

Using Social Protection Policies to Reduce Vulnerability and Promote Economic Growth in Kenya

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Abbreviations

AfDB	African Development Bank
ART	Anti-Retroviral Therapy
ASAL	Arid and Semi-Arid Land
AsDB	Asian Development Bank
CDF	Constituency Development Fund
CIDA	Canadian International Development Agency
CSO	Civil Society Organization
DFID	Department for International Development of the United Kingdom
FAO	Food and Agriculture Organization of the United Nations
FEWS-NET	Famine Early Warning System Network
FFSSA	Forum for Food Security in Southern Africa
GoK	Government of Kenya
HIV/AIDS	Human Immuno-deficiency Virus/ Acquired Immune Deficiency Syndrome
ILO	International Labour Organization
KNBS	Kenya National Bureau of Statistics
LATF	Local Authority Transfer Fund
LDC	Least Developed Country
MDG	Millennium Development Goal
NACC	National Aids Control Council
NGO	Non-Governmental Organization

NHIF	National Health Insurance Fund
NSSF	National Social Security Fund
OVC	Orphans and Vulnerable Children
PRSP	Poverty Reduction Strategy Paper
REPLF	Rural Electrification Programme Levy Fund
RMLF	Road Maintenance Levy Fund
SFP	School Feeding Programme
SIDA	Swedish International Development Cooperation Agency
SPS	Starter Pack Scheme UN United Nations
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Education Fund
UPE	Universal Primary Education
USAID	United States Agency for International Development
WEDF	Women Enterprise Development Fund
YEDF	Youth Enterprise Development Fund

Summary

Vulnerability and human suffering are major challenges facing large sections of Kenyan society who depend on agriculture for their livelihoods. Policy reforms have failed to adequately address social protection issues afflicting particularly the most vulnerable groups. This paper discusses ways in which social protection policies can be used to address the key sources or aspects of this vulnerability, and to promote agricultural and economic growth.

The paper reviews social protection instruments, maps out actors involved in the provision of social protection, assesses the progress in provision of social protection in Kenya and identifies issues in moving forward to improve social protection, particularly in the agriculture sector. Broad categories of social protection instruments – including social safety nets and social security – are discussed. Issues regarding targeting as well as instruments that can be used to deliver social protection programmes in agriculture are outlined. This is intended to promote further policy discourse in the area of social protection in Kenya and other comparable countries.

In the existing social protection programmes in the country, weak coordination, overlaps, supervision and monitoring of the multi-sectoral programmes is a recognised cause for concern. To address social protection effectively, policies must embrace both economic growth and its distribution. There is a need to sensitise relevant government functionaries and other stakeholders to basic social protection and propose ways that could contribute to the sustainable financing of some social protection programmes for agricultural and general economic growth. There is an urgent need for an approach to concentrate resources, to define roles and responsibilities, and facilitate coordination between different parts of government, United Nations agencies, non-governmental and civil society organizations (NGOs and CSOs). Sustainability of the target programmes would be enhanced by participation and ownership by the concerned community.

1. Introduction

Agricultural growth and general economic growth is unlikely to be made pro-poor through initiatives that are solely growth promoting. Social protection initiatives reduce risk and vulnerability, and can impact positively on productive activity. This involves livelihood protection as well as livelihood promotion. This paper discusses options within social protection that address risk and vulnerability in different ways. It also discusses different impacts of social protection on agriculture, a key productive sector of the economy. In Kenya, the agriculture sector is important as a source of income, asset accumulation and protection among the poor.

1.1. Objectives

The overall objectives of this paper are to:

- (i) review social protection issues and instruments related to agriculture;
- (ii) map actors involved in provision of social protection;

- (iii) assess the progress on provision of social protection in agriculture; and
- (iv) identify issues in moving forward to improve social protection.

1.2. Methodology

The paper utilized desk reviews in assessing progress in social protection in Kenya. Effort was made to obtain current views on social protection in different parts of the country through roundtable discussions or focus group discussions / key informant interviews. These workshops were undertaken in Western Kenya (including Nyanza, Rift Valley, and Western Provinces), Central Kenya (including Nairobi and Central provinces) and Eastern Kenya (including Eastern, Coast and North Eastern provinces). The aim of the workshops was to assess social protection programmes and appraise strategic options for using social protection programmes in reducing vulnerability and human suffering in populations that rely on agriculture for food, income and employment.

2. Vulnerability and Social Protection

2.1. Risk and Vulnerability

Risk is typically applied to events that can be insured in some way, such as crop failure or the collapse of market prices. Risks are associated with shocks and stress. Shocks and stress can be external to the household (such as crop failure or price collapse), or internal such as the loss of labour through sickness, injury and death. Individuals or households that are likely to be affected adversely by such events are said to be vulnerable.

2.1.1. Forms and Sources of Risks Highly vulnerable

people are usually disadvantaged by circumstances such as low asset status base, low and variable income, disadvantageous location, a high proportion of dependents in household composition, and/or weak social networks. There are three levels of shocks and stresses according to the scale at which they occur i.e. micro, meso and macro. Micro-level shocks and stresses tend to be idiosyncratic – i.e. affecting individuals and households in random fashion, e.g. personal injury.

Macro level shocks and stresses tend to be covariate – e.g. a drought or flood will generate a range of related negative impacts affecting in some way practically all the households over a wide area. Innovative ways of insuring against the latter should be sought since insurance provision in such cases can be costly and complex.

2.1.2. Risk Management in Agriculture

There are many different ways of managing risk in agriculture. The approaches often deal with types of risk which would be (i) technical or biophysical (e.g. hailstorm, pest or disease outbreak), (ii) price or marketing risks, (iii) financial risks (e.g. monetary or inflationary pressures) or (iv) operational risks (e.g. labour strikes, bank strikes). The choice of method to apply in managing such risks will depend on the type and magnitude of risk. These measures include support for micro-savings and credit schemes, the provision of micro-insurance against sickness, injury and death, and regular payments such as

Table 1. Managing shocks and stresses in relation to the agriculture sector

Household Types		Domestic	Production-related
Established farmers	Types of shock and stress	Illness Injury Disability Death Costs of weddings and other social activities	Collapse in prices resulting from globalisation Extreme weather events (drought, hailstorm, flooding) Degradation of natural resources e.g. soil and water Inadequate access to input, finance and output markets, partly due to failed liberalisation
	Types of response	Promote private sector insurance schemes, etc.	Promote private sector input-supply, marketing, and insurance schemes (which may require public start-up and regulatory controls); develop new types of crop insurance and price hedging. Public-private partnerships to control environmental degradation
Farmers in marginal areas	Types of shock and stress	Illness Injury Disability Death Costs of weddings and other social activities	Extreme weather events (drought, hail, flooding) Degradation of natural resources like soil, water Inadequate access to input, finance and output markets owing in part to failed liberalisation Collapse in prices resulting from globalisation
	Types of response	Promote micro-savings, micro-credit, micro-insurance	Promotion of private sector inputs supply and marketing may have to be accompanied by measures to reduce market segmentation and interlocking; Insurance and savings schemes may require a strong public or community-based leadership
Labourers	Types of shock and stress	Illness Injury Disability Death Costs of weddings and other social activities	Loss of rural employment opportunities Reduction in real wages Loss of opportunities for seasonal/ permanent migration attributable.
	Types of response	Promote micro-savings, micro-credit, micro-insurance. Investigate possibilities of occupation-linked insurance and pensions	Public works programmes Support for seasonal migration through improved information, accommodation, education provision for children, easier means of making remittances, etc.
Those unable to engage fully in productive activity	Types of shock and stress	Illness Injury Disability Death Costs of weddings and other social activities	Reduction in informal intra-household transfers Reduction in opportunities for gathering fodder/fuel from commons owing to environmental degradation
	Types of response	Social pensions for the elderly, widows and disabled; school feeding programmes; promotion of infant health and nutrition; distribution of free or subsidised food.	Social pensions for the elderly, widows and disabled; school feeding programmes; promotion of infant health and nutrition; distribution of free or subsidised food Schemes to rehabilitate commons and ensure equitable access.

Source: Farrington (2005)

social pensions to the elderly and widows, allowances to orphans or the disabled, school fee allowances and school feeding schemes (Table 1).

Transferring funds to those unable to engage in the productive economy allows the recipients to engage in the economy as consumers, and may allow existing informal intra-household resource transfers to be switched into agriculture. Furthermore, part of the social pensions paid to the elderly is sometimes invested in productive activity (Farrington, 2005).

2.1.3. Livelihood-risk coping strategies by vulnerable people

The poor and vulnerable respond to stresses in different ways. There are three broad livelihood strategies that poor households adopt (Dorward et al., submitted):

(i) 'Hanging in', where people undertake activities to maintain livelihood levels at a 'survival' level. These

may include borrowing food from relatives, adoption of low-risk subsistence crops, etc. In extreme cases, people may fall into chronic poverty and deliberate efforts will be required to break the vicious cycle of poverty.

- (ii) 'Stepping up', where people make investments in existing activities to increase their returns; and
- (iii) 'Stepping out', where people engage in existing activities to accumulate assets as a basis for investment in alternative, more remunerative livelihood activities. These may include non-farm sector activities, agribusiness ventures and out-migration.

2.2. Scope of Social Protection

Holzmann and Jorgensen (2000) define social protection as public interventions to (i) assist individuals, households, and communities to be able to manage risk better, and (ii) provide support to the critically poor. Social

protection interventions can be categorised under protective, preventive, promotive and transformative measures (Devereux and Sabates-Wheeler, 2004).

Protective measures provide relief from deprivation. Protective measures include social assistance for the most poor, especially those who are unable to work and earn their livelihood. Social assistance programmes include targeted resource transfers – disability benefits, single-parent allowances, and social pensions for the elderly poor that are financed publicly – out of the tax base, with donor support, and/or through NGO projects. Other protective measures can be classified as social services. These would be for the poor and groups needing special care, including orphanages and reception centres for abandoned children and internally displaced persons (IDPs), and the abolition of health and education charges (as with Kenya's Universal Primary Education policy) in order to extend basic services to the very poor. Preventive measures seek to avert deprivation.

Preventive measures deal directly with poverty alleviation. They include social insurance for economically vulnerable groups – people who have fallen or might fall into poverty, and may need support to help them manage their livelihood shocks. Preventive measures in agriculture include strategies of risk diversification such as crop or income diversification.

Promotive measures aim to enhance real incomes and capabilities, which is achieved through a range of livelihood-enhancing programmes targeted at households and individuals, such as micro-finance.

Transformative measures seek to address concerns of social equity and exclusion, such as collective action for workers' rights, or upholding human rights for minority ethnic groups. Relevant interventions include changes to the regulatory framework to protect socially vulnerable groups such as people with disabilities and women against discrimination and abuse, as well as sensitization campaigns (e.g. HIV/AIDS anti-stigma campaigns) to transform public attitudes and behaviour and enhance social equity.

Reasons for provision of social protection (FFSSA, 2004; Norton et al., 2001) include:

- (i) Contribute to achievement of meaningful and sustained economic growth.
- (ii) Provide protection for all citizens against risk (including financial crises).
- (iii) Provide policy-led support to those outside the labour market/with insufficient assets to achieve a secure livelihood.
- (iv) Spur activity in local markets which results in positive multiplier effects.
- (v) Promote social justice and equity – and make growth more efficient and equitable.
- (vi) Ensure basic acceptable livelihood standards for all.
- (vii) Facilitate investment in human capital for poor households and communities.
- (viii) Enable people to take economic risks to pursue livelihoods.

- (ix) Ensure continuity of access for all to the basic services necessary for developing human capital and meeting basic needs.
- (x) Promote social cohesion and social solidarity (social stability).
- (xi) Compensate for declining effectiveness of traditional and informal systems for enhancing livelihood security.

2.3. Impacts of Some Social Protection Programmes

Social protection programmes provide for people's consumption requirements. Taking into account both food availability and food access, social protection mechanisms would also include income smoothing – for example, providing public works employment opportunities during those months when households are most at risk from hunger. Well-implemented social transfers can play a crucial role in transforming the lives of those living in extreme poverty by, for example, reducing hunger and income poverty, improving educational and health outcomes, empowering poor people and tackling gender inequities.

The Starter Pack Scheme (SPS)¹ introduced in Malawi in 1998/1999 emerged as a very efficient and progressive source of targeted aid. An evaluation of the SPS showed that, in 1998 terms, the scheme was worth approximately 60 per cent to the household, more than its cost to donors (Masters et al., 2000). However, an obvious potential drawback with such programme is leakage. For instance, incentives may exist for farmers to sell their starter packs, or fertilizer intended for a particular crop may find its way onto other crops. In addition, such programmes can depress the demand for inputs from the private sector dealers when distributed through government agencies that exclude private sector participation and poor targeting can hamper efficiency (Chirwa, 2006; Gregory, 2006).

Other studies show that social protection measures could have far-reaching effects, as far as rural poverty, and rural incomes and income inequalities are concerned. For instance, the removal of fertilizer subsidy resulted in increase in rural poverty and income inequality (Firdausy, 1997). A study by Wobst and Mhamba (2003) established that a reintroduction of fertilizer subsidy in Tanzania would lead to an increase in aggregate income of most rural and urban agricultural and non-agricultural households.

Well-targeted social protection programmes could also have a significant effect in reducing income inequality. For example, both conditional and unconditional cash transfer programmes in Brazil resulted in a fall in inequality observed between 1995 and 2004 (Soares et al., 2006). They were responsible for 28 per cent of the fall in the Gini inequality index observed in that period. Conditional cash transfer programmes helped to reduce inequality in the mid-1990s and in the mid-2000s in three Latin American countries: Brazil, Chile and Mexico. Their equalizing impact was responsible for about 21 per cent of the fall in the Gini index in both Brazil and Mexico, where it fell by about 2.7 points. In Chile, the impact was responsible for a 15 per cent reduc-

tion in inequality, with a modest fall in inequality by 0.1 point (Soares et al., 2007).

An analysis of studies of some social protection programmes like social cash transfer programmes in developing countries reveals that their impact has been generally positive and that the costs are affordable (Schubert, 2005). Social protection programmes can have a positive impact on development and are an under-exploited tool for achieving rapid and cost-effective reductions of hunger and critical poverty. They complement other forms of assistance by providing basic social protection to households that cannot be reached by mainstream development and poverty reduction programmes.

Where or when markets are not functioning effectively, short to medium term interventions should aim to compensate for market failure by providing alternative, non-market mechanisms to promote secure and low-cost food availability and access. Social protection has a role to play in maintaining access for identified vulnerable groups in ways which support rather than undermine markets.

2.4. Social Protection and Economic Development

Against the view that social protection is an expensive use of scarce public resources, especially in developing countries, the case for social protection can be made on several grounds (Devereux, 2003). First, humanitarian relief is provided to people whose lives and livelihoods are threatened by natural disasters (drought, epidemics, etc.). The underlying principle is to save lives at all costs. Second, effective safety nets can encourage moderate risk-taking by the poor, leading to higher average incomes. Third, there are both direct and indirect economic costs of not investing in social protection. For instance, crop harvest failure due to drought could result in loss of income to farming households, loss of foreign exchange from agricultural exports, and use of scarce foreign exchange on food imports.

If the government and other agencies could invest in economic development and comprehensive social protection measures, then the costs and impacts of weather shocks could be largely contained. A pro-poor growth strategy would need to create strong incentives for investment, foster international economic development links, provide broad access to assets and markets, and reduce risk and vulnerability (DFID, 2004).

Economic growth is unlikely to be made pro-poor through a neo-liberal agenda of initiatives that are solely growth-facilitating or promoting. There is potentially much to be gained by efforts to trade-off some growth for reduced risk, and by introducing social protection measures that have the potential to impact positively on economic production (Farrington et al., 2004b).

Social protection can contribute directly to economic growth and poverty reduction through re-distributive transfers that raise the incomes and smooth the consumption of the poor, which also allows them to engage in moderate risk-taking, and to protect rather than erode their asset holdings when confronted by livelihood shocks. Moreover, it can contribute indirectly through asset creation (e.g. public works programmes build

infrastructure, school feeding schemes invest in human capital), and income or employment multipliers.

Economic growth is critical for social protection since it not only provides additional incomes which allow for critical private and informal transfers and mutual support but also the basis for public revenues which can be used as insurance and for basic social security to enhance the quality of life for citizens (Shepherd et al., 2005). The degree to which direct interventions are needed depends on the degree of success achieved in the other elements of the strategy, as well as the nature of hazards, the level and spread of risks, and the degree of vulnerability poor people experience.

Social protection can have significant effects on transactions in local markets. Providing pensions or other widespread forms of cash allowance assists needy people who have little income and may be economically less active. They are likely to participate in local markets by buying local produce. This can have an impact on the structure of demand, and produce multiplier effects in the local economy (HelpAge International, 2006). In terms of pro-poor growth, this is particularly important in remote regions where demand is thin or stagnant (Farrington and Gill, 2002). Public works can also contribute to improving poor people's access to markets by developing local infrastructure.

Social protection may also contribute directly to social and political stability, if coverage is wide and allocation of benefit seen as fair. It is then seen as contributing to the 'social contract' between state and citizen – e.g. if it prevents famine. In turn, stability and a strong social contract lay solid foundations for growth. This can be accomplished by infusing promotion policies or programmes with risk and vulnerability reduction objectives. Investments can all have substantial positive and negative impacts on the risks faced by vulnerable and poor economically engaged households (Farrington et al., 2004a). As a corollary, policy-makers should also keep livelihood promotion and growth as an important criterion for assessing the utility of social protection programmes.

By linking social protection with livelihood promotion, it can serve as a 'ladder' which provides 'stepping-up' opportunities for the non-active or less active to become more active, whether through self-employment or wage employment. NGOs, CSOs and government could develop a range of programmes for creating ladders of opportunity.

2.4.1. Linking social protection to the Millennium Development Goals (MDGs)

The biggest gap between the need for and the provision of basic social protection is in the Least Developed Countries (LDCs) of sub-Saharan Africa (Schubert, 2005). In addition, many LDCs have so far not made much progress with regard to achieving the Millennium Development Goals (MDGs)². These countries need to step up efforts to meet the MDG targets particularly (MDG 1) of halving the proportion of people who suffer from hunger by 2015, in relation to 1990. It has been estimated that 23 countries will not meet any of the MDG targets by 2015 at current levels of investment (Commission for Africa, 2004).

Social protection programmes play a much broader role than temporary provision for the right to food, and contribute to the attainment of some MDG targets by providing fungible resources which individuals or households can invest in productive activities, whether producing their own food or pursuing some non agricultural micro enterprise (FAO, 2003).

2.4.2. Development projects and interest in social protection

In the past, development co-operation projects and programmes have concentrated mainly on poor households with self-help potential or have opted to establish social insurance schemes or to provide humanitarian aid in emergency situations (Schubert, 2005). In recent times, some of the leading development organizations (e.g. World Bank, International Labour Organization – ILO and Department for International Development – DFID) and international commissions (e.g. United Nations Commission for Africa) have begun to emphasize the need for basic social protection. This has resulted from the recognition that social transfers have a positive impact on human welfare and are an under-exploited tool for achieving rapid and cost-effective reductions of hunger and critical poverty (DFID, 2006).

Due to their role in improving human development, as well as in reducing hunger and tackling extreme poverty and vulnerability, social transfers are attracting growing interest from national governments and multi-lateral donors. The transfers also complement other forms of assistance by providing basic social protection to households that cannot be reached by mainstream development programmes. Increasing the level of aid flows provides an opportunity to support low-income countries to invest in social transfers alongside health, HIV/AIDS and education, in the pursuit of the MDG targets.

For social transfers to be successful, they have to be properly designed and well targeted. To implement this, governments should have the requisite capacity and adequate funding.

2.5. Investment in Domestic Food Production

Higher agricultural production can improve food security by decreasing food prices for consumers, increasing rural incomes and contributing to economic development (Braun et al., 2003). Kenya needs to invest in domestic food production linked to vulnerable populations. This will entail investment in animal health care, water and road projects.

Re-stocking is another approach for empowering communities after droughts. However, this activity should only be undertaken alongside others like provision of animal health care and training on proper land-use management. This is a costly affair and should be managed well to avoid negative impacts like encouraging raiding, overstocking (which could lead to flooding of the market) and the undermining of traditional restocking/redistribution mechanisms. This activity will generally increase the level of real household incomes for vulnerable populations in the arid and semi-arid lands (ASALs).

2.6. Food Insecurity and Social Protection

Food insecurity is described as a condition in which people lack basic food intake to provide them with the energy and nutrients for fully productive lives. This implies that food security exists when all people, at all times, have access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for an active and healthy life. Food security has four major aspects; food availability, food access, food stability and food utilization (World Bank, 1986; Cromwell and Slater, 2004).

Food availability is about the supply of food, which should be sufficient in quantity, quality and provide variety. Food access addresses the demand for the food. It is influenced by economic factors, physical infrastructure and consumer preferences. Although necessary in ensuring food security, food availability is not a sufficient condition to guarantee food security. For households and individuals to be food-secure, they should ensure a consistent and dependable supply of energy and nutrients through sources that are affordable and socio-culturally acceptable to them at all times.

Stability of access is as important as production levels: dramatic fluctuations in components (e.g. availability or prices) can have significant impacts on overall food security status. Food utilization addresses the manner in which food is prepared and distributed between individuals and households, and the individual capacity to absorb and utilize nutrients in the food consumed.

Maintaining food security at the national and household level is a major priority for most developing countries, both for the welfare of the poor as well as for political stability. In order to help assure food security, governments have adopted various strategies including efforts to increase production (often with an explicit goal of food self-sufficiency), interventions in markets, public distribution of food, and maintenance of national food security stocks. Food aid, both for short-term emergency relief and program food aid, that helps address medium-term food deficits, is often a major component of these food security strategies.

Kenya faces an acute problem of poverty and unemployment. In 2005/6, an estimated 49 per cent of the rural population and 34 per cent of the urban population lived below the poverty line (KNBS, 2007). Generally, rising poverty levels particularly amongst vulnerable sections of the population has resulted in a decline of food entitlements, which has further compounded the crisis of food insecurity for these groups.

2.6.1. Increasing climatic risks

Kenya has, over the years, increasingly become prone to food emergencies brought about by both natural and man-made circumstances. Natural hazards such as unpredictable weather conditions, particularly shocks such as floods and drought, are thought to be the major cause of transitory food insecurity. The increasing occurrence of drought in the country has further aggravated the food-insecurity situation. Underlying structural poverty and increasing vulnerability to external events exacerbate acute food insecurity, as a result of poor rainfall (Kenya Food Security Steering Group, 2005). In addition to droughts, floods are a regular event in Kenya. Almost

on an annual basis, several parts of the country experience distressing flooding (Mueni, 2007), which expose families to stressful living conditions. Repeated exposure to these risks has further eroded the asset base of the poor. In Kenya, it is estimated that the 1999–2001 drought cost US\$ 300 million in food aid alone (ALRMP, 2003).

In most food-secure countries, accessing food through the market during food emergency or near emergency situations is practised. The huge decline in purchasing power is what usually causes government and other relief agencies to intervene in the provision of food. As a result, in Kenya, food relief has become the standard response to crises. In addition, there is now a 'predictable' caseload of food insecure people, predominately in the ASALs, who need continual or regular assistance to meet their basic food and non-food needs. This chronic caseload makes it difficult for the national assessment process to distinguish between who is adversely affected by a prevailing dry period and who is already unable to meet their basic food needs during normal times. This has resulted in a blanket approach in addressing the needs of food insecure people, using an emergency relief response. In addition, this type of response does not incorporate non-ASAL food-insecure people's needs (Mueni, 2007).

Nutritional assessments have shown that malnutrition and mortality rates remain high (UNICEF, 2005). This indicates that the causal factors of food insecurity and the acute symptoms of malnutrition are not being adequately addressed.

While the country has pursued a strategy of self-sufficiency to achieve food security, the decline in food production since 1980 has heightened the challenge of fighting hunger. Declining food production has resulted in an increase in food imports. Food imports draw on scarce financial resources to facilitate food purchases. On the other hand, increased food production does not also automatically translate to an increase in food security, other factors, such as infrastructure development, an increase in off-farm activities or diversification of livelihoods, need consideration (Mueni, 2007).

2.6.2. Compounding effects of disease

HIV/AIDS specifically reduces food production and income from agriculture, reduces productivity in other economic sectors, by increasing absenteeism and unemployment due to ill health (Crush et al., 2006; Topouzis, 1999). On gender, productive women are disadvantaged in terms of decision-making and control over resources.

While the rest of the world has made significant progress in ensuring food security, one of the major challenges sub-Saharan Africa is the issue of food insecurity. It is estimated that 203.5 million people were undernourished in 2000/02 in sub-Saharan Africa, representing 33 per cent of the total population in the region (FAO, 2004). Several studies have demonstrated that food insecurity is a major problem in Sub-Saharan Africa (Mwaniki, 2006; Smith et al., 2006; DFID, 2005). Many countries in the region experience perpetual food shortages and distribution problems. These result in chronic and often widespread hunger amongst significant numbers of people.

Many factors have contributed to the food-insecurity situation in the region, including natural hazards (such

as drought, floods and locust infestation), war and civil strife, high population growth rates, natural and human resource constraints, unstable social and political environments, macroeconomic imbalances in trade, gender inequality, inadequate education, poor health, and the absence of good governance and poor economic policy environment (FAO, 2006; Mwaniki, 2006; Braun et al., 1999; USAID, 1994). Weak regional institutions and donor coordination are other factors that have intensified the problem of food insecurity. All these factors contribute to either insufficient national food availability or insufficient access to food by households and individuals.

Hunger reduces natural defences against most diseases, and is the main risk factor for illness worldwide. People living in poverty often cannot produce or buy enough food to eat and so are more susceptible to disease. Sick people are less able to work or produce food. Nutrition is an essential foundation for poverty alleviation, and also for meeting Millennium Development Goals (MDGs) related to improved education, gender equality, child mortality, maternal health and disease. Hunger is a major constraint to a country's immediate and long-term economic, social and political development. Food security is also seen as a prerequisite for economic development and hence food insecurity retards economic development. Besides, food insecurity has a negative impact on labour productivity.

3. Social Protection Instruments, Targeting and Agriculture

3.1. Types of Social Protection Instruments in Agriculture

There are various social protection instruments that can be used to reduce vulnerability in agriculture. They include social safety nets (e.g. public works programmes and food aid), social security instruments (e.g. social assistance and social insurance) and human development measures (Shepherd et al., 2005).

Safety nets are designed to prevent destitution and help people cope with emergencies. They include food distribution, food aid and public works programmes. Food distribution and food aid are often used as a last resort when other protective devices have failed. From a development perspective, the concern is that food aid distorts food markets and depresses production. Public works and employment guarantees can encourage risk-taking and greater productivity by providing a safety net, especially if this is sustained and guaranteed over a period of years, thus providing insurance against risk.

Social security instruments can also be used in the provision of social protection. They include food subsidies and cash transfers. Food subsidies are an effective way of enhancing the nutritional status of groups vulnerable to malnutrition, or to protect people during a crisis. They have played a role in ending vulnerability to famine in many countries including Bangladesh, India and Indonesia (Shepherd et al., 2005). However, storage costs can be more expensive to implement than cash transfers, and the food may be prone to loss and theft.

Cash transfer programmes aim to provide basic social protection to those sections of the population who, for

reasons beyond their control, are not able to provide for themselves. The concern is that cash transfers can cause inflation in poorly functioning markets. The effectiveness of cash transfers in protecting recipients depends on the size. For instance, in Hungary in the mid-1990s, without family allowances, child poverty would have been 85 per cent higher, while in Poland it would have been one third higher (Barrientos and DeJong, 2004).

Labour market measures are another instrument for preventing employed people falling into poverty. Agriculture involves a significant level of informal employment with high levels of insecurity and low levels of income. Labour market measures in relation to agriculture ensure that workers in the sector, who are largely excluded from existing benefits that favour formal sector employees, are protected.

Human development measures are other instruments which can prevent shocks destroying human capital, for instance where poor people respond to shocks by taking children out of school, reducing food consumption, or stopping using health services.

Micro-finance services can form part of a social protection strategy in many ways: (i) credit can contribute both to income-smoothing and to investment in production, (ii) savings can provide a buffer to draw on in case of shocks, and can help finance long-term investments, and (iii) micro-insurance can provide protection against crop failure or health shocks (Shepherd et al., 2005). Concerns are that the programmes may exclude the poorest, and that participation can actually increase the risks that poor people face, especially where default on payments often leads to confiscation of quintessential assets.

Agricultural support programmes to the domestic sphere (transfers, micro-savings, support for school attendance etc.) allow beneficiaries to consume and thereby express demand for goods and services. On occasion, transfers are invested in productive activities, for example, with South African pensions (Devereux, 2003). Programmes in this category include agricultural

insurance that offers protection to farming communities to pool against natural risks such as storms, floods, droughts, pests and diseases.

3.2. Targeting in Social Protection Programmes

Social protection programmes can be either universal or targeted. The first approach emphasises universality of entitlements while the second lays emphasis on supporting poor, vulnerable or marginalized people. The case for universal entitlements is that targeting is too costly, and the middle-class and elites will have a greater stake in, and thus will be more likely to support, a programme from which they also benefit. The case for targeted interventions hinges mostly on cost grounds, and is intended to avoid leakage to non-poor people. Donors and governments are more inclined to targeted support. Lessons from some targeting programmes show that:

- (a) There is a need to differentiate between the technical identification process and the implementation process.
- (b) The costs of exclusion errors (excluding people who should have been in a scheme) can be much greater than the benefits of cost savings derived from introducing targeting.
- (c) Fewer poor people benefit under a targeted scheme than under a universal scheme if scarce benefits are captured by the better-off.
- (d) Benefiting a whole community e.g. at the local level is better than attempting to target. Where there are simple categories (e.g. age, location), provision should be universal. Examples include widows and agricultural labourers who are more than 65 years old.

Poor countries typically have less administrative capacity for targeting, and this is where the highest errors are likely to be. It is especially important to keep targeting simple. In Kyrgyzstan, 96 per cent of social assistance

Table 2. Advantages and disadvantages of targeting mechanisms

Targeting mechanisms	Administrative costs	Susceptibility to inclusion and exclusion errors	Political aspects
Means-testing	High. Incomes are very difficult to assess	Low, provided that accurate information can be obtained, depending on honesty of administrators	Degree of intelligence required to verify claims maybe unpalatable; politically, may be only way to make acceptable to elite
Proxy indicators	Medium	Medium	
Community-based	Low for government; but high for local community which has to take invidious decisions. May perceive targeting as irrational or impossible: 'we are all poor'	Variable. Necessary transparency and flexibility hard to achieve in practice	Liable to local elite capture and to replicate existing forms of discrimination. May exacerbate divisions in a community
Self-targeting	Low	Low if well designed. Targeting is usually not the driving feature of design	Can create stigma for poorest and socially excluded households if achieved through low wages, or inferior food payments

Source: Shepherd et al., 2005

goes to poor families with children. Poor childless families are thus effectively excluded (World Bank, 2003).

Although targeting is often not the best approach, it can be favoured on cost grounds. There are four types of targeting mechanisms, mainly based on the method used in identifying beneficiaries; means-testing, proxy indicators, community-based targeting and self-targeting. Some advantages and disadvantages of alternative targeting mechanisms are shown in Table 2.

3.3. Social Protection and Agricultural Development Policies

Effective social protection instruments are likely to be affected by agricultural development policies and interventions. Likewise, social protection instruments would impact on agricultural development policies and interventions. Social protection policies complement agriculture policies in facilitating structural transitions in livelihoods and market and non-market activities (Sabates-Wheeler et al., 2007). It is therefore important to integrate social protection and agricultural development policies considering the changing challenges, opportunities and roles of both agriculture and social protection as rural economies develop. Sabates-Wheeler et al. (2007) identify four broad strategic approaches to social protection and agricultural growth (i) social protection from agricultural growth, (ii) social protection independent of agricultural growth, (iii) social protection for agricultural growth, and (iv) social protection through agriculture. These strategies are shown in Table 3.

Social protection strategies from agriculture and agricultural growth refer to state-led agricultural development policies geared towards promoting agricultural production through provision of complementary

services, including infrastructure development, input and credit subsidies, and output price and market interventions. If effectively implemented, this strategy can generate growth while providing social protection (in terms of welfare and stress-management mechanisms) for both producers and consumers. In Kenya, this was the case for the first three decades after independence up to the early 1990s, before liberalization. The government controlled production and marketing of key agricultural commodities.

Strategies independent of agricultural growth refer to the era of economic liberalization and early social protection policies. When this is the case, agricultural growth mainly benefits a relatively small number of progressive farmers, thus placing heavy demands on social protection provisioning measures, in terms of the number of people that can be reached, and the scale and sources of resources needed to reach them.

Social protection for agricultural growth strategies are mainly applied in early stages of growth, providing limited investment. These include preventive, promotive and transformative measures. Specific programmes include insurance mechanisms, public works and micro-credit programmes. Strategies that seek to provide social protection through agriculture are specific programmes that promote agriculture for the purpose of particular and immediate social protection impacts.

4. Social Protection in Kenya

4.1. Context of Vulnerability and Social protection

Sessional Paper Number 10 of 1965 on 'African Socialism and its application to Planning in Kenya' outlined the

Table 3. Social protection and agricultural development policy strategies

<p>(i) Social protection from agriculture and agricultural growth:</p> <ul style="list-style-type: none"> • Output price and market interventions (e.g. guaranteed minimum returns, minimum commodity prices (NCPB)) • Input subsidies and delivery systems (e.g. fertilizer, seed, agrochemicals) • Credit subsidies and delivery systems (e.g. AFC, ADC, Co-operative Bank) • Infrastructure development (roads, storage facilities, livestock stock routes, etc.) • Technical change (e.g. hybrid varieties) • Land reform (e.g. settling squatters) • Livestock services (vaccinations, etc) • Complementary coordination across agricultural services, which also provide some social protection. 	<p>(ii) Social protection independent of agricultural growth: Agricultural development policies include:</p> <ul style="list-style-type: none"> • Removal of tariffs and regulations protecting state monopolies (e.g. cereal reform programme) • Dismantling or privatisation of parastatals • Removal of price controls • Technical change and infrastructure development <p>Social protection instruments include:</p> <ul style="list-style-type: none"> • Unconditional cash transfers • Food aid (seasonal food relief) • Public works (roads, bridges, etc.) • Conditional cash transfers (e.g. programme enrolment) • Food for education (e.g. in ASALs, or for girl-child education)
<p>(iii) Social protection for agricultural growth (instruments with less explicit provisioning focus)</p> <ul style="list-style-type: none"> • Risk insurance • Resilience-building instruments (e.g. re-stocking programmes) • Public works programmes (e.g. rural access roads) • Inputs for work programmes (e.g. seed money, capacity building) 	<p>(iv) Social protection through agriculture (primary focus on provisioning rather than agricultural development)</p> <ul style="list-style-type: none"> • Targeted input programmes (e.g. Njaa Marufuku Programme) • Some aspects of land redistribution • Some cash transfers (e.g. food security cash transfers) • Inputs for work programmes

Source: Adapted from Sabates-Wheeler et al. (2007)

government's commitment to eradicate three vices of poverty, illiteracy and disease (Republic of Kenya, 1965). Kenya operates on a mixed economy, although there has been growing inequality over time and majority of the people cannot make ends meet. In addition, the economy of the country relies heavily on rain-fed agriculture, hence exposed weather vagaries. The result has been high vulnerability especially in the rural areas of the country. In 1994, communities faced on average a chance of 35 per cent of falling below the poverty line in 2007 (Christiaensen and Subbarao, 2004). The analysis shows that Nyanza is the most vulnerable province while central province is the least vulnerable (Table 4).

Despite high and growing levels of poverty, inequality and vulnerability, social protection is only now becoming a priority in the country. The country has not had social protection provisions that reach adequately workers in both the formal and informal sectors. However, plans are now underway to extend basic income replacement support measures and other protections to more workers. The government is converting the existing National Social Security Fund (NSSF), a provident fund for workers, into a more comprehensive national social insurance pension plan. Under a draft NSSF Act Amendment Bill, eligibility will extend to any person with a monthly or seasonal income. In addition, the National Health Insurance Fund (NHIF) is being restructured to provide universal compulsory social health insurance coverage for every citizen. The new system, the National Social Health Insurance Scheme, is being implemented gradually, since 2005.

4.2. Various Actors in Social Protection

Social protection issues are handled by a number of different government agencies, as well as non-government organisations within Kenya. Preliminary results suggest that there are numerous actors in providing social protection in different parts of the country at different times, resulting in diffuse impacts, conflicts and little co-ordination. Major actors in social protection in the country include:

- (i) government ministries, especially Office of the President, Ministries of Agriculture, Local Government, Health, Public works, etc.
- (ii) regulatory bodies, such as those dealing with HIV/AIDS, Drug Abuse, Natural Hazards, etc.
- (iii) uniformed Forces (e.g. Army, Police),
- (iv) NGOs (e.g. Human Rights Organizations),

- (v) international organisations (e.g. World Food Programme, Red Cross, FAO, Oxfam, World Vision, IFAD, ActionAid, etc.),
- (vi) media organisations,
- (vii) Parliament,
- (viii) insurance companies,
- (ix) community-based organizations,
- (x) faith-based organisations, and
- (xi) micro-finance institutions (MFIs). Some of the major actors in provision of social protection are shown in Table 5 and Annex 1.

However, an important issue is the concern about effective coordination of these actors. Coordination is necessary to reduce administrative burden, avoid duplication of effort, enhance coherence and widen coverage. Effective coordination can also result in discourse on good practices, exchange of information and lessons learnt, development of common strategies and promotion of image. The National Disaster Committee coordinates relief operations through the Kenya Food Security Steering Group (KFSSG) at the national level. The KFSSG includes the Kenyan Government, UN agencies and international NGOs. At the district level, coordination is undertaken by District Steering Groups.

4.3. Progress on Social Protection

4.3.1. Policy outcomes Outcomes in the area of policy include:

- (i) Sessional Paper No. 4 of 1997 on HIV/Aids: provides a policy framework to guide all partners in Kenya's response to the challenges of HIV/AIDS.
- (ii) Children's Act of 2001: designed to protect the rights of children.
- (iii) Drought Preparedness Centre.
- (iv) Draft National Policy on Orphans and Vulnerable Children (2005).

4.3.2. Financing Outcomes Outcomes in the area of financing include:

- (i) Education bursaries administered through Ministry of Education
- (ii) HIV/Aids funds for children and health financing, including waivers in hospital fees
- (iii) Emergency food relief efforts by government, UN agencies, NGOs, CSOs, community service organizations and religious groups
- (iv) School feeding programmes
- (v) Universal Primary Education (UPE)
- (vi) Constituency Development Funds (CDF)

Table 4. Vulnerability profile in rural Kenya by location

Province (no. of observations)	Probability of short-fall (x)	Expected gap (y)	Conditional expected gap (x/y)	Proportion $x > 0.5$
Central (143)	0.14	398	2840	0
Coast (71)	0.43	1902	4423	0.27
Eastern (121)	0.34	1119	3292	0.05
Nyanza (164)	0.50	2100	4200	0.44
Rift Valley (215)	0.33	1231	3730	0.16
Western (94)	0.44	1641	3770	0.27
National (808)	0.35	1350	3857	0.19

Source: Christiaensen and Subbarao, 2004.

Table 5. Main actors in social protection in Kenya and their functions

Actor	Function related to social protection
(A) Government ministries	
Office of the President	<ul style="list-style-type: none"> • Disaster and emergency response co-ordination • National disaster operation centre • Political governance • Overall development responsibility • Disaster management and preparedness (disaster and emergency response coordination) • Districts community based drought early warning systems • Relief food distribution (Relief Department) • Utilizing relief food in food for work projects • Distribution of relief food • National security • Law and order and eradication of crimes • Special Programme Policies • Arid and Semi-Arid Resource Management Projects • Co-ordination of the Campaign against HIV/AIDS • El Nino Emergency Project (ENEP) • Maintenance of the strategic grain reserve
Ministry of Agriculture	<ul style="list-style-type: none"> • Agricultural policy • Crop production and marketing • Food Security Initiatives (Njaa Marufuku Programme) • Research and extension services to farmers • Agriculture development and food security policies • Pest and diseases control • Irrigation schemes extension services • Early warning system on droughts
Ministry of Livestock and Fisheries Development	<ul style="list-style-type: none"> • Livestock production and development of livestock industry • Provision of adequate water for the rangelands • Livestock research, animal health and veterinary services • Control environmental degradation • Promote aquaculture to improve food security
Ministry of cooperative development and marketing	<ul style="list-style-type: none"> • Co-operative savings, credit and banking services
(B) Non-Governmental Organizations and UN agencies	
FAO	<ul style="list-style-type: none"> • Emergency food aid • Support to drought management and early warning systems in arid and semi-arid areas • Creating sustainable improvements in nutrition, especially among nutritionally vulnerable households and population groups; • Raising awareness of the benefits of combating hunger and reducing malnutrition; • Assisting in identifying people who are food-insecure and vulnerable to nutritional problems; • Promoting food safety and prevent food-borne diseases; • Focusing on consumer protection and fair practices in food trade.
International Committee of Red Cross (ICRC)	<ul style="list-style-type: none"> • Providing humanitarian assistance wherever it is needed. • Alleviating human suffering amongst those least able to withstand the stress caused by disaster • Reducing the impact of disasters, predicting and even preventing disasters occurring • Building the capacities of volunteers and training leaders and managers • Highlighting the importance of gender issues when managing programmes
Oxfam GB (Kenya)	<ul style="list-style-type: none"> • Food aid (emergency food assistance) • Food security and livelihoods recovery (small scale restocking)
UNDP	<ul style="list-style-type: none"> • Food security and livelihoods recovery (floods emergency project) • Disaster risk-reduction projects

Table 5: Main actors in social protection in Kenya and their functions(Continued)

World Food Programme	<ul style="list-style-type: none"> • Mobilizing food aid and all kinds of humanitarian aid for delivery to natural and man-made disaster areas • Food and nutrition support to people impacted by HIV/AIDS • Health care assistance • Food-for-work programmes • Fund for disaster preparedness • Distributing food for school feeding programmes to keep children in school; for HIV/AIDS; to women. • Advocating on behalf of hunger issues in international forums
World Vision Kenya	<ul style="list-style-type: none"> • Food aid (drought response, emergency food security projects) • Food security and livelihoods recovery

(vii) The Local Authorities Transfer Fund (LATF)

4.3.3. Programming outcomes Programming outcomes include initiatives by:

- (i) Government: the Arid Land Resource Management Programme (ALRMP), the Orphaned and Vulnerable children project, the Kenya Food Security Meeting (KFSM), the KFSSG and the ASAL-Based Livestock and Rural Livelihoods Support Project.
- (ii) NGOs and international organizations: FEWSNET, the World Food Programme, World Vision (Kenya), Oxfam GB (Kenya), Concern Worldwide, Catholic Relief Services (Kenya), Kenya Red Cross Society, Action-Aid.
- (iii) Civil Society Organizations (CSOs)

4.3.4. Examples of Social Protection work in Agriculture in Kenya

- (a) The ASAL-Based Livestock and Rural Livelihoods Support Project. The project area consists of 22 districts covering the Arid and semi-arid lands of Eastern and Northern Kenya (Figure 1) and reflects the major production systems there, namely pastoralism and agro-pastoralism. The specific objective of the project is to improve sustainable rural livelihoods and food security through improved livestock productivity, marketing and support for drought management and food security initiatives in the ASAL. The project is financed by the African Development Bank (AfDB) and the Government of Kenya (GOK), including contributions from the beneficiaries.
- (b) "Njaa Marufuku Kenya" (Call for action to eradicate hunger in Kenya). This project was formulated in 2003 with the objective of increasing food availability and reducing chronic hunger over the period extending to 2015, within the context of MDG 1. Its interventions are geared towards increasing productivity, generating rural incomes, improving health and nutrition and conserving the country's natural resource base through three strategic components, namely support to community driven food security improvement initiatives, support to community nutrition and school meals programmes, and support to private-sector food security innovations (FAO, 2007; MPND, 2007). Phase 1, with an initial investment of Ksh 780 million (US\$ 9.79 million), is a fast-track action plan that focuses on community capacity-building, school feeding programmes, and food for work activities in support of natural resource conservation within 50,000 households. Phase 2, with a budget of Ksh 5.6 billion

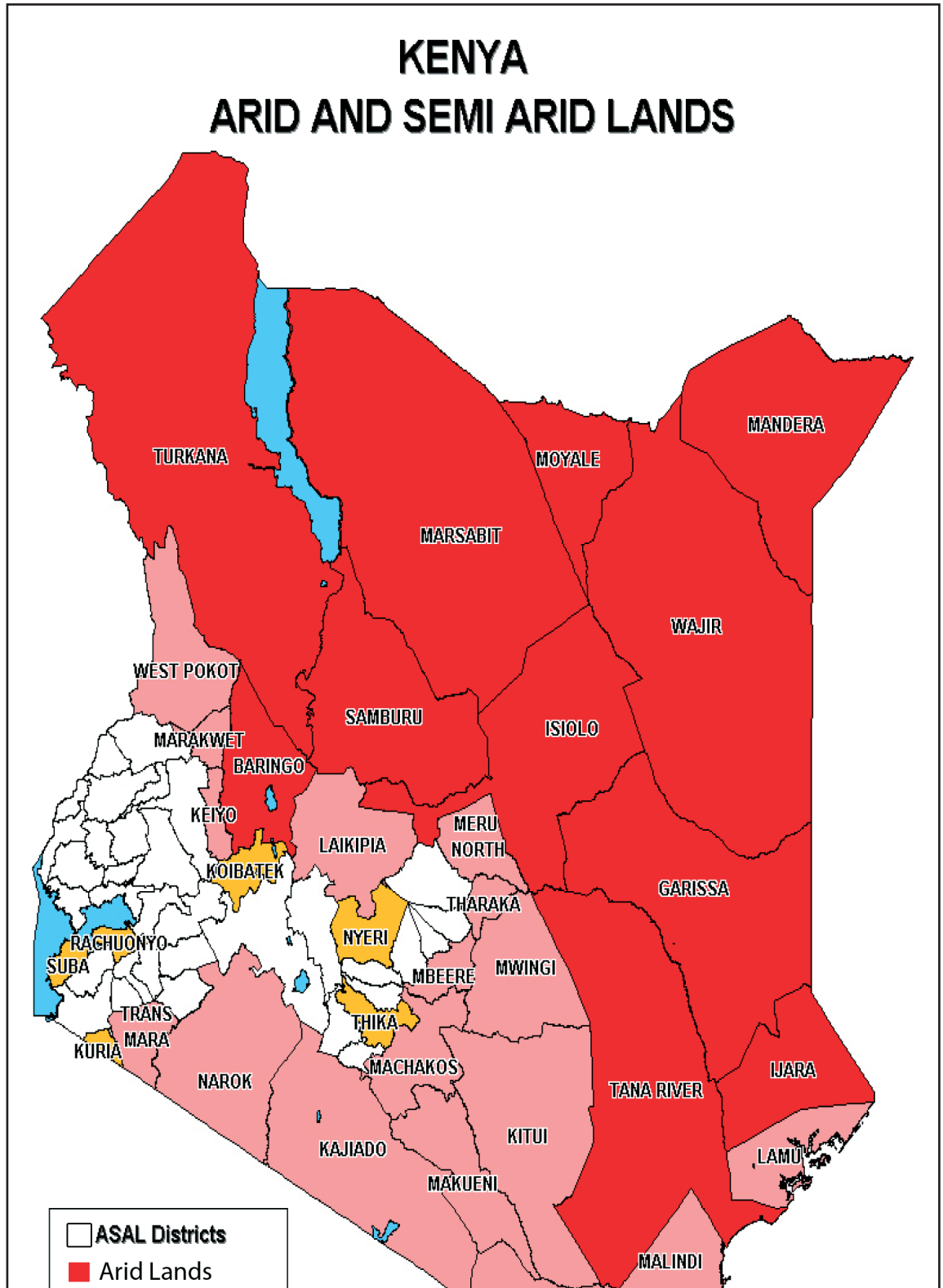
(US\$ 70 million) will scale-up existing programmes to target one million rural families by 2010. These activities target all eight of Kenya's provinces including 52 districts and three municipalities in Nairobi (see Figure 1).

- (c) Central Kenya Dry Areas Development Project. Project objectives are poverty reduction and improved livelihoods for communities in five districts of Central Province i.e. Thika, Maragua, Kirinyaga, Nyeri and Nyandarua. The project is implementing five main components: (i) primary health care, (ii) domestic water supply, (iii) agriculture and livestock extension services, (iv) community empowerment, and (v) project management and co-ordination.

4.3.5. Other Social Protection Programmes in Kenya

- (a) Decentralized funds. A number of decentralized funds are operational in Kenya. Decentralized funds are established to (i) increase community participation in decision-making where local affairs are concerned; (ii) enhance government transparency as more people become aware of (and involved with) these funds; and (iii) speed up government's responsiveness and improve the quality of its service delivery. They are, however, faced by numerous challenges that have prevented them from reaching their full potential (KIPPRA, 2007). Generally community awareness and involvement has been low, and the funds are seen to have had little impact on the quality of life of the population, partly due to inadequate allocations. Issues of concern revolve around processes in identification and implementation of projects, as well as the monitoring and evaluation of projects and funds, as well as accountability and transparency. Development of a better legal and institutional framework is necessary for improved administration of the decentralized funds.
 - The Local Authority Transfer Fund (LATF) was established in 1999 through the LATF Act No. 8 of 1998, with the objective of improving service delivery, improving financial management, and reducing the outstanding debt of local authorities (LAs). National LATF allocation for the year 2005/06 amounted to Ksh 5 billion (US\$ 71 million). The fund disburses about Ksh 60 million (US\$ 0.86 million) per district per year.
 - Constituency Development Fund (CDF) was established in 2003 through the CDF Act in The Kenya Gazette Supplement No. 107 (Act No. 11) of 9 January

Figure 1: Food aid shipment as percent of domestic grain production (%)



2004. The fund aims to control imbalances in regional development brought about by partisan politics. It targets all constituency-level development projects, particularly those aiming to combat poverty at the grassroots. National CDF allocation for the year 2006/07 amounted to Ksh 9.74 billion (US\$ 139 million). In the same year, every constituency in the country got about Ksh 50 million (US\$ 0.71 million) from CDF.

- Free Primary Education (FPE) 2003 was established in January 2003. The fund aims to address financing and quality challenges in primary schooling. It targets all Kenyan children attending formal and non-formal public schools. Emphasis is, however, directed towards children from poor households. National FPE allocation for the year 2005/06 amounted to Ksh 7.8 billion (US\$ 111 million). The

fund allocates about Ksh 1,020 (US\$ 14.6) per pupil per annum.

- Secondary School Education Bursary Fund (SEBF) was established in 1993/4. SEBF aims to cushion the country's poor and vulnerable groups against the high and increasing cost of secondary education, therefore reducing inequalities. It also aims to increase enrolment in (and completion of) secondary school. The fund targets orphans and girl children as well as those from poor households and urban slums, who are able to achieve good results. In 2005/06 financial year, secondary school education bursary allocation amounted to Ksh 1.4 billion (US\$ 20 million).
- Road Maintenance Levy Fund (RMLF). Established in 1993 through the Road Maintenance Levy Fund Act, RMLF caters for the maintenance of public roads, including local authority unclassified roads. The fund is made up from a fuel levy on petroleum products and transit toll collections. It is administered by the Kenya Roads Board, which was established in 1999. National Road Maintenance Levy allocation for the year 2004/05 was Ksh 8.7 billion (US\$ 124 million).
- Rural Electrification Programme Levy Fund (REPLF) was established in 1998 through sections 129 and 130 of the Electric Power Act (1997). The fund aims to finance electrification of rural and other under-served areas.

(b) HIV/AIDS Fund. Established in 1999 through a Presidential order contained in Legal Notice No. 170, this fund targets individuals infected and affected by HIV/AIDS, with the focus being on long-term care and support. The fund is administered by NACC, which receives budgetary allocations and channels them to Aids Control Units and Constituency accounts before onward disbursement to NGOs for implementation. National HIV/Aids fund allocation for the year 2003/04 amounted to Ksh 13.5 billion (US\$ 193 million).

(c) Youth Enterprise Development Fund (YEDF). This fund was established in June 2006 and allocated Ksh 1 billion (US\$ 14 million) to be disbursed as loans to the youth (18–35 age bracket) to set up enterprises at concessionary rates and without collateral. The youth fund aims to:

- without collateral. The youth fund aims to: Extend funds to existing micro-finance institutions, registered NGOs involved in micro-financing and savings and credit cooperatives for on lending to youth enterprises.
- Attract and facilitate investment in commercial infrastructure that suits micro, small and medium enterprises. These include business or industrial parks, markets or business incubators that will benefit youth enterprises.
- Support youth-oriented enterprises to develop linkages with large enterprises through sub-contracting, outsourcing, and franchising; and
- Facilitate employment of youth in the international labour market.

(d) Cash Transfer Programme for Orphans and Vulnerable Children in Kenya. This programme aims to provide social protection to families living with Orphans and Vulnerable Children (OVC) through regular cash

transfers, in order to encourage fostering and retention of OVC within their families and communities, as well as to promote their human capital development (Republic of Kenya, 2005). A pilot cash-transfer programme for OVC is being implemented in collaboration with partners (UNICEF, SIDA and DFID) in 17 districts. There are plans to scale up the programme to reach 300,000 of the most vulnerable children in Kenya by the year 2011. The full-scale national programme is estimated to cost KSh. 3.2 billion (US\$ 43.6 million) per year (Pearson and Alviar, 2006), which is less than 1 per cent of the government budget. The programme is managed by the Office of the Vice-president (OVP) and Ministry of Home Affairs (MOHA).

(e) Women Enterprise Development Fund (WEDF). This fund was established in 2007 with Ksh 2 billion (US\$ 28 million) in 2007/2008 financial year. An initial amount of Ksh. 1 billion (US\$ 14 million) will provide seed capital and basic enterprise support to women throughout the country. The funds are given out in form of loans to women through micro-finance institutions.

(f) School Feeding Programme. Launched in 1979/80 by the government, with assistance from the UN World Food Programme (WFP), Kenya's School Feeding Programme (SFP) covers 29 arid and semi-arid districts and two urban slum areas. The project aims at maintaining an increased rate of enrolment, preventing drop-outs and stabilizing attendance, and improving the children's attention span and, ultimately, their learning capacity by relieving short-term hunger. Partners in the SFP in Kenya include the DFID, WFP, Office of the President, Ministry of Education, Ministry of Health, UNICEF, USAID, the World Bank, CIDA and SIDA. The beneficiaries of the SFP are an annual average of 1 million children in 3,800 schools, including 15,000 children in the two Nairobi slum areas (Mukuru and Kariobangi). All pre-primary and primary schools are covered in ten arid districts of the North and North East as well as targeted schools in pockets of extreme poverty in nineteen semi-arid districts.

There is a concern about the sustainability of school feeding programmes, especially when the schools lack better-trained teachers, classrooms and learning materials. The SFP has been criticized for being fragmented and for covering those public primary schools in the dry North-Eastern province. Nyanza and Western provinces seem left out, yet they have high numbers of people living below the poverty line.

(g) Education and health. The education and health sectors have always benefited from social protection programmes aimed at eradicating illiteracy and disease. Social protection projects in these sectors include free or subsidized education and health services. An example is universal primary education that was introduced by the government in 2003. As a result, the gross enrolment rate in primary education rose from 93 per cent in 2002 to 104.8 per cent in 2005 (MPND, 2007). Under the programme, 1.5 million poor children have been able to benefit from free primary education through the abolishment of fees and levies for tuition. However, there have been concerns that the programme lacks transparency and accountability.

The criteria for giving the awards is often not clear to the public and there are cases of abuse, which lead to the scheme not befitting needy children as it is meant to.

4.4. Lessons and Experiences in Social Protection

There are many organisations engaged in a diversity of social protection work. These activities are concentrated in reducing vulnerability or human suffering in five major spheres, namely (i) hunger and extreme poverty, (ii) child education, (iii) disease (e.g. HIV/AIDS) or human health, (iv) shelter (e.g. children homes), and (v) human settlement in various forms. There are basically three levels of interventions through (i) policy reforms, (ii) financing efforts, and (iii) programme implementation.

Some of the critical problems affecting provision of social protection in Kenya revolve around the following issues:

- (i) The fragmented nature of various social protection programmes, due to lack of coordination, leading to overlap and duplication of efforts.
- (ii) The lack of monitoring of institutional activities. For example, the government does not have a comprehensive policy on social protection although programme-related work has been going on in different government departments/ministries for many years, some even forty years old.
- (iii) Pilferage and leakage of aid (cash and food). This has led to donor frustration and sometimes fatigue. With increasing emergencies worldwide, against a backdrop of global climate change, Kenya and its people must start to expect that donor agencies will become increasingly slow in responding to known impending disasters unless such malpractices are decisively eliminated.
- (iv) Sustainability and scaling-up of social protection programmes, especially in the absence of external support. For example, food aid as a social protection measure needs to be administered carefully since it may lead to dependency on food aid. It is not clear whether it is the government that is dependent on food aid or it is the people who depend on food aid in Kenya.
- (v) Difficulties in knowing what and how much is being done by non-state actors, including inadequate information from civil society organisations.

5. Choice of Social Protection Instruments

5.1. Criteria for Choosing Social Protection Instruments

People are vulnerable to many kinds of risk. It is difficult to find a single intervention that is appropriate for enabling all people to deal with risk. Appropriate instruments vary according to geographical location and livelihood systems. For instance, it may be more important to support increased agricultural production for more stable subsistence using instruments like producer price subsidies in rural areas while the best priority may be to stabilise consumer prices in urban areas. Thus, there can

be policy trade-offs between people who are vulnerable to different risks (Cromwell and Slater, 2004).

Appropriate criteria for choosing social protection instruments would include the following (Shepherd et al., 2005):

- (i) Their contribution to reduced risk and vulnerability, resulting in income-smoothing and reduced dependence on adverse socio-economic relationships for the poor and vulnerable.
- (ii) Their potential for contributing to economic growth through reducing (credit/insurance) market failure.
- (iii) Their potential for asset development across the range of livelihood assets including human capital, especially for the chronically poor, enabling them to participate in and contribute to economic growth and assert their rights, and to recover after shocks.
- (iv) Their contribution to socio-political stability through cost-effective broad national coverage and policy dialogue about criteria for inclusion.
- (v) Costs compared with benefits.
- (vi) Complementarity with existing instruments and programmes.
- (vii) Implementability, including political sustainability, financing, targeting, ability to be scaled up and down, and administrative capacity required; these are particularly important in poor countries with low governance capacity.
- (viii) Possible crowding out/in effects (net benefits may flow to the poor from either crowding out or crowding in).

5.2. Choice between Cash and Food Transfers

On the design of social transfers, the most important decision is between cash- or food-based transfers. Both cash and food-based transfers effectively increase household income and the ability to acquire food. However, these programmes may have differential impacts on household food security and upon local markets. A cash-based transfer is appropriate when food markets work and access to food is the root cause of hunger. A cash-based transfer also fosters local market development, of not only foods, but other goods as well. Furthermore, unrestricted cash transfers allow poor households to invest and spend on what they consider most important. Studies have shown that even the poorest of the poor invest some portion of their transfer on self-employment or agricultural production activities (FAO, 2003). A major concern about cash and in-kind transfers is that these can create dependency (discouraging paid or income-generating work).

A food access-based approach, such as food stamps or restricted cash transfers, is also appropriate when local food markets work and access to food is the root cause of hunger. This approach will also foster local market development, primarily of food goods. Food access-based approaches have the advantage of being more politically acceptable because food is considered a merit good. It is very difficult to argue against providing food to the hungry. Food access-based transfers also may be more difficult to divert to "undesirable" consumption (such as alcohol), which is a concern in some quarters. Food access-based transfers also have lower transaction

costs than food supply-based measures, but greater than cash-based measures, as programme design seeks to force spending on food items. On the downside, the restriction from spending on non-food items also limits spending on investment, the potential importance of which we describe above. Further, restricting spending may spur other negative behaviour, such as cheating or selling food stamps on the black market.

A food supply-based approach is fundamentally different because it is most appropriate when an insufficient supply of food is the root cause of hunger. Cash in this case simply leads to inflation if markets are not working well or, worse, if food is simply not available, as is the case in the worst of emergencies. As above, food supply-based programmes are also politically more acceptable. Moreover it is difficult to divert to undesirable consumption. Importantly, food aid is often donated and “free” to the receiving government. Further, food is essentially the currency of the WFP, the primary promoter of food-based programmes around the world. On the downside, the availability of food aid may influence the selection of a non-optimal programme from the country’s perspective. Further, as with the food access-based approach, providing in-kind food aid limits investment or savings on the part of beneficiaries and may spur other negative behaviour, such as cheating or selling the food provided as aid (Shepherd et al., 2005).

The impact of conditional cash-transfer programmes on food consumption varies greatly across programmes. That is why the conceptualisation and design of social protection programmes should be driven by a context-specific assessment of needs and the objectives of the programme. Depending on the context and the objectives, cash might be chosen as the resource transferred in some circumstances, and food in others (Devereux, 2006).

For both kinds of transfers, some diversion from food to non-food consumption is likely to take place. Households receiving food stamps may purchase as a result less food with their cash income (thus substituting between the two sources of income), or sell the food stamps on the black market at a discount. Households receiving cash income may of course spend the income as they please. For both kinds of transfers such diversion may be good or bad. Good diversion may include the purchase of agricultural implements or school clothes; alcohol is the main bad diversion.

5.2.1. Financing social protection

There is need for a multi-annual fund which would mean that support can be provided to the vulnerable on a continuous basis. A multi-annual, predictable fund would enable government to exercise more control over management of food security responses and facilitate more joined-up decision making across relevant Ministries and Departments. The multi-annual fund should be allocated to the regions on the basis of the number of food insecure people in each region. The food security grant budget line is independent of other budget lines. The multi-annual fund will be set-aside specifically for early, timely and rapid response to emerging drought.

Funding social protection requires redirecting expenditure from other areas, raising revenues, or external

support. Social insurance is not a policy option for low-income countries like Kenya. Closing indirect tax exemptions may hold greater promise. Linking tax specifically to social protection (earmarking) may hold attractions for politicians who have to justify tax changes. Since options for low-income countries are limited, external finance is crucial.

The start-up costs of a formal social protection system may be high. A system intended to provide universal (targeted) coverage can be implemented in certain geographical areas and then extended. Progresa in Mexico did this. Alternatively, it can be initiated with certain vulnerable groups and then expanded. For example, South Africa’s Child Support Grant was initially provided to households with children below 8 years of age, and is now being extended to those under 13 years of age (Barrientos and DeJong, 2004).

5.3. Institutional Roles

Effective provision of social protection calls for response from the government, non-governmental organizations, local communities and the international community.

5.3.1. Public sector roles

The Government will need to:

- develop and ensure enabling policy environment;
- establish an operational institutional framework and structures, for promoting coordination and harmonization among the different sectors and organizations in order to more effectively achieve national objectives rather than as a separate structure that requires separate resources;
- Ensure budgetary support for the institutional framework;
- Provide physical infrastructure to all currently marginalized areas in the country.

5.3.2. Civil society roles

The NGOs and CSOs should support, both financially and technically, government efforts in implementing an effective safety nets mechanism. These institutions should not be seen as taking the role of the government, but should be seen as supporting government initiatives.

5.3.3. Community roles

The community should be actively engaged in the development and implementation of relevant food security plans. For example, if the environment is favourable, communities should be in a position to (Mueni, 2007):

- sell some livestock during rainy season and keep the money for use during dry seasons;
- sell some livestock to open small business;
- make maximum use of local resources like local art carvings, basket weaving;
- pull resources together to initiate small community-based businesses;
- work together towards security;
- get involved in re-afforestation programmes;
- make sure children are taken to school and access medical facilities.

5.4. Moving the Social Protection Theme Forward

Even if Kenya were to achieve its Millennium Development Goal (MDG) target of halving the number of the poor and hungry people by 2015, a significant number of its poorest and hungry citizens will still be intricately trapped in pervasive suffering and exposed to considerable indignity. Economic (agricultural) growth will contribute to reducing extreme poverty and hunger in various ways. With sustained growth, issues of distribution of benefits are becoming important in the policy arena especially in relation to income inequality over time and space.

There are various interventions to facilitate social protection in an effort to reduce human suffering, vulnerability and erosion of developmental gains. However, such interventions require (financial, human and physical) resources in order to be implemented. Nonetheless, there is need to build a policy bridge for (i) losers from commercialization that need social protection and (ii) vulnerable groups emerging as commercialization deepens. New approaches are required in order to move many people out of extreme poverty. It may be useful to test the analytical framework linking social protection and growth under a range of plausible scenarios. It would be useful to explore the critical success factors under a range of programming settings including action-oriented research on input subsidies, public works programme (cash transfers, food aid or labour issues).

In order to do this, there is need for in-depth analysis to link agricultural growth with social protection via (i) cash transfer programmes and (ii) social protection policy processes, especially focusing on seasonality and linkages to food security issues (food availability, access to food, stability of access as well as food utilization). Efforts must be made to attempt cross-country comparisons in order to learn of best approaches towards mainstreaming the social protection in both policy processes and development planning.

End Notes

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¹ Starter Pack Scheme aimed to address the problem of chronic food insecurity among rural households through the provision of seed and fertilizer to farmers. The distributed packs contained a sufficient quantity of fertilizer and improved maize seeds for a 0.1 hectare plot. Starter pack changed to targeted inputs program in 2001, and then discontinued in that form in 2005.

² The eight Millennium Development Goals are: (1) Eradicate extreme poverty and hunger; (2) Achieve universal primary education; (3) Promote gender equality and empower women; (4) Reduce child mortality; (5) Improve maternal health; (6) Combat HIV/AIDS, tuberculosis, malaria, and other diseases; (7) Ensure environmental sustainability; (8) Develop a global partnership for development.

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Annexes

Annex 1: Other major Actors in Social Protection in Kenya

Government Ministries

1. Ministry of Local Government

- Local authority taxes and fees
- Markets development
- Land development
- Basic infrastructure for the SMEs
- Street children management
- Management of street hawking
- Provision of basic facilities in the local authorities (e.g. water and sanitation)
- Administration of Local Authorities Transfer Fund (LATF)
- Oversight, management and development support to cities, municipalities, towns and county councils

2. Ministry of Trade and Industry

- Offering investment incentives for private investors
- Local markets development
- Local, regional and international trade arrangements
- Promote value addition
- Basic facilities for Micro and Small Enterprise (MSE) incubators

3. Ministry of Housing

- Facilitating access to adequate housing in sustainable human settlements
- Facilitating upgrading and prevention of slums
- Control and regulation of rents (low income)

4. Ministry of Education

- Free Primary Education
- High school bursaries Programme especially in ASAL areas and for other vulnerable groups, and paying particular attention to girls
- School feeding Programme
- Higher education loans for poor university and college students
- Schools administration and programmes,
- Early childhood education, care and development
- Education at primary, secondary and university

3. Ministry of Gender, Sports, Culture and Social Services

- Gender Policy
- National Policies on Gender, Sports, Culture and Social Services
- Promotion and Co-ordination of Volunteer Services
- Promotion of Culture
- Social Welfare for Vulnerable Groups
- Adult education

4. Ministry of Health

- Management of health facilities
- National social health insurance fund

- Health care endowment fund targeting vulnerable groups, (for instance the aged, disabled and other deserving persons)
- Procurement and distribution of medical drugs
- Setting up special healthcare programmes for HIV/AIDS infected people
- Developing suitable health policies
- Free national immunizations programmes
- Strengthening community based health care systems
- Health insurance (National Hospital Insurance Fund)
- Preventive and promotive health services
- Anti-Retroviral Therapy (ART) programme

5. Ministry of Lands

- Land administration
- Settlement of squatters
- Land use and management
- Land reforms, tenure and planning
- Environmental protection
- Land policy and physical planning

6. Ministry of Water Resources and Irrigation

- Ensure access to water and sanitation
- Development of water infrastructure
- Provision of water for irrigation schemes
- Construction maintenance and rehabilitation of dams and water pans.
- Drilling of boreholes
- Flood control and land reclamation, national irrigation, public water schemes and community water projects

7. Ministry of Labour and Human Development

- National Social Security Fund (NSSF)

8. Office of the Vice President and Ministry of Home Affairs

- Children's department
- Children's homes

9. Ministry of Planning and National Development

- Poverty eradication
- National Planning and prioritization

10. Ministry of Roads and Public Works

- Roads development, public works policy

11. Ministry of Transport

- Infrastructure development
- Rural Access roads
- Efficient and modernized air transport
- Developing of an efficient rail transport system
- Maritime and inland waterways

Government Institutions

1. National Environment Management Authority (NEMA)

- Coordinating the various environmental management activities
- Promote the integration of environmental considerations into development policies for the improvement of the quality of human life in Kenya
- Carry out surveys on proper management and conservation of the environment
- Initiate and evolve procedures and safeguards for the prevention of accidents, which may cause environmental degradation and evolve remedial measures where accidents occur e.g. floods, landslides and oil spills
- Monitor and assess activities in order to ensure that the environment is not degraded by such activities. Give adequate early warning on impending environmental emergencies.
- Undertake programmes intended to enhance environmental education and public awareness, about the need for sound environmental management.

2. National Aids Control Council (NACC)

- Reduce the number of HIV infection in both vulnerable groups and the general population.
- Improve the treatment and care, protection of rights and access to effective services for infected and affected people.
- Adapt existing programmes and develop innovative responses to reduce the impact of the epidemic on communities, social services and economic productivity.
- Support organizations that are committed to the fight against HIV.
- National HIV/ Aids campaign (sensitization and prevention)
- Train Communities on HIV/AIDS home based care

3. National Social Security Fund (NSSF)

- Provision for old age, disability, accidents and sickness
- Safety nets and social assistance programmes to ameliorate the impact of adverse shocks particularly on the poor.

4. National Agency for the Campaign Against Drug Abuse (NACADA)

- Campaign against drug abuse
- Awareness campaign on the harmful effects of drug abuse
- Eradication of drug abuse

5. Kenya Agricultural Research Institute (KARI)

- Agricultural research
- Development of high breed crops
- Development of drought and disease resistant crop varieties
- Agricultural innovations and knowledge towards improved livelihoods and commercialization of agriculture
- Increasing productivity and fostering value-chains while conserving the environment.

6. Agriculture Finance Corporation (AFC)

- Credit to farmers

7. National Cereals and Produce Board (NCPB)

- Commercial grain trading, storage, marketing operations and provision of grain related services.
- Trading in agricultural inputs
- Procurement storage and maintenance of strategic grain reserves
- Distribution of emergency relief grains

8. Uniformed Forces (Kenya Air Force, Kenya Army, Kenya Navy and the police)

- National security
- Maintain law and order
- Preserve peace
- Protect life and property
- Prevent and detect crime
- Disaster Management (evacuations)
- Relief food distribution

9. Kenya Anti Corruption Commission (KACC)

- Prevention of corruption by removing opportunities that facilitate the crime
- Investigate corruptions and economic crimes
- Education of the public and enlistment of their support in the fight against corruption
- Consistent enforcement of the law against corruption

Non Governmental Organizations/ Unions

1. Kenya Human Rights Commission (KHRC)

- Promote human rights in accordance with the constitution and international legal instruments
- Ensure all human rights are respected for all the Kenyans

2. National Council of Churches of Kenya

- Focuses on six main areas: Education, Food Security, Health and HIV/AIDS, Emergency preparedness and response, and Social Services Transition
- Democracy and governance: Deals with Constitution and Legislative Reforms, Peace Building, and Promotion of Accountability, Integrity and Ethics in public life.
- Social service Programme: Focuses on Education, Health and HIV/AIDS, Food Security and Disaster Management. It also has charge over the Children's Homes, Community Health Project at Huruma, the Refugee Services Project, Scholarships, Emergencies and Women & Children in Difficult Circumstances.

3. International Federation of Women Lawyers – Kenya [FIDA(K)]

- Enhance and promote the welfare of women and children realizing that women's well-being depends on the happiness of home.
- legal aid services for women
- Monitor human rights abuses against women
- Analyze the status of women in law and development

4. Kenya Network of Women with AIDS (KENWA)

- Challenge discrimination against those with HIV
- Advocate for the rights of AIDS orphans,
- Offer its members psychological and material support
- Teach home-based care techniques to family members caring for a person with AIDS
- Sponsor income-generating activities for families affected by AIDS

5. Central Organization of Trade Unions (COTU)

Promote the social, economic, political and other interests of the Kenyan workers through;

- Strengthening the affiliated Unions
- Lobbying and representation at national and international levels
- Building solidarity, alliances, partnership and networks
- Tripartite representation and educating workers

6. Federation of Kenya Employers (FKE)

- Act as a consultative forum for all employers.
- Encourage the principle of sound industrial relations and observance of fair labour practices.
- Promote sound management practices amongst employers through training, research, consultancy services, and adoption of best practices.
- Advocate, promote and defend Kenya employers on matters relating to their interests.

7. Maendeleo Ya Wanawake

The overall goal of Maendeleo ya Wanawake Organization is to contribute to improvement of the economic, social and political status of women in Kenya.

- Maternal Child Health and Family Planning (MCH/FP)
- Integrated HIV/AIDS/STD
- Environment and Energy Conservation Project.
- Women leadership development and Training programme.
- Income Generation project.
- Traditional Practices & Gender issues.

8. Federation of African Women Education (FAWE)

- Promote women in education and career development

International Organizations

1. International labour organization

- The Centre works to enhance the capacity of governments, employers' organizations, workers' organizations and other social and economic actors to play an effective role in the economic and social development of their countries and regions.
- The Centre helps participants in its courses to:
- Identify, share and understand current thinking and practice concerning international labour standards, decent work, employment, social protection, social dialogue, tripartism and related development issues
- Examine common problems and challenges

Find and implement sustainable solutions to those problems and challenges.

2. Action Aid Kenya

- Works toward poverty alleviation through community based development and emergency response
- Working on HIV/AIDS to give practical support to people living with the disease as well as campaigning and lobbying rich governments and international institutions to make access to drugs, care and treatment fair and unbiased.
- Focusing on the most vulnerable and poor, especially women and widows, to rebuild their means of livelihood.
- Strengthening community groups and institutions for advocacy work, lobbying and long term disaster preparedness work
- Empower disadvantaged women and campaign against the prejudices that lead to discrimination and abuse.
- Immediate humanitarian support: food and non-food items, temporary shelter, and warm clothes.
- Provide seeds, tools, credit and training to help poor people access the means to make a living, put food on the table and gain the respect of family and community
- Lobby governments on policies e.g. persuade government to provide school children with cooked midday meals.

3. CARE Kenya

- Food aid
- Emergency livestock de-stocking

4. HelpAge International (Kenya)

- Programmes for disadvantaged older people

5. UNICEF

- Orphans and vulnerable children project

6. Concern Worldwide

- Food security and livelihoods recovery - post drought livelihood restoration

7. Catholic Relief Services, Kenya

- Kenya Drought Response Emergency (KDER) programmes
- Child Survival Project
- Orphans and Vulnerable Children project
- Food security and livelihoods recovery

8. World Vision International

- Food and distribution of other relief items
- Food security
- Refugee assistance
- (Basic) healthcare
- Trauma counselling of children
- Water and sanitation
- Education
- Reconstruction

9. International Fund for Agriculture Development (IFAD)

- Strengthen the capacity of the rural poor and their organizations
- Improve equitable access to productive natural resources and technologies
- Increase access by the poor to financial services and markets
- Carry out and fund various agricultural development projects

10. Transparency International

- Main concern is on good governance mainly for the government to function in a way that promotes the public interest rather than the personal interests of those in control.
- Raise public awareness and advance the general education of the public relating to nature and consequences of corruption
- Promote and undertake or commission research for the public benefit in matters relating to nature and consequences of corruption
- Work with civil societies in calling for politicians to be accountable, greater access to information and full disclosure of transactions where public monies and donor finance is involved

Parliament

- Making of the social protection policies
- General social and economic development issues in the constituencies
- Representative of the people in the government
- Constituency development fund
- Constituency bursary funds

Private Sector

1. Kenya Association of Manufacturers (KAM)

- Provide for and encourage discussions between the private and public sector on issues which affect the manufacturing industry.
- Promote participation in trade fairs, trade exhibitions in order to identify new markets and expand existing ones.
- Enhance members' understanding of the implications of global and regional trade agreements.
- Promote fair trade and business practices, environmentally friendly manufacturing, and socially responsible employment.
- Promote value addition to local raw materials and to encourage transfer of appropriate technology.
- Advise and encourage co-operation with other trade and micro-enterprise associations.
- Promote inward capital investments in manufacturing in the region.

2. Electronic and Print Media

- Information to the public
- Educate public on various issues
- Making appeal for assistance on needy cases
- Keep watch on Government over democracy and governance issues

3. Insurance Companies

- Personal insurance cover against sickness, disability or death
- Property insurance cover to recover the loss

4. Commercial Banks

- Giving emergency and development loans
- Facilitate savings
- School fees loans
- Junior savings accounts
- KREP Bank offers financial support to low income earners (e.g. Small scale loans small businesses; loans to SACCOS making them liquid to meet clients loan demands; loans to low income earners; and personal loans to salaried people.

Micro Finance Institutions (Mfis)

- Offer financial services for the working poor.
- They offer Small-scale loans especially to Jua Kali businesses; low-income earners (e.g. merry go round loans) and personal loans to salaried people. For example, Kenya Women Finance Trust offer group loans exclusively to women, and Faulu Kenya provides loans to individuals within groups or Associations (self help groups, merry go round etc.)
- Credit for income generation and also savings, emergency loans, insurance and other financial services.
- Provides opportunities to extend social protection to the poor through life and health insurance schemes.
- Serves the needs of micro-enterprises in developing and transition countries by replacing loan collateral with trust and group pressure. Group lending and similar lending techniques bring the poor together, and give them a voice and influence.

Community Based Organizations (CBOs)

- Community resource mobilization
- Savings and investment initiatives
- Accessing of group loans for development

Faith Based Organizations (FBOs)

1. Churches and Mosques

- Promote spiritual and social development
- Sometimes assist the needy people (food and clothing)
- Participate in various community development initiatives (e.g. schools or health centers building)
- Advice people on where to seek help
- Caring for the old, orphaned, sick and disabled
- Educate on family life problems, like abortion, pre-marital pregnancies, and child dumping.

Annex 2: Participants in Round Table and National Workshops

	Name	Position	Institution	Address & Tel/Fax No.	E-mail
1.	Mr. David Mwangangi	Policy Manager	Action-Aid	AACC Building, Waiyaki Way Tel: 4440440/4/9	david.mwanagangi@actionaid.org
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ALRMP	Arid Lands Resource Management Programme
AERC	African Economic Research Consortium
AU-IBAR	African Union/ Inter-African Bureau for Animal Resources
CRS	Catholic Relief Services
FAO	Food and Agriculture Organization
FEWS-NET	Famine Early Warning System Network
FKE	Federation of Kenya Employers
ILRI	International Livestock Research Institute
KARI	Kenya Agricultural Research Institute
KDB	Kenya Dairy Board
KENFAP	Kenya Federation of Agricultural Producers
KEPHIS	Kenya Plant Health Inspectorate Service
KFHC	Kenya Freedom from Hunger Council
KIRDI	Kenya Industrial Research and Development Institute
KIPPRA	Kenya Institute for Public Policy Research and Analysis
ML&FD	Ministry of Livestock & Fisheries Development
MoA	Ministry of Agriculture
MCD&M	Ministry of Co-operatives Development
MoRPW	Ministry of Roads and Public Works
MoTI	Ministry of Trade and Industry
MoWRM	Ministry of Water Resource Management
MPND	Ministry of Planning and National Development
NIB	National Irrigation Board

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