ICRW

INTERNATIONAL CENTER
FOR RESEARCH ON WOMEN

PASSION. PROOF. POWER.

Voices from the Margin:

Lessons from Poor Women's Views, Perceptions, and Experiences with Social Protection Programs in Kenya
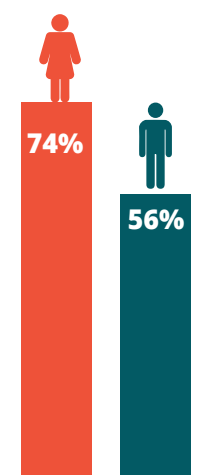
Introduction

The Kenyan Social Protection Policy defines social protection (SP) as a "set of policies, programs, interventions, and legislative measures aimed at cushioning all Kenyans against poverty, vulnerability, exclusion, risks, contingencies, and shocks throughout their life cycles, and promoting the realization of economic and social rights."[1] SP is enshrined as a constitutional right and a fundamental instrument for poverty reduction and social inclusion in the country. Article 43 of the Constitution of Kenya (2010) guarantees every citizen the right to social security and obligates the state to assist those who are unable to support themselves and their dependents.

Over the last two decades, the country's SP system has evolved from fragmented, ad hoc programs to a structured, multi-scheme design, with support including housing and employment assistance. However, coordination inefficiencies, ineffective targeting, a lack of reliance on evidence, and pockets of exclusion, particularly among women and informal workers, continue to stymie efforts to achieve large-scale impact.

---

[1] Ministry of Labour and Social Protection. Kenya Social Protection Policy – 2023. https://www.socialprotection.go.ke/sites/default/files/Downloads/KENYA%20SOCIAL%20PROTECTION%20POLICY.pdf

Women and social protection in Kenya

74%

56%

In Kenya, women confront several gendered barriers in relation to SP, resulting from informal work, asset challenges, and program designs that are gender-blind and not based on robust evidence.[2] With around 74% of women working in vulnerable employment compared to 56% of males, most women in Kenya fall outside formal contributory SP schemes such as pension or health insurance, resulting in reduced coverage.[3] During the COVID-19 pandemic, several of these women suffered disproportionately from pandemic-related income loss, food insecurity, increased unpaid care, and violence, but received the fewest benefits from national pandemic SP and relief programs.[4] Additionally, 37% of Kenyan households are headed by women. Most of these are in rural areas, and many of these households live below the poverty line.[5]

Widows, young and single mothers, and women

living in hard-to-reach or disadvantaged communities in Kenya face high rates of economic distress, denial of inheritance, and social stigma, and they are among the least reached by SP initiatives.[6] Several marginalized women in Kenya also have demanding care-giving responsibilities, weak network and support systems, and limited mobility which further constrain their awareness of and access to SP initiatives.[7] Many women continue to be excluded from government legal and benefit systems due to a variety of factors, including limited awareness and literacy, and a lack of access to critical networks and connections that could facilitate their participation in such programs. In the country, women also own less land and other assets than men. This effectively excludes them from accessing certain SP initiatives, especially those run by nongovernmental organizations (NGOs) and other private groups which require collateral or evidence of property for access to credit and program membership.

---

[2] Ministry of Labour and Social Protection, Kenya. Nd. Strategy for Extension of Social Protection Coverage to Workers In The Informal and Rural Economy in Kenya. https://www.social-protection.org/gimi/Media.action?id=19688

[3] Ibid.

[4] OPM and itad. Social protection responses to COVID-19 in Kenya: Synthesis report 2022. https://www.opml.co.uk/sites/default/files/migrated_bolt_files/synthesis-report-social-protection-responses-to-covid19.pdf

[5] Xu, Yuanwei, Antonia Johanna Sophie Delius, and Utz Johann Pape. Gender differences in household coping strategies for covid-19 in Kenya. World Bank, 2022.

[6] Mburu, S., Wali, I., Mukisa, S., Sironga, N., & Adan, H. (2024). Effects of Drought on Child Protection in Hard-to-Reach Communities in Kenya. Social Sciences, 13(7), 375.

[7] The introduction of a maternity cash benefit in Kenya. Geneva: International Labour Office and National Health Insurance Fund, 2023. © ILO and NHIF. https://www.social-protection.org/gimi/Media.action?id=19372

Purpose of the evidence brief

To provide evidence to inform development of more efficient, contextually appropriate SP programs and initiatives for women in Kenya, the International Center for Research on Women (ICRW) investigated marginalized Kenyan women's attitudes, preferences, experiences, and aspirations in relation to SP programs in the country. This brief summarizes findings from the study which can support actionable policy and programmatic lessons for the country. Implemented in Nairobi and Laikipia, **the study involved 216 purposively recruited rural and urban women who participated in 40 in-depth interviews on the perceptions and experiences of vulnerable Kenyan women regarding SP programs in the country, as well as and 26 focus group discussions.** The study was reviewed and approved by the Jomo Kenyatta University of Agriculture and Technology Institutional Review Board.

Findings

Knowledge and awareness of SP programs and initiatives

Both urban and rural respondents were largely aware of the existence and purpose of SP programs in the country. They described the objectives of these programs in terms of helping vulnerable individuals and households and mitigating the effects of poverty. One rural participant with a disability described how an NGO's SP initiative helped her. She had been unemployed and lacked a stable source of income. An NGO found her through her village chief, offered her animal husbandry training, and funded her purchase of livestock and the construction of shelters and enclosures. Currently, her business is booming, and she sells her livestock and livestock products such as milk and egg for a livelihood. Overall, study participants were able to identify both government initiatives, such as the National Social Security Fund, free maternity health care, and free education programs, and several other SP program implementers such as World Vision, Groots Kenya, World Vision, and Hope Worldwide, etc.

Benefits, experiences, and challenges of SP initiatives

Respondents said that SP programs provided them with several tangible benefits such as improved access to healthcare services, better financial security, the capacity to meet basic needs, increased business confidence and skills, food security, more bargaining power in households, and less dependence on others. Speaking about an integrated business support and food relief SP program in her community, a respondent noted:

We have really benefited, especially from the free goat program. At times, I sell goat milk to buy maize flour for us to eat. Even when the relief food arrives, it also provides enough for at least two meals, depending on the number of people in the household. It's truly helpful. **(Laikipia).**

However, some respondents reported adverse experiences, including marginalization and unexpected negative consequences. Several beneficiaries stated that existing programs are unable to meet their demands. For example, free education programs did not always eliminate schooling costs for households, nor did free health services relieve households of health-related expenditures.

Many of the respondents also recounted experiences of corruption and favoritism in some of the SP programs. One respondent noted:

I was referred to one program and was told that I qualify. But when I got there, they really gave me trouble. They ask you to pay 5,000 [shillings] before you are enrolled. There was corruption in the enrollment **(Nairobi).**

Another respondent shared how managers of the programs she was involved in would collect kickbacks as a condition for continuing them in the program. She explained:

There is a program that was dealing with us women, giving us grants. So, when the program came, it started well, but halfway through, it became bad. The people who are in charge know that you will get 45,000 shillings, [and] they will ask you for 5,000 or 10,000 and you must give them. There were close to 30 women in that program, now calculate 10,000 from each participant, and you must give them [a kickback]; if not, you will [not] get the next phases. So in phase 2, you will be given 80,000 shillings, and they will ask you to give them 30,000 shillings, and you must give because phase 3 is coming. I do not know what can be done so that these projects or initiatives can benefit people with genuine needs **(Nairobi).**

There were also widespread concerns that some SP programs use faulty eligibility criteria. One woman recollected being denied participation in a program because her spouse was deemed a drunk in the community. Program implementers were concerned that he would steal the grant from her and use it to buy alcohol, and she would be unable to repay. Reportedly, many of the initiatives had time-consuming, onerous registration procedures, sometimes requiring bank accounts, academic credentials, or police or a community chief's character report. Payments or supplies in several of the programs were also reported as frequently delayed, never arriving when they should, and typically insufficient to assist participants in any meaningful sense. For example, a woman who lived with her late sister's children reported:

The children should [all] be getting bursaries, but when the bursaries come...only one of the two children get it. When I complained to government officials, they tell me that I should work hard for the other child. I must wash clothes for people so that this child can go to school. And I do not have anybody to fight for this child **(Nairobi).**

Beneficiaries highlighted unintended adverse consequences of some of the initiatives and the lack of follow-up support from implementing organizations to manage these. One respondent described her experience:

Some of these organizations helped us to establish businesses like shops, poultry, goat farm etc. But then thieves began to steal from us at night and there is nothing I can do to get my animals or goods back from the thieves. We did not even make any plans about this. The organizations do not offer any support or any follow-up initiatives to help us deal with emerging issues **(Laikipia).**

Other cited challenges included that several SP initiatives had no or few outlets for feedback to implementers or were often short-lived due to limited funding, sending several beneficiaries back into poverty.

SP programs: What women want

In general, the respondents indicated a need for SP programs that are grounded in a thorough comprehension of women's various but distinct needs, vulnerabilities, and living circumstances. One respondent drove this point home:

We are all women, but we are also different. Some of us have children, but no husband. Others have disabilities or are elderly. There are those that have HIV too. Some of the programs we have now treat all of us the same which is not ok... some people get left out and some women don't really get what they need **(Nairobi).**

Many women cited the need for SP programs to improve their dependability, predictability, and adequacy. They also wanted initiatives to be more flexible in their requirements, more suited to women's multiple roles and responsibilities, and to involve women early on, in their design and development. One woman suggested:

They should come to the community before they start and work with women and share the programs, ideas, or available initiatives. There are some initiatives that we only hear about much later after they have ended **(Nairobi).**

Women identified the need for stronger mechanisms for continued engagement between implementers and beneficiaries. Judging by study narratives, many existing SP initiatives lack effective strategies for continuous feedback and communication between beneficiaries and implementers. Additional recommendations from the women for improving SP efforts in the country included simplifying application and intake procedures, improving the mentorship and training components of programs, engaging men to ensure they do not oppose or hinder women's participation, and shifting programs' focus from provision of public assistance to support and guidance that will put the poor on a path to earn and build their own income.

Discussion and conclusions

Evidence from the study indicates an elevated level of awareness regarding SP programs. Many women who participated in the study were aware of the goals of these programs, were themselves beneficiaries, or knew community members who were beneficiaries. SP program participation had a significant positive impact on many of the respondents. Reported benefits included increased financial stability, better access to healthcare, education, and other services, the ability to meet basic needs, the acquisition of entrepreneurial skills, improved food security, or ownership of a business or means of subsistence that reduced their reliance on others.

The women's concerns about current programs centered on their use of laborious, time-consuming registration processes and flawed, ambiguous eligibility criteria. Many of the programs also lacked channels for feedback to implementers, were short-lived, unreliable, unpredictable, or inadequate, as indicated by repeated complaints about payments or supplies from some of the programs being routinely delayed, never arriving when they should, and simply being insufficient for any meaningful impact. Many of the participants had experienced corruption and bias from those running the programs.

Women's preferences were for SP efforts to be more flexible in their requirements and in their ability to adapt to women's varied roles and responsibilities, and to involve women from the start of any given initiative in its design and developing the interventions. Other recommendations included ongoing engagement between implementers and beneficiaries, involvement of men in programs so that they do not impede women's ability to benefit, improving program mentorship and training components, and refocusing of programs to assist beneficiaries to become self-sufficient rather than prolonging their dependency on external assistance.

Lessons and recommendations

In light of the findings and insights from the study, Kenya should consider the following to improve its current SP efforts and commitments for women:

- **Harness the existing national momentum on SP as well as elevated levels of awareness on SP programs among citizens** to foster ongoing and progressive dialogue and action on SP in the country.

- **Engage target beneficiaries in the design and implementation of future SP initiatives** to ensure that marginalized peoples' perspectives, voices, preferences, and goals inform programs, rather than relying on top-down assumptions.

- **Develop and deliver initiatives with guidelines and requirements that are sensitive and practical for vulnerable women** to help remove barriers and ensure women can access and benefit from services. Complex or rigid eligibility criteria, documentation requirements, or processes often exclude women who may lack formal identification, literacy, or mobility.

- **Implement robust mechanisms for community engagement and feedback throughout project cycles and to help address corruption and other abuses in SP initiatives,** obtaining real-time feedback using new and traditional feedback tools. Coupling this with efforts to educate beneficiaries about their rights, entitlements, and the basics of SP systems can facilitate action in cases of malpractice so that feedback is not just tokenistic, but has clear influence on outcomes.

- **Where possible, shift the focus of SP from a lifeline into a ladder for supporting marginalized people to build skills, assets, and opportunities to become self-sufficient.** SP programs which include components such as livelihood training, education, health access, and asset transfers can address the core causes of poverty and help people graduate from assistance rather than becoming chronically reliant on it.

- **Improve SP targeting and implement gender-disaggregated data systems** to track SP benefits usage, ensure accurate identification of beneficiaries

and their needs, and ensure inclusion of vulnerable and marginalized populations—especially women. Data disaggregation by sex, as well as by age, disability status, marital status, ethnicity, and gender identity will also enable the identification and redress of intersectional vulnerabilities.

- **Pursue unconditional universal or near-universal SP programs,** such as universal benefits, caregiver benefits, or pensions for vulnerable women to simplify access and eliminate eligibility filters that inadvertently exclude the most vulnerable women. Universal SP programs are critical for reaching marginalized women groups, ensuring continuous protection of women across different life cycles, and preventing the exclusion of women who lack identity documents, are unaware of their eligibility, are not formally registered as heads of households, move frequently, or live in indigenous settings or difficult-to-reach communities.