



The Association of Former International  
Civil Servants - Kenya



# PROCEEDINGS OF THE AFICS-KENYA 15TH ANNIVERSARY COMMEMORATION



HELD AT THE UNITED NATIONS COMPLEX, NAIROBI, KENYA

17TH MARCH 2023

## Contents

<b>Introduction .....</b>	<b>2</b>
<b>Session 1: Opening.....</b>	<b>4</b>
<b>Welcoming remarks.....</b>	<b>4</b>
<b>Background to the celebration .....</b>	<b>4</b>
<b>Statement by the President of AFICS-Kenya .....</b>	<b>5</b>
<b>Congratulatory messages .....</b>	<b>6</b>
<b>Remarks by the representative of the Kenya Government .....</b>	<b>7</b>
<b>Official opening.....</b>	<b>7</b>
<b>Session 2: Presentations on the theme ‘Smart Ageing’ .....</b>	<b>9</b>
<b>Overview of the theme.....</b>	<b>9</b>
<b>Mental health and cognition .....</b>	<b>9</b>
<b>Nutrition .....</b>	<b>10</b>
<b>Social protection.....</b>	<b>10</b>
<b>Physical activity .....</b>	<b>11</b>
<b>Session 3: Recognition and presentation of awards .....</b>	<b>11</b>
<b>Recommendations and way forward from the day’s events.....</b>	<b>16</b>
<b>Annex: Summaries of the presentations by the keynote speaker and discussants .....</b>	<b>17</b>



## Introduction

On Friday, 17 March 2023, the Association of Former International Civil Servants in Kenya (AFICS-Kenya), the Kenyan chapter of the Federation of Associations of Former International Civil Servants (FAFICS), held its 15<sup>th</sup> Anniversary celebrations at the UN compound in Nairobi. The aim of the event was to celebrate the experiences and successes of the past 15 years, to reflect on past service, current activities, and future dreams, and to acknowledge and appreciate the members who steered the Association to its present status.

In his statement, the President of AFICS-Kenya elaborated on the origins of AFICS and how it was conceived in 1970 when three former colleagues in New York noted welfare challenges being experienced by many former international civil servants especially with regard to pension and after-service health insurance (ASHI). Later, in 2008, the Kenya chapter was established in line with the global objectives of addressing similar concerns for members residing in Kenya. To date, there are close to 70 AFICS chapters globally that constitute the membership of FAFICS.

The theme of the event was *'Smart Ageing'*, purposefully chosen to engage members on various undeniable aspects of ageing life and encourage them to cope effectively with the changes and challenges brought about by retirement and ageing, while continuing to contribute to society within their mental and physical capabilities. Over 250 people participated in the celebrations, including AFICS members and their guests, representatives from the Kenya Government, the United Nations Funds and Programmes, the media, the event sponsors, and some charity organizations that are part of AFICS-Kenya's social responsibility activities.

A commemorative Anniversary bulletin was published for the occasion, outlining the Association's journey, current status and activities, and aspirations for the future. It also contains articles featuring accounts from some of the members who shared details of their current activities.

The Anniversary celebrations were organized in three sessions. The first session consisted of welcoming remarks and background to the celebrations; a statement by the President of AFICS-Kenya; congratulatory messages from the FAFICS President and the President of the United Nations Nairobi Staff Union; and remarks by the Kenyan Ambassador to the United Nations Office at Nairobi and the United Nations Environment Programme. The occasion was officially opened by the Director General of the United Nations Office at Nairobi. Specific recommendations made during these speeches, as captured in this report, will provide very useful guidance for future strategic planning.

The second session comprised presentations based on the theme *'Smart Ageing'*, during which the keynote speaker focused on the importance of healthy living after retirement, with four discussants elaborating on the aspects of mental health, nutrition, social protection, and physical activities for ageing adults. The question-and-answer session that followed highlighted the need to continue supporting members with more information on this subject and to follow-up on some of the guidance provided in the keynote speech and discussions.



The third session took place during the luncheon, to recognize and show appreciation for various categories of participants who had contributed in one way or another to the growth of AFICS-Kenya and the success of the day's events.

Members of AFICS-Kenya were commended for their dedication to service and acknowledged for their great contribution during their work with the United Nations and the legacies that they have variously left behind for the coming generations of UN employees. In addition, the Association received accolades for the collective action to support the welfare of its members and for using their technical expertise to contribute to Kenyan policies and strategic intervention formulation. Furthermore, the charity support provided by AFICS-Kenya to the needy populations was acknowledged and encouraged. The recommendations from this event will be presented to the Executive Committee to form part of the strategy of AFICS-Kenya for the coming decade.



*From left to right: Mr. Michael Mwangi, Chairperson, AFICS-Kenya 15<sup>th</sup> Anniversary Planning Committee; Ms. Teddy Gianopulos, Honorary Secretary, AFICS-Kenya; Mr. James Mutiso, Treasurer, AFICS-Kenya; Ms. Pamela Odhiambo, President, UN Nairobi Staff Union; Amb. John O. Kakonge, President, AFICS-Kenya; Mr. Peter Marshall, Chief UNON Security; Amb. Rose Makena, Kenyan Ambassador/PR to UNEP/UNON; Ms. Rebecca Katumba, Vice President, AFICS-Kenya; Ms. Nasreen Mir, Secretary, AFICS-Kenya; and Ms. Phyllis Gicheru, Former Secretary, AFICS-Kenya*



## Session 1: Opening

### Welcoming remarks

In his welcoming remarks, Mr. Waweru Njoroge, the Master of Ceremonies for the occasion, complimented all those present for finding the time to be part of the occasion. In addition, he congratulated the membership of AFICS-Kenya on the occasion of their 15<sup>th</sup> Anniversary and urged them to continue with their team spirit and commitment to impart to others the knowledge, expertise and wisdom they had acquired during their working life.

### Background to the celebration

Mr. Michael Mwangi, Chair of the 15<sup>th</sup> Anniversary Planning Committee, elaborated on the aim of the Anniversary celebrations to provide a chance to look back and reflect on the 15-year journey and to appreciate the progress made thus far. In addition, he explained that the event was aimed at promoting the ideals of AFICS, rekindling and strengthening relationships, and expanding networks for future activities. He took the participants through the agenda, which he explained included a learning forum on a very relevant topic to the members as represented by the theme ‘*Smart Ageing*’, and encouraged them to participate actively. He introduced and commended all the committees that were involved in the various preparatory activities for the event for their time and efforts which had ensured the successful staging of the function. Contributions by teams such as the Drafting and Editorial team, which coordinated the first AFICS-Kenya research on its history, resulted in the compilation of more than 39 stories from members which are included in the anniversary bulletin, both online and printed. He thanked the partners and sponsors for responding to the call for support and for providing the much-needed funding and in-kind assistance for the event. The efforts and foresight of the President of AFICS-Kenya and the entire Executive Committee to ensure the 15<sup>th</sup> Anniversary celebrations took place, were also highly appreciated.



*AFICS-Kenya members attending 15<sup>th</sup> Anniversary*

## Statement by the President of AFICS-Kenya

Ambassador John O. Kakonge, the current President of AFICS-Kenya, welcomed the participants and acknowledged with thanks the presence of the invited guests and AFICS supporters and friends who had found the time to join the 15<sup>th</sup> Anniversary celebrations. In his speech, he described the background of the issues that had led to the formation of the parent global federation, FAFICS, in 1970 and eventually the Kenya chapter in 2008. He highlighted that FAFICS was established to support its members on concerns related to pensions and after-service health insurance, which continue to be the two major concerns of those who leave the service all over the world. Over the last 50 years of the existence of FAFICS, great strides have been made globally with the establishment of over 70 local chapters, with AFICS-Kenya being a very active one.

The President acknowledged that, although challenges were faced by AFICS-Kenya initially, notable achievements have been realized to date including: AFICS-Kenya is fully registered as a non-governmental organization affiliated to the United Nations; it has a fully functional office with an administrative assistant; it has a robust financial and accountability system, enabling the filing of required returns with the NGO Board over the last five years; it has a website and newsletter, enabling improved communication that resulted in significant support to members during the COVID-19 crisis by providing updates on the epidemic and the availability of vaccines for members through the UN Health Services; and the establishment of a consultancy service in 2017 which has undertaken a number of activities, both *pro bono* and paid, in support of the Ministry of Devolution, *Vision 2030*, and activities initiated by County First Ladies on gender issues, food security, and youth empowerment.

Further, the Association continues to provide support to its members including resolving the issue of ground passes for the UN Complex (thanks to the understanding by the Office of the Director General, UNON); continuous dissemination of information to members on the need to ensure completion of the mandatory Certificate of Entitlement (CE) by the end of June each year, as required by the Pension Fund Office; and advising retirees to keep their pension documents safely and with adequate information for their dependent beneficiaries in the event of the demise of the pension recipient.

Going forwards, AFICS-Kenya intends to work with members to strengthen its subcommittees to promote current activities including social gatherings and learning sessions, consultancies and support to charities, as well as to introduce activities that are popular in other AFICS chapters; work with the UNON Director General and the relevant Kenya Government institutions on the issue of permanent residence for members from other countries who retire and choose to remain in Kenya; and, work with FAFICS to consult with *Cigna* to revisit their decision on “deductibles” which was increased to \$5,000 five years ago, making it difficult for some members who may require specialized medical attention in countries with advanced medical facilities.

In conclusion, the President thanked the sponsors who made the event possible by contributing over 3 million Kenya shillings and other in-kind contributions. He also thanked the members of the various committees that facilitated the process and all the members of AFICS, the invited guests and all who joined the occasion.



## Congratulatory messages

- The **President of FAFICS**, Mr. Jerry Barton (via video link from Geneva), conveyed the FAFICS Bureau good wishes to the AFICS-Kenya members on the occasion of their 15<sup>th</sup> Anniversary. He commended AFICS-Kenya for providing valuable services to UN system retirees in Kenya and continuing to do so on matters of pension benefits and health insurance, both locally and by advocating for global issues, thus contributing to the wellbeing of the members. He added that he was particularly impressed with the AFICS-Kenya consultancy services, which enable members to make good use of the skills that they have acquired during their careers. Mr. Barton thanked AFICS-Kenya officials for their efforts to spread the news encouraging the formation of AFICS associations in other African countries. He wished the members joyous Anniversary celebrations and continued growth and recognition. He hoped that FAFICS and AFICS-Kenya ties could be strengthened for advocacy for the wellbeing of the members.
- The **President of the UN Nairobi Staff Union**, Ms. Pamela Okalo-Odhiambo, congratulated the leadership of AFICS-Kenya and all the members for their dedication and the Association's achievements. As a staff member whose retirement is not far off, she hoped retirement would be a chance to pursue new passions and explore different avenues. She was thankful that an organization like AFICS was in place to provide an opportunity for those heading for retirement to learn from those who have walked before them. She assured the AFICS leadership that her office was open to provide the linkage with the colleagues who are close to retirement so that they can find inspiration in the retirement journey already taken by others.



*Amb. John O. Kakonge, President, AFICS-Kenya; Ms. Pamela Odhiambo, President, UN Nairobi Staff Union, and Amb. Rose Makenna Muchiri, Kenyan Ambassador/PR to UNEP/UNON*

## Remarks by the representative of the Kenya Government

The Kenya Government message was delivered by Ambassador Rose Makenna Muchiri, who is the Kenyan Ambassador and Permanent Representative to the UNON/UNEP, on behalf of the Principal Secretary of Foreign Affairs in the Ministry of Foreign and Diaspora Affairs (MFDA), Dr. Abraham Korir Sing'Oei. The Ministry congratulated the AFICS members for their fifteen years of bringing together a community of former international civil servants, comprising both Kenyans and non-Kenyans, with common links to the work of the United Nations system, to look after their well-being. This is exemplified in the innovativeness of the forum theme of the celebrations, 'Smart Ageing'. The partnerships that the Association has established with some of the Government Ministries, including the then Ministry of Devolution, the Ministry of Labour, and the Ministry of Public Service, were highly acknowledged. The Association was assured that the multidisciplinary pool of expertise within its membership is a resource that Kenya will continue to benefit from. The Association was urged to update the consultancy services booklet to include all areas of available expertise so that it can be shared with various Government institutions.

Another welcome development was the collaborations which have been initiated at the county level, such as those with the county governments of Nandi, Garissa and Kakamega, in developing proposals to build their capacities in varying thematic areas. Also of particular significance, was the engagement with some county first ladies on strengthening their offices' capacities to deal with long-held harmful practices like FGM and early marriage in communities that are still practicing them. The Association was urged to encompass the idea of working with county first spouses in order to include counties that have women governors. The Ministry further commended the Association for the tremendous work of supporting various charities in the country. The outreach activities that include visits to various facilities of the less privileged go a long way to show AFICS-Kenya's commitment to giving back to society.

In addition to the message from the Ministry, Ambassador Makenna also challenged AFICS-Kenya to expand its horizons and utilize the expertise of its members in emerging challenges such as working with the Ministry of Environment on how best to implement the Presidential directive on tree planting. Another interesting area would be working with NEMA in the management and preservation of wetlands.

On the issue of granting citizenship to AFICS members who were from other countries but previously worked in and have now retired in Kenya, Ambassador Makenna assured the members that discussions are ongoing between the MFDA and the UNON Director General. Therefore, the Association's input in their engagement with the DG would be a welcome impetus to the discussion.

## Official opening

The official opening was performed by Mr. Peter Marshall, Chief of the United Nations Department of Safety and Security in Kenya, on behalf of the invited Guest of Honour, Ms. Zainab Hawa Bangura, the UNON Director General who was on official mission out of the country. In her opening statement, the Director General conveyed her appreciation for being invited as the Chief Guest and congratulated the AFICS-Kenya members for their tireless efforts and the achievements in the last 15 years in





continuing to advance the objectives of their Association and maintaining strong links across the UN family.

Recalling her earlier message in the foreword of the anniversary bulletin, the Director General reiterated that the United Nations has a special relationship with Kenya as the country is the home to UNON, which is privileged to have the responsibility of representing the UN at the highest level, not only in Africa but in the entire global South. This is a duty station with a uniquely broad footprint, having responsibility for supporting the global headquarters of UNEP and UN-Habitat while hosting and housing over 60 UN agencies, funds and programmes to deliver their vital work in Kenya and the wider region. In addition, Nairobi is emerging as the epicentre for global services, which continues to support UN missions to operate across the globe, a clear recognition of the excellent work which is done across administrative services.

She acknowledged the fact that the current workforce of UNON were the beneficiaries and inheritors of the fantastic work delivered consistently and tirelessly over many years by colleagues who were there before, such as the membership of AFICS-Kenya. It was their contribution over the decades of service that laid the path for the UNON platform from which the current UNON family continued to grow from strength to strength, working to advance the objectives of the United Nations Charter. As an organization, the membership of AFICS-Kenya continues to enrich the present UN workforce by sharing their experiences and through their engagement as highly valued and respected senior members of the United Nations family.

The Director General reiterated that the ongoing advocacy of AFICS to generate understanding and goodwill for the work of the United Nations is well recognized, highly valued and deeply appreciated. She therefore thanked the membership for the outstanding service and support in various ways in Kenya that continues to advance the UN mission of achieving peace and dignity for all. She once again congratulated the Association for the significant milestone of excellent work over the past 15 years and wished them more successes in the years to come.



*Member participants AFICS-Kenya Anniversary*



## Session 2: Presentations on the theme ‘Smart Ageing’

**Keynote speaker:** Dr. Pinckie Njoroge, Obstetrician/Gynaecologist, Joint Medical Services, UNON.

**Discussants:**

- **Mental Health** - Ms. Silvia Cauzzi, Specialist, Joint Medical Service, UNON;
- **Nutrition** - Prof. Linda K. Ethangatta, Associate Professor and Director of Research at Africa Nazarene University;
- **Social Protection** - Dr. Shem Alfred Ouma, Director, Research, Strategy and Planning, Retirement Benefits Authority; and
- **Physical Activity** - Ms. Brenda Gacheri Gitonga, Health Promotion and Fitness Champion.

### Overview of the theme

In defining ‘Smart Ageing’, it was noted that it is also referred to as ‘healthy ageing’ and ‘active ageing’. WHO defines it as “the process of developing and maintaining the functional ability that enables wellbeing in older age”. It was also pointed out that wellbeing does not mean the absence of disease. The concept was presented based on six inter-linked pillars, namely cognition, mental health, digital health, nutrition, social protection and physical activity.



*Keynote speaker: Dr. Pinckie Njoroge*

### Mental health and cognition

Areas of concern include cases of forgetfulness and confusion with time and places, decreased judgement, challenges with planning and problem solving, sometimes having trouble with what may seem to be familiar tasks at home or work, withdrawal from work or social activities, and changes in mood and personality. The determinants that play a crucial role in shaping cognitive abilities and overall wellbeing in ageing include: engagement in mentally challenging activities, consumption of a well balance diet, staying socially active, continuous learning, adequate (7 to 9 hours) sleep, and maintaining healthy habits.

## Nutrition

As people age, their energy requirements, also known as caloric needs, tend to decrease due mainly to a decline in physical activity and a decrease in the number of calories required to keep their bodies functioning at rest. It is important to note, however, that proper and adequate nutrition is needed for overall health maintenance and disease prevention at all stages of life. Many ageing people tend to have low appetite, but it is important to eat required daily intakes of key nutrients to prevent deficiency disorders. Adequate fluid intake, especially water, is important to prevent dehydration as well as to maintain organ function and overall health.

## Social protection

The presenter provided a brief background of the Retirement Benefits Authority in Kenya, which was established in 1997 by an Act of Parliament to regulate, supervise and promote retirement benefits schemes. It is mandated to protect the interests of members and sponsors of retirement benefits schemes; advise the Government on matters relating to retirement benefits; develop and promote the retirement benefits sector; and implement all Government policies relating to retirement benefits.



*Dr. Shem Ouma, AFICS-Kenya 15<sup>th</sup> Anniversary Discussant, Retirement Benefits Authority, and Mr. Alex Mugambi, Retirement Benefits Authority*

It was clear from the presentation that many people, despite having contributed greatly to society during their working lives, often found themselves facing challenges that dampened their feelings if they were not adequately prepared for their post-working life. The change was as swift as it was life-altering, from daily routines, goals, processes, and working schedules to suddenly having the feeling of not being able to contribute much to their own and other people's lives. A sudden change as significant as that requires stabilizing factors, a lot of support to adjust, and more importantly, having planned well for it during working life.

Eventually, during the transition from working life to retirement, it should become obvious that to be able to take care of all the needs highlighted in the other presentations, the basic factor was how well one had prepared for the after-work life during the working life. To remain in a state of good health, including mental health, having proper and adequate nutrition, being able to actively participate in physical activities, as well as continuing to effectively contribute to other personal and societal needs, and having prudent savings and investments need to have been well thought-out. That is the main purpose of being part of the various organized social protection initiatives that are run by the Government and private entities.

### Physical activity

The presenter indicated that this had a strong positive impact on healthy aging, both mentally and physically. By staying active, older adults could improve their overall health, quality of life and general sense of wellbeing, as well as reduce the risk of developing debilitating physical and mental health conditions.

### Session 3: Recognition and presentation of awards

Past officials of AFICS-Kenya and members aged over 80, sponsors, and committee members that were responsible for the organization of the event were recognized and honoured in various ways. Donations were also presented to six selected charities. In addition, members took the opportunity to meet old colleagues, make new friends, eat, dance and generally have a good time. Music for the day was provided by a group of musicians calling themselves the *'Ghetto Classics Band'* – an initiative that teaches classical music to young people from disadvantaged urban neighbourhoods.



*The 'Ghetto Classics Band' entertained members and guests during the 15<sup>th</sup> Anniversary*





*Amb. Kakonge receiving a book from Judge Donald Kaniaru, AFICS-Kenya's first president*

*Mr. Peter Simkin handing awards to Ms. D. Rutihinda and Mr. James Mwanikii*



*AFICS-Kenya president receiving a certificate of appreciation from Mrs. Kakonge on behalf of AFICS-Kenya*





*Planning Committee and sub-committees' members of AFICS-Kenya 15th Anniversary receiving certificates of appreciation*



*AFICS-Kenya Executive Committee members receiving awards of recognition*





*AFICS-Kenya treasurer, Mr. James Mutiso handing a cheque to the representatives of Torosei Charity in Kajiado County*

*AFICS-Kenya treasurer, Mr. James Mutiso handing a cheque to the representatives of the Cerebral Palsy Society of Kenya*



*AFICS-Kenya treasurer, Mr. Mutiso handing a cheque to representatives of Limuru Aged Project for the elderly*





*AFICS-Kenya president with members who are over 80 years. From left, Amb. J.O. Kakonge, Prof. Wambui Karanja, Mr. Peter Simkin, Mr. Naigz Gebremedhin and Judge Donald Kaniaru*





## Recommendations and way forward from the day's events

1. Continue current activities of AFICS as outlined in the President's remarks:
  - (a) Information and support to members and non-members on issues of pension and ASHI;
  - (b) Continued advocacy on issues of concern to members including permanent residency status for those who wish to retire in Kenya, and access to the commissary, among others;
  - (c) Holding social and learning events and support to charities; and
  - (d) Strengthening the consultancy services of AFICS and increasing the membership of the Association.
2. In support of FAFICS:
  - (a) Advocacy with other countries to form local chapters;
  - (b) Continue advocacy to generate understanding and goodwill for the work of the United Nations in the country and in the world.
3. Specifically, on consultancy services:
  - (a) Update the consultancy booklet and share with the national government and county governments to indicate the wealth of expertise available. Also share with Ambassador Rose Makena as a request from this meeting;
  - (b) Expand contacts within the UN, and with national and county governments, including embassies;
  - (c) Organize workshops in various subjects in partnership with organizations such as government ministries, universities, colleges and TVET institutions;
  - (d) Adopt a cause that AFICS can support, such as environment, protecting wetlands etc., and carry out activities in that area including working with relevant bodies such as NEMA;
  - (e) Move forward with work with the county first spouses; and
  - (f) Move forward with the work that is already proposed on youth empowerment.
4. Encourage AFICS members to mentor young professionals or young graduates coming out of universities and colleges.
5. Consult with the office of the staff association on how to engage more with those about to retire.



## Annex: Summaries of the presentations by the keynote speaker and discussants

Keynote speaker: Dr. Pinckie Njoroge

Discussants:

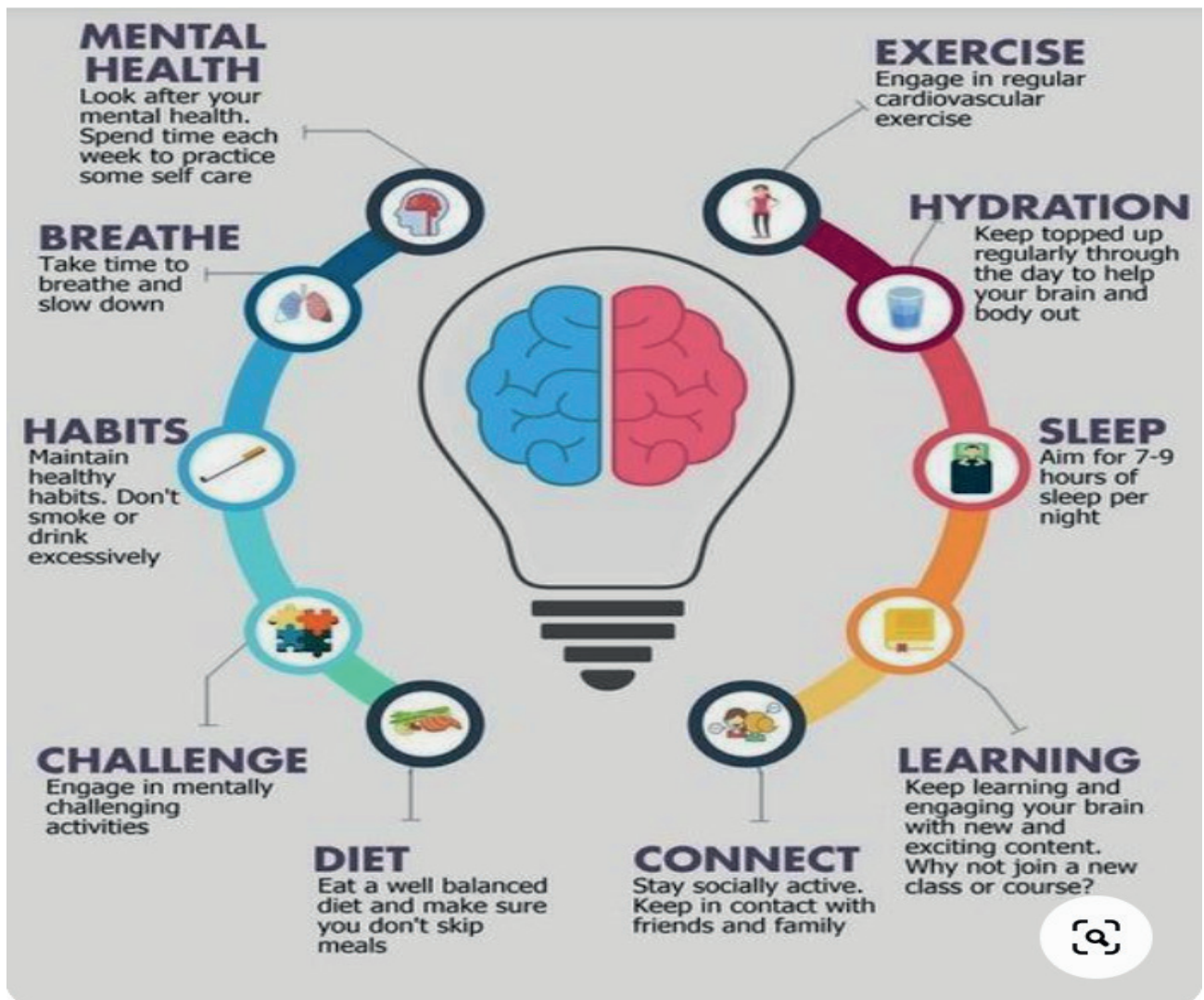
- Ms. Silvia Cauzzi
- Prof. Linda K. Ethangatta
- Dr. Shem Alfred Ouma
- Ms. Brenda Gacheri Gitonga



*Member participants AFICS-Kenya Anniversary*



# Activities that promote



# Health Benefits of Physical Activity for Adults



## IMMEDIATE

A single bout of moderate-to vigorous physical activity provides immediate benefits for your health.

### Sleep

Improves sleep quality



### Less Anxiety

Reduces feelings of anxiety



### Blood Pressure

Reduces blood pressure



Emerging research suggests physical activity may also help boost immune function.

Nieman, "The Compelling Link," 201-217.  
Jones, "Exercise, Immunity, and Illness," 317-344.



## LONG-TERM

Regular physical activity provides important health benefits for chronic disease prevention.



### Brain Health

Reduces risks of developing dementia (including Alzheimer's disease) and reduces risk of depression



### Heart Health

Lowers risk of heart disease, stroke, and type 2 diabetes



### Cancer Prevention

Lowers risk of eight cancers: bladder, breast, colon, endometrium, esophagus, kidney, lung, and stomach



### Healthy Weight

Reduces risk of weight gain



### Bone Strength

Improves bone health



### Balance and Coordination

Reduces risks of falls



## Mental training for enhancing your mind and memory techniques and exercises for an iron memory

*Everyone is blessed with a good memory.* If for some it is a problem to remember names for others it is more difficult to remember lists or numbers or speeches. But the mind can be exercised like a muscle just by using it with mental gymnastics and only takes a few techniques to remain intelligent when needed.

**Instead of reading listen**  
It happens that you remember the tone of voice and thus the words spoken rather than reading them, your phone to record voice notes listen to them again to memorise important information you need.

**The memory palace**  
Visualise a walk and a place you know well and associate each object you encounter with one of the things you want to remember. For example, if you don't want to forget to call a friend, visualise his or her face and print it on the neighbourhood mailbox. This is a technique used by magicians to remember long lists of objects or names, etc.


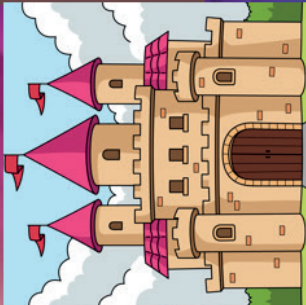
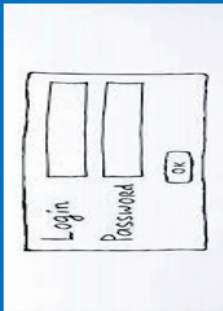


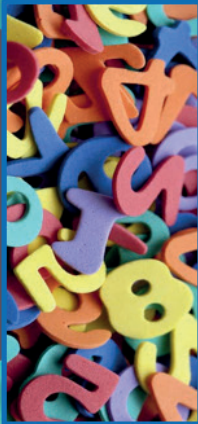
**Meditation technique**  
Studies have shown that eight weeks of meditation is sufficient to produce structural changes in the neurons of the brain and thus in memory.

**Create passwords**  
Create new passwords by adding and removing letters from the base of the same word and then remember in which site they were entered.

**Reading the newspaper and sharing the information.**  
Try to remember the details of what one has read and tell other people about it

**Test the taste buds**  
Try to remember and guess the flavours tasted while eating a food list with identified ingredients

**Memorise 10 phone numbers**  
Try to memorise 10 phone numbers of the people closest to you emotionally, when you feel positive emotions affection makes it easier to remember.

## Nutrition

**Prof. Linda K. Ethangatta, PhD**

Associate Professor and Director of Research at Africa Nazarene University

While aging is a natural biologic process, there are aspects of aging that require wisdom in their management. The human body changes naturally according to lifecycle. However, at various stages of lifespan from conception, birth and onto old age, biologic, physical and environmental factors also play big roles. These factors can influence each other positively or negatively as the body grows and matures. It has been said that *“choices have consequences!”* How we live, what we eat, how we care for ourselves and loved ones through our lifespan can make significant contributions to the quality of life we will experience as we grow old and older. Smart aging is therefore in rhythm with smart choices through our lifespan.

Nutrition and nutritional care throughout the lifecycle complement health care given or received. Understanding the changing physiologic and psychosocial needs of the older person facilitates the role of caregivers. Additionally, environment, genetics and socioeconomic factors influence the impact of aging on nutritional requirements. Young olds (around 65 years) and the older olds (65 years and above) have variations in their nutritional requirements principally because of varying physiologic and mobility issues. Nutritional requirements should be considered on the basis of health maintenance, disease prevention and health management. Even though older persons are categorized as *“old or aged as a group”*, there is need to remember that they are individuals and have specific individual needs particularly in the context of nutritional care-giving.

Some of physiologic changes that may have an influence on nutritional needs include changes in body composition, organ function, muscle retention, physical performance and cognition. Loss of muscle is associated with slowing of metabolism. In turn, these may lead to reduced requirements for some specific nutrients. Physical body movements reduce as we age especially in advanced age, which will gradually result in reduced calorie requirements. Other changes include reducing stomach acid which can interfere with absorption of key nutrients such as vitamin B<sup>12</sup>, calcium, iron and magnesium. To address some of these nutrition associated challenges, it is important to consume diets of high nutrient value.

As we age our bones change, sometimes due to hormonal changes but also due to dietary factors. This can result in weakening of body structure especially the bones that support movements resulting in falls and accompanying fractures. Dental health is likely to be of concern because of reducing the key minerals of calcium and vitamin D. Bone density is known to reduce progressively. Post-menopausal women are at higher risk due to hormonal changes that affect bone mineralization process. Again, as we age there is a tendency to use more medication and some may interfere with calcium absorption.

Protein and energy requirements also change with aging. There is a decrease in protein turnover as age advances. The body loses protein tissue which results in a corresponding increase in total body fat. This fat gets stored under the skin and around internal organs. If we gain too much fat tissue it leads to obesity which has many negative consequences including hypertension, diabetes, renal disease, and cardiovascular diseases, among others. Energy production falls progressively as we age, while muscle mass decreases and fatty tissue takes over. In turn, the body requires less energy due to reduced activity levels. Therefore, consumption of energy dense foods should be avoided to minimize weight gain. We only need 20 to 30% of our daily energy to come from fats. The type of fat consumed need to be based on healthy choices. Healthier fats, specifically the polyunsaturated fats found in fish, nuts, and vegetable oils like canola, olive oil, corn, sunflower, are known to reduce risk of heart disease. On the other hand, trans-fat and saturated fats (fats



commonly used in commercially produced fast foods and cakes, and animal fats especially those from red meats) increase risk of heart disease. Such fats are high in cholesterol and are hard and solid at room temperatures. Selected proteins must be of high biologic value. This includes animal protein such as fish and other white meats (lean chicken without fat trapped in the skin); and some grains with protein of high biologic value, such as soy beans. Combination of beans and other legumes with starch also improve the protein quality of the meal.

Vitamins and minerals are key to good nutrition in aging. Folate (folic acid) is needed for proper functioning of the nervous system. Folate is abundantly present in fresh vegetables, fruits, dairy products, and beans. Potassium is also essential for body functions (muscle contraction, brain, heart, kidney and nerve functions). Good potassium status is associated with reduced risk of high BP, strokes and risk of osteoporosis. Vitamin D is associated with reduced risk of osteoporosis, cardiovascular disease and hypertension. Vitamin D and calcium complement each other in the body as their functions are closely associated. At the same time phosphorus, vitamin D and proteins are all important to enhance calcium balance in the body. Calcium is the most abundant mineral (99%) in bones and teeth and its importance should be noted given that bone formation and maintenance is a lifelong process. A good balance of calcium and vitamin D is key to lowering the risk of osteoporosis, especially in female gender where there is decline of estrogen levels. Good dietary sources of calcium include dairy products (such as milk and cheese), dark green vegetables, seafood, fish and fish oils. Vitamin D occurs naturally from the sunlight but thinning skin in the aged impairs absorption of Vitamin D from the sun. Vitamin B<sup>12</sup> is an important vitamin in the aged because it is important for making red blood cells and maintaining brain function. B<sup>12</sup> is only sourced from animal protein, so strict vegetarians may have a deficiency of this key nutrient and require B<sup>12</sup> supplementation. Another important mineral is potassium because it is associated with a lower risk of high BP, kidney stones and cardiovascular diseases.

#### **Useful Tips:**

Eat a **variety of foods** especially fresh fruits and vegetables, lean meat, low-fat milk, reduced sugar, and reduced salt. Colour in fruits and vegetables indicates the presence of a variety of vitamins. Include nuts and grain in the diet. Eating a variety of foods ensures provision of more nutrients and availability of fiber. **Fiber** is key to gut motility and prevention of constipation. **Fluids** intake, especially water, is part of good nutrition. Dehydration is a health risk factor especially in advanced age. When appetite reduces, consumption of small portions of foods must be closely watched as nutrient intake can be reduced. A good variety of foods is important when consuming small portions. This ensures density of nutrients in small servings. **During sickness**, eat small helpings more frequently. Frequent **use of laxatives** can interfere with nutrient absorption as they accelerate transit time of food in the gut. **Highly refined foods** (white bread, cakes, and pasta which is not **fortified** with important nutrients) should be reduced. Bad fats (**saturated fats** in processed foods; solid cooking fats or margarine) are high in cholesterol and should be minimized. Eat good fats that are **polyunsaturated** (olive oil, fish oils corn, sunflower oil and other liquid oils). **Limit fat intake to 25 to 30%** of the total daily energy consumption. OMEGA fatty acids (3,6,9) are good for many functions in the body. **Salt intake** should not exceed 3 to 5 gm of salt per day. Vitamins, minerals and other nutritional **supplements** should be taken in close guidance of health professionals. This ensures that the intake is within the recommended daily allowance for each nutrient. Exercises, such as walking and other preferred forms are good for wellbeing and stimulates appetite. **Social interactions** can also stimulate appetite. **Drugs and alcohol** could interfere with nutrient absorption and lead to malnutrition.



## Social Protection

### Dr. Shem Alfred Ouma

Director, Research, Strategy and Planning, Retirement Benefits Authority

#### Introduction

The Retirement Benefits Authority was invited to participate at the AFICS Conference and gladly did. The presentation covered its creation as the pension sector regulator in 1997 through an Act of Parliament, the Retirement Benefits Act No. 3 of 1997. After gazettelement of the RBA Regulations it then commenced operations in 2000. It derives its mandate from Section 5 of the Act as specified below:

- To regulate and supervise the establishment and management of retirement benefits schemes.
- To protect the interest of members and sponsors of retirement benefits schemes and approve trustees' remuneration approved by members during the Annual General Meeting after every three years.
- To promote the development of the retirement benefits sector.
- To advise the Cabinet Secretary of The National Treasury and Planning on the national policy to be followed with regard to the retirement benefits sector and to implement all government policies relating thereto, and
- To perform such other functions as are conferred on it by this Act or by any other written law.

#### Industry Performance

Since coming into operation, the industry has seen progress in many fronts. Industry assets have increased tremendously from about KShs. 44.7 billion to nearly KShs. 1.6 trillion. The governance of pension schemes has been enhanced by allowing and licensing professionals, namely, Fund Managers, Pension Administrators and Custodians, by the Regulator – RBA, to run the business of schemes under the Boards of Trustees of the schemes. To date, there are 11 Custodians, 24 Fund Managers, and 31 Administrators doing the business for over 1000 schemes registered and licensed by RBA. To ensure that Boards of Trustees undertake their fiduciary duties as expected, they are required to attend a Trustee Development Program for Kenya (TDPK) developed to ensure they understand their various roles. More than 6000 Trustees have been trained so far. The ensuing good governance has ensured growth in pension coverage from about 13% in 2000 when RBA commenced operations to about 25% by end of 2022 with a total membership exceeding 3.5 million.

#### Importance of Retirement Planning

Although pension coverage has grown over time, it has remained low given that more than 70% of the workforce is not covered by existing pension arrangements. This has remained so because of the largely voluntary pension system that is Kenya's. In addition, there is inadequate understanding on why saving for retirement is important. Borrowing from Ando-Modigliani's Life-Cycle hypothesis, people need to realize that they should smoothen their consumption over the course of their lifespan – borrowing in times of low-income when building human capital when still students, saving during periods of high income (working life) and living on savings in retirement. During their working lives, therefore, they need to plan and save for periods when they will no-longer be able to work and yet they will still have critical needs, namely, medicare, food, shelter, clothing etc. People find themselves unprepared for this stage of





their lives because of lack of proper planning, difficulties adjusting to the new realities, and medical challenges.

This happens even though life expectancy at retirement is growing, where in the developed world one can expect to live 25 years after retirement and in Kenya roughly 17 years, thanks to constantly improving health care systems and growing awareness and adoption of healthy living practices. To circumvent this challenge, one needs the services of a fiduciary financial advisor – for tailored financial advice under one’s circumstances, to ensure that you save enough, maximize your income streams, check your risks, and protect yourself from unexpected market shifts. The main retirement risks include overspending; undiversified investment portfolios; diverting from the retirement plan; unavoidable retirement problems, namely, health challenges and market downturns, among others. However, with proper planning, discipline, and the right strategy all these risks can be properly managed.

Therefore, to enjoy retirement, great care must be exercised and the don’ts in retirement completely avoided, namely, ignoring implications of the process; accessing your retirement savings early; accruing debt; not diversifying your investment portfolio; neglecting to plan your estate; living a sedentary life; wasting your retirement savings; and neglecting your health. You can only enjoy your retirement when healthy. You must be intentional about your health by feeding your mind and body with positive activities to keep them sharp and healthy. Have enough sleep for your body to recover and restore energy. It makes the heart healthier, prevents diseases, reduces stress, improves your mental functions, reduces the chances of depression, and protects retirement savings since you will be visiting the doctors less.



## Physical Activity

Ms. Brenda Gacheri Gitonga

Health Promotion and Fitness Champion

The meaning of smart aging in fitness is, taking care of your body by keeping yourself active through physical exercise or physical activity. Physical activity is engaging the skeletal and muscular parts of the body, through movement to perform any task like walking, gardening and doing house chores. Physical exercise is moving your body in a repetitively manner over a particular given period of time with the aim of improving your general health, wellness and fitness level. Physical fitness, on the other hand, is the ability to perform a given task or any activity efficiently and effectively without the onset of fatigue.

Components of fitness are divided into two categories, namely: skill related and health related. **Health related** components of fitness include: cardiovascular endurance, muscular strength, muscular endurance, flexibility and body composition constituting of -body fat, body water, skeletal mass, blood pressure, - and basal and active metabolic rates. **Skill related** components of fitness include: power, balance, coordination, speed, reaction time and agility.

Exercise is divided into three sections namely warm-up, physical exercise and cool-down. **Warm-up** is usually 10-15 minutes. It prepares the body for physical exercise. Ideal activities are static or ballistic stretches to various body parts which target the large muscle groups. The second is **physical exercise** which ranges from 10-50 minutes. It varies according to exercise type namely: cardiovascular endurance exercises like walking, swimming and bicycle riding; muscular strength exercises like hiking; and muscular endurance exercises like calisthenics exercises that target different body parts, for example seated elbow to knee crunches for the abdominal muscles. Coordination exercises include group classes like aerobics, tai-chi, dance like Zumba and aqua-aerobics. Flexibility and balance exercises include yoga and static body stretches. **Cool-down** exercises range from 10-20 minutes. They help to lower the heart rate and help to relax muscles after exercise. Ideal cool-down exercises include static stretches targeting large muscle groups in the body. There are various smart aging exercises like: brisk walking, jogging, running, bicycle riding, hiking and nature walk, dance fitness, swimming and aqua-aerobics.

There are factors to consider before, during and after exercise. The first is **frequency** which is how many times the exercises should be done. **Intensity** targets the level of workload one should engage in an exercise. **Time** is how long should the exercise last. **Type** is another factor which targets what kind of exercises should be for example, cardiorespiratory endurance, flexibility, muscular strength and endurance exercises. **Individuality** factor comes in, whereby exercises have to be personally tailored according to one's personal needs like persons with disability, expectant mothers and the senior population. Specificity is, in which mode the exercise is done, like how many repetitions targeting the muscle and the number of sets to be done. Progression is when you add on the level of workload after the body gets used to the initial level. Overload is gradual increase in time and the intensity of the exercises. Adaptation is how the body gets familiar with the overload of the exercise. Recovery is whereby the body needs rest after exercises which is usually two days after an intense exercise. Reversibility in exercise occurs if there is no consistency in exercise causing the body to lose the fitness qualities gained.

There are **risk factors** associated with fitness like poor workout technique which later might lead to long term conditions like herniated disks of the back. High impact and high intensity exercises, if not carefully done and supervised, can cause knee pain due to high impact exercise like rope skips and heart attack if the intensity is way higher than the recommended maximum heart rate. Sedentary



lifestyle on the other side lead to lifestyle conditions like diabetes, stroke, hypertension and obesity. Poor/ lack of proper hydration might cause headaches, failure to regulate the body's temperature and dizziness. Poor attire comes in whereby wrong clothes and shoes might tightly constrict your body limiting blood flow and also wrong shoes might lead to calcaneus spur when running. Poor sleep patterns have negative effects, whereby the body produces cortisol hormone due to deprived rest thus leading to weight gain.

Recommendations for evading such risks include having a thorough physical assessment test prior to any physical activity. Seek assistance from certified trainers when in fitness centers prior to any exercise. Be active, avoid a sedentary lifestyle. Have proper hydration during and after exercise ideally by drinking 2 liters of water daily. Have a well scheduled sleep pattern (6-8hrs). Wear light, breathable and flexible loose-fitting clothes and shoes. Wear weather appropriate attire during cold and hot weather conditions. Shoes should be proper fitting to allow proper blood circulation, well cushioned, heels should be raised, mid-sole slightly raised and minimally raised at the toes. Flat foot and over-pronation feet should wear motion control shoes to allow stability and foot correction. Stability shoes should also be worn by people with flat foot as their aim is to support the arch of the foot at mid-sole.

Exercise has many **benefits** like: boosting the mood; strengthening muscles and bones; boosting metabolism; reducing the risks of falls and tripping accidents due to improved balance; boosting skin elasticity thus delaying the aging process; and preventing stiff joints due to flexible ligaments, tendons and muscles. Exercise helps to initiate regeneration of dormant neural activity between the brain and the muscles through coordination exercises like tai-chi and aerobics, and it also delays mental condition like Parkinson's and Dementia.





**The Association of Former International  
Civil Servants - Kenya**

