

Gender Assessment of Kakuma Refugee Camp and Town & Kalobeyei Settlement and Town



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ACRONYMS AND ABBREVIATIONS

AAH-I	Action Africa Help International
AECF	Africa Enterprise Challenge Fund
ATM	Automated teller machine
BDS	Business Development Services
CBI	Cash based incentives
CVT	Centre for Victims of Torture
DCA	DanChurchAid
DCED	Donor Committee for Enterprise Development
DRC	Danish Refugee Council
EMAP	Engaging men in accountable practices
FGM	Female genital mutilation
GBV	Gender based violence
GDP	Gross Domestic Product
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit (German Development Agency)
GOK	Government of Kenya
GSMA	Global System for Mobile Communications Association
HAK	Healthcare Assistance Kenya
HIV/AIDS	Human immunodeficiency viruses / acquired immune deficiency syndrome
ID	Identification
IFC	international Finance Corporation
INGO	International non-governmental organisation
IRC	International Rescue Committee
ITC	International Trade Centre
JRS	Jesuit Refugee Services
KES	Kenyan Shillings
KII	Key informant interview
KKCF	Kakuma Kalobeyei Challenge Fund
KISED	Kalobeyei Integrated Socio-Economic Development
KRA	Kenya Revenue Authority
KYC	Know Your Customer
LWF	Lutheran World Federation
MPSYGA	Ministry of Public services, Youth and Gender Affairs
MRC	Mandated Refugee Certificate
MSA	MarketShare Associates
MSME	Micro, small and medium sized enterprises
MTP	Mid-term plan
NGEC	National Gender and Equality Commission in Kenya
NGO	Non-governmental organisation
NITA	National Industrial Training Authority
NRC	Norwegian Refugee Council
PADV	Protection against Domestic Violence Act
PIN	Personal identification number
RAS	Refugee Affairs Secretariat

SGBV	Sexual and gender based violence
SMS	Short code messaging service
ToR	Terms of Reference
UN	United Nations
UNHCR	United Nations High Commission for Refugees
USAID	United States Agency for International Development
VSLA	Village savings and loans association
WFP	World Food Programme

1. Executive summary

1.1. Introduction

To benefit refugees and the host population in the Kakuma and Kalobeyei area, the International Finance Corporation (IFC) is launching the Kakuma Kalobeyei Challenge Fund (KKCF). The objective of the KKCF is to strengthen and deepen local markets in Kakuma and Kalobeyei area by 1) attracting and/or scaling up operations of private sector companies and social enterprises to the Kakuma and Kalobeyei area; 2) growing the entrepreneurship potential among refugees and host communities; and 3) creating a business environment conducive to the growth and development of host community and refugee businesses through advocacy and policy change.

IFC contracted MarketShare Associates to conduct a gender assessment to ensure gender-smart design and implementation of these four components and ensure that the KKCF reduces gender gaps rather than exacerbating them, as well as to identify gender associated risks of the proposed activities under the KKCF.

1.2. Methodology

The study focused on two primary research questions:

- 1) What are the key constraints, challenges and opportunities for women's employment and entrepreneurship in Kakuma and Kalobeyei host and refugee communities?
- 2) What are potential risks associated with KKCF activities, relating to gender-based violence (GBV) and exacerbating existing gender gaps?

Our methodological approach consisted of a secondary research involving a desk review of existing literature and qualitative data collection, carried out in Kakuma and Kalobeyei in two phases. In Phase 1 we conducted key informant interviews with 27 key stakeholders, including NGO/INGO, government, private sector, community-based organizations, and 48 women and men from both the refugee and host community. In Phase 2 focus group discussions were carried out with 55 refugees and host community members to validate the findings from Phase 1 and explore a few additional areas of research.

1.3. Women's Economic Participation

The population in Kakuma and Kalobeyei camps as of April 2019 was estimated at 188,135 individuals of whom 47% are female (UNHCR). As detailed Section 4.1, economic participation of women in Kakuma remains low, ranging between 21% (IFC, 2018) to 27% (Samuel Hall, 2016) according to different sources. While it's certain that gender is significant in shaping employment and income levels in Kakuma the exact scale of the gender gap in terms of economic participation, defined as engagement in any income-generating activities, varies significantly between different sources - IFC (2018) reports a gender gap of 38%, while Samuel Hall (2016) put it at 16%. Levels of female economic participation also vary by nationality and ethnicity - in general, women from Burundi, Democratic Republic of the Congo and Turkana have the highest rates of economic participation, followed by Somalia and Ethiopia, with the lowest rates for South Sudanese women (Betts et al 2018, Samuel Hall 2016). The gender gap in terms of economic participation is lower for the host community - Betts et al. (2018) identifies a gender gap of 3% in terms of economic participation for Turkana, while IFC (2018) identifies a gender gap of 1% for business ownership for host community.

Our assessment found significant differences in terms of the types of economic activities pursued by women and men, as detailed in Section 4.2. Women are concentrated in care, retail, hospitality and services (tailoring, baking), which have lower capital and skills requirements and earning-potential, and are seen often as stereotypical feminine professions. Women have more limited access to paid employment opportunities and majority of women in camp and town engaged in these sectors are self-employed and run small, informal, often home-based businesses, which allow them to easily manage care responsibilities. Commonly cited businesses for women included duka and Bamba Chakula shops, hospitality and catering (running small restaurant or tea shop, baking, catering for NGO events), laundry services, clothing (new and mtumba), tailoring, hairdressing, butchery (often as part of family-owned Somali businesses), crafts, agriculture, poultry, and livestock, fish, dairy and firewood collection for the Turkana. Women-owned businesses generate lower business earnings than male-owned businesses. Analysis of data collected by IFC (2018) shows that female refugee-owned businesses generate on average 3300KES, while male-owned refugee businesses generate on average 6200KES in earnings. By comparison female Turkana-owned enterprises generate nearly double in business earnings, and the disparity between female and male-owned businesses is also significantly smaller.

The main driver of women's economic participation stems from the lack of sufficient household income or resources (including cash and in-kind handouts from UNHCR) for themselves and their families and lack of employment opportunities for men, forcing women to find additional sources of income to meet basic family needs. Given that according to the Refugee Affairs Secretariat (RAS) female-headed households make up 60% of households in Kakuma and 80% in Kalobeyei, in many households women are the sole breadwinner. For conventional two-parent households the lack of household income reflects the lack of work opportunities for men. Interviews indicated that women (both ones that had and hadn't worked in the past) are more flexible about the line of work or business they pursue than men, who often held skilled jobs in their countries of origin, would rather remain idle than enter a new line of work that they see as demeaning.

1.4. Barriers to Women's Economic Participation

The gender assessment identifies a series of gender-based barriers that constrain women's engagement in economic activities, in terms of both paid employment and entrepreneurship, across three dimensions of 1) intra-household dynamics, 2) access to resources and 3) formal rules and informal business practices:

1.4.1. Intra-household dynamics

Majority of married women across all ethnicities have to seek husband's permission to work and retain limited control over earned income, as detailed in Section 5.1.1. While such permission is usually granted, strong social norms persist regarding what types of jobs and businesses are appropriate for women. Men might prohibit their wives from taking on jobs or starting a business that require women to be away from home for longer periods of time, interact with other men, work at night or might otherwise interfere with their household and childcare responsibilities. In addition, women who step out of these community norms face sanctions in the form of community gossip and at times harassment. Starting a home-based business is more accepted as it allows woman to stay home and easily manage household and childcare responsibilities. Female-headed households or households where the husband is not physically present have more economic independence and control over their income.

Most households make joint decisions regarding everyday expenses but husbands will make final decisions about purchasing large assets & making business-related investments. Most women and men reported that they prefer this arrangement, as they believe that it allows them to live in matrimonial harmony. However women that face more difficult family dynamics, such as a partner with substance abuse problems or engaging in polygamy, engage in various coping mechanisms to retain control over their income. In traditional Turkana and South Sudanese communities, there is also an expectation from men that anything the wife earns is de facto theirs, because they 'bought' the wife through marriage and dowry payment. In such domestic situations control over women's independently earned income is often a driver of domestic violence.

Women's extensive household and childcare responsibilities limit their economic participation in terms of mobility and time they have available to engage in work or business, as detailed in Section 5.1.3. Female entrepreneurs reported having to open their shop late and close it early in order to be home when the children are not in school. Many of them source their products closer to home, often at higher prices, because they cannot afford to be away from home for lengthy periods of time. Business owners interviewed reported that lack of childcare options is a cause of frequent absences and attrition from work. Supply of childcare services, particularly early childhood care, is low and women rely on informal community arrangements, such as leaving the child with neighbours or older siblings. FGDs with women indicate that there is demand for daycare services, as well as willingness to pay for such services, particularly from women with a steady income stream generated through paid employment or a small or mid-size business. In general men are unlikely to assist women with household and childcare responsibilities even in instances where the wife is the only one engaged in income-generating activity, with the exception of the Somali community. Strict social norms, particularly in the South Sudanese and Turkana communities tied to dowry payment, mean that men who are seen helping out at home face the ridicule and gossip.

1.4.2. Access to resources

Women in Kakuma camp and town tend to have lower educational attainment than men, limiting their access to economic and skills building opportunities, as detailed in Section 5.2.1. According to IFC (2018) more than 60% of women have no education compared to 21% of male, and the gap is most significant for the South Sudanese, Somali and Turkana communities (Betts et al. 2018). Retention of girls in school remains a challenge among the refugee and particularly the Turkana pastoralist population. According to Samuel Hall (2016) the gender gap in enrolment in Kakuma is 14% when it comes to primary education, and increases drastically for secondary and tertiary education with a 43% gap between men and women.

While various skill and vocational training opportunities are offered for free in the camp to both refugee and host communities, entry requirements (regarding educational attainment, literacy, numeracy and languages), time involved (both duration and schedule), distance to training venues and lack of childcare provisions make it difficult for women to access them, leading to low application rates and high attrition. For example according to Don Bosco, the main provider of vocational training courses in Kakuma, women made up only 20% of those enrolled in 2019. Women tend to pursue courses that are traditionally seen as female-orientated, such as catering, tailoring, hospitality, hairdressing, but offer less income-earning potential due to supply of jobs and demand for such services in camp and town. By comparison men tend to pursue mechanics, electronics, carpentry, masonry, plumbing – skills that are in high demand in both camp and town. Female respondents cited interest in business management, language skills and digital skills/computer literacy training, but noted similar difficulties in accessing these courses.

As detailed in Section 5.2.2, most resources distributed by UNHCR such as food, firewood, water, soap & sanitary products are collected & managed by women. Re-selling of food rations is a common source of income for women and frequently acts as an entry point into business, allowing them to generate an initial nominal level of capital. As a lot of these resources are transitioned to conditional and unconditional cash-based mechanisms (rather than distributed in kind), this creates a series of opportunities for women's economic advancement in terms of improving access to financial services, acting as an additional source of capital, and improved consumer choices. For example women in Kalobeyei have been using the unrestricted allowance provided for sanitary products (depending on household size about 200-500KES/month) as a source of capital to start a small home-based business. Women also noted a strong preference for receiving cash over in-kind resources, as it gives them more choice in terms of products and services they purchase such as higher quality sanitary products appropriate to their needs or more efficient cooking fuel. While interviews indicate that the transition to cash in Kalobeyei has contributed to increased decision-making power for women, and has helped relieve economic stress for many households, there are also reports of increase in domestic violence relating to how cash is spent and who controls it.

Access to financial services and technology is an issue for all refugees, but affects women more, as detailed in Section 5.2.35.2.3. Only 24% of men and 4% of women in Kakuma camp have bank accounts (IFC 2018). By comparison 65% of men and 44% of women from the host community in town have bank accounts. While refugees can set up a bank account using their Manifest, women expressed that they don't see the value of having a bank account due to the small amounts they are earning, transacting and able to save given irregular and low income. Lack of financial knowledge and information is also an issue - 76% of female refugees report not having access to any information on financial matters (IFC 2018). Access to technology - 63% of women in Kakuma camp have a mobile phone - means that use of mobile banking services is slightly higher and 27% of female and 39% of male refugees use mobile money banking services (IFC 2018). However many women share phones and MPESA accounts with their spouse. This is driven by Know Your Customer (KYC) requirements for bank account, SIM card and MPESA account application as well as the cost of purchasing a phone. Due to the barriers above, women struggle to access formal loans and rely instead on savings groups, loans from friend's and neighbours, stock sold on credit by wholesalers, in-kind rations and cash allowances provided by UNHCR and grants provided by NGOs to raise capital for their business.

Female entrepreneurs in Kakuma are less likely to formally register their business (32%) than men (60%), due to lack of information on process and potential benefits and time and costs involved (IFC 2018), as detailed in Section 5.3. Many women run small, home-based businesses, and don't feel they 'qualify' for formalisation and fear it will entail complying with additional legal requirements and a heavy tax burden. For refugees, significant administrative and regulatory barriers restrict their right to work, travel and access services. While not specifically targeted at women, the impact of these policies is often felt more acutely by women than men, due to the various other gender-based barriers they face relating to time poverty, literacy and capital.

Limited mobility due to household responsibilities, high transport costs and requirements for movement passes all limit women's access to markets, both in terms of selling their products and sourcing stock from suppliers, as detailed in Section 5.2.4. Most female entrepreneurs source supplies within Kakuma, where options are more limited as is their ability to negotiate prices with wholesalers. Other women communicate with distant suppliers over phone and use MPESA to make payments, which can expose them to risk of fraud. Many female entrepreneurs indicated they would prefer to travel to source goods directly, as this would allow them to access better diversity of products in terms of quality and price. Women from

the Somali, Congolese and Burundi communities are particularly active in retail trade. Somali women are able to tap into Nairobi-based networks of Somali wholesalers and suppliers, while women from the Great Lakes are able to more easily communicate with suppliers throughout Kenya using Swahili. For women producing clothes and handicrafts accessing more premium markets in Nairobi or international markets is a challenge, as such products have limited outlets locally.

As detailed in Section 5.2.5, there are a total of 8 health facilities in Kalobeyei settlement and Kakuma camp provided by UNHCR and implementing partners that serve the refugee community but can also be accessed for free by the host community; in Kakuma town there is also a public sub-county hospital and a private mission hospital as well as multiple private clinics. While health services are free of charge in all the facilities within the camp and settlement, refugees and host across all the FGDs were unsatisfied the quality of services provided. Most of the complaints were regarding regular essential drugs stockouts, low quality generic drug supplies, low quality of care, poor service provider attitudes, lack of specialist diagnostic equipment and regular breakdown of essential medical equipment. Comprehensive family planning services are available in both camp and town but uptake remains low among both refugees and Turkana due to cultural and religious norms, misconceptions about the side effects and cultural and economic preferences for large families. UNHCR data indicates that family planning uptake in Kalobeyei settlement stands at 10% and that of Kakuma is at 30%.

There is a high prevalence of mental health problems, including depression, anxiety, schizophrenia, post traumatic stress disorder (PTSD) and psychosomatic disorders among the refugee community that all affect people's ability to engage in meaningful livelihoods. However social stigma and lack of awareness prevent many from seeking help. Health facilities run by Kenya Red Cross (KRC) and International Red Cross (IRC) provide clinical care including the necessary medications while psychosocial counseling and therapy is available through NGO partners such as Danish Refugee Council (DRC), Center for Victims of Torture (CVT) and Jesuit Refugee Services (JRS). However there is shortage of skilled staff especially in psychosocial counseling and psychotherapy services and FGDs indicate lack of long-term treatment and counseling options for mental health patients. While there was agreement from both the refugees and UNHCR that cases of suicide and attempted suicide are on the rise, there is no data on whether mental health issues affect women or men more in the camp. However women were said to have better coping mechanisms because of their strong social networks as opposed to men who mainly turn to drugs or self- isolation. The host community is severely underserved in terms of mental health services, with no mental health facility available in all of Turkana county.

1.5. Recommendations

In Section 7 we provide a detailed overview of recommendations for KKCF, in terms of identifying opportunities for women's involvement and empowerment within all three components of the KKCF. These have been summarized in the table below:

Table 1: Recommendations for KKCF Implementation

KKCF Component	Window	Potential for Impact on Women	Potential Business Opportunities	Recommendations for KKCF Implementation
<p>Component 1</p>	<p>Window 1 & 2</p>	<p>Women are hired as workers and distributors by social enterprises/private companies that set up/expand in the camp.</p>	<ul style="list-style-type: none"> • Agribusiness and light manufacturing factories hire women as workers for dexterity and manual skills • Distributors of products that engage female-operated small-scale retailers as agents to better reach home-bound women. • Adult education courses tailored to women's needs, for example delivered digitally or through SMS. • Affordable and quality childcare services ex. daycare centres, franchise network of home-based childminders, workplace & training facility-based daycare centres 	<ul style="list-style-type: none"> • Promoting women's economic empowerment/gender equality should be clearly visible as one of the objectives of the KKCF in all marketing and communications materials and recognized in the selection criteria. • Scoring criteria should reward businesses with planned activities that target women as workers, suppliers/distributors or consumers or address some of the systemic constraints identified. • As part of due diligence of potential grantees benchmark what gender policies and practices firms already have in place, and which ones need to be developed tailored to Kakuma context. • Provide technical assistance on gender. Help businesses understand local gender norms and dynamics and advise on the implications these have on the planned business activities, including what provisions need to be put in place to ensure equal access for men and women. • Require that grantees report on gender using sex-disaggregated data and tie targets to disbursements. KKCF should reward businesses that create a substantial positive impact for women (tied to Results Framework indicators) with a gender-mainstreaming prize, attached to a financial incentive. • Conduct a more in depth study on household's willingness to pay for daycare and childcare services, potentially in partnership with a social enterprise interested in exploring setting up such services in the context of the camp. • Provide technical assistance to firms to adopt digital payrolls services to workers and suppliers and assist female workers/suppliers with setting up bank accounts.
		<p>Women are engaged as consumers by social enterprises/private companies that set up/expand in the camp.</p>	<ul style="list-style-type: none"> • Micro-insurance products targeted at female retailers help them protect their stock against theft or climate damage. • Group-based and individual financial saving & credit products to women. • Financial products that use alternative credit scoring mechanisms, such as digital device data, digital ledgers/business records and behavioural data. • Products and services that can free up women's time through labour-saving and time-saving technologies such as commercial energy (cookstoves, gas) and lighting products (solar), sanitary products (diapers and sanitary pads). • Products & services that enable home-based micro-processing of dairy and agricultural products. • Safe and affordable transportation services for women and children 	

			between Kakuma and Kalobeyei and nearby markets.	
		Women are engaged as suppliers by social enterprises/private companies that set up/expand in the camp.	<ul style="list-style-type: none"> • Digital and agent-based platforms that can improve women's access to markets, particularly for craft and fashion products • Dairy and milk processors linked to Turkana female dairy farmers and home-based micro-processing units. 	
	Window 3	<p>Local female business owners supported by KKCF access funds, technical assistance and mentorship to grow their business.</p> <p>Local male and female business owners supported by KKCF are able to hire more female workers, engage more female suppliers or serve more female customers as a result of expansion.</p>	<ul style="list-style-type: none"> • Women and men engaged in retail (duka and Bamba Chakula shops), hospitality and catering, tailoring, hairdressing, crafts, agriculture, poultry, and livestock, fish, dairy, construction, ICT services. 	<ul style="list-style-type: none"> • Consider creating a specific application window for female-owned businesses under Window 3. This would allow KKCF tailor the requirements and selection criteria to women's unique circumstances including grant size, fund matching requirements and required documentation. • Complement digital marketing and communications with traditional outreach such as radio, community and saving group meetings, road-shows to inform female-owned businesses about KKCF Window 3. • Host information sessions on KKCF Window 3 in decentralised locations and at times that fit with women's household responsibilities (avoid mornings and late afternoons/early evenings). Offer transport allowance. • For Window 3 KKCF should work with NGOs (RC, LWF, Swisscontact, AAH-I and DCA) working with female entrepreneurs in the refugee and host community to identify investment-ready applicants & support them in the process. Applications should be accepted both online & offline.
Component 2		Advocacy conducted by IFC and partners results in an improved business environment for both female and male business owners/workers.	n/a	<ul style="list-style-type: none"> • Consider integrating a social norms/behaviour change component that addresses negative attitudes towards women's economic participation, men's contribution to household chores and domestic violence. This could involve mass media campaigns in the form of radio, TV, social media programming as well as direct outreach to men. Firms supported by KKCF can also play a role through gender-positive marketing & advertising. • Conduct a study on mental health and impact on women's engagement in economic activities with recommendations for areas KKCF can address. • Under Component 2 advocate for further adoption of cash-based interventions in Kakuma, with adequate protection provisions. • In terms of regulatory reform IFC should prioritize streamlining and simplifying the Alien Refugee ID Card and movement pass application and issuance processes as well as KYC requirements for individual and group bank and MPESA accounts. • Work with NGOs and FSP to strengthen provision of financial knowledge & information to women, including benefits of having a bank account and types of loans available.

				<ul style="list-style-type: none">• Work with training providers to better tailor courses to women's needs and market demand.
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1.6. Gender-Based Violence Related-Risks for KKCF and Proposed Prevention & Mitigation Measures

The gender assessment also looked at security and sexual and gender-based violence (SGBV) issues in Kakuma, detailed in Section 6, with the intention of identifying potential risks from KKCF activities and potential prevention and mitigation measures. While Kakuma and Kalobeyei are considered fairly safe for women, gender-based violence remains a challenge in the camp, settlement and town with domestic violence, rape and defilement cases said to be high though hardly ever reported. While UNHCR collects data on GBV, they were unable to share this without IFC submitting a formal request. UNHCR reported that cases of GBV reported to them have increased by 20% since 2018, but that the full magnitude GBV is not known/documentated as most cases go unreported due to lack of trust in resolution of cases and social stigma attached to reporting rape. UNHCR also operate an SGBV inter-agency working group (made up of UNHCR, relevant implementing partners and police) that has established processes for managing case referrals with UNHCR providing overall oversight through a case management system. When a case is reported to any of the implementing partners (DRC, IRC, KRC, or Refugee Consortium of Kenya (RCK)) they can refer it to one of the other agencies for legal, psychosocial, physical protection or clinical referral.

According to DRC, 90% of GBV reports involve women and girls, with highest incidents involving intimate partner violence or domestic violence, resulting from cultural norms, economic stress, changing gender roles, as well as drug and alcohol abuse by men. The rate of cases reported has been increasing by 20% since last year, according to both DRC and UNHCR, with cases of domestic violence, rape, abduction to South Sudan and defilement on the increase. While the increase in reports might indicate increase in violence perpetrated against women and girls it also shows women have greater confidence in reporting and the set up of counselling centres in every camp had reduced the distance survivors have to travel to report a case. Both female and male respondents and stakeholders interviewed report increased economic participation and independence of women in both refugee and host community is a contributing factor to domestic violence. Majority of domestic violence cases are dealt with through community governance structures rather than reported to UNHCR or government authorities. Female refugees are also exposed to violence linked to access to resources. The amount of firewood currently distributed to refugees is insufficient and refugee women are attacked and assaulted when collecting firewood outside the camp, usually but not always by the host community. UNHCR has been engaging Turkana community resource monitors to prevent such attacks, and interviews with refugees and stakeholder indicate such incidents are decreasing. Other less common forms of GBV found include survival sex, transactional sex, early marriage among South Sudanese and Turkana communities and Female Genital Mutilation (FGM) among the Somali community.

Given the highly vulnerable population that KKCF-supported businesses will be engaging with it's important to monitor all investments and activities for potential unintended risks. The table below captures the key risks and advises on potential prevention and mitigation measures.

Table 2: KKCG GBV-related Risks and Prevention and Mitigation Measures

	Risk	Prevention and Mitigation Measures
Direct	Women employed by KKCF-supported businesses (private sector, social enterprises, local	- Support all KKCF-supported businesses to adopt a sexual harassment and GBV-prevention policy, including ensuring adequate complaint policies are in place. At due diligence

	<p>entrepreneurs) are exposed to workplace-based sexual harassment and other GBV/security risks while on the job. This could particularly be a substantial risk for businesses that engage women to work in non-traditional sectors/politically sensitive sectors (cooking fuel, water).</p>	<p>stage KKCF can evaluate whether such policies are already in place and if absent make such policies a core part of grant agreements/contracts to be achieved by the mid-term point. Existing policies may also need to be tailored to the unique context of Kakuma. Female and male staff should be made aware of these policies and the protections they offer when hired.</p> <ul style="list-style-type: none"> - Senior management (particularly HR) from all KKCF-supported businesses should attend training on GBV in the context of working with vulnerable populations. The training could be carried out by UNHCR or one of the NGOs providing GBV-related services in the camp but would need to be tailored to the context of KKCF and the private sector. - All KKCF-supported businesses should be linked to and made aware of GBV-related services offered to refugees and host community in Kakuma by UNHCR and implementing partners so that they can refer cases directly to trained professionals.
Indirect	<p>Women employed by KKC-activities and female entrepreneurs supported directly by KKCF are exposed to greater risk of GBV, particularly domestic violence.</p>	<ul style="list-style-type: none"> - Encourage businesses to partner with local NGOs to provide gender equality training to women’s families, focused on communication, joint financial planning, and changing social norms. - Work with KKCF-supported businesses to put in place practices that can help prevent the risk of domestic violence relating to women’s workforce participation. This will vary on a case by case basis but could include: allowing men to attend recruitment days/open days at the firm so that they are more comfortable with the work environment their wives spend time in; provision of free or subsidised childcare services; allowing female workers to adopt more flexible or staggered working hours that can help them to balance work & household responsibilities more easily; linking women to free or subsidised family counselling services.
	<p>Marketing, communication and sales practices engaged by KKCF-supported businesses contribute to gender stereotyping and perceptions that influence societal values, norms, and attitudes that condone violence against women.</p>	<ul style="list-style-type: none"> - Monitor marketing, communication and sales practices engaged by KKCF-supported businesses for any unintended negative consequences relating to gender stereotypes and violence against women.

2. Introduction

2.1. Purpose and scope of the study

To benefit refugees and the host population in the Kakuma and Kalobeyei area, the International Finance Corporation (IFC) is launching the Kakuma Kalobeyei Challenge Fund (KKCF). The objective of the KKCF is to strengthen and deepen local markets in Kakuma and Kalobeyei area by 1) attracting and/or scaling up operations of private sector companies and social enterprises to the Kakuma and Kalobeyei area; 2) growing the entrepreneurship potential among refugees and host communities; and 3) creating a business environment conducive to the growth and development of host community and refugee businesses through advocacy and policy change.

IFC contracted MarketShare Associates to conduct a gender assessment to inform the design and implementation as well as to identify associated risks of the proposed activities under the KKCF. The assessment focused on identifying key constraints, challenges and opportunities for women's access to employment and entrepreneurship. The objective was to provide recommendations as to what specific gender considerations are to be integrated in the design and implementation of the KKCF in relation to the Kakuma and Kalobeyei, including due diligence, risk identification and gender-related unintended effects that may be potentially triggered by the activities supported through the KKCF.

The report is structured as follows:

- In Section 3 we provide an overview of the research methodology;
- In Section 4 we provide an overview of the current situation in Kakuma and Kalobeyei with regards to women's economic participation;
- In Section 5 we provide an overview of barriers to women's economic participation;
- In Section 6 we provide an analysis on security and Gender-Based Violence (GBV) issues within the camp;
- In Section 7 we provide a set of recommendations for KKCF implementation.

2.2. Background

About Kakuma Refugee Camp and Town and Kalobeyei Settlement and Town

The Kakuma refugee camps were first established in 1992 in response to the mass displacement of South Sudanese as a result of civil war. In 2015 UNHCR and Turkana county created Kalobeyei settlement, around 30km from Kakuma, where refugees have been invited to relocate voluntarily from Kakuma. The vision for Kalobeyei is to shift from aid-based model to a self-reliance model and support greater integration of refugees within the national system, local economy and with the host community. However the arrival of large number of refugees from South Sudan requiring emergency response since 2013¹ has slowed down these efforts to some extent.

¹ The current civil war in South Sudan started in December 2013.

The population in Kakuma and Kalobeyei as at April 2019 was estimated at 188,135 individuals of whom 47% are female (UNHCR). Female-headed households make up 60% of the refugees in Kakuma and 80% of those in Kalobeyei according to the Refugee Affairs Secretariat (RAS). Children make up 57% of the population. The majority nationalities were from South Sudan at 58% and Somalia at 18%. A lower proportion were nationalities come from the Democratic Republic of Congo, Ethiopia, Burundi, Sudan, Uganda, Rwanda amongst others.

Kakuma is located in the arid, poor and remote Turkana county of northern Kenya close to the borders of Ethiopia, South Sudan, and Uganda. 79.4% of the local population are below the national poverty line² and the county receives the second-highest budgetary allocation among 47 counties of Kenya. Kakuma town has about 60,000 inhabitants, most of them Turkana. Turkana are mostly nomadic pastoralists who keep cattle, donkeys, camels and goats. Animals are the main sources of food and wealth.

Due to longevity and size of the camp, there is a high level of economic interaction between refugees and host community. Building on this, in 2018 UNHCR and Turkana county launched the Kalobeyei Integrated Socio-Economic Development Plan (KISED), which comprises a phase strategy for giving refugees access to national services (education, health), as well creating a more conducive environment for private sector investment, financial inclusion and refugee self-reliance. IFC's KKCF is an important first step in support of the KISED vision.

About the Kakuma Kalobeyei Challenge Fund (KKCF)

IFC is establishing the KKCF in Kakuma refugee hosting area of Kenya to enable better economic integration and self-reliance of displaced populations and their hosts. The KKCF budget is approximately 18 million USD; the program is expected to start in Q1 2020 and run for 5 years. The KKCF will consist of the following components:

Component 1 - Challenge Fund. This will be a rolling competitive challenge process to incentivize established companies, as well as social enterprises, to implement viable and sustainable business projects in the refugee camps and host community that have potential to raise incomes, provide jobs and/or improve living standards. The competition would be open to all companies, local, national or international, but selection criteria would, inter alia, emphasize the potential for a long-term local presence in the area. The Fund would be managed by AECF.

Component 1 will have three funding windows:

- The **private sector window** will serve for-profit companies which plan to expand their business model to Kakuma and Kalobeyei thereby tapping into a new target group for their products or services.
- The **social enterprise window** will serve social enterprises to develop, fund and implement solutions aimed at achieving social, cultural, or environmental goals. Social enterprises can be either non-profits or blend for-profit goals with generating a positive "return to society" and therefore must use different metrics.

² According to the derived poverty lines, households whose overall consumption expenditure fell below Ksh 3,252 and Ksh 5,995 in rural and urban areas, respectively, per person per month were considered to be overall poor.

- The **local enterprise development window** will provide technical assistance and grant funding to micro/ small enterprises and associations or self-help groups with a business purpose in readiness for scale up.

Component 2 - Policy and Advocacy. IFC will contribute to the efforts of UNHCR and other key partners to work with the Turkana county government on creating a business environment conducive to the growth and development of host community and refugee businesses.

2.3. Why focus on gender?

All refugees face a range of challenges associated with forced displacement, but refugee women face additional barriers because of their gender and social status, as detailed further in this report. Latest research from the IRC shows that refugee women could generate up to \$1.4 Trillion USD to annual global GDP if employment and earnings gender gaps were closed in each of the top 30 refugee-hosting countries (IRC 2019). Enabling refugee women to access employment, resources and skills on par with men and increase their voice, choice and control over economic decisions offers significant gains not only in terms of improving women’s income and wellbeing, but also that of their families, communities and host countries’ economies. While increased economic participation can create unintended consequences and risks in terms of GBV for female refugees, it can also be an important source of economic independence and self-reliance for women, allowing them to leave abusive relationships.

As the KKCF targets both refugee and host communities, it’s also important that the program addresses gender-based barriers for Turkana women. While many of the challenges experienced by female refugees and Turkana women are not dissimilar in terms of restrictive social norms, access to markets and resources, and agency over economic decisions, there are also significant differences. While women in the host community arguably have access to greater diversity of jobs and business opportunities than female refugees, they don’t receive the same level of institutional support in terms of infrastructure, access to basic services, financial and technical assistance. While the situation is better in urban centres such as Kakuma, many Turkana women in rural and pastoralist communities live in extreme poverty and isolation.

Understanding gender is also important for designing and implementing successful and sustainable private sector development, such as the KKCF. By adopting business practices that include and support women as leaders, employees, consumers, producers and suppliers, firms supported by KKCF can not only contribute towards women’s economic empowerment, but also expand the private sector market, achieve greater business efficiency, and improve their bottom line.

Box 1: Glossary of key terms

Gender mainstreaming is the process of identifying & addressing gender differences & inequalities during program design, implementation, monitoring, and evaluation, so that both sexes benefit equally and inequality is not perpetuated.

Women’s empowerment is the process through which women and girls acquire the power to act freely, exercise their rights, and fulfil their potential as full and equal members of society. While empowerment

comes from within, cultures, societies, and institutions create conditions that facilitate or undermine possibilities for empowerment (USAID 2015).

A woman is economically empowered when she has a) access to resources and the options to advance economically; and b) agency: the power to make and act on economic decisions (OECD 2014).

Gender equality: is achieved when men and women have equal rights, freedoms, conditions, and opportunities for realizing their full potential and for contributing to and benefiting from economic, social, cultural, and political development (USAID 2015).

Inclusive business practices expand opportunities for the poor and other excluded groups, such as women, by integrating them as producers, suppliers, workers, distributors, or consumers (DCED 2017).

3. Research methodology

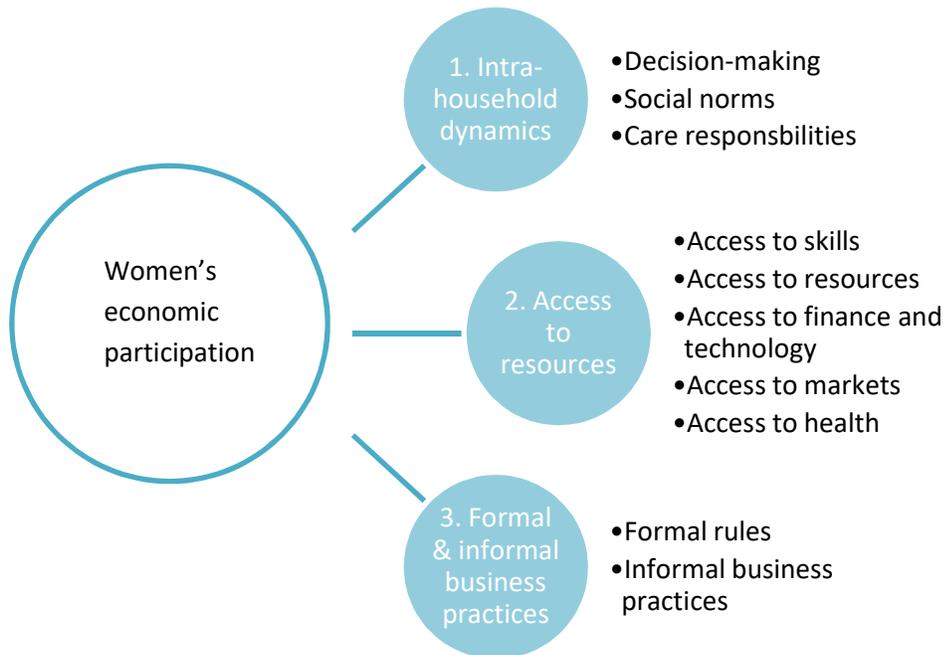
3.1. Research framework

The overarching objective of the study, as provided in the ToR, is to “identify key constraints, challenges and opportunities for women’s access to employment, entrepreneurship, markets and value chain processes in Kakuma and Kalobeyei, specifically constraints preventing women seeking employment and entrepreneurship opportunities”. Based on this objective and drawing on the original ToR we identified two research questions to guide our research methodology.

Primary Research Question: What are the key challenges and opportunities for women’s employment and entrepreneurship in Kakuma and Kalobeyei host and refugee communities?

Figure 1 below presents the four key dimensions our research will explore in more depth.

Figure 1: Key Dimensions of Women's Workforce Participation & Entrepreneurship



1. **Women’s economic participation** – under this dimension we looked at women’s current involvement and opportunities in the local economy and labour market.
 - a. Women’s workforce participation
 - i. What value chains and roles are women actively involved in paid employment, informally and formally?
 - ii. What is the degree of active labour market participation for women, for instance, do women pursue economic activities, are they actively seeking or not-seeking work, are they contributing to household economic activities?
 - iii. What value chains and roles do stakeholders feel present opportunities for further employment of female refugees as paid employment?

- b. Women's entrepreneurship
 - i. What value chains are women actively involved in as entrepreneurs?
 - ii. What value chains do stakeholders feel present the best opportunities for increased and or improved women's involvement as entrepreneurs?
- 2. Intra-household dynamics** – under this dimension we explored the intra-household dynamics that influence how household decisions are made about women's workforce participation and women's entrepreneurship, including participating in paid employment vis-a-vis self-employment.
- a. Decision-making
 - i. At household level how are decision about resources, expenditure, investment, productive assets and activities made?
 - ii. To what extent do women control income generated through work or their business?
 - b. Social norms
 - i. How do social norms influence women's participation in the workforce and entrepreneurship? What sectors, roles and tasks are seen as appropriate for women?
 - ii. How flexible are the norms? What sanctions are applied, including relating to domestic violence and GBV?
 - c. Care responsibilities
 - i. How does women's burden of care relating to childcare, elder care, and the collection of food, water and energy resources affect their ability to participate in economic activities?
 - ii. Are there any existing formal or informal services that help women alleviate the burden of care?
 - iii. How is women's involvement in firewood and water collection making them vulnerable to violence?
- 3. Access to resources** - under this dimension we explored whether women have access to skills required by the market; access to economic resources and benefits provided in the camp; access to financial services and technology; access to markets as entrepreneurs; and access to health services.
- a. Access to skills
 - i. How does the gender gap in literacy and skill levels impact women's ability to participate in productive economic activities and respond to labor market needs?
 - ii. What are the barriers to women's ability to access education and skills training both inside and outside the camp?
 - b. Access to resources
 - i. Are there gender inequalities in access to and control over resources and benefits provided (such as bamba chakula voucher-based system and the unconditional cash transfer program in Turkana)?
 - c. Access to finance and technology
 - i. What are the barriers women face in accessing financial services through formal financial institutions and digital platforms (such as MPESA, remittance services, etc.) to set up and/or run a business and/or control their income/save?
 - ii. What is the impact of the gender gap in mobile phone ownership on access to mobile money and other services?

- iii. Are there existing informal financial systems that women rely on as an alternative?
 - d. Access to markets
 - i. What barriers to entry, access, and expansion to markets do female entrepreneurs face?
 - e. Access to health
 - i. What health facilities and services are available to refugees and host community? What types of services do they provide and are these free/public or private?
 - ii. How do refugees and host community rate quality of services? What improvements would they like to see?
 - iii. What reproductive health services are provided to refugees and host community? What is uptake of these services? What are the challenge with uptake & provision of services?
 - iv. What mental health services are provided to refugees and host community? What is uptake of these services? What are the challenge with uptake & provision of services?
- 4. **Formal rules and informal business practices** – under this dimension we explored formal rules and informal business practices that exclude and enable women’s economic participation.
 - a. What laws and policies (at national, county and camp level) affect women’s participation in the workforce and entrepreneurship?
 - b. What informal business and community practices act as barriers and enablers of women’s participation in the workforce and entrepreneurship?
 - c. How are women (refugee and host community) involved in formal and informal decision-making process and mechanisms?

Secondary Research Question: What are potential risks associated with KKCF activities, relating to GBV and exacerbating existing gender gaps? What are the practical steps for KKCF to increase economic participation of women?

Under this research question our goal was to explore the key risks for KKCF activities relating to GBV and identify potential mitigation strategies:

1. What are existing forms of GBV? What factors influence the rates of occurrence?
2. Are there any existing processes to prevent and address GBV that can be scaled up?
3. Are there existing security measures in place to protect women, and what implications do they have for free movement and participation in economic activities?

3.2. Sequencing of activities

The methodological approach followed the following steps.

Secondary research

The secondary research began with a preliminary review of existing literature related to the research questions listed in Section 3.1. The review included reports and studies published by IFC and other international organisations, NGOs, governments and other research organisations, listed in Appendix C: References. The

secondary research helped us identify knowledge and information gaps relating to our research questions that should also be prioritised as part of the primary data collection.

Primary research

Primary data collection was carried out in Kakuma camp and town and Kalobeyei settlement in two phases. In phase 1 from 10th-21st of June key informant interviews were conducted by our team members with 76 key stakeholders, such as NGO/INGO, government, private sector, community-based organizations, and women and men from both the refugee and host community. In phase 3 from 7th-11th October focus group discussions were carried out with 42 refugees and 13 host community members to validate some of the findings from phase 1 and explore additional areas of inquiry relating to health and mental health services.

Data analysis & report drafting

MSA analysed the qualitative data collected using Nvivo to draw out key findings in relation to the various areas of inquiry.

3.3. Sampling

Stakeholders

The team conducted interviews with senior management from over 20 stakeholder organisations (a detailed list of individuals interviewed is provided in Appendix B: Stakeholders interviewed):

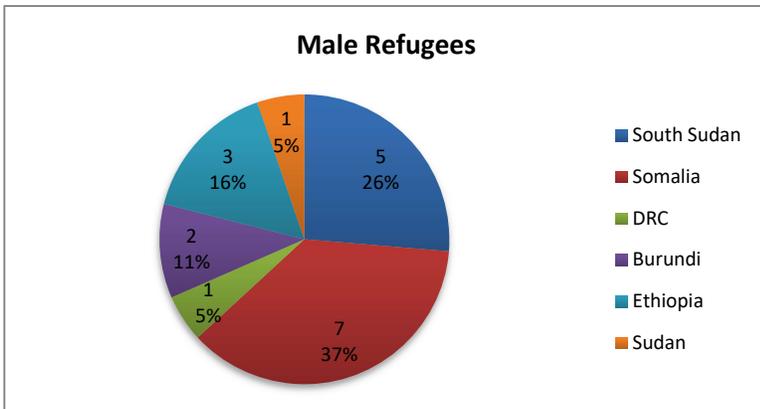
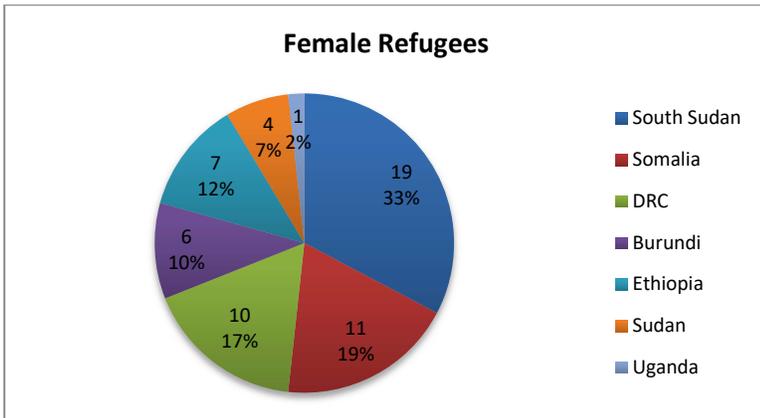
- UN Organizations: UNHCR (Protection, Livelihoods, CBI, KISED, Energy, Health), WFP (Bamba Chakula)
- (I)NGOs: NRC (Livelihoods), DRC (Protection & Livelihoods), AAH-I, LWF, DCA, Swisscontact, Lokado, Donbosco, AECF
- Development Organizations: GIZ
- Community Organizations: VSLA
- Government: RAS, Sub-County Government (Ministry of Trade, Gender and Youth Affairs,)
- Private Sector: Equity, Sunking, Kakuma Clothes Shop Owner, Kidogo

Refugees

The team conducted interviews or FGDs with 77 refugees. The refugee sample had the following key demographic characteristics:

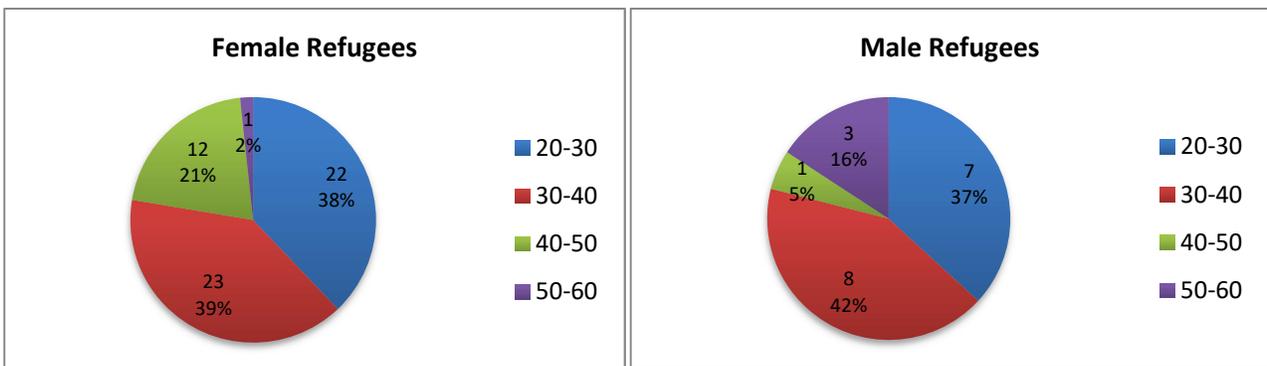
- **Gender:** we interviewed 58 female and 19 male refugees. Given the focus of our research our sample focused on women, while also capturing the male perspective.
- **Location:** 68% of the refugees were located in Kakuma and 32% in Kalobeyei, representing roughly the population split of the refugee population in Turkana West.
- **Nationality:** Our sampled population is representative of the nationalities represented in the refugee population.

Figure 2: Refugee sample distribution, by nationality



- **Age:** Our sample provides a good breakdown of women and men across different age groups.

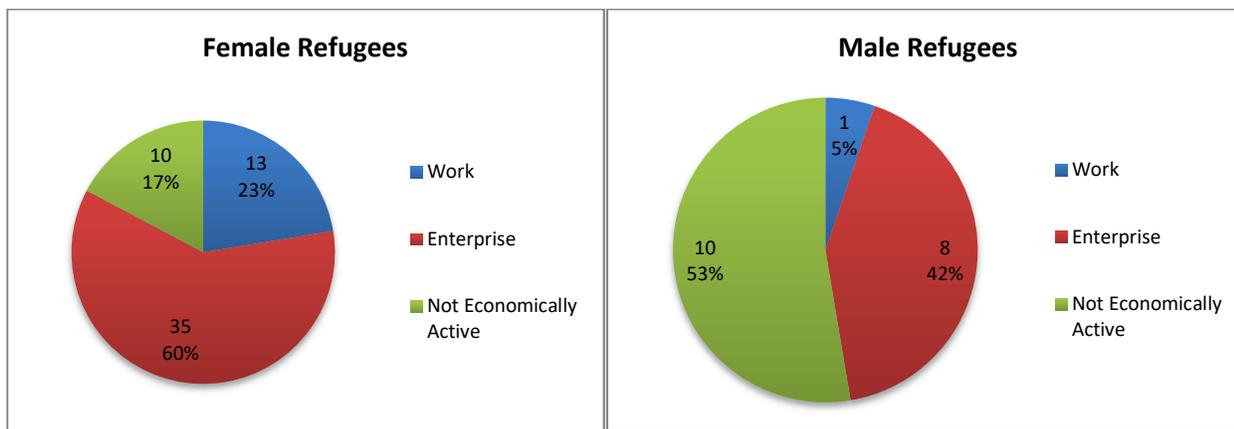
Figure 3: Refugee sample distribution, by age-group



- **Economic Participation:** in our sampling approach we wanted to ensure we captured women across the spectrum in terms of economic activity – ones who are working as wage labourers, entrepreneurs and ones who are not economically active. However given the focus of our research, our sample is skewed towards women who are economically active, as this enabled us to understand better their pathways to entering the labour force and the particular gender-based barriers they face. We also targeted a few “role-model” women - women who are currently recognized for being empowered and

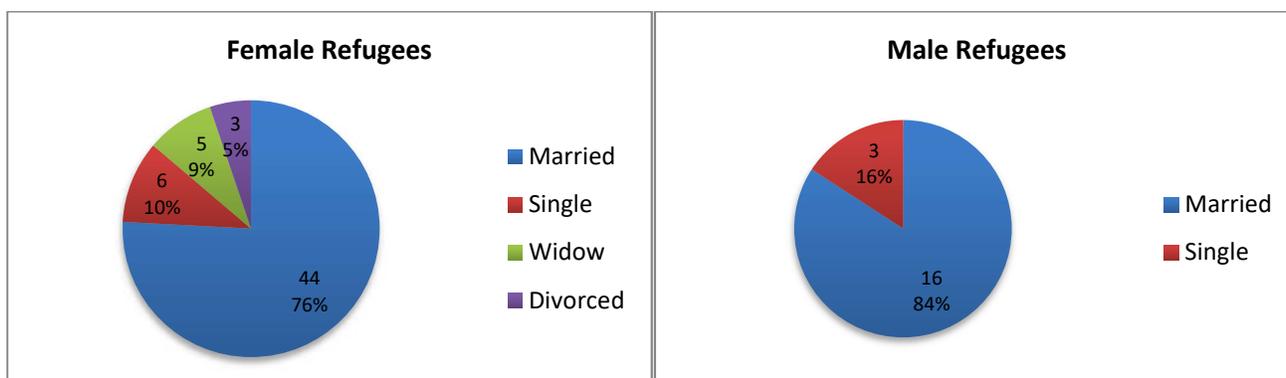
economically active, including female block leaders and members/leaders of women’s business associations and savings groups. Our sampling approach for male refugees was more randomised, as we mostly focused on interviewing men who were married.

Figure 4: Refugee sample distribution, by economic activity



- **Marital status:** In our sampling approach we focused particularly on married women and men as we wanted to understand the intra-household dynamics relating to women’s economic participation.

Figure 5: Refugee sample distribution, by marital status



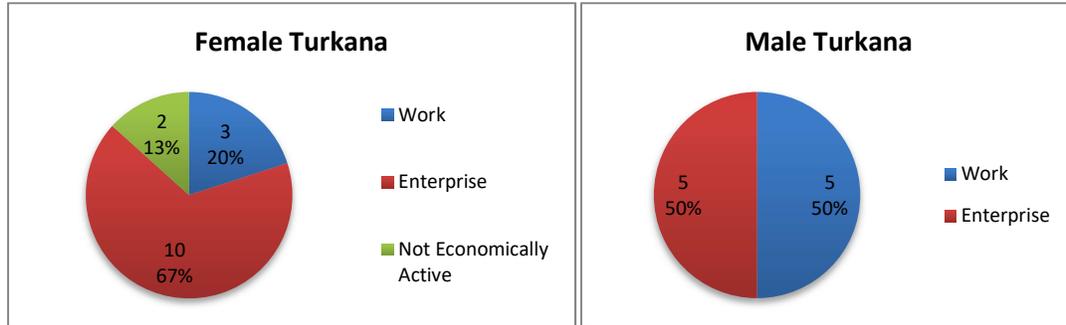
Turkana

The team conducted interviews or FGDs with 25 Turkana. The Turkana interviewed had the following key demographic characteristics:

- **Gender:** we interviewed 15 female and 10 male Turkana. Given the focus of our research our sample focused on interviewing women, however we also wanted to capture the male perspective.
- **Economic participation:** in our sampling approach we wanted to ensure we captured women across the spectrum in terms of economic activity – ones who are working as wage labourers, entrepreneurs and ones who are not economically active. Given the focus of our research our sample is skewed towards women who are economically active, as this enabled us to understand better their pathways

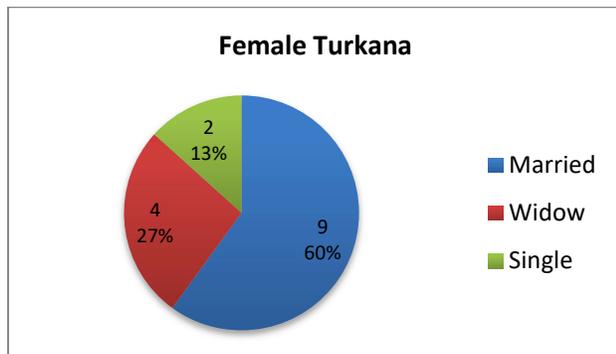
to entering the labourforce and the particular barriers they face. Our sampling approach for men was more randomised, as we mostly focused on interviewing men who were married.

Figure 6: Turkana sample distribution, by economic activity



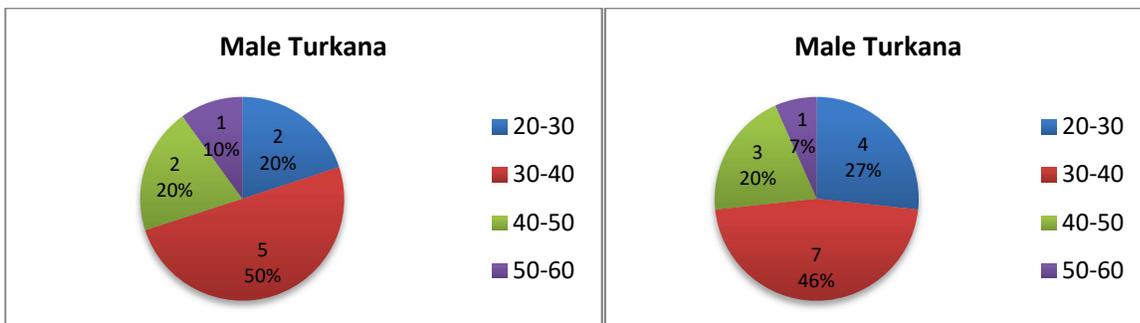
- **Marital status:** In our sampling approach we focused particularly on married women and men as we wanted to understand the intra-household dynamics relating to women’s economic participation. All of the men interviewed were married.

Figure 7: Turkana sample distribution, by marital status



- **Age:** Our sample provides a good breakdown of women across different age groups.

Figure 8: Turkana sample distribution, by age-group



3.4. Study limitations

The following are study limitations:

- Owing to the sensitivity of GBV and domestic violence as research topics, ethical research principles recommend that interviews relating to these topics be conducted in the presence of a trained social worker or social protection officer. As this was not feasible, these questions were primarily explored through secondary research and through interviews with UNHCR protection officers and other NGO and community staff with frontline experience of these issues. A limitation of this approach is that findings on GBV and violence are not contextualised within the individual interview findings. Despite this, the topic of GBV and violence was explored lightly with female respondents, through questions relating to social norms (for example the reaction of the community/family to a woman taking up formal employment) and intrahousehold dynamics (for example control women have over income generated through work or their business).
- The study used a purposeful sampling approach for identification of interviewees. Therefore, breakdowns of total numbers in employment, running businesses or without work are not reflective of and do not claim to be reflective of the population.
- The study does not claim that the sample is statistically representative and therefore that the findings are wholly representative of population groups or ethnicities, nonetheless, findings do draw out commonalities according to different population characteristics.
- The study used semi-structured interviews as the main source of primary data, interviewers were encouraged to shape the interviews according to the type of respondent, the answers given and reading of the context. For this reason, not all questions were homogenous across interviewees.
- The sample size of men was considerably lower than the sample size of women and so is not presented as comprehensively as the findings for women.

4. Women's economic participation: overview of current situation

4.1. Gender disparities in economic participation

Three recent and significant studies carried out in Kakuma and Kaloebyei have looked at economic activity, and presented findings on employment and unemployment breakdown of the refugee and Turkana population. A comparison of findings from these studies around economic activity are presented below:

Table 3: Review of Selected Secondary Literature on Economic Participation

Study	Sample size	Group	Economically active (employed, business owners or self-employed)	Employed	Business owners/self-employed
IFC (2018) Kakuma as a Marketplace	1417	Refugee & Host Community	Gender gap of 38% - 59% of men vs 21% of women	Gender gap of 23% - 31% of men vs 8% of women	Gender gap of 15% - 28% of men vs 13% of women
	1106	Refugees	n/a	n/a	Gender gap of 16% – 23% of men vs 7% of women
	311	Host Community	n/a	n/a	Gender gap of 1% - 40% of men vs 39% of women
Samuel Hall (2016), Comprehensive Market Assessment for Kakuma Refugee Camp	435 (50/50 Refugee and Host)	Refugee and Host Community	Gender gap of 16% - 43% of men employed vs 27% of women are employed (the report doesn't differentiate between different types of economic activity, classifying all as employed)	n/a	n/a
	Unknown but likely around 200	Refugee	Gender gap only available by nationality: 7% for Congolese (48% men vs 41% women), 2% for Somali (32% men vs 34% women) , 4% for South Sudanese (10% men vs 6% women), 27% for Ethiopians (63% men vs 36% women) and 22 % for Burundians (55% men vs 33% women)		
Betts et al. (2018), Refugee Economies in Kenya	1632	Refugee	Gender gap only available by nationality: 14% for Congolese (73% men vs 59% women), 18% for Somali (42%	n/a	n/a

			men vs 24% women) and 1% for South Sudanese (12% men vs 13% women)		
	607	Host Community	Gender gap of 3% for Turkana - 50% of men and 47% of women	n/a	n/a

While all of the sources mentioned above examined labour market participation in some way, the results they present can differ significantly. Broadly we can conclude the following from these studies:

- Both IFC (2018) and Samuel Hall (2016) suggest a **low level of female economic participation across host and refugee populations** – according to IFC 21% of women engage in some form of economic activity and according to Samuel Hall (2016) 27% of women engage in some form of economic activity).
- However the **gender gap in terms of economic participation differs significantly between the different studies** – IFC (2018) suggests a gender gap of 38% between men and women, while Samuel Hall (2016) put it much lower at 16%. The regression analysis conducted by Betts et al. (2018) also confirms that **gender is significant in shaping employment and income levels in Kakuma**.
- Both IFC (2018) and Betts et al. (2018) suggest that the **gender gap in terms of economic participation is lower among the host community than the refugee population**. Betts et al. (2018) identifies a gender gap of 3% in terms of economic participation for Turkana, while IFC (2018) identifies a gender gap of 1% for business ownership for host community.
- **Levels of female economic participation, as well as gender gaps, vary significantly by nationality and ethnicity**. While the rates and the gaps varied depending on the source of the data certain trends were apparent. In general, women from Burundi, Democratic Republic of the Congo and Turkana had the highest rates of economic participation, followed by Somalia and Ethiopia, with the lowest rates for South Sudanese women (IFC 2018, Betts et al 2018, Samuel Hall 2016). In terms of gender gaps, the results differ significantly between the different studies. Betts et al. (2018) suggests higher gender gaps for Congolese and Somali populations and lower gender gaps for Turkana and South Sudanese populations (South Sudanese recorded low rates of economic participation for both men and women). Samuel Hall (2016), which has a much smaller sample however, shows higher gender gaps for Ethiopian and Burundian populations and lower gender gaps for Somali, South Sudanese and Congolese populations.

The following considerations can help explain these differences between the various studies:

- **Sample makeup and locations within the camp:** As per the findings of Betts et al. (2018) economic activity is considerably higher (around 30%) in the older parts of the camp, namely Kakuma 1 and Kakuma 2, compared to around 5% in more newly created area of Kakuma 4. Likewise the Samuel Hall (2016) sample includes 50/50 host and refugee population while the IFC (2018) study is skewed more heavily towards the refugee population and therefore more representative of the population makeup of Kakuma overall.

- **Different definitions and perceptions of unemployment:** It is not uncommon for unemployment to be associated with not having a job or for the self-perception of unemployment to include not earning enough. The notion of not earning enough was apparent in interviews as part of this gender assessment, which found that sometimes, self-employment was perceived more as ‘pocket money’ or a pastime on the basis that it was low paid. These were typically informal, small-scale and home-based activities. For instance, one refugee interviewed in Kakuma considered herself unemployed because she got so little money, but in actual fact she ran a home hair plaiting business with regular customers, and also engaged in embroidery.
- **Contributing family workers:** A noticeable finding in IFC (2018) is that 49 per cent of refugee respondents stated that they identified as housewives. From interviews as part of this gender assessment it was apparent that women often self-identified (or how their husbands identified them) as housewives despite playing an active role in the business activities of the husband or other family members. For instance, a Turkana man interviewed described his wife’s lack of employment, but also explained how by the time he returns from his night-shift work, she has opened the shop already and has begun trading.
- **Data collection prior to CBI introduction:** It was commonly cited that owing to the lack of capital female self-employment activities would often start out or consist of selling or using food rations given out by UNHCR (either in kind or in cash). Hence, the introduction of the Cash Based-Interventions (CBI) since 2018 has increased cash flow in economy, likely enabling more women to start businesses. The 2019 results from Betts et al. (2018), which are forthcoming, should help confirm whether this has been the case.

4.2. Economic activities undertaken by women

Women have more limited access to paid employment opportunities and are more likely to be self-employed. IFC (2018) found that only 8% of women interviewed were in paid employment compared to 31% of men. While the study also found that men were more likely to be self-employed (independent and business owners) than women, at 28% to 13% respectively, it still accounted for a higher share than paid employment for women interviewed. There are a series of reasons for this:

- **Types of paid employment opportunities available:** While paid work is generally not widely available in Kakuma (both camp and town), the opportunities that do exist are in construction, maintenance, security and logistics and transport (IFC, 2018; Betts et al. 2018; Samuel Hall, 2016). These types of jobs are traditionally considered more appropriate for men rather than women, and it was commonly cited in interviews that the community view (both Turkana and refugee) was that women should not be doing physically demanding work, nor should be working at night or doing work that requires them to travel far away from their home/to remote areas.
- **Skills requirements:** Due to cultural reasons noted above women tend to not pursue vocational skills opportunities in construction, maintenance and transport that might allow them to apply for the types of paid jobs available. In addition women struggle to meet requirements around education, literacy

and languages for paid jobs as incentive staff with NGOs or private companies present in Kakuma, due to their lower level of education and literacy (discussed further in Section 5.2.1)

- **Women's preference for self-employment:** Due to their household and childcare responsibilities women tend to have a preference for self-employment, as it offers more flexibility both in terms of place of work, enabling them to run a home-based businesses or one close to home, and schedule, as they can choose to only operate the business during times that suit them, for example when the children are at school (discussed further below and in Section 5.1.3). Women also prefer being self-employed as it gives them access to cash on a daily basis, rather than waiting all month for a paycheck.
- **Prejudice against hiring women:** In some cases business owners admitted to outright prejudices against hiring women, due to various preconceptions about women's suitability for certain type of work, skillset or ability to balance household and childcare responsibilities with work.
- **Refugees face formal restrictions on paid employment,** namely around the length and cumbersome process of obtaining a work permit, restrictions on mobility and access to paid opportunities and level of pay. All of these regulatory hurdles are an additional and often magnified barrier for women seeking to pursue work, due to time, costs and effort involved (discussed further in Section 5.3.1).

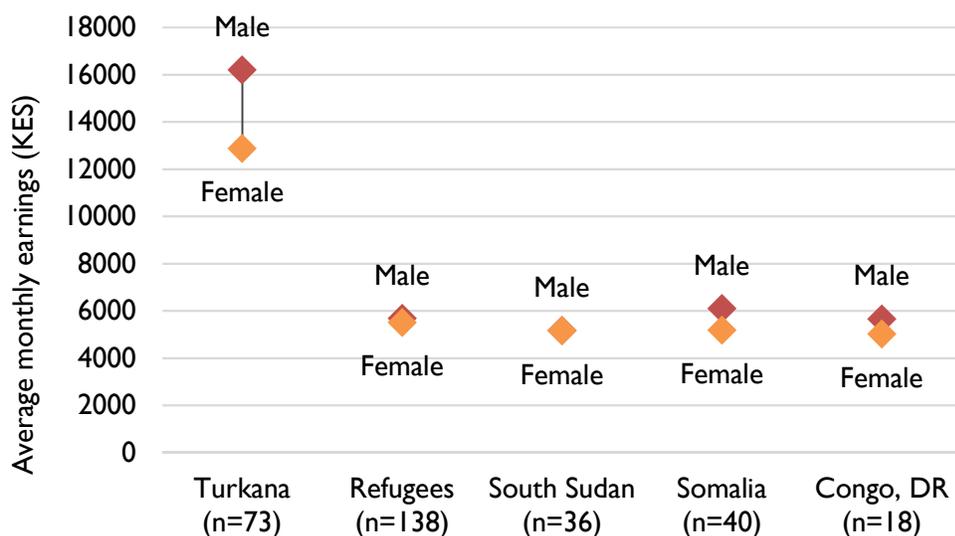
Majority of employed women work in care, hospitality and retail, as incentive staff for NGOs, or do commission-based work:

- Notably, for both Turkana and refugees a **source of paid employment stems from the presence of the UN, namely UNHCR, and other NGOs.** For refugees, this is in the form of incentive work, which includes a range of activities from loading lorries, cleaning, to data collection and health and community work, and for Turkana direct paid employment opportunities can consist of 'security, construction, maintenance, transport as well as clerical jobs' (IFC, 2018). Paid incentive work is an important source of paid employment for female refugees, however, is characterised by low pay due to caps on salaries that can be paid to refugees as incentive staff. For instance, a female refugee with a nursing degree who works full-time as a health clinic assistant, was paid around 5,500 KES per month. By comparison a female Turkana with a high school education working full-time as a cleaner for an NGO reported earning 8000 KES per month.
- In Kakuma town the second largest employer are **private companies in the construction, wholesale & retail, logistics, security and hospitality sectors** (IFC, 2018), with women mostly employed in cleaning, retail and hospitality. Turkana business owners will often hire refugee women as shop assistants or sales representatives, particularly when the line of business has significant refugee customers, such as tailoring or Bamba Chakula. It's also common for women from host community to provide childcare and cleaning services and firewood sale to refugees, often in exchange for rations rather than cash.
- **In the camp commission-based work was another form of employment for women,** for instance, selling woven crafts or working as a hairdresser on pay-per-client basis. These were regarded as paid employment by the women interviewed, however, the commission aspect of the work in some ways makes it closer to own-account work, i.e. self-employment. Despite this, the NGOs such as LWF and

AAH-I hosting the commission workers helped generate market interest and often provided other benefits besides the commission itself, including training and childcare.

For paid employment there are significant disparities in terms of income between refugees and host community. Analysis of data collected by IFC (2018) shown in Figure 9 indicates that the average monthly income for a female refugee is 5500 KES, while for a female Turkana it's more than double at 12,900 KES. Similarly average monthly income for a male refugee is 5700 KES, while for a male Turkana it's more than triple at 16,000 KES. As described above, this mostly has to do with caps on salaries that can be paid to refugees as incentive staff and other legal restrictions on their employment (see section 4.3.1). Host community face no such caps and can access much wider diversity of jobs in camp and town. **Gender-based disparities in terms of earned income are significant for Turkana, while female refugees earn roughly the same as male refugees, again likely due to the cap on incentive staff salaries.** According to IFC (2018) female refugees earn on average 5500 KES/month, while male refugees earn on average 5700 KES/month. Turkana women earn on average 12,900KES/ month, while Turkana men earn on average 16,200KES/month. This disparity in pay in the host community likely has to do with significant differences in educational attainment between Turkana women and men, as well as lower salaries offered in the types of sector that tend to employ women in town (cleaning, retail and hospitality).

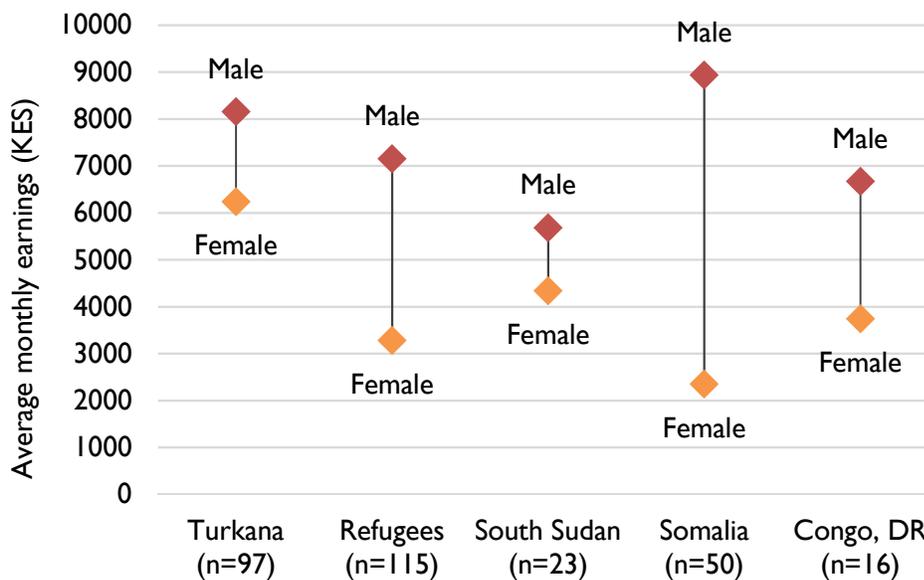
Figure 9: Employee earnings, Turkana and refugees (including selected nationalities)



Most women in Kakuma are self-employed in small-scale, informal enterprises, often run out of the home, with limited earning potential. According to World Bank (2016), in 2015 Kakuma camp had more than 2,150 shops including 14 wholesalers and Kakuma town had around 232 stores. This is likely to reflect the large number of small-scale enterprises run by own-account workers. Indeed, of the 33 working women interviewed as part of this gender assessment 27 were self-employed entrepreneurs, majority of them running small-scale businesses, usually on an informal basis and run out of their homes. Commonly cited businesses for women included *dukas*, Bamba Chakula shops, hospitality and catering (running small restaurant or tea shop, baking, catering for NGO events), laundry services, clothing (new and *mtumba*), tailoring, hairdressing, butchering

(often as part of family-owned Somali businesses), crafts, agriculture, poultry, livestock and fish (Turkana) and dairy (Turkana), firewood collection (Turkana), home-made alcohol brew and tobacco. **Women from different nationalities tend to engage in distinctive economic activities, and frequently collaborate with other women of the same nationality within small cooperatives** – for example Congolese women tend to engage in catering and tailoring, Burundian women farm vegetables on home-based plots and sell these on the local market, South Sudanese women are active in resale of rations and Somali women are active in retail, especially Bamba Chakula shops. **Many of these businesses require low levels of start-up capital, low skill levels, can be home-based** (allowing them to take care of household responsibilities) and often the clients are community members speaking the same language. This is consistent with the findings of IFC (2018), that women in Kakuma camp are less likely to register their business formally (22 per cent) than men (49 per cent), and that female-owned businesses are smaller, with lower initial investment (KES 6,925 on average vs KES 16,652 for male owned businesses). Women also stated that they prefer running a business over having a job as it gives them access to income on a daily basis, rather than having to wait for a monthly pay check. **Women-owned businesses generate lower business earnings than male-owned businesses.** Analysis of data collected by IFC (2018) shows that female refugee-owned businesses generate on average 3300KES, while male-owned refugee businesses generate on average 6200KES in earnings. The disparity is most significant within the Somali business community. By comparison female Turkana-owned businesses generate on average nearly double in earnings than female refugee-owned businesses, and the disparity between Turkana female and male-owned businesses is also significantly smaller.

Figure 10: Business earnings, Turkana and refugees (including selected nationalities)



For refugees salaries supplement other sources of income (Bamba Chakula vouchers, rations, gifts and remittances) while for Turkana they make up 72% of their income. According to data collected by IFC (2018), the main source of income available to both male and female refugees was Bamba Chakula (57% of respondents), followed by salaries (27%), reselling of rations (12%) and gifts and remittances (11%). Refugees in Kalobeyei are also allotted small portions of land where they can grow vegetables and keep poultry as a

way to supplement their diet and income. The main difference between those in the camp and the Turkana population – besides the lack of eligibility for Bamba Chakula for the Turkana – was that for the Turkana population the majority (72%) cited salaries as the main source of income.

The main driver of women’s economic participation stems from the lack of sufficient household income or resources (including cash and in-kind handouts) for themselves and their families, forcing women to find additional sources of income in order to meet basic needs. The most clear-cut cases where women had no option but to work were particularly for refugees when they were widowed or alone in the camp. When their husbands were still in the country of origin and unable to join them, or were deceased, female interviewees were very clear about the lack of alternative but to find some source of income. Given that according to RAS **female-headed households make up 60% of households in Kakuma and 80% in Kalobeyei**, this is the reality for many women in the camp. For conventional two-parent households the lack of household income reflects the **lack of work opportunities for men**. A significant proportion of the interviewees stated that the difficulties for their husbands in finding work was also a driving factor for them to find additional sources of income in order to be able to meet basic needs for the family. Interviews also indicated that women are more flexible about the line of work or business they pursue than men, who often held skilled jobs in their countries of origin, and didn’t want to demean themselves by entering a line of business or work they considered below their social and educational status (more details provided in section 5.1.2). For some nationalities it’s also quite common and culturally accepted for both husband and wife to work. In the case of women from the Great Lakes (Burundi, Democratic Republic of the Congo) many of them were running a business or working in their country of origin prior to coming to Kakuma, so they continue engaging in economic activity in the camp. In Somali culture the practice of women being engaged in family-owned businesses has likely also made it easier for them to engage in economic activity in the camp.

“I needed to support my children in school and also to be able to change diet since Bamba Chakula was not enough. Bamba Chakula was also not giving dietary options and I needed to have money to buy other varieties of food from places I wanted.” – Female South Sudanese Refugee

“If the children need anything they will come to the mothers. The mothers can’t just sit still, they have to do something about it. There are some women who are single, divorced, widows, ones whose husbands don’t contribute. They are all responsible for taking care of the family. The pressure from the children is on the mothers not the fathers. This is the main driver for women wanting to work. Some women will go against tradition and against their husband’s permission out of this drive.” – Female Somali FGD

5. Barriers to women’s economic participation

This section looks at key barriers relating to women’s workforce participation in Kakuma camp and town and Kalobeyei settlement and town across the three dimensions of 1) intra-household dynamics, 2) access to resources and 3) formal rules and informal business practices.

5.1. Dimension 1: Intra-household dynamics

5.1.1. Decision-making

Married women have to seek permission from husbands in order to work or start a business. Most often than not the husband will give the wife permission to work or start a business, as there is a general acceptance that life in both the camp and town is hard and both husband and wife need to work to make ends meet. However in certain cultures (South Sudanese, pastoralist Turkana) men might prohibit women from working or taking on certain jobs, particularly ones that require women to be away from home for longer periods of time, interact with other men, work at night or might otherwise interfere with their household and childcare responsibilities. None of the economically inactive women interviewed cited this as the reason why they don't work a few of the interviewees reported knowing other women who were prohibited from working or running a business by their husbands. Starting a home-based business is more accepted by men as it allows woman to stay home and easily manage household and childcare responsibilities. In addition women reported that once they start a business or job they need to demonstrate the financial returns from this activity to the husband quickly in order for them to remain supportive (this includes accessing any training or skills opportunities that might improve their ability to generate income).

"In Somali culture a husband can refuse the wife to work and the wife has to obey according to the Koran. My husband has told me I cannot do certain jobs such as be a midwife, or sell mandazi and tea. He said it is shameful for a woman to do these jobs."- Female Somali Refugee

"I started selling vegetables but my husband was initially not supportive. After seeing the returns that is when he started supporting me. He didn't want me to into business – it is only once the returns started coming in that he officially gave her permission" – Female Turkana

Women retain limited control over earned income and most share it with their husband. According to interviewees and stakeholders involved in livelihood activities it's very common for households to pool resources together and then decide jointly how it should be spent, but with the husband retaining final say on most decisions. The practice of sharing and pooling resources is also driven by the fact that many households share bank and MPESA accounts due to KYC requirements (see Section 5.2.3). Having more control over earned income was not necessarily a stated preference for many of the women interviewed and depended significantly on family dynamics. Most women and men reported that they see themselves and their partner as a team and therefore they make all decisions jointly. They prefer this arrangement, as they believe that it allows them to live in matrimonial harmony. Other women faced more difficult family dynamics – examples cited included the husband/partner having an alcohol and drug abuse problem, engaging in polygamy where he might use the wife's income to support his other family or being economically inactive/earning less than the wife resulting in the husband having to ask the wife for money. In Turkana and South Sudanese communities, where a husband pays a dowry for the wife, there is also an expectation from men that anything the wife earns is de facto theirs, because they 'bought' the wife through marriage and dowry payment. Women reported engaging in various coping mechanisms to retain control over their income or keep it away from the husband all together. Some women withhold how much they earn from husband to retain some control over a portion of the income. Others hide the money from the husband or spend their earnings as soon as they receive them in order to avoid keeping cash at home where the husband might seize it. In such domestic situations, which are common within the camp and town given high rates of poverty and substance abuse, control over women's independently earned income is a driver of domestic violence , as discussed in Section 6.1.2.

“We make decisions mainly after discussions with my husband. Sometimes it is my idea that is implemented and other times the husband’s but we always discuss and agree. This is important for keeping the household in balance” – Female South Sudanese Refugee

“I am the sole decision maker on the money that I make and don’t need to consult my husband or anyone else. I don’t not give any money to the husband even when he demands it because he would use it on alcohol”
– Female South Sudanese Refugee

Most married households make joint decisions between husband and wife regarding everyday expenses but husbands will make decisions about purchasing large assets & making investments, including ones relating to business. Women are usually allocated a certain amount of cash for everyday household expenses, and decide how these are spent on food, clothes, sanitary products as well as education and health needs of the family. For refugees, women also usually collect and manage resources (including cash and in-kind handouts) provided by UNHCR (discussed further in Section 5.2.2). Larger assets such as electronics (radio, TV, mobile phone), home appliances (cookstoves, solar lamp), means of transport (motorcycle, bike) can usually only be purchased with permission from the husband. Depending on family dynamics, husbands might also involve women in their decisions to purchase larger assets, but some might go ahead and purchase them and only ‘inform’ the wife later. Majority of female entrepreneurs also reported having to involve their husbands in significant business decisions, such as purchasing large stock, using a new supplier or expanding the business premises, even when they are the ones operating the business on a day-to-day basis. Many of the women reported that the husband had provided some of the start up capital for their business, and therefore felt they had a stake in it and should be involved in any key business decisions. A Somali female refugee reported that she kept her husband involved in business decisions to ‘manage his feelings’– he has struggled to find work and she involves him to make him feel better about the situation. Another refugee whose husband is disabled and cannot work reported similar reasons for keeping her husband involved.

“We don’t have disagreements over money. But sometimes I ask my husband for permission to buy some things. If it were something big like a bike I would consult my husband. But if its something small like a pack of sugar I just buy it alone” – Female Ethiopian Refugee

“My husband supported me in setting up a business by providing me with some of the start-up capital. I share a lot of the decisions with my husband, even though it is my business - primarily the larger decisions but also some of the smaller decisions. He feels that he has a stake in the business given the money he gave me to start it.” – Female Turkana

Female-headed households or households where the husband is not physically present have more economic independence and control over their income. This includes widowed, single and divorced women as well as women whose husbands are not physically present (either having returned to country of origin or because he is a pastoralist). Women whose husbands are not physically present reported that they might still consult them concerning purchase of larger assets, major investments or other significant financial decisions or have to explain them upon the husband’s return.

“It’s a lot easier for me because I’m a widow. I interact with other women in construction business – if they are married the husband keeps calling them, asking about food, kids, where are they going. I get a lot more

independence. Many of them come with bruises, because they have been beaten because they came home late from work.” – Female Turkana

“I don’t have to consult my husband on how to spend money I earn on everyday expense, including what I get from him – he sends money every month and trusts I will use it well. But if it’s a big decision I have to consult my husband.” – Female South Sudanese Refugee

5.1.2. Social norms

Social norms regarding women’s economic participation vary by nationality. A good proportion of refugee interviewees and stakeholders involved in livelihood activities reported that social norms regarding women’s economic participation are more relaxed in the camp setting than back at home. Refugee respondents reported that is driven by the difficult economic situation in the camp, but also exposure to other cultures, which are more open to women working or running a business. It’s likely that advocacy and behaviour change efforts by NGOs have also played a role in shifting some of these norms. For Congolese and Burundian women, who often worked or ran a business prior to arrival in the camp, norms regarding economic participation are quite relaxed (both at home and in the camp) and they feel it’s natural for them to continue engaging in economic activity in the camp. Likewise Somali and Ethiopian refugees, who have been living in Kenya for longer periods of time, have also relaxed their norms relating to women’s economic participation though it’s more often for them to work in a home-based or family-operated business. South Sudanese women meanwhile face quite restrictive norms regarding working or running a business (see Box 2), though these are also relaxed somewhat in the camp context. Often the pressure will come not necessarily from the husband but from the extended family or the ethnic community back at home.

In Turkana culture, which has traditionally been pastoralist, women are expected to provide for the family and take care of the household while the men is away managing the livestock. Therefore it’s culturally acceptable for women to sell firewood, charcoal, milk or wild fruits they have collected, even in very traditional communities. These types of activities are seen as part of providing for the family rather than work or entrepreneurship. However more formal and paid employment and business activities are less accepted, particularly if they involve interaction with other men, working in an office, travelling long distances or if they might give women too much economic independence. However these norms are changing, particularly for Turkana living in urban areas such as Kakuma. FGDs with Turkana women and men show that in Kakuma, Turkana women are seen as being extremely entrepreneurial and hardworking.

“Refugee women compare to host community, she has less cultural constraints because they are not part of culture where they are controlled, the camp is more liberating for them. For host community they are still part of the culture & community & have less freedom.” – UNHCR Protection Officer

Box 2: Human Story of Hilda South Sudanese Refugee

Hilda is a 37-year old refugee from South Sudan. She has been in the Kalobeyei settlement for 3 years, is married although her husband is still in South Sudan, and has six dependents. She has a tertiary level of education, with a degree in Business Administration, and was previously working as a Statistician in the Ministry of Health in South Sudan. She is now an incentive worker for the Kenya Red Cross and also receives remittances from her husband. While this is not the same as what she was doing previously, she is pleased that she is using her skills to some degree as she was worried that staying 'idle' at home she would lose her skills. It also provides her an opportunity to assist her community.

Despite her husband being in South Sudan, she still obtained permission from him for her current job as an incentive worker. She claims that social norms in this regard are changing. In the past South Sudanese women would always have to obtain permission to work outside the home. She herself had to obtain permission back in South Sudan, but as more people are educated views are changing. Nonetheless, even educated men stick to the views they were brought up on despite knowing better. Pressure does not only come from the husbands, but also from the woman's father, who will pressure their son-in-laws to prevent their wives from working.

Women who step out of community norms face sanctions in the form of community gossip. Nearly all of the economically active female respondents interviewed from the study reported experiencing some level of community backlash to them working or starting a business, usually in the form of community gossip (often regarding their promiscuity with other men or the fact that they 'sit on' or dominate the husband), which at times escalated to verbal harassment. Women who are in a male-dominated industry, such as construction or wholesale, or running a business that required them to spend time away from home or interact a lot with men are at particularly risk of such community backlash. While most women stated that they feel immune to such gossip, and it's not enough for them to want to stop working/running their business, at times such gossip can cause problems with the husband, who don't want to be seen as being dominated by their wife.

"As a woman running a butchery, I have had to bear ridicule from passerbys who make fun of me selling meat by the roadside, including from my own community. Due to the nature of my business they mock me." – Female Somali Refugee

Norms persists regarding what types of jobs and roles are acceptable for women and men and time women invest in business and work. There is a strong social perception, in both Turkana and refugee community, that women should not be doing physically demanding work or working at night. Some of the jobs that women should not be allowed to do include boda boda, being a security guard, selling alcohol, khat or mira, being a blacksmith, loading lorries, heavy construction work. Women who tried to enter what are seen as traditionally male industries faced sanctions in the form of gossip and community backlash. For example, while women are able to work in construction, it is often frowned upon in the local community. One interviewee stated that when she entered the construction business she had a lot of criticism for "doing work men do". However, there are signs that these norms are changing, with interviewees stating that it is more common to see women in these types of jobs now. There are also norms regarding what types of jobs men cannot do – they include selling tea and mandazi, selling produce at the market or working as waiters in restaurants. Respondents stated that if men do these types of jobs they will face ridicule and gossip.

“The type of work we do usually the men cannot do. They would feel shame. Men won’t sell mandazi and tea. Or go door to door hawking clothes. Men want to sit in office in a high position or drive. Here in Kakuma this type of opportunities are not available.” – Somali and Ethiopian Female FGD

Norms regarding women’s care responsibilities persist & are very rigid, especially among South Sudanese & Turkana communities. Majority of economically active women interviewed reported that their husbands expect them to manage household responsibilities around their work and are unlikely to help them with household chores even if they themselves are not economically active and have nothing to do. Men who are seen helping out at home will often face the ridicule of the community. The only task that men seemed more willing to engage in was fetching water. Majority of the women said that the only instances where their husband might assist with some of the chores are when they are sick, very pregnant, have a new-born or are away from home (attending a training or workshop or visiting suppliers). In a minority of the households interviewed norms regarding household responsibilities were more equitable, with men helping women with food preparation, cleaning, washing clothes and dressing the children. These households tended to be slightly better educated, often coming from an urban area in their country of origin. Interviews and FGDs with the Somali community also suggested that it was quite culturally acceptable for Somali men to help their wives at home. On the other hand interviewees from Turkana and South Sudanese community linked men’s reluctance to engage in housework to dowry payments, stating that once a husband has paid a dowry for the wife he sees her as property, expecting her to do everything at home (see Section 5.1.3 for further discussion of women’s care responsibilities).

“That is unheard of in Turkana for a man to do house chores. For a Turkana man to cook in his own home is unacceptable. Even if my wife was sick I would never cook, I would rather pay someone to do it.” – Male Turkana

There is a strong social expectation that men should be providers yet men struggle to find jobs in the refugee camp setting. A good proportion of female respondents as well as stakeholders reported that refugee men often held skilled jobs in their countries of origin, and the inability to partake in the same occupation or type of work in the camps means that they would rather remain idle than to potentially enter a new line of work. There was some evidence that women (both ones that had and hadn’t worked in the past) were more flexible about the line of work relative to what they were doing previously. The tension between social norms that dictate that the husband should provide for a family versus the reality of life in the camp where men struggle to find work they deem appropriate and women are increasingly forced to work in order to meet basic family needs has been a significant driver of domestic violence in the camp.

“Since I am the one earning money this has put a strain on my marriage. My husband is negatively affected by not being able to provide because he was providing in Sudan and is not happy being dependent on the little I make. In my culture a source of income is important for a man and he feels very ‘small’ if he is supported by a woman and conflict occurs and the man leaves or starts beating the wife and children. This can even lead to divorce because women also do not want a man who is not working” – Sudanese Refugee

“My husband has expressed his displeasure that I am the one who most of the work to earn money for the family but he still refuses to do simple jobs or help me sell the charcoal or even help me with chores at home, except for fetching water.” – Female South Sudanese Refugee

5.1.3. Care responsibilities

Expectations around women’s care responsibilities, particularly childcare, hinder their economic participation. Both refugee and Turkana women have extensive care and household responsibilities - they have to shop for food (or attend ration distribution days), cook, clean, prepare children for school, wash clothes, fetch water and firewood. Women reported spending 4-6 hours every day on such tasks, affecting their ability to work or operate a business. Female entrepreneurs reported having to open their shop late and close it early in order to be home when the children are not in school. Many of them also stated that they have to source their products closer to home, often at higher prices, because they cannot afford to be away from home for lengthy periods of time. Women in paid employment reported having to miss work days when their children are sick or being late for work due to queues at water taps. Women also reported feeling unproductive at work as they are tired from waking up at 4 am to start preparing the household for the day. Business owners interviewed reported that lack of childcare options is a cause of frequent absences and attrition from work. Women expressed that this is one of reasons for why they strongly prefer to operate home-based businesses. It might even limit their interest in growing a business past a certain size, where it might take up too much time or they might need to move the business to a separate premise. For example one female entrepreneur reported having to scale down the days she engages in her business from 6 to 3 days a week in order to be able to keep up with her housework. Household responsibilities also interfere with women’s access to skill and vocational training as little flexibility is provided for women’s schedules.

“Taking care of household chores limits my ability to run the shop. If kids are sick I have to keep the shop closed, I often opens late because I have to attend to my children first” – Female Burundian Refugee

Supply of daycare and childcare services in the camp is low and women rely on informal community arrangements. Children under the age of 4 are not allowed in public schools; private schools offer more flexibility, allowing children from the age of 2 and up³. During the fieldwork process we were unable to identify any providers of daycare services for children below the age of 2 in the camp or town. Women noted that while there would be high demand for private daycare services, starting this type of business requires substantial capital in terms of hiring trained staff, renting a property, purchasing toys and furniture. Female refugees particularly fear the regulatory processes involved, such as acquiring a business permit and insurance. One of the female refugees interviewed reported that she had thought about opening a daycare business but was discouraged by others who thought that tribal/community differences would bring about conflict and she would be accused of not taking good care of children.

Women reported that finding someone you trust to take care of your child at an affordable price is difficult. Most of the economically active women with young children interviewed either operated a home-based business for this reason or brought their children to work with them if they work in an informal setting (crafts workshop, hair salon) or leave them with older children. Leaving their children with relatives this is not an option for majority of the women as most of them don’t have extended families in the camp. A significant number of women leave their children with a neighbour (often from the same nationality) – these types of

³ The private schools that allow this mentioned in interviews were Liz Academy in Village 2 and Prince of Peace and Jopa Academy in Kakuma town. While IsraAID has been operating a network of child friendly spaces called Furaha centres, they only accept children from the age of 4-17, though there were unverified reports of parents living children younger than 4 at the centres. LWF has also been considering opening daycare centres (at a small fee to users) but requires donor funding for this.

services are provided quite informally, at times for a small fee but more often reciprocated at a later date. However women reported that for very young children, below the age of 2, they prefer to bring the child with them as they don't trust the neighbour to provide good enough quality of care. A few of the women earning regular wages or operating a business were able to afford a child-minder full-time in their home.

"We don't have access to any daycare facility. I have gotten jobs I could not take because I didn't have anywhere to leave the child. I know I'm not the only one. There are many women who are working in the community who have nowhere to leave the child.." – Female Burundian Refugee

FGDs with women indicate that there is demand for early childhood care services, as well as willingness to pay for such services provided the daily rate is kept affordable. The going/acceptable rate is 3000-4000KES/month for a home-based child-minder. During the FGDs both refugee and Turkana women agreed that 50-100KES/day would be an acceptable daily rate for a basic daycare centre that doesn't provide food for the children, while they would be prepared to pay 150-250KES/day for one that provides food. Women stated that only families with a steady income stream generated through paid employment or a small or mid-size business will be able to afford to pay for such services. However they believe that a daycare facility would be able to provide better quality of care and safety for the children, then leaving them with a nanny at home. FGDs with men also showed interest in a daycare facility, though some men expressed that they thought a home-based child-minder was more cost-effective if you have multiple children and offered a safer environment for the children than a daycare.

Box 3: Business Case Study: Kidogo

Kidogo is a social enterprise that has been operating in Nairobi, Kenya since 2014 and works through a franchisee model to improve provision of daycare facilities in low-income settings. Kidogo works with a network of female entrepreneurs currently operating 50 early childhood centres. Kidogo provides each franchisee with substantial business support – financial training, mentorship, and business management – in return for a monthly franchisee fee of 500-600KES. The daycare facilities serve mostly low-income families, many of them female-headed households, living in informal settlements. Over 50% of their customers work in the informal labour market, as traders at the market, cleaners in upper income households, factory workers, security guards and boda boda drivers. The daycare facilities are typically open from 6 am – 6pm and charge parents between 50-100KES/day, inclusive of food. As many of the customers don't have a regular income, payment collection and fluctuating enrolment are a major challenge. Kidogo works with franchisees to help them improve their profitability over time without increasing their fees, by improving record-keeping, collection rates, quality of education and quantity of children in their care. Kidogo also educates parents on the value of quality of early childcare through community engagement. Kidogo has also been working with the private sector, for example Unilever tea plantations in Kericho, to improve workplace-based daycare provision. Tiny Totos is another Kenyan social enterprise with similar model.

5.2. Dimension 2: Access to skills, resources & markets

5.2.1. Access to skills

Women in Kakuma tend to have lower level of educational attainment than men. According to IFC (2018) more than 60% of women have no education compared to 21% of male. Betts et al. (2018) finds that the gender gap in years of education is particularly marked for South Sudanese, Somali and Turkana populations. The lower level of educational attainment puts women at a disadvantage to men for access to economic opportunities, both directly and indirectly. Directly it inhibits the ability to obtain a job, run a business, and obtain market information; and indirectly it limits access to capital and vocational training. The situation appears to be most severe for those with no basic schooling and those who are illiterate. Majority of female respondents had not completed primary school and felt that lack of education had put them at a disadvantage when it comes to access jobs and opportunities. The few women who had finished high school or pursued higher education in our sample were able to access much higher-paying jobs as incentive staff.

“The challenge with women is that they lack basic education – bookkeeping, recordkeeping is very difficult for them, limiting opportunities for business growth. Even writing out invoices, reading a purchase order is a challenge. Especially in host community this is a challenge.” – Livelihoods Officer, LWF

“Men tend to have more opportunities than women mostly because the majority of women don’t go to school. Families want the daughter to marry so they can get some animals. If women go to school the parents fear she will have sex before marriage and it will be difficult to marry her off and therefore there will be no benefits for the parents (in the form of a dowry).” – Turkana Male

Girls education is higher in camp than in the host community due to their pastoralist way of life and social norms. As a result of free education provided to the camp, girls are often more likely to be educated when in the camp than back at home, where conflict and social norms often prevented girls from going to school, particularly in South Sudan and Somalia. Refugees reported that since arriving in Kakuma many of them have shifted their attitudes towards girls education. Girls in the camp are also more likely to be educated than girls in the Turkana community, where pastoralist way of life often prevents girls from going to school, as well social norms that restrict girl’s access to education. FGDs with Turkana reveal that in rural areas it’s common for families to keep 1 boy and 1 girl at home – the boy will tend to the livestock, and the girl will help with household chores; any remaining children get sent to school, but often only complete primary education. However in urban areas attitudes towards girls’ education are shifting with higher enrollment in both primary and secondary school. Historical data for Turkana county shows significant improvements in girls enrolment at primary level but no significant change in girls enrolment at secondary level⁴.

“If a girl is educated in South Sudan, she is deemed a prostitute and would not get married. A job was not important for a woman in South Sudan but mainly getting married was emphasized to them as girls. In the camps people are now understanding the value of educating girls and that is why some will not leave so their children can go to school” – Female South Sudanese Refugee

⁴ This is based on comparison of 2005/2006 and 2015/2016 Kenya Integrated Household Budget Survey (KIHBS)

High rate of girls dropping out of school past primary education remains a problem for both host and refugee communities. According to Samuel Hall (2016) the gender gap in enrolment in Kakuma is only 14% when it comes to primary education, however increases drastically for secondary and tertiary education with a 43% gap between men and women. The 2015/2016 KIHBS indicates that the attendance ratio for girls at primary school level in Turkana is 25% for boys and 58% for girls and at secondary level 41% for boys and 24% for girls. Respondents reported that there are many reasons for these gaps: girls are often taken out of school by their families to assist with household chores and childcare or are married off, with the dowry used to supplement family income (most common in South Sudanese and Turkana culture). According to stakeholders involved in education and livelihood activities, lack of access to sanitary products might also be contributing to girls dropping out from school particularly for the host community. While sanitary products are provided by UNHCR to all women of reproductive age in Kakuma and Kalobeyei, either in kind or in the form of a sanitary cash allowance, the difficult economic situation in the camp is driving women and girls try to economise on use of sanitary provisions by not changing as often as required and reselling these products for cash that can be used for other purposes. A South Sudanese refugee from Kalobeyei reported that on distribution day in Kakuma she is able to purchase packs of sanitary pads at 20KES (the standard price is 50KES) and she stockpiles them and exports them to South Sudan. For the host community, while the Government of Kenya (GOK) has a program for distributing free sanitary products to girls in schools it's likely these are not reaching many poor and pastoralist Turkana communities due to corruption within the supply chain (Daily Nation 2019). FGDs also show that women are not satisfied with the quality of the sanitary products (in terms of size, absorption) provided by both GOK and UNHCR and prefer to purchase own products or use cloths as re-washable pads.

Women tend to pursue skills in less lucrative professions for which demand in the camp and town is lower. Women often tend to pursue courses that are traditionally seen as female-orientated such as tailoring, hairdressing, baking, handicrafts. Men tend to pursue mechanics, electronics, carpentry, masonry, plumbing – skills which offer more opportunities in the camp in terms of jobs available and income-earning potential. Recognising this, a few of the course providers expressed that they are trying to steer women in the direction of what are traditionally seen as male-dominated courses, such as construction or maintenance. However they are struggling to interest women in these courses - women report being embarrassed to be seen doing 'men's work', others found the training to be too physical intensive (particularly masonry). Even when women complete these courses it's difficult for them to break into-male oriented industries, due to persistent social norms. Swisscontact cited an example of a female Turkana who had completed a construction course and was hired by the Chinese road construction firm only to find out that she was hired to be a cleaner. Women interviewed also cited interest in business management, language skills and digital skills/computer literacy training, but noted the inherent difficulties in accessing these courses, such as literacy, language and education requirements and insufficient infrastructure at the training centres.

Language skills were cited as a major impediment to obtaining jobs, accessing vocational training opportunities and running a business. While this is less of a challenge for Turkana (except those with a large refugee customer base such as Bamba Chakula shops), female refugees noted it as a very important capability to be able to run a successful business, in terms of interaction with clients and suppliers and getting jobs as incentive staff. Speaking English, Swahili and Arabic placed women from the Great Lakes and Somalia at an advantage when it comes to accessing paid work or growing your business within the camp.

“I can read and write in Turkana, English and Kiswahili; I speak a little bit of Arabic and French. Speaking many languages has helped me run my business because I can communicate with refugees I hire when other locals cannot. It has also made it easy for me to improve my networks with various NGOs because I can communicate well in English and Kiswahili” – Female Turkana

Entry requirements and inflexible nature in which many vocational courses are delivered make it difficult for women to access opportunities to build their skills. Most courses delivered by NGOs in Kakuma are aligned closely with the National Industrial Training Authority (NITA). The reasoning is that such courses will allow refugees to gain an industry-recognised professional certificate that will enable them to seek employment in a different country should they be resettled or return home. However this means that many of the courses are delivered in a very rigid manner, allowing for little flexibility around women’s lower levels of education and literacy and household and childcare responsibilities. For example the schedule for Donbosco courses requires attendance 6h a day, 5 days a week, making it difficult for women to attend. Most Donbosco courses take 1-2 years to complete. Most of the training centres are located in Kakuma, with only one centre currently present in Kalobeyei. The transport costs and time involved make it difficult for women to attend the courses. Finally lack of childcare provision at the training venues can make it difficult for mothers with young children to attend. As a result, enrolment in many courses is heavily weighted towards men. For example, enrolment in Don Bosco vocational training courses in 2019 was only 20% women. Further, even when women do enrol, drop out rates are higher for women than men, according to several stakeholders. Majority of skills training providers cited household and childcare responsibilities as the number one reason for why women drop out.

Some organisations are making an effort to tailor vocational skills training to women’s needs. A few of the organisations currently providing livelihood and skills training within the camp recognise the issues above and are actively making their courses more friendly to women’s needs, including how they schedule courses and what supportive services they provide. GIZ plans to provide childcare facilities at training centres; Swisscontact offers learners flexibility such as setting their own timing, the provision of short duration courses (learners are encouraged to start their micro-business from day one), and the acceptance to bring children along; LWF have a childminder present for most female-oriented courses; and DRC provide training in two shifts and steer female attendees towards skills oriented around home-based businesses, as based on experience they have found women are more likely to continue these types of businesses and they are less likely to result in domestic conflict.

Limited follow on support following course completion in terms of job placement or entrepreneurship. Given the limited job opportunities available in Kakuma, the success rate in terms of job placement from course is very low – for example out of 2105 students who completed Donbosco courses in 2018 only 7% were placed in jobs. Although most skills training programmes are informed by some form of labour market/skills assessment studies, it is also not always clear how the training satisfies market demand and whether training provided is most suitable for facilitating women’s entry into economic activities. For instance, skills training is provided for activities such as tailoring, which are perceived to be an in-demand activity, yet it may not be the most appropriate course to provide for all candidates given the capital requirements (purchasing fabric, purchasing a sewing machine). According to interviews, there does not tend to be much support in terms of capital or follow-up business mentorship following the course. As a result, there was a tendency for women to partake in course and then not use the skills learned.

“I attended a tailoring and embroidery training. Since I got the training I haven’t utilized the skills because I don’t have the necessary tools. I started a shop instead of tailoring business because that’s what my capital allowed me to do. Having a tailoring business requires me to raise a lot of money for purchasing tools and materials.” – Female Burundian Refugee

5.2.2. Access to resources

Most resources distributed by UNHCR are collected & managed by women. This includes bamba chakula/food rations, soap & sanitary allowance, firewood and water (see Box 4 for detailed overview of resources distributed to refugees and host community in Kakuma). The large majority of female refugees interviewed reported that they collect these resources themselves during distribution days. Majority also reported that they decide and control how these resources are spent/used. According to WFP over 60% of married female Bamba Chakula recipients make decisions on how this cash is spent. This is linked to social norms in most African cultures, where women are seen as household managers and take care of firewood, water collection, food purchase and preparation for the household. However a minority of female refugees reported that while they collect the resources they will often go shopping together with the husband or at least decide jointly how the cash should be spent.

“I collect bamba chakula. I go to collect it because this concerns food stuff, so it’s better that I go because my husband doesn’t understand these things, I know what the kids want. If I would send my husband he might buy the wrong things. I decide how to spend the bamba chakula money.” – Female South Sudanese Refugee

Box 4: Overview of resources distributed to refugees and host community

Food/Bamba Chakula: Since 2015 WFP has adopted a cash modality approach in providing food assistance dubbed “Bamba Chakula. In Kakuma, food is received through a mixed modality of in-kind food and Bamba Chakula, while in Kalobeyei refugees receive 98% of food assistance in form of Bamba Chakula and super cereals (Corn-Soya Blend). The cash is deposited in the form of a restricted e-voucher to SIM cards held by refugees. Each household can choose to buy the products from a list of approved retailers enrolled in the program. The program has been largely deemed a success and WFP is now piloting an unrestricted cash modality for Bamba Chakula with 1500 households in Village 3. Refugees will be given bank accounts and ATM cards where cash will be deposited and will be able to use the cash freely, including purchasing non-food items & buying from other retailers.

Shelter: Since 2015 UNHCR has been piloting an unrestricted cash for shelter program with 1000 households in Kalobeyei. UNHCR distributes cash (1400-2700USD) to bank accounts and ATM cards issued to refugees, who can then use the funds to pay for labour and materials. The project provides value for money as refugees are able to build their shelters at 11-14% lower costs than implementing partners. The program has been very successful and UNHCR plans to roll it out to Kakuma.

Sanitary products: UNHCR distributes sanitary products (soap, sanitary pads) in kind in Kakuma but has moved the distribution to an unrestricted cash system in Kalobeyei. Cash (150-500KES depending on gender and family size) is distributed as a bank account deposit to refugees at the monthly proof of life exercise and they can withdraw the money using an ATM card.

Firewood: UNHCR provides 10kg of firewood to all residents in Kakuma and Kalobeyi every two months depending on household size. The process of firewood procurement and distribution is sub-contracted to a local NGO, Lokado. It's reported by refugees that the amount of firewood allocated only covers a fraction of household cooking needs and most refugees will either purchase firewood sold on the open market by Turkana (often in return for food rations) or collect firewood in camp vicinity exposing them to risk of GBV (discussed further in Section 5.1.3). Turkana women play a considerable role in firewood collection and sale (according to Lokado they make up to 80% of their sub-contractors) and it's a major source of livelihoods for many of the poorest households in the host community. As detailed in the forthcoming Control Risk report, firewood distribution is a political issue because it's a major source of livelihoods for the Turkana and because a number of local politicians are commercially involved in the supply chains. For these reasons it's unlikely that distribution of firewood will be moved to a cash-based modality in the foreseeable future, even though this would free up significant time for women to pursue other activities and also give households more choice in terms of cooking fuel they use.

Water: Norwegian Refugee Council is in charge of water provision and distribute water from reservoirs to water taps allocated to each block. Each household is given a daily allocation of water based on their size. Though in general the amount allocated is sufficient for household needs in times of drought households might collect water from the river or purchase water collected from the river/other water suppliers.

GOK National Safety Net Programmes: Turkana country is one of the arid counties in Kenya supported through the Hunger Safety Net Program, one of the four government unconditional cash transfer programmes. Households who are part of the HSNP receive KES 5,400 every two months to bank accounts/ATM cards held by targeted households, delivered through Equity Bank. The HSNP routine payments cover around 27% of households in Turkana. An impact evaluation of the HSNP program found that it has contributed to the empowerment of women by increasing their purchasing power and decision-making status within a household (OPM 2016). However other reports suggest that the program has created intra-household tension and that despite being program beneficiaries many women in reality don't have control over how the transfers are spent (Song & Imai 2018).

Move to unrestricted cash-based interventions (CBI) by UNHCR and WFP creates opportunities for women's economic advancement.⁵

- **Access to financial services:** Majority of the CBIs deliver cash through an electronic or mobile money transfer to a bank or MPESA account held by the refugee. Often financial education is delivered alongside the CBIs. This has potential to strengthen women's access to and understanding of financial services, enabling them to start saving, investing or even apply for a loan.
- **Source of capital:** As discussed more extensively in Section 5.2.3, unrestricted cash transfers have been used by women as a source of capital to start a business. Findings from a UNHCR evaluation of the shelter CBI in Kalobeyi also show that 15% of the savings generated by the households by undertaking the construction themselves were used to fund livelihood activities.

⁵ It's important to note that within the humanitarian context, few studies of CBIs in emergency settings systematically report on outcome areas related to women's economic empowerment and workforce participation. The potential outcomes mentioned above are based on anecdotal examples or case studies of CBI interventions carried out in other contexts.

- **Greater diversity of choices in terms of products & services:** Cash-based interventions give women more choice in terms of products and services they purchase, decrease their work burden and free up more time for economic activities, for example disposable sanitary products (diapers and sanitary pads that don't need to be rewashed), cooking fuel that might be more efficient, or even time-saving assets (efficient cooking stove, washing machine or solar lamps) (UN Women 2018). According to UNHCR a few women who accessed the shelter CBI made adjustments to home design that will allow them to operate a home-based business such as a duka, by having a window installed in one of the rooms facing the street.

Move to unrestricted CBI likely to have mixed impact on GBV but creates potential risk of increased domestic violence relating to how cash is spent. Evaluations of past interventions carried out in other refugee camps as well as studies carried out in Kakuma have found mixed results. Overall CBIs contribute to reduction in household tensions, and the domestic violence associated with this, as the cash injection can help relieve economic stress for the household. CBIs distributed through bank accounts or mobile money can also help reduce safety and security risks for women as it makes them less of a target (cash is not distributed at particular days/times and women don't have to carry physical resources with them). Finally CBIs can also increase decision-making by women, as they are usually targeted to be the main recipients, giving them direct control over cash. However evidence from other refugee camps as well as Kakuma shows that CBIs can also contribute to a rise in domestic violence relating to how cash is spent. For example a few refugees in Kakuma noted that when the sanitary and soap distribution was moved to an unrestricted system there was an increase in domestic partner violence in the community. UNHCR noted that they had received no such reports, though the UNHCR Protection Officer believed that this was likely to be the case but may go unreported. UNHCR and WFP both also reported that female refugees engage in various coping strategies to limit exposure to violence. For example WFP reported that women keep Bamba Chakula SIM cards in the shop with shop owner to prevent men from accessing these and redeem it in bulk at the shop as soon as the funds are disbursed. **Moving Bamba Chakula to unrestricted cash could reduce women's control over these resource, with potential negative implications for household nutrition as male heads of households could use it to purchase non-essential items.** Majority of female refugees noted that currently men allow women to control Bamba Chakula because the cash is restricted and buying food for the family is perceived as a women's task. With cash being unrestricted it's likely men will want to have more control over it.

“There are many families who have fought over bamba chakula especially those with larger families because they get more cash. The men feel they are entitled to part of the money and this causes disagreements with the wives. The UNHCR wants the women to control the money but this doesn't always happen in reality.” – Male South Sudanese and Great Lakes FGD

“When UNHCR gave the ATM Card for sanitary products, where there was a small amount of money, women were having a lot of problems, especially in my neighborhood. As soon as they withdraw that money the husband would ask them to bring it to them, and if they refused he would beat them. I saw most violence at the beginning, now things have calmed down. Men realized that there were problems when they took away this money – their clothes weren't washed because the wives didn't have soap. So now they are allowing the wife to use this money.” – Male South Sudanese Refugee

Box 5: WFP's Network of Female Bamba Chakula Traders

As part of the set up of Bamba Chakula WFP has been implementing a retail engagement strategy to ensure Bamba Chakula traders' shops are well stocked and responsive to consumer needs. Currently 50% of the Bamba Chakula traders are female. Women were actively recruited for these roles as gender was one of the criteria for selection of traders. This was strategic (most of the Bamba Chakula customers are female) but also seen as a way to empower women in the camp and town. For the host community the number of female traders is higher - 80% of the Turkana bamba chakula traders are female traders. It's likely it was easier for them to comply with the required criteria (having experience in food/retail business, operating under a formal business license, size of business). There are a number of ways through which WFP seeks to support female traders. WFP organizes the female traders into buyer clubs, enabling them to buy in bulk from manufacturers. This allows them to negotiate better prices through improved purchasing power and economies of scale. To improve sanitary conditions WFP has also constructed market stalls for their shops. Unfortunately the drop out rate for female Bamba Chakula traders has been very high, particularly for Turkana women. The majority of female traders have dropped out because of lack of access to capital - it was difficult for them to buy on credit from manufacturers and farmers. To mitigate this WFP is now trying to link them with wholesalers (that offer goods on credit) as well as with Equity Bank to access loans. Women also struggle to balance household chores with the requirements of running a business. Most of their household chores, like preparing children for school in the morning or cooking dinner, often coincided with their business peak hours, leading to opportunity costs. WFP has also observed instances where the husbands prohibited the women from continuing to run the business, as they believe it takes away from time they have available for household duties. This has particularly been an issue for Turkana women due to the distance from their homes to the shops, which are located in the Kalobeyei market. Turkana Bamba Chakula traders also struggle in terms of business skills and community relations with both consumers (most are refugees) and wholesalers (many are Somali). In Kalobeyei some female host community traders have employed shop attendants from the refugee population to address language barriers. Female refugee Bamba Chakula traders also reported frequent thefts and burglaries of this shops, with female-headed households being particularly targeted (discussed further in Section 6.1). Finally due to the role women play in their communities in terms of providing a social support network to others in times of need, they will often sell goods on credits to their peers, with high risk of default.

5.2.3. Access to finance and technology

Women have limited access to bank accounts. According to IFC 2018 24% of men in Kakuma camp have bank accounts and only 4% of women have bank accounts. By comparison 65% of men and 44% of women in Kakuma town have bank accounts. While refugees can set up a bank account using their Mandated Refugee Certificate (MRS, also often referred to as Manifest) or Alien Refugee Card, lack of information about the benefits of having a bank account and these basic requirements disincentives women from opening one. When asked why they don't open a bank account female respondents reported that they don't see the value of having a bank account due to the small amounts they are earning, transacting and able to save given irregular and low income. A few women noted that cashpoints or bank agents in Kalobeyei and parts of Kakuma is also a barrier, and due to mobility constraints as well as time and costs involved they prefer using MPESA or keeping cash at home (particularly for South Sudanese). UNHCR's move to distribute most rations through cash-based mechanisms is likely to lead to increased access to bank accounts as all recipients of Bamba Chakula and sanitary allowance will be given a bank account and ATM card they can use for own spending and savings. However not all existing respondents of these ATM cards seemed to understand that they can use them for

their own personal expenses and savings and it's likely more financial education is required to motivate them to actively use the cards.

Women have more limited access to mobile phones and mobile banking services. According to IFC (2018), 63% of women in Kakuma camp have a mobile phone versus 82% of men. Men are also more likely to use mobile money banking services than women in the camp – 39% of men have access to such services versus 27% of women (IFC 2018). In Kakuma town the gender gap is significantly lower, with 85% of women owning a mobile phone versus 97% of men. Data collected by IFC also shows that women are less likely to own a smartphone relying instead on simple feature phones with basic messaging and calling capabilities. While data on mobile internet use is not available for Kakuma, research conducted by GSMA shows that women in refugee contexts are significantly less likely to use mobile internet than men due to limited access to smartphones/internet-enabled phones and lower digital literacy (GSMA 2019). Mobile phone ownership offers various benefits for women, not just in terms of access to mobile banking services, but also in terms of enhancing their safety and security, providing them with access to news and information and being an important tool for business management (making orders, contacting suppliers, marketing) (GSMA 2019).

“I don't have a bank account. My husband has MPESA, but I don't know the PIN and don't have access to it. I don't have MPESA because it's not easy to get as refugee and I don't have the ID needed. I save money money in the house. My husband knows where it is but he wont take it without permission.” – Female Burundian Refugee

Women often share bank accounts, phones and MPESA accounts with their spouse. This is driven by Know Your Customer (KYC) requirements for bank account, SIM card and MPESA account application as well as the cost of purchasing a phone. Households will often register one account using the name of the family member who has the required documentation. Families have different arrangements for sharing these accounts based on individual circumstances – usually whoever makes more use of the account has control over it and the other spouse will borrow it when they need to use it. A minority of the women expressed concern about sharing their ATM Card or MPESA PIN with the husband, but the majority suggested that they don't see a problem with sharing financial accounts in this manner.

“I have an MPESA account in my husband's name. Both of us have access to the money in my MPESA account. I have no problem with my husband accessing my money because we get along well and we do things for the family with the money.” – Female Congolese Refugee

Women struggle to access formal loans. Interviews with stakeholders indicated the following reasons: women's lower literacy can make filling an application form difficult, lack of collateral or financial history (due to women not having bank or MPESA accounts), and lack of financial education and information which can create fear (both justified and unjustified) of loans from formal financial institutions. A few female refugees also expressed that they have feared taking out a loan in case they are offered resettlement but are then made to stay in Kakuma until they repay the loan in full. As explained in Section 4.2, female entrepreneurs tend to own smaller businesses, which have lower capital requirements that often fall below what is offered by formal banking institutions (see Box 6). Because many women are self-employed in the informal sector, with irregular income the reported that they fear taking out a loan in the event that they are not able to service it with regular payments. Regulatory requirements associated with loan application such as Alien ID card and KRA PIN add an

additional barrier that particularly female refugees with struggle to comply with (see Section 5.3.1) and three female respondents said they were prevented from applying for a loan because they lack this documentation. Indeed of our sample only two women had ever accessed a formal loan from the bank, all of them Turkana and running substantially sized businesses (construction & catering). Despite these challenges financial service providers such as Equity Bank recognise that women are more financial responsible and have higher loan repayment rates, making them attractive borrowers. According to the manager of Equity Bank, 50% of those accessing loans are women, though the average size of loans they access are considerable smaller than men. Loans below 3 million KES are more flexible in terms of collateral requirements, as Equity Bank is willing to accept group co-guarantees, purchase orders from reputable organisations or stock from shops/household assets instead of collateral. Loans above 3 million KES require formal collateral such as a title deed or logbook, excluding most refugees. However despite these more flexible terms female respondents raised a number of challenges. One female respondent noted that it's very difficult to get co-guarantors in the camp, given lack of trust due to people taking a loan and then disappearing in the past. Another respondent expressed that she feared using her stock as collateral in case her shops is robbed. A few women reported experiencing gender-based discrimination and harassment when trying to access bank loans.

“There is a difference between men and women. When I go to the bank they give me a look like how you are going to pay this back. Also most of the workers there are men. Sometimes they ask for sexual favours from me in return for the loan.” – Female Turkana

Box 6: Human Story of Isrid, Somali Refugee

Isrid is a 28-year old refugee from Somalia. She has been in the Kakuma camp for 11 years, is married, and has 11 children. She has no formal education, is illiterate, and previously had a tea kiosk and would sell vehicle fuel. She now runs a butcher with her husband, but she feels she was doing much better in Somalia than in Kakuma. She now works every day of the week from 6am to 6pm, takes care of the majority of the business operations – in part due to her husband's disability – and also takes care of household and care responsibilities despite her husband's contribution to housework. It was her decision to set up the business and she makes most of the business decisions, but she still shares decisions with her husband, particularly on household matters.

While she states that in the Somali community it is common for women to run businesses, a major challenge is access to capital. One of the reasons she was able to enter butchery was because she can obtain supplies on credit and only pay suppliers once she has sold the products. Although they are not always understanding if she is late. However, she has no bank account, her husband has no bank account. She also claims that women have a harder time obtaining credit. The lack of credit is the main limitation for being able to expand the shop.

Instead of formal loans women rely on other sources of capital, many of them based on informal arrangements:

- **Savings groups (merry-go-rounds or village saving and loans associations):** Savings groups are a common source of capital for women. These groups can be mixed gender but are more commonly female only, and often organised by nationality, due to ease of using a common language, conducting due diligence and enforcing payment with members of the same community. Being a member of these groups is dependent on whether a woman can afford the weekly or monthly contributions. Membership is also based on personal and business relationships – more informal groups start and grow organically, as people refer others know well within their block or business circles. About half of the women interviewed reported being part of a saving group and taking out a loan through this mechanism, usually quite small amounts ranging from 1500-2000KES. However the other half reported that they are not in any group because they cannot afford to pay the requisite contributions. A few women also complained that the loans provided by the groups are too small in size. A few NGOs, such as DRC, NRC, LWF, IRC and Swisscontact, have also been active in setting up such groups as a means of increasing self-reliance in the camp and town for more vulnerable populations (women, young mothers, single-parent households, disabled). However often these groups disband once support from a specific NGO ends and they find it easier to enforce repayment when they have an NGO backing them. Leaders of savings groups interviewed for this study reported that women mostly use funds from such groups for emergencies and business capital.
- **Loans from neighbours and friends:** A small number of women reported lending money from neighbours and friends, usually of the same ethnicity, in the case of an emergency or a cash shortfall. Female respondents noted that it was easier and seen as more culturally appropriate to lend money from another woman than a man. However they also stated that it was very difficult to lend money from people in the camp in general, given the low levels of trust.
- **Stock sold on credit:** The majority of women engaged in some sort of retail business reported being able to buy stock on credit from suppliers and wholesaler. Particularly Somali women seemed to be able to tap into the Somali business networks in terms of purchasing stock on credit with quite a lot of flexibility in terms of repayment time.
- **Rations provided by UNHCR and WFP (in kind and in cash):** Re-selling of household Bamba Chakula allowances is a common source of income for women and frequently acts as an entry point into business, allowing them to generate an initial nominal level of capital. As detailed in IFC (2018) reselling of items is not a lucrative trade and tends to only generate a maximum of around 6,000 KES per month. Unrestricted cash-based interventions have been an important source of capital for female refugees starting a business. For example women in Kalobeyei have been using the unrestricted allowance provided for sanitary products (depending on household size about 200-500KES/month) as a source of capital to start a small home-based business. Similarly UNHCR reported that 15% of households who have received a cash-based allowance for construction of shelter (1400-2700USD) have used leftover funds for livelihood activities. A few of the stakeholders interviewed reported observing an increase in women starting businesses since the move to unrestricted cash-based interventions by UNHCR.

- **Grants/loans provided by NGOs:** A number of NGOs (LWF, AAH-I, DRC, DCA) provide loans and grants to refugees to enable them to start a business. A minority of the women interviewed reported that they had either applied for or received such grants/loans, either individually or as a self-help/saving group. Refugees noted that the grants/loans are very competitive and that the process of application is cumbersome and lengthy. Often preference is given to vulnerable groups: young mothers, people living with HIV, people with disability. AAH-I has been operating a revolving fund since 2015: they give loans ranging from 100-200,000KES to around 800 beneficiaries loans for a period of one year, interest free, with a requirement that the loans are matched by 25% and deposited in the bank account. When AAH-I started they observed very low repayment rates initially (67%), these have slowly gone up to 88% this year. AAH-I were unsure of the percentage of loans given to women but noted that they had better repayment rates and were less likely to default.
- **Remittances.** According to IFC 2018 data women were more likely to receive external remittances than men – 65% of female respondents reported receiving external remittances versus 25% of male respondents. Women reported receiving average monthly remittances of 6600KES. Some women have used this cash to start a business, but majority reported using it to cover household expenses.

“You can start a business without any capital – we get support from UNHCR such as bamba chakula, you can use it to buy some food such as flour and oil so that you can make mandazi. Or you can have a small farm from vegetables and start selling those and develop it further as a business.” – Female Great Lakes FGD

Women have poor access to financial knowledge and information, both in terms of personal and business financial management. 76% of female refugees report not having access to any information on financial matters and 85% report not having heard of a savings account or not understanding what it is (IFC 2018). For example a few female respondents believed that banks in Kenya don’t loan money to refugees, even though they do. Many also didn’t understand the potential benefits a bank account can offer. Male respondents seemed to be more aware of what types of financial services and loans are available, how to access them and what are the pros and cons. It’s also common for female entrepreneurs to mix business and household accounts and dip into stock or revenue generated by the business for household expenses. A few female shop owners reported that they will take products directly from their shop for home use without accounting for these correctly in their business books. Poor financial management skills keep women’s businesses from growing and make it difficult for them to supply business records when applying for a formal loan or grant.

Box 7: Case Study of Alliance Mavuno Saving Group

Alliance Mavuno is a VSLA operating in Kakuma since 2016. The group was set up by Swisscontact and currently has 20 group members, 11 men and 9 women, all of them from the Great Lakes. Members of the group deposit savings (minimum is 2000KES) in the group’s bank account and once a member has been able to save 10,000KES they are allowed to take out a loan double the amount saved with the group at an interest of 10%. At the end of the loan cycle the group has a formula they use to share any profit made through interests. The group currently holds about 13,000USD in assets (savings and loans). The average loan taken out by members is 500USD, the highest loan available is 2000USD. The Chairperson noted that men are usually taking out larger loans than women because they are able to save/deposit larger amounts. The majority of the women are employed (working for NGOs as incentive staff), while most men are running their own business. Both men and women use the money to buy supplies and tools for their

business. The Chairperson hasn't observed a difference in repayment between women and men. They are interested in expanding the group and formalizing it into a microfinance institution that would enable them to tap into the remittance network and lend to non-members at higher interest. It's been difficult for them to meet the regulatory requirements for registration. While the group has a bank account they handle most transactions in cash.

5.2.4. Access to markets

Box 8: Human Story of Nathalie, Burundian Refugee

Nathalie is a 30-year old refugee from Burundi. She has been in the Kalobeyei settlement for 3 years, is married, and has five dependents. She has primary levels of education and was previously selling food (cereals) in Burundi, but on arrival in Kalobeyei she realised that it would not be profitable and so entered a new line of work, selling clothes (both used and new). She also has a Bamba Chakula shop, where her husband works in addition to a job in water distribution in the settlement. She plans to set up another shop to sell used clothes and Kitenge. She started small, using a small allowance from her husband to buy juice and sweets to sell from a home-based shop. She managed to obtain a site for a shop but was ousted by a Sudanese man. Eventually she established a new location and obtained a table to sell her products and it expanded by reinvesting revenues, including into clothes. Security has remained an on-going challenge to this day. Her husband sleeps in the shop when there is a lot of stock, and when the new shop opens she will have to hire someone who can double-up as security as well as serving customers. Her husband has always been supportive, from back when they were in Burundi, although the final decisions both with the business and at home is often made by him. A particular challenge of this line of work (selling clothes) is obtaining supplies from outside the camp when there are strict restrictions on movements for refugees. Sending money is risky and does not guarantee that the stock will be sent. Instead she goes herself to Kampala and Nairobi to source clothes. She travels without a passport, alien ID or refugee ID, taking smuggling routes across the border and relies on paying bribes at roadblocks. She often goes in a group with other women and it can take up to a week to complete the trip. She has a young baby and will usually

travel with him. While she knows this is dangerous she believes it gives her advantage in terms of her shop as she is able to stock much higher quality and better priced clothes than the ones that can be bought in Kakuma.

Limited mobility constraints women's access to markets. The burden of household and childcare responsibilities make it difficult for women to be away for long periods of time. Most women interviewed reported that have to seek the husband's permission to travel, and their husband might deny them permission, due to both social norms and unwillingness to take care of the household while they are away. As a result most female traders in Kakuma tend to source supplies close to home, where options are more limited as is their ability to negotiate better prices with suppliers and wholesalers. Fewer traders interviewed source suppliers from outside of Kakuma, including markets in Eldoret, Kitale, Nairobi and even Kampala. Some of them rely on community business networks (particularly those from the Somali community), but a few visit these market directly to purchase products. The majority however rely on phones to communicate with suppliers and MPESA to make payments rather than travelling to these markets in person. Women reported frequent incidents of suppliers taking advantage of women and failing to deliver stock once payment has been made. Many women indicated they would prefer to travel to source goods directly, as this would allow them to access better diversity of products in terms of quality and price.

Transportation costs within Kakuma and Kaloebeyei are high, particularly between Kakuma town and Kalobeyei, Kakuma 4 and Kakuma town. This particularly impacts female Bamaba Chakula shop owners who need to source majority of their stock from Kakuma. Female traders in Kaloebeyei also report being targeted for extortion by gangs of young men from the host community, who claim they are the only ones that can offload stock off a boda or truck in Kaloebeyei; they set their prices high and threaten the women with violence if they are not paid (discussed further in Section 6.1.1).

Requirements for movement passes add another barrier preventing female retailers and traders from sourcing or selling products at markets further away from the camp. A good proportion of refugee women interviewed reported that they are unable to source from or sell at markets further away from Kakuma due to movement restrictions. While we were not able to confirm any overt gender-based discrimination from RAS with regards to awarding movement passes, a few stakeholders and respondents observed that more men than women receive movement passes (discussed further in Section 5.3.1). According to a female Burundian refugee who frequently travels to Kampala to purchase stock for her clothing business (see Box 8), some women choose to travel despite these restrictions without the right paperwork and bribe their way across any police checkpoints.

“I don’t have a proper refugee ID to allow me to travel and buy stock. I applied for the papers in 2016 and have not received them to date. I would like to travel as my machine needs some spares but I cannot travel till I get my papers” – Female South Sudanese Refugee

For women producing clothes and handicrafts accessing more premium markets in Nairobi or international markets is a challenge. A couple of NGOs, such as LWF, AAH-I, have supported women’s groups to take up production of handicrafts and clothes that can be marketed as ‘Made in Kakuma’ or ‘Made by Refugees’. However such products have limited outlets locally and most women rely on foreigners residing in or visiting Kakuma for purchases, particularly during major events such as the recent celebrations for World Refugee Day. A few groups or individuals reported that they market their goods through social media (Facebook, Instagram and Whatsapp) to international customers but face high shipping costs abroad. A female refugee fashion designer (see Box 9) reported that she relies on other refugees or NGO staff travelling abroad to deliver her products to international customers due to prohibitive shipping costs. A few NGOs, including LWF, AAH-I, UNHCR and International Trade Centre (ITC), reported efforts to set up online platforms that will link women-made handicrafts products from Kakuma to international markets.

Market & supply chain variability are a challenge for female traders: Many female traders in Kakuma deal in produce and market and supply chain variability can make it difficult for them to shift stock. Demand in the camp for such products is driven by distribution of Bamba Chakula and in the past delays in distribution have resulted in women losing perishable stock. Likewise poor infrastructure between Turkana and central Kenya

Box 9: Case Study of Anna, Congolese Refugee

Anna is a 29-year old refugee from the Democratic Republic of Congo. She has been in Kakuma camp for 9 years, is married and has two children. She has secondary levels of education and was working in Congo as a tailor and volunteering for an organisation for orphaned children. Since coming to Kakuma she is focused on her passion, which is in fashion design. She currently runs a fashion design and tailoring business, which she runs from home. Since being at the camp she has taken part in training around fashion, including styling, photography and makeup. She also sometimes does some catering and organizes events for non-governmental organisations. She only has a business licence for the catering business and not for the tailoring business as it is run from the home.

She started the business with a second hand machine, purchased using some cash from her husband. Access to credit is a major constraint on expanding the business. For instance, there are specific machines for finishing that she cannot afford and instead she has to either outsource the finishing or find funds to do the finishing. She has had a lot of recognition, with many followers on her Facebook and Instagram, attends mentoring sessions online and in Nairobi provided by other fashion designers and has been involved in UNHCR initiatives often as a representative of the refugee community. Her customers are mostly expatriate and Kenyan staff from NGOs as well as a few wealthier refugees and Turkana. She sells her dresses for 2500KES/piece, which is too high for most refugees. She sometimes gets larger orders from NGOs or people abroad. She has Congolese trainee who is finishing secondary school and comes to work/learn during breaks from school, she is not currently paid but will be once she starts working full-time. Sometimes she sub-contracts other tailors when she has a lot of work and pays them per piece. She feels she is relatively more driven than many others in her business, she wants to establish a brand and to be known internationally. Even if others have more talent, she feels they don’t have the same vision. Notably her husband has been very supportive of her – for example he allows her to travel alone to Nairobi for trainings and events and takes care of the household when she is away, which is not something commonly accepted in her culture.

can make it difficult to source stock, particularly during the wet season. The resulting increase in prices can make it hard for women to purchase stock locally.

“Markets are not predictable, sometimes stock moves fast and other times it take longer and since I deal with mainly fresh produce, I throw it away and that is a loss to the business. There are also periods of low sales and there’s nothing I can do about that. Supply is inconsistent – the dry season sees many lorries that supply food stuff come into Kakuma but during the wet season there are fewer supplies.” –Female Turkana

5.2.5. Access to health

There are a total of 8 health facilities in Kalobeyei settlement and Kakuma camp that serve the refugee community but can also be accessed for free by the host community. The health facilities are ranked and operate under the Kenya Ministry of health guidelines. The Kenya integrated health referral system⁶ classifies health facilities depending on the health care provided with the lowest being level 1 (community health services) and the highest level six (tertiary hospitals with highly specialized services). In this respect, the refugee community in Kakuma and Kalobeyei is served by one level four hospital that also acts as the main referral facility, two health centres (level 3 facilities) and five dispensaries (level 2). Besides this, there are also community health volunteers working within the camp and settlement who identify persons requiring health services and administer basic services and/or refer to the health facilities within range. Main health service providers include the International Rescue Committee (IRC) that provides all clinical services in the Kakuma camp and Kenya Red Cross Society (KRCS) that provides clinical services in Kalobeyei settlement. The African Inland Church (AIC) provides Sexual Reproductive Health services in Kalobeyei.

The main hospital, located in Kakuma 4 camp, is both an inpatient and outpatient health facility with a 180 inpatient bed capacity and offers comprehensive maternity services, a theatre, laboratory and diagnostic testing (excluding CT scan and MRI), and is equipped with basic neonatal units besides providing normal curative services. The two health centres provide 24-hour services that include maternity services and other curative services while the five dispensaries provide curative and referral services between 8.00am and 5.00pm. These facilities are supported by 24-hour ambulance services. Refugees have access to a range of other health services that include; ante and post-natal care, family planning, pharmacy, orthopedic care, vaccination, HIV testing, treatment and counseling, Prevention of Mother to Child Transmission of HIV (PMTCT) as well as mental health services. These health facilities are accessible to both the refugee community and members of the host community and are free of charge.

In Kakuma town there is also a public sub-county hospital and a private mission hospital, that serve members of the host community and to which refugees are referred for health services not available within the health facilities in the camps. Members of the host community prefer to seek health services free of charge at the facilities within the camps as both the sub-county hospital and the Mission hospitals provide services at a fee (apart for children under five who receive free treatment at the sub county hospital). There are also a few private health clinics in Kakuma town that are owned and run by individuals.

⁶ Kenya Health Sector Referral Implementation Guidelines, MOH, 2014

While health services are free of charge in all the facilities within the camp and settlement, refugees and host across all the FGD groups were unsatisfied the quality of services provided. Most of the complaints were regarding regular essential drugs stockouts, low quality generic drug supplies, low quality of care, poor service provider attitudes, lack of specialist diagnostic medical imaging equipment (CT scan and MRI) and regular breakdown of essential medical equipment such as x-ray and ultrasound machines. Other areas of dissatisfaction with services were around provision of family planning (FP) services without prior medical tests to determine suitability of method to individual patient, lack of privacy during consultation necessitating some patients to not disclose the true nature of their illness, and ineffective referrals.

Refugees and host community members have access to a range of reproductive health services from across all the health facilities, though uptake is higher for refugees. These include maternal health, family planning and sexual health services. There are three health facilities providing safe delivery services while ante-natal and post-natal care and family planning services are provided in all the 8 health facilities. Expectant women are required to make four ante-natal/pre-delivery visits and three post-delivery visits as per the MOH guidelines for pregnancy monitoring, iron supplements, HIV testing, PMTCT (if necessary), blood pressure and sugar monitoring. Uptake of safe delivery services is high according to UNHCR with Kalobeyei being at approximately 90% and Kakuma 95%. Post-natal visits stand at 75% of the total deliveries in the health facilities. While we were unable to obtain reliable data on uptake of safe delivery services for the host community stakeholder interviews indicate that it's low, particularly for rural and pastoralist communities living outside of town center.

Comprehensive family planning services are available in both camp and town but uptake remains low among both refugees and host. Under family planning services, refugees seeking this service have access to both long term (implants, injectables and intra-uterine devices) and short-term (contraceptive pills and condoms) contraception methods. Sexual health services are offered in the health facilities with a focus on treatment. However, there are youth centers within the camps from where young people can seek information and some of the health facilities are providing adolescent girls' friendly services in the afternoons to encourage uptake of contraception and other sexual and reproductive health services among adolescents. While refugees attested to these services being available, the uptake remains low. UNHCR data indicated that family uptake in Kalobeyei settlement stands at 10% and that of Kakuma is at 30%. The host community has access to family planning services available in the camps and also at the sub-county hospital but uptake is low. Family planning is not popular among the Turkana just like among the refugees and was said to be mainly for the educated and those living in towns. The reasons given for the low uptake by the refugee community and host community varied from myths and misconceptions such as family planning methods cause barrenness/infertility, cancer and serious side effects that can harm women to men prohibiting by their partners/spouse from using contraception and associating it with promiscuity and lessened sexual desire. Other reasons were cultural and religious norms such as family planning being against "culture", preference for many children to help with family chores, dowry (that culturally entitles a man to demand as many children as possible from the wife) while others indicated it is sinful and against their religious beliefs to use contraception. Another reason given for not practicing family planning among the refugees is that food rations (including Bamba chakula) and other provisions by UNHCR are tied to number of persons in a household. The higher the number of children (household members) the larger the quantities provided. Some refugees therefore want to have more children to increase their rations. In some cases women would go for family

planning services behind their husbands backs when they do not want more children or want to space pregnancies and their partners are opposed to it. These women ensure that they get a family planning method that is not detectable by their partners such as an injectable or IUD.

Cultural attitudes towards family planning vary between nationalities. Among the refugee community, and especially among the Burundian and Congolese nationalities, family planning decisions are made between couples after discussions on desired family size. Women from these nationalities also indicated that some men are open to using condoms if their spouses experience unfavorable side effects or if they do not want their wives to take up any family planning method. Refugees and host FGD indicated that educated men are more likely to be in favour of family planning. South Sudanese, Somali and Ethiopian respondents expressed that couples from their ethnicities are less likely to use contraception.

There is a high prevalence of mental health problems among the refugee community but social stigma and lack of awareness prevent many from seeking help. Some of the common mental health problems affecting refugees include depression, anxiety, schizophrenia, post traumatic stress disorder (PTSD) and psychosomatic disorders. While there was agreement from both the refugees and UNHCR that cases of suicide and attempted suicide are on the rise amongst the refugee population, and especially among the youth, it was not clear whether this affects more females than males or vice versa. No concrete data is available and if data were available, it would be greatly understated, as many people with mental health problems do not seek services. Women were said to have better coping mechanisms because of their strong social connections as opposed to men who mainly turn to drugs or self- isolation. Participants in the FGD indicated that many people that qualify for mental health services do not seek the services due to the stigma associated with mental health problems or simply out of ignorance regarding their condition requiring care and support. There are also myths associated with mental health such as witchcraft further hindering health seeking behavior.

UNHCR and implementing partners have put in place a structure for provision of mental health services using WHO guidelines within the camp and settlement. Health facilities (run by KRC and IRC) provide clinical care including the necessary medications while psychosocial counseling and child therapy is available through NGO partners such as DRC, CVT and JRC. However, UNHCR acknowledges that mental health problems affect people's ability to engage in meaningful livelihoods and is working on improving the range of services available to cater for people with mental health problems. There is shortage of skilled staff especially in psychosocial counseling and psychotherapy services and only those with severe illness are followed up. UNHCR expressed interest in receiving more project proposals that address mental health issues within the camp. This was confirmed by participants in the FGDs who indicated that there are no long-term treatment and counseling options for mental health patients. The host community is even further underserved in terms of provision of mental health services, as there is no mental health facility in all of Turkana county.

5.3. Dimension 3: Formal rules and informal business practices

5.3.1. Formal rules

Administrative and regulatory barriers restricting refugees limit women's economic participation in the camp, both in terms of paid employment and entrepreneurship. While not specifically targeted at women, the impact of these policies is often felt more acutely by women than men, due to the various other gender-

based barriers they face relating to household responsibilities, time poverty, mobility and social norms as described below.:

- **Work:** In Kakuma most refugees are hired as incentive workers, paid 8000KES/month maximum per salary caps set by UNHCR⁷. Companies can apply for a work permit for refugee, which would allow them to pay refugees more than incentive amount, but the process is lengthy and costly and requirements for professional certificates are difficult to meet.
- **Identification:** Refugee status determination is done by the Refugee Affairs Secretariat (RAS) and according to RAS currently takes about 3 months due to a backlog of applications, though according to refugees the wait time is much longer. In the meantime refugees use their Mandated Refugee Certificate (MRC, otherwise known as Manifest). Once status determination is complete refugees are issued with an Alien Refugee identification card that would enable them to purchase a SIM card, open an MPESA or bank account, apply for business registration, and access public services such as national health insurance and social security. However according to RAS refugees and particularly women are failing to turn up to collect Alien cards. Women explained that this is due to the time and costs involved (travelling to RAS offices, spending time in queue, follow ups on application due to delays etc.). Many of them also seemed uninformed of the benefits awarded by the card. Refugees also alleged that you need to pay about 1000KES in bribes to accelerate the process, otherwise it can take more than a year to receive the ID.
- **Business registration:** A business permit is issued by the Revenue Directorate of the Turkana County Ministry of Trade & Finance and costs about 3500KES/year. Mass registration is usually done at the end of the year when officials from Lodwar visit Kakuma. Business registration at national level requires travel to Nairobi and documentation, such as an Alien Card and KRA PIN, which many refugees don't have. Female entrepreneurs in Kakuma are less likely to formally register their business (32%) than men (60%). Women reported that they lack information on business permit acquisition process and the potential benefits. Majority felt that due to the small size of their business, often operated from their home, there are no benefits to formalisation. Some expressed that they fear formalisation as it will entail complying with additional legal requirements (for example around health and safety or sanitary conditions) and a heavy tax burden. According to stakeholders, lack of formal business registration limits access to opportunities in terms of applying for government (including Uwezo fund), NGO and private sector tenders, grant opportunities and formal access to finance as well as applying for business-related movement passes.
- **Travel:** Movement passes that allow refugees to travel outside the camp are issued by RAS. They are short in duration (max 21 days) and difficult to obtain due to the backlog of applications. Women expressed reluctance to apply for movement passes and follow up on their applications, likely because they are so difficult and unpredictable to obtain.

⁷ In Kenya the minimum salary is 10,000KES/month. Anyone earning this and below is exempt from tax. This informed UNHCR's decision to set the salary cap for refugee incentive staff at below 10,000KES.s

- **Group registration:** Groups such as savings groups and cooperatives have to be formally registered with the Government of Kenya to apply to grant and tender opportunities or access a group bank account and/or loan. Most refugee women opt for more informal groups, where participation is based on shared need and trust. Turkana women find it easier to formalise such groups and can therefore access Uwezo funds and government tender opportunities.
- It's important to note that with the introduction of the Kalobeyei Integrated Socio-Economic Development Programme (KISEDPP) and active advocacy by UNHCR, IFC and other stakeholders for the ratification of the 2017 Refugee Bill, there is hope that some of these policies and regulations might be relaxed in the near future (or at least observe improvements in terms of time, cost and effort involved), paving the way for greater self-reliance of refugees.

According to the WBG's Women, Business and the Law Index, Kenya currently scores 83.5 points out of 100, significantly higher than the global average of 74.7 and 69.63 for Sub-Saharan Africa. **Kenya's ranking in the index suggests that the country has a fairly supportive legal framework in terms of laws and regulation enshrining or promoting gender equality.** Notable areas where Kenya's legal framework still falls short include legal provisions relating to land inheritance, parental leave and gender-based discrimination in terms of access to credit. In addition while many of the legal provisions in Kenya provide for equal protection and access to economic opportunities for women and men, in reality **enforcement of such laws is weak and women in Kenya continue to face significant discrimination both in the workplace as employees and the marketplace as businesswomen.** In traditional communities such as Turkana cultural norms and practices often supersede any formal GOK regulation and county government officials suggested a reluctance to get involved, choosing to respect the traditional governance and justice processes instead (see Section 6.2.1 on GBV reporting as an example). In addition most of the gender-related policies and laws give no reference or provisions specific to refugees. A table providing a more detailed overview of Kenya's key policies and laws of relevance to gender equality and women's empowerment is provided in Appendix A: Overview of Kenya's Key Gender-Related Policies and Laws

5.3.2. Informal business practices

Female refugee entrepreneurs are exposed to extortion and harassment from police as detailed by Control Risk (forthcoming) and interviews and FGDs with refugees. Police officers harass business owners for protection money, extort money for illegal arrests, requests payments for free services (ex. reporting a crime/attack). A few female respondents and stakeholders reported that officers often prey on women, particularly female-headed households who lack a male guardian. During our fieldwork we observed a female Bamba Chakula shop owner being harassed by police for protection money. Policemen will often use the guise of a law for extortion, for example the woman lacking a business permit. Women that engage in illegal business such as illicit alcohol brew, charcoal production and prostitution are particularly targeted.

Refugee community governance structures are relatively inclusive of women but Turkana community governance structures tend to be male-dominated. In the refugee camp each block has both female and male block leader; while they have the same responsibilities the level of authority will depend on the individuals. Both men and women participate in community meetings, but women do so less due to household responsibilities and cultural norms. Most members of community rely on block leaders and community elders

to resolve small business and personal disputes, and less frequently incidents of domestic or gender-based violence. In Turkana community governance structures are more male-dominated. Most times women attend meetings by invitation and these have to be prominent women or those that hold certain positions in government. Female respondents and government stakeholders reported that when Turkana women attend public meetings, it is mainly to listen, not to contribute or actively participate.

Host community in direct proximity to camp has relatively positive attitude to refugees. The camp is seen as a source of employment, business opportunities & commercial goods (goods in camp are often much cheaper than town) (IFC, 2018). However pastoralist communities further removed from the camp have more negative attitude, seeing camp as competition for grazing land, firewood & water (Control Risk, forthcoming). Turkana women benefit the most from the refugee and UN/NGO presence as they are able to develop a diverse subsistence tool-kit that includes providing labour to the NGOs (cleaning, administrative work) and refugees (housework, fetching water/food) and goods (charcoal, firewood, agricultural crops) in return for both food and cash, which enables them to feed their children and families (Sanghi et al., 2016).

UNHCR & NGOs look at gender from a protection perspective and have limited understanding of women's economic empowerment and how this should guide interaction with the private sector. This is reflected in most NGO livelihood programmes, where the focus is on monitoring GBV risks, rather than seeking out opportunities for inclusion and empowerment of women. Likewise male engagement is very focused on protection and GBV issues, less so on joint financial and business management. Where programmes do focus on creating livelihood opportunities for women, impact is often measured at output-level (for example number of women trained, number of women attending workshops), but not tracked at impact level in terms of women's increased access to jobs or income or increased decision-making within the household. As private sector investment increases in Kakuma, NGOs will need to significantly shift their approach to be able to meaningfully engage firms. This includes their ability to present a clear business case to firms for why they should include or target women, rather than just advocating for women's inclusion from a corporate social responsibility perspective. Likewise NGOs engaged in protection will likely need to tailor their response as new types of protection risks arise, for example relating to women's harassment within the workplace.

6. Women's security and gender-based violence

6.1. Current GBV & security situation in Kakuma

6.1.1. Security

Kakuma and Kalobeyi are considered fairly safe by the refugee women though some areas are talked about as 'crime hot spots' and women don't feel comfortable moving around past 6 pm. While a majority of the refugee women interviewed indicated that it is safe to move around the camp and settlement during the day and most of them felt no threat of violence, a majority also indicated that the security situation changes in the early evenings and night with most indicating that they have to be home by 6.00pm and will limit their movements thereafter. Kakuma 1 is considered most insecure – women interviewed identified the hot spots as the route to Don Bosco, near and around the administration police camp and the route to Angelina Jolie secondary school. Kakuma 1 is further made more insecure by the existence of illicit brew dens that sell cheap home-made liquor. Drug abuse was also seen as a driver of violence and harassment of women in Kakuma 1.

In Kalobeyei, the female interviewees indicated that security has improved over time but the route to Kakuma remains insecure despite a police post having been set up along the way to improve security after cases of rape, assault and theft were reported. Though Kalobeyei is set up as an open community with no movement restrictions in place, female interviewees indicated that they still prefer to be home before dark for security reasons. Turkana women expressed feeling insecure in the late evenings with those that live away from the Kakuma town but do business in the town indicating they prefer to take a boda boda home or walk in a group. Those in business said that they can be targeted as they go home in the evenings due to the perception that they are carrying money on them.

Female traders in Kalobeyei reported experiencing harassment from groups of Turkana men demanding to offload supplies brought in from outside. Business women indicated that the host community members have point persons in various locations within the settlement who monitor all deliveries of supplies by vehicle or boda boda. Once the goods/supplies arrive at their destination, a group of Turkana men appear to demand to offload the supplies at a fee regardless of whether the business person can do it themselves or has employees who can do the offloading.

Female refugee business owners report being targeted by burglars and robbers. Female refugee business owners reported having their business premises broken into at night with some indicating this has happened several times. Those that have reported such cases to the police have not had any action taken. An Ethiopian female Bamba Chakula shop owner reported that her business has been broken into several times and her mother-in-law and her were severely beaten, and despite reporting the perpetrators have not been caught or prosecuted. A few women as well as stakeholders suggested that business premises run by single women were more likely to be broken into, indicating prior knowledge that there would be no resistance.

6.1.2. Gender-based violence

Gender-based violence remains a challenge in the camp and settlement with domestic violence, rape and defilement cases, physical and emotional violence said to be high though hardly ever reported. According to DRC, 90% of GBV reports involve women and girls, with highest incidents involving intimate partner violence or domestic violence. The rate of cases reported has been increasing by 20% since last year, according to both DRC and UNHCR, with cases of domestic violence, rape, abduction to South Sudan and defilement on the increase. Stakeholders explained that there are various reasons for the increase in cases: women have greater confidence in reporting; the set up of counselling centres in every camp had reduced the distance survivors have to travel to report a case (before a centralized reporting centre was a barrier); there is increased perpetration of violence in the camp driven by diverse factors, including women's increased economic participation. Unfortunately we were not able to secure any hard data from either UNHCR or DRC on the specific number of incidents and the breakdown by type⁸.

While domestic violence is a significant problem in the Turkana community, data on GBV is notoriously hard to come by. All of the Turkana interview respondents and GOK stakeholders interviewed reported that among the Turkana, wife beating is extremely common and an accepted cultural practice that gives men the right to

⁸ UNHCR indicated that they are open to sharing the data but IFC would need to submit a formal request for the data to the Head of Sub-Office.

punish their wives through beating. Marital rape is also a common occurrence. Women are not expected to complain or report such incidences nor does the community try to intervene. In extreme cases the community might step in but even in such instances they will seek to resolve this through the traditional justice system, involving village chiefs and elders, rather than reporting such incidents to police or GOK authorities. As a result of this, as well as underfunded social welfare services that fail to reach pastoralist communities, GOK stakeholders interviewees had no data on the prevalence of GBV.

“Wife beating in Turkana is very common. For traditional women this happens to them. It’s almost the right of the men to punish them. The community is unlikely intervene and come to help. These women will never report such incidents.” - Sub-Country Social Welfare Officer

According to UNHCR, implementing partners and refugee interviews, domestic violence is the most reported form of GVB in the camps. Majority of refugee respondents and stakeholders attribute high rates of domestic violence to economic strife and changes in gender roles which are brought about as a result of displacement and consequently leads to high stress levels in the refugee community. When women become economically active and start earning money, men will also often turn to violence as a way of dealing with the new status quo and to stamp authority over their wives or may become violent in efforts to make the women to surrender the money they have earned. Use of alcohol and other substances (khat, cannabis and other hard drugs) also contributes to domestic violence. On the other hand the DRC Protection Officer linked domestic violence to women’s economic dependence from men. Women will often endure abusive relationships because they depend on men for money. DRC’s perspective is that increasing their access to economic opportunities can therefore be a tool for addressing GBV by increasing their self-reliance and allowing them to leave abusive relationships.

Apart from domestic violence most cases of GBV reported to UNHCR in the camp involve rape, sexual assault and sexual harassment. In most cases these types of assaults are opportunistic, though both refugee respondents and stakeholder report women collecting firewood being targeted through such attacks (See Section 6.1.2). In both the camp and settlement, opinion is divided on whether working outside the home exposes women to a higher risk of violence or harassment, with a majority of the interviewees indicating that risks abound at home and in the community but the camp and settlement are generally safe during the day.

Survival sex exists within the camp and is a coping mechanism for vulnerable women and girls, often single female-headed households. UNHCR reports that the main causes of survival sex include poverty linked to lack of basic needs and services and particularly inadequate food rations and bamba chakula and lack of

Box 10: Case Study of Martha, Sudanese Refugee

Martha is a 28-year old refugee from Sudan. She has been in the Kakuma camp for 4 years, is married, and has two dependents. She has secondary levels of education and previously worked in farming and also used to sell food at a market in Sudan. She would have like to continue working in farming, but in Kakuma it is not possible especially with so few opportunities for capital to invest in a business. Nonetheless, she is able to continue selling food on a small-scale, including groundnuts, biscuits and mandazi at the market.

She is the main breadwinner in the household as her husband is unable to find work. In fact, her husband's unemployment is a major source of tension at home, primarily because he is uncomfortable being supported by his wife. She knows a few marriages who have broken up as a result of this or where the tension has escalated to violence in the household. While her husband does help in fetching water, she still takes care of the majority of household and care responsibilities, which actually prevents her working full time.

employment opportunities. According to UNHCR survival sex mainly affects single females heading households and especially those with few household members as the food rations provided are not adequate to cover their family needs. Single females, if they have no other source of income or support, are most likely to get into survival sex as a coping mechanism as sex becomes a way of supplementing the food and firewood rations. UNHCR reported that young girls and boys who are in need of food, soap, clothes will also at times get into survival sex to get money to buy these items.

Stakeholders and refugee respondents also reported that transactional sex occurs within the camp context, though they were unsure of the frequency. Transactional sex involves a sexual relationship where money, a gift or favour is provided in exchange for sex (this includes commercial sex). According to UNHCR, in the context of refugee camps, where factors such as material deprivation, lack of economic opportunity and vulnerability all converge, women often resort to transactional sex in order to access services or opportunities. There are anecdotal allegations that the 2016-2017 investigation into crimes committed by police, NGO workers and UN staff revealed cases where individuals from these organizations sought sexual favors in return for preferential access to certain services. However UNHCR declined to comment on this matter and the report from the investigation is not publicly available, so we are unable to verify their validity.

“Sometimes HR people or people giving out loans or grants ask women for sexual favours, especially if young and unmarried. Also for those getting movement passes they sometimes are asked sexual favours, sometimes they will go through with it because they need it to run their business” – Female Congolese Refugee

Early marriages are a common practice among the Somali and Southern Sudanese as a carryover practice from their countries of origin. In South Sudan girls often don't attend school or they are withdrawn early to be married off and this culture thrives among the South Sudanese refugees in the camp and settlement. UNHCR and other stakeholders reported that the main driver of early marriage is dowry payment for the bride which help families meet financial needs, particularly in a context that offers few income-generating opportunities such as Kakuma. Sometimes the girls are taken back to South Sudan to get married off there since dowry in Kakuma is minimal due to financial constraints faced by refugees. Among the Southern

Sudanese and Somali refugee women interviewed, a majority were not literate and could neither read nor write with many indicating that they were not given the same opportunities to go to school as their brothers. Early marriage is also frequent among the Turkana community, according to FGDs with Turkana and GOK stakeholders interviewed.

Among the Somali refugee population Female Genital Mutilation (FGM) remains a common practice. FGM is practiced as a way of keeping a girl's sexual purity till marriage and is a valued cultural and traditional practice that has been passed down from generation for generation. According to stakeholders, the practice has persisted in the camp despite efforts to eradicate it by various NGOs. Among the Somali, FGM is said to enhance marriageability and girls who have not undergone the practice have poor marriage prospects within their communities. Somali refugees in Kakuma have continued to practice FGM and those that find it difficult to undertake FGM for fear of being prosecuted send their girls to Nairobi (Eastleigh) and other Somali communities in Kenya where FGM is done in secret and the girls returned to Kakuma thereafter.

According to UNHCR there is an increase in violence against men in the camp. According to UNHCR the wives are paying money to gangs or relatives to beat up husbands, usually motivated by conflict over money. Women's increased economic participation and financial independence is contributing to domestic conflict over the income that women bring in. Often this is linked to men with addictions demanding the money to spend it on alcohol and drugs, and women trying to safeguard the money for family needs. UNHCR reported receiving 13 such cases in the month of October. However the Senior Protection Officer also noted that this should be seen as a positive development, as it means that male victims are approaching the SGBV centers and feel more confident about reporting such cases and seeking support.

There is a tiny LGBTIQI (lesbian, gay, bisexual, transgender, queer or questioning, and intersex) community remaining within the camp. In December 2018 most LGBTQ individuals were relocated to Nairobi. This was driven by host community attacks and protests over these individuals being hosted in Kakuma. According to UNHCR there are about 5-10 individuals remaining in the camp, though there could be more who have not identified themselves to UNHCR. Majority of those still living in the camp keep a low profile and there have not been violently targeted since, though UNHCR continuously monitors their situation.

6.1.3. Gender-based violence linked to access to resources

Women collecting firewood outside the camp are exposed to risk of GBV. Almost all the women interviewees were aware of GBV related to collection of firewood in the bush or the river bend, indicating that they either knew or had heard of a female refugee that had been raped or assaulted. A few of the interviewees had personally experienced physical beatings from host community members when found collecting firewood. The violence is linked to both protection of natural resources that are seen as belonging to the host community and livelihood issues since it denies them the opportunity to sell the firewood and charcoal to the refugees. According to UNHCR's Energy Office such incidents were quite rampant 3-4 years ago but have decreased in recent years. UNHCR has been engaging resource mobilisation enforcers who monitor areas outside the camp and if they catch refugees collecting firewood they advise them to purchase it instead.

“They have taken what does not belong to them. They are spoiling the environment and deserve to be punished. Even I will beat them if I find them, the only thing I won’t do is rape them but I will give them a good thrashing. They should stay in the camps and wait for free things they are given.” – Turkana Man

Water distribution within the camp has also been a source of conflict, through not necessarily GBV. Water within the settlement is rationed and supplied on specific days of the week. This caused long queues and ganging up by certain groups to deny others access, precipitating violence. Given women’s involvement in water collection they are often exposed to such risks.

6.2. GBV-related services available in the camp

A number of organisations offer GBV-related services in the camp and town, an overview of these is provided below:

Table 4: GBV-related services offered by organisations in Kakuma

Agency	Services Offered
Refugees	
UNHCR	UNHCR invests heavily in both prevention and response to GBV. The annual budget for these activities for Kenya is USD 5m’ UNHCR were unable to share Kakuma-specific budget information with us but noted that the budget allocation is insufficient. In terms of prevention UNHCR and its implementing partners focus on: educating population different types of violence; engaging men and boys on these issues; setting up community-based protection system. In terms of response UNHCR have set up a referral mechanism, where they train community volunteers (usually block leaders) who can refer women to various services for GBV-support. All the services are easy to access & decentralised and managed by UNHCR’s implementing partners highlighted below. UNHCR also operate an SGBV inter-agency working group (made up of UNHCR, SGBV implementing partners and police) that has established processes for managing case referrals – linking women to medical, legal, physical protection and psychosocial support. When a case is reported to any of the implementing partners (DRC, IRC, KRC, or RCK) they can refer it to one of the other agencies for legal, psychosocial, physical protection, clinical referral. UNHCR has oversight on this through a case management system that tracks SGBV information related to the case from the different partners but also any relevant information from country of origin in relation to protection. However UNHCR is the only organization that has oversight over the cases, as due to data protection and confidentiality this information cannot be shared with the implementing partners. When a referral is made, due to confidentiality, the referring agency cannot share detailed information on the case with the organization they are referring the case to. Likewise there are issues in terms of follow up on the case once the referral has been made. UNHCR is working on resolving some of the issues around tracking and sharing of data.
DRC	DRC is implementing partner for protection in Kakuma & Kalobeyei and child protection in Kalobeyei. In terms of GBV focus on both prevention and response. Have a prevention team which focuses on creating awareness, implementing SASA! ⁹ and engaging men in accountable practices (EMAP) approaches, working with community. On response side provide direct case management and support to GBV survivors. Survivors can come directly to report to their offices or they can be referred by another agency or community leaders. DRC follow a case management process 1) conduct assessment to understand incident reported 2) direct the

⁹ SASA! is a programme developed by Raising Voices to address the links between violence against women and HIV/AIDS. It stands for Start Awareness Support Action.

	victim to case workers who are counsellors by training and initiate the response aspect - psychosocial support, materials support, referral to legal services, and continue to track the case.
IRC	Provide clinical care for GBV survivors in Kakuma. Provide healthcare facilities that respond to GBV cases - provide treatment, counselling and referrals for further support. They also have gender and GBV-prevention interventions in the Kakuma and have livelihood programme that targets GBV survivors, providing them with training and support to start off in business.
Kenya Red Cross	Provide clinical care for GBV survivors in Kalobeyei – they have a hospital and staff that provide clinical support to GBV survivors, psychosocial support and referrals to other programmes/services.
Refugee Consortium of Kenya	Provide legal counselling and representation and psychosocial support as well as micro-grants to SGBV survivors.
Kenya Police	Police are supposed to provide security and legal follow up on GBV reports for both refugee and host communities. However currently there are only 4 female police officers in all of Kakuma and the police report that they under-resourced and not equipped/well trained to deal with GBV response. Suspicion of police by community members hinders reporting. In interviews refugees shared multiple incidents of SGBV charges being dropped as a result of the perpetrator paying off the police.
Jesuit Refugee Services	Provide counselling of GBV survivors in Kakuma. JRS run a safe house for GBV survivors
Center for Victims of Torture	Provide counselling of GBV survivors in Kalobeyei.
Other implementing agencies	Since the UNHCR investigation of 2016-2017, all NGO staff receive frequent training on SGBV issues. However refugees reported that they still have observed cases of NGO staff requesting sexual favours in return for support such as job or grant. UNHCR also reports that many livelihood activities ran by NGOs insufficiently address issues of domestic violence related to women’s increased economic participation for ex. explaining value of two income streams for a household, joint financial management training etc.
Host Community	
SGBV call centre	Established in 2012 by Healthcare Assistance Kenya (HAK) and housed by the Ministry of Public services, Youth and Gender Affairs (MPSYGA) and hosted by Safaricom. It is the first 24-hour nationwide SGBV response call centre (number ‘1195’) is accessible through short code messaging service (SMS) and phone calls. Survivors are linked to GBV response services (medical care, psychosocial, legal and referral) closest to them, though in Turkana county the provision of these services is extremely weak. This service is available all over the country and could be of benefit to refugees as well
Country Government	Services relating to SGBV provided by national and county government to Turkana are very poor to non-existent. UNHCR is working to support the county and sub-county more on these issues under KISDEP. DRC works with host community but don’t get a lot of cases reported, as women prefer following traditional justice system.

6.2.1. The challenge of GBV reporting

The full magnitude GBV is not known/documentated as most cases go unreported, according to a number of stakeholders interviewed. Due to cultural norms among both refugee and Turkana communities that make wife battering acceptable, most women are very reluctant to report the same. Most cases of domestic violence are therefore settled through community governance mechanisms in the camp and never reported to the authorities or UHNCR. Similarly most women from host community will not report domestic violence and prefer following traditional justice systems – reporting to village elder, area chief, and addressing the case through traditional ways. GOK stakeholders interviewed suggested that they prefer to defer to the traditional

justice system and not get involved in such community matters. Most interviewees knew that incidents of violence such as sexual assault or rape need to be reported to the police and for the survivors to seek medical attention and that they can also report the incident to their block or neighbourhood leaders. However a few interviewees had no idea where to report incidents of GBV and the available services. There also appears to be some weakness in the current GBV response chain. In one case a female refugee respondent's daughter had been raped and became pregnant as a result. Even though she had reported the matter to the police she had not been further referred for medical or psychosocial assistance. She didn't know that such services were available and her daughter's pregnancy could have been prevented. A good proportion of interviewees also noted that reporting is a pointless effort because action is hardly ever taken nor are the perpetrators apprehended, particularly in cases where the perpetrator cannot be easily identified. Majority of interviewees do not believe the police and security forces are committed to ending GBV in the camps. According to DRC there are a number of reasons that the police may drop a case: because a victim can't identify her perpetrator, evidence can't be obtained, or it's been too long since the incident happened. In many cases survivors fail to appear in court because they fear reprisal from family or perpetrator. DRC have also heard of allegations of police bribery that lead due cases being dropped but haven't been able to verify these. In interviews and FGDs refugees shared multiple incidents of rape or assault charges being dropped as a result of the perpetrator or his family paying off the police. They noted that cases of child defilement were more likely be dealt with properly by the police, especially when they elicited a strong response from the community in the form of protests in front of police and UNHCR offices. Social stigma associated with assault and rape also disincentivise many women from reporting such cases and even seeking medical help. Women fear that if they come forward they will be labeled as sex workers and presumed to be infected with HIV/ AIDs, and thus considered unsuitable for marriage.

“Some ladies who are raped are shamed so they will not tell anyone, they might still be wanting to marry. If they tell people they will shun them thinking they have a disease, they are dirty, they are not virgins. Some people might even say that they gave themselves away willingly.” – Female Somali and Ethiopian FGD

7. Recommendations

7.1. Summary of Key Constraints, Implications for KKCF and Business Opportunity Areas

Table 5: Summary of Key Constraints, Systemic Issues, and Implications for KKCF and Business

Key Constraint	Effect of Constraint	Systemic issues	Implications for KKCF	Business Opportunities
Household and childcare responsibilities make it difficult for women to work, engage in business or spend time away from home	Women prefer to be self-employed, as this offers more flexibility in terms of schedule and place of work. Women often have to limit business operating hours.	Social norms place responsibility for household chores on women (See Section 4.1.2).	Consider integrating a social norm/behaviour change component that addresses negative attitudes towards women's economic participation and men's contribution to household chores under Component 3 of KKCF.	
	Women prefer operating home-based businesses that allow them to stay close to home and take care of household chores while minding the business. Employers are prejudiced against hiring women as they are frequently absent from work or might drop out.	Household chores take up substantial time for women.	Conduct a study on willingness to pay for private childcare and daycare services. KKCF could partner with a social enterprise interested in providing daycare services in the camp such as Kidogo to conduct the study.	Products and services that can free up women's time through labour-saving and time-saving technologies ex. commercial water, energy and lighting products, disposable sanitary products (diapers and sanitary pads).
	Women don't have time to attend vocational skills training courses and opportunities.	Lack of childcare and daycare facilities and options in the camp for children below the age of 4 (See Section 4.1.3).	Provide technical assistance to KKCF-supported businesses on workplace provisions to improve recruitment & retention of women ex. daycare centres provided at the workplace, staggered working hours, transportation to and from work.	Affordable and quality childcare services ex. daycare centres, home-based childminders, workplace & training facility-based daycare centres.
	Conflict between women's work/business and household responsibilities creates tensions with spouse and can lead to domestic violence.	Collecting in-kind resources provided by UNHCR (food, sanitary products, fuel, water) eats into time women have available for engaging in economic activities and restrict women's choices.	Advocate for further adoption of cash-based interventions in Kakuma and Kalobeyei, with adequate protection provisions.	

Women experience constraints on their mobility.	Female retailers and traders have to source and sell products close to home.	Movement passes make it difficult for women to travel away from the camp.	Advocate for streamlined & systemised application and issuing of movement passes. Partner with NGOs to educate women on process and potential benefits.	.
	Women prefer running home-based businesses that allow them to stay close to home.	High transport costs within and outside the camp.	Host information sessions on KKF Window 3 in decentralised locations and at times that fit with women's household responsibilities (avoid mornings and late afternoons/early evenings). Offer transport allowance.	Digital and agent-based platforms that enable women to source products directly from trustworthy wholesalers and suppliers ex. Sokotwatch Digital and agent-based platforms that can improve women's access to markets, particularly for craft and fashion products Safe and affordable transportation services for women and children between Kakuma and Kalobeyi and nearby markets such as Kitale ex. SafeBoda, Swivel
	Women cannot take jobs that require frequent travel or night-time work.	Social norms place an expectation on women to remain close to home. Household and childcare responsibilities make it difficult for women to spend time away from home		Distributors of products can engage network of female-operated small-scale retailers as agents to better reach home-bound women ex. Copia Global Products & services that enable home-based micro-processing for ex. solar food dehydrators (can be used for fruit, vegetables, fish). Dairy and milk processing linked to female dairy farmers and home-based micro-processing units.
Lack of access to financial services and capital.	Women concentrated in small-scale, informal, often home-based businesses.	Women lack access to financial knowledge and information and fear formal lending.	Work with NGOs and FSP to strengthen provision of financial knowledge & information to women, including benefits of having a bank account and types of loans available.	Financial products that use alternative credit scoring ex. Tala, FarmDrive.
	Women rely on informal saving and loan arrangements through merry-go-rounds & savings groups.	Women lack access to phones and bank accounts & therefore don't have financial history. Women have limited control over income & have to involve husband's in large investments, purchases & decisions.	Provide technical assistance to firms to adopt digital payroll services to workers and suppliers and assist female workers/suppliers with setting up bank accounts.	Financial service providers can work with savings groups to improve provision of group-based and individual financial saving & credit products to women.
		Formal financial products don't sufficiently cater to women's needs and constraints, including low phone ownership.		Micro-insurance products oriented at female retailers that allow them to insure stock against theft and climate damage.

		Regulatory requirements prevent female refugees from accessing bank and MPESA accounts and loans.	Advocate for streamlined & systemised application and issuing of Alien IDs. Partner with NGOs to educate women on process and potential benefits. Work with telecom operators and financial service providers to streamline application process for account. Partner with NGOs to educate women on process and potential benefits.	
Lack of access to skills demanded by the market and required for running a business.	Women's businesses tend to remain small and informal.	Women and girls have low levels of educational attainment and literacy. Women often were not educated in countries of origin and young girls drop out from school after primary level. Due to social norms women pursue courses traditionally seen as female-oriented.	Simplify application process for Window 3, allowing for offline application and linking women to NGO/BDS providers that can assist them with the application.	Adult education courses tailored to women's needs, for example delivered digitally or through SMS ex. adult learning, business management and soft skills courses designed by Africa Management Initiative, Arifu, Eneza.
	Women struggle to access paid employment opportunities in camp and town.	Household and childcare responsibilities make it difficult for women to attend courses.	Work with training providers to better tailor courses to women's needs and market demand.	
Domestic and gender-based violence in the camp and host community.	Increased economic participation exposes women to further risks of sexual harassment and GBV in workplace and market.	Shifting gender norms challenge traditional male and female roles.	Support all KKCF-supported businesses to adopt a sexual harassment and GBV-prevention policy, including ensuring adequate complaint policies are in place. Senior management (particularly HR) from all KKCF-supported businesses should attend training on GBV in the context of working with vulnerable populations. All KKCF-supported businesses should be linked to and made aware of GBV-related services offered to refugees and host community in Kakuma so that they can refer cases directly to trained professionals.	
	Increased economic participation and financial impence of women increase incidence of domestic violence.	Increased financial independence of women causes conflict over control of income. Conflict between women's work/business and household responsibilities creates tensions with spouse and can lead to domestic violence.	Encourage businesses to partner with local NGOs to provide gender equality training to women's families, focused on communication, joint financial planning, and changing social norms. Work with KKCF-supported businesses to put in place practices that can help mitigate the risk of domestic violence relating to women's workforce participation.	

7.2. Recommendations for Closing Gaps Between Men and Women within KKCF Challenge Fund

There are a number of ways in which KKCF has potential to create impact for women in terms of their inclusion and economic empowerment. These are summarised in the table below. Based on these we have provided a set of recommendations for how gender gaps can be reduced or closed through KCCF processes, building on the analysis generated by the gender assessment.

Table 6: KKCF Potential for Impact and Example Business Opportunities

KKCF Component		Potential for Impact	Example Business Opportunities
Component 1	Window 1 & 2	Women are hired as workers by social enterprises/private companies that set up/expand in the camp.	Groundnut processing plant set up in Kakuma hires women as factory workers.
		Women are engaged as suppliers by social enterprises/private companies that set up/expand in the camp.	Dairy processing business sources milk and processed dairy products from Turkana women
		Women are engaged as distributors of products/services by social enterprises/private companies that set up/expand in the camp.	Solar company engages women as door-to-door sales agents.
		Women as targeted customers of products/services by social enterprises/private companies.	Micro-insurance products targeted at female retailers help them protect their stock against theft or climate damage.
	Window 3	Local female business owners supported by KKCF access funds, technical assistance and mentorship to grow their business.	A local female-owned construction business is able to target larger construction contracts.
		Local male and female business owners supported by KKCF are able to hire more female workers, engage more female suppliers or serve more female customers as a result of expansion.	A local retailer is able to expand its network of shops, hiring more women as sales agents.
Component 2		Advocacy conducted by IFC and partners results in an improved business environment for both female and male business owners/workers.	More women are able to apply for movement passes and travel to markets outside of Kakuma to source supplies.

7.2.1. Recommendations for Component 1, Windows 1 & 2

Conduct a study on willingness to pay for childcare services. Provision of childcare services has emerged as one of the key barriers limiting women’s engagement in economic activities, both in terms of paid employment and entrepreneurship. The gender assessment identified that there is demand for childcare services but the supply of quality and safe childcare services in the camp is low. We recommend that KKCF conduct a more in depth study on household’s willingness to pay for such services, potentially in partnership with a private sector firm or social enterprise interested in exploring

setting up such services in the context of the camp. The study should consider different segments of potential consumers (refugee vs host community, households engaged in business vs paid employment, different types of stakeholders (NGOs offering vocational training, community centres, NGOs/firms with significant numbers of local staff) and assess users acceptance as well as potential price points per segment. The study would also need to consider regulatory aspects of operating daycare facilities within the camp in terms of requirements around business permits and licenses.

Promoting women's economic empowerment/gender equality should be clearly visible as one of the objectives of the KKCF in all marketing and communications materials and recognized in the selection criteria. When marketing the KKCF to potential investees provide specific examples of the types of businesses and products and services the KKCF would like to invest in from a women's economic empowerment perspective. In addition to this the KKCF will have to engage directly with firms, which can create substantial employment or market opportunities for women, particularly if they address some of the systemic constraints identified in Table 4 above. A potential type of market engagement could be a design sprint workshop where you invite potential investees to design, prototype and test potential solutions to some of the systemic constraints identified. Depending on private sector interest there may also be need to conduct light-touch market assessments to help articulate the business case for including/engaging women to potential investees. For example, given KKCF interest in investing in the energy market it might be appropriate to conduct consumer research study on cooking fuel to show to potential investees that women are both the main users and buyers of fuel and would be reached most effectively through a female agent distribution network.

The initial application stage for KKCF should include a series of questions that ascertain the applicant firms' interest in gender equality/women's empowerment. Some indicative questions could cover: How does your business model include/empower women (as workers, consumers, suppliers or distributors)? What existing policies does your business have in place to promote gender equity and protect women within the workplace and supply chain? Questions should also establish female/male breakdown of senior management, employees and any ownership and governance structures (board of directors) for the business.

The business plan development stage should be used to understand in more depth how women will be included/empowered or impacted through the business model and planned activities. Questions should help ascertain: Will women form a substantial segment of the firm's workforce or customer/supplier base? Will the company specifically target women as part of its procurement/sales/recruitment strategies? Does the company perceive women as a business opportunity? The business case for inclusion or empowerment of women should be clear from both the business and investor perspective.

At the due diligence stage KKCF should benchmark what gender policies and practices firms already have in place, which ones need to be developed and which ones might need to be tailored to the context of Kakuma. These policies include: anti-discrimination/gender equity policies that cover fair recruitment, compensation, professional development and promotion, and parental leave; and written policies and procedures around sexual harassment and gender-based violence including complaint mechanisms. Once the grant is underway KKCF should provide technical assistance to the firms to develop missing policies or tailor existing ones to context of Kakuma. The due diligence stage

should also be used to confirm gender composition of the workforce, senior management, ownership and governance structures (board of directors) for the business.

Appraisal criteria used to determine long-listing and short-listing of applicants should reflect KKCF's policies and priorities around gender. Scoring criteria should reward businesses whose planned business activities substantially target women as workers, suppliers, distributors or consumers and create economic opportunities/jobs for women. Beyond these direct effects, scoring criteria should also reward businesses whose planned business activities address some of the systemic constraints identified through the Gender Assessment and summarised below:

- Products and services that can free up women's time through labour-saving and time-saving technologies such as commercial energy (cookstoves, gas) and lighting products (solar), sanitary products (diapers and sanitary pads).
- Affordable and quality childcare services ex. daycare centres, franchise network of home-based childminders, workplace & training facility-based daycare centres.
- Digital and agent-based platforms that enable women to source products directly from trustworthy wholesalers and suppliers.
- Digital and agent-based platforms that can improve women's access to markets, particularly for craft and fashion products.
- Safe and affordable transportation services for women and children between Kakuma and Kalobeyei and nearby markets.
- Distributors of products that engage female-operated small-scale retailers as agents to better reach home-bound women.
- Products & services that enable home-based micro-processing.
- Dairy and milk processors linked to Turkana female dairy farmers and home-based micro-processing units.
- Financial service providers linked to savings groups to improve provision of group-based and individual financial saving & credit products to women.
- Micro-insurance products oriented at female retailers that allow them to insure stock against theft and climate damage.
- Financial products that use alternative credit scoring mechanisms, such as digital device data, digital ledgers/business records and behavioural data.
- Adult education courses tailored to women's needs, for example delivered digitally or through SMS.

Provide technical assistance to KKCF-supported businesses on gender. KKCF can help businesses new to Kakuma understand local gender norms and dynamics and through dedicated technical assistance advise on the implications these have on the planned business activities, including what provisions might need to be put in place to ensure equal access to opportunities for men and women. For example KKCF can advise businesses on workplace provisions to improve recruitment and retention of women, such as daycare centres provided at the workplace, staggered working hours, provision of safe transportation to and from work. As another example, KKCF can support firms in adoption of digital payrolls services for workers and suppliers that can improve women's access to formal financial services and control over income earned. KKCF might also occasionally want to link firms with local

NGOs experienced in managing livelihood programmes that engage women. For example in the case that a financial services provider wants to be linked with female-operated savings groups, KKCF could introduce them to NGOs that have been active in the set up of such groups.

Require that grantees report on gender and tie targets to disbursements where appropriate. KKCF should provide grantees with reporting templates that track impact on women and men in terms of improved access to jobs, income, supply chain opportunities or products and services as well as adoption of gender equity policies and practices by the firm. KKCF may want to also conduct periodic gender audits on select businesses. It's important that in grant agreements with KKCF-supported firms IFC insists that all indicators and analysis where a person or institution that is owned or managed by a person is the unit of measurement or analysis are sex-disaggregated. On a case by case basis it might also be appropriate to put in place gender-related targets tied to payment disbursements, for example number of women reached with new financial services/insurance product, number of women employed directly by firm or new gender equity policies adopted by the firm such as parental leave provision.

KKCF should reward businesses that create a substantial positive impact for women, based on indicators included at impact level in the KKCF results framework (access to jobs and improved services). A gender mainstreaming prize, attached to a financial incentive, can help rewards these businesses and encourage other grantees to replicate their approach.

7.2.2. Recommendations for Component 1, Window 3

IFC should consider creating a specific application window for female-owned businesses. Due to their smaller size and informality female-owned businesses will struggle applying to the general Window. A window reserved for female-owned businesses would allow IFC to tailor the selection requirements and scoring criteria to women's unique circumstances for example smaller grant size, lower requirements around matching grant funds and more flexible requirements around business registration and other administrative documentation.

Work with NGOs working with female entrepreneurs in the refugee and host community to identify potential applicants and support them in the application process. These NGOs can help KKCF identify local female-owned businesses that are ready for more substantial investment (for example having received funding, business incubation or business management training in the past) and assist female business owners with the application process (in terms of completing written forms, developing a concept note/business plan, assembling required documentation etc.). While all NGOs strive to incorporate some component of gender mainstreaming in livelihoods activities, NGOs more active in female entrepreneurship include DRC, LWF, Swisscontact, AAH-I, WFP (through Bamba Chakula vendors program) and DCA. IRC is globally known for its programming on women's economic empowerment, but are not very active in Kakuma in this area.

Complement digital marketing and communications with traditional outreach such as radio, community and saving group meetings, road-shows. Due to barriers around literacy, language and phone access, digital and social campaigns may not reach local female-owned businesses as effectively. Community meetings to promote the KKCF should be held at decentralised locations that are easy for

women to reach, held at hours that fit with women's schedules and provide for travel allowance. Incorporating images of women in the marketing and communications campaign and engaging female role-models as promoters should also help increase visibility and interest from women.

Make application process simple and both online and offline. For Window 3 KKCF should consider using written submission forms in addition to online applications. Alternatively if the process will be kept online KKCF should link potential applicants with local NGOs/business development service (BDS) providers who can assist them with online application. Including too many administrative requirements (business registration, ID, tax clearance) at initial application stage can act as a turn off for female applicants. These should rather be evaluated at a due diligence stage and in the meantime partner NGOs/BDS providers can support women to meet these requirements.

Female-owned businesses will require additional flexibility and support in terms of business incubation, mentorship and training. KCF should consider selecting a BDS provider with experience engaging and supporting female entrepreneurs.

7.2.3. Recommendations for Component 2

Consider integrating a social norms/behaviour change component. The gender assessment has shown that social norms are a significant barrier to women's economic participation. IFC should consider integrating a social norms/behaviour change component that address negative attitudes towards women's economic participation and men's contribution to household chores and domestic violence under Component 3 of KKCF. This could involve mass media campaigns in the form of radio, TV, social media programming as well as direct outreach to men through proven mechanisms such as boys/husband clubs or barbershops (<https://www.heforshe.org/en/barbershop>). Promundo could be an interesting partner for the KKCF on male engagement. The private sector firms supported by KKCF can also play a role in this area through gender-positive marketing and advertising (for ex. featuring men and women performing household chores) as well as the types of products and services they offer (for ex. joint bank accounts coupled with joint-family budget planning and management training, time-saving technologies).

Work with RAS to streamline and simplify Refugee Alien ID and movement pass application and issuance processes. These two types of administrative processes are the main regulatory barriers to female refugee economic participation. In addition to streamlining and simplifying these process in terms of time, costs and resources required, KCCF should partner with NGOs to educate women on the revised processes and the benefits of having access to these documents. NRC has an information, counselling, and legal assistance (ICLA) program in Kakuma working on addressing some of these issues that could be an appropriate partner for KKCF.

Work with telecom operators and financial service providers to streamline application process for individual and group bank accounts and MPESA accounts. Partner with NGOs to educate women on revised process and potential benefits of accessing formal and digital financial services.

Advocate for further adoption of cash-based interventions in Kakuma and Kalobeyei, with adequate protection provisions. As discussed in Section 4.2.2 adopting cash-based interventions present various opportunities for increasing women's economic participation. IFC should work closely with UNHCR and

WFP to advocate for further scaling of current CBIs and rollout of CBIs to resources currently provided in kind, particularly food, firewood and potentially water. Adequate protection provisions could involve designing and implementing cash plus programming (e.g. pairing cash with psychosocial support, family counselling, education on joint-family budget planning, case management, and livelihoods support). Rather than requiring that women or men be registered as Head of Household and main recipient of CBI asking households who should be targeted, provide culturally sensitive education, and engage men on equitable targeting. Alternatively where a household is targeted have multiple named recipients or at least one woman and one man per multi-adult household and register each wife within a polygamous household as a unique recipient.

Conduct a study on mental health and impact on women’s engagement in economic activities. This is an area of research that hasn’t been explored in the past. We know that many female refugees in the camp have experienced significant trauma both in the past and the camp, affecting their mental health, and as a result ability to participate productively in the community and the economy. The study should aim to how post-trauma and mental health barriers affect women’s ability to participate in the economy, both in terms of paid employment and entrepreneurship, including the impact of psychological and economic dependency on women’s ability and interest in pursuing work or business. The study should recommend how these challenges can be addressed and particularly what support measures KKCF-supported businesses might need to put in place in response.

7.3. Monitoring GBV-related risks of KKCF activities

Given the highly vulnerable population that KKCF-supported businesses will be engaging with it’s important to monitor all investments and activities for potential unintended risks. The table below captures the key risks and advises on potential prevention and mitigation measures. In terms of importance the mitigation measures linked to direct risks from KKCF activities should be prioritised.

Table 7: KKCF GBV-related Risks and Prevention and Mitigation Measures

	Risk	Prevention and Mitigation Measures
Direct	Women employed by KKCF-supported businesses (private sector, social enterprises, local entrepreneurs) are exposed to workplace-based sexual harassment and other GBV/security risks while on the job. This could particularly be a substantial risk for businesses that engage women to work in non-traditional sectors/politically sensitive sectors (cooking fuel, water).	<ul style="list-style-type: none"> - Support all KKCF-supported businesses to adopt a sexual harassment and GBV-prevention policy, including ensuring adequate complain policies are in place. At due diligence stage KKCF can evaluate whether such policies are already in place and if absent make such policies a core part of grant agreements/contracts to be achieved by the mid-term point. Existing policies may also need to be tailored to the unique context of Kakuma. Female and male staff should be made aware of these policies and the protections they offer when hired. - Senior management (particularly HR) from all KKCF-supported businesses should attend training on GBV in the context of working with vulnerable

		<p>populations. The training could be carried out by UNCHR or one of the NGOs providing GBV-related services in the camp but would need to be tailored to the context of KKCF and the private sector.</p> <ul style="list-style-type: none"> - All KKCF-supported businesses should be linked to and made aware of GBV-related services offered to refugees and host community in Kakuma by UNHCR and implementing partners so that they can refer cases directly to trained professionals.
Indirect	<p>Women employed by KKC-activities and female entrepreneurs supported directly by KKCF are exposed to greater risk of GBV, particularly domestic violence.</p>	<ul style="list-style-type: none"> - Encourage businesses to partner with local NGOs to provide gender equality training to women’s families, focused on communication, joint financial planning, and changing social norms. - Work with KKCF-supported businesses to put in place practices that can help mitigate the risk of domestic violence relating to women’s workforce participation. This will vary on a case by case basis but could include: allowing men to attend recruitment days/open days at the firm so that they are more comfortable with the work environment their wives spend time in; provision of free or subsidised childcare services; allowing female workers to adopt more flexible or staggered working hours that can help them to balance work & household responsibilities more easily; linking women to free or subsidised family counselling services.
	<p>Marketing, communication and sales practices engaged by KKCF-supported businesses contribute to gender stereotyping and perceptions that influence societal values, norms, and attitudes that condone violence against women.</p>	<ul style="list-style-type: none"> - Monitor marketing, communication and sales practices engaged by KKCF-supported businesses for any unintended negative consequences relating to gender stereotypes and violence against women.
	<p>Increased incidence of transactional sex and prostitution within the camp linked to increased private sector activity.</p>	<ul style="list-style-type: none"> - Monitor situation in partnership with UNHCR and respond with adequate protection, awareness raising and reproductive health service delivery measures.

7.4. Gender Mainstreaming in KKCF Monitoring & Evaluation Framework

At the request of IFC we have reviewed the proposed M&E Framework for the KKCF, and would like to make the following recommendations:

Impact Level

- The M&E Framework does a good job of integrating gender at impact-level. Two of the impact-level indicators are disaggregated by sex: # of people / households with access to improved services and # of jobs supported.
- As the M&E framework is finalised it would be good to include specific targets for women and men reached through both indicators.
- While an impact-level indicator measuring changes in other areas of women's empowerment (agency, decision-making, control over resources) might not be appropriate for inclusion in the M&E results framework, we would recommend that IFC conduct a series of deep dive studies once the portfolio implementation is underway to explore in more detail the depth on impact on women's economic empowerment in terms of access (to jobs, income, resources) and agency (voice, choice and control over economic decisions).

Outcome Level

- At Outcome level all indicators where an institution (company, MSME) that is owned or managed by a person is the unit of measurement or analysis should be sex-disaggregated based on ownership/management of the company. These include: # of social enterprises/companies that started new operations, # of companies that scaled up their operations, # of private sector window clients that are profitable after 36 months, # of MSMEs that scaled up their operations.
- Should IFC wish to include specific targets for women-owned businesses supported by the KKCF, these should be reflected in the M&E Framework.
- The indicator on Number of procedures/firm-level policies/practices/standards that were improved or eliminated should also capture procedures/policies/practices/standards on workplace sexual harassment and GBV-prevention.

Output Level

- At Output level all indicators where an institution (company, MSME) that is owned or managed by a person is the unit of measurement or analysis should be sex-disaggregated based on ownership/management of the company. These include: # of companies that applied, # of grants awarded, # of private sector companies and social enterprises who received capacity building and business model technical support
- It's also strongly recommended that IFC adopts targets for women-owned businesses supported by the KKCF across all of the output-level indicators where a person or institution that is owned or managed by a person is the unit of measurement or analysis.
- The indicator on Number of procedures/firm-level policies/practices/standards recommended for improvement or elimination should also capture firm-level capture policies/practices/standards on workplace sexual harassment and GBV-prevention.

Appendix A: Overview of Kenya's Key Gender-Related Policies and Laws

Law/Policy	Gender Provisions	Application to Refugees
Kenya's Constitution 2010	The country's new Constitution, passed in 2010, provides a powerful framework for addressing gender equality. It recognizes women rights as human rights, equality in marriage, prohibition of all discriminatory customary practices, protection of matrimonial property, women rights to inheritance and women's right to equal opportunities in political, economic, cultural and social sphere.	The Constitution of Kenya 2010 offers various protections to refugees under Chapter IV which guarantees the fundamental rights and freedoms of the individual to all, including refugees and asylum seekers.
Vision 2030	Vision 2030 aims to mainstream gender by making fundamental changes in four key areas, namely: opportunity; empowerment; capabilities; and vulnerabilities. The Vision 2030 mid term plans (MTP) 2 and 3 (2013—17, 2018-2022) highlights the Gender Flagship Priorities and Programmes to include strengthening accountability for gender mainstreaming across all sectors and at all levels. Also emphasizes the need for establishment of integrated one stop sexual and gender based violence response centres in all healthcare facilities in Kenya and undertaking public awareness campaign against FGM, early and forced marriages.	No reference to refugees. KISEDIP is aligned with Vision 2030.
Access to Government Opportunities Act	The Act allocates 30% of all government contracts are allocated to women, youth & people with disabilities. This is supported by the Uwezo Fund which provides women, youth and people with disabilities with access to loans to help them access such contracts.	The Act excludes refugees. To apply for the Uwezo fund a KRA PIN and National ID are required. UNHCR is supporting registration of CBOs and self help groups made up of both host community and refugees so they can be linked to Uwezo funds and apply for government tenders.
National Policy on Gender and Development 2011	Framework for guiding gender mainstreaming within the different sectors and line ministries involved in development to allow women to participate in the sectors and benefit. The Policy is under review to conform to the constitution of Kenya.	No reference to refugees.
National Policy for Prevention and Response to Gender Based Violence (2014)	The policy aims to accelerate efforts towards the elimination of all forms of GBV in Kenya. The Policy provides a strategy for a coordinated approach in the various State and non-state actors' in addressing GBV: enhanced enforcement of laws on prevention and response and increased access to quality and comprehensive support services.	No reference to refugees.
The Protection against Domestic Violence Act (PADV 2015)	Criminalizes and outlaws domestic violence. The Act enforces the responsibility of care of victims of domestic violence on the state.	No reference to refugees.
The Prohibition of FGM Act	The Act makes it illegal to perform or practice all forms of FGM on anyone, regardless of age or	No reference to refugees.

	<p>status. It bans the stigmatizing of women who have not undergone FGM and those aiding performance of the practice including medical personnel. Challenge remains that FGM is deeply embedded in cultural and traditional norms and is widely acceptable amongst practicing communities. It is hardly reported and thrives in the secrecy with which it is practiced after it was outlawed.</p>	
<p>County Government Policy on Sexual and Gender Based Violence and Model Legislative Framework on Sexual and Gender based Violence for County Governments</p>	<p>The National Gender and Equality Commission in Kenya (NGEC) has published a model policy and accompanying model legislative framework to provide guidance to institutions at the county level on sexual and gender-based violence (NGEC, 2017). This has formed the basis on which some counties have drafted Gender policies (including Turkana that has a bill pending enactment).</p>	<p>No reference to refugees</p>

Appendix B: Stakeholders interviewed

	Name	Title	Organisation
1	Augustine Kai Lopie	Chief Executive Officer	Lokado
2	Alexander Kiptanui	Project Manager	Swisscontact
3	Ann Glory Kathure	Project Officer	Danish Church Aid
4	Christoph Brummel	Head of Oparations	GIZ
5	Matarabu Bizibu Delphin	Chairperson	Alliance Mavuno-VSLA
6	Eliaf Mwehia	Livelihoods Officer	Danish Refugee Council
7	Philomena Wanyama	Supply Chain Officer	World Food Program
8	Florence Mueni Mutunga	Business owner	Fashion and design shop
9	George Odhiambo	Protection Officer	Danish Refugee Council
10	Hilda Thuo	Livelihoods Officer	Lutheran World Federation
11	Jacob Nyarwati	Area Manager	Action Africa Help International
12	Martin Gitobu	Branch Manager	Equity Bank-Kakuma
13	Mohamed Bundu	Area Manager	Norwegian Refugee Council
14	Moses Ikwel	Principal Social Welfare Officer	Sub-County Turkana West
15	Kasili Mutembo	Camp Manager	Refugee Secretariat Affairs
16	Samuel Mugo	Oparations Officer	Sunking
17	Seda Kuzucu	Senior Protection Officer	UNHCR
18	Loyce Chemweno	Gender Officer	Sub-County Turkana West
19	Judith Wamalua		Donbosco
20	Julio Andrea Franco	CBI Officer	UNHCR
21	Edith Imbolokonye Ingutia	Livelihood Officer	UNHCR
22	Eva Lescauwaet	Comprehensive Refugee Response Officer	UNHCR
23	Sabrina Habib	CEO	Kidogo
24	Tinotenda Pasi	Gender Officer	AECF
25	Natalie Ndunda	Senior Environment Associate	UNHCR

26	Nyariuru Ndungi	ECLA Coordinator Information Counseling and Legal Assistance	Norwegian Refugee Council
27	Dr Jesse Wambugu Murithi	Health Officer	UNHCR

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