



SOCIAL PROTECTION FOR WOMEN'S ECONOMIC EMPOWERMENT



Lessons from *Kazi Mtaani* and *Inua Jamii*

This report is the result of research conducted by the Women's Economic Empowerment Hub, African Women Studies Centre, University of Nairobi. The objective of the research was to evaluate the lessons that can be learnt from Kenya Government's Economic Stimulus packages on social protection safety nets for future disaster preparedness for women's economic empowerment.

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WEE HUB MOTTO

Promoting Women's Economic Empowerment through African Women Centered Research, policy change and collaboration with women's organizations, policy makers and other stakeholders.



**Women in Formal and in Informal Employment: The Impact of The Government of Kenya's
Economic Stimulus Packages**

Field Work Report



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List of Abbreviations

AGPO	Access to Government Procurement Opportunities
AWSC	African Women's Studies Centre
BEE	Black Economic Empowerment
CS	Cabinet Secretary
CDF	Constituency Development Fund
CT	Cash Transfer for Orphans and Vulnerable Children (CT-OVC)
EOI	Expression of Interest
GoK	Government of Kenya
HSNP	Hunger Safety Net Programme
KNBS	Kenya National Bureau of Statistics
KEPSA	Kenya Private Sector Alliance
KRA	Kenya Revenue Authority
KICC	Kenyatta International Convention Centre
LEEP	Legislated Employment Equity Program
MoDA	Ministry of Devolution
NCA	National Construction Authority
NEP	New Economic Policy
NSNP	National Safety Net Program
OECD	Organization for Economic Co-operation and Development
OEOD	Office of Equal Opportunity and Diversity
OPCT	Older Persons Cash Transfer
PIN	Personal Identification Number
PWSD-CT	Persons with Severe Disabilities Cash Transfer
PWD	Persons with disabilities
PPRA	Public Procurement Regulatory Authority Kenya
RFP	Request for Proposal
SMEs	Small and medium-sized enterprises
WEE	Women's Economic Empowerment

Table of Contents

List of Abbreviations	4
Executive Summary	9
1.0 INTRODUCTION	12
1.1 Background and context	12
1.2 The aim of the study/ research question	15
2.0 METHODOLOGY AND APPROACH	15
2.1 Quantitative methods and approach	16
3.0 PRESENTATION OF KEY FINDINGS FORM QUANTITATIVE DATA	19
3.1 DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS	19
3.1.1 Respondents' Gender by County	20
3.1.2 Respondents' Age by County	21
3.1.3: Respondents' Marital Status by County	22
3.1.4: Respondents' Level of Education by County	22
3.2 IMPACT OF COVID 19 PANDEMIC ON WOMEN'S EMPLOYMENT	23
3.2.1 Effect of Covid 19 on women's Employment	23
3.2.2: Effect of Covid 19 on women's Employment by age	24
3.2.3 Impact of the Pandemic on women's employment by gender	25
3.2.4: Impact of the Pandemic on women's employment by Marital Status	26
3.2.5 Impact of the Pandemic on women's employment by the respondents' level of education	27
3. 3: Whether Covid 19 Pandemic had increased women's work load	28
3.3.2: Whether Covid 19 Pandemic had increased women's work load by age	30
3.3.3 Whether Covid 19 Pandemic had increased women's work load by age	31
3.3.3: Whether Covid 19 Pandemic had increased women's work load by Marital Status	32
3.3.4: Whether Covid 19 Pandemic had increased women's work load by the level of education	33
3.3.5 :Employment /work experience before Covid 19 Pandemic	34
3..3 .6: Employment/work experience during Covid 19 Pandemic to date	35
3.3.7: Coping mechanisms to cushion the participants from impacts of COVID 19	36
3.4. Whether the respondent had received any stimulus package from the government to cushion themselves against the impact of COVID19 on their employment	37
3.4.2 :Percentage of the respondents who had received stimulus package from the government by age	38

3.4.3 Percentage of the respondents who had received stimulus package from the government by gender.....	39
3.4.4: Percentage of the respondents who had received stimulus package from the government by the level of education.....	39
3.4.5: Lessons learnt	40
3.5 TARGETING AND IDENTIFICATION OF KAZI MTAANI AND INUA JAMII BENEFICIARIES	41
3.5.2: Beneficiaries by County.....	42
3.5.3 Beneficiaries by Age.....	42
3.5.4: Source of information about the Stimulus package	43
3.5.5: Source of information about Stimulus package convenience	44
Figure 3.5.5: Source of information about Stimulus package convenience.....	44
3.5.6 :Source of information about Stimulus package convenience for the respondent by County....	45
3.5.7: Source of information about Stimulus package convenience for the respondent by gender	46
3.5.8: Source of information about Stimulus package convenience for the respondent by age.....	47
3.5.9: How the beneficiaries were recruited into the programs	48
3.5.10: Reasons why the beneficiaries applied /registered into the Kazi Mtaani/Inua Jamii Programs	49
3.5.11: Whether there were any difficulties experienced during the program selection process.....	50
3.5.12 : Existence of difficulties during selection process by age	51
3.5.13: Percentage of respondents who experienced difficulties during program selection process by gender.....	51
3.5.14: Kind of difficulties experienced.....	52
3.5.15: Satisfaction with the selection process.....	53
Figure : 3.5.15: Satisfaction with the selection process	53
3.3.7 Reception of payment from Kazi Mtaani.....	57
3.5.16 : Reception of payment from Kazi Mtaani by County	58
3.5.17: Whether Kazi Mtaani and the Inua Jamii programs benefited the targeted groups.	58
3.5.18: Percentage of respondents who thought Kazi Mtaani and Inua Jamii do benefit the targeted groups.....	60
3.5.19: Percentage of the respondents who think the programs do benefit the targeted groups by gender.....	61
3.5.20: Percentage of the respondents who think the programs do benefit the targeted groups by age	62
3.5.21: Recommendation for effective targeting and identification of the beneficiaries in future.	63

3.6: IMPACT OF THE KAZI MTAANI AND INUA JAMII CASH TRANSFER PROGRAMMES	64
3.6.1: How the Beneficiaries used the proceeds from Kazi Mtaani/Inua Jamii Cash Transfer.....	64
3.6.2: How the beneficiaries used the proceeds by age.....	65
3.6.3: How the beneficiaries used their proceeds by Gender	66
3.6.4: Whether the money received from Kazi Mtaani/Cash transfer is enough	66
3.6.5 : Whether the money received by the beneficiaries is enough to cater for their needs by gender	67
3.6.6: Whether the money received from the programs is enough to cater for beneficiaries needs by marital status.	68
3.6.7 : How the money impacted the beneficiaries life especially during the COVID 19 pandemic period	69
3. 7: Sharing of information about the program with their peers	70
3.7.2: Sharing of information about the program with their peers by County	71
3.7.2: Sharing of information about the program with their peers by County	71
4.0 PRESENTATION OF KEY FINDINGS FROM QUALITATIVE DATA	72
4.1 IMPACT OF COVID 19 PANDEMIC ON WOMEN’S EMPLOYMENT	72
4.1.1: Effect of Covid 19 on women's Employment	72
4.1.2: Whether Covid 19 Pandemic had increased women’s work load.....	73
4.1.3 Opportunities for women in formal and informal employment during the COVID-19 pandemic	75
4.1.4 Coping Strategies for women in formal and informal employment during the COVID-19 pandemic	76
4.1.5 Women's Access to Government Economic Stimulus Packages during the COVID-19 pandemic and other packages	77
4.2 TARGETING AND IDENTIFICATION OF KAZI MTAANI AND INUA JAMII BENEFICIARIES	78
4.2.2 : Source of information about Stimulus package reliability.....	79
4.2.3 Satisfaction with the selection process.....	79
4.2.4 Whether Kazi Mtaani and the Inua Jamii programs benefit the targeted groups.	79
4.3 IMPACT OF THE KAZI MTAANI AND INUA JAMII CASH TRANSFER PROGRAMMES	81
4.3.1 Whether the proceeds are enough to cater for the beneficiaries Needs.....	82
5.0 PRESENTATION OF DATA TRIANGULATION	83
5.1 IMPACT OF COVID 19 PANDEMIC ON WOMEN’S EMPLOYMENT	83
5.1.1: Effect of Covid 19 on women's Employment	83

5.1.2: Whether Covid 19 Pandemic had increased women’s work load.....	84
5.1.3: Employment /work experience before Covid 19 Pandemic.....	86
5.1.4 : Employment/work experience during Covid 19 Pandemic to date	86
5.1.5: Comparison between the work/employment experience before COVID 19 and during COVID 19 to date.....	87
5.1.6 :Coping mechanisms to cushion the participants from impacts of COVID 19	87
5.1.7: Whether the respondent had received any stimulus package from the government	87
5.2 TARGETING AND IDENTIFICATION OF KAZI MTAANI AND INUA JAMII BENEFICIARIES	89
5.2. 3: Source of information about Stimulus package reliability.....	90
5.2.4.Whether there were any difficulties experienced during the program selection process	91
5.2.5.: Satisfaction with the selection process.....	91
5.2.6 Reception of payment from Kazi Mtaani.....	92
5.3 : IMPACT OF THE KAZI MTAANI AND INUA JAMII CASH TRANSFER PROGRAMMES.....	93
5.3.1: How the beneficiaries used the proceeds from Kazi Mtaani/Inua jamii.....	93
5.3.2:Whether Kazi Mtaani and the Inua Jamii programs benefit the targeted groups.	95
5.3.3. Whether the proceeds are enough to cater for the beneficiaries Needs.....	96
6.0 Lessons for/from women in formal and informal employment during the COVID-19 Pandemic	98
7.0 Recommendations for/from women in formal and informal employment on how to deal with future pandemics :	99
8.0 CONCLUSION	102
9.0 References.....	104
Annex 1: Survey Questionnaire	105
Annex 2: FGD Kazi Mtaani Beneficiaries	116
Annex 3: FGD Inua Jamii Beneficiaries	117
Annex 4: FGD Non Beneficiaries.....	119
Annex 5: Key Informant Guide for Kazi Mtaani Officials	120
Annex 6: Key Informant Guide for Inua Jamii Officials	122
Annex 7: Kazi Mtaani Policy Brief.....	123
Annex 7: Inua Jamii Policy Brief.....	11

Executive Summary

This report is the result of research conducted by the Women’s Economic Empowerment (“WEE”) Hub, African Women Studies Center, University of Nairobi. The research aimed at using the example of *Kazi Mtaani* and *Inua Jamii* programs to evaluate the lessons that can be learnt from the Kenya Government’s Economic Stimulus Packages on social protection safety nets for future disaster preparedness for WEE.

Kazi Mtaani is a national initiative that was launched in April 2020 to cushion the most vulnerable and able-bodied youth in informal settlements from the effects of the pandemic. The program which started with a budget of Kshs 10 billion has employed 283,210 youths in informal settlements across the 47 counties in Kenya. *Kazi Mtaani* and other social protection programs have increased the revenue performance by 26.8%. The program targets youth above 18 years to 35 years who are unemployed.

Inua Jamii Cash Transfer Programme is the Government of Kenya’s (GoK’s) flagship National Safety Net Program (NSNP) under the Ministry Of Labour & Social Protection and Ministry of Devolution and ASAL (MoDA) for the beneficiaries of: Cash Transfer for Orphans and Vulnerable Children (CT-OVC); Older Persons Cash Transfer (OPCT); Persons with Severe Disabilities Cash Transfer (PWSD-CT); and, Hunger Safety Net Programme (HSNP) (Ministry of Labour and Social Protection; State Department for Social Protection, 2021). This transfer programme is the Government’s strategic intervention to cushion the vulnerable members of the country and improve their livelihood.

The research involved desk research and a review of best practices for social protection program design. The research also entailed collection of both qualitative and quantitative data from four counties where *Kazi Mtaani* and *Inua Jamii* has been implemented, *namely*: Nairobi, Kiambu,

Nakuru and Kitui. In order to collect quantitative data, 994 participants were interviewed from the four counties and a survey questionnaire was administered to them. Key Informants Interviews and Focus Groups Discussions were also conducted in order to collect qualitative data. Literature review was also conducted to inform best practices for social protection program design. The outcomes of the research were presented during debrief workshops in the counties and the key findings distilled in this report.

Both qualitative and quantitative data revealed that COVID 19 pandemic had a negative impact on women's employment and that their work load also increased due to the pandemic. The results also showed that the Government's intervention through *Kazi Mtaani* and *Inua Jamii* programs had an impact on the livelihoods of the targeted group with most of the respondents from both quantitative and qualitative data reporting that the impact was observable. In this case of *Kazi Mtaani*, for instance, beneficiaries reported that the program empowered them to cater for their immediate needs through saving the proceeds from the program to start small businesses. The beneficiaries reported that the businesses had continued to flourish and sustain them long after the program ended.

In addition, the participants noted that despite the challenges that women faced, they were able to come up with strategies to navigate the challenges that they faced during the pandemic. The research participants recommended that there is need for the government to come up with strategies to cushion the public against adverse effects in case of such future pandemics. They also recommended that any information regarding stimulus packages should be availed to the targeted groups so that to ensure that such packages benefit the intended groups. The research recommends that the *Kazi Mtaani* programme should be made more sustainable and that the government should

design structures to govern the programme to make the management of the programme efficient, effective and sustainable.

Regarding the Inua Jamii programme, the participants recommended that the programme should be expanded to enroll the senior citizens who had not attained the age of 70 years at the previous time of recruitment. They also recommended that, since most of the elderly are sick and receiving medical treatment, the government should take the initiative of taking care of the health of the elderly through universal health care or by paying for the National Hospital Insurance Fund for them (NHIF) for them and ensuring that every public hospital is well equipped to ensure that they get full medication at the time of need. This was so because most of the respondents noted that other than buying food with the cash transfer they receive, most of them use it to cater for their medical bills. The key policy recommendations emerging from this study were distilled in the form of two policy briefs which are annexed to this report.

1.0 INTRODUCTION

1.1 Background and context

“We must be ready to adapt to the times, look for opportunities, anywhere and everywhere, even hawking is an opportunity.” FGD Participant Nairobi

Kenya’s landscape of employment has been significantly affected by the COVID-19 pandemic. The pandemic has had adverse impacts on economies in general, thus raising concerns about eventual recovery from it. These impacts are gendered, affecting men and women in different ways. Pre-Covid, women’s economic empowerment was an ongoing discourse, and indeed it was an ideal that had not yet been fully achieved. The economic impacts of the Covid 19 pandemic will further affect the extent to which WEE can be realized. African responses to the pandemic are further likely to intersect with ongoing interventions towards WEE in interesting ways. Gender specific interventions have been minimal, although women seem to be bearing a disproportionate burden of the Covid 19 responses. For instance, the stay-at-home order and closures of public spaces has meant that the public/productive and private/reproductive spheres of life have been merged. Income generating activities and unpaid care work now happen in the same physical space. However, even before the Covid 19 pandemic, women were disproportionately affected by the burden of unpaid care work, and the pandemic has likely increased their workload in providing care for the home, which means that now women have less time to dedicate towards income generating activities. The measures taken by the state to contain the Covid 19 pandemic have not specifically put in place mechanisms to address these types of gendered outcomes. However, under the current circumstances where the state is under pressure to act with speed and efficiency, there is a need to support government interventions so that they are responsive to various gender needs, and this is an important aim of this study.

In addition to this, the future of work has been impacted by the shore up incomes for informal sector workers during the COVID-19 pandemic. In response to this, the government enacted numerous rules, regulations and policies. Key, among these, were the Kenya's economic stimulus packages and Social Protection safety nets. In addition, citizens and citizens groups developed economic response measures to fill in gaps in the stimulus packages. These interventions were temporary, and their effects have not been evaluated. It is therefore important to evaluate the Government of Kenya's Economic Stimulus Packages and Social Protection safety nets during the Covid 19 pandemic and their implications for WEE; the extent to which these packages have promoted WEE in formal and informal employment. The program will further evaluate the impact of the COVID-19 pandemic and the Government of Kenya responses to it on women's employment and entrepreneurship.

One of the objectives of this study is to document lessons learnt from the Kenya Government's Economic Stimulus Packages and social protection safety nets for future disaster preparedness for WEE using the examples of Kazi Mtaani and Inua Jamii.

1.1.2 The Kazi Mtaani Programme

This is a Government of Kenya's (GoK's) initiative designed to cushion the most vulnerable youth in the informal settlements from the effects of COVID-19 pandemic. Its objective is to provide a form of social protection for workers whose prospects for daily or casual work has been disrupted by the containment policies put in place to limit the spread of COVID-19. Through this initiative, residents are recruited to undertake projects concentrated in and around informal settlements with the aim of improving the environment, service delivery and providing income generation

opportunities. In addition to this, The State Department for Youth Affairs is currently implementing the training component of Kazi Mtaani Programme in the 47 Counties to equip youth with industry relevant skills to ensure they are employable and productive post COVID – 19 Crisis (Ministry of ICT, Innovations and Youth Affairs; State Department for Youth Affairs, 2021).

1.1.3 Inua Jamii Cash Transfer Programme

This is the Government of Kenya's (GoK's) flagship National Safety Net Program (NSNP) under the Ministry Of Labour & Social Protection and Ministry of Devolution and ASAL (MoDA) for the beneficiaries of: Cash Transfer for Orphans and Vulnerable Children (CT-OVC); Older Persons Cash Transfer (OPCT); Persons with Severe Disabilities Cash Transfer (PWSD-CT); and, Hunger Safety Net Programme (HSNP) (Ministry of Labour and Social Protection; State Department for Social Protection, 2021). This transfer programme is the Government's strategic intervention to cushion the vulnerable members of in the country and improve their livelihood. The Cash Transfer to Orphans and Vulnerable Children Programme was started in 2004 as a pilot covering 500 households in 3 districts. The Cash Transfer to Older Persons was started in 2007 in order to provide regular and predictable cash transfer to vulnerable older persons in identified households. In addition to this, the Government started a universal programme focusing on all elderly persons aged above 70 in July 2017 in order to eliminate the exclusion and marginalization, while increasing coverage. Cash Transfer to Persons with severe disabilities was started in 2010 to enhance the capacities of the caregivers to improve the livelihoods of persons with severe disabilities. Inua Jamii reaches out to the beneficiaries of CT-OVC, OPCT, PWSD in all 47 counties in Kenya up to location level, but for HSNP, the program only serves the counties of Turkana, Marsabit, Mandera and Wajir in Northern Kenya.

1.2 The aim of the study/ research question

The field work was conducted to find out five main issues:

1. How COVID 19 pandemic has positively or negatively affected women's employment.
2. What the situation was like for women in formal and informal employment before and during the COVID-19 pandemic (2019 to date).
3. How the Government of Kenya's COVID-19 Economic Stimulus Packages has supported or weakened women's formal and informal employment
4. What lessons can be learnt from the Kenyan Government's economic stimulus packages on social protection safety nets for future disaster preparedness for WEE.
5. To identify and document the lessons that can be learnt from women's experiences and knowledge on informal and societal measures used to fill the gaps in the Government of Kenya's COVID-19 economic stimulus packages

2.0 METHODOLOGY AND APPROACH

This study employed both quantitative and qualitative methods. It adopted a Feminist, Doctrinal and Grounded Research methodological approach. Though there is no single definition of "feminist research", many authors have pointed to certain key elements that help distinguish feminist research from either traditional social sciences research. Feminist research is research on, for and with women. It challenges conventional ways of collecting, analyzing and presenting data by introducing novel ways of documenting and representing women experiences or everyday worlds. It is concerned with issues of broader social change and social justice. What makes

feminist research uniquely feminist are the kinds of questions, methodologies, knowledge, and purpose brought to the research process. Feminist methodology involves five basic epistemological assumptions or principles of feminist knowledge: the need for focusing on the significance of gender relations as a basic feature of all social life, even when conducting research; the usefulness of consciousness raising as a specific methodological tool; the need to challenge the “objectivity” norm which assumes a dichotomy between the subject and object of research; the ethical concern in the research process and its implications; and, the prominence of challenging gender norms and patriarchal values and empowering women (Cook & Fonow, January 1986).

Therefore, Feminist Research Methodology provides a framework for researching feminist issues by engaging with and re-conceptualizing three traditionally different types of research from a methodological perspective: women’s studies, gender studies and feminist studies (Wickramasinghe, 2010).

In evaluating the Status of women’s work before and during the COVID-19 pandemic (2019 to date), the study adopted Formative Phase of the intervention research framework. A Baseline assessment using mixed methods; desk and content review of policies and programs relating to the Government of Kenya’s economic stimulus packages in Responses to Covid-19; qualitative and quantitative surveys; and, observation will be conducted. It targeted women’s work in the formal and informal sector during the COVID-19 pandemic.

2.1 Quantitative methods and approach

The study took place in Nakuru, Nairobi, Kiambu and Kitui Counties. These study sites were selected because the four selected Counties (Nakuru, Nairobi, Kitui and Kiambu counties) were

among the first Counties where Kazi Mtaani programme and Inua Jamii programmes were piloted.

Sample size: The study employed the Cochran formula to determine ideal sample i.e. $n = Z_{\alpha/2}^2 (p)(1-p)/c^2$ and adjusted for a small population.

$Z_{\alpha/2}$ is the critical value for a given level of confidence (α); p is the proportion of occurrence in the population while c is the confidence interval/precision.

Using 90% confidence level, +or - 0.05 confidence interval and 50% as a % of occurrence;

$$n = 1.645^2(0.5)(0.5)/0.05^2 = 269$$

Adjusting for small population:

In the first phase, the programme covered 8 counties and 31000 participants benefitted (3875 per county). Adjusting for small population $n_0 = n/(1+(n-1)/N) = 250$

In each of the four Counties, 250 participants were interviewed. The sampling strategy was stratified sampling to include the three categories of the Kazi mtaani and Inua Jamii programmes target population; This includes, the youths, older persons and persons living with disability where the sample size will be drawn from. However, the orphans and vulnerable children plus the hunger safety nets target populations were excluded in the study because the orphans and the vulnerable children are minors and thus cannot participate in the research without the consent of their guardians. For Hunger Safety Net programmes, this has only been implemented in four Counties in the Northern part of Kenya. A semi structured survey questionnaire was administered to collect this quantitative data (Annex 1).

The participants were distributed as follows in each of the four Counties: 13 Persons living with disabilities which constitutes 5 % of the total sample size; since the persons with disabilities constitutes only a small proportion of the total population in Kenya (about 5%); From the remaining 237 participants, 190 youths will be interviewed which constitutes 75% of the remaining sample size; since the youths form the greatest proportion of the total population in Kenya (about 75 % of the total population; population census 2019) and the rest 47 participants will be drawn from older persons which constitutes 25 % of the remaining sample size. In addition, the participants will include both beneficiaries and non-beneficiaries of the two programmes and out of which 75 % of them should be women.

2.2 Qualitative methods and approaches

The study collected qualitative data through focused group discussions, key informants interviews

2.2.1 Focused Group discussions

Sixteen (16) Focused Group Discussions (FGDs), 4 from each County were conducted, one with Kazi Mtaani beneficiaries, one with Inua Jamii beneficiaries, one with non-beneficiaries County and one with persons living with disability using FGD guide (Annex 2), annex 3, and annex 4). Key Informants interviews was also conducted with National government Administration Officers such as Deputy County commissioners, chiefs, County persons living with disability officials, Nyumba Kumi leaders, Religious leaders, Social Development Officers, County officials, Director housing and planning and youth leaders since they have been directly involved in the recruitment process into these programmes and coordinating their implementation. Non-government actors

were also be interviewed since they were also engaged in giving stimulus packages such as food donation and cash to cushion the vulnerable groups against COVID 19 pandemic using a Key Informant guide (see annex 5 and annex 6).

The quantitative data was analyzed using SPSS while NVIVO Will be used to analyze qualitative data.

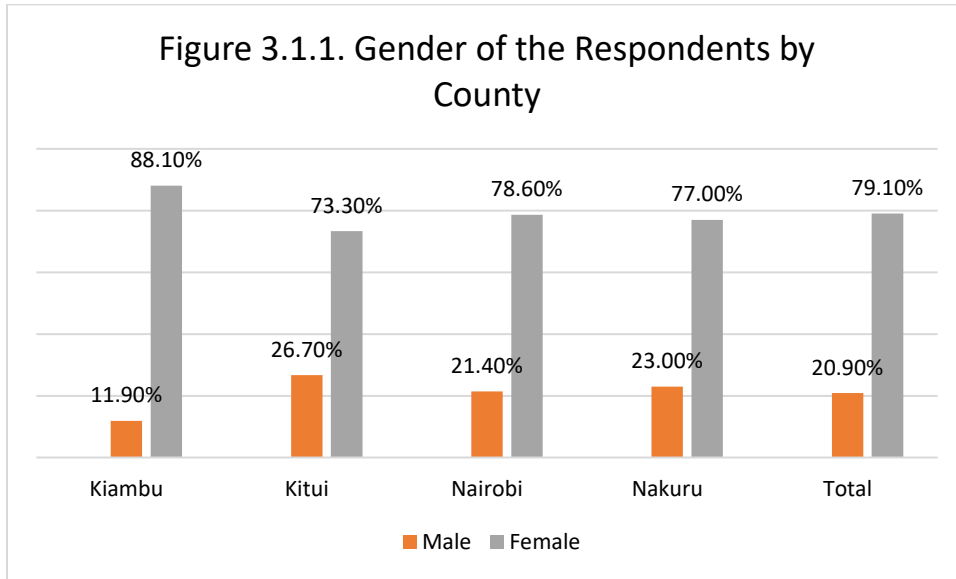
Publication and dissemination of report findings involved cataloguing the Government of Kenya's responses to COVID 19 Pandemic. The policy engagement and advocacy phase will involve presentation of the annexed policy briefs and training policy makers on gendered impacts of COVID 19 and gender budgeting in economic-stimulus package formulation.

3.0 PRESENTATION OF KEY FINDINGS FORM QUANTITATIVE DATA

3.1 DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS

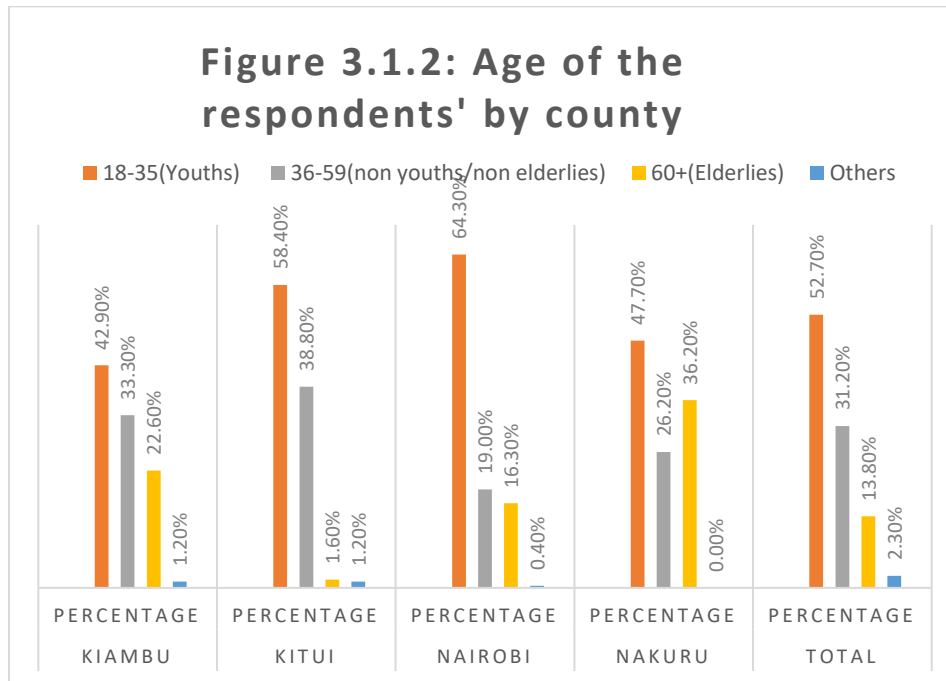
This section presents the respondents' demographic characteristics by County. The characteristics that were considered includes: Gender, Age, Marital Status and the level of Education. Each of the characteristics is presented in the figures below.

3.1.1 Respondents' Gender by County



The figure above shows the respondents' gender by County. The results shows that out of the total number of respondents from the four counties, 79.1 % of them were female while 20.9% were males. The figure also shows that the percentage of women respondents from each county was more than the percentage of the male respondents.

3.1.2 Respondents' Age by County



The figure above presents the percentage of the respondents' age group by County. The results in the figure shows that more than half of the respondents in all the four Counties were youths aged between 18 and 35 years of age, 31.2% of them were aged between 36 and 59 years, 13.8% were elderlies aged above 60 years while 2.3% were below 15 years.

3.1.3: Respondents' Marital Status by County

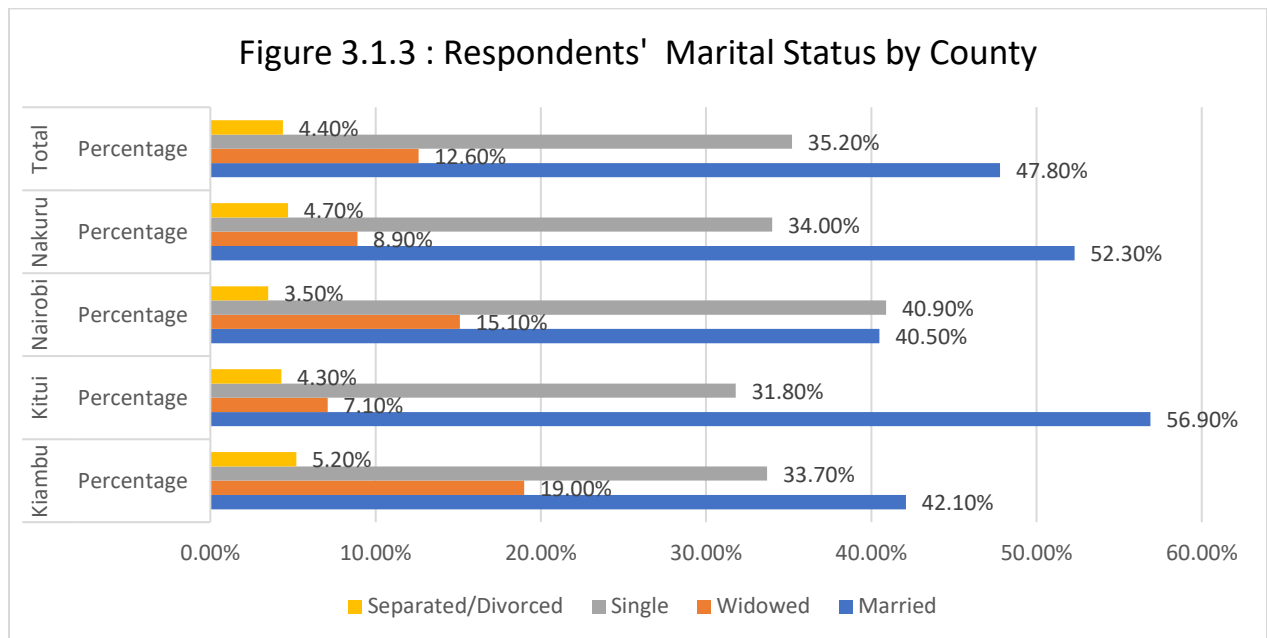


Figure 3.1.3 shows that most of the participants were married (47.8%), followed by those who were single (35.2%), 12.3% were widowed while 4.4% of them were either separated or divorced.

3.1.4: Respondents' Level of Education by County

Table 3.1.4: Respondents' Level of Education by County

	Kiambu	Kitui	Nairobi	Nakuru	Total
Level of education	Percentage	Percentage	Percentage	Percentage	Percentage
No education	7.50%	0.00%	0.0%	0.40%	2.00%
Primary	25.00%	17.30%	37.30%	35.30%	28.50%
Secondary	31.00%	52.20%	43.70%	38.30%	41.40%
Tertiary	36.5	30.50%	19.00%	26.00%	28.10%

Most of the respondents had attained secondary level of education as illustrated in the table above (41.4%). Others, 28.5% had primary level of education, 28.1% had tertiary level of education while 2.0% of them had no education.

3.2 IMPACT OF COVID 19 PANDEMIC ON WOMEN'S EMPLOYMENT

This section presents the impact of COVID 19 Pandemic on women in formal and informal employment. The section outlines the kind of the impact/the kind of effect, the situation before, their experiences during Covid to date and the coping mechanisms they have developed to cope with the pandemic.

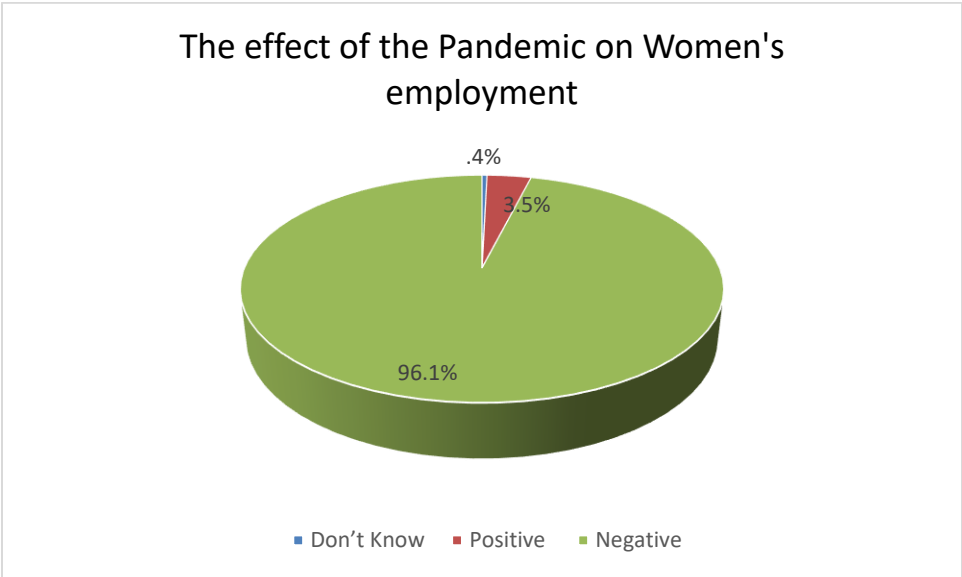
3.2.1 Effect of Covid 19 on women's Employment

The respondents were asked whether Covid 19 Pandemic affected women's employment either positively or negatively and results put in figure 3.2.1 below. The results in the figure show that the effect of Covid 19 on women employment was negative with 96.1% of the respondents saying so.

The researcher further asked the respondents to give the reasons for their responses and those who said that the Pandemic had a negative impact noted that: Many women lost their source of livelihood; those who were in the formal and in the informal employment, those who were in businesses had low returns due to reduced purchasing power while others had to work for few hours due to the curfew and those who worked after curfew hour could no longer do so leading to low incomes. Due to the pandemic those who were involved in cross border trade could no longer get stock due to the lockdown and those who managed, acquiring the goods became very expensive.

On the other hand, those who said the pandemic had a positive impact noted that some women took advantage of the pandemic and used the opportunities that were opened up the pandemic to do business such as selling masks, door to selling of vegetables and foodstuff because of the stay home regulations which made people not to reach the market, selling sanitizers and detergents to wash hands. Others who said they did not know the kind of impact noted that both men and women were affected the same way and at the same time there were those who saw opportunity in it.

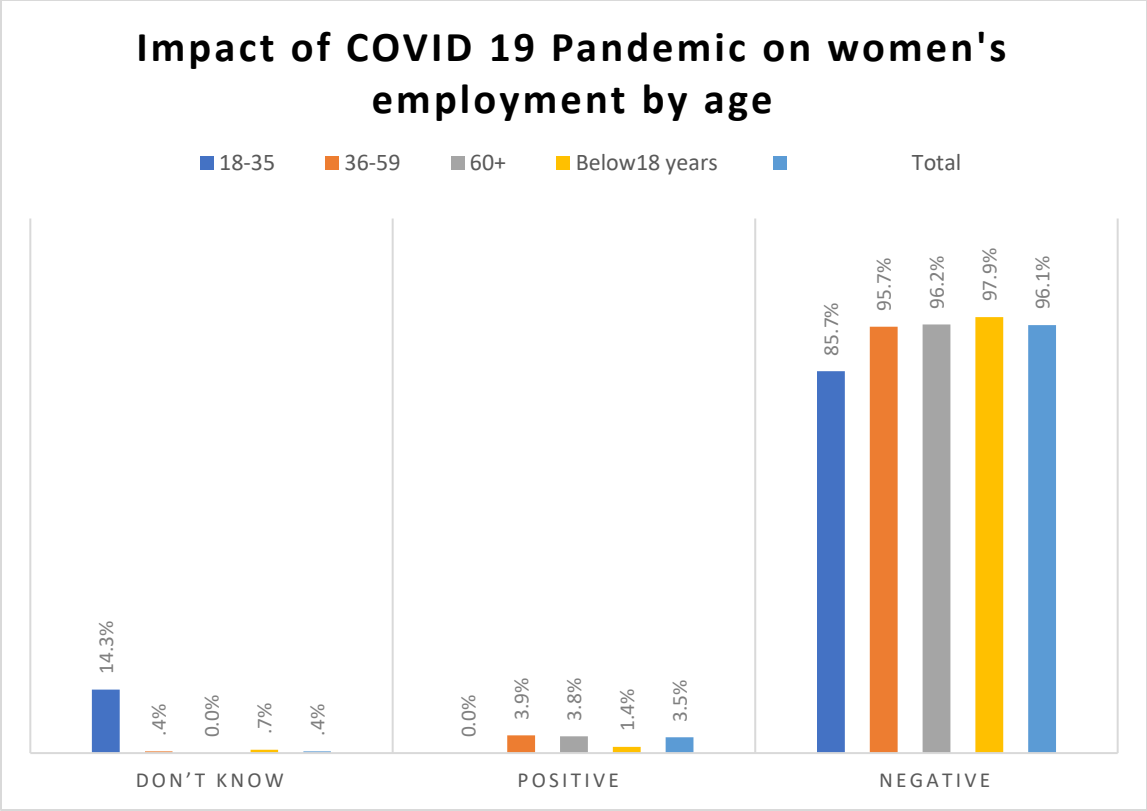
Figure 3.2.1 Effect of COVID 19 PANDEMIC ON WOMEN’S Employment.



3.2.2: Effect of Covid 19 on women's Employment by age

The responses did not differ in age because most of the respondents across the ages noted that the impact of Covid19 on women’s employment was negative (85.7% of youths aged 18-35,95.7% of the respondents aged 36-59, 97.9% of the elderlies aged 60 and above years and 96.1% of the respondents aged 18 and below).

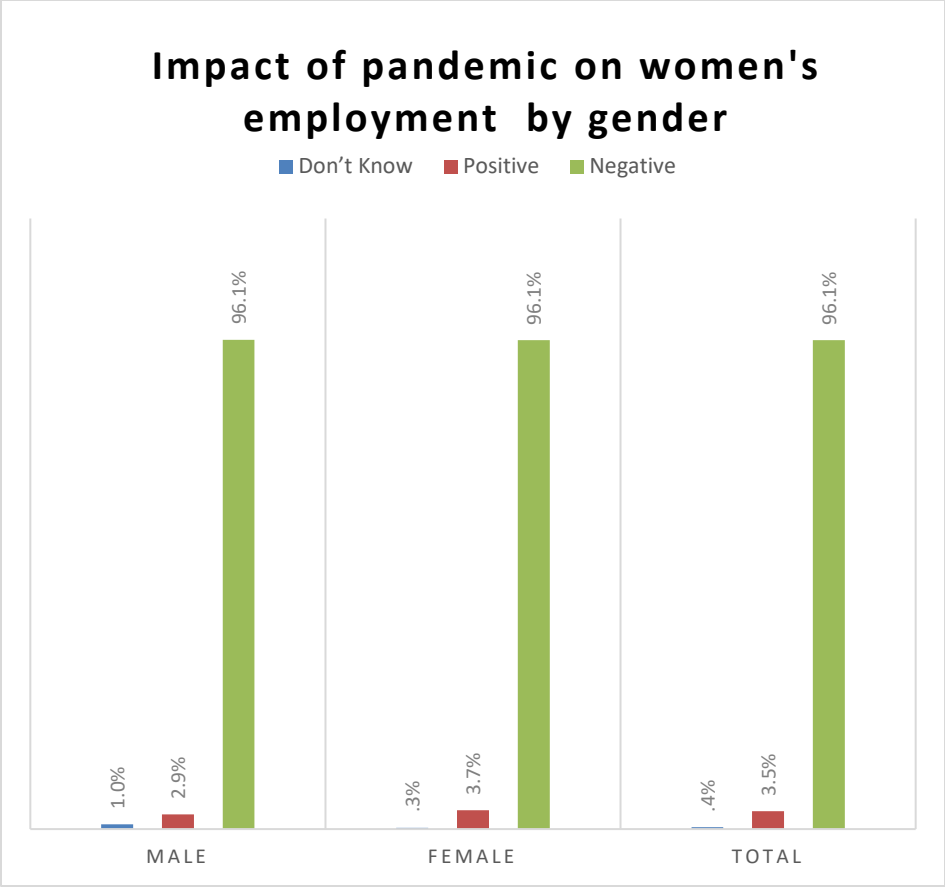
Figure 3.2.2: Impact of COVID 19 Pandemic on women’s employment by age.



3.2.3 Impact of the Pandemic on women’s employment by gender

The results did not show any relationship between gender and the response on the impact of COVID 19 Pandemic on women’s employment as illustrated in the figure below. The results show an equal percentage of the men and women noted that the pandemic had a negative impact on women’s employment.

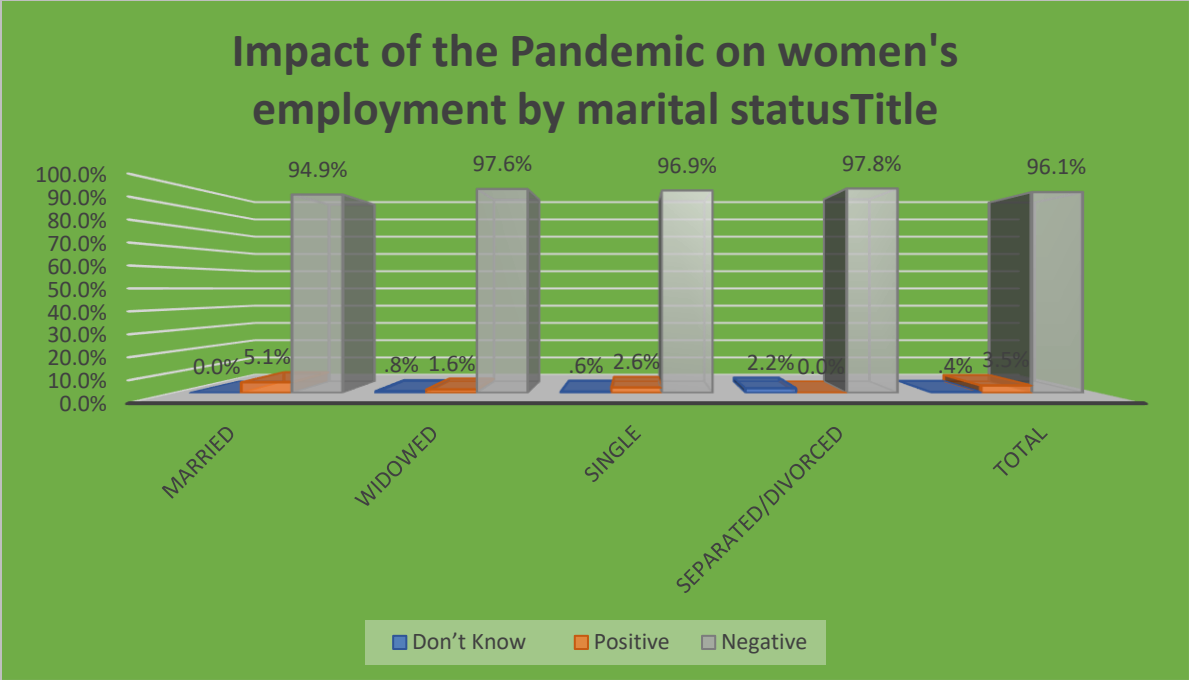
Figure 3.2.3: Impact of the Pandemic on women’s employment by gender



3.2.4: Impact of the Pandemic on women’s employment by Marital Status

The results in the figure shows that majority of the respondents regardless of their marital status reported that the Pandemic had a negative impact on women’s employment. However, the proportion of the married respondents was slightly lower (94.9%) than the proportion of the other respondents across the other categories (97.6%,96.9% and 97.8% respectively) and the average proportion of 96.1%.

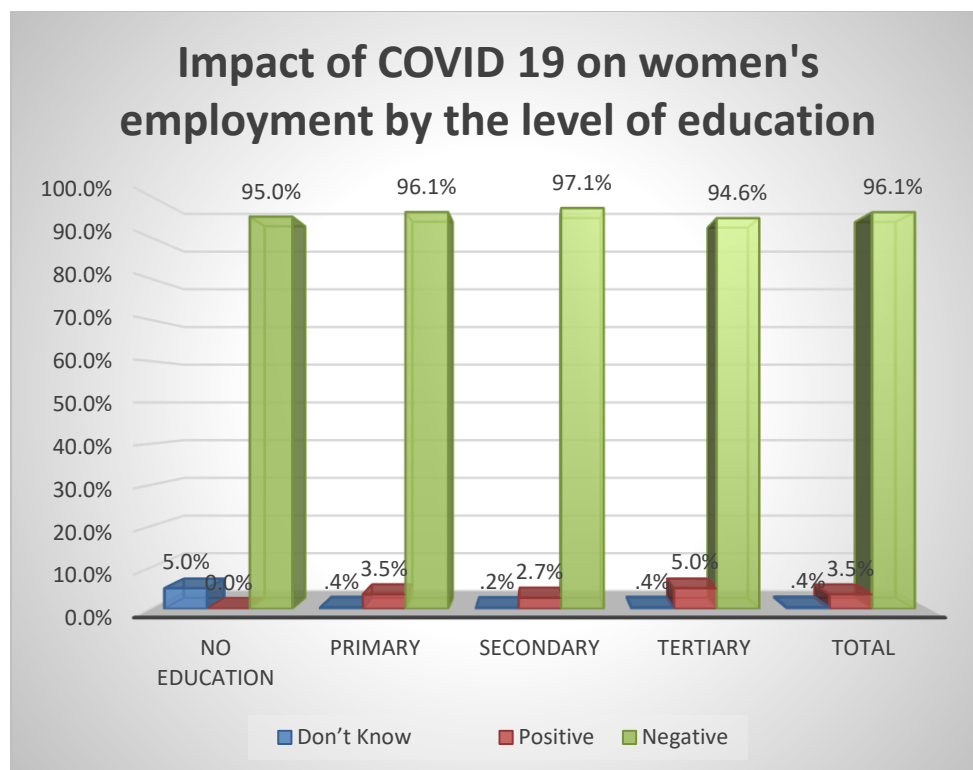
Figure 3.2.4: Impact of the Pandemic on women’s employment by Marital Status



3.2.5 Impact of the Pandemic on women’s employment by the respondents’ level of education

The results also did not show any relationship between the level of education and the impact the pandemic had on women’s employment as shown on figure 3.2.5. The figure shows that majority of the respondents regardless their level of education reported that the Pandemic had a negative impact on women’s employment with a very little variation across the categories. Only the proportion of the respondents with tertiary level of education was below the average total proportion of the respondents who said the Pandemic had a negative impact ((94.6% and 96.1% respectively).

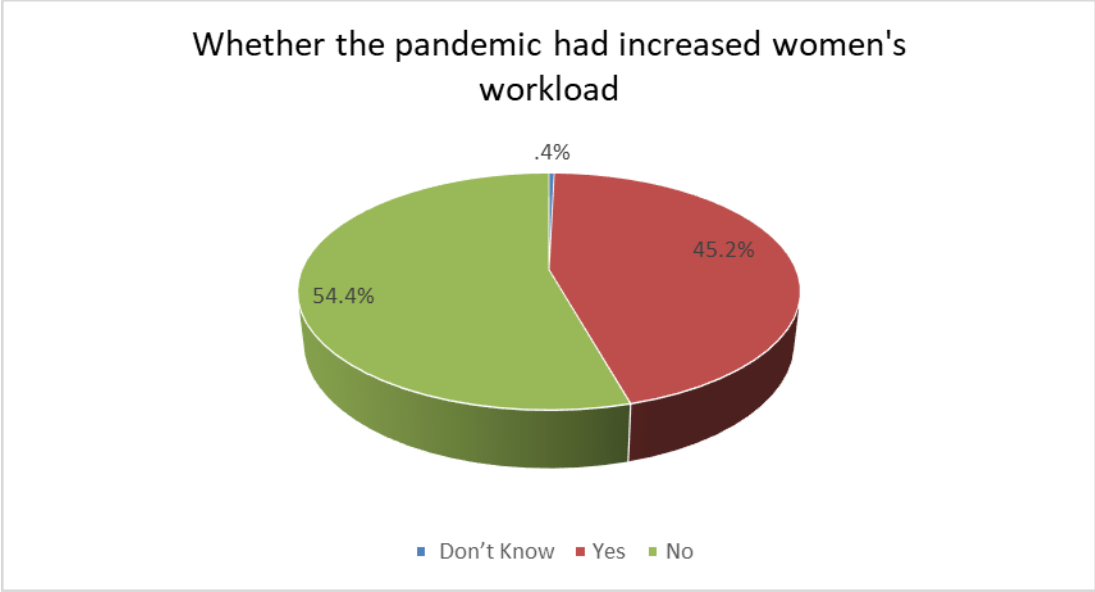
Figure : 3.2.5 Impact of the Pandemic on women’s employment by the respondents’ level of education



3. 3: Whether Covid 19 Pandemic had increased women’s work load

The study sought to establish whether the COVID 19 Pandemic had increased women’s workload and results illustrated in the pie chart below. The results shows that only 45.2 % of the respondents said the pandemic had increased women's work load. The rest, 54.4% of the respondents said the pandemic had not increased women's work. Load while a small proportion of 0.4% said they did not know whether the women’s work load had increased or not.

Figure 3.3.1: Whether Covid 19 Pandemic had increased women’s work load



The respondents who reported the Pandemic to have increased women’s workload were asked to explain their answer and the following came out from them:

That since the children were at home due to the pandemic, their child care work had increased because they had to take responsibilities that are usually taken by the teachers.

Due to the curfew, the working hours had been shortened and the work to be accomplished before the curfew had to be squeezed within those short hours hence increasing the women’s work load

The Cost of living had become expensive and straineous forcing women to work harder to an extent of some women doing more than one job to make the ends meet.

Women who worked as housewives who had their husbands laid off were forced to look for alternatives in order to feed their families.

With the requirements to observe the Covid 19 protocols, women being care takers they were added a burden of ensuring everybody in their households observed the protocols.

Those who were left in the organizations they were working for had to do extra work to cover up for those who were laid off and those who had been given leave due to their age and preexisting health conditions.

Due to the lockdown and the Curfew that was put in place, some women who were working in the formal sector were forced to strain in their places of work trying to maximize the few hours that had been allocated for work before the curfew.

There were rampant family break ups that led women to be the main bread winners which came with extra burden.

Those who were working in the health sector had increased workload to cater for the Covid 19 patients.

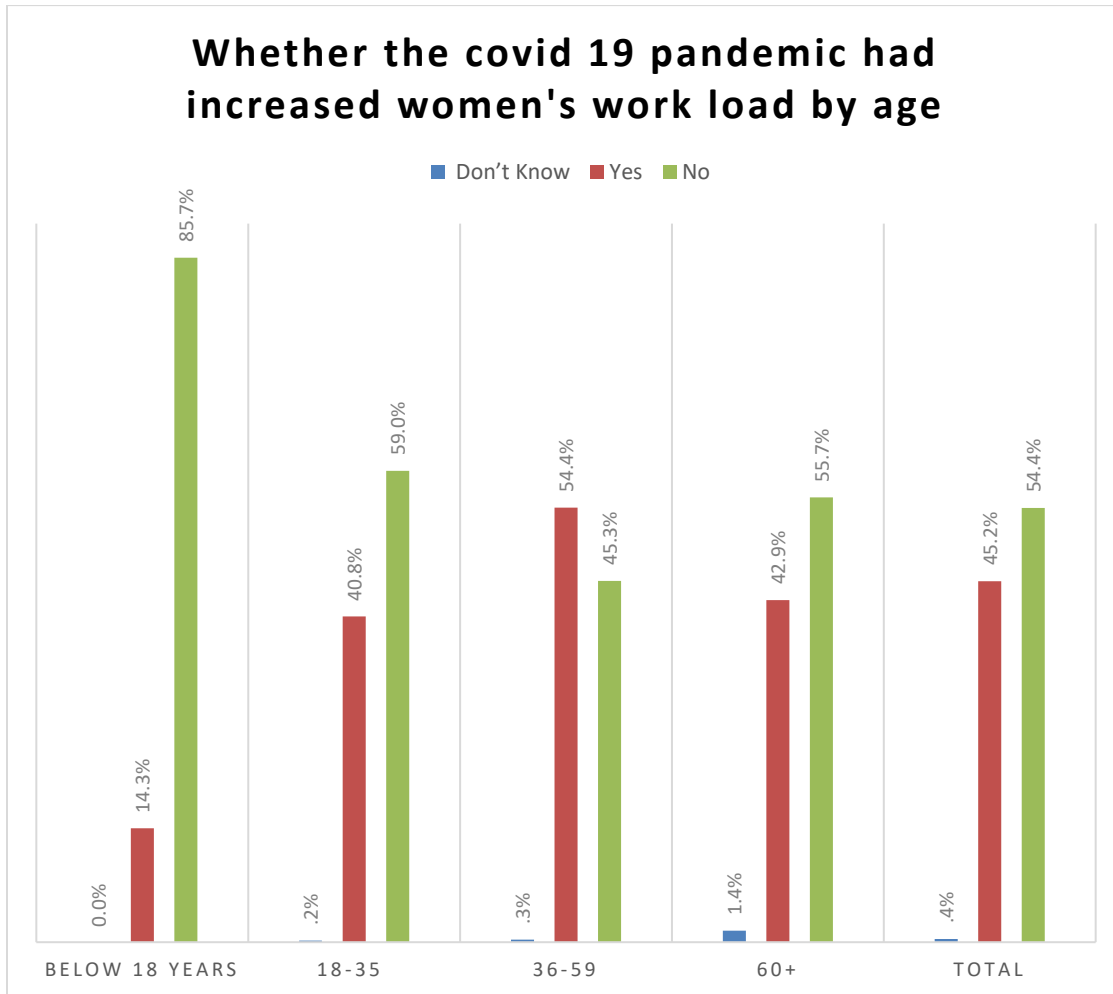
On the other hand, those who said the workload did not increase noted that both men and women were affected the same way and the burden that came up was shared among them. Other noted that the effect may even had been hard on men being the bread winners and a number of them were laid off from their jobs.

3.3.2: Whether Covid 19 Pandemic had increased women's work load by age

The study sought to establish the relationship between the age and the impact of the COVID 19 Pandemic on women's workload and the findings presented in the figure 3.3.2 below. The results shows that the majority of the respondents who felt that the Pandemic had increased women's workload were those aged 36-59 years (the non-youths and the non-elderlies) with about 54.4% as compared to 40.8% of the youths and 42.9% of the elderlies who also said the Pandemic had increased Women's workload. This may be so because this is the middle-aged group with school

going children and the age group which may be dealing with middle life crisis of trying to settle in life.

Figure 3.3.2: Whether Covid 19 Pandemic had increased women’s work load by age

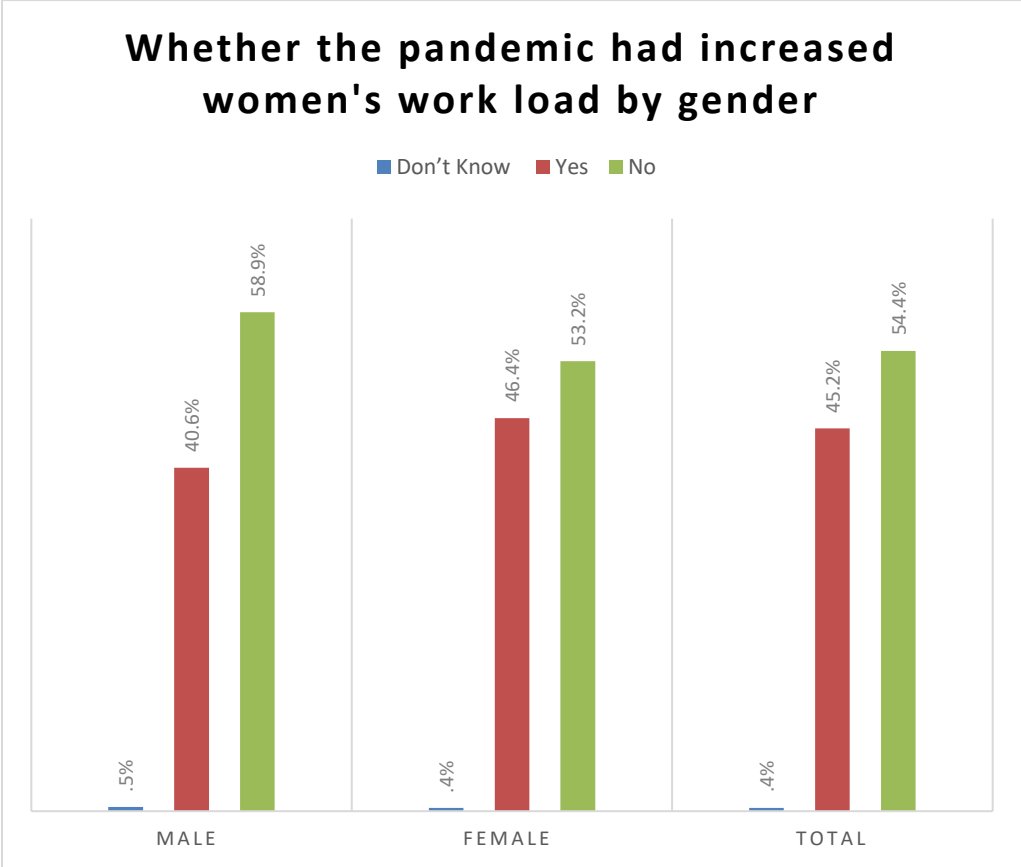


3.3.3 Whether Covid 19 Pandemic had increased women’s work load by age

The study sought to know whether there is any relationship between gender and the pandemic increasing the women’s workload or not and results put in the figure below. The results shows that

more women than men ,46.4% and 40.6% respectively reported that the COVID 19 Pandemic had increased women’s workload.

Figure 3.3.3: Whether Covid 19 Pandemic had increased women’s work load by age

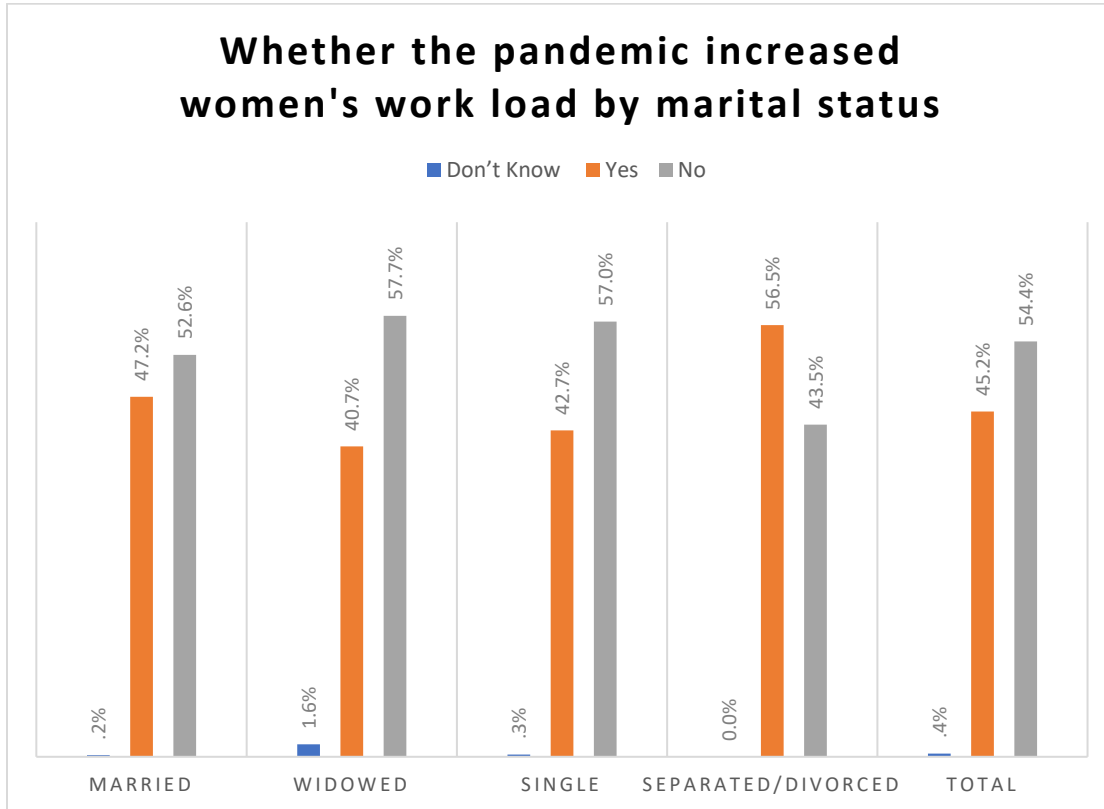


3.3.3: Whether Covid 19 Pandemic had increased women’s work load by Marital Status

The study sought to establish whether there was any relationship between marital status and the participants' feelings about whether the COVID-19 pandemic had increased the women's workload. The results were illustrated in the figure below, which shows that the greatest proportion of the respondents who said the pandemic had increased women's workload were those who were either separated or divorced with 56.5%, followed by those who were married with 47.2%, then those

who are single with 42.7% and the least proportion was those who were widowed with 40.7% reporting that the Pandemic had increased women’s workload.

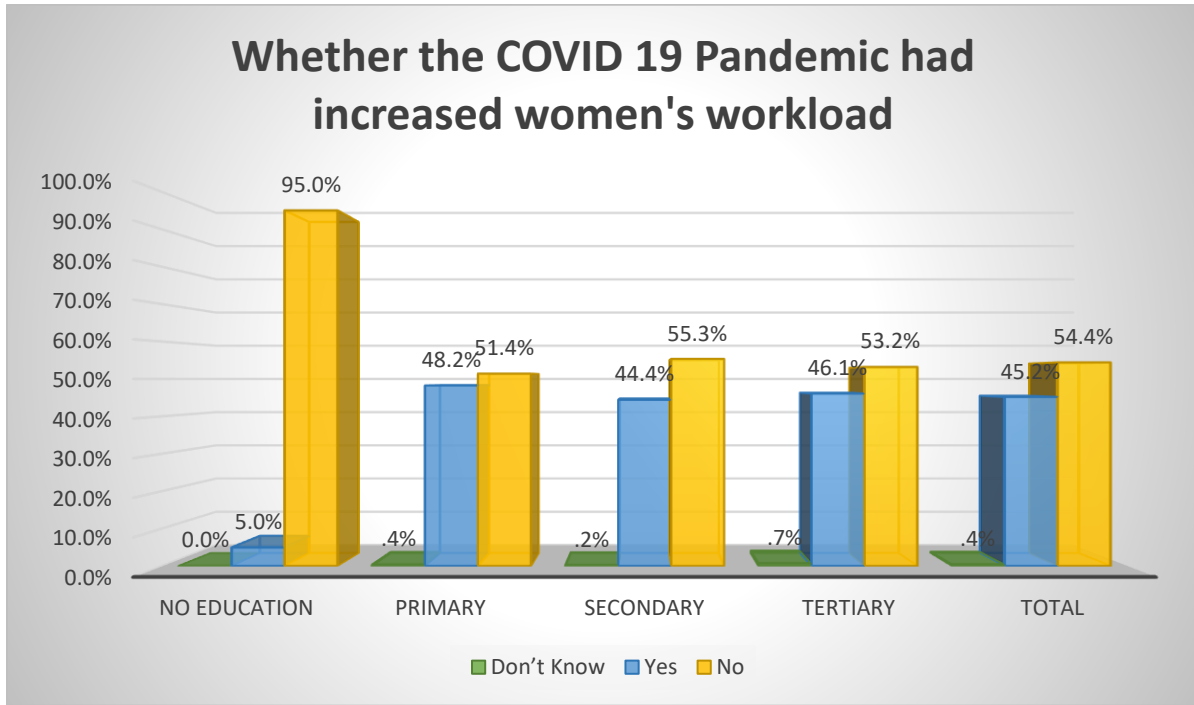
Figure 3.3.3: Whether Covid 19 Pandemic had increased women’s work load by Marital Status



3.3.4: Whether Covid 19 Pandemic had increased women’s work load by the level of education

The figure 3.3.4 below shows the outcome of whether the COVID19 Pandemic had increased women’s workload or not and the results shows that almost all of the respondents without any education (95%) reported that the pandemic did not increase women’s workload. On the other hand, the respondents who had primary level of education had the highest proportion who said the Pandemic had increased women’s workload (48.2%) followed by those who had tertiary level of education (46.1%) while the least proportion was those who had secondary level of education with 44.4%.

Figure 3.3.4.: Whether Covid 19 Pandemic had increased women’s work load by the level of education



3.3.5 :Employment /work experience before Covid 19 Pandemic

The participants were asked to give their work/employment experience before the COVID 19 Pandemic and the following came out from them:

- i. Some of them were formally employed as engineers, Sales personnel, accountants, KPLC employee, waitress, bar attendants, chefs, teachers, bankers, road constructors , other office jobs e.t.c
- ii. Some of the participants worked in the informal sectors as business people, casual and manual workers.
- iii. Others noted that they were housewives, students while others said they were not working because they were unemployed and others because they were aged and thus could not work.

3.3 .6: Employment/work experience during Covid 19 Pandemic to date

The participants were also asked to give their employment/work experience and they noted the following:

Regarding those who worked in the formal sector, some of them were laid off e. those who worked in the hospitality industry and those who worked as B.O.M teachers and private school teachers. Others had their working days reduced; others had their salaries deducted while others missed their pays completely. To cover up for the worker who were laid off and for the reduced number of days, the women in the formal sector had to work extra hours to make up for the work the laid off workers could be doing. In addition, due to curfew and lock down the women in the formal sector were constrained as they had to work within the few hours before the curfew and still meet the daily requirements of the work they are supposed to do.

Those who worked in the informal sector on the other hand noted that some of them closed their businesses, their businesses went down thus reducing the sales and in the long run the profit was reduced. Others noted that they were unable to pay business premises due to reduced income thus forcing them to move from their original business premises to a more affordable premises.

The participants also noted that there was little money in circulation and thus reduced purchasing power. They further noted that the working conditions worsened since they had to observe COVID protocols as they carried out their work, the working hours had reduced and thus had to constrain to make up for the day before the curfew hours.

“Okay, as I said im a teacher, an ECD teacher and I used to have my own kindergarten. I was at comfort zone because I was only programing myself. At least by the end of the month I know when I remove all expenses, Im left with 10000 to 5000 there. But the time covid came we had to close the kindergarten schools after the first month, the second one which was may, the house was for rental, it wasn’t mine I rental it to someone and he starts asking for rent, am asking him now what will I remove I was paying rent for this kiosks just here 6000. Mow I was asking him where I did I get the money? He told me you just find if you get you place even If its small small. Now that one let me down I was found with depression but I told Sovereign God, you, you are my God. We seated in the house waiting for the government for what they said, I live in the slums. She said we will be supported something small for people in slums. We waited nothing, waited nothing. So two of my sisters told me you don’t have to sit like this. One offered her car we started going to the market we bring green vegetables we pack somewhere. When people were standing we are trying to sell.”FGD Participant Nairobi

Comparison between the work/employment experience before COVID 19 and during COVID 19 to date.

The participants were further asked to compare the two situations and most of them noted that the situation before COVID was better as compared to the situation during COVID up to date. This they said that before COVID, they worked well without any restrictions and constrains while during COVID they are struggling to do their work freely due to the restrictions. They added that life was better before COVID as the purchasing power was high and due to stable incomes, that they were getting from their formal jobs and informal jobs.

3.3.7: Coping mechanisms to cushion the participants from impacts of COVID 19

The participants were also asked to give the coping strategies that they came up with to cushion themselves against the impacts of COVID 19 and they outlined the following:

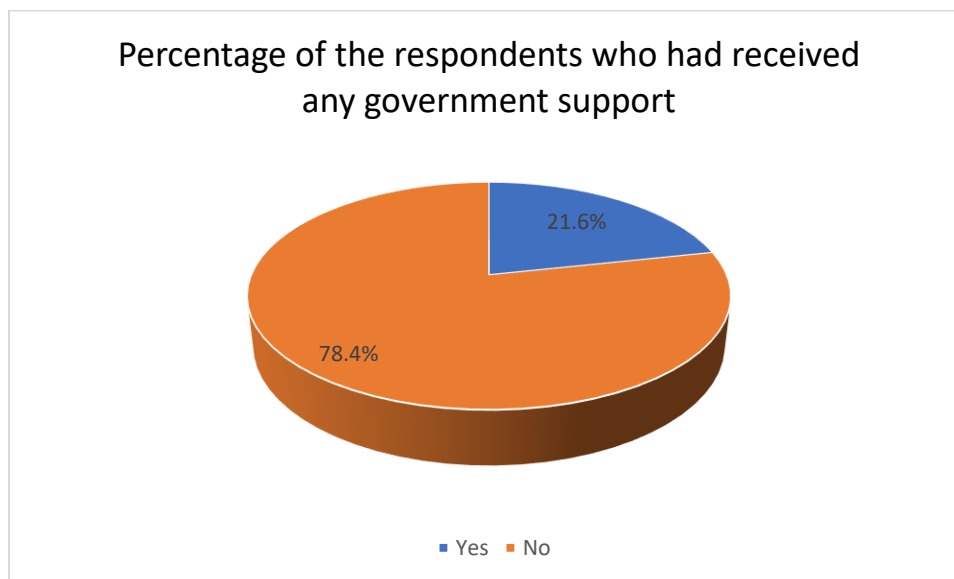
- i. Some opened businesses to complement their income
- ii. Cutting off the household expenses/budget by doing away with luxuries and concentrating on the basics only.
- iii. Some started farming alongside what they have been doing
- iv. Others borrowed loans for boosting their businesses while others borrowed to sustain their families.
- v. Others noted that they trained on new skills to help them cope with the situation.

- vi. Others started online businesses while others started door to door deliveries.
- vii. Others adjusted themselves and they are now doing any kind of job that is available to make the ends meet.

3.4. Whether the respondent had received any stimulus package from the government to cushion themselves against the impact of COVID19 on their employment.

The respondents were asked whether they had received any government stimulus package to cushion themselves from Covid 19 and results put in the pie chart below. The results in the pie chart shows that only 21.6% of the respondents had received any government stimulus package to cushion them against Covid 19 impact on their employment

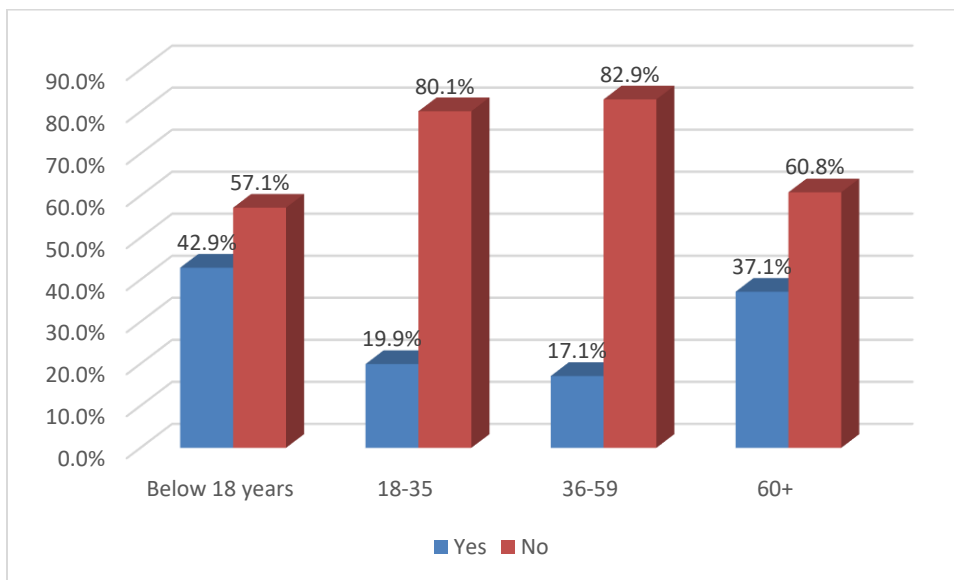
Figure 3.4.1 Percentage of the respondents who had received stimulus package from the government to cushion themselves from the impact of COVID 19 Pandemic.



3.4.2 :Percentage of the respondents who had received stimulus package from the government by age

The study sought to establish how many respondents had received any kind of support from the government to cushion themselves against the impact of COVID 19 by age and the results were presented in the figure below. The results in the figure show that the greatest proportion of the respondents who had received any kind of support were those aged below 18 years with 42.9%. This may be so because the study targeted the orphans and the vulnerable children who received Orphan and Vulnerable Children cash transfers followed by the senior citizens aged 60 and above with 37.1% saying they had received government support and again this may be those who receive the cash transfer for the elderlies. Only 19.9 % of the youths and 17.1% of the non-youths/non elderlies who had received any kind of support from the government to cushion themselves against impact of COVID 19.

Figure 3.4.2: Percentage of the respondents who had received stimulus package from the government by age

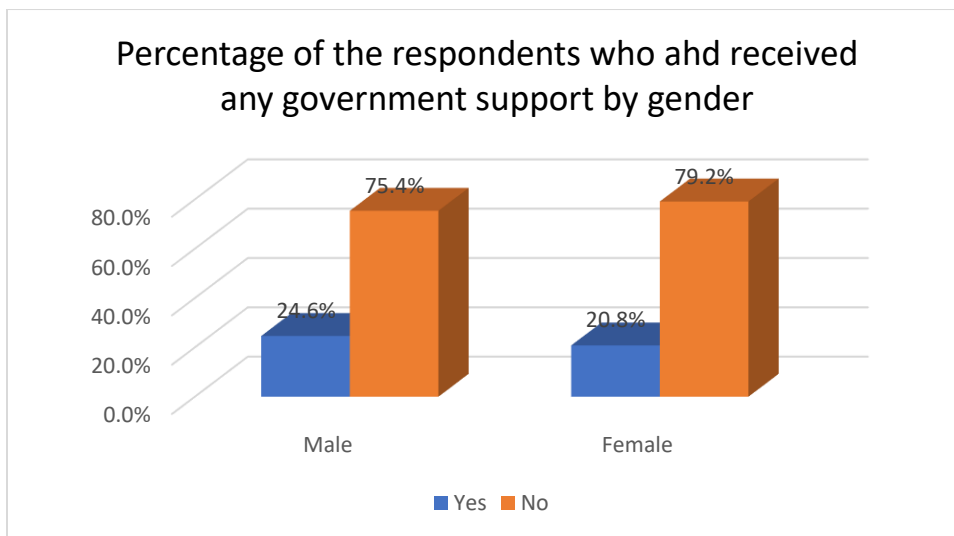


The participants who said they had received government support were asked to give the kind of support they had received and some noted that they were Inua Jamii beneficiaries, others noted that they were Kazi Mtaani beneficiaries while others noted that they had received food donations and others had received the cash direct from the government.

3.4.3 Percentage of the respondents who had received stimulus package from the government by gender

Figure 3.4.2 show the percentage of the respondents who had received any stimulus package from the government. The results in the figure shows that most of the respondents who had received any stimulus package were men with 24.6% as compared to 20.8% of women respondents.

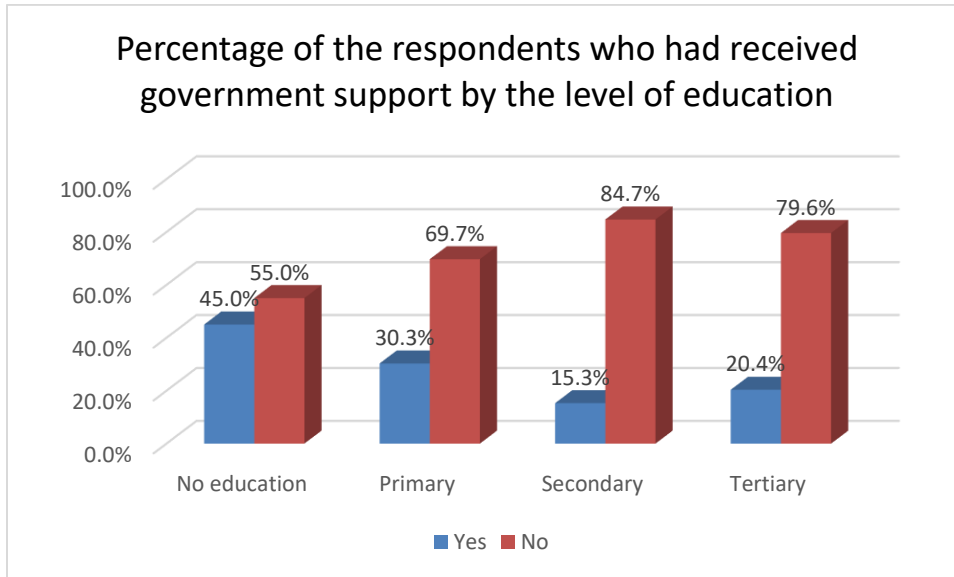
Figure 3.4.3: Percentage of the respondents who had received stimulus package from the government by gender



3.4.4: Percentage of the respondents who had received stimulus package from the government by the level of education

The study also sought to establish the percentage of the respondents who had received any kind of stimulus package from the government to cushion themselves against COVID 19 impact on their

employment and the results showed that most of the respondents who had received any stimulus package had no education (45%).



3.4.5: Lessons learnt

“Women should look for information! They should not sit back waiting for opportunities to get them home but should go out, interact with others out there and in the process they will gather information on what is happening and what opportunities are available for them” FGD Participant Nakuru

Finally, the participants were asked to give the lessons learnt from these experiences before and during the pandemic up to date and they put across the following:

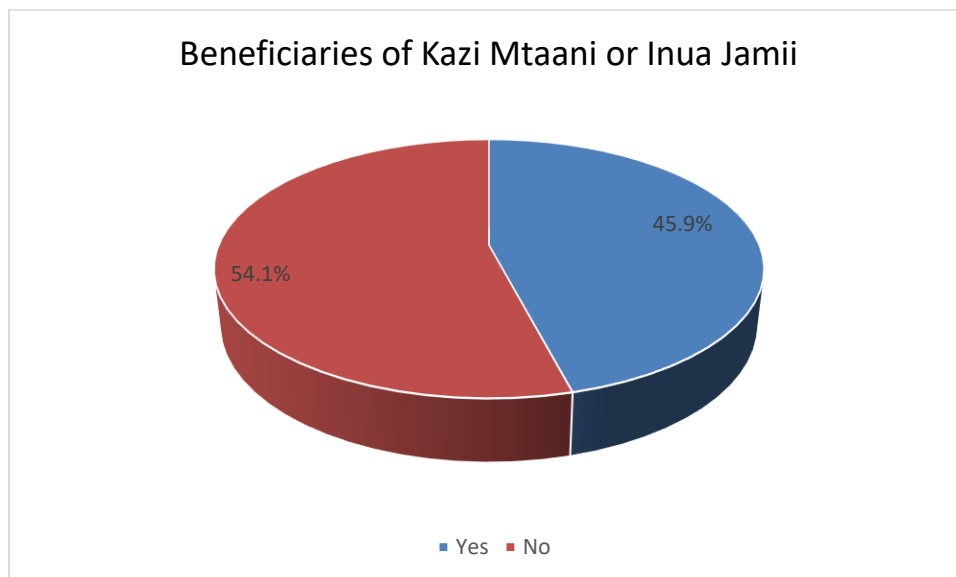
- i. Women should develop a saving culture to help in such times of disaster/pandemics.
- ii. Women should avoid overdependence on one spouse especially women but instead should wake up and work without selecting the kind of job; provided you place a plate of food on the table as you substantiate the other party’s income.

- iii. Women should look for alternative source of livelihoods to avoid such scenarios where one is stuck if things do not work.
- iv. Flexibility and adaptability to different situations in life is key.
- v. Social support is important as it played a key role during the pandemic.

3.5 TARGETING AND IDENTIFICATION OF KAZI MTAANI AND INUA JAMII BENEFICIARIES

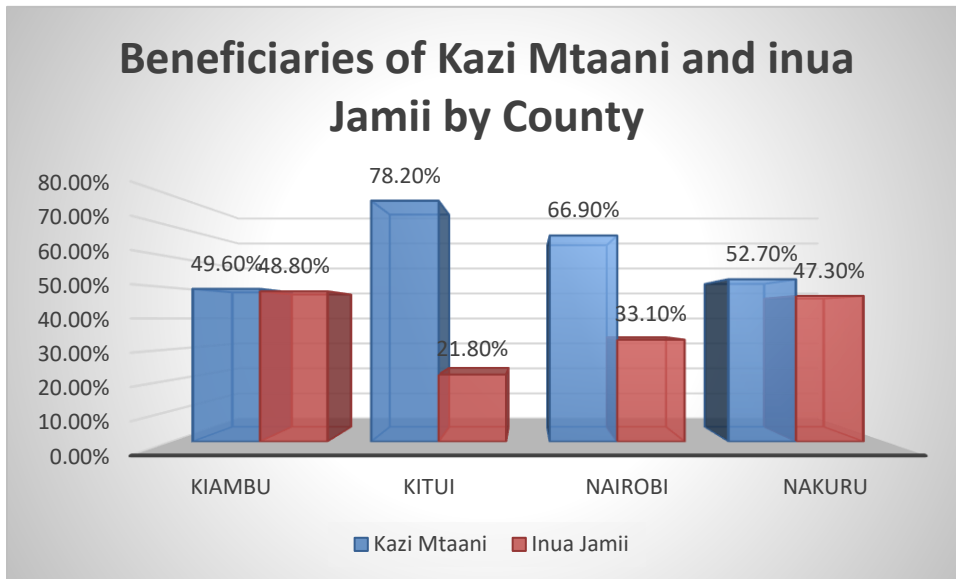
Figure 3.5.1 shows 45.9% of the respondents who participated in the study were either beneficiaries of Kazi or Inua Jamii.

Figure 3.5.1: Beneficiaries of Kazi Mtaani and Inua Jamii



3.5.2: Beneficiaries by County

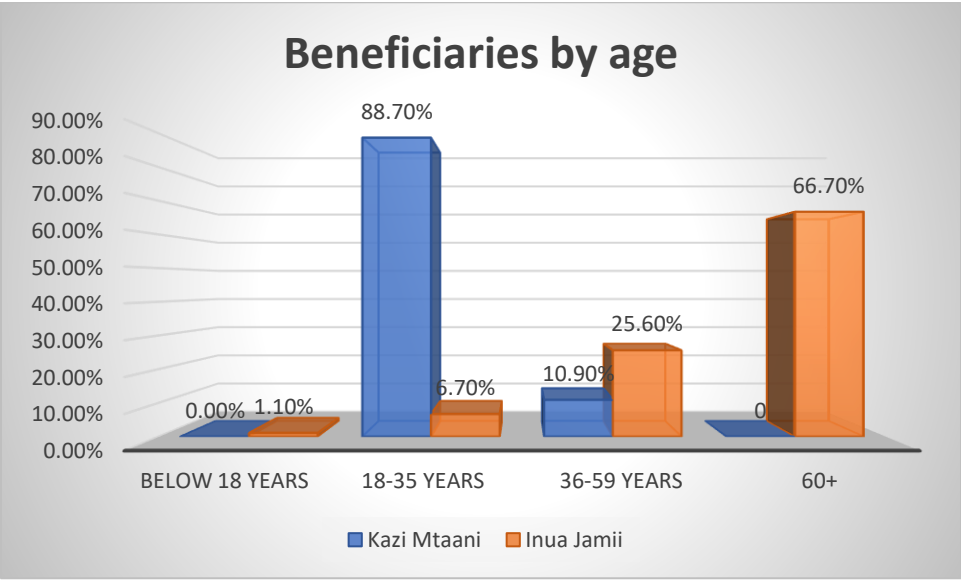
The figure 3.5.2 below shows the percentage of the respondents who were beneficiaries of either Kazi Mtaani or Inua Jamii by County. The figure shows that most of the beneficiaries were Kazi Mtaani beneficiaries from each of the four Counties with Kitui County having the highest number of beneficiaries(78.2%) followed by Nairobi County with 66.9%.On the other hand, Kiambu County had the highest number of Inua Jamii beneficiaries with 48.8% ,followed by Nakuru County with 47.3%.



3.5.3 Beneficiaries by Age

Table 3.5.3 shows the distribution of the two programs by age. Most of the Kazi Mtaani beneficiaries (88.7%) were youths aged 18-35 while most of the Inua Jamii beneficiaries (66.7%) were the elderlies aged 60 and above years.

Figure 3.5.3: Beneficiaries of Kazi Mtaani and Inua Jamii by Age



3.5.4: Source of information about the Stimulus package

The beneficiaries were asked to give where they got the information about Kazi Mtaani /Inua Jamii program and the results put in the table below.

The table shows that most of the beneficiaries learnt about the program from pamphlets from the implementing institution with 67.0% saying so. Others, 59.8% learnt about it from the social media, 58.1% from advertisements and posters, 49.6% from the mainstream media ,43.3% from relatives and friends, 42.3% from their peers while 31.1% learnt about it from local authorities.

Figure 3.5.4: Source of information about the Stimulus package

Source of information	%
Mainstream media (Radio, T.V, newspaper)	49.6
Advertisements/posters	58.1

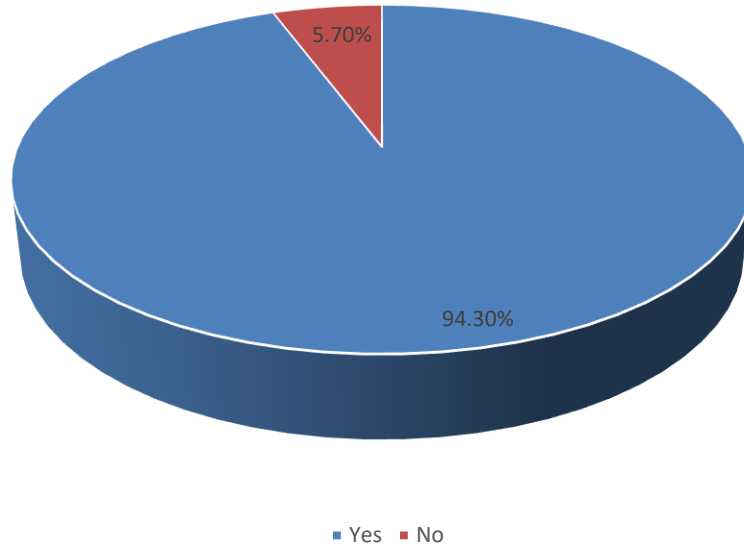
Peers	42.3
Local Authority	31.1
Relatives and friendly	43.3
Social media	59.8
Information pamphlet from implementing institution	67.0

3.5.5: Source of information about Stimulus package convenience

The respondents were asked whether the source of information through which they learnt about the stimulus package that they were beneficiaries and the results show that 94.3% said the source was convenient as illustrated in the pie chart below.

Figure 3.5.5: Source of information about Stimulus package convenience

Percentage of the respondents who thought the source of information about the stimulus package was convenient.

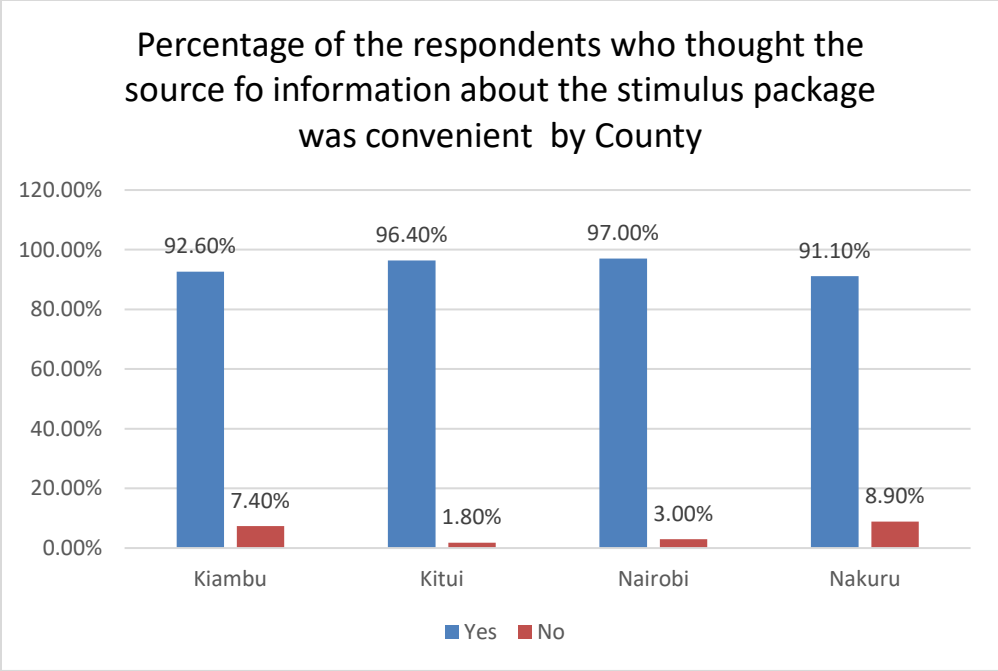


Those who felt that the source was not convenient were asked to explain and they noted that the information reached them late and those who got the information from the local authority noted that they were biased while passing on information.

3.5.6 :Source of information about Stimulus package convenience for the respondent by County

More than 90% of the respondents from all the four counties reported that the source of information about the stimulus package was convenient.

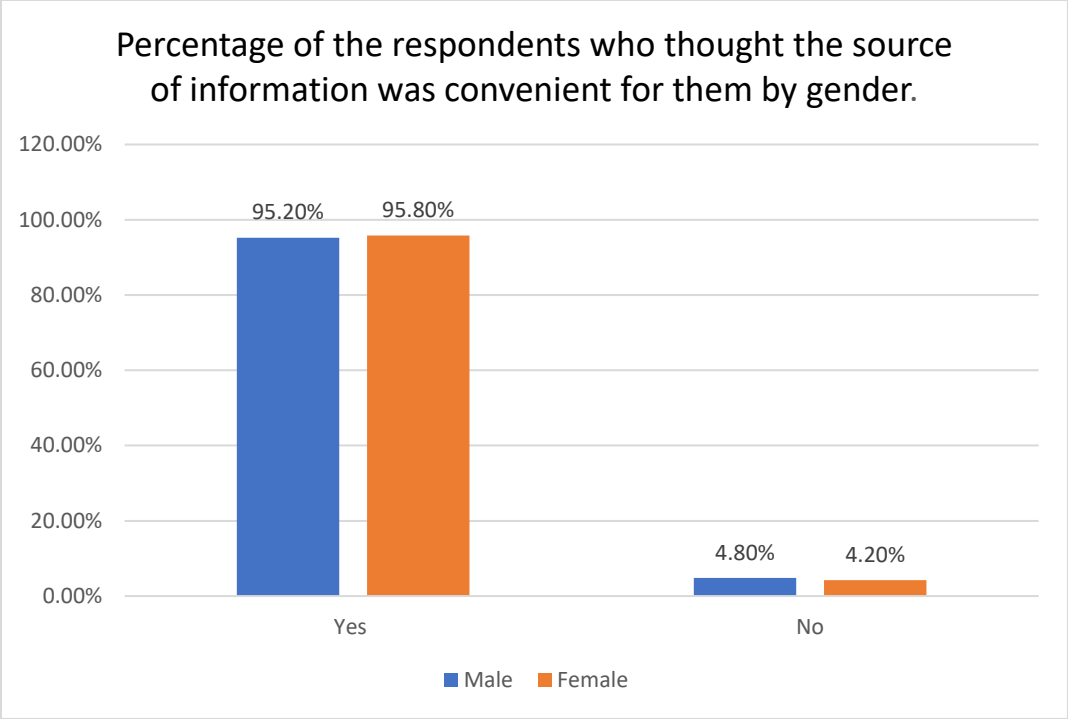
Figure 3.5.6: Source of information about Stimulus package convenience for the respondent by County



3.5.7: Source of information about Stimulus package convenience for the respondent by gender

The percentage of the respondents who thought the source of information about the stimulus was convenient for them by gender is presented in the figure below. The results in the figure show that about an equal proportion of men and women thought the source was convenient for them at 95.2% and 95.8% respectively.

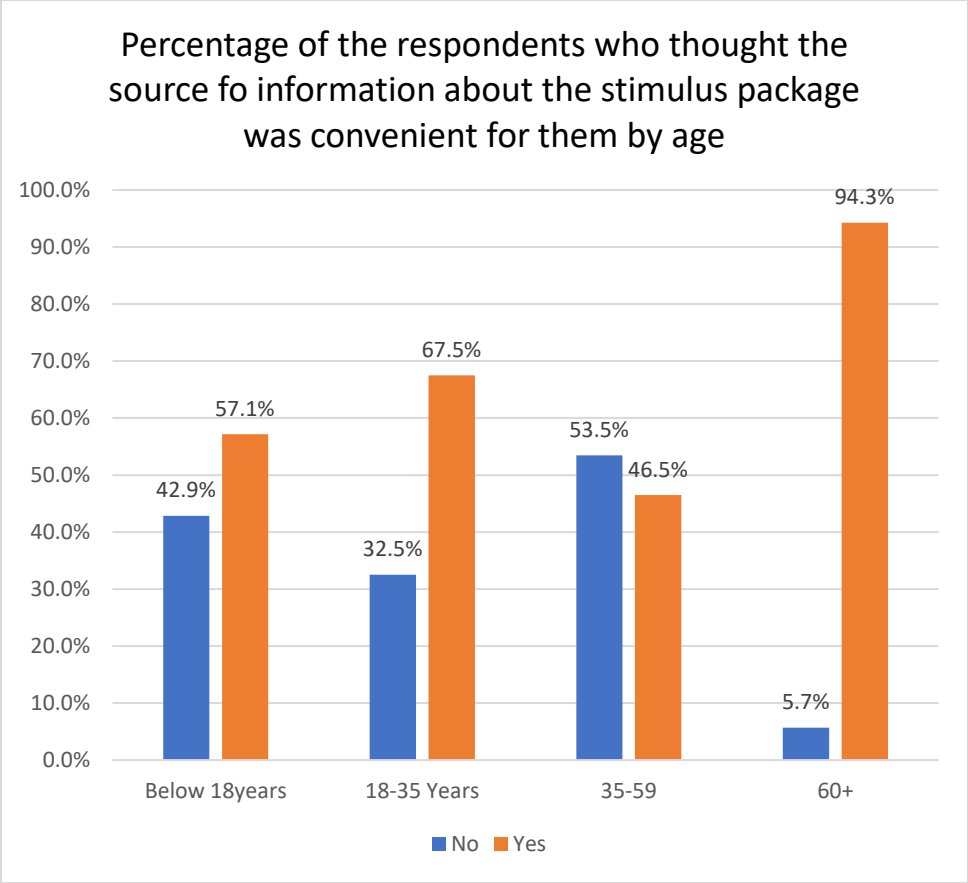
Figure 3.5.7: Source of information about Stimulus package convenience for the respondent by gender



3.5.8: Source of information about Stimulus package convenience for the respondent by age

The results for the source of information convenience by the age of the respondents shows that the greatest percentage of the elderlies reported that the source of information about the stimulus package was convenient for them (94.3%) as shown in the figure below. Also, from the results in the figure about 67.5% of the youths also reported that the source of information about the stimulus package was convenient for them. Only the respondents who were middle aged had a greater percentage of the respondents reporting that the source was not convenient as compared to those who said the source was convenient for them at 53.5% and 46.5% respectively.

Figure 3.5.8: Source of information about Stimulus package convenience for the respondent by age



3.5.9: How the beneficiaries were recruited into the programs

When the beneficiaries were asked to explain how they were selected into the program they highlighted the following:

Some of the Kazi Mtaani beneficiaries applied the job through the ACC (Assistant County Commissioner) or through the Deputy County Commissioner) and after that, shortlisting was done and they were among those selected. Others were recommended by the Nyumba Kumi leaders while others were recommended by the local authority i.e. their area chiefs and assistant chiefs.

Some of the Inua Jamii beneficiaries on other hand noted that they were recruited through community policing whereby a baraza was organized and they were presented to the community

for recommendation .Others noted that they were automatically registered by their local authority due to their age while others noted that they were registered by Nyumba Kumi leaders.

3.5.10: Reasons why the beneficiaries applied /registered into the Kazi Mtaani/Inua Jamii Programs

The beneficiaries were asked the reasons why they registered/applied into the program and results were put in the table below. The table shows that 59.7% of the beneficiaries applied for the Kazi Mtaani/Inua jamii because they were recent graduates, 29.8% applied because they were unemployed, 47.3% because they were elderly and they could not work,60.8% said they applied because they were orphans,57.8% because they were living with disability,38.9% applied so that they could support their families while 59.5% said they did so because of peer pressure. Others 37.7% and 57.2% did so for income generation and to keep themselves busy.

Table 3.5.10: Reasons why the Beneficiaries applied/registered into the Kazi Mtaani /Inua Jamii programs

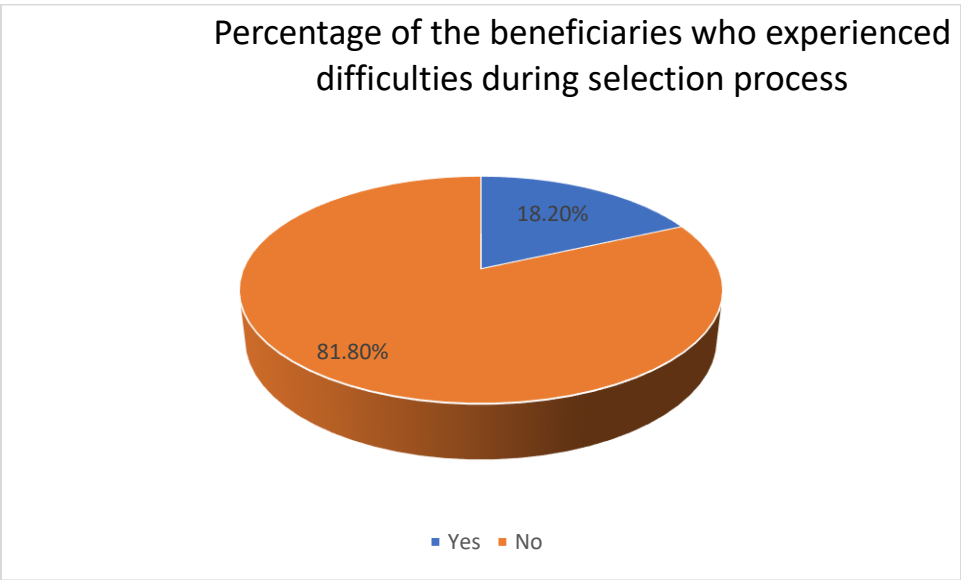
Reasons	%
Recent graduate	59.7
Unemployment	29.8
Elderly and cannot work	47.3
Orphaned	60.8
Living with disability	57.8
Family support	38.9

Peer pressure	59.5
Income generation	37.7
To keep myself busy	57.2

3.5.11: Whether there were any difficulties experienced during the program selection process

The Researcher wanted to know whether the beneficiaries experienced any difficulties during the selection process and only 18.2% of the women beneficiaries of Kazi Mtaani and Inua Jamii said they experienced difficulties during the programme selection process as shown by the pie chart below.

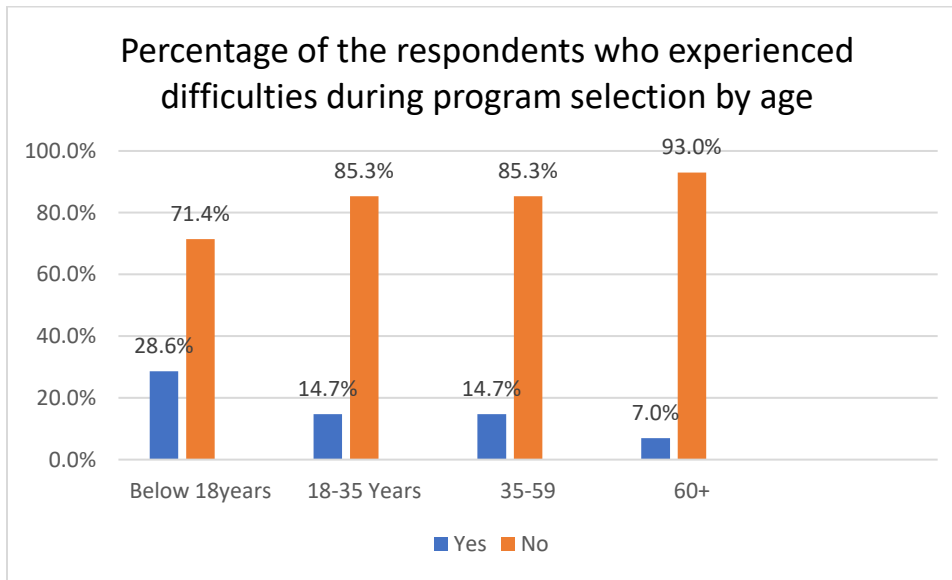
Figure 3.5.11: Percentage of the beneficiaries who experienced difficulties during selection process.



3.5.12 : Existence of difficulties during selection process by age

The percentage of the respondents who said they experienced any difficulties during selection process decreased with increase in age as illustrated in the figure below.

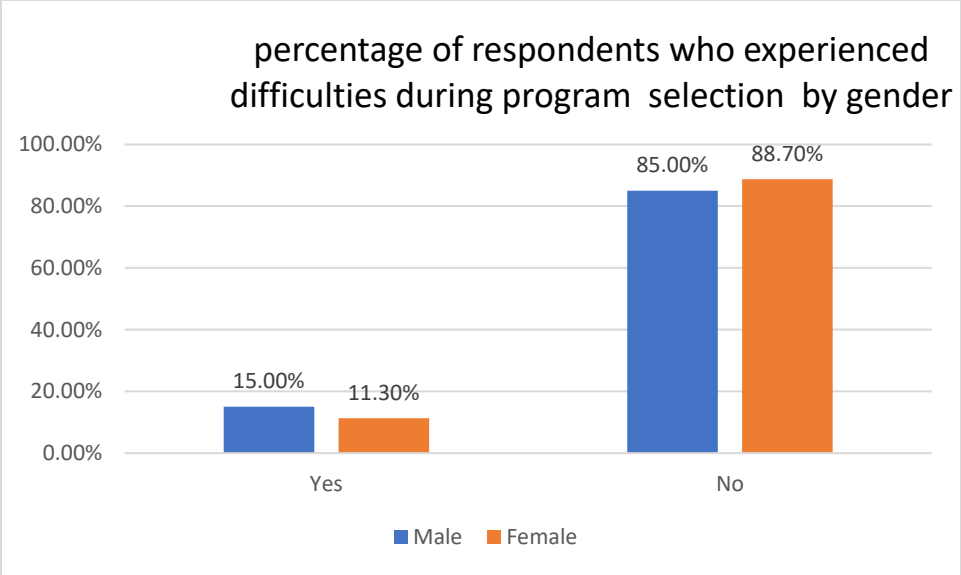
Figure 3.5.12 : Existence of difficulties during selection process by age



3.5.13: Percentage of respondents who experienced difficulties during program selection process by gender.

The percentage of the respondents who experienced any difficulties during selection process by gender shows that 85% of the male respondents and 88.7% of the female respondents said they did not experience any difficulties during the selection process as shown in the figure below.

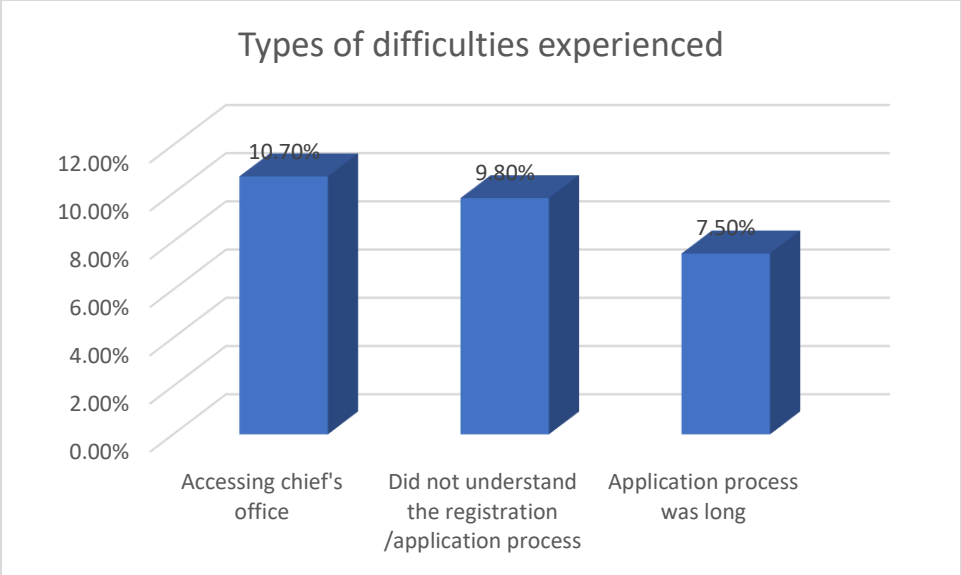
Figure 3.5.13: Percentage of respondents who experienced difficulties during program selection process by gender



3.5.14: Kind of difficulties experienced

The researcher further asked the participants the kind of difficulties they experienced to those who said they did experience any and results put on the figure below. The results in the figure shows that 10.7% of the respondents said they had difficulties accessing the chiefs office, 9.8% said they did not understand the registration/application process while 7.5% said the registration/application process was long .

Figure 3.5.14 : Kind of difficulties experienced

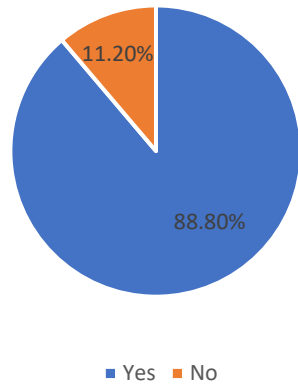


3.5.15: Satisfaction with the selection process

The beneficiaries were further asked whether they were satisfied with the selection process into the different programmes that they were beneficiaries and 88.8% said the process was satisfactory as shown by the pie chart below.

Figure : 3.5.15: Satisfaction with the selection process

The percentage of the respondents who were satisfied with the selection criteria



The participants were asked to explain the reason for the answer they gave and those who reported that they were satisfied with the selection criteria noted that the Inua Jamii process is usually straight forward for the elderly because one is only required to have attained 70 and above years in order for you to qualify and at the time of registration, anyone who was 70 and above was registered.

For Kazi Mtaani, the respondents noted that the process was fair and transparent and according to them those who got the chance were the vulnerable youths. Others noted that the process was simple and it did not require a lot of documentation.

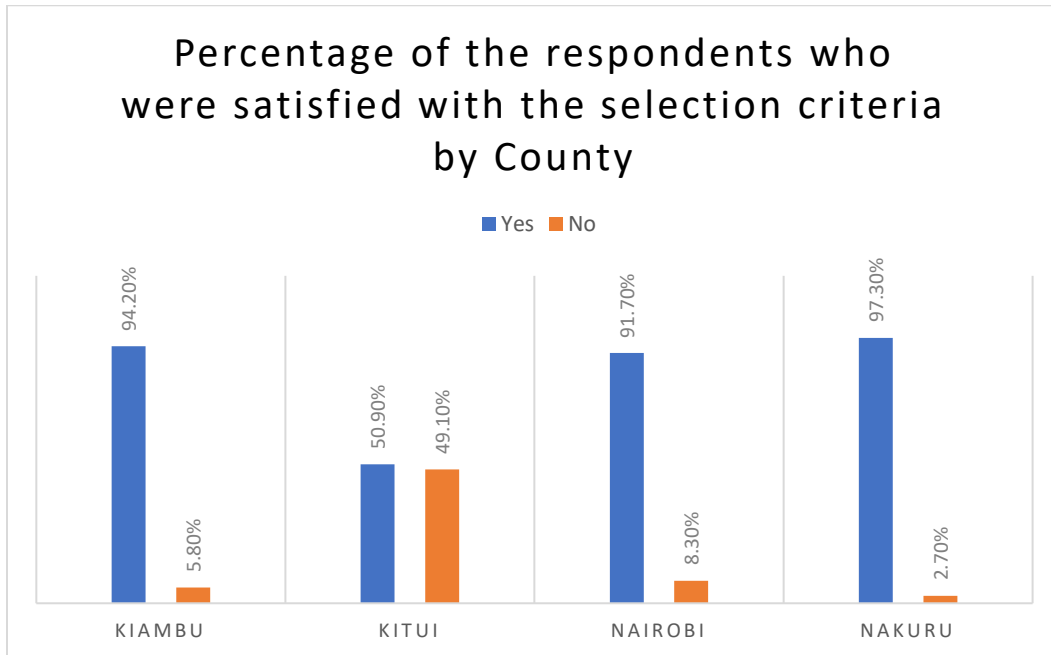
On the other hand, those who said they were not satisfied noted that the process was not transparent as the local authority were biased when selecting the beneficiaries. Others noted that the information was not well disseminated as some of them either got the information late or they did not get it at all especially women. There were others who also said that the competition was too high because the slots were too few compared to the number of applications which rendered to corruption in order for the beneficiaries to be recruited.

For the Inua Jamii said the selection through the community policing was tedious because of the long ques bearing in mind their age. For persons living with disability, they noted that there are a number of deserving cases that have been left out in the Inua Jamii program and that the Kazi Mtaani program did not consider persons living with disabilities.

Percentage of the respondents who were satisfied with the selection process by County

More than 90% of the respondents from almost all the counties where the study was conducted said they were satisfied with the selection process except in Kitui County where only about 51% of the respondents said they were satisfied.

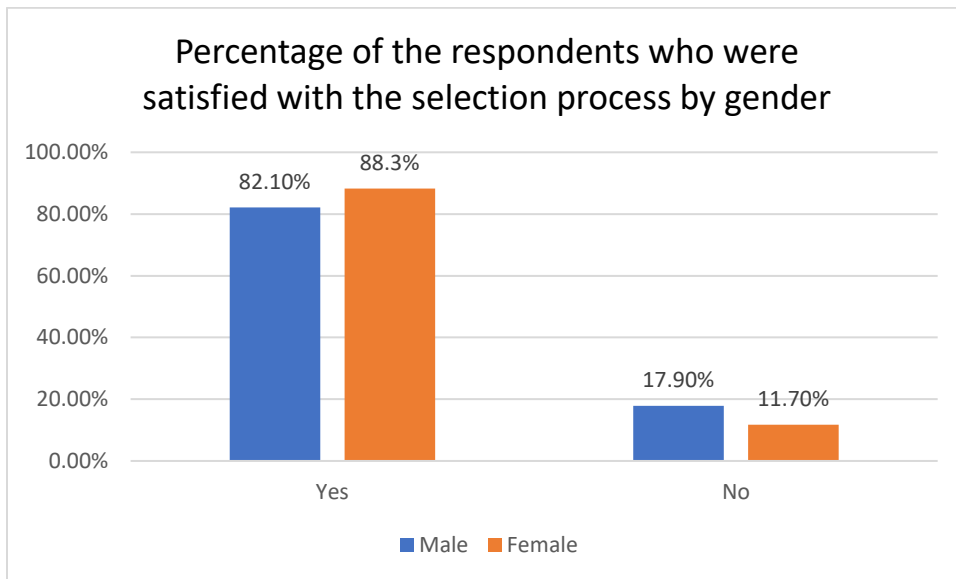
Figure Percentage of the respondents who were satisfied with the selection process by County



Percentage of the respondents who were satisfied with the selection process by gender

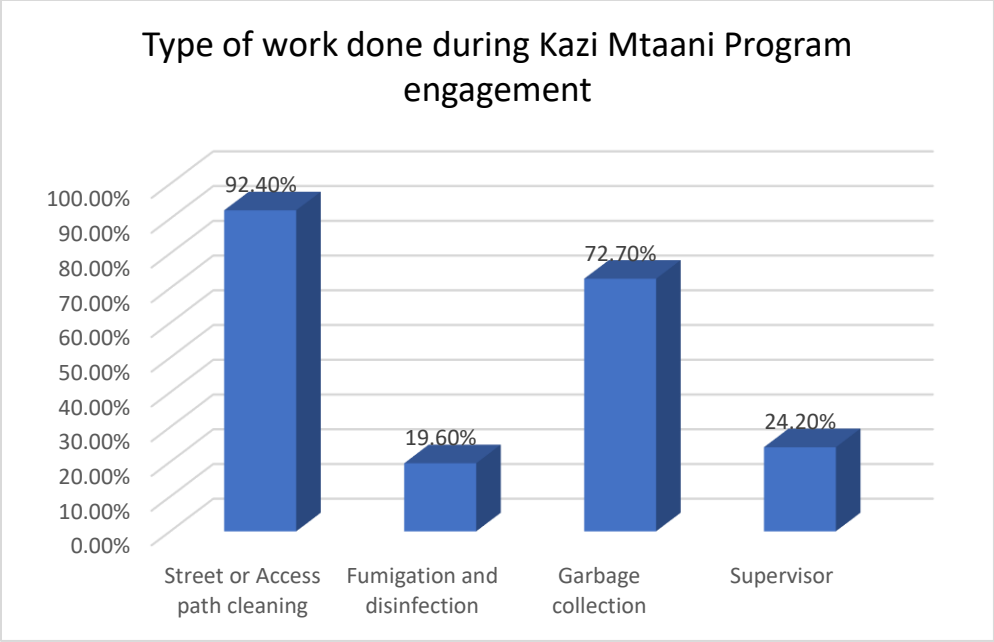
The results for the percentage of the respondents who were satisfied with the selection process by gender shows that more women (88.3%) than men (82.1%) reported that they were satisfied with the selection process.

Figure Percentage of the respondents who were satisfied with the selection process by gender



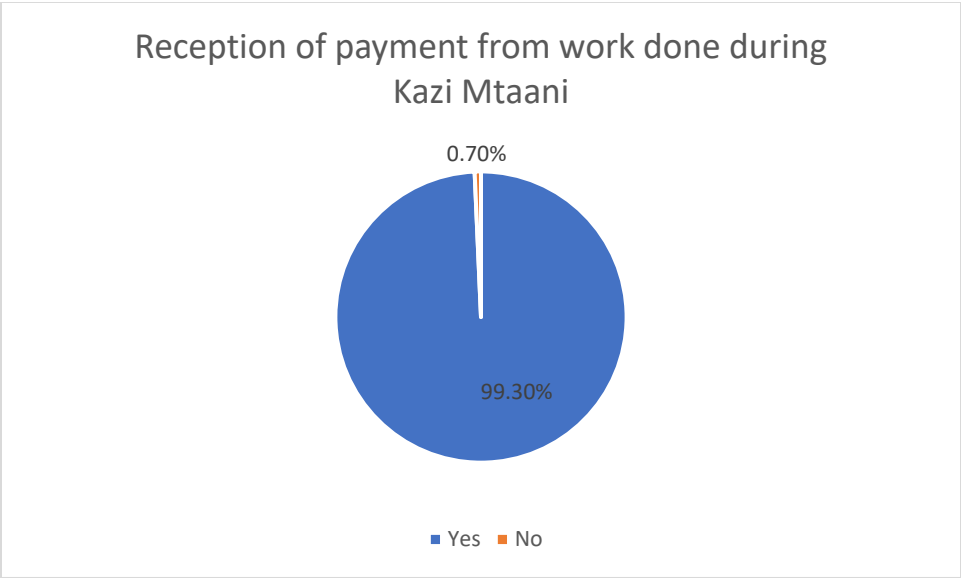
Kind of work done during engagement in Kazi Mtaani program

The respondents were further asked the kind of work they did during their engagement in the Kazi Mtaani program and 92.4% said they were engaged in street cleaning/access paths cleaning, 19.6% said they were engaged in fumigation and disinfection, 72.7% said they were engaged in garbage collection while 24.2 % of them said they were supervisors and thus they were involved in supervising others.



3.3.7 Reception of payment from Kazi Mtaani

The researcher further wanted to establish whether the beneficiaries received any payment from the work done as Kazi Mtaani program workers and about 99.3% of the Kazi Mtaani beneficiaries reported that they had received payment from the work done as presented in table 3.3.7.

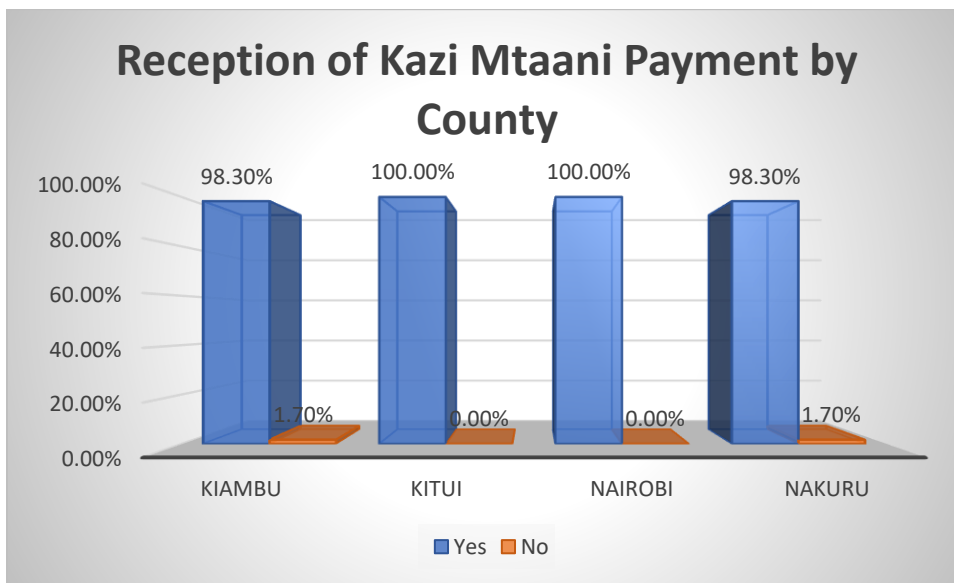


Those who felt that the programs do not benefit the targeted group were asked to explain why and they noted that not all the eligible people are beneficiaries.

3.5.16 : Reception of payment from Kazi Mtaani by County

The chart below shows the percentage of the Kazi Mtaani beneficiaries who had received payment from the work they did during their engagement in the program. The results in the chart show that all the beneficiaries from Kitui and Nairobi had received their payment while an equal proportion of 98.3% from Kiambu and Nakuru also said they had received their payment.

Figure 3.5.16: Reception of payment from Kazi Mtaani by County



3.5.17: Whether Kazi Mtaani and the Inua Jamii programs benefited the targeted groups.

On whether the programs benefits the intended target groups, below are some excerpts from some of the participants: -

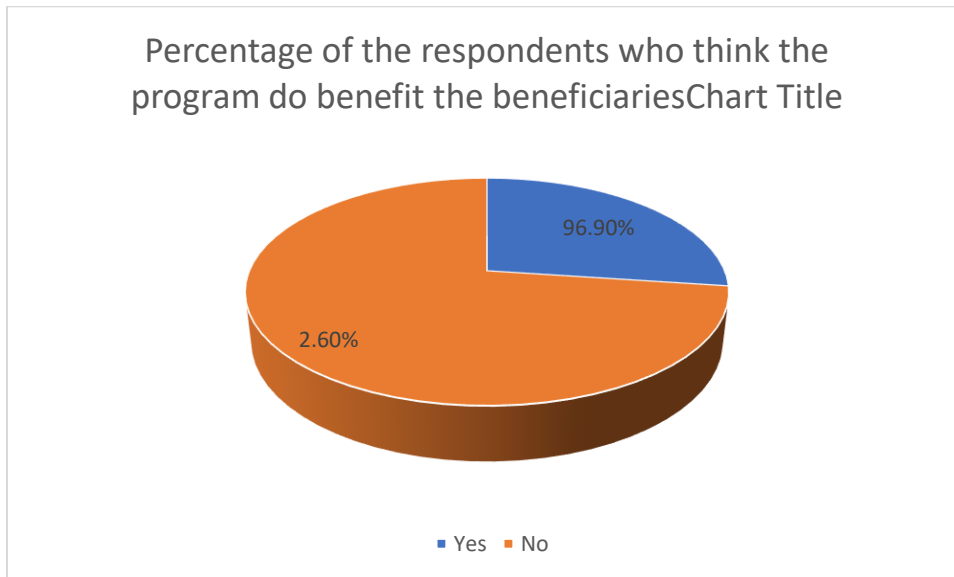
“According to me, Kazi mtaani has helped me. I used to clean clothes for people but at least now I have a daycare am looking at young kids and that’s where I got the capital. Kazi mtaani helped us to like a brother and a sister. As you see us here now, we are brothers and sisters. There is a day I got sick and the Kazi mtaani youths contributed to my hospital bills. I was subjected to a certain surgery and the Kazi mtaani people paid all the bills. They also needed people to donate blood and the Kazi mtaani people showed up. They wanted two pints. They had to donate three pints and they dint demand anything from me. They did it wholeheartedly, were it not for them I don’t know what I would have done. Those people helped me. That is the much I can say about Kazi mtaani.” Kazi Mtaani beneficiary Nakuru

“Daktari, I can also say that Kazi mtaani has helped in terms of cleanliness. Before Kazi mtaani, some covid people were...{inaudible} but due to cleanliness, I have noticed that most of the diseases are not existing anymore since they have collected all the litter that was just lying anyhow and taken to the dumping site by the municipality car. People were also advised to look for a place where they will be putting their litter and that it will be collected after every week. There are minimal chances of malaria infection since there is no mosquito bleeding anymore since the environment is clean” FGD Participant Nakuru

“Hao wasichana walifurahi. Walifurahi sana. Waliweza kujilisha, wengine waliweza kupeleka watoto wao mashule wakati shule zilifunguliwa na wakanza tubiashara kidogo kidogo.(Those girls were happy, they were very happy .They were able to feed themselves.others were able to take their children to school when the schools reopened and they also started small businesses”KII Kitui

The quantitative data also corroborated the qualitative data as depicted in the experiences above with the respondents reporting that the programs benefited the targeted groups with almost 97% of the respondents said the programs did benefit the targeted groups as shown on the pie chart below.

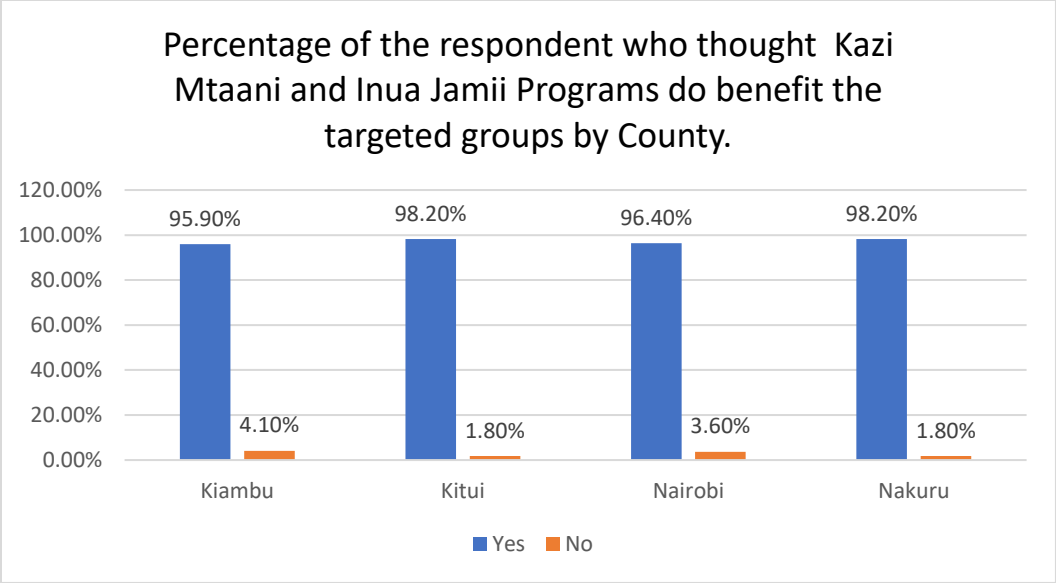
3.5.17: Whether Kazi Mtaani and the Inua Jamii programs benefited the targeted groups



3.5.18: Percentage of respondents who thought Kazi Mtaani and Inua Jamii do benefit the targeted groups

The chart below shows the percentage of respondents who thought the two programs do benefit the targeted group by County. The results shows that across all the more than 95% of the respondents reported that the programs do benefit the targeted group

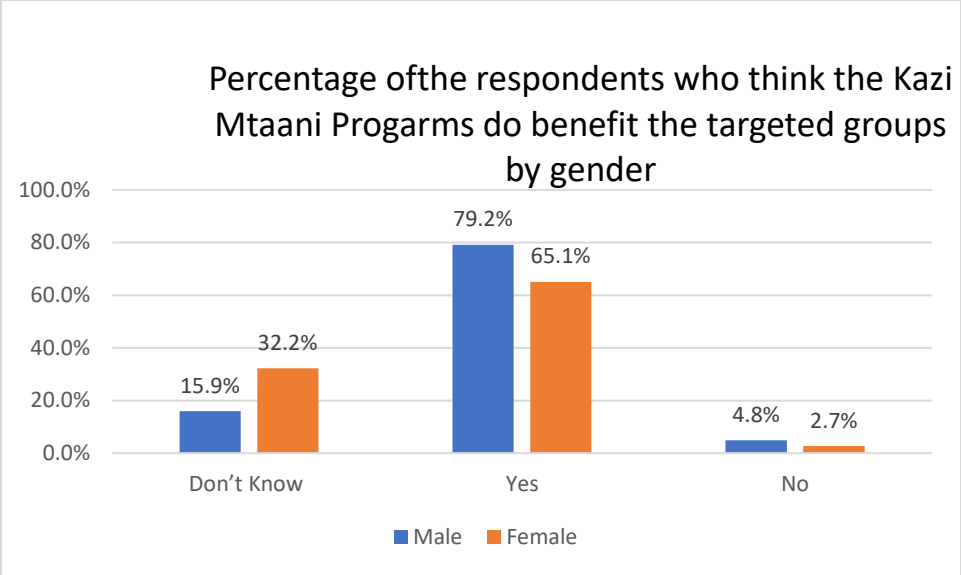
Figure 3.5.18: Percentage of respondents who thought Kazi Mtaani and Inua Jamii do benefit the targeted groups



3.5.19: Percentage of the respondents who think the programs do benefit the targeted groups by gender

The results for the percentage of the respondents who think the Kazi Mtaani and Inua Jamii programs do benefit the targeted groups by gender shows that more male than females thought the programs are beneficial to the targeted groups with 79.2% and 65.1% respectively as shown in the figure below.

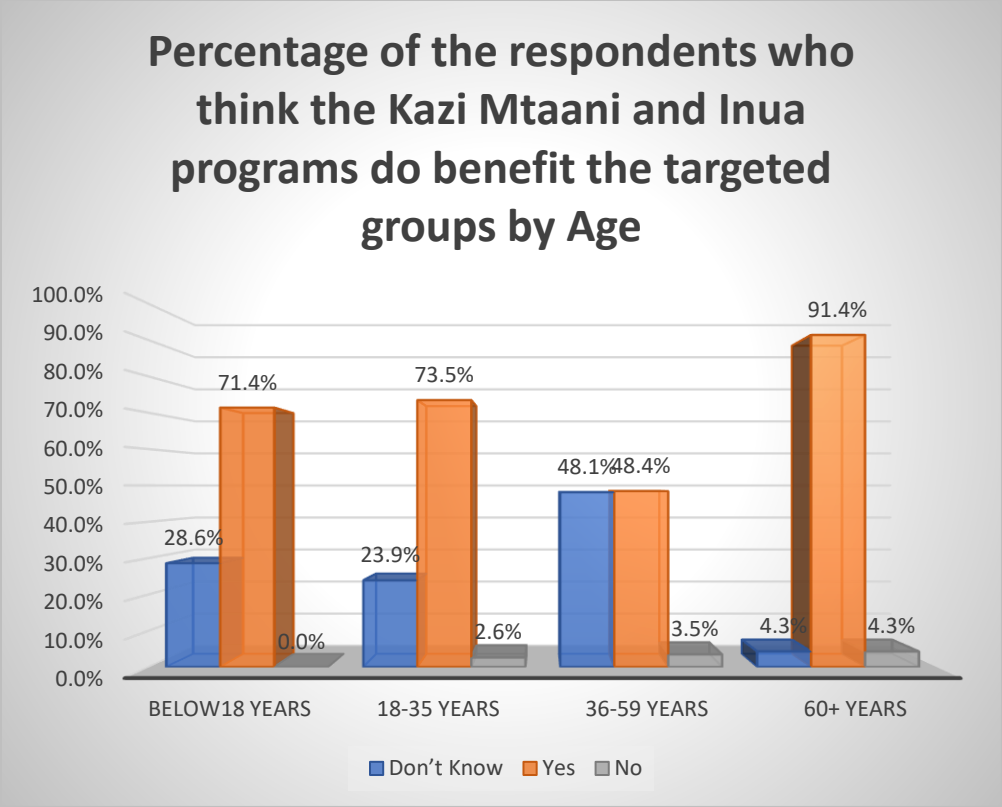
3.5.19: Percentage of the respondents who think the programs do benefit the targeted groups by gender



3.5.20: Percentage of the respondents who think the programs do benefit the targeted groups by age

The results for the percentage of the respondents who think the two programs do benefit the targeted groups showed that most of the respondents across the ages reported that the programs do benefit the targeted groups. However, the elderlies had the greatest percentage of those who said so (91.4%) followed by those who were 18-35 with 73.5%, then those who were aged between years with 71.4%. The middle aged (36-59) respondents had an almost equal proportion of those who said yes and no at 48.1% and 48.4% respectively.

Figure 3.5.20: Percentage of the respondents who think the programs do benefit the targeted groups by age



3.5.21: Recommendation for effective targeting and identification of the beneficiaries in future.

The respondents were finally asked to give recommendations for effective targeting and identification in future and they highlighted the following:

- i. That the Kazi Mtaani application period should be increased to enable all the interested youths to apply.
- ii. The application process for Kazi Mtaani should be made online to save the youths the burden of travelling to drop the applications
- iii. The advertisement should be made in the media to cover a wider geographical area and a bigger audience.
- iv. The local authorities should be used to inform the target groups since they are in touch with the ground and they know everyone in their locality.

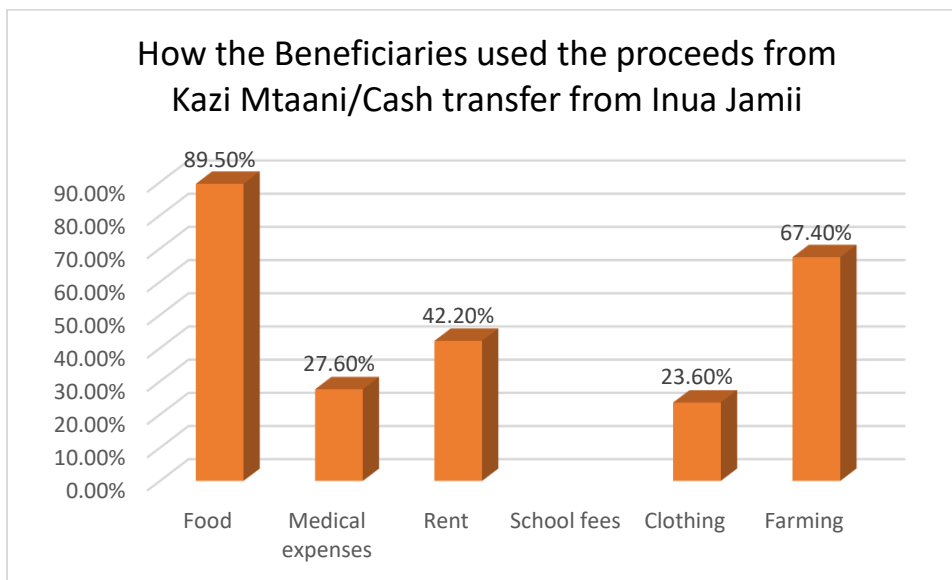
- v. The Inua Jamii system should be cleaned regularly to delete those who have died and include those who will have attained the target age of 70 years in the course of time.
- vi. The selection process should be made more transparent.

3.6: IMPACT OF THE KAZI MTAANI AND INUA JAMII CASH TRANSFER PROGRAMMES

3.6.1: How the Beneficiaries used the proceeds from Kazi Mtaani/Inua Jamii Cash Transfer

The study sought to establish how the beneficiaries used the proceeds that they got from Cash transfer and results put in the Chart below: The chart shows that most of the beneficiaries used the proceeds to buy food(89.5%), 67.4% used it for farming, 42.2% used it for rent, 27.6% used it to cater for their medical bills while 23.6% used it to pay school fees.

Figure 3.6.1: How the Beneficiaries used the proceeds from Kazi Mtaani/Inua Jamii Cash Transfer



3.6.2: How the beneficiaries used the proceeds by age

The study also sought to establish the relationship between age and how the beneficiaries spent their proceeds/cash transfer and results presented in the table below:

The results in the table shows that most of the beneficiaries who were below 18 Years used their cash transfer to buy food to cater for medical expenses and to pay school fees with 100.0% and 66.7% respectively. Most of the beneficiaries who were 18-35 Years, used their proceeds to buy food and to pay school with 86.6% and 70.4% respectively. Most of the beneficiaries who were 36-59 Years said they spent their proceeds/cash transfer with food, clothing and farming with 82.2% and 81.6% respectively. The elderlies (60+ on the other hand, the greatest proportion said that they used the cash transfer to buy food and Clothing with 97.5% and 95.9% respectively. Another greater proportion of 73.6% said they used their proceeds to pay school fees and for farming while more than half of the elderlies also noted that they used their cash transfer to cater for medical expenses.

Table 3.6.2: How the beneficiaries used their proceeds by Age.

AGE	Food	Medical expenses	Rent	School fees	Clothing	Farming
Below 18years	100.0%	66.7%	0.0%	66.7%	33.7%	0.0%
18-35 Years	86.6%	16.3%	56.0%	70.4%	60.7%	38.9%

36-59 Years	88.2%	26.3%	38.2%	4.5%	81.6%	81.6%
60+ Years	97.5%	51.2%	15.7%	73.6%	95.9%	73.6%

3.6.3: How the beneficiaries used their proceeds by Gender

The study also sought to find out the relationship between the gender and how the beneficiaries used their proceeds and the findings put in the table below: The findings show that it is only the proportion for women who used their proceeds to buy food that was greater than that of men with 89.7% and 89.6% respectively. In all the other ways in which the beneficiaries spent their proceeds/cash transfer, the proportion of men was greater than that of women.

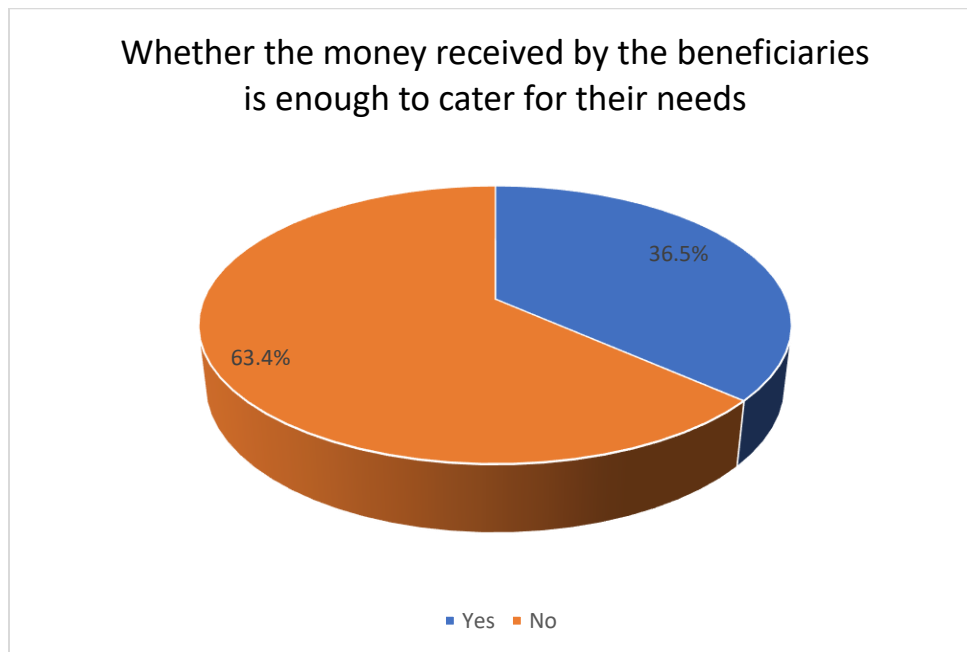
Figure 3.6.3: How the beneficiaries used their proceeds by Gender

Gender	Food	Medical expenses	Rent	School fees	Clothing	Farming
Male	89.6%	74.5%	62.3%	84.0%	73.6%	93.4%
Female	89.7%	71.5%	56.1%	73.8%	65.5%	92%

3.6.4: Whether the money received from Kazi Mtaani/Cash transfer is enough

The beneficiaries were asked whether the money they receive from the programs is enough to cater for their needs/expenses and only 36.5% of them said it is enough while the rest 63.4% said it is not enough as shown on the chart below.

Figure 3.6.4 : Whether the money received from Kazi Mtaani/Cash transfer is enough

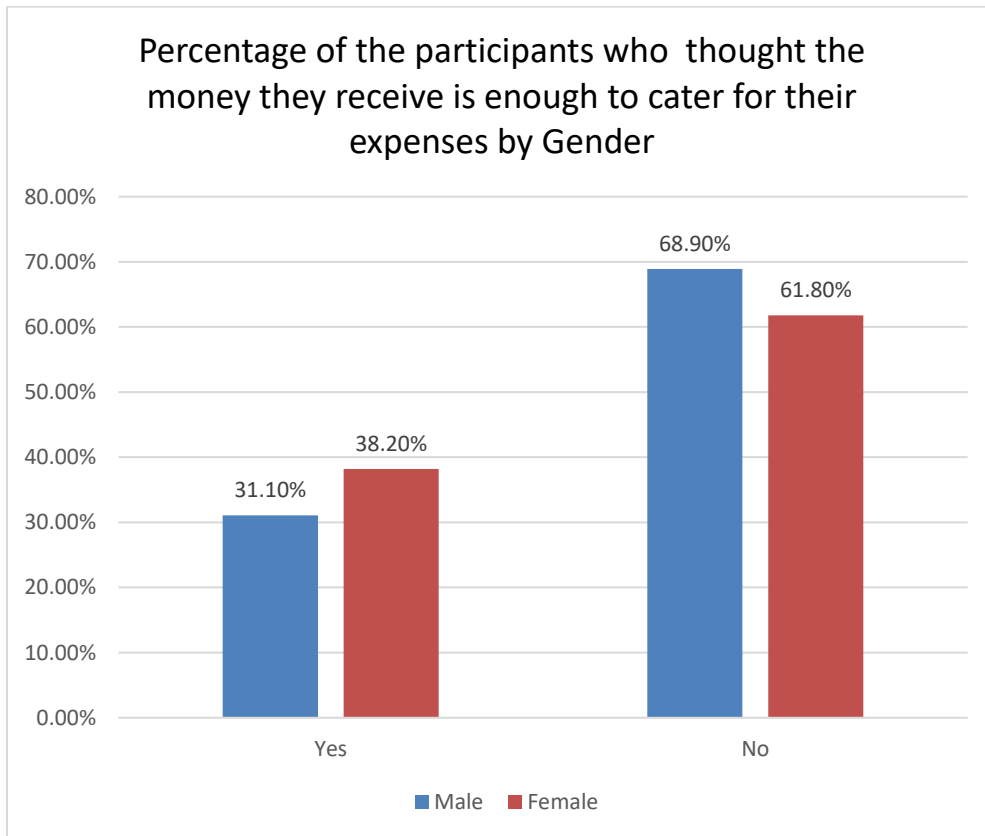


- i. Those who said it is not enough were asked why they said so and they noted that they have more expenses than the money received.
- ii. Delayed and inconsistent disbursement of the cash transfer makes the beneficiaries to run into debts and thus by the time they receive it they use almost everything in settling those debts.
- iii. The cost of living is high and thus the money cannot be enough to bear the high cost of basic commodities.
- iv. Some of them said they had many dependants and thus the money can't be enough to cater for all their needs.

3.6.5 : Whether the money received by the beneficiaries is enough to cater for their needs by gender

The chart below shows the percentage of beneficiaries who thought the money received is enough by gender. The chart shows that a greater percentage of women 38.2% than men (31.1%) thought the money was enough.

Figure 3.6.5 : Whether the money received by the beneficiaries is enough to cater for their needs by gender



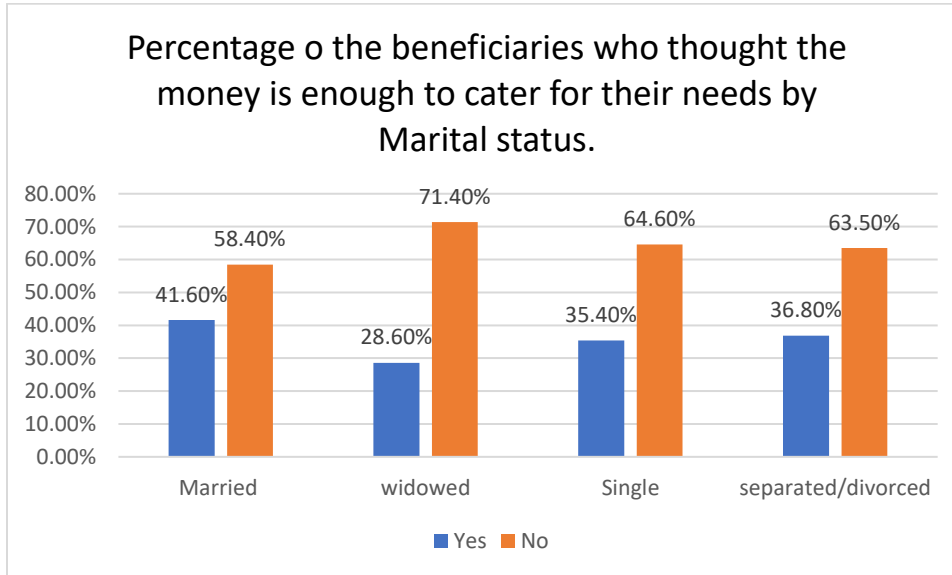
3.6.6: Whether the money received from the programs is enough to cater for beneficiaries needs by marital status.

The study also wanted to establish the relationship between marital status and the percentage of the beneficiaries who said the money received is enough and results presented in the chart below.

The chart shows that the beneficiaries who were married had the highest proportion of those who said the money is enough with 41.6% followed by those who are separated /divorced with 36.8%

and those who are single with 35.4% respectively. Those who are widowed had the smallest proportion of those who said the money received is enough with 28.6%.

Figure 3.6.6: Whether the money received from the programs is enough to cater for beneficiaries needs by marital status



3.6.7 : How the money impacted the beneficiaries life especially during the COVID 19 pandemic period

The beneficiaries were asked to explain how the money had impacted their life especially during COVID19 and the following was their highlights:

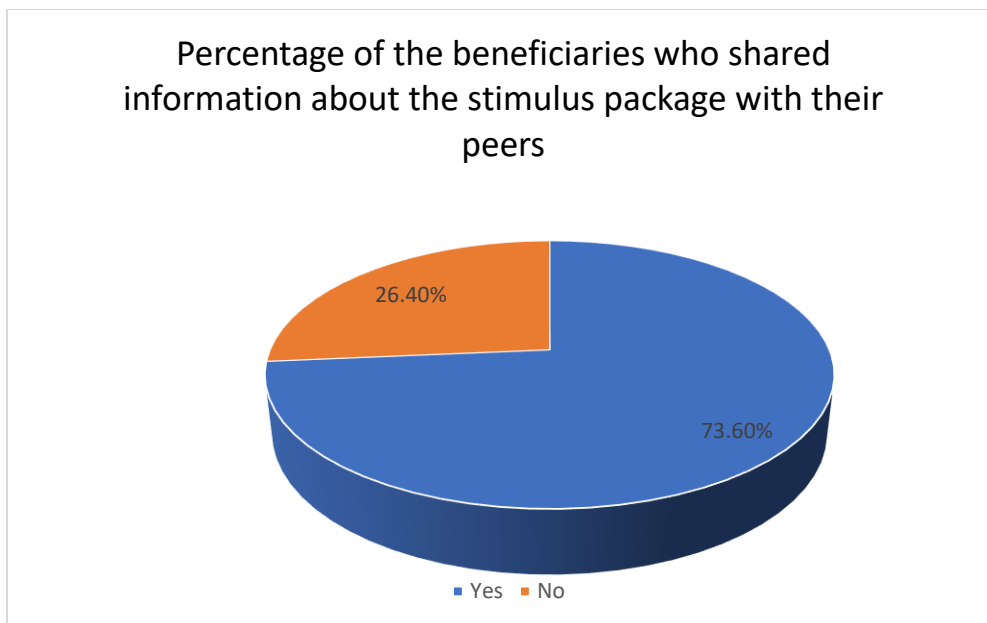
- i. That the money helped them to place a plate of food on the table during the pandemic
- ii. The money helped them pay rent
- iii. They were able to make savings from the money they were getting
- iv. Some of them noted that they were able to pay school fees for their children
- v. The money helped them support their families during the pandemic

- vi. Some noted that they were able to start businesses from the savings they made from Kazi Mtaani
- vii. They noted that the money had helped them to settle households bills and to cater for medical expenses for those who have been ailing.
- viii. Others noted that the money has been an additional income to them.

3. 7: Sharing of information about the program with their peers

When they were asked about whether they shared the information about the program (Kazi Mtaani/Inua Jamii) with their peers and 73.6% of them said they did so as shown on the pie chart below.

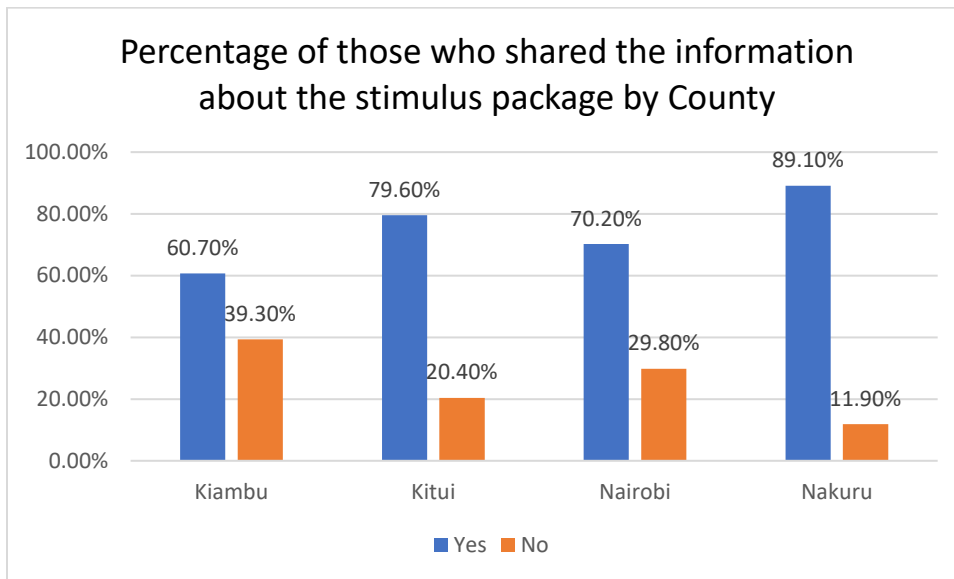
Figure 3.7.1 : Percentage of the beneficiaries who shared the information about the stimulus package with their peers.



3.7.2: Sharing of information about the program with their peers by County

The results for the percentage of the beneficiaries who shared information about the stimulus package by county is presented in the chart below. The chart shows that the beneficiaries from Nakuru County had the highest proportion of those who shared the information with 89.1%, followed by beneficiaries from Kitui County with 79.6%, Nairobi County with 70.20% while Kiambu County had the lowest proportion with 60.70 % of the beneficiaries who shared the information with their peers.

3.7.2: Sharing of information about the program with their peers by County



4.0 PRESENTATION OF KEY FINDINGS FROM QUALITATIVE DATA

4.1 IMPACT OF COVID 19 PANDEMIC ON WOMEN'S EMPLOYMENT

4.1.1: Effect of Covid 19 on women's Employment

The researcher wanted to know whether Covid 19 had an impact on women's employment and respondents noted that indeed the pandemic had effect on women's employment and outlined the following as some of the impacts it had: That most of the women closed their businesses and some of the women who were working in the formal employment were laid off forcing them to stay at home while others were forced to for work some days as witnessed in the following concepts.....*By then before Covid I used to be an ECD teacher (Early Childhood Education) teacher but due to Covid I had close down, things did not go very well, I was pushed to the corner, na sikuwa na alternative, I had to surrender(FGD participant Nairobi)*

I had a tender with a nearby school before all these issues involving schools closing among other issues. Again the emergence of Corona Virus led to the end of the tender since the schools were closed for the whole of last year. When the schools opened again, I was not able to carry on with the tender because I realized that the school, I was supplying had some challenges, so I decided to let them buy the milk whenever they needed (KII Nairobi).

For women who were working in the formal employment, some of them had their salaries deducted by a certain percentage while others did not get paid at all the entire Covid 19 lockdown period e.g. those that worked in private schools and in the hospitality industry. Also, the inter Counties lockdown affected the movement of goods from one county to another resulting in hiking of prices and reduction in supply of goods that were coming from the other counties forcing the women who engaged in such businesses to close their businesses and those who persisted experienced low turnovers.

In addition, women who were working as domestic workers were affected because people were working from their homes and thus, they could manage the domestic work/chores by themselves thus making those who worked as domestic workers to lose their jobs. They also added that due to low turnover rates and reduced salaries, women's purchasing power was reduced making them work on a constrained budget.

They further said that those women that had borrowed loans were unable to repay back leading to defaults which in turn led to some of the women being listed in CRB. They therefore could no longer borrow even to expand their businesses. The sensation for movement and banning of social gatherings also affected women's social life because they could not meet for their social groups meetings making socializing difficult and chamas were affected too because some could not keep up with the payments. Lastly, the women became fearful of the virus and fearful of each other so they could not visit each other or engage in communal activities to help each other as they used to do before.

4.1.2: Whether Covid 19 Pandemic had increased women's work load

The study also sought to know whether the COVID 19 Pandemic had increased women's work load and most of the respondents noted that it had. When they were asked to give the reasons why they thought the pandemic had increased women's work load they highlighted the following: That

To start with, the burden of childcare on women increased and costs at the household level because schools were closed and the elderly women who had their children living in the urban areas, these children moved back to the villages adding on these women's child care burden. Secondly, those without digital access suffered greatly when learning moved to the online platform because not everyone had a smartphone or computer or access to the internet. The women were added the responsibility of acquiring smart phones/computers and ensuring that their learning children had

access to internet. They had also had to supervise their children as they learnt online to ensure that they attended those classes.

In addition, due to the school closure, the level of immoralities among the school going children increased which in turn led to an increase in early pregnancies among the girls. These girls dropped out of schools and since they are too young to take up the motherhood responsibilities, their mothers had to take up this responsibility which in turn increased their childcare burden to care for the young mothers and their newborns.

Lastly, they noted that due to disruption of schools, most women were unable to plan for payment of school fees forcing some children to drop from school while others were transferred from boarding to day school. This in turn increased their work load since they have to take the roles taken by teachers of looking after their children who are no longer going to school and for those who were transferred from boarding schools, their mothers have to assume the role of ensuring that they do their homework as well as going to school on time.

Whether the respondent had received any stimulus package from the government

Regarding whether the respondents had received any economic stimulus package from the government, only a few noted that had received and upon the researcher asking them why they did not receive any stimulus package, they noted that there was a gap in accessing information about availability of stimulus package, corruption and lack of accountability and transparency by Chiefs and Nyumba Kumi leaders in registering and distributing the stimulus packages that were available as witnessed in the following conversation.....*Interviewer : So in terms of the government assistance, the government packages and all that, are people aware in the community?*

Interviewee: There is very little awareness like I told you people... and because of the pandemic and the pandemic has persisted. When people get that information and they hold it..... and they will just call you aside, if they know you, they might tell you go to that room, there are some guys who are doing registration of names and you go there and you are like haiya I didn't know about this and it is just happening around your community. So that information doesn't go down. It comes to people, they hold it and they spread it only to their networks (KII Nairobi County) . So, the available stimulus packages only ended up with a few who are close to them and their relatives leaving out some very needy people who deserved to receive. Some of the women feared giving their details as there were cases of fraudulent where women gave their details to be registered for the cash direct that the government was giving and the details were used to borrow mobile loans without their knowledge. In addition, some of the elderlies who had started receiving the Cash transfer for the elderlies were left out during the transition from analogue to digital system, so they are no longer receiving the money and follow ups have been futile.

4.1.3 Opportunities for women in formal and informal employment during the COVID-19 pandemic

Despite the challenges women faced and the burden that came along with the effects of COVID 19 on women's employment, some women saw opportunities and they took advantage of them as outlined below:

- i. The transition to other types of businesses when their businesses were affected by the Covid 19 pandemic
- ii. Women came together and organized themselves in groups in order to have better access to funds, trainings and initiatives
- iii. The women accepted learning new skills to adapt to the changing times

- iv. Women embraced online platforms to build their networks and businesses
- v. Creativity and critical thinking skills have really been put to the test to come up with ways to cope
- vi. The introduction of the Kazi Mtaani program provided women with a business opportunity to sell food to the workforce.
- vii. Those who were engaged in Kazi Mtaani were able to save and they later opened businesses.
- viii. The introduction of Kazi Mtaani brought the women youths together and they formed social welfare groups which have helped them access credit to boost their businesses.
- ix. Women were able to shift their mindset to other ventures. For example they engaged in hawking products such as vegetables, clothes etc from door to door.
- x. Some women used their talents to make money through knitting, beadmaking, making washing detergents, making sanitizers and masks for sale.

4.1.4 Coping Strategies for women in formal and informal employment during the COVID-19 pandemic

To deal with the challenges that women faced and to overcome the burden that came along with COVID 19 Pandemic, women came up with coping strategies. Some of the coping strategies are outlined below:

- i. Relocating their children to the rural areas because the cost of living is not as high as the city
- ii. Trying out different business ventures other than the ones that they were used to and even those who were in the formal employment and had lost their jobs also ventured into business opportunities to help cope with the situation.

- iii. Venturing out and offering home keeping services for those that lost their businesses when the pandemic hit e.g washing clothes
- iv. Embracing technology and using online platforms to market their goods and services
- v. Supporting each other in any way they can - financially, sharing of food items, childcare and even work opportunities
- vi. Different kinds of initiatives helped women cope; NGOs, CBOs and CSCOs; Support circles, international organizations that provided food, churches and religious groups such as small Christian communities/zones; Individuals also supported through food and kind.
- vii. Women went out of their way to look for alternative sources of livelihoods; some hawked masks, food stuffs while others started online marketing and others started farming to ensure food security.
- viii. women had to cut down costs at the household level to only the basics.

4.1.5 Women's Access to Government Economic Stimulus Packages during the COVID-19 pandemic and other packages

The following were the government economic stimulus and other packages that women accessed during the COVID-19 Pandemic:

- i. Some of the women benefited from the Kazi Mtaani initiative because they were recruited into the program.
- ii. "Help your Neighbor" slogan had neighbors help those who were in need.
- iii. Religious groups also had their own initiatives, gave food to the elderly, orphans, and PWDs; supported health workers.
- iv. In Kiambu County, the County supported women's groups through the Village Based Advisors (VBA) program where 90% of the leadership positions are occupied by women.

In collaboration with Kenchic, the county distributed 10, 000 chicks to women groups. The program has also seen women benefit through distribution of seeds and fertilizers.

- v. In Kiambu County also, domestic workers, needy mothers and elderly women benefited from the KEPSA Foundation foodstuffs distribution program. The '1000 Widows - Come Together Widows Organization' benefited from the initiative as well, with food and sanitizers being distributed.

4.2 TARGETING AND IDENTIFICATION OF KAZI MTAANI AND INUA JAMII BENEFICIARIES

To start with, a number of the respondents reported that some youths and some elderlies benefited from Kazi Mtaani program and Inua Jamii program respectively. They also reported that the beneficiaries were selected through the chief and the Nyumba Kumi leaders who identified the needy youths for Kazi Mtaani and the elderlies above 70 years for Inua Jamii. The Nyumba Kumi leaders were also used by other non-government actors who gave other stimulus packages during the Pandemic to identify the vulnerable groups. They further added that there was no minimum qualification for one to qualify in the Kazi Mtaani program but one only needed to have an identity card and a mobile phone.

In terms of the beneficiaries age, the key informants from the qualitative research noted that most of the beneficiaries of the Kazi Mtaani were youths aged between 18 and 35 years of age since the program targeted the youths. However, women who were considered vulnerable though above 35 years were also included especially the young mothers. The inua Jamii beneficiaries were reported to be generally older persons above 70 years but the cash transfers for people living with severe disabilities the beneficiaries were reported to be of cross cutting ages i.e. one could be younger, youth, older or an elderly person provided you are living with severe disability.

4.2.2 : Source of information about Stimulus package reliability

From the qualitative data, the respondents also had mixed reactions since there were some who felt that the source was reliable because the chiefs and the nyumba Kumi leaders who passed on the information have grassroots information about the needy people in their areas of jurisdiction while those who said the source was not reliable said that the information was secretly passed on to the beneficiaries and the priority given to those that are close to the chiefs and the nyumba kumi leaders.

4.2.3 Satisfaction with the selection process

Most of the respondents noted that they were satisfied with the process since most of the beneficiaries are vulnerable and needy. The rest who said they were not satisfied with the process noted that there is still a number of the elderly who were left out during recruitment and they have already attained the age of recruitment into the program.

4.2.4 Whether Kazi Mtaani and the Inua Jamii programs benefit the targeted groups.

Most of the qualitative research participants also noted that the programs benefited the beneficiaries as:

The programs have enabled the beneficiaries to purchase food, medicine, pay rent and meet their basic needs..... *I owned a small car which we decided to use to transport bananas we purchased and sell at the market, but unfortunately on August I got into an accident with my husband. I broke my hand, my leg and two ribs and my eye bone .My husband's knee got hurt ,so we stayed in the house for eight months being helped by my kid who worked at kazi mtaani(KII Nakuru)*

According to the participants the Inua jamii program has reduced over reliance of the beneficiaries on other people and it also has helped to alleviate the burden of care for Persons living with disabilities since their caregivers are able to buy them basic needs.

The Inua Jamii program also has given the beneficiaries hope and they are able to live longer. The beneficiaries noted that the cash transfer gave them hope in that they can even confidently borrow from where they buy food stuff and pay back when the cash transfer is disbursed.

The Kazi Mtaani program on the other hand had reduced idleness among the youths and had enhanced character change among the beneficiaries.

The Kazi Mtaani beneficiaries were able to save and from these savings they were able to start business that are sustaining them now as evidenced in this excerpt..... *Interviewer: Okay now ... now from your observation do you think that Kazi mtaani benefitted or helped during that time*

Respondent: Very much

Interviewer: How?

Respondent: I can tell you ... we were doing survey later on in the midst of what they were doing and we'd ask those youths, what have they done with the money they have been receiving? and I can tell you madam it was very good some had started their business ... micro small business others butchery, small butchery wanauza mtura wengine kiosk wengine they would pay their house rent the the... it really helped them seriously I can tell you we did a survey and were amazed on what they were doing(KII Kiambu County)

Other Kazi Mtaani beneficiaries have been able to invest in the development projects in their households such as building family houses.

Kazi mtaani program gave the beneficiaries a platform to interact with different youths with different temperaments and from different backgrounds

The program also gave the beneficiaries a chance to offer psycho social support to each other.

The beneficiaries of both programs who had existing debts were able to clear them

The Kazi Mtaani beneficiaries who worked as supervisors gained leadership skills.

The Kazi Mtaani program also gave the youths a chance to network which have translated to work/jobs connections.

The youths were able to form welfare group, merry go rounds and table banking groups and some of them were able to access youth enterprise fund

4.3 IMPACT OF THE KAZI MTAANI AND INUA JAMII CASH TRANSFER PROGRAMMES

The qualitative research respondents also noted that most of the money they received from the programs was used to buy food. Most of the elderly also noted that due to their age, most of them are ailing and therefore part of the money they get is used to cater for their medical expenses. Others noted that they use it to pay rent for those who are living in rental houses and those who are living in the rural areas noted that they use it to buy farm inputs. The Kazi Mtaani beneficiaries on the other hand, in addition to buying food and paying rent, they noted that those who are in school used the proceeds to pay school fees for themselves and those who had school going children paid the school fees for them. Other expenses included buying data to help those who were required to attend online classes for the Kazi Mtaani beneficiaries and the elderly also noted

that they also share the cash transfer they receive with their children as well as catering for the needs of the grandchildren who have been left behind with them by their children.

4.3.1 Whether the proceeds are enough to cater for the beneficiaries Needs.

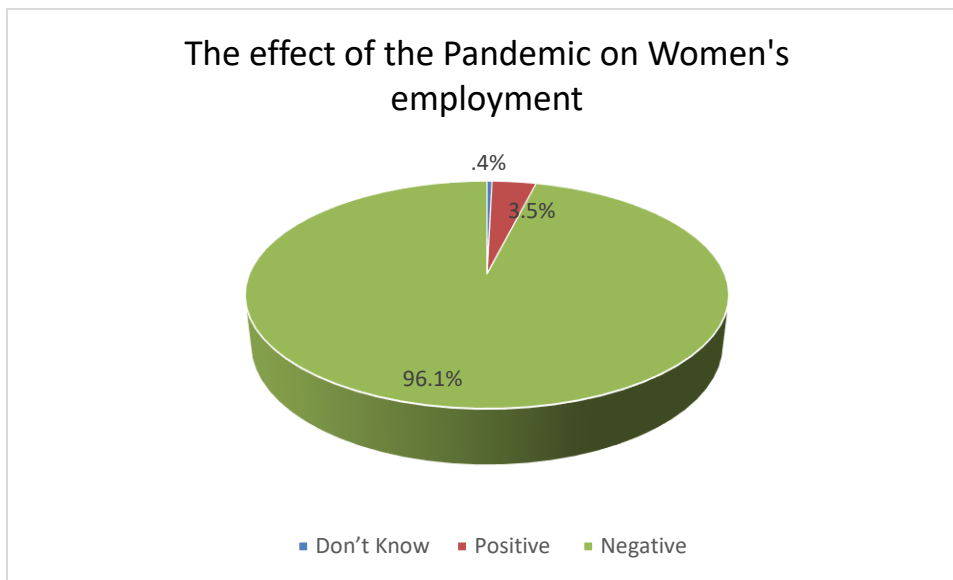
Most of the qualitative research participants also noted that the proceeds are not enough to cater for all the beneficiaries needs.

5.0 PRESENTATION OF DATA TRIANGULATION

5.1 IMPACT OF COVID 19 PANDEMIC ON WOMEN'S EMPLOYMENT

5.1.1: Effect of Covid 19 on women's Employment

The respondents were asked whether Covid 19 Pandemic affected women's employment either positively or negatively and results put in table 5.1.1 below. The results in the table show that the effect of Covid 19 was negative with 96.1% of the women respondents saying so.



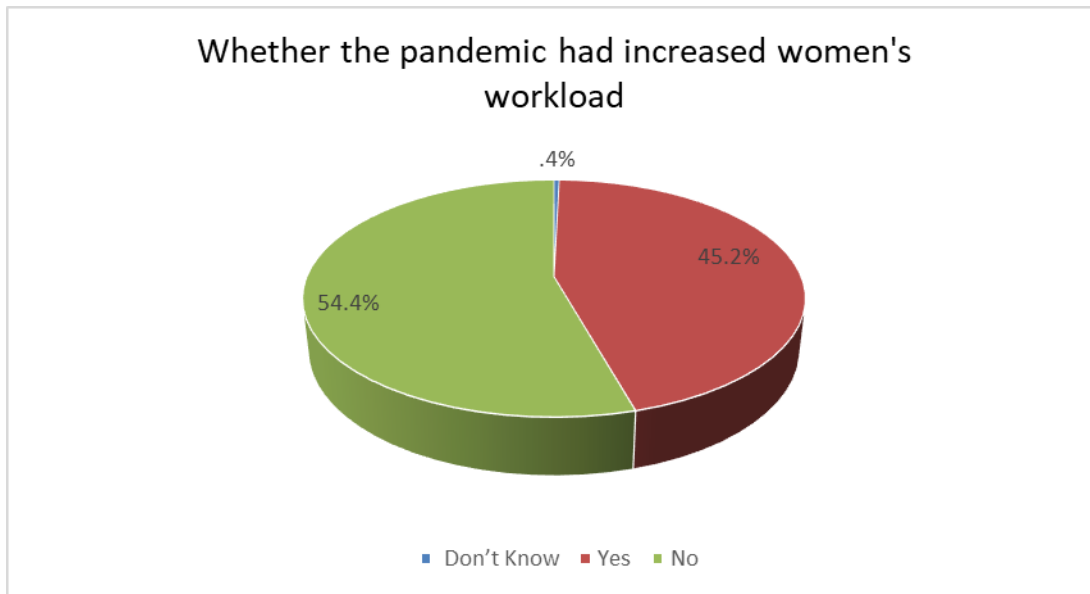
When the women who participated in the qualitative research were asked to explain how they were affected, the women respondents noted the following: That

1. Most of them closed their businesses and some of the women who were working in the formal employment were laid off forcing them to stay at home while others were forced to for work some days.
2. Those that were working in the formal employment, some of them their salaries were deducted by a certain percentage while others did not get paid at all the entire Covid 19 lockdown period e.g those that worked in private schools and in the hospitality industry.

3. The inter Counties lockdown affected the movement of goods from one county to another resulting in hiking of prices and reduction in supply of goods that were coming from the other counties forcing them to close their businesses and low turnovers.
4. Domestic workers were affected because people were working from their homes and thus, they could manage the domestic work/chores by themselves thus making those who worked as domestic workers to lose their jobs.
5. Due to low turnover rates and reduced salaries, women's purchasing power was reduced making them work on a constrained budget.
6. Those that had borrowed loans were unable to repay back leading to defaults which in turn led to some of the women being listed in CRB.
7. The sensation for movement and banning of social gatherings also affected women's social life because they could not meet for their social groups meetings making socializing difficult and chamas were affected too because some could not keep up with the payments.
8. The women became fearful of the virus and each other so they could not visit each other or engage in communal activities to help each other

5.1.2: Whether Covid 19 Pandemic had increased women's work load

The respondents were also asked whether Covid 19 Pandemic had increased women's work load and only 45.2 % of the women respondents said the pandemic had increased women's work. The rest, 54.4% of the women respondents said the pandemic had not increased women's work.



Those who reported their work to have increased in the qualitative research, highlighted the following: That

- i. The burden of childcare on women increased and costs at the household level because schools were closed and the elderly women who had their children living in the urban areas moved back to the villages adding on these women's child care burden.
- ii. Those without digital access suffered greatly when learning moved to the online platform because not everyone had a smartphone or computer or access to the internet. The women were added the responsibility of acquiring smart phones/computers and ensuring that their learning children had access to internet.
- iii. There was an increase in early pregnancies which resulted in school dropouts adding on the women's childcare burden because the women have to care of the young mothers and their newborns.
- iv. Due to disruption of schools, most women are unable to plan for payment of school fees forcing some children to drop from school while others are transferred from boarding to day school. This in- turn increased their work load since they have to take the roles taken

by teachers of looking after their children who are no longer going to school and for those who were transferred from boarding schools, their mothers have to assume the role of ensuring that they do their homework as well as going to school on time.

5.1.3: Employment /work experience before Covid 19 Pandemic

Both the quantitative research and the quantitative research participants had the same employment/work experience before Covid 19 Pandemic. Most of them noted that they were either in the formal employment or in the informal employment with only a few who were elderly, students, unemployed and housewives who stated that they never did any kind of work before Covid19 Pandemic. Also, most of them noted that they were able to do their normal work without disruptions. Some of them cited that there was cash flow in the economy and that those who did business realized better returns. Those who were in employment, most of them cited that they could get their full pay and that they worked throughout the month and for full days without any interruptions.

5.1.4 : Employment/work experience during Covid 19 Pandemic to date

The work experience for the quantitative study participants and the qualitative study participants during Covid 19 Pandemic was the same with most of them citing the situation worsened during this period. Some lost their sources of livelihoods and others were forced to work for few days than usual but the workload remained constant to cover up for those who had been laid off and those that were having preexisting conditions that barred them from going to work.

5.1.5: Comparison between the work/employment experience before COVID 19 and during COVID 19 to date

Upon comparing the two situations the quantitative data and the qualitative data was in agreement because in both studies, the participants noted that the situation before Covid was better than the situation during Covid to date.

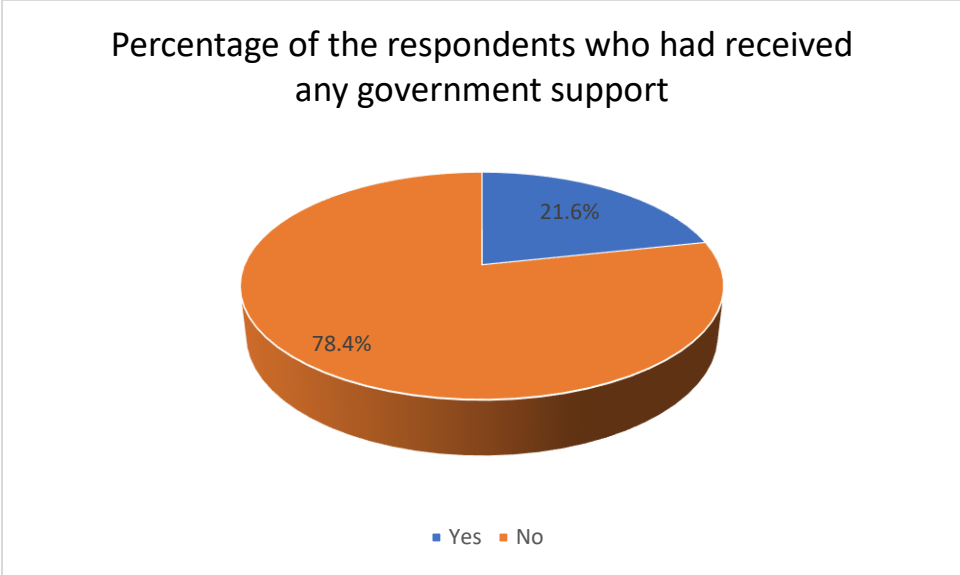
5.1.6 :Coping mechanisms to cushion the participants from impacts of COVID 19

Participants in both studies cited that woman came up with coping strategies to cushion themselves against impacts of Covid 19. Most of them noted that they came up with alternatives to ensure that they placed a plate of food on the table. Those who were laid off from formal employment ventured into business while those whose businesses were either closed or went down ventured into other business opportunities. Others did manual jobs and any other opportunity that came across their ways they took it.

5.1.7: Whether the respondent had received any stimulus package from the government

The respondents were asked whether they had received any government stimulus package to cushion themselves from Covid 19 and results put in table 5.1.3. The results in the table shows that only 21.6% of the women respondents had received any government stimulus package to cushion them against Covid 19.

Figure 5.1.7: Whether the respondent had received any stimulus package from the government



The respondents in the qualitative research also noted that only a few had received stimulus package. They noted that there was a gap in accessing information about availability of stimulus package , corruption and lack of accountability and transparency by Chiefs and Nyumba Kumi leaders in registering and distributing the stimulus packages that were available as witnessed in the following conversation.....*Interviewer : So in terms of the government assistance, the government packages and all that, are people aware in the community?*

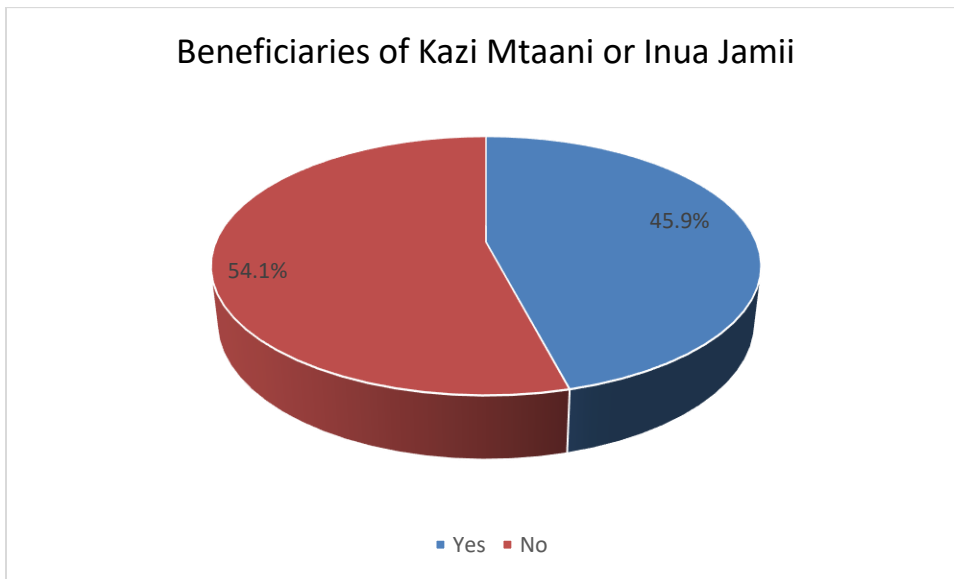
*Interviewee: There is very little awareness like I told you people... and because of the pandemic and the pandemic has persisted. When people get that information and they hold it huh and they will just call you aside, if they know you, they might tell you go to that room, there are some guys who are doing registration of names and you go there and you are like haiya I didn't know about this and it is just happening around your community. So that information doesn't go down. It comes to people, they hold it and they spread it only to their networks(**KII Nairobi County**) . So, the available stimulus packages only ended up with a few who are close to them and their relatives leaving out some very needy people who deserved to receive. Some of the women feared giving*

their details as there were cases of fraudulent where women gave their details to be registered for the cash direct that the government was giving and the details were used to borrow mobile loans without their knowledge. In addition, some of the elderlies who had started receiving the Cash transfer for the elderlies were left out during the transition from analogue to digital system, so they are no longer receiving the money and follow ups have been futile.

5.2 TARGETING AND IDENTIFICATION OF KAZI MTAANI AND INUA JAMII BENEFICIARIES

Figure 5.2.1 shows 45.9% of the respondents who were either beneficiaries of Kazi or Inua Jamii.

Figure: 5.2.1 Beneficiaries of Kazi Mtaani and Inua Jamii



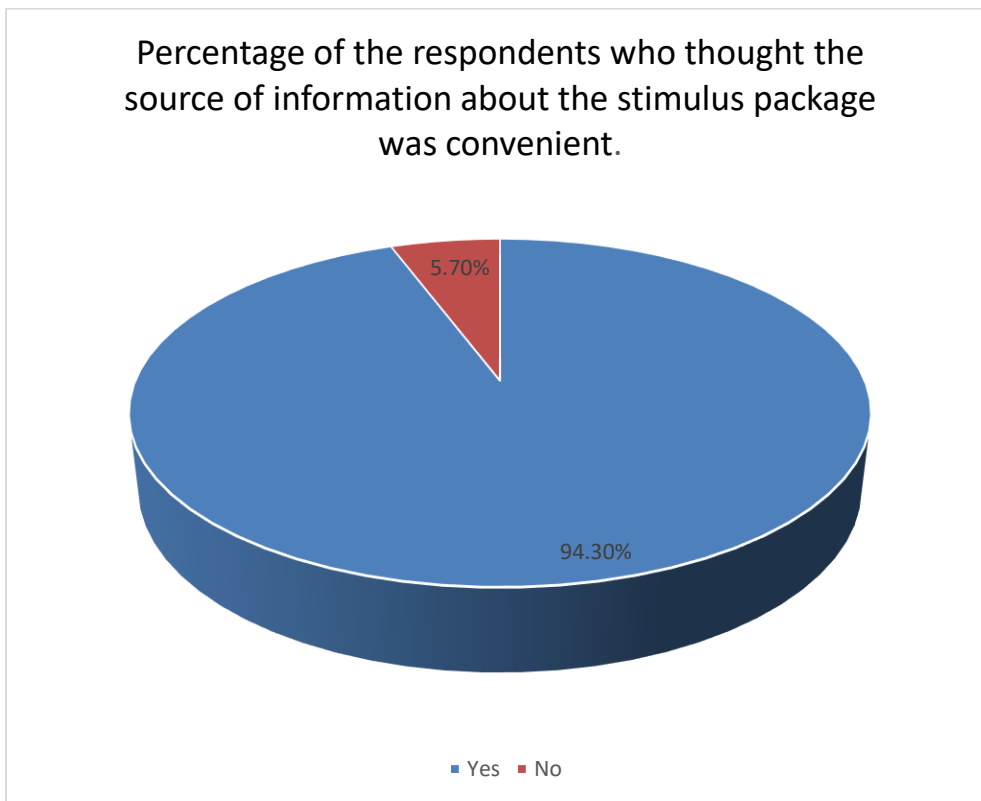
From the qualitative data, a number of the respondents reported that some youths and some elderlies benefited from Kazi Mtaani program and Inua Jamii program respectively. They also reported that the beneficiaries were selected through the chief and the Nyumba Kumi leaders who identified the needy youths for Kazi Mtaani and the elderlies above 70 years for Inua

Jamii. They further added that there was no minimum qualification for one to qualify in the Kazi Mtaani program but one only needed to have an identity card and a mobile phone

5.2. 3: Source of information about Stimulus package reliability

The respondents were asked whether the source of information through which they learnt about the stimulus package that they were beneficiaries and the results show that 94.3% said the source was reliable.

Figure : 5.2. 3: Source of information about Stimulus package reliability



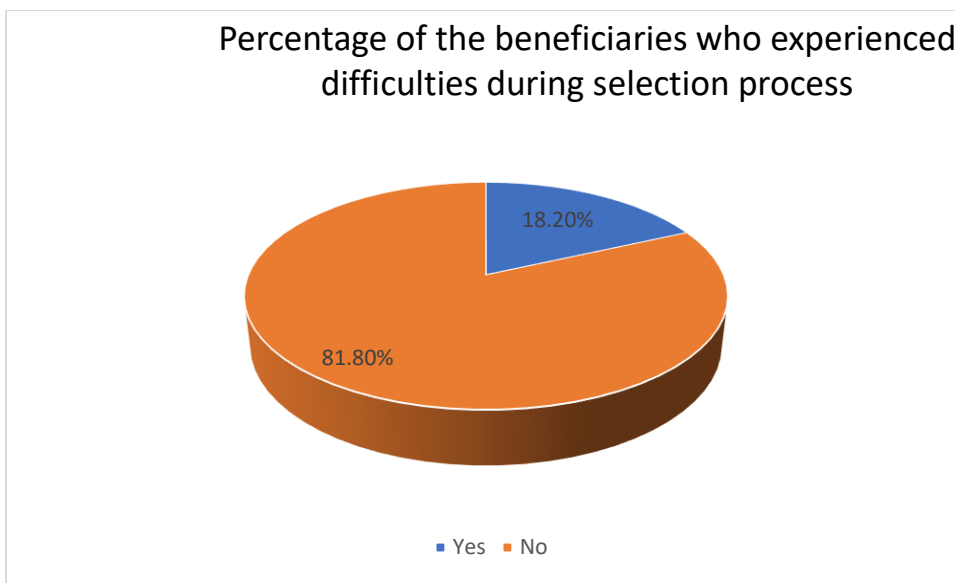
From the qualitative data, the respondents also had mixed reactions since there were some who felt that the source was reliable because the chiefs and the nyumba Kumi leaders who passed on the information have grassroot information about the needy people in their areas of jurisdiction while those who said the source was not reliable said that the information was

secretly passed on to the beneficiaries and the priority given to those that are close to the chiefs and the nyumba kumi leaders.

5.2.4. Whether there were any difficulties experienced during the program selection process

18.2% of the women beneficiaries of Kazi Mtaani and Inua Jamii said they experienced difficulties during the programme selection process as shown by figure 5.2.4 below.

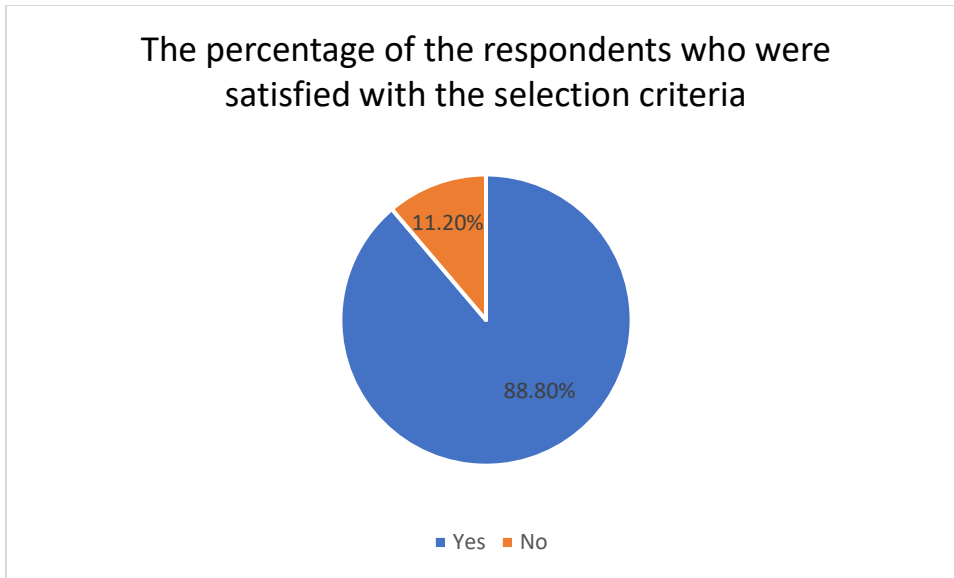
Figure 5.2.4 : Existence of difficulties during selection process



5.2.5.: Satisfaction with the selection process

The beneficiaries were further asked whether they were satisfied with the selection process into the different programs that they were beneficiaries and 88.8% said the process was satisfactory as shown by Figure 5.2.5 below.

Figure5.2.5: Satisfaction with selection criteria/process

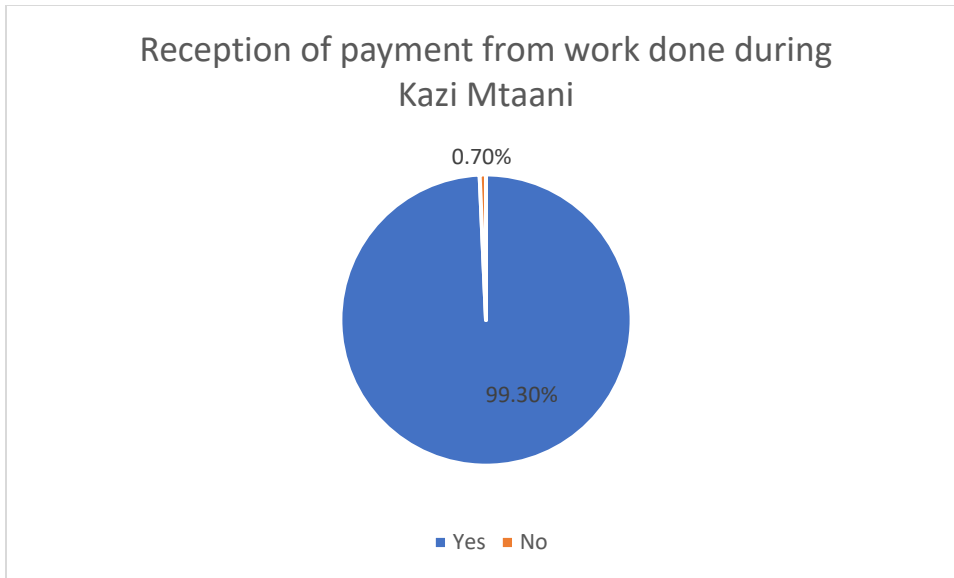


The results also agree with the qualitative results since most of the respondents noted that they were satisfied with the process since most of the beneficiaries are vulnerable and needy. The rest who said they were not satisfied with the process noted that there is still a number of the elderly who were left out during recruitment and they have already attained the age of recruitment into the program.

5.2.6 Reception of payment from Kazi Mtaani

99.3% of the Kazi Mtaani beneficiaries reported that they had received payment from the work done as presented in table 5.2.6

Figure : 5.2.6 : Reception of payment from Kazi Mtaani

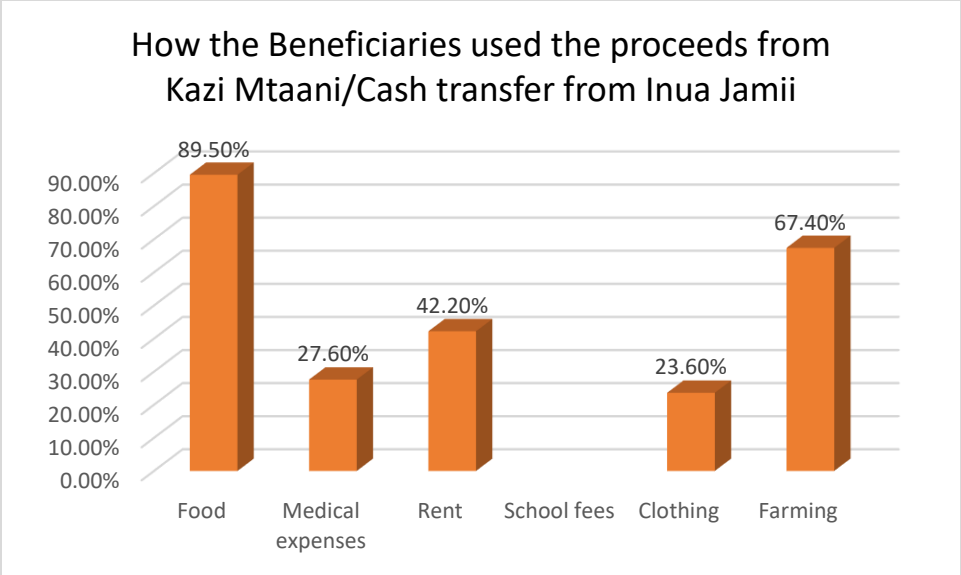


The qualitative study participants also reported that the Kazi Mtaani beneficiaries received payment from the work done and added that the money was paid through their mobile phones. Some of the participants noted that the payment gave them hope and credit worthiness as they could even borrow food stuffs and pay once they got the payment

5.3 : IMPACT OF THE KAZI MTAANI AND INUA JAMII CASH TRANSFER PROGRAMMES

5.3.1: How the beneficiaries used the proceeds from Kazi Mtaani/Inua jamii

Figure 5.3.1 How the beneficiaries used the proceeds from Kazi Mtaani/Inua Jamii PROGRAMS



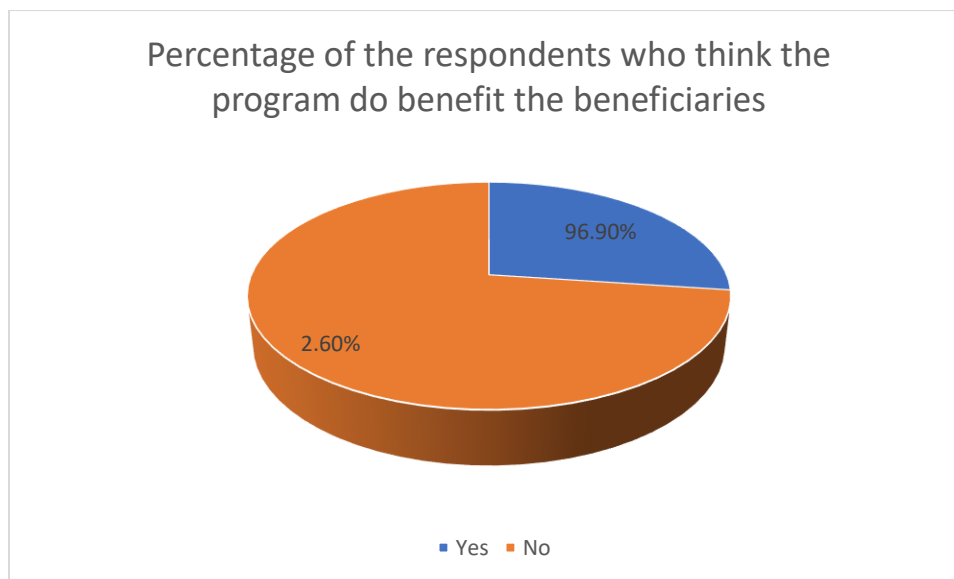
The qualitative study participants also cited the above ways in which they used the proceeds from the programs with most of them reporting that they used to feed their families which tallies with the above illustration which shows 89.5% of the quantitative study participants who were beneficiaries of the two program used the proceeds to buy food. Most of the elderlies also noted that due to their age, most of them are ailing and therefore part of the money they get is used to cater for their medical expenses. Others noted that they use it to pay rent for those who are living in rental houses and those who are living in the rural areas noted that they use it to buy farm inputs. The Kazi Mtaani beneficiaries on the other hand, in addition to buying food and paying rent, they noted that those who are in school used the proceeds to pay school fees for themselves and those who had school going children paid the school fees for them. Other expenses included buying data to help those who were requires to attend online classes for the Kazi Mtaani beneficiaries and the elderlies also noted that they also share the cash transfer they receive with their children as well as catering for the needs of the grandchildren who have been left behind with them by their children.

5.3.2: Whether Kazi Mtaani and the Inua Jamii programs benefit the targeted groups.

Almost 97% of the respondents said the programs do benefit the targeted groups as shown on chart

5.3.2

Figure 5.3.2: Whether Kazi Mtaani and the Inua Jamii programs benefit the targeted groups.



Most of the qualitative research participants also noted that the programs benefited the beneficiaries as:

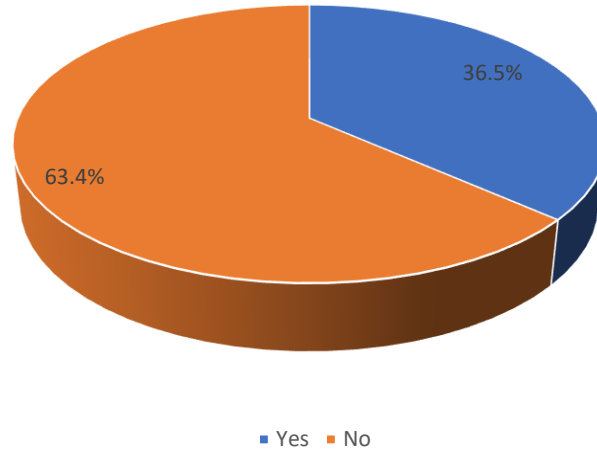
- i. The programs have enabled the beneficiaries to purchase food, medicine, pay rent and meet their basic needs.
- ii. The Inua jamii program has reduced over reliance of the beneficiaries on other people
- iii. The Inua Jamii program also has given the beneficiaries hope and they are able to live longer.
- iv. The Inua Jamii has helped to alleviate the burden of care for Persons living with disabilities since their caregivers are able to buy them basic needs.

- v. The Kazi Mtaani program on the other hand had reduced idleness among the youths and had enhanced character change among the beneficiaries.
- vi. The Kazi Mtaani beneficiaries were able to save and from these savings they were able to start business that are sustaining them now.
- vii. Other Kazi Mtaani beneficiaries have been able to invest in the development projects in their households such as building family houses.
- viii. Kazi mtaani program gave the beneficiaries a platform to interact with different youths with different temperaments and from different backgrounds
- ix. The program also gave them a chance to offer psycho social support to each other.
- x. The beneficiaries of both programs who had existing debts were able to clear them
- xi. The Kazi Mtaani beneficiaries who worked as supervisors gained leadership skills.
- xii. The Kazi Mtaani program also gave the youths a chance to network which have translated to work/jobs connections.
- xiii. The youths were able to form welfare group, merry go rounds and table banking groups and some of them were able to access youth enterprise fund

5.3.3. Whether the proceeds are enough to cater for the beneficiaries Needs.

Figure :5.3.3 below shows whether the proceeds that the Kazi Mtaani and the Inua Jamii beneficiaries received was enough to cater for their needs by age. The table shows only 36.5% of the beneficiaries said the proceeds were enough to cater for their needs.

Whether the money received by the beneficiaries is enough to cater for their needs



Most of the qualitative research participants also noted that the proceeds are not enough to cater for all the beneficiaries needs.

6.0 Lessons for/from women in formal and informal employment during the COVID-19 Pandemic

The following were the key lessons for/from women in formal and informal employment during COVID 19 Pandemic:

- i. Everyone should develop a saving culture to ensure security in case of such a future disaster and the encouraged the habit of what they called 'kula moja weka moja'.
- ii. Women should not rely on one source of income but should explore other alternatives such that if one fails then they can engage in the other one.
- iii. Women should be flexible and should come out of their comfort zones and work to avoid dependency on their spouses.
- iv. Research and development are very important to global calamities, therefore more resources should be put in place.
- v. Disaster can only be handled well where everyone becomes part and parcel of the solution.
- vi. People should keep growing their skills and knowledge to adapt with the changing times.
- vii. Housewives should look for alternative sources of income to avoid over reliance on their husbands for provision for the household.
- viii. Everyone should become self reliant and the women used the slogan 'Kila mtu ajitegemee, kazi ni kazi' and should not look down upon some job but should take advantage of any opportunity that comes across their way; provided you are able to place a plate of food on the table. .
- ix. Everyone should accept themselves as he/she is, adapt and always work towards self improvement.

7.0 Recommendations for/from women in formal and informal employment on how to deal with future pandemics :

The following are the recommendation made by both the researcher and the study participants in regards to future preparedness to deal with future pandemics.

- i. The government should come up with viable programs that are sustainable to empower women economically.
- ii. Since the greatest percentage of women are engaged in agriculture, the government should reduce the cost of production to make it easy for the women to produce, offer farm inputs or reduce their prices in order to ensure food security even in the time of such pandemics.
- iii. The government should facilitate women in accessing markets for their farm produce and art work
- iv. The government should educate women on better farming methods and practices to help them enhance their skills in farming.
- v. The government should make efforts to tap women knowledge and skills
- vi. The government should make efforts to revive local industries to help in creation of jobs for the youths.
- vii. The government should introduce rotational enrollment to Kazi mtaani program
- viii. The government should put more resources in research and development as well as integration of interventions and research
- ix. Invest heavily in health systems and ensure the elderly and most vulnerable people have access to proper healthcare.
- x. Harmonization of informed messages to avoid misinformation in times of calamities/pandemics

- xi. Women should ensure they are engaged in something that can generate income for them to avoid over reliance on their spouses.
- xii. Women should be sensitized and trained on how to tap available opportunities.
- xiii. The Affirmative action funds accessibility procedures should be simplified to enable more women to access it.
- xiv. The Kazi Mtaani program should be made more sustainable and permanent to help absorb the many youths who are vulnerable and jobless. This in return will reduce the rate of crime, drug and substance abuse and idling among others.
- xv. The government should come up with a program that will give youths entrepreneurial skills and life skills which in turn will empower them economically.
- xvi. The government should ensure all youths obtain national identity cards upon attaining 18 years since a good number of vulnerable youths missed out on the Kazi Mtaani program since they did not have identity cards.
- xvii. Bureaucracy in accessing youth funds should be reduced to ensure the youths benefit from it.
- xviii. In case the Kazi Mtaani is back, the beneficiaries should be issued with protective gear to avoid exposure to health hazards.
- xix. The County government should make garbage collection arrangements as they burnt the garbage within the community which contributed to environmental /air pollution.
- xx. The Government should consider issuing certificates and recommendations to Kazi Mtaani beneficiaries

- xxi. The National and County governments should consider re-assigning/absorbing Kazi Mtaani workforce to other government programs upon completion of their enrollment period
- xxii. KeNHA, KURA and KRRRA should consider employing Kazi Mtaani beneficiaries for manual work jobs
- xxiii. The government should support the PWDs with credit to help them do business and avoid dependency as well as equipment that they need to live a dignified life.
- xxiv. The government could enroll Kazi Mtaani recipients in business management classes for individuals who want to start their own enterprises.
- xxv. Kazi Mtaani remuneration is too little hence it should commensurate with the manual work minimum wage
- xxvi. The Kazi Mtaani program should be expanded to benefit jobless groups from regions that are not classified as informal settlements.
- xxvii. The government should introduce a fund to cushion women in business
- xxviii. In Case the Kazi Mtaani program is back the government should consider including the Persons Living with Disability since they were earlier excluded in the program
- xxix. The Kazi Mtaani program and the Inua Jamii Program should be expanded to include all those who are vulnerable.
- xxx. Any information regarding an upcoming opportunity for the youths should be made public to ensure that all the targeted groups have the information for equal inclusivity.
- xxxi. The youths should be equipped with financial management skills to help them develop a saving culture.
- xxxii. Community health and policing volunteers should be appreciated and compensated.

- xxxiii. The government should have an NHIF sponsorship for the elderly and PWDs where they can access free quality healthcare.
- xxxiv. The government should come up with other initiatives that take into consideration youths that have a variety of skills and training.
- xxxv. The cost of and requirements for starting and running businesses should be lowered or done away with because they are expensive and it hinders people from doing business.
- xxxvi. The government should consider facilitating Kazi Mtaani coordinators

8.0 CONCLUSION

This report demonstrates that COVID 19 Pandemic indeed had an impact on women in formal and informal employment and more specifically the impact was indeed negative as it saw some of the women losing their source of livelihood and at the same time increased their workload. The report also depicts women as resilient as some saw opportunities that came along with the pandemic as well as came up with strategies to cope with the impacts of the Pandemic. Through the women resilience, lessons have been drawn for / from women in informal and formal employment as they confidently gave advise to other women regarding future disaster/ pandemic preparedness. Most of research participants insisted/stressed that women should be independent and should develop a saving culture so that in case of such eventualities, they are able to adjust themselves accordingly.

Both quantitative and qualitative data is in agreement that the government of Kenya did provide stimulus packages to the vulnerable groups in the society to cushion them against the effects of COVID 19. More specifically, the government introduced Kazi Mtaani to cushion vulnerable youths in the informal settlements but later on rolled it on to other rural areas in the country. As the report reveals, the programme had a huge impact on the lives of the

beneficiaries and those who were able to save are still reaping the benefits of the programme as they have started businesses to sustain themselves. The government also enhanced the Cash Transfer for the elderly, and this saw them survive the drastic effects of the pandemic. The participants recommended that the two programmes should be continued as the pandemic is still in existence and at the same time the impact of the programmes has been felt at both individual level and at community level.

It is very important to design social protection programs in such a manner that engender's women economic empowerment and growth and takes into account the practical and strategic gender needs of women. This will ensure that we build and rebuild the economy with women in mind.

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Annex 1: Survey Questionnaire

EVALUATING THE IMPACT OF THE GOVERNMENT OF KENYA'S ECONOMIC STIMULUS PACKAGES DURING THE COVID-19 PANDEMIC: A CASE STUDY OF KAZI MTAANI

Introduction:

Good day. My name is We are conducting a survey on women's access to Kazi Mtaani and Inua Jamii cash transfer for an academic study with the University of Nairobi, Women's Economic Empowerment Hub. I do not represent the government. Your opinion is important for this study. There are no right or wrong responses to the questions you will be asked. All responses will be kept anonymous and confidential. Your responses will not be shared with any members of your community or used for any other purposes other than for this study. Your participation in this survey is voluntary. The interview will last approximately 30 minutes. You may cancel the interview at any moment if you are uncomfortable to continue with the interview. Are you willing to participate?

1. Yes [Interviewer: Continue with survey questions]
2. No [Interviewer: Thank respondent for their time and proceed to the next respondent in survey]

Name of the interviewee:

Telephone Number :

Name of the interviewer:

Telephone number :

Date of interview: [__|__ / __|__ / 2 | 0 | 2 | 1]

Time of interview: Start [__|__:__|__] End [__|__:__|__]

County: _____

Sub-County, Village: _____

SECTION A: DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS

A1. Age: _____

A6. Gender _____

A2. Marital Status: 1. Married 2. Widowed 3. Single 4. Separated.

A3. Level of Education: 1. Primary 2. Secondary 3. Tertiary (Specify)

A4. Family Size _____

A5. Number of dependants _____

SECTION B: IMPACT OF COVID 19 PANDEMIC ON WOMEN’S EMPLOYMENT (Ask all)

B1. Has Covid 19 pandemic affected women’s employment (both formal and informal) positively or negatively? [N.B Formal employment refers to official engagement with a stable and guaranteed monthly salaries while informal employment refers to casual labourers, self-employment; women doing small scale business, jua kali, Small scale farming e.t.c]

1. Positively [] 2. Negatively []

Please explain your answer

B2. Do you think Covid 19 Pandemic has increased women’s work load?

1. Yes [] 2. No []

If yes explain your answer

a. What was your employment /work experience before Covid 19 Pandemic? (Capture the employment/work situation before Covid 19)

b. What was your employment/work experience during Covid 19 Pandemic to date? (Capture the obstacles and the challenges that the woman has faced in their employment due to Covid 19 Pandemic)

c. How would you compare the two situations in B3 (a) and B3 (b) above?

B4. What coping mechanisms did you come up with to cushion yourself against Covid 19 Pandemic impact on employment? (Capture the strategies that the woman used to overcome the challenges/obstacles mentioned in B3(b) above)

B5. Did you receive any government support to cushion yourself against Covid 19 Pandemic impact on your employment?

1. Yes [] 2. No []

If yes, what kind of support did you receive?

B6. What lessons can we learn from women experiences on the impact of Covid 19 Pandemic on women in formal and informal employment?

SECTION C: TARGETING AND IDENTIFICATION OF KAZI MTAANI AND INUA JAMII BENEFICIARIES

C1. Are you a beneficiary of kazi mtaani or inua jamii?

Yes No

If no goto C10

If yes , which program are you a beneficiary?

Kazi Mtaani Inua Jamii Other

C2. Where did you learn about Kazi mtaani/ inua jamii? (Tick all the applicable choices)

1. Mainstream media TV/Radio/Newspapers (Please tick which applies)
2. Advertisements/Posters
3. Peers
4. Local Authority
5. Relatives and friends
6. Social Media
7. Information pamphlet from implementing institution (specify)
8. Others (specify)

C3. Do you think this source of information is convenient for you?

Yes No

If No please

explain_____

C4. How were you selected for the program?

C5. For what reason did you apply/register to the KaziMtaani/inua jamii Program? (Tick all applicable options)

1. Recent graduate
 2. Unemployment
 3. Elderly and cannot work
 4. Orphaned
 5. Living with disability
 6. Family support
 7. Peer pressure
 8. Income generation
 9. To keep myself busy
 10. Other (specify)
-

C6. Were there any difficulties that you experienced during the program selection process?

Yes []

No []

If yes, what type of difficulties did you experience?

1. Accessing the Chief's Office
2. I did not understand the application/registration process
3. The application process /registration process took too long
4. Other (specify): _____

C7. Were you satisfied with the selection process?

Yes []

No []

Please explain your answer _____

For inua jamii beneficiaries, go to C10

C8. What work did you do during the KaziMtaaniProgram? (Tick all applicable options)

1. street cleaning or access path clearing;
 2. fumigation and disinfection;
 3. garbage collection;bush clearing; anddrainage cleaning/clearing/unclogging
 4. Supervisor
 5. Other (specify)
-

C9. Have you received any payment from the program for the work done?

1. Yes
 2. No
- If NO, explain
-

C10 Do you think the Kazi mtaani and the inua jamii programs do benefit the targeted groups?

Yes No

If no explain your answer

C11What recommendation (s) would you give for effective targeting and identification of the beneficiaries?

SECTION D: IMPACT OF THE KAZI MTAANI AND INUA JAMII CASH TRANSFER PROGRAMMES (Ask the beneficiaries only)

D1 How did you spend the money received from kazi mtaani/ cash transfer?Tick all that is applicable

- 1 Food
- 2. Medical expenses
- 3 Rent
- 4. School fees
- 5. Clothing
- 6. farming
- 7. Other expenses(specify)_____

D2 Do you think the money you receive is enough to cater for your expenses?

Yes No

If No

explain_____

D3
pandemic period?

How has the money impacted your life especially during the COVID 19

SECTION E: MOBILIZATION(Ask the beneficiaries only)

E1. Have you attended any training regarding Kazi mtaani/ Inua Jamii program?

Yes [] 2. No []

If yes, what kind of training did you receive? [specify
[program]_____

E2. Who convened the trainings? (Tick all that is applicable

1. The Ministry
2. The Local Authorities
3. Community Leaders
4. Others (specify).

E3. Was the training useful?_____

1. Yes []
2. No []

If yes please explain how the training was useful__

If no please explain why meetings were not useful

E4. Have you shared information about the program (Kazi mtaani/ Inua Iamii) with your peers?

1. Yes []
2. No []

Please explain your answer

SECTION F: RECOMMENDATIONS (Ask all)

F1. Going forward, what advice would you give to:

a. Other women: regarding cushioning themselves against adverse impact on their employment during pandemics?

b. The government: regarding cushioning women against adverse impact on their employment during pandemics?

C. Members of your community and the general public: regarding cushioning themselves against any future pandemics?

SECTION G : COLLECTIVE AGENCY (Ask all)

G1. What are some of the groups that you know exist in your community (give examples like merry go round/ chamas, farmer extension groups, church groups, table banking etc)

G2. Do you belong to any of these groups?

1. Yes []
2. No []

G3. What activities do you engage in your group?

G4. What is the membership composition of your group?

1. Female only []
2. Male []
3. Mixed sex []

G5. What is the leadership composition in those groups in terms of gender?

1. More males leaders than females []
2. More females leaders than males []
3. Equal proportion of males and females leaders []
4. Males only []
5. Females only []

G6. Do you play any leadership role?

1. Yes []
2. No []

If yes what leadership role do you play?(please specify)

G7. Do you think you can influence your group decisions?

1. Yes

2. No

I wish to appreciate if you have any other information that has not been captured in this questionnaire that you would wish to share:

Thank you for taking time to participate in this survey and for the information you have shared. This is the end of the survey.

Record End Time:

Annex 2: FGD Kazi Mtaani Beneficiaries

UNIVERSITY OF NAIROBI

**COLLEGE OF HUMANITIES AND SOCIAL SCIENCES; AFRICAN WOMEN'S STUDIES
CENTRE**

WOMEN'S ECONOMIC EMPOWERMENT HUB (WEE HUB)

P.O. Box 30197, GPO, Nairobi, Kenya. Kenya Science Campus

weehub@uonbi.ac.ke; <https://www.weehub.org/>

.....thought-leader in cutting-edge research for WEE

Salutation: Thank you for accepting to take part in this FGD

The Women's Economic Empowerment Hub at the University of Nairobi (UON WEE Hub) is carrying out a study on..... The purpose of the study is to: This [questionnaire/ Discussion guide] aims at gathering information to inform this study. The UON WEE Hub has been licensed to carry out this research by the National Commission for Science, Technology & Innovation (NACOSTI) under License No: NACOSTI/P/21/10596.

Your views will be helpful towards the completion of this study and will hopefully inform future interventions by government and its partners on issues relating to women's economic empowerment in Kenya. All information gathered under this study will be treated with confidence and will only be used for the purpose of this study.

GUIDING QUESTIONS

- 1.** Tell us about your experience with Kazi Mtaani (probe what kind of work they were doing)
- 2.** In what ways did Kazi Mtaani impact your life? What are some of the benefits you derived from being part of the Kazi Mtaani program?
- 3.** Did being part of Kazi Mtaani cushion you against the impacts of COVID-19 and if so, how?
- 4.** Did Kazi Mtaani address some of the challenges women face in formal and informal employment in (mention name of county) county?

- b) Share with us some examples of women who have overcome major obstacles in their employment thanks to the Kazi Mtaani initiative in (mention name of county)..... county? What was their situation before covid 19? What obstacles did they face? How has their employment situation changed thanks to Kazi Mtaani? (Probe for at least 3 examples and enter detailed notes).
- c) Mention any other informal initiatives by women or other actors in that have contributed to addressing needs and obstacles to women's employment in (mention name of county).....
- d) What lessons can be learned from the Kazi Mtaani experience in (mention name of county).....on how to overcome obstacles to women's employment when pandemics or other disasters resurface?
- e) Thank you very much for your time and knowledge. We have now come to the end of the interview.
- f) Any other information you would like to share?

Annex 3: FGD Inua Jamii Beneficiaries

Salutation: Thank you for accepting to take part in this FGD

The Women's Economic Empowerment Hub at the University of Nairobi (UON WEE Hub) is carrying out a study on..... The purpose of the study is to: This [questionnaire/ Discussion guide] aims at gathering information to inform this study. The UON WEE Hub has been licensed to carry out this research by the National Commission for Science, Technology & Innovation (NACOSTI) under License No: NACOSTI/P/21/10596.

Your views will be helpful towards the completion of this study and will hopefully inform future interventions by government and its partners on issues relating to women's economic empowerment in Kenya. All information gathered under this study will be treated with confidence and will only be used for the purpose of this study.

GUIDING QUESTIONS

1. Tell us about your experience with Inua Jamii
2. In what ways did Inua Jamii impact your life? What are some of the benefits you derived from being part of the Inua Jamii program?
3. Does being part of Inua Jamii cushion you against the impacts of COVID-19 and if so, how?
4. Does Inua Jamii address some of the challenges women face in formal and informal employment in (mention name of county) county?
 - b) Share with us some examples of women who have overcome major obstacles in their employment thanks to the Inua Jamii initiative in (mention name of county)..... county? What was their situation before covid 19? What obstacles did they face? How has their employment situation changed thanks to Inua Jamii? (Probe for at least 3 examples and enter detailed notes).
 - c) Mention any other initiatives (initiatives) by women or other actors in that have contributed to addressing needs and obstacles to women's employment in (mention name of county).....
 - d) What lessons can be learned from the Inua Jamii experience in (mention name of county).....on how to overcome obstacles when pandemics or other disasters resurface?
 - e) Thank you very much for your time and knowledge. We have now come to the end of the interview.
 - f) Any other information you would like to share?

Annex 4: FGD Non Beneficiaries

Salutation: Thank you for accepting to take part in this FGD

The Women's Economic Empowerment Hub at the University of Nairobi (UON WEE Hub) is carrying out a study on..... The purpose of the study is to: This Discussion guide] aims at gathering information to inform this study. The UON WEE Hub has been lincensed to carry out this research by the National Commission for Science, Technology & Innovation (NACOSTI) under License No: NACOSTI/P/21/10596.

Your views will be helpful towards the completion of this study and will hopefully inform future interventions by government and its partners on issues relating to women's economic empowerment in Kenya. All information gathered under this study will be treated with confidence and will only be used for the purpose of this study.

GUIDING QUESTIONS

1. Tell us about your experiences during the COVID-19 Pandemic
2. Has the COVID-19 pandemic affected women and if so, how?
3. What type of work were you doing before the pandemic?
4. Did the type of work you were doing change after the pandemic?
5. What are some of the challenges you are faced or continue to face in your work due to the pandemic?
6. What are some of the solutions that you came up with to navigate the challenges?
7. Tell us about some of the support services you have used during this pandemic to keep your business running.
8. What might you advise women about how to navigate the kinds of challenges the pandemic presented?

Annex 5: Key Informant Guide for Kazi Mtaani Officials

Target: Kazi Mtaani Officials

Salutation: Thank you for accepting my interview. You are most welcome to this interview.

1. What major changes –whether positive or negative- have you observed in relation to the situation of women in formal and informal employment before and during the COVID-19 pandemic here in (mention name of county) county?
2. What is the most significant obstacle to women’s employment that you can directly associate with Covid 19 in? (Mention name of county) county?
3. In what ways has Kazi Mtaani addressed the challenges women face in formal and informal employment in (mention name of county) county?
4. During the implementation of Kazi Mtaani what prevailing attitudes and practices have you observed which support or undermine women’s economic empowerment in (mention name of county) county?
5. During the implementation of Kazi Mtaani what prevailing practices did you come across that acted as obstacles for women beneficiaries in accessing Kazi Mtaani funds?
6. Share with us some examples of women who have overcome major obstacles in their employment thanks to the Kazi Mtaani initiative in (mention name of county) county? What was their situation before covid 19? What obstacles did they face? How has their employment situation changed thanks to Kazi Mtaani? (Probe for at least 3 examples and enter detailed notes).
7. Mention any other informal initiatives by women or other actors in that have contributed to addressing needs and obstacles to women’s employment in (mention name of county)
.....
8. What lessons can be learned from the Kazi Mtaani experience in (mention name of county)on how to overcome obstacles to women’s employment when pandemics or other disasters resurface?

Thank you very much for your time and knowledge. We have now come to the end of the interview. I will appreciate your sharing with me any documents you may have that will help us to have answers to the following questions. Where the documents are not available, please feel free to share your knowledge on the same.

[Additional information to collect at county level:

1. What is Kazi Mtaani?
2. What are the advantages of kazi mtaani?
3. What is the eligibility criteria for kazi mtaani?
4. How does kazi mtaani operate?
5. Who are the local Government officers to facilitate beneficiaries of Kazi mtaani?
6. What is the role of Chiefs and Assistant Chiefs?
7. How does Kazi Mtaani ensure community participation and ownership?
8. How does Kazi Mtaani identify eligible beneficiaries?
9. How many women have been beneficiaries of the Kazi mtaani program?
10. How many men have been beneficiaries of the Kazi mtaani program?
11. Do the beneficiaries undergo training?
12. What are the challenges you have encountered in administering the kazi mtaani program?
13. Are there any special arrangements for persons with disabilities and other vulnerable groups?
14. What role does the kazi mtaani official play in the cash transfer process? Facilitative or evaluative or both?
15. What are the benefits of the kazi mtaani program?
16. What are the costs of the kazi mtaani program?
17. Has the kazi mtaani program resulted in any significant benefits in the local community?
18. What in your view, is the great success of the cash transfer program?
19. In your view, what is the greatest challenge in administering the cash transfer program?

Annex 6: Key Informant Guide for Inua Jamii Officials

Target: Kazi mtaani officials

Introduction

I am a Researcher at the Women's Economic Empowerment Hub at the African Women Studies Center, University of Nairobi. I am conducting research that will look at how the Government of Kenya's Economic Stimulus Packages during the Covid 19 pandemic and other informal societal interventions have contributed to economically empowering women.

We would like to understand your views on five main issues:

1. How COVID 19 pandemic has positively or negatively affected women's employment.
2. What the situation was like for women in formal and informal employment before and during the COVID-19 pandemic (2019 to date).
3. How the Government of Kenya's COVID-19 Economic Stimulus Packages has supported or weakened women's formal and informal employment
4. What lessons can be learnt from the Kenyan Government's economic stimulus packages on social protection safety nets for future disaster preparedness for WEE.
5. To identify and document the lessons that can be learnt from women's experiences and knowledge on informal and societal measures used to fill the gaps in the Government of Kenya's COVID-19 economic stimulus packages.

Thank you very much for your time and knowledge. We have now come to the end of the interview. I will appreciate your sharing with me any documents you may have that will help us to have answers to the questions.

Annex 7: Kazi Mtaani Policy Brief



SOCIAL PROTECTION FOR WOMEN'S ECONOMIC EMPOWERMENT



Lessons from *Kazi Mtaani*

This report is the result of research conducted by the Women's Economic Empowerment Hub, African Women Studies Centre, University of Nairobi. The objective of the research was to evaluate the lessons that can be learnt from Kenya Government's Economic Stimulus packages on social protection safety nets for future disaster preparedness for women's economic empowerment.

February 2022

POLICY BRIEF

SOCIAL PROTECTION FOR WOMEN'S ECONOMIC EMPOWERMENT: LESSONS FROM KAZI MTAANI

ABOUT THE POLICY BRIEF

This Policy Brief is the result of research conducted by the Women's Economic Empowerment Hub, African Women Studies Center, University of Nairobi. The research involved desk research, a review of best practices for social protection program design and collection of both qualitative and quantitative data in four counties where Kazi Mtaani was implemented, *namely*: Nairobi, Kiambu, Nakuru and Kitui. The objective of the research was to evaluate the lessons that

can be learnt from the Kenya Government's Economic Stimulus Packages on social protection safety nets for future disaster preparedness for WEE using the example of Kazi Mtaani. The outcomes of the research were presented during debrief workshops in the counties and the key findings distilled through this policy brief.

1.0 INTRODUCTION

The COVID-19 pandemic significantly affected men and women particularly business owners and women in the informal sector. In response to this, the government enacted numerous rules, regulations and policies. These measures contributed to the vulnerabilities of women workers in the informal sector. The measures resulted in business closures, increased costs etc. The government rolled out Monetary policies e. g. Credit guarantee scheme, the eight-point economic stimulus package of May 31, 2001, the Kazi Mtaani Program, Fiscal policies e. g. Reduction of taxes for businesses. Social Protection is critical in ensuring women's economic empowerment. This research aimed at using the example of Kazi Mtaani to evaluate the lessons that can be learnt from the Kenya Government's Economic Stimulus Packages on social protection safety nets for future disaster preparedness for WEE. Kazi Mtaani is a national initiative that was launched in April 2020 to cushion the most vulnerable and able-bodied youth in informal settlements from the effects of the Covid 19 pandemic. The Program which started with a budget of Kshs 10 billion has employed 283,210 youths in informal settlements across the 47 counties in Kenya The program targets youth above 18 years to 35 years who

are unemployed and has cushioned them economically by paying them Sh455 and their supervisors Sh505 a day via M-Pesa for purposes of transparency and accountability. As the government moves towards rolling out the third phase, we hope that this Policy Brief will provide insights and recommendations that will shape the design of the program for greater sustainability and economic empowerment.

2.0 METHODOLOGY AND APPROACH

The study took place in Nakuru, Nairobi, Kiambu and Kitui Counties. These study sites were selected because the four selected Counties were among the first Counties where *Kazi Mtaani* programme and *Inua Jamii* programmes were piloted. To determine sample size for quantitative data, the study employed the Cochran formula to determine ideal sample i.e. $n = z_{\alpha/2}^2 (p) (1-p)/c^2$ and adjusted for a small population. $z_{\alpha/2}$ is the critical value for a given level of confidence (α); p is the proportion of occurrence in the population while c is the confidence interval/precision. Using 90% confidence level, +or - 0.05 confidence interval and 50% as a % of occurrence;
 $n = 1.645^2(0.5)(0.5)/0.05^2 = 269$
Adjusting for small population $n_0 = n/(1+(n-1)/N) = 250$

Therefore 250 participants were targeted from each County. However, the response rate was 994 out of which 180 were Inua Jamii beneficiaries. The sampling strategy was a stratified sampling to include the *Kazi mtaani* and *Inua Jamii* programmes target population. These participants were drawn from both formal and informal settlements, and they included both beneficiaries and non-beneficiaries of *Kazi Mtaani* and *Inua Jamii* programmes with specific target groups of

youths, the elderly, persons living with disabilities, orphans and vulnerable children who are the target group for *Kazi Mtaani and Inua Jamii* programs. A digitalized Survey questionnaire was administered by KNBS Enumerators. The data was cleaned and analyzed using SPSS for quantitative data analysis. On the other hand, the qualitative data was collected using FGD Guides and KII guides and a total of 19 FGDs and 77KIIs were conducted. The interviews were recorded, and the audios were transcribed. The data from the transcribed audios was then coded using NVivo and a report that was used to identify the recurring themes and the key issues.

Beneficiaries by County

Table 1 shows the distribution of Kazi Mtaani beneficiaries by County; 21.8% of the Kazi Mtaani beneficiaries respondents were from Kiambu, 15.6% of them were from Kitui, 41.1% of them were from Nairobi while 21.5% of them were from Nakuru County.

Table 1: Distribution of Kazi Mtaani beneficiaries by County

County	N	%
Kiambu	60	21.8%
Kitui	43	15.6%
Nairobi	113	41.1%
Nakuru	59	21.5%
Total	275	100.0%

The participants were drawn from both formal and informal settlements, and they included both beneficiaries and non beneficiaries. The target group included the youths, the, persons living with disabilities, who are the target group for Kazi Mtaani program. A digitalized Survey questionnaire was administered by KNBS Enumerators.

The quantitative data was cleaned and analyzed using SPSS. On the other hand, the qualitative data was collected using FGD Guides and KII guides. 16KIIs and 5 FGDs were conducted in Nakuru. 32KIIs and 5 FGDs were conducted in Kiambu. 12 KIIs and 4 FGDs were conducted in Kitui. 17 KIIs and 4FGDs were conducted in Nairobi. Data was coded using NVivo.

4.0 KEY FINDINGS

Source of information about Kazi Mtaani

Table 2 below shows where the Kazi Mtaani beneficiaries learnt about the programme. The table shows that most of them learnt through pamphlet from the implementing institution (98.2%) followed by the social media (86.9%), advertisements /posters (80.7%) and the mainstream media. Only a few (40.4%) learnt it through the local authority.

Table 2: Source of information where the Kazi Mtaani Beneficiaries learnt about the programme

Where did you learn about Kazi mtaani?	N	%
Mainstream media(T.V, Radio, News Paper)	221	80.4
Advertisements/Posters	222	80.7
Peers	157	57.1
Local Authority	111	40.4
Relatives and Friends	177	64.4
Social Media	239	86.9
Information Pamphlet from implementing Institution	270	98.2

Whether the source of information was reliable

Table 3 below shows that 91.6% of the Kazi Mtaani beneficiaries reported that the source of information about Kazi Mtaani was reliable.

Table 3: Whether the source of information was reliable

Do you think the source of information was reliable?	N	%
Yes	252	91.6%
No	23	8.4%
Total	275	100.0%

Existence of difficulties during application process

Table 4 below shows that only 21.8% of the Kazi Mtaani experienced problems during application process.

Table 4: Whether the beneficiaries experienced any difficulties during application process.

Did you experience any difficulties during application process?	N	%
Yes	59	21.8
No	216	78.2
Total	275	100.0

Type of difficulties

Those who reported to have had difficulties during application process were further asked the type of difficulties that they experienced. Their responses are presented in Table 4 below. Out of those who said they had

difficulties, 88.1% of them said they had difficulties accessing the chiefs' office, 89.8% of them said they did not understand the registration process while 50.8% of them noted that the application/registration process took too long. Those who said they experienced other difficulties were asked to specify the difficulties experienced and some of them stated that the available slots were too few as compared to the applicants and thus they faced stiff competition. Others noted that favoritism prevailed and if not known by the chief, it was very difficult to get a chance.

Table 5: Difficulties experienced by the beneficiaries during application process.

What type of difficulties did you experience?	N	%
Access to the Chiefs office	52	88.1%
I did not understand the application/registration process	53	89.8%
The application/registration process took too long	30	50.8%
Other difficulties	38	64.4%

Table 6: Whether the Kazi Mtaani beneficiaries were satisfied with selection criteria

Were you satisfied with selection criteria	N	%
Yes	237	86.2
No	38	13.8
Total	275	100.0

Reception of payment from Kazi Mtaani

99.3% of the beneficiaries reported that they had received payment for work done as shown on table 7 below. Those that had payment issues cited they had not received payment in full for work done.

Table 7: Reception of payment from Kazi Mtaani

Have you received payment from work done?	N	%
Yes	273	99.3
No	2	.7
Total	275	100.0

Whether the program benefited the targeted group

97.5% of the Kazi Mtaani beneficiaries responded in the affirmative that indeed that the program benefited targeted group whereas 2.5% observed it did not, pointing out that the programme as a whole benefitted only a small proportion of the target population. They also cited issues of ghost workers and nepotism in the recruitment process. Finally, those living with disabilities felt left out of the program since it was mainly manual labor focused especially those do not receive cash transfers from the government through the Inua Jamii program.

Table 8: Whether the Kazi Mtaani beneficiaries were satisfied with selection criteria

Were you satisfied with selection criteria	N	%
Yes	237	86.2

No	38	13.8
Total	275	100.0

How the Kazi Beneficiaries spent the proceeds they received

Most of the Kazi Mtaani beneficiaries spent the proceeds on food and rent at 86.2% and 54.9% respectively as shown on table 7 below.

Table 9: how they spent the proceeds received from Kazi Mtaani program

Use of proceeds from the program	N	%
Food	237	86.2%
Medical expenses	39	14.2
Rent	151	54.9%
School fees	85	30.9%
Clothing	106	38.5%
Farming	17	6.2%

Whether the money was enough to cater for their needs.

Only 43.3% of the beneficiaries reported that the money they received from Kazi Mtaani

was enough to cater for all their needs as shown on table 10 below.

Table 10: Whether the money was enough to cater for their needs.

Do you think the money was enough to cater for all your needs?	N	%
Yes	119	43.3
No	156	56.8
Total	275	100.0

5.0 KEY CHALLENGES OF THE KAZI MTAANI PROGRAM:

- **Delayed Payments:** Delayed payments to the Kazi Mtaani beneficiaries.
- **Favoritism** in the recruitment process. In some areas, the youth have protested against favoritism in the Kazi Mtaani program. Accusations of nepotism and bribery in the hiring of youth.
“Let us avoid “mtu wetu” mentality and hold our leaders accountable for our future. We are letting ourselves down! We have a rich resourceful country but poor governance” – KII Participant Nairobi
- **Protective Gear:** The youth were not provided with proper tools and protective gear which exposed them to injuries and diseases.
- **Lack of Transparency and Accountability:** Many youths were being hired after committing to share their daily wages with chiefs.

- **Equality of Opportunity:** Strangers from other regions being employed thus limiting the job opportunities for the youth in the area that they are supposed to be employed.

“Disability is a club anyone can join. It is free for all so we should care for each other in the best way possible”
– KII Participant Kiambu

- **Recruitment Process Challenges:** The recruitment process is not free and fair at all in some areas. Names being removed at the last minute after successful acceptance into the program.
- **Few Job Opportunities:** A large number of applications but fewer job opportunities.
“We just look for a solution that will be a long term not for a month or a week. So, we were requesting if those industries can be revived. We have like 5 industries in Nakuru County, all the companies that collapsed should be revived again to create employment for the youths” FGD Participant Nakuru

6.0 KEY SUCCESSES OF THE KAZI MTAANI PROGRAM

- **Job Creation:** Kazi Mtaani has provided jobs for many youths since a person has to be in the age bracket of 18-35 years to be recruited. What started out as a measure to deal with the pandemic turned out to play a much bigger role in so far as creating job opportunities and providing a model that can be replicated in order

to deal with the massive unemployment problem in the country.

“According to me Kazi mtaani has helped me. I used to clean clothes for people but at least now I have a daycare am looking at young kids and that’s where I got the capital. Kazi mtaani helped us to like a brother and a sister. As you see us here now, we are brothers and sisters. There is a day I got sick and the Kazi mtaani youths contributed to my hospital bills. I was subjected to a certain surgery and the Kazi mtaani people paid all the bills. They also needed people to donate blood and the Kazi mtaani people showed up. They wanted two pints. They had to donate three pints and they dint demand anything from me. They did it wholeheartedly, were it not for them I don't know what I would have done. Those people helped me. That is the much I can say about Kazi mtaani”
Kazi Mtaani beneficiary Nakuru

- **Environmental Conservation:** The youth have collected and cleaned garbage in their neighborhood. Trees have been planted in the neighborhoods and drainages have been unclogged.

“Daktarii I can also say that Kazi mtaani has helped in terms of cleanliness. Before Kazi mtaani, some covid people were...{inaudible} but due to cleanliness, I have noticed that most of the diseases are not existing anymore since they have collected all the litter that was just

lying anyhow and taken to the dumping site by the municipality car. People were also advised to look for a place where they will be putting their litter and that it will be collected after every week. There are minimal chances of malaria infection since there is no mosquito bleeding anymore since the environment is clean” FGD Participant Nakuru

- **Youth Empowerment:** Youths were able to meet their basic needs and help their families for example paying rent and buying food
- **Reduction of Crime:** Crime has been reduced in those neighborhoods. It has also kept the youth from drugs, alcohol and immorality.
- **Debt Reduction:** Safaricom PLC waived the recovery of Fuliza loans for the youths in the program that have been indebted.
- **Cushioned Jobless Youth:** Kazi Mtaani has cushioned jobless youths economically by paying them Sh455 and their supervisors Sh505 a day via M-Pesa for purposes of transparency and accountability.
- **Entrepreneurship:** Participants were able to freely withdraw their earnings once paid and some were able to start small businesses.

“We need to go back to the beginning, when we had industries that supported local industries not all these second hand things. Mitumba is like modern day slavery and Kenya is a dumping site! This will help us grow

our local industries and economy”–
KII Participant Rironi.

7.0 POLICY RECOMMENDATIONS FOR DECISION MAKERS

On the basis of the research, several recommendations for policy and decision makers have emerged from both the participants of Kazi Mtaani and key informants who were part of the program. These policy recommendations concern the different stages of the Kazi Mtaani Program Cycle.

PROGRAM DESIGN:

- *Equal Participation: The Kazi Mtaani Program should ensure inclusivity and equal participation in the program by all unemployed youths aged 18-35*
- *Non-Discrimination: The Kazi Mtaani Program should include persons with disabilities, gender, pregnancy status, women etc.*
- *Expand the Types and Nature of Work: The type of work should be expanded and diversified to ensure inclusivity of both men and women of different ages and abilities.*
- *Gender Needs: Kazi Mtaani program should take into account practical and strategic gender needs when designing the work and when deciding who does what and how to ensure that the program achieves its intended purpose and the youths are able to benefit in their different capacities and circumstances.*
- The Program needs to provide holistic sets of services including livelihood

trainings, productive asset transfers, consumption support, financial literacy, savings plans and health care.

- The program also needs to take into consideration how to make it sustainable in terms of the number of unemployed youths in this country and the budgetary implications that may arise as a result.

RECRUITMENT

- *Transparency of the Selection Criteria: Kazi Mtaani Program should be transparent and open and ensure that the new online recruitment process is accessible to all. In order to ensure a fast roll out of the program, a pre-existing eligibility criteria needs to be clearly spelt out.*
- *Access to Information: Previously, advertisement was through media and offices, Kazi Mtaani should be both online and offline and should seek to reach as many constituents as possible through multiple media sources such as radio, whatsapp, church, mosque, chief barazas. The application needs to be available in multiple forms: phone, chief’s office so as to ensure maximum outreach.*
- *Selection Criteria: in shortlisting the beneficiaries it needs to be subjected to public participation. After the youth have applied, the same procedure used in public service should be followed and a final list published after shortlisting. The community should participate in this process.*

IMPLEMENTATION:

- The government needs to digitize cash transfers as it will ensure greater digitization and openness
- *Gender Disaggregated Data:* The Program needs to provide gender disaggregated information on beneficiaries of social protection programs and monitor and evaluate the benefits of social protection measures by gender, age, other demographic characteristics.
- *Building Partnerships:* Kazi Mtaani should partner with organizations and other stakeholders that can provide data and opportunities for the youth through this program including women's organizations, self-help groups and unions since they are already self-mobilizing and working towards economic empowerment.

“Women are more receptive and hungry to learn. Their adaptability is their strength”. Therefore, organizations and the government should take advantage of this and find ways of empowering women to bring lasting change in our nation”– KII Participant Nakuru

- *Adoption of a Social Protection Policy:* The government should adopt social protection policies to be implemented by national and county governments.
- *Money Bill:* There should be a bill that caters specifically to Social

protection of vulnerable youths without discrimination.

- *Multisectoral Support:* The government should ensure a comprehensive package of multisectoral support is provided to beneficiaries so as to set up gender responsive systems and capacities.

MONITORING, REPORTING AND EVALUATION:

- Complaints and feedback mechanisms need to be put in place so as to monitor information and address issues. Clear structures need to be put in place to ensure that issues are addressed promptly and effectively without any discrimination.

Annex 7: Inua Jamii Policy Brief



SOCIAL PROTECTION FOR WOMEN'S ECONOMIC EMPOWERMENT



Lessons from Inua Jamii

This policy brief is the result of research conducted by the Women's Economic Empowerment Hub, African Women Studies Centre, University of Nairobi. The objective of the research was to evaluate the lessons that can be learnt from Kenya Government's Economic Stimulus packages on social protection safety nets for future disaster preparedness for women's economic empowerment.

POLICY BRIEF

SOCIAL PROTECTION FOR WOMEN'S ECONOMIC EMPOWERMENT: LESSONS FROM INUA JAMII PROGRAM

About the Policy Brief

This policy brief is the outcome of research conducted by the Women Economic Empowerment (WEE) HUB, African Women Studies Center, University of Nairobi in four Counties namely: Nairobi, Nakuru, Kiambu and Kitui. The research aimed at using the example of *Kazi Mtaani* and *Inua Jamii* programs to evaluate the lessons that can be learnt from social protection safety nets for future disaster preparedness for WEE. This policy brief distills the key findings, policy implications and recommendations related to Inua Jamii. Data collection entailed both qualitative and quantitative methods. The quantitative study involved 994 participants from the four Counties out of which 180 participants were Inua Jamii beneficiaries. On the other hand, in order to collect qualitative data, a total of 19 Focus Group Discussions and 77 Key Informants interviews were conducted.

The findings revealed that the Inua Jamii program has had an impact on the lives of the beneficiaries with more than 95% of the beneficiaries reporting that they use the cash transfer on food. Another greater percentage of the beneficiaries (47.8%) reported that they use the cash transfer on medical

expenses. However, about 73.9% of the beneficiaries noted that the cash transfer is not enough because their expenses exceed the amount they receive. In addition, the beneficiaries noted that the program has had some challenges especially relating to access to information with some research participants noting that the mode of communication is not satisfactory and recommended that the means of communication used should be one that reaches a large group target group and on time. They added that they have had issues with inconsistency in the cash transfer disbursement which makes it hard to predict when they will receive the amount and this in turn affects their financial decisions and their credit ability.

INTRODUCTION

The Inua Jamii Cash Transfer Programme is the Government of Kenya's (GoK's) flagship National Safety Net Program (NSNP) under the Ministry Of Labour & Social Protection and Ministry of Devolution and ASAL (MoDA) for the beneficiaries of: Cash Transfer for Orphans and Vulnerable Children (CT-OVC); Older Persons Cash Transfer (OPCT); Persons with Severe Disabilities Cash Transfer (PWSD-CT); and, Hunger Safety Net Programme (HSNP) (Ministry of Labour and Social Protection; State Department for Social Protection, 2021). The Cash Transfer to Orphans and Vulnerable Children Programme was started in 2004 as a pilot covering 500 households in 3 districts. The Cash Transfer to Older Persons was started in 2007 in order to provide regular and predictable cash transfer to vulnerable older persons in identified households. In addition to this, the Government started a universal programme

focusing on all elderly persons aged above 70 in July 2017 in order to eliminate the exclusion and marginalization, while increasing coverage. Cash Transfer to Persons with Severe Disabilities was started in 2010 to enhance the capacities of caregivers to improve the livelihoods of persons with severe disabilities. Inua Jamii reaches out to the beneficiaries of CT-OVC, OPCT, PWSD in all 47 counties but for HSNP, the program only serves the counties of Turkana, Marsabit, Mandera and Wajir in Northern Kenya.

Methodology

The study took place in Nakuru, Nairobi, Kiambu and Kitui Counties. These study sites were selected because the four selected Counties were among the first Counties where *Kazi Mtaani* programme and *Inua Jamii* programmes were piloted. To determine sample size for quantitative data, the study employed the Cochran formula to determine ideal sample i.e. $n = z_{\alpha/2}^2 (p) (1-p) / c^2$ and adjusted for a small population. $z_{\alpha/2}$ is the critical value for a given level of confidence (α); p is the proportion of occurrence in the population while c is the confidence interval/precision. Using 90% confidence level, +or - 0.05 confidence interval and 50% as a % of occurrence;

$$n = 1.645^2(0.5)(0.5)/0.05^2 = 269$$

$$\text{Adjusting for small population } n_0 = \frac{n}{(1+(n-1)/N)} = 250$$

Therefore 250 participants were targeted from each County. However, the response rate was 994 out of which 180 were Inua Jamii beneficiaries. The sampling strategy was a stratified sampling to include the *Kazi mtaani* and *Inua Jamii* programmes target population. These participants were drawn from both formal and informal settlements, and they included both beneficiaries and non beneficiaries of *Kazi Mtaani* and *Inua Jamii* programmes with specific target groups of youths, the elderlies, persons living with disabilities, orphans and vulnerable children

who are the target group for *Kazi Mtaani* and *Inua Jamii* programs. A digitalized Survey questionnaire was administered by KNBS Enumerators. The data was cleaned and analyzed using SPSS for quantitative data analysis. On the other hand, the qualitative data was collected using FGD Guides and KII guides and a total of 19 FGDs and 77KIIs were conducted. The interviews were recorded and the audios were transcribed. The data from the transcribed audios was then coded using Nvivo and a report that was used to identify the recurring themes and the key issues.

KEY FINDINGS

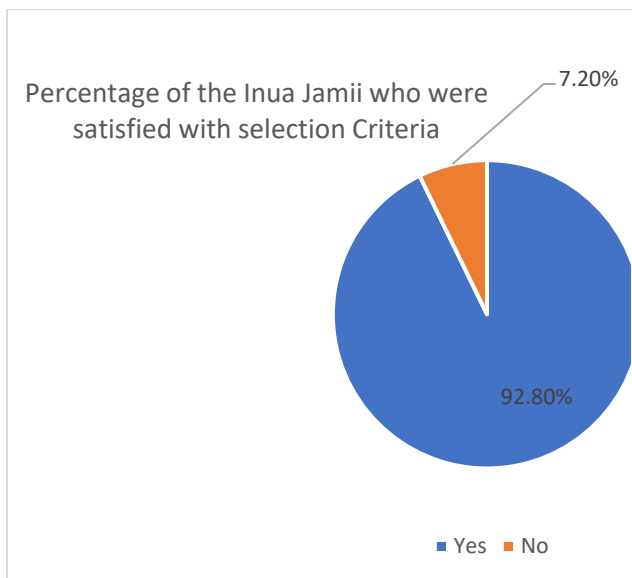
TARGETING AND IDENTIFICATION OF THE PROGRAM ON THE BENEFICIARIES

Selection Criteria

Both quantitative and qualitative research sought to know how the beneficiaries of Inua Jamii were recruited into the program and they gave varying responses. Some of them noted that they were recruited through community policing whereby a baraza was organized and they were presented to the community for recommendation. Others noted that they were automatically registered by their local authority due to their age while others noted that they were registered by Nyumba Kumi leaders.

Satisfaction with Selection Criteria

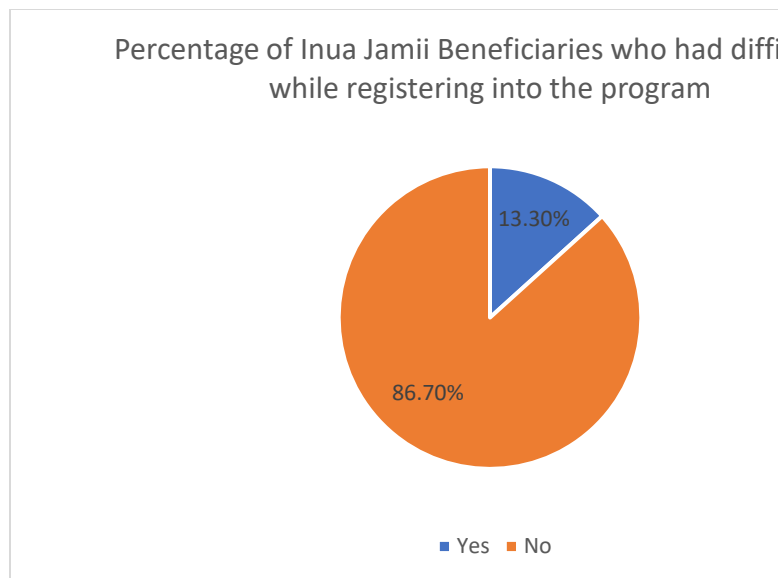
The beneficiaries were further asked whether or not were satisfied with selection criteria and 92.8 % of them noted that the criteria used for recruitment was satisfactory. The rest 7.2 % said they were not satisfied.



Those who said they were not satisfied were further asked to explain the reason for dissatisfaction and some noted that not all the deserving cases have been considered for recruitment especially for the Persons Living with Disabilities and even the elderlies some noted that there are elderlies above 70 years and they have not been recruited in the system. Others noted that there has been nepotism and the local authorities mostly give their friends and relatives the first priorities when they are carrying out such an exercise.

Difficulties experienced by the beneficiaries during registration

The beneficiaries were further asked whether they experienced any difficulties during the registration into the program and the greatest percentage (86.7%) said they did not experience any difficulty. Only a small percentage of 13.3% said they had difficulties. When they were asked to cite the kind of difficulties, they noted that they had issues getting the information, other noted that they had difficulties accessing the chiefs' offices while others noted that the process was long and tedious as they had to que for long waiting to be presented to the public for recommendation



Source of information about the programme.

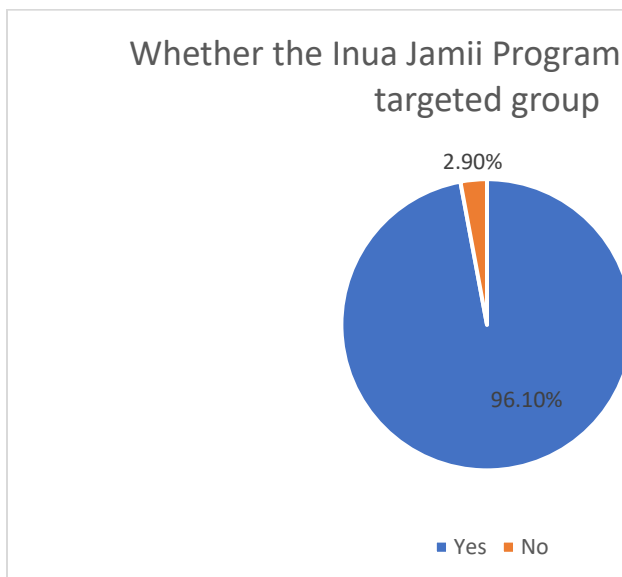
The beneficiaries were further asked how they learnt about the program and results presented in the table below. The results shows that most of the Inua Jamii beneficiaries learnt about the program for the local authority with 68.9% saying so, followed by those who said they learnt about it from relatives and friends. Others, 19.4% said they learnt about it from their peers, 13.9% from the mainstream media, 11.1% from advertisements/posters, 2.2% from reading the pamphlets from the implementing institution 1.1% from the social media while 6.7% reported that they learnt about it from other sources.

Source of information	%
Mainstream media (Radio, T.V, newspaper)	13.9
Advertisements/posters	11.1
Peers	19.4
Local Authority	68.9
Relatives and friendly	30.0

Social media	1.1
Information pamphlet from implementing institution	2.2
Other sources	6.7

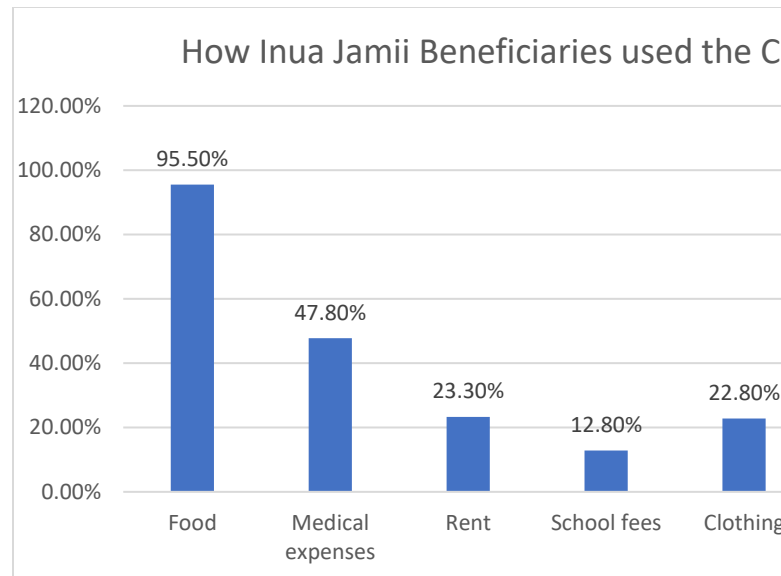
Whether the program the program has benefited the targeted group

The beneficiaries were asked whether the program do benefit the targeted group or not and majority of them (96.1%) said it does. Only a small percentage of 2.9% said they program does not benefit the targeted group as shown in the pie chart below.



How the beneficiaries used the Cash transfer

The beneficiaries were asked how they spend the cash transfer and majority of them (95.5%) noted that they use it to buy food. Another greater percentage (47.8%) reported that they spend the cash transfer to cater for their medical expenses.



How the beneficiaries spent the cash transfer by Marital status

The relationship between marital status and how the Inua Jamii spent their cash transfer was established and results put in the table below. The table shows that majority of the beneficiaries regardless of their marital status used the cash transfer on food. The table also shows that more than half of the widowed beneficiaries and those who were single also used the cash transfer on medical expenses.

Marital Status	Food	Medical expenses	Rent	School fees	Clothing	Farming	Others
Married	95.8%	35.2%	3.0%	15.5%	18.3%	9.9%	4.2%
Widowed	95.0%	58.8%	1.5%	8.8%	27.5%	10.0%	2.5%

Single	90.9%	54.5%	31.8%	18.2%	27.3%	4.5%	13.6%
Divorced/separated	100%	28.6%	42.9%	14.3%	0.0%	14.3%	14.3%

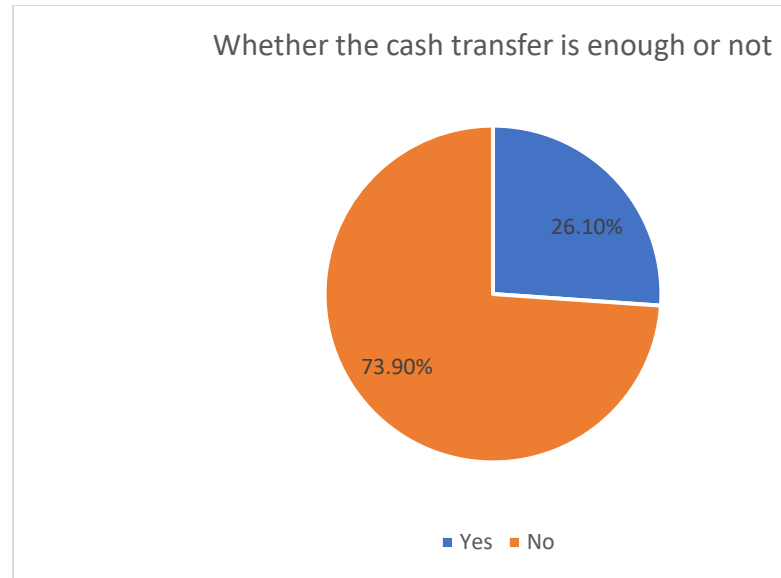
How Inua Jamii beneficiaries used the cash transfer by gender.

The relationship between gender and how the beneficiaries used the cash transfer did not show much variation except on the percentage of the beneficiaries who used the cash transfer on clothing where 25.2% of the female beneficiaries reported to have used the cash transfer on clothing compared to 15.6% of the male beneficiaries who reported the same.

Gender	Food	Medical expenses	Rent	School fees	Clothing	Farming	Others
Male	95.6%	44.4%	24.4%	13.3%	15.6%	4.4%	4.4%
Female	94.8%	48.9%	23.0%	12.6%	25.2%	11.1%	5.2%

Whether the Cash transfer is enough

The beneficiaries were further asked whether the cash transfer they receive is enough or not and majority of them 73.9% said it is not enough as illustrated in the chart below.



Policy implication and recommendations for Inua Jamii program

1. There has not been a consistent disbursement of the cash transfers to the beneficiaries making them uncertain on when they should expect the money. The government should come up with a consistent program on the duration that the cash transfer should take from one disbursement to another to avoid unnecessary delays.
2. The greatest percentage noted that the money is not enough as compared to their needs and therefore the government should consider increasing the amount considering even the high cost of living and that the majority of the beneficiaries cannot work because they are either elderly or living with severe disability.
3. Some of the beneficiaries have double vulnerability since they are elderly and living with disability and the government should come up with a strategy to cater for such cases
4. Information gap has been in existence where some of the beneficiaries noted that they either

did not get the information, or they got it late. Therefore the government should ensure information dissemination should be well structured to ensure that all the targeted groups receives it .

5. Households with more than one vulnerable persons should be considered since their vulnerability is higher as compared to other households with only one vulnerable person.
6. Health care for the *Inua Jamii* beneficiaries should be made a priority as results showed almost 49% of the beneficiaries use the cash transfer to cater for medical expenses.

