edinburgh: Edinburgh University Press, 1996.
- Milcent, Paul, Jeanne Jugan, Little Sisters of the Poor, translators.
- Morgan, Peggy, "Reflection on Buddhism" In Ethical Issues in Six Religious Traditions, Peggy Morgan & Clive Lawton, eds., Edinburgh: Edinburgh University Press, 1996.
- Little Sisters of the Poor, "Testimonies", In Safe Home, No. 198, London: L.S.P, Autumn 1997, pp. 5-25.
- Wanjohi, Wakuraya, "The Marginalization of the Older people" In Wajibu, vol. 13 No. 1, Wakuraya Wanjohi ed., Nairobi: Dr. Wanjohi, p

Interviews

M



Some of the activities which I recommended are handicraft, to be in an organized form, not only for individual interest.



NAME: Veronica WAIRIMU

١

ADMISSION: 12th February 1998

Date and Place of Birth: 1907

Nationality & Ethnic Origin: KENYAN - Kikiuyu

Father's Name: KIGURU

Mother's Name: WANJIKU

Married (eight children (4 boys - 4 gi Status:

Next of Kin: Son: Daniel Njoroge

P.O. Box 47714

St. John's Parish Church

Korogocho

-Tel: 79562

١

Recommended by: Father ?

Left: Died:

Religion: R.C.

Teresia Wanjirt Gathuku

Date & Place of Birth: 1922 Nukurweini/Muran

Nationality & Ethnic Origin: Kenyan (Kikuyu)

Father's Name: Gikumju

Mother's Name: Wangui

Marital Status: Married to Paul Gathuku

Children: Phylis Wanjiku (only daughter)

Religion: Catholic

Profession: Housewife

Recommended by: Rev. Fr. Emmanuel Ngugi Mdungu

Next of Kin & Adress

Phylis Wanjiku

Munyu Catholic Church

P.O. Box 3396

THIKA

#### MEMORANDUM OF AGREEMENT

#### BETWEEN

THE CHURCHES AND INSTITUTIONS ASSOCIATED WITH THEM (HEREINAFTER REFERRED TO AS THE "EMPLOYER/S") OR INSTITUTION/S)" OF THE FIRST PART

#### AND

KENYA UNION OF DOMESTIC, HOTELS, EDUCATIONAL INSTITUTIONS, HOSPITALS AND ALLIED WORKERS (HEREINAFTER REFERRED TO AS THE "UNION") OF THE SECOND PART.

#### TABLE OF CONTENTS

#### **PREAMBLE**

#### **APPLICATION**

#### PART ONE: BASIC MONTHLY WAGES

- 1. (a) Basic Monthly Wages
  - (b) Higher Salary
  - (c) Institution May Pay Above Agreed Rates
  - (d) House Allowance
  - (e) Areas under Appendices A, B and C
- 2. General Wage Increase
- 3. Press Section
- 4. Agricultural Section

### PART TWO: OTHER CONDITIONS OF SERVICE

1. 2.	Hours of Work Overtime		
	Annual Leave		
	Leave Travelling		ance the design of the filter and the second
	Compassionate I.		CONTRACTOR OF THE WAR STREET
6.	Gazetted Public I	Holida	ys
	Sick Leave		-736 A
8.	Maternity Leave		•
9	Religious Holida	ys	TO THOSE OF THE PROPERTY OF THE PARTY OF THE
10.	Medical Treatme	ent	The second secon
11.	Letter of Appoint	tment	The state of the s
12.	Acting Allowane	e	
. 13.	Certificate of Ser	vice	
14.	Casual Employee	es	
15.	Termination of E	inploy	ement
16.	Retirement Bene	fits	41 A TO SERVICE TO SERVICE TO
17.	Warning System		
18.	Redundancy		:
19.	Long Service Inc	cremer	nt Alike
20.	Uniforms	•	************************************
21.	Check Off System	m	$Z^{*}\mathcal{Y}(V)$
22.	Day and Night T	`ranspo	ort Bankton om skalender skalender
23.	Death of an Emp	oloyee	in Service
24.	Educational Paid	Leav	e .
25.	Effective Date an	nd Du	ration
	Appendix Λ	-	Job Groups Classifications for Areas A, B, and C.
	Appendix B	-	Wages Schedule for Areas A, B and C
	Appendix B(1)	-	Press Section - Job Titles (1)
	Appendix C	_	Agricultural Section - Job Titles

	1	FOR THE MONTH OF 19																	
EARN					ARNING	S	TAX CA	ALCULA	TIONS		DEDUCTIONS					. 7		_	
PAY DAYS ROLL B/F NO.	1 2 3 4 5 6 7 6 9 10 11 12 13 1415 1617 16 19 20 21 22 2	3 24 25 282 728 28 3031 P. H	TOTAL DAYS OF OT	BASIC PAY	OVER DEDUCT: TIME SEFORE GROSS PAY					TAX DEDU- CTED	N.S.S.P.	SERVICE CHARGE	N.HJ.F.		ADVA- NCE	LOAN RE- PAYMENT	TOTAL DEDUC- TION	NET PAY DUE	SIGNA
ч.	Travellus dellant 113 25/A		(Comes	`-															
\ \	Working Days								- <del>-</del>		_							ļ	į į
						! 												-	
ting group II			120	3435	. 880				660		80	40	80						:
Group V			140	3994	990		<del></del>     		660		80	40	80						
																			·
GOUP VIT			160	5495	990	-			6 <b>6</b> 0		80	60	120	! !		-		 	: 
				•											-			  - 	-
						<del> </del>		——— — <del> -</del>							- 		-		
		' ,   ' } . f	'	ı	111	,	•	·											

## Hospital sends Aids patients home

By NATION Correspondent
The Nyahururu District Hospital
is sending back home all Aids pa-

tients admitted to the institution.

The hospital's matron, Mrs
Priscah Kamunge, said the move
was necessitated by congestion of
such patients in the hospital,

which the institution found difficult to handle.

She said three-quarters of the bed occupancy at the hospital was by Aids patients, adding that this overstretched the institution's capacity to admit other patients.

Mrs Kamunge said during an interview that cases of Aids were on the increase in the area, adding that the Government had started a programme to educate relatives of such patients on how best to care for them at home.

#### **By MANYARA KIRAGO**

Just think about it. Could you live the next 20 years without an income? It never occurs to many people that this is exactly the challenge retirees face.

Without adequate planning, retirement could mean many years of poverty, fear and indignity. One is afraid of becoming ill because they cannot afford treatment, worried about rising prices as you may not be able to feed yourself. You also suffer the indignity of becoming a burden to others, especially your children, as you are forced to ask for handouts.

Struggling financially in old age is devastating and so one of the major goals of every person should be to ensure you have enough to live on when you stop working. How? By regularly and consistently saving and investing for retirement during your working life.

Money to live on in retirement can come from the employer's pension plan, National Social Security Fund benefits, personal savings and investments. Social security benefits are too meagre to be of any consequence. If your employer has a registered pension plan, this is a good place to have your money, even more so if they also contribute to your account. This is because contributions to registered pension schemes are made with before-tax shillings, thus reducing your taxes, and the invested funds grow tax-free until you begin withdrawing.

If your employer matches your contribution, this immediately gives you 100 per cent return of your money — nowhere else will you get such a return without risk.

If you are self-employed or your employer does not have a registered pension scheme, you should set up an individual retirement scheme with an insurance company to enjoy the same tax benefits.

No matter how good your pension scheme is, it is unlikely to give you enough retirement in-come. You need additional savings and investments to ensure your security in old age.

To maintain their standard of living, most people need about 70 per cent to 80 per cent of their pre-retirement income after they retire. The difference between this retirement income goal and the income from pension plans and any other income you may have is the shortfall. This is the amount your personal savings and investments outside the pension plan must produce for you to live comfortably.

The investment assets needed to produce this income is the amount you should aim to have by the time you retire. If you assume an average return on your invested assets of 14 per cent, it is then easy to calculate the amount of investment required to give you the income you need.

Even before we factor in inflation, the amount you need to save may shock you; it will be a huge and seemingly unattainable amount.

For example, a retiree who needs Sh152,000 year (Sh21,000 a month) must have saved Sh1,800,000 (assuming it is invested to produce a return of 14 per cent) by the time he retires if he is to live off the income of his savings only.

But take heart, if you take advantage of the amazing power of compounding, it can be achieved. A personal finance consultant will be able to calculate for you how much you must a save each month to reach your target, but to amprove your chances of success, you should:

Start saving as early as possible: Time makes Start saving as early as possible: Time makes you have no business experience. a dramatic difference. A person who waits until Mr Manyara Kirago is an independent he has only 10 years to go before starting his retirement savings must save about five and a half

times the monthly savings of one who starts with 20 years to go!

☐ Invest in stocks. A well-diversified portfolio of shares in stable and growing companies produces better returns in the long run than other investments. The longer you have to go before retirement, the more stocks should dominate your investments. As retirement approaches, say three to four years, start winding down or the percentage of stocks in your portfolio. Consuit a professional to avoid mistakes.

For compounding to work for you, ensure that all dividends and interest payments are reinvested. This is critical in order to reach that seemingly unattainable goal.

☐ Always consider the effect of taxation and lean more to tax-advantaged investments.

Dividends are taxed at 5 per cent, interest from housing development bonds at 10 per cent, interest from fixed deposits, treasury bonds, and savings accounts at 15 per cent, and interest from bearer bonds at 20 per cent.

Living off income from investments is the safest way to go into retirement because they do not require your active management and even if you become feeble and ill, you will still have money to pay for your needs. Planning to live off business incomes alone is not recommended because even after many successful years, it can still fail. If you have a business, you should still save and invest outside the business.

For those who plan to take their pension in a tump sum and start a business with it, a word of caution: You are taking probably the riskies road to funding your retirement especially if

Personal Finance Consultant

# home for the poor







ı