



Voices from the Margin:

Poor Women and Social Protection Programs in Kenya

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Executive summary

Social protection (SP), defined as policies and initiatives that support people and families to lessen poverty, vulnerability, and social exclusion, ensures at least a minimal quality of life and supports individuals to manage life's hazards and shocks, such as illness, disability, old age, or unemployment. In Kenya, the Constitution guarantees every citizen the right to social security and obligates the state to assist those who are unable to support themselves and their dependents. However, the country's SP system faces coordination inefficiencies, targeting challenges, limited reliance on evidence, and pockets of exclusion—especially among women and informal workers. Furthermore, the effectiveness of existing SP initiatives is undermined by limited reach and responsiveness, particularly for women and other vulnerable groups. With around 74% of women working in vulnerable employment compared to 56% of men, most women in Kenya fall outside formal contributory schemes such as pension or health insurance, resulting in reduced coverage. Widows, single mothers, and women living in hard-to-reach communities in Kenya face high rates of economic distress, denial of inheritance, and social stigma, yet they continue to be among the least reached by SP initiatives.

This study examines the attitudes, preferences, and aspirations of marginalized Kenyan women regarding SP programs in the country. Implemented in Laikipia and Nairobi counties, the study goal was to elevate women's voices and insights on current SP initiatives to inform ongoing debates about the gender responsiveness and context-appropriateness of Kenyan SP strategies.

Study findings indicate that women are generally aware of SP programs. Many of the women in the study knew the goals of these programs, were themselves beneficiaries, or knew community people who were beneficiaries. Women stated that taking part in SP programs had a significant positive impact on them. Reported benefits included increased financial stability, better access to health care, 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. While the women valued the benefits they received, they also believed that SP programming in Kenya required improvement. Concerns about current programs centered on laborious, time-consuming registration processes and flawed, ambiguous eligibility criteria. Several of the programs lacked channels for feedback to implementers and were frequently short-lived due to inadequate funding. They were also commonly described as 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 often being insufficient for any meaningful impact. Participants also reported corrupt practices and discrimination by those running the programs.

Women recommended making SP initiatives more flexible in their requirements and better suited to women's diverse roles and responsibilities. They also said that involving women early in the design and development of SP initiatives would help improve inclusivity, transparency, and sustainability.



Women also expressed a need for stronger mechanisms for ongoing engagement between implementers and beneficiaries, for involving men in programs so that they do not impede women's ability to benefit, for improving program mentorship and training components, and for programs to focus ultimately on self-sufficiency versus chronic dependence.

The study's findings have important lessons for Kenya's current efforts to reach vulnerable women through SP programs. Specific recommendations include:



Harness the existing national momentum on SP as well as elevated levels of awareness on SP programs among citizens to foster and sustain 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 based on guidelines and requirements that are sensitive and practical for vulnerable women to help remove barriers and ensure women can access and benefit from services.



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 multiple feedback tools. Coupling this with educating 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 program administration and outcomes.



Where possible, shift the focus of SP from a lifeline into a ladder for supporting marginalized people to build skills, assets, and opportunities for self-sufficiency.



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.



Improve SP targeting and implement gender-disaggregated data systems to track SP benefits usage, enhance accurate identification of beneficiaries and their needs, and ensure inclusion of vulnerable and marginalized populations—especially women.

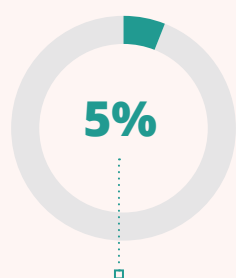


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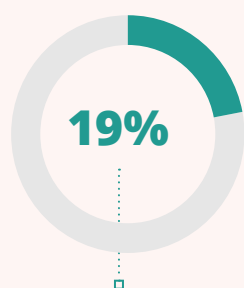
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Introduction

Globally, social protection (SP) has burst upon the development scene as a powerful tool for promoting human development, advancing gender equality, and responding to shocks and crises.¹ Defined by the International Labour Organization (ILO) as policies and initiatives that support people and families to lessen poverty, vulnerability, and social exclusion, SP ensures at least a minimal quality of life and supports people to manage life's hazards and shocks, such as illness, disability, old age, or unemployment.² Despite increased recognition of the value of SP programs, their coverage, sufficiency, and sustainability in Africa remain severely constrained.³ According to the ILO, only about 19% of Africans receive at least one SP benefit (compared to a global average of more than 52%). Furthermore, most African countries' SP spending is currently less than 5% of Gross Domestic Product, significantly below what is required to provide minimal coverage, and is characterized by a reliance on foreign funding and unstable political will.⁴ Researchers have also noted that SP activities on the continent are typically fragmented, uncoordinated, small-scale, or pilot programs implemented by multiple agencies or nongovernmental organizations (NGOs) in contexts of poor data systems, weak digital infrastructure, and feeble institutional coordination skills.⁵



Most countries in Africa spend less than 5% of their Gross Domestic Product (GDP) on SP



of Africans receive at least one SP benefit (compared to a global average of more than 52%)

In addition, there are growing concerns that many vulnerable and deserving persons, particularly women and girls, are being excluded from SP efforts across the continent due to program design flaws, lack of awareness, bureaucratic bottlenecks, corruption, favoritism, ineffective delivery channels, and funding constraints.^{6,7} Yet, there is a dearth of research analyzing beneficiaries' awareness, access, and experiences with existing SP efforts, as well as their preferences and expectations regarding the design and implementation of SP initiatives.

¹ Holzmann, Robert. "Risk and vulnerability: The forward-looking role of social protection in a globalizing world." *Poverty and Exclusion in North and South*. Routledge, 2005. 59-92.

² <https://www.ilo.org/topics-and-sectors/social-protection#:~:text=Social%20protection%2C%20or%20social%20security,general%20poverty%20and%20social%20exclusion>

³ ILO 2021. Africa Regional Social Protection Strategy, 2021-2025 Towards 40% – a social protection coverage acceleration framework to achieve the SDGs. <https://www.ilo.org/publications/africa-regional-social-protection-strategy-2021-2025>

⁴ Ibid.

⁵ Belli et al. 2022. Seizing the crisis moment: Advancing social protection in Africa. <https://blogs.worldbank.org/en/africacan/seizing-crisis-moment-advancing-social-protection-africa>

⁶ Ibid.

⁷ Delpy, Léo. "Three challenges of social protection in sub-Saharan Africa: informality, climate change and pandemics." *International Journal of Social Welfare* 34, no. 1 (2025): e12716.



17.4%

of eligible
populations
receiving at least
one SP benefit
compared to a
global average of
about 47%

This study explored vulnerable Kenyan women's awareness and views of existing SP programs as well as their preferences and expectations regarding how these programs should be administered to be useful and relevant to them. By elevating women's voices on SP, the study provides valuable input into ongoing debates about the gender responsiveness and context-appropriateness of Kenyan SP strategies, and highlights the need for initiatives to account for the aspirations and sensitivities of intended beneficiaries in their design and delivery.

Women and Social Protection in Kenya

Kenya provides an important context for researching marginalized women's awareness, views, and aspirations related to SP. The country has defined 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."⁸ SP is also 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 (Republic of Kenya, 2010). The introduction of flagship programs like Inua Jamii, the Older Persons Cash Transfer, the Orphans and Vulnerable Children program, and the National Health Insurance Fund (NHIF), which was recently reorganized as the Social Health Insurance Fund, are notable advancements in Kenya's SP landscape. The Women Enterprise Fund, Uwezo Fund, Hustler Fund, contributory schemes like the National Social Security Fund, public works projects like the Kenya Youth Employment and Opportunities Project, food subsidy and school feeding programs aimed at vulnerable groups, and other initiatives round out these efforts.⁹

Although the country's SP system has evolved from fragmented, ad hoc programs to a structured, multi-scheme architecture, coordination inefficiencies, targeting challenges, limited reliance on evidence, and pockets of exclusion—especially among women and informal workers—continue to hamper efforts to achieve impact at scale. Efforts have also been hampered by limited reach and responsiveness, particularly for women and other vulnerable groups. Kenya spends around 1.4% of its

⁸ Ministry of Labour and Social Protection. Kenya Social Protection Policy – 2023. <https://www.social-protection.go.ke/sites/default/files/Downloads/KENYA%20SOCIAL%20PROTECTION%20POLICY.pdf>

⁹ Ochanda, John. (2025). Government set to merge Uwezo, Youth, and Women Enterprise funds into Biashara Fund <https://www.mygov.go.ke/government-set-merge-uwezo-youth-and-women-enterprise-funds-biashara-fund>

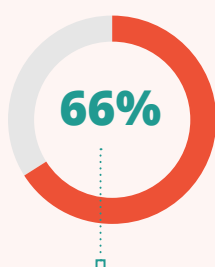


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GDP on social assistance.¹⁰ While respectable by regional standards, this remains insufficient given the country's socioeconomic fragility, its large population of poor and needy people, and the multiple needs of its marginalized groups.

Currently, Kenyan 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.¹¹ With around 74% of women working in vulnerable employment compared to 56% of males, most women in Kenya fall outside formal contributory schemes such as pension or health insurance, resulting in reduced coverage.¹² Over 66% of women in Kenya are currently employed in the informal sector.¹³ 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.¹⁴ Additionally, 37% of Kenyan households, most of which are in rural areas, are headed by women, and many of these households live below the poverty line.¹⁵



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Widows, young and single mothers, and women living in hard-to-reach communities in Kenya face high rates of economic distress, denial of inheritance, and social stigma, and they continue to be among the least reached by SP initiatives.¹⁶ Several marginalized women in Kenya also have demanding caregiving responsibilities, weak network and support systems, and limited mobility which further constrain their awareness of and access to SP initiatives.¹⁷ For instance, while some government assistance is available (for example, housing and employment assistance), many women are excluded from legal and benefit systems due to factors such as limited awareness and literacy, and a lack of access to critical networks and connections that can facilitate their participation in such programs. Women in Kenya also own less land and other assets than men. This effectively excludes them from accessing certain SP initiatives, especially those

¹⁰ Juma, Tyson Odo. "People with Disabilities, Poverty and Social Cash Transfers: The Politics of Financing Disability-Inclusive Social Protection Systems in Kenya." Master's thesis, Northern Illinois University, 2023.

¹¹ Ministry of Labor 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>

¹² Ibid.

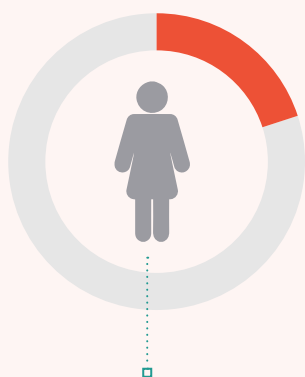
¹³ Nyandoro, Esther. 2023. Women in informal sector face inequality, social exclusion. https://nation.africa/kenya/news/gender/women-in-informal-sector-face-inequality-social-exclusion-4220262#google_vignette

¹⁴ 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

¹⁵ Xu, Yuanwei, Antonia Johanna Sophie Delius, and Utz Johann Pape. *Gender differences in household coping strategies for covid-19 in kenya*. World Bank, 2022.

¹⁶ 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.

¹⁷ 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>



**less
than
10%** of
women have
access to
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individually
in Kenya

run by NGOs and other private groups which require collateral or evidence of property for access to credit and program membership. Currently, less than 10% of women have access to formal credit or own land individually in Kenya.¹⁸

Taken together, most existing efforts rarely reflect the complex, intersectional reality of women's lives, particularly for those living in rural settings, with disabilities, or dealing with unpaid care responsibilities. SP initiatives often lack adequate funding, employ exclusionary digital funding methods, offer sporadic assistance, require laborious registration procedures, and do not specifically target the most vulnerable women groups.

Study Objectives

This study focuses on the attitudes, preferences, and aspirations of marginalized Kenyan women with respect to SP programs, as well as their views on how these programs can be better designed and delivered to meet their needs. The goal is to use their input to inform more efficient, contextually appropriate SP programs and regulations. Programs that prioritize beneficiaries' voices and concerns are more effective and sustainable with greater development impact. As such, understanding women's preferences and aspirations is not simply an equity issue, but a strategic necessity.

The study asks three broad and related questions:

- What are the perceptions, preferences, aspirations, and experiences of marginalized women regarding the design and delivery of SP programs?
- What are women's views of key barriers and facilitators to their participation and access in these programs?
- What are the lessons from women's perspectives and preferences for current and future SP efforts in Kenya?

¹⁸ KIPPRA. (2024). Promoting Land Ownership among Women in Kenya. <https://kippra.or.ke/promoting-land-ownership-among-women-in-kenya/>



■ Methodology

Research design and study sites

The study is based on qualitative cross-sectional research that elicited data from marginalized Kenyan women in purposively selected urban informal settlements (Dandora, Kangemi, Kibera, Mathare, and Mukuru) in Nairobi County and rural communities (Doldol, Kanyoni, Mokogodo West, and Nturukuma) in Laikipia County, Kenya. The urban informal and rural communities are characterized by high levels of poverty as well as restricted access to formal opportunities and social services. In these communities, women experience heightened economic vulnerability, restricted earning prospects, and acute poverty.

Sampling strategy and participant selection

The study respondents were 216 purposively recruited women. A snowballing strategy was used to target several types of women, such as female heads of families, women with disabilities, informal sector workers, unemployed women, young mothers, and elderly women. A team of female researchers fluent in English, Kiswahili, and other local languages conducted the fieldwork from July to September 2024. A total of 40 in-depth interviews and 26 focus group discussions were held across the study sites.

Data analysis

Interviews were usually one hour long, audio-recorded, and transcribed. NVivo was used to theme-code transcribed interviews. The data analysis focused on narratives and responses linked to the topics of awareness and engagement in SP programs, experiences, perceived impacts of SP on women and communities, challenges and concerns, and suggestions for change. Direct quotations are used throughout to maintain authenticity and center women's voices. The study was reviewed and approved by the Jomo Kenyatta University of Agriculture and Technology Institutional Review Board.

Limitations

While this study offers significant insights into women's awareness, perceptions and experiences with SP programs, there are certain limitations to consider. First, the sample size is small and may not be broadly representative of underprivileged women in the study areas or Kenya. Second, the study is based on interviews with purposefully chosen marginalized women, which also may restrict the generalizability of the results. Third, some of the interviews were conducted in Swahili and later translated into English. It is possible that key details were lost in translation.



Findings

Table 1: Respondents' socio-demographic characteristics

| Characteristic of women respondents | Frequency | % | Nairobi % | Laikipia % |
|-------------------------------------|-----------|------|-----------|------------|
| Residence | | | | |
| • Rural | 81 | 36.2 | - | 86.2 |
| • Urban | 143 | 63.8 | 100 | 13.8 |
| Age | | | | |
| • 18-25 | 27 | 12.1 | 15.4 | 7.4 |
| • 26-35 | 66 | 29.5 | 37.7 | 18.1 |
| • 36-45 | 65 | 29.0 | 30.0 | 27.7 |
| • 46-55 | 32 | 14.3 | 10.8 | 19.1 |
| • 56-65+ | 34 | 15.2 | 6.2 | 27.7 |
| Marital status | | | | |
| • Never married/single | 59 | 26.3 | 37.7 | 10.6 |
| • Married | 109 | 48.7 | 33.8 | 69.1 |
| • Divorced | 40 | 17.9 | 21.5 | 12.8 |
| • Widowed | 16 | 7.1 | 6.9 | 7.4 |
| No. of dependents | | | | |
| • None | 59 | 26.7 | 11.0 | 47.9 |
| • 1-2 | 92 | 41.7 | 49.6 | 30.9 |
| • 3-4 | 27 | 12.2 | 11.8 | 12.8 |
| • 5 and above | 46 | 20.5 | 29.1 | 8.5 |



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| | | | | |
|--|-----|------|------|------|
| Monthly income (in Kenya shillings) | | | | |
| • Below 5,000 | 126 | 56.3 | 49.2 | 66.0 |
| • 5,000-10,000 | 49 | 21.9 | 30.0 | 10.6 |
| • 10,000-2,0000 | 26 | 11.6 | 18.5 | 2.1 |
| • 20,000+ | 3 | 1.3 | 2.3 | 0.0 |
| Employment | | | | |
| • Formal employment | 19 | 8.5 | 10.8 | 5.3 |
| • Informal (including farming, informal self-employment). | 143 | 63.8 | 49.2 | 84.0 |
| • Unemployed | 62 | 27.7 | 40.0 | 10.6 |
| Housing | | | | |
| • Renting | 105 | 46.9 | 80.8 | 0.0 |
| • Own house | 94 | 42.0 | 3.8 | 94.7 |
| • Living with others | 25 | 11.2 | 15.4 | 5.3 |
| Access to SP | | | | |
| • Yes | 157 | 70.1 | 70.0 | 70.2 |
| • No | 67 | 29.9 | 30.0 | 29.8 |
| Education Level | | | | |
| • No formal education | 44 | 19.6 | 1.5 | 44.7 |
| • Some/completed primary education | 59 | 26.3 | 16.9 | 39.4 |
| • Some/completed formal secondary | 98 | 43.8 | 65.4 | 13.8 |
| • Some/completed tertiary education | 23 | 10.3 | 16.2 | 2.1 |
| Access to tech | | | | |
| • Own a mobile phone | 78 | 34.8 | 0.0 | 83.0 |
| • Phone+ access to internet | 30 | 13.4 | 15.4 | 10.6 |
| • Own a mobile phone+ access to internet + use of social media | 116 | 51.8 | 84.6 | 6.4 |

Source: ICRW Primary data findings.



Knowledge and awareness of SP programs and initiatives

Both urban and rural respondents showed a high degree of awareness regarding the purpose and existence of SP programs in the country. They often described the objectives of these programs in terms of helping impoverished and vulnerable individuals and households and mitigating the effects of poverty. Respondents stated that people in their communities were poor and needed assistance with the essentials of life. They also reported that SP programs and initiatives were aimed at meeting these basic needs and alleviating poverty and suffering. 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. In addition to the training and assistance the NGO offered, her own experience being in a rural household that raised livestock, notably goats and chickens, helped her business to prosper. Currently, her business is booming, and she sells her livestock and livestock products such as milk and eggs for a livelihood.

While not all respondents reported having benefited from SP initiatives, they were generally aware or had heard of various types of SP initiatives in the country or their communities, including those seeking to improve women's access to health care, household nutrition, and child education, as well as their income and savings, skills, employment opportunities, and economic independence. Respondents also indicated awareness that SP programs could include direct conditional or unconditional cash transfers to individuals in need, business loans for those without startup capital, health insurance schemes, in-kind aid such as food subsidies, school meals, or housing for the impoverished, disability grants or payments to the elderly, skill

development programs or entrepreneurship training, etc. Governmental and non-governmental organizations were also reported as among the implementers of these programs.

One respondent noted:

“Some of these initiatives are not implemented by our government... I benefited from an initiative implemented by GROOTs [Grassroots Organizations Operating Together in Sisterhood] Kenya. We were given some loans, and I managed to buy improved chicken which I am rearing now.” (Laikipia)

Another woman reported:

“When I delivered under Linda Mama [a government free health program], I got a text message that the National Health Insurance Fund (NHIF) has paid for me (Kshs17,500)! I delivered my baby for free! Where would I have gotten all that money to pay?” (Nairobi)

And yet another respondent observed:

“I have benefited from NHIF. It has really helped me because I have gone through two surgeries, one on the nose and the other one on the thyroid, and both were paid for by the NHIF. I wouldn't have managed to pay myself. I also have hypertension, and the drugs I am using are still catered for by the NHIF.” (Nairobi)



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There was also a woman who noted:

“Bursaries for my kids have been beneficial because most of the time we sell our farm produce to pay school fees. But during the drought, there’s nothing to be sold so bursaries come in to help even if they are for one term.” (Laikipia)

Respondents could cite specific organizations implementing SP programs in their communities. Besides government initiatives, such as the National Social Security Fund, free maternity health care, and free education programs, the women identified other SP program implementers as World Vision, GROOTS Kenya, Shining Hope for Communities, World Vision, Hope Worldwide, Determined, Resilient, Empowered, AIDS-free, Mentored, and Safe (DREAMS), Médecins Sans Frontières, the African Centre for Women, Information & Communications Technology, Muungano, Peace Net, Sangida Foundation, Neema, Mukuru Community Justice Center, Nawiri Ladies, and Nivalishe Pad, among several others. Respondents were also aware that these organizations often targeted certain categories of women, such as young, single mothers, women with disabilities, women who had experienced violence, women who were displaced, unemployed, or household heads, and women who were divorced or widowed.

Benefits, experiences, and challenges of SP initiatives

Respondent testimonials suggested that SP programs provided vulnerable women and their households with several tangible benefits. Drawing from their own experiences as well as those of other women they knew, women frequently associated SP participation with improved access to health care and education for themselves and their families, improved financial security, the capacity to meet basic needs, improved 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)

One community health volunteer described how she has benefited from the NHIF. As a volunteer, the government does not pay her, but it does provide her with free health care through the NHIF. Several other respondents noted that the government’s and some NGOs’ free education programs have helped their children attend, stay in, and complete school. There were also respondents who discussed how SP initiatives helped them generate income, build savings, earn their own money, become less dependent on others, and enjoy food security. One woman with a disability stated that World Vision’s SP program for women and girls with disabilities trained and funded her



to start a business, which has enabled her to earn her own income and save money, expand her entrepreneurial activities, and take care of her children. In yet another case, another woman observed that:

“CCBA also deals with women with disabilities. We are trained on how to run businesses, but the main agenda was to sell products, so in the process of selling products, they would come to teach us a lot about business and bookkeeping.... After training for CCBA, they helped us with cooler boxes, and other things, to see how you will do your sales.” (Nairobi)

Despite reports of numerous benefits from SP programs, respondents also reported adverse experiences with some of the initiatives, including corruption, marginalization, and unexpected negative consequences. Several beneficiaries stated that existing programs fell short of meeting their needs. For example, free education programs did not always fully eliminate schooling costs for households, nor did free health services relieve households of all health-related expenditures. Many respondents indicated that they had continued to pay prohibitive fees for their children's education, health care, and other services, despite being on SP programs meant to relieve the burden of these services. Respondents who received free business training also reported that they still had to cover the cost of transportation to training sessions.

Respondents also indicated that several of the initiatives lacked transparency. Interviews yielded a variety of experiences and complaints concerning chiefs and implementers favoring their families, ethnic group members, and friends in terms

of program access or demanding bribes from potential beneficiaries. One woman recounted:

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

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

“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, 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; if not, you will [not] get the next phases. So, 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)



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There were widespread concerns that some SP programs use faulty eligibility criteria. One woman reported that she was denied participation because her spouse was considered 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. Another respondent noted that she lost a chance to participate in an SP program because when the program implementers visited her house to assess her living condition, they found a gas cooker and misconstrued it as evidence that she was well off. Yet, the gas cooker was a gift. Respondents with disabilities also reported that several SP initiatives, such as food and relief distribution programs, did not adequately account for their needs. One respondent explained:

You find that when they come with materials and food, they use a single queue for people... Recently, donations were brought to the community, and so many people came. During distribution, violence ensued, people were fighting, and the donations were carried away. I had to rush out of the area because I could not fight like people without disabilities, so I left empty-handed while others were carrying so much.” (Nairobi)

Respondents also reported that several of the initiatives had time-consuming, onerous registration procedures, sometimes requiring bank accounts, academic credentials, police or community chief's character reports, or having to wait days before being served by registration workers. Some of the programs also offered less assistance than participants believed they needed.

For example, women who received free equipment and training in a particular skills program reported that their enterprises did not take off. The businesses they trained in required electricity but most of them lived in rural areas lacking electricity. One woman who lived with her late sister's children reported:

These children should be getting bursaries but when the bursaries come, you find only one of the two children get it. 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. But the MP tells me all children who are orphans qualify. And I do not have anybody to fight for this child.” (Nairobi)

Beneficiaries also highlighted unintended adverse consequences and challenges related to theft and the lack of follow-up support from implementing organizations on these issues. As recounted by one respondent:

Some of these organizations help us to establish businesses like shops, poultry, goat farm etc. But then thieves begin 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)



In another situation, a woman who was trained and given resources to begin livestock farming said that she was not provided with or taught about livestock medication and had to borrow money to treat her animals when they became ill. In other cases, beneficiaries of some national health insurance schemes discovered that they could not utilize the schemes in all health facilities, and that the schemes cannot be used for serious health emergencies. 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

While the women in our study appreciated the various benefits they receive from existing initiatives, they also believed that the SP landscape in Kenya required major changes. In general, they indicated a need for SP programs that are grounded in a thorough comprehension of women's various but distinct needs, vulnerabilities, and living circumstances. Respondents noted that women and communities are unique, and that needs and challenges vary depending on the situation (e.g., age, family structure, residence, educational attainment, etc.). They believe that SP programs founded on a thorough understanding of the women they are intended to assist will be better able to meet the needs of women, support communities, and deliver longer-term benefits. One respondent summarized it this way:

“We are all women, but we are 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)

To be more useful to them, the respondents recommended that country SP programs improve their dependability, predictability, and adequacy in terms of covering basic needs (food, rent, transport, children's needs). They stated that payments or supplies in several of the programs are frequently delayed, never arrive when they should, and are typically insufficient to assist participants in any meaningful sense. They also wanted SP initiatives to be more flexible in their requirements, more suited to women's multiple roles and responsibilities, and to involve women early in their design and development. They reported that many current SP efforts have convoluted and confusing recruitment processes, and that more transparent and easily accessible program procedures that do not require complicated documentation or referral systems would better serve marginalized women in particular. They also recommended programs that offer a comprehensive approach to improving livelihoods, health care access, social and other resiliencies; improving training programs; and offering a broader array of productive assets (such as livestock and tools).

Several participants believe that involving intended women beneficiaries in program design and delivery is critical to address current widespread concerns about women's limited understanding and awareness of programs as well as several



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programs' failure to reach many women, tendency to have unintended consequences, and failure to respond to women's unique and intersecting needs. In the words of one respondent:

You will find that a woman might be lacking food, and she also need pads for her daughter. Another may have food, but her kids are out of school. Or she has a husband who is working, and she just needs to support him with a small income of her own. So, it is good if the implementers would do a thorough check and work with those they want to target. They should also engage the locals of the targeted area before bringing a project on the ground. You find that when the programs are being set up, they never ask people what they want; people's opinions should be heard before they make assumptions." (Laikipia)

Another 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 SP initiatives lack effective strategies for continuous feedback and communication between beneficiaries and implementers. Many noted that this dynamic is needed for reporting and addressing some of the abuses and poor experiences associated with SP programs. One woman brought this point out quite clearly:

There is no forum now where we meet the people who implement these programs. We have a lot to share about what is happening that they may not know. If they were to include such forums and welcome the opinions of the ones benefiting whether directly or indirectly, they will hear a lot which will help the programs to improve. This will help reduce corruption, favoritism, tribalism, and nepotism." (Nairobi)

Additional recommendations from the women are for programs to simplify application and intake procedures, improve their mentorship and training components, engage men to ensure they do not oppose or hinder women's participation, and shift their focus from public assistance to capacity-building support for the poor to earn, build, and sustain their own income.



■ Discussion and Conclusions

This study examined vulnerable Kenyan women's awareness and views of existing social protection programs, as well as their preferences and expectations for how these programs should be administered for improved relevance. The goal is to elevate women's voices to inform ongoing debates about the gender-responsiveness and context-appropriateness of Kenyan SP strategies and initiatives, and to highlight the need for SP initiatives to consider the aspirations and sensitivities of intended beneficiaries in their design and implementation.

Evidence from the study indicates a high level of awareness regarding SP programs among the women respondents. Many of them were aware of the goals of these programs, were themselves beneficiaries, or knew community people who were beneficiaries. Research shows that citizen awareness of initiatives is critical for fostering engagement, benefit, and overall effectiveness.¹⁹ Awareness encourages citizens to participate, whether as recipients, volunteers, or contributors, which can lead to better outcomes and more effective program design and implementation through feedback and community involvement.²⁰ While the observed high level of public awareness of SP initiatives in Kenya may reflect political momentum for SP in the country, it also provides a basis for future efforts to target marginalized or neglected groups. Broad citizen knowledge of programs is crucial for improving access and participation as well as ensuring transparency and accountability.

SP program participation had a significant positive impact on many of the respondents. Reported benefits included increased financial stability, better access to health care, education, and other services, the ability to meet basic needs, and the acquisition of entrepreneurial skills, food security, or ownership of a business or means of subsistence that reduced their reliance on others. The extant literature on SP demonstrates that it is critical to eliminating poverty and supporting equitable economic and social development. In Kenya, women frequently experience systematic disadvantages in work, income, access to services, and property ownership.²¹ SP initiatives (such as maternity benefits, pensions, health

¹⁹ Gaventa, John, and Gregory Barrett. "Mapping the outcomes of citizen engagement." *World development* 40, no. 12 (2012): 2399-2410.

²⁰ Sonnenfeld, A., Stevenson, J., & Waddington, H. S. (2024). Does citizen engagement improve development outcomes? A realist-informed systematic review of participation and accountability mechanisms. *Journal of Development Effectiveness*, 16(1), 27-60.

²¹ Kenyatta, Gloria Nyambura. (2023). Toward Inclusive Advancement: An Analysis of Gender Equity in Kenya. *Journal of International Women's Studies*: Vol. 25: Iss. 2, Article 9. <https://vc.bridgew.edu/jiws/vol25/iss2/9>



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While the women in this study value the benefits they received, they also believed that SP programming in Kenya requires improvement. Concerns about current programs centered on their use of laborious, time-consuming registration processes and flawed, ambiguous eligibility criteria.

insurance, and childcare assistance) can help level the playing field by addressing some of the structural disparities and issues that hold women back.

While the women in this study value the benefits they received, they also believed that SP programming in Kenya requires improvement. Concerns about current programs centered on their use of laborious, time-consuming registration processes and flawed, ambiguous eligibility criteria. Several of the programs lacked channels for feedback to implementers and were frequently short-lived due to inadequate funding. They were also commonly described as 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 also reported corruption and bias from program implementers. These findings are consistent with previous evidence that, despite considerable progress in recent years, the effectiveness, reach, and sustainability of SP programs in Kenya have been hampered by underfunding, poor targeting, corruption, and limited coverage.²²

Women proposed measures to make the country's SP landscape more inclusive, transparent, and sustainable. They noted the need for SP efforts targeted at women to be more flexible in their requirements, better adapted to women's varied roles and responsibilities, and to involve women, early on, in designing and developing the interventions. Many also recommended strengthening mechanisms for ongoing engagement between implementers and beneficiaries, involving men in programs so that they do not impede women's ability to benefit, improving program mentorship and training components, and focusing on assisting beneficiaries to become self-sufficient in lieu of the current model that fosters dependence.

The study's findings have important lessons for Kenya's current efforts to reach vulnerable women through SP programs. Recent events suggest that the country enjoys strong political support for SP, and the existing literature demonstrates that the nation is already putting into practice SP initiatives that are known to benefit women. Lessons and insights from the current study suggest that Kenya should consider the following to enhance its SP efforts and commitments for women:

²² Ouma, M. (2021). Kenya's Social Policy Response to Covid-19: Tax Cuts, Cash Transfers and Public Works.



- **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 top-down assumptions. Beneficiary committees or councils improve the relevance, ownership, and efficacy of SP projects.
- **Develop and deliver initiatives that have 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. Practical guidelines tailored to women's realities increase participation and effectiveness in programs.²³
- **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 educating beneficiaries about their rights, entitlements, and the basics of SP systems can facilitate action on 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.

Evidence suggests that 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 gender, as well as by age, disability status, marital status, ethnicity, and gender identity will also enable the identification and redress of intersectional vulnerabilities²⁴ such as widowed women, women with disabilities, landless women, women with literacy challenges, and women with large families.
- **Pursue unconditional universal or near-universal SP programs,** such as universal benefits, caregiver benefits, or pensions for vulnerable women, to simplify access and eliminate unintended eligibility filters that 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 (e.g., migrants, informal workers), or live in indigenous settings or in difficult-to-reach communities.²⁵

²³ Castro, F. G., Barrera Jr, M., & Holleran Steiker, L. K. (2010). Issues and challenges in the design of culturally adapted evidence-based interventions. *Annual review of clinical psychology*, 6(1), 213-239.

²⁴ Chisty, Musabber et. al. "Intersectionality, vulnerability and resilience: Why it is important to review the diversifications within groups at risk to achieve a resilient community." *Continuity & Resilience Review* 3, no. 2 (2021): 119-131.

²⁵ Leisering, Lutz. "The calls for universal social protection by international organizations: Constructing a new global consensus." *Social Inclusion* 8, no. 1 (2020): 90-102.



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