



# NATIONAL SOCIAL SECURITY FUND

## PUBLIC STATEMENT

### Clarification on the Status of NSSF Contributions

Article 43 (1) (e) of the Constitution of Kenya 2010 recognizes social security as a human right for every person. Article 21(2) of the same Constitution bestows the State with the responsibility to take legislative, policy and other measures, including the setting of standards, to achieve the progressive realisation of this right. In line with this requirement, the National Social Security Fund Act, 2013 was enacted with the objective of providing basic social security to workers in formal, informal, public and private sectors and self-employed persons.

The importance of saving for retirement cannot be overstated looking at how old-age poverty is rampant across the country. In Kenya today, only **20%** of workers have a retirement saving Plan. Due to the inadequacy of savings in previous years, only 6% depend on pension, over **1.2 million elderly Kenyans sleep hungry** while over 0.8 million elderly persons live alone fighting abject poverty.

This old-age poverty has been aggravated by low levels of saving while Kenyans are in active employment where they saved a meagre Ksh.200 and the employer matched with another Ksh.200. Kenyan workers need to know that their employers match what they save. The NSSF Act 2013, is progressive and has facilitated increased savings resulting to increased benefits to members. This is paramount in supporting dignified livelihoods in retirement.

This is to clarify to our members and stakeholders that the NSSF Act is still in force on account of the Judgement of the Court of Appeal rendered on 3<sup>rd</sup> February 2023. The issues pending determination by the Court do not in any way affect contribution rate by employers and employees which remains that of the year four (4) cycle in accordance with the Third Schedule of the NSSF Act.

All employers and workers are reminded to comply to avoid denying their employees a benefit that has already crystalized and unwarranted penalties.

As at 30<sup>th</sup> March 2026, the Fund had grown to approximately Ksh.715 billion (unaudited) reflecting the trust and commitment of Kenyan employers and workers in fighting old-age poverty. This means better retirement benefits to workers as Kenya strives to catch up with its peers in the region having trailed in saving for retirement in the East Africa region.

In 2023/2024 Financial Year the Fund declared a net return to members of 11% while in the following year 2024/2025, a net return of 17% was declared to members. The Fund appreciates the continued confidence, support and cooperation of all employers, members and stakeholders that has propelled it to achieve these tangible milestones.

The Board of Trustees of the National Social Security Fund and the management team remain steadfast in their commitment to safeguarding members' contributions, delivering sustainable returns and complying with all Court decisions and statutory requirements.

We advise all employers, employees and stakeholders to disregard the misleading opinions alluding to reverting contributions to Ksh.200 and to remain steadfast as we allow the Court of Appeal to give directions on the issues that are still pending determination and which do not affect the enhanced contribution rates.

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