

Population:

Approximately
56 million
people.



Youth Disengagement (NEET):

18.7% of Kenyan youth not in employment, education, or training (2021).



National Poverty Rate:

39.8% of Kenyans lived below the national poverty line as of 2024, equivalent to nearly 20 million people.



Informal Economy:

Accounts for 83% of employment and 18% of GDP; employs over five times more than the formal sector.



Absolute Poverty:

Rural poverty
(42.9%);
Urban poverty
(33.2%).



Gendered Labour Market Contexts:

Approximately 74% of Kenyan women are in vulnerable employment; about 66% work in the informal sector



Extreme Poverty:

25-26% of the population in 2022-2023



Universal Health Coverage:

Social Health Authority (SHA) under the 2023 Health Act.



Dependency Ratio:

Age dependency ratio is **66.12%** (2024).



Priority groups still underserved in social protection:

Widows, women, the elderly, young/single mothers, persons with disabilities, informal workers, and hard-to-reach.

Kenya's Social Protection (SP) Factsheet

Food Poverty (headcount):

31.7% of Kenyans were unable to meet the food poverty threshold in 2022.



Government Social Protection Spending (% of GDP):

0.35% in 2016, ~0.4% in 2018/19, ~0.33% in 2021/22, and (excluding health) 1.4% in 2024.



Child Cash Benefit Coverage:

3.6% Kenya **vs** **10.5%** SSA **24.7%** North Africa



Households Reached by Cash Transfer:

1.23 million



Disability Income Support (PwSD-CT):

0.2% in Kenya (vs 6.7% SSA region)



Youth Unemployment:

(18–34), **38.9%**



Unprotected Rural Poor Households:

60% lack any access to SP



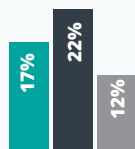
Disability Incidence:

1.95% of population



Social Assistance (households):

17% overall; **22%** poorest quintile vs **12%** richest



National coverage rate of social assistance programs across all households.

Future expansion:

Planned through the Kenya Social Protection National Investment Plan, targeting **2% of GDP to be invested in social protection by 2030/31.**

Contributory Social Insurance Schemes:



Pension (older persons):
24.8% coverage



NSSF Coverage:
23.1% of workers



NHIF Coverage:
46.7% of workers



Policy Landscape

■ **The 2010 Constitution** of Kenya recognizes SP as a human right (Articles 21, 43, and 53–57).

■ **Kenya Vision 2030**, launched in 2008, identifies SP as a key to reducing inequality and vulnerability, while enhancing equity and inclusion.

■ Kenya's first comprehensive SP policy, the **2011 National Social Protection Policy (NSPP)**, provides a strategic, rights-based, life-cycle approach to SP, including social assistance, social security (contributory schemes), and health insurance, in alignment with the Constitution, Vision 2030, and international commitments.

■ **Social Protection Policy (2023)** defines SP as the set of policies, programmes, and legislative measures aimed at cushioning all Kenyans across their life cycles, and emphasizes four strategic pillars including income security, social care, health insurance, and responsive financing.

■ **A Social Protection Investment Plan (SPIP) 2030** was formulated in 2019 alongside a National Social Protection Strategy (NSPS) to guide implementation, financing, and coordination of efforts until 2030.



Main Existing Programs

Contributory schemes

- National Social Security Fund (NSSF)
- Public Service Superannuation Scheme (PSSS)
- Occupational and Private Pensions Schemes
- Social Health Authority (SHA)

Non-contributory schemes

- Inua Jamii Cash Transfer Programme
- Older Persons Cash Transfer (OPCT) – supporting vulnerable elderly (70+).
- Cash Transfer for Orphans and Vulnerable Children (CT-OVC).
- Persons with Severe Disabilities Cash Transfer (PWSD-CT).
- Hunger Safety Net Programme (HSNP)

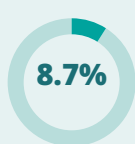
Complementary services

- Labour-Intensive Public Works (LIPW)
- National Development Fund for Persons with Disabilities (NDFPWD)
- Women Enterprise Fund (WEF)
- Uwezo Fund
- Youth Enterprise Development Fund (YEDF)
- County Social Protection Initiatives
- Other CSO, Private Sector, and Donor-led Programs



Coverage & Financing Gaps

Overall Coverage:



About 8.7% of the population benefited from at least one cash transfer or SP program, equivalent to roughly 4.6 million people (direct + indirect beneficiaries).

Elderly Coverage:



Only about 43% of eligible elderly are enrolled, much lower take-up in some counties (e.g., 11% in Garissa, 15% in Mandera, 17% in Samburu).

Social Insurance:



As of 2019, only 20% of the labor force was covered by social insurance (NSSF, civil service pensions, private schemes), leaving the majority of informal sector workers uncovered.

Vulnerable Kenyan Women's Perspectives Regarding Social Protection Programs: ICRW Africa Research Findings

Awareness & Access:

High awareness of SP programs.

Barriers:

Complex registration requirements, strict eligibility, digital/documentation requirements.

Experiences Positive:

- Free maternal & child healthcare.
- Educational support (bursaries, free schooling).
- Livelihood training and start-up support (NGOs, county programs).

Challenges:

- Irregular, inadequate, or delayed benefits.
- Exclusion based on weak networks, bias, or small asset ownership.
- Corruption, nepotism, and favoritism in access.
- Public health & education: overcrowded, understaffed, informal fees.
- Exclusion of women with disabilities.

Aspirations for Reform:

- Simplified, inclusive eligibility & registration.
- Transparent, accountable systems with anti-corruption safeguards.
- Active women's involvement in SP design & delivery.
- Reliable, predictable investments in health, education, and livelihoods.
- Shift from relief to empowerment (skills, productive assets).
- Men & communities support for women's participation.

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