The Africa Platform for Social Protection (APSP) with funding support from the Open Society Initiative for Eastern Africa (OSIEA) and the Open Society Foundations’ Economic Advancement Programme carried out a study in Kenya-Makueni County in the period May – June 2019 to establish effects of social exclusions in social protection programmes on women (the study mainly used key informant interviews and focus group discussions).

The study examined the following programmes implemented by the national and county governments: Cash Transfer for Orphans and Vulnerable Children (CT-OVC), Persons with Severe Disabilities Cash Transfer (PWSD-CT), Uwezo Fund, Women Enterprise Fund, Youth Enterprise Fund, the National Government Affirmative Action Fund (NGAAF), the national universal healthcare programme and county-specific social protection interventions namely: county universal healthcare scheme, Village Savings and Loans Association (VSLA), Tetheka, Asset Financing among others.
Makueni County suffers from high unemployment and a poverty rate of about 34.8 percent\(^1\) and a population of 987,653\(^2\).

However, women, especially older women and widows, experience higher poverty rates.

Evidence from across the world shows the potential of social protection systems to prevent poverty, reduce inequality and improve levels of health and education. But discrimination, socioeconomic disadvantage and the way in which policies are designed and implemented play a role in keeping social protection out of reach of some individuals and groups, especially women. Understanding the challenges that women face in obtaining access to social protection is necessary if equity is to be achieved among all segments of society.

Where gender intersects with age and disability, vulnerability is multiple. Vulnerable women are more susceptible to detrimental coping mechanisms such as early marriage. Women are also likely to be sexually exploited. Female-headed households are particularly vulnerable to shocks because they lack assets to cushion them. Women who are excluded, particularly poor single mothers, pass their exclusion to their children especially if they are girls.

The study adopted a social exclusion analysis framework\(^3\) as shown in figure 1.

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\(^1\) Kenya Integrated Household Budget Survey (KIHBS) 2015/16
\(^3\) Babajanian and Hagen-Zanker (2012) Social Protection and Social Exclusion
The study came up with the following key findings and recommendations:

**Unemployment**

The Kenyan economy has not expanded in tandem with population growth resulting in high unemployment especially among the youth. In Makueni, as elsewhere in the country, due to discriminatory cultural attitudes and their care-giving roles, women find it difficult to compete for the few available jobs, especially those in the informal sector. In addition, the poor terms and conditions of employment in the informal sector perpetuate rather reduce vulnerability of young women. To cope with economic exclusion, young females enter into early marriage. Others become susceptible to sexual exploitation. These coping mechanisms exacerbate rather than reduce the exclusion of young women and are likely to perpetuate generational vulnerability among women.

**Training**

There are efforts by the county and national governments to provide post-secondary school training. However, young women like the rest of the youth, are impacted negatively by problems associated with poorly resourced vocational training centres. Youth in general also have a low opinion of vocational training centres. This attitude, combined with the poor quality of training at the centres, and general discrimination against women, exacerbate the exclusion of young women. The role of women as caregivers and as mothers puts them at a disadvantage when competing for the limited educational and training opportunities.

**Access to Credit**

The national and county governments have introduced initiatives aimed at helping women and youth access credit to start businesses. The UWEZO Fund, Youth Enterprise Fund, Women Enterprise Fund and The National Government Affirmative Action Fund operated under County Women Representatives (NGAAF) target youth, women and persons with disability. However, the funds have constraints that restrict uptake. The youth, including young women, are restrained by requirements such as group membership, business plans and registration. Women, especially older women, have difficulty with registering for these programmes either because of lack of awareness or constraints associated with their gender. Older women often lack identification cards and are unable to register.

Women are even less likely to own property to use as collateral at lending institutions and are less likely to be supported by family members to start business. Where being a women intersects with age and disability, the vulnerability is compounded and so is the exclusion. Widowhood is another form of vulnerability as these women do not own assets or even have a voice in community circles to be able to demand inclusion in social and economic activities.

**Access to Social Protection Programmes**

The national government implements the Older Persons Cash Transfer Programme. This programme has reduced extreme poverty among older women. However, there are concerns about the distance of payment points. Other findings include inadequate amounts and irregularity of payment. Delay of payment disrupts planning and forces beneficiaries of the programme to borrow from community members. Women in care giving roles use the grants to buy medicine, food and pay fees for their children or grandchildren leaving little for investment.

Through the Inua Jamii initiative, everyone who is 70 years old and above now benefits from the cash transfer programme. However, a discrepancy exists where those on government pension cannot participate whereas those on private pensions can. The study recommends that the cash grants be made fully universal to cover everyone above the age of seventy.

The Makueni government also runs a universal healthcare programme alongside the national one. Persons who are 60 years and older can participate in this programme without having to pay an annual fee of Ksh 500. This has improved the welfare of vulnerable women especially older women. They can now put funds spent on healthcare to other uses.
Conclusion

To increase participation of women in social and economic activities, social protection programmes must address the multiple vulnerabilities of women. There is also need for advocacy in communities in order to reduce or eliminate negative and discriminatory attitudes towards women. Raising the profile of women in their communities will give them a voice to demand for equal participation in social and economic activities. To ensure equitable participation in social protection programmes and reduce vulnerability and exclusion of women, both governments must address, through policy and legislation, structural gender biases which perpetuate exclusion of women.

RECOMMENDATIONS

1. The Uwezo Fund, The Youth Enterprise Fund, The Women Enterprise Fund and The National Government Affirmative Action Fund and other social protection schemes need to be redesigned in order to be more sensitive to the vulnerabilities of women. For example, they need to take into account that when old age intersects with disability, gender and widowhood the vulnerabilities and exclusions become multiple.

2. The design of these initiatives should favour easy and widespread access as opposed to restrictive and limited access.

3. Social protection initiatives by both the county and national government need to take into account the gender roles of women which expose them to double discrimination and worsen their exclusion.

4. During times of shock, girl children are more likely to be withdrawn from school as a coping mechanism. Without an education, women become even more vulnerable.

5. National and county government bursary systems, therefore, need to be sensitive to the particular vulnerabilities of girls and make sure that they have fees and other needs to stay in school.

6. Universal health care initiatives by county and national governments need to be consolidated and expanded so that illness does not further deplete the scarce resources of households especially those headed by women.

7. The county government has some initiatives such as Tetheka which is a financing facility that avails credit to women and youth to start businesses. Such initiatives need to be upgraded and expanded to cover more women.

8. There needs to be integration and coordination of county and national government social protection initiatives to avoid duplication. Initiatives also need to be universal. Using means targeting excludes needy households which impacts negatively on women.

9. Older women are sometimes left out of social protection initiatives because they are unaware of their existence and when they do, they are unaware of how to register. Therefore, raising awareness should be part of these programmes.

10. Older women often lack Identity cards (ID) and cannot register to participate in these programmes. Issuance of ID cards, therefore, should be essential aspects of these social protection programmes.

11. To ensure equitable participation and services, county and national social protection programmes must have in-built mechanisms to hold staff and management accountable.

Africa Platform for Social Protection (APSP) is a pan Africa based CSO and envisions an African continent free from poverty and vulnerability.