

# Employee Pension Pla

System inefficiencies continue to rob retirees of the justice they deserve. [Courtesy]

## Families battle corruption, red tape in quest for pension claims

Retirees and their loved ones are left in financial limbo, endure endless frustration, with some waiting decades for what they are owed.

They have battled never ending red tape, corruption, unresponsive officials, and other and systemic failures at the Kenya's pension department

OKUMU MODACHI

For over two decades, Moses Amoko has not only endured the pain of losing his wife, but also the relentless struggle to secure her pension benefits, a battle that continues to overshadow his efforts to support the children she left behind.

With each passing day, his frustration grows as he navigates the bureaucratic maze within the pension department at Bima House in Nairobi.

According to Amoko, what began as a genuine attempt to claim benefits rightfully due to his late wife, Joan Achieng, who passed away in 2005, has turned into an agonising ordeal marked by several visits to the pension department, all to no avail.

The retired teacher's life has become a relentless cycle of travelling between Siaya and Nairobi for the

past 20 years in pursuit of what his wife, a former nurse, was entitled to.

"I have been pursuing these claims unsuccessfully since 2005. I have made three applications, and at one point, I was told that my funds had been miscalculated," he told The Nairobiian on February 13, when he visited the Ombudsman's office along Waiyaki Way to register a complaint.

Amoko has lost count of the number of times he has visited the pension department.

"The department excels at playing back-and-forth games. It seems you must know someone inside to get any help. At times, you're barred from accessing senior officers, and some staff even demand bribes," he claimed.

On three occasions, he recounted that officials turned him away, insisting that his application should have been filed with the Treasury instead of the Ministry of Health.

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For 27 years, since my wife's passing in 1997, I have made countless trips to the Treasury and Pension Department to process her gratuity, but I have never received a single shilling. Why is the government being so brutal to us?

Mugambi Ngeera, widow

Amoko was left wondering why the matter would not be handled as an inter-ministerial issue.

"They would sit on the forms until expiry, and upon follow-up, I would be advised to submit fresh applications, which I have dutifully done... to cut a long story short, the third one went through in August last year... and in October, I was told that my payment was due, money which has yet to reflect in my account," he said.

However, Amoko, also a teacher who retired last year, remains optimistic that he will not face the same experience when it comes to his own pension benefits as he has with his wife's case.

"I was left with four children, and paying their school fees and other expenses has been an uphill task. I urge the department to fast-track the payment processes. We are suffering," he noted.

Amoko has since registered his complaint with the Commission on Administrative Justice (CAJ), prompting the Ombudsman to take an active interest in ensuring that he, along with others in similar situations, receive their pension claims.

Last month, the CAJ made an unannounced visit to Bima House to assess service delivery. In recent years, the pension department has been ranked among the institutions with

the highest number of complaints, highlighting frustrations faced by retired public servants.

Delays and bribery

Year after year, thousands of retirees seeking their pension payments face deliberate delays at Bima House, due to red tape and demands for kickbacks by staff who have no compassion.

Norah Tendoh is another victim of Kenya's sluggish pension system. Since 2018, when her father passed away, she has been trapped in a cycle of disappointments while trying to process his pension benefits.

What was supposed to be a straightforward procedure has instead turned into a distressing experience filled with delays and confusion.

She said the promise of financial relief to soothe their grief over losing their father, which once seemed like a simple formality, now feels like a distant dream.

After her father's death, the family submitted all necessary paperwork to the pension office in Kakamega. However, there was little or no progress, forcing them to escalate the case to the headquarters in Nairobi—without success.

"In all my visits to the pensions office, I have never been allowed beyond the reception desk. They are neither willing nor eager to serve you," she painfully recounted.

Tendoh said the family has yet to receive her father's pension, amounting to Sh2 million and gratuity.

"We are always told; 'The boss is not around, come back in two weeks.' Weeks have turned into years. When the regional office in Kakamega realised we had involved

the Ombudsman, they went completely silent," she revealed.

Mugambi Ngeera, 62 from Meru County shares the same fate as Tendoh and Amoko. He has not been able to secure his wife's pension, despite several visits to the department offices.

He said the constant back-and-forth and bureaucratic hurdles have been major impediments to the process.

"For 27 years, since my wife's passing in 1997, I have made countless trips to the Treasury and Pension Department to process her gratuity, but I have never received a single shilling. Why is the government being so brutal to us?" he lamented.

His plight has attracted the attention of the Ombudsman, who has issued a 60-day ultimatum to the Director of Pensions to resolve the matter.

Following several similar cases, CAJ Chairman Charles Dulo has threatened to hold pension officials accountable for the "deliberate" lethargy.

According to Dulo, 144 claims have not been conclusively attended to, with some dating back 25 years.

**Ombudsman intervention**

The Ombudsman has also called on the department to establish mechanisms to curb corruption and the unresponsive conduct of its staff while handling complaints.

"The commission will initiate the process of their removal from office if pension staff fail to address this situation that has put many families in financial distress," he said on February 13, during a press briefing at the Ombudsman offices in Nairobi.

He added, "We have a public litigation team, which will be swift to take action should the Director of Pensions Department fail to comply within 60 days. We have the powers and resources to ensure the enforceability of the law."

Since 2019, the commission has documented 318 complaints against the pensions department, with the

**Pension crisis at a glance**

- **27 years of waiting**  
Some families have pursued pension claims since 1997 without success.
- **Thousands affected**  
Retirees and dependents struggle with prolonged delays, corruption, and lost records.
- **318 formal complaints**  
Hundreds of complaints have been filed against the pension department since 2019, highlighting systemic failure.
- **Bribery allegations**  
Claimants report demands for kickbacks and restricted access to senior officials.
- **60-day ultimatum**  
Ombudsman orders Pensions Department to resolve backlog or face legal action in 60 days.
- **Sh2 million in limbo**  
One family has unsuccessfully sought a deceased relative's pension, amounting to Sh2 million since 2018.
- **Digital reform underway**  
New e-PMIS system and Pensioner Self-Registration Portal aim to streamline payments.
- **Majority struggling**  
83% of retirees continue to financially support dependents despite unpaid dues.



Retired Teachers, Mugambi Ngeera (left) from Meru County and Moses Amoko from Siaya County narrate their experience seeking retirement benefits at the Pensions department to the media on February 13, 2025. [Benard Orwongo, Standard]

majority relating to delays in processing payments.

"These figures reveal a deeply troubling picture of the prolonged delays retirees face in resolving their pension complaints. While 90 individuals have waited up to three years, a staggering 160 have endured delays of between four to 15 years," said Dulo.

Furthermore, the Ombudsman has recorded 21 cases of unresponsive conduct, nine cases of inefficiency, four involving manifest injustice, two of unfair treatment, three of unlawful conduct, and one related to access to information.

Data from the commission also revealed that 48 retirees have been waiting for 16 to 25 years, while 20 others have been desperately searching for their benefits for more than 26 years—a period long enough for someone to pass away without receiving their



Charles Dulo, Commission on Administrative Justice (CAJ) chairman

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lost files.

"The new e-PMIS system will integrate with key government databases, including the Human Resource Information System (HRIS) and the Integrated Population Registration System (IPRS)," he revealed, disclosing that the department processes over 24,000 claims annually.

The ninth Pensioner Survey 2024 painted a grim picture of retirees' struggles to access benefits, with some dying without enjoying their hard-earned rest amid the rising cost of living.

The Retirement Benefits Authority's study indicated that while some retirees reported enjoying their post-work life, a significant portion highlighted struggles with inadequate pension benefits, with a staggering 83 per cent of respondents supporting dependents.

To address some of the challenges, particularly file misplacement, the regulator said the pension administration and the National Treasury have developed a fully integrated online ERP Pension System, aimed at enhancing efficiency.

"This system is set to improve service delivery, transparency, and the overall pension management process. Ahead of its rollout later this year, the government launched the Pensioner Self-Registration Portal on the eCitizen platform.

This portal allows over 353,000 pensioners and dependants to register, update, and validate their pension details, ensuring smoother processing and reducing delays," said Charles Machira, CEO of the RBA.

Meanwhile, the CAJ has urged Kenyans affected by the delayed processes and procedures at the department to file their complaints with the commission through its various county offices across the country.

