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**Report on the assessment of
the National Social Security Fund
Haba Haba plan design and possibilities
for inclusion of refugees and migrant
informal economy workers in Kenya**

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Printed in Kenya

► Executive summary

The launch of the **NSSF Haba Haba scheme** in 2019 was meant to address the product needs of the missing middle (informal and rural economy workers) who had been left out in the initial design. While the scheme targeted informal sector workers, it left out informal sector migrant workers, refugees, and host communities. Notably, the requirement for a National ID to register for the scheme through M-PESA automatically cut off refugees and migrant workers since they couldn't use their alien IDs to register for an M-PESA line and/or open a bank account.

Against this background, this survey was aimed at assessing Haba Haba's design and the possibilities for the inclusion of refugees. Specifically, it aimed at:

- Mapping and conducting an analysis (design and functioning) of social security schemes targeting informal economy workers with a particular focus on NSSF Haba Haba product,
- Undertake a rapid review of barriers and challenges preventing the uptake of social security schemes such as the Haba Haba product by migrant workers, refugees, and host communities, and;
- Recommend strategies for unlocking barriers and expanding coverage of social security schemes such as the Haba Haba product for refugees and migrant workers.

It involved undertaking a desk review complemented with fieldwork to fill in gaps identified and adequately respond to the survey objectives. It adopted a participatory method where qualitative data was collected through 17 FGDs drawn from refugees and migrant workers; informal economy workers among the host communities; and current Haba Haba contributors. The information was triangulated by 30 key informant interviews held with government officials, workers' unions, and refugee agencies among others. Data was collected from Nairobi and Turkana (Kakuma camp and Kaloyebei settlement). The analysis involved identifying key themes and sub-themes that were discussed alongside stories of change.

The findings reveal that the conversation around pension schemes is not common among refugees/migrant workers and host communities. Additionally, the findings revealed a very low level of awareness for the Haba Haba product since none of the participants had heard about it, be it in community meetings, mainstream media, or social media. Notably, this low level of awareness is not unique to refugees/migrant workers and host communities but also in the larger informal sector, as pointed out by partners involved in rolling out the scheme to members of their associations.

Participants were given brief details of the Haba Haba product in order to assess their perception. They felt that the scheme was affordable. They however noted that, based on their status, the period (five (5) years) that one is required to save before accessing a portion of their money is too long. With regards to how they planned for old age now that most were not in any pension scheme, a majority indicated that they had not structured saving plans for their old age.

Findings reveal that one of the barriers to the uptake of social security is the transit nature of refugee camp/settlement and "temporary" refugee status that discourages them from engaging in long-term financial planning in a foreign country. Savings consistency is manifested by the unwillingness to pay daily contributions. The unwillingness is also attributed to delayed benefits from the scheme. The other barrier is the Haba Haba technology which participants felt is too complex for a typical informal worker in a refugee setting where a significant proportion are illiterate. Besides navigating the complex registration process and remitting one's savings, the platform is designed in English posing another layer of challenge to discussants in this survey. Related to this, was the instability of the USSD platform which makes it costly and frustrating. People get discouraged by repeating the process three to five times. So the structure of the platform itself is a great barrier to gaining acceptability from the workers. Also, challenges with online registration where participants, especially the illiterate and old, expressed concern that a process that one registers online without having physical documentation, and then begins to send money cannot be trusted.

Low or lack of consistent income emerged as a challenge with participants noting that most refugees live on conditional support from organizations such as UNHCR with payments having a ceiling amount. On the same, payment scales for immigrant workers in informal employment are relatively low, not to mention limited career growth and expiry of work permits that upsets their long-term prospects/planning and might have a bearing on their commitment to schemes such as **Haba Haba**.

Cultural diversity which includes language-related barriers and some cultural beliefs and values such as those that bar women from making long-term saving or posterity decisions have a bearing on the inclusion of these groups in the scheme.

UNHCR is a factor that may promote or impede refugees' inclusion in social protection programs. Participants pointed out that they trust initiatives that are steered by, or channelled in partnership with UNHCR. It emerged that Haba Haba would be generally accepted if it was promoted through the Commission.

On sensitization, the majority of participants indicated that they would have trust in Haba Haba if they are educated on how it will be operationalized, benefits accrued, and guaranteed that their savings will be well managed. They particularly expressed concern about how the fund will treat cases of the death of a contributor, and how a refugee contributor will access their savings in case they are moved to a third country or repatriated back home. They reiterated that if a procedure/ mechanism on how they will get their savings is not elaborate, they may lose all their savings and this will discourage them from participating in the scheme.

The other challenge relates to civil registration where participants noted that refugees' Alien Identity cards are not always accepted by banks or companies like Safaricom, while in some cases, refugees possess expired passports. This hinders their access to banking and M-PESA services, which are required to operationalize the Haba Haba saving scheme. Interestingly, while the majority expressed their concern for recognition and registration, it emerged that some refugees would not like to lose this status since they will lose the benefits that come with it.

The other challenge relates to civil registration where participants noted that refugees' Alien Identity cards are not always accepted by banks or companies like Safaricom, while in some cases, refugees possess expired passports. This hinders their access to banking and M-PESA services, required to operationalize Haba Haba saving scheme. Interestingly, while the majority expressed their concern for recognition and registration, it emerged that some refugees would not like to lose this status since they will lose the benefits that come with it.

► Recommendations

From the survey findings, the following recommendations are proposed to accelerate the uptake of social security by refugees/migrant workers and host communities:

Sensitization and Awareness Creation: There is a need to raise the awareness of the Haba Haba product since if it's not known cannot be acted upon. NSSF should roll out widespread campaigns and elaborate activities that entail sensitizing the target groups, not only, on the product design, but also addressing issues raised that deter them from participating in the scheme.

Brand promotion: Closely related to awareness creation is brand promotion. Participants know NSSF as a scheme meant for those in formal employment. For the Haba Haba scheme, there is a need to create a strong brand identity to differentiate it from the conventional pension scheme.

Grassroots presence: The Fund needs to establish a physical presence near refugees' concentrated areas such as Kakuma by setting up an office or having agents, in liaison with UNHCR, to assist the communities with registration, addressing their queries relating to the Haba Haba scheme.

Haba Haba design: Three things need to go into the design: first, develop a mechanism to guarantee that as part of clearance from the country, refugees are allowed to access their savings. Two, enhance the platform to include more languages and robustness of the Haba Haba technology. Third, attach more benefits to Haba Haba such as health insurance to attract this group. Improvement of the design to make it more responsive to refugees and migrant workers should be benchmarked or integrated with VSSA or existing saving schemes they have to identify areas they can borrow from or partner with.

Streamline registration using Alien ID: There is a need to establish procedures, in line with the law and constitution, to enhance refugees' rights under the Alien ID for registration in Haba Haba schemes. Alternatively, they are integrated and registered to have similar rights as Kenyans where their right to social protection will be guarded by the constitution.

Integrating host community: The design targeting refugees should also consider the host community, especially in camps and settlements such as Kakuma to prevent chances of raising tension. It was reported in the survey that a project to support refugees in the Kalobyei settlement stalled due to acrimony from the host community. They felt that refugees are benefiting more than them.

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List of acronyms

BLAs	Bilateral Labour Agreements
BSSA	Bilateral Social Security Agreements
CCTE	Conditional Cash Transfers for Education
CIS	Commonwealth of Independent States
COTU	Central Organization of Trade Union
COVID-19	Coronavirus disease
CSO	Civil Society Organization
CSPS	Civil Service Pension Scheme
ESSN	Emergency Social Safety Net
EU	European Union
FGD	Focused Group Discussion
FKE	Federation of Kenya Employers
GDP	Gross Domestic Product
HDI	Human Development Index
HSNP	Hunger Safety Net Programme
ID	Identification Card
ILO	International Labour Organization
ISSA	International Social Security Association
KACITA	Kampala City Traders Association
KIHS	Kenya Integrated and Household Survey
KII	Key Informant Interview
KNBS	Kenya National Bureau of Statistics
MSME	Micro, Small and Medium Enterprises
MVIRBS	Mazima Voluntary Individual Retirement Benefits Scheme
NGO	Non-Governmental Organization
NSSF	National Social Security Fund
RBA	Retirement Benefits Authority
RoC	Republic of Congo
ROSCA	Rotating Savings and Credit Association
SADC	Southern African Development Community
SDGs	Sustainable Development Goals
SIM	Subscriber Interphase Modular
SRSP	Single Registry of Social Programmes
TOR	Terms of Reference
UNDP	United Nations Development Programme
UNDESA	United Nations Department of Economic and Social Affairs
UNHCR	United Nations High Commission of Refugees
UNICEF	United Nations International Children's Emergency Fund
URBR	Uganda Retirement Benefits Regulatory
USD	United States Dollar
USSD	Unstructured Supplementary Service Data Code

► 1. Background

The Republic of Kenya is a lower middle-income country in Sub-Saharan Africa with 47 semi-autonomous counties governed by elected governors. As per the Kenya Population and Housing Census, 2019, the population is 47.6 million people, making Kenya the 27th most populous country. The Human Development Index (HDI) value was 0.579 in 2018 ranking the country at 147 out of 196 (UNDP, 2018). Economic growth (GDP) has averaged 5.8% between 2010 and 2017 annually and 6.3% in 2018, in tandem with rising per capita incomes; primarily attributable to Kenya's service sector, particularly mobile telecom and banking (World Bank, 2018).

Despite this positive economic growth and sectoral achievements, poverty persists in Kenya with the Kenya Integrated and Household Survey (KIHBS) 2015/6 indicating that 36% of Kenyan citizens live under the national poverty line with 8.6% being extremely poor. According to KIHBS 2015/16, poverty rates remain considerably higher in rural areas (40%) compared to peri-urban or core-urban areas (28-29%). In addition, there are differential regional variations, with areas of the northeast in Turkana for example reaching poverty rates close to 80% (NHBS, 2016).

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However, 12% of Kenyans are still food-insecure and have poor food-consumption levels and low dietary diversity. The most hunger-prone areas being in the arid and semi-arid regions which tend to be rural. Food insecurity levels escalate significantly during periods of shocks and crises such as drought, heavy rains, floods and in the current COVID-19 pandemic

Kenya is further hosting almost 500,000 refugees and asylum-seekers, of which the majority are women and children. Kenya is following an encampment policy, and the overwhelming majority of refugees are living in two camps – Dadaab (hosting 217,532) and Kakuma (hosting 193,941) refugees. An additional 79,785 refugees are living in urban areas (UNHCR, 2020). While both Kakuma and Dadaab form vibrant and dynamic markets where both host and refugee members engage in business transactions of a diversity of goods and services, according to UNHCR, the majority of the refugees earn their livelihoods through employment as incentive workers, petty trade, cash remittances from relatives and friends abroad as well as engagement in small and medium scale business enterprises (traders/vendors, motorcycle riders, tailors). Most urban refugees and asylum seekers work in the informal sector as casual labourers, petty traders, small business owners and semi-skilled workers.

In 2018, Kenya had 17.8 million people in the labour force excluding those in small-scale rural agriculture and pastoralist activities with 83.6% in the informal sector and 152.2 thousand persons being self-employed and unpaid family workers (Economic Survey, 2019). The informal and rural economy in Kenya is heterogeneous, comprising, amongst others, domestic workers, small traders (hawkers), artisans, construction, workers in the gig economy, refugees, agriculture workers, farmers, fishers and pastoralists. Agriculture is the country's largest employer, with more than 40% of the total population and over 70 % of Kenya's rural people working in the agriculture, fisheries and forestry sectors, mostly with informal working conditions.

The majority of rural and informal economy workers are not enrolled with the National Social Security Fund (NSSF) and the National Hospital Insurance Fund (NHIF), thereby increasing their level of vulnerability and poverty. However, the extent to which the rural and informal economy workers are covered by existing social protection programmes is yet to be quantified. Quantifying coverage is critical in identifying gaps and developing measures to enhance social protection in this category of workers.

► 1.1 National Social Security Fund (NSSF)

The National Social Security Fund (NSSF) is a provident fund, open to all Kenyans into which contributions are paid by/on behalf of individual members, to facilitate and gain the benefit of investment returns. The contributions have been payable at a monthly rate of USD 4 contributed equally by the employee and employer as a statutory deduction for those in the formal economy and voluntarily for informal economy workers. The NSSF, Act of 2013 saw the introduction of higher contribution rates with a tiered approach but this is yet to be fully implemented. The accumulated amount of each member's contribution is identified as a personal account and, at the time of that individual's retirement from employment, the accumulated value of her or his personal account is released from the fund as a retirement benefit. The NSSF pays out its benefits as a lump sum, rather than as a regular pension. Even though the Constitution stated that the vast proportion of the national population would benefit from social security, there is a significant 'missing middle' (informal and rural economy workers) who are unable to access it. Refugees are not mentioned.

Outside of formal sector workers and voluntary contributions, the *Haba Haba* scheme, run by the NSSF, provides social security for informal sector workers. *Haba Haba* is a savings plan for members in the Informal Sector. NSSF launched *Haba Haba* in November 2019 in a move to expand Social Security coverage to include members in the informal sector. *Haba Haba* gives members a chance to save a minimum of Ksh. 25 a day, with the option of withdrawing 50% of their contribution after consistently contributing for a minimum of five (5) years. Registration with this scheme only requires access to a mobile phone, and no specific provisions exist restricting participation to Kenyan citizens only. However, given the constraints on refugee access to SIM cards (i.e. the Kenya Information and Communication Act does not include refugee IDs among the acceptable documents for SIM card registration, which restricts refugees and asylum seekers from purchasing or registering SIM cards in their names), it may be difficult for refugees to access this scheme.

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Additionally, around 1,200 private contributory schemes are operating within the regulatory framework of the Retirement Benefits Authority (RBA) but are mostly restricted to those in formal sector employment. There is a wide range of private agriculture insurances. Furthermore, the private 'Mbao' pension scheme, offers a very simple means by which members may easily accumulate a low level of regular (even daily) savings at a minimal cost. The scheme is geared towards supporting citizens engaged in the informal sector who are not accessing any social security support and who rely on variable incomes. Beneficiaries, now 100,000, must be citizens of Kenya over the age of 18 years with an Identity Card and a mobile phone. Contributions are not mandatory although the scheme encourages members to put aside Ksh. 20 (also known as 'Mbao' in slang) a day. Since it is designed and marketed as a pension plan, its goal is to encourage retirement savings, but highlight that members can also use it for savings or other purposes.

The lack of a responsive social protection scheme for refugees, migrant workers and host communities exposes them to vulnerabilities of extreme poverty. Whereas there are numerous private and government-supported social schemes including *Haba Haba* that target informal sector workers, they appear to be unresponsive to the social protection needs of refugees, migrant workers and host communities. There are barriers that hinder access to *Haba Haba* social protection programmes by refugees and migrant workers. In this assignment, we conducted an assessment of the nature, design, coverage, and perceptions of contributors and refugees on the *Haba Haba* social protection scheme. The research also identified barriers and challenges that hinder refugees' inclusion in the scheme. This helped us in identifying gaps that need to be filled through interventions and actionable measures necessary to enhance the uptake of social protection by refugees. To realize the set objectives, the research exercise adopted a participatory approach that yielded adequate information on social protection needs, barriers to inclusion and recommendation to enhance the design of *Haba Haba* scheme to promote uptake by refugee and migrant workers. The information generated will be used to guide interventions that will strengthen the transition from exclusion to inclusion of refugees and migrant workers in the *Haba Haba* scheme.

► 1.2 Objectives of the study

The general objective of the research exercise was to conduct an assessment of *Haba Haba*'s design and possibilities for the inclusion of refugees. It was guided by the following specific objectives:

1. Mapping and conducting an analysis (design and functioning) of social security schemes targeting informal economy workers with a particular focus on NSSF *Haba Haba* product.
2. Rapid review of barriers and challenges preventing the uptake of social security schemes such as the *Haba Haba* product by migrant workers, refugees and host communities in Nairobi and Turkana County including their ability/willingness to pay and awareness of social security products targeting workers in the informal sector.
3. Recommend strategies for unlocking barriers and expanding coverage of social security schemes such as the *Haba Haba* product for refugees and migrant workers.
4. Preparation of a concise report outlining challenges and recommendations for improvement to expand uptake.

► 1.3 Scope of work

The work involved undertaking a desk review on best practices of social security extension concerning the inclusion of informal economy workers, refugees, and migrant workers at global, regional, and country levels. This was complemented with fieldwork to fill in gaps identified and adequately respond to the survey objectives. It was an assessment of social protection schemes with a specific focus on the inclusion of refugees and the possibilities of their uptake of the *Haba Haba* scheme. It evaluated the target groups' willingness and ability to pay into such a scheme. Data was collected from the groups of key stakeholders:

1. Refugees and migrant workers;
2. Informal economy workers among the host communities;
3. Current *Haba Haba* contributors;
4. Key informant interviews with key stakeholders at the national and county level, as well as at the refugee camp.

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▶ 2. Desk review

▶ 2.1 Introduction

The informal sector is the segment of the economic activities that are semi-organized and unregulated. Workers in this sector are not covered by the social security scheme and other government regulations. Social security designates the Government-provided schemes, mechanisms and programmes that help workers and their families in facing the various shocks they may encounter throughout their life cycles, and the loss of revenues or additional expenses that may result from them. ILO defines the informal sector as follows, “the informal sector may be broadly characterized as consisting of units engaged in the production of goods or services with the primary objective of generating employment and incomes for the persons concerned. These units typically operate at a low level of organization, with little or no division between labour and capital as factors of production and on a small scale. In addition, they share the characteristics of household enterprises” (ILO, 1993; ILO, 2018).

Social security is essentially securing one’s future income by providing services that guarantee the welfare of the employee/worker. These services may include pension plans, health insurance and other services.

In Kenya, the constitution guarantees the right to social security to every citizen under Article 43 1(e) and it commits the Government to take adequate measures to ensure this constitutional right is realized. The National Social Security Fund (NSSF) Act, No. 45 of 2013 was assented in December 2013 and operationalized in January 2014; this act transformed the NSSF from a provident fund to a pension scheme where Kenyans both in formal and informal employment can contribute a percentage of their current income for purposes of future income.

In Africa, 85.8% of employment is within the informal sector (ILO, 2018). In Kenya, roughly 14.5 million individuals are employed in the informal sector translating to over 80% of the working population (KNBS, 2021). The lack of social protection of workers in informal employment significantly inhibits progress towards achieving

the SDGs by 2030, in particular goal one (1) on ending poverty, goal two (2) on ending hunger, goal 3 on ensuring healthy lives and promoting well-being, goal five (5) on achieving gender equality and empowering women and girls, goal eight (8) on promoting sustained, inclusive and sustainable economic growth, full and productive employment and decent work, goal 10 on reducing inequality and goal 16 on promoting peace, justice and strong institutions (ILO 2017; 2018).

The rise and proliferation of expanded social security programmes have gained traction, not only in the global north but also across the southern globe. Informal workers are described by the nature and environment of their work as ‘precarious and have almost no access to social protection, often low-paid, and yet with long productive hours’ (Alfers et al., 2017), have, in recent years, been the focus of research and development agencies. Across the world, the increasing urbanization and globalization have resulted in enhanced social and demographic vulnerabilities, especially among this group. For example, health and socioeconomic inequalities have been experienced more among migrant workers in China (Guan, 2017).

The impacts of such social inequalities are broad – presenting challenges to both these groups and the host countries experienced among the Rohingya refugees in Bangladesh (Kudrat-E-Khuda (Babu, 2020). The government of Bangladesh, as a host country, for example, is grappling with challenges relating to social, environmental, legal, and financial components. The overall implication is a compromised social security system for both the host communities and these social groups. The rise in such disparities has attracted response mechanisms from governments, civil societies, and other non-state actors (NSAs) through ensuring social security measures.

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However, the mapping and assessment of social security schemes for inclusiveness and functions remain highly overlooked, especially in countries where human rights global interventions are competing with national priorities and needs. Here, we focus on informal workers with a focus on the design and functionalities of *Haba Haba* – a social security programme under the Kenyan government's National Social Security Fund (NSSF).

Understanding the physical and social vulnerability of informal workers (refugees and migrant workers) in Kenya

The COVID-19 crisis has revealed the worrying consequences of social protection gaps for workers in the informal economy and their families (ILO 2020). Such gaps leave these workers and their families particularly vulnerable to shocks since they usually cannot count on the protection provided by social insurance or on social assistance schemes that are narrowly targeted at those in poverty.

In many countries, the two dominant types of social security schemes are (a) social insurance and other contributory provisions for those in the formal economy and (b) poverty-targeted social assistance or "safety net programmes" for the poor. Workers in the informal economy tend to be excluded from both types of coverage – those for workers in formal employment and those for the poor. This lack of protection has been described as the "missing middle".

The exclusion of workers in the informal economy from social protection constitutes an enormous and daunting challenge for economic and social development, considering that informal employment in many countries represents most of the labour force – in some countries more than 80% of total employment. For example, in India, 88% of working men and 90% of working women are in the informal sector, while in most countries of sub-Saharan Africa, the large majority of workers are in informal employment (more than 75% of those in non-agricultural employment and more than 90% of those in all informal employment) (ILO, 2018).

Informal workers, as applied here, are categorized as either immigrant (rural and foreign) workers and/or refugees (conflict-based asylum seekers) who have no formal recognition by the state or host communities. The degree of vulnerability is shaped by the context occupied by informal workers. For example, refugees

in camps face a bigger challenge of poor access to social security programmes than their counterparts in urban areas. As Lund (2020) points out, these groups of workers have no proper access to work-related social protection measures compared to their formal counterparts. Similar to the global trend, informal workers (particularly immigrants) have specific residencies. Consistent with the study by Elaine (2017), informal workers mainly live in urban areas with low rent rates. In Nairobi, housing is a key consideration for immigrant workers, even for those with formal documentation. Among the key challenges informal workers experience include poor or no education for themselves and/or their children, little or no access to proper health and healthcare, and deteriorating mental health among others (Elaine, 2017).

► 2.2 Informal sector pension schemes in Kenya

Pensions play an important role in poverty alleviation of the elderly – one of the most vulnerable groups in any society, particularly older women. Yet, according to the International Labour Organization (ILO) (2002), only one in five workers is covered by adequate social security schemes, whilst the World Bank (Willmore, 2006) points out that 85% of the world's population over the age of 65 has no retirement benefit at all. In sub-Saharan Africa, less than 10% of the older population has a contributory pension (Palacios, & Sluchynsky, 2006).

In Kenya, like any other country in the world, low pension coverage is a big challenge among the informal sector workers. A major contributing factor to decreasing and low levels of social security coverage in these regions is the trend toward greater formalization or flexibility in labour market conditions, which in essence leaves the majority of workers outside the realm of social protection systems (McKinnon & Sigg, 2001). Unlike the formal sector employees who are shielded from economic insecurity by an employer or an institution, the informal sector workers have to face the risk on their own. Continuity of work and a reasonable income is the top priority in their lives (Willmore, 2006).

Retirement Benefits Authority (RBA)

In Kenya, the Retirement Benefits Act No. 3 of 1997 establishing the Retirement Benefits Authority (RBA) was enacted by Parliament in 1997. According to the Act, the objectives of RBA include regulating and supervising the establishment and management of retirement benefits schemes; protecting the interest of members and sponsors of retirement benefits schemes; promoting the development of the retirement benefits industry; advising the Minister for Finance on the national policy to be followed with regard to the retirement benefits industry; and implementing all government policies relating thereto. The RBA's ultimate objectives are to protect member benefits and to accelerate domestic savings and economic growth. The two objectives have been split into social and economic agendas (RBA, 2010). Generally, over 85 % of the Kenyan workforce is currently not covered by any form of retirement benefits saving vehicle (Odundo, 2008).

Mbao Pension Plan: The Mbao Pension Plan, which is more of a savings plan although it is marketed as a pension plan, was introduced in 2009, in which any Kenyan above 18 years could be contributing, via M-PESA, a minimum of Sh20 daily, Sh500 monthly or Sh6,000 yearly, without any penalty for a lull in contributions. The fund has over 100,000 members, but this is less than one percent of the 14.8 million people engaged in the informal sector.

Inua Jamii: The objective of Inua Jamii is to uplift the lives of poor and vulnerable citizens of Kenya through regular and reliable bi-monthly cash transfers. For instance, the Hunger Safety Net Programme (HSNP) is for vulnerable and poor households in Northern Kenya, especially the poorest arid counties of Turkana, Marsabit, Mandera and Wajir. Ksh 5,400 is paid bi-monthly to HSNP households. Another example is the Inua-Jamii Senior Citizens' scheme that provides income protection to all citizens above the age of 70. The scheme provides 2000 shillings to the members to reduce the dependency of those in old age.

Octagon Pension Scheme: Octagon Pension Scheme launched a digital pension scheme to give workers in the informal sector a platform to save for their retirement. The product, MOBIKEZA, allows contributors to make unlimited deposits and periodic withdrawals via USSD or an app. It caters to the youth, Juakali artisans, and workers in Micro-Small and Medium-sized Enterprises (MSMEs) that lack a means of saving for their old age. The scheme uses M-PESA which has facilitated the development of innovative mobile products due to the ease of depositing, withdrawing and integrating products with the M-PESA ecosystem.

► **2.3 Barriers and challenges preventing the uptake of social security schemes such as Haba Haba products by migrant workers, refugees, and host communities**

Refugees/asylum-seekers are people who have fled countries to other jurisdictions due to war, violence, conflict or even persecution and therefore seek protection and safety in the countries they move to. Most migrant workers are unskilled casual labour providers who move systematically from one country/region to another providing their services on a temporary basis.

Since the 1990s, Kenya has been hosting refugees mainly from South Sudan, the Democratic Republic of the Congo, and Somalia. Kenya hosts over half a million refugees currently, with most of them living in camps located in the impoverished counties of Turkana (40%) and Garissa (44%), while 16% inhabit urban areas—mainly in Nairobi but also in Mombasa and Nakuru. These refugee populations have been integrated with the host communities and have become an integral part of the social, cultural, and economic fabric of the country and the local communities that host them (UNHCR, 2021).

However, the refugees and their host communities continue to face poor living conditions, restricted access to socioeconomic opportunities, and specific vulnerabilities that need to be understood through socioeconomic data to inform the design and implementation of solutions (UNHCR, 2021).

Evidence from many parts of the world has shown that social protection is not consistently available to migrants, refugees and asylum seekers in most developing countries worldwide. Enabling access is one of the functions of national legislation and policy, which in turn emanates from the relationships between host communities and migrants, and the willingness and capacity of governments themselves to promote inclusive social protection (UN DESA, 2018).

► **2.4 Strategies for unlocking barriers and expanding coverage of social security schemes such as the Haba Haba product towards refugees and host communities**

Migrant workers, refugees and asylum seekers often remain at the margin of society, discrimination and xenophobia increase their vulnerabilities and reduce their ability to integrate and contribute economically. Evidence shows that the effects of refugee inflows on labour markets are minimal in the short term and disappear in the long term, while fiscal impacts become positive and grow over time. Indeed, in the long term, overwhelming evidence shows that the economic contribution migrants can bring to host societies is substantial. Those who integrate into the destination country's labour market tend to pay more into contributory social security systems and overall social protection systems in the form of taxes than they receive in terms of benefits (UN DESA, 2018).

UNCHR (2021) identifies four major types of barriers that face refugees, migrant workers and asylum seekers when it comes to social protection in the countries, they move to. These barriers are legal barriers (legal framework), administrative barriers, practical barriers (documentation, ambiguous interpretation of the law) and key process-related barriers (lack of monitoring mechanisms).

Access barriers by social protection type (social assistance and insurance, labour market support) for migrant workers.

ILO (2021) identifies more barriers to social protection within this group of people, they include; exclusion by national legislations, migrants working in the informal economy, lack of social security coordination, migrants with irregular status, lack of effective enforcement and implementation, lack of information or knowledge, lack of contributory capacity and other financial challenges, lack of social protection programmes/schemes, lack of representation organizations and social dialogue, language barriers, gender discrimination, religious and cultural barriers, discrimination, stereotypes and lack of data.

Even with these barriers migrants are not always at greater risk of poverty, because a well-governed migration has the potential to strengthen social and economic development both for countries of origin and destination and for migrants themselves. However, certain groups, such as low-skilled migrant workers, irregular or undocumented migrants and children who migrate unaccompanied are exposed to greater risks than other migrants. Similarly, refugees and asylum seekers often face significant challenges in living safely and productively, and in enjoying access to basic public services, labour rights and social protection (UNICEF, 2021).

Several measures have been proposed to mitigate the social protection barriers within this category of people, a major one being the rights-based approach. While rights-based principles are crucial, it is also worth reflecting on the positive wider societal effects of including migrants, refugees and asylum seekers in national social protection systems. International migration can transform societies for the better when migrants have their human rights respected, can access comprehensive and shock-responsive social protection systems, have accessible regular migration channels and can effectively participate in the labour market (UN DESA, 2018).

To unlock these barriers (Hirose et al, 2011; ILO, 2021) provides five adequate and suitable mechanisms within the rights-based and gender-responsive measures.

1. The ratification and implementation of the relevant ILO conventions and recommendations is the first step toward the incorporation of the principles and standards established therein into domestic law.
2. Conclusion and enforcement of bilateral/multilateral agreements on social security coordination. The content and scope of these agreements, the negotiation process, and country and regional practices.
3. Inclusion of social security provisions in bilateral labour agreements (BLAs) and memoranda of understanding (MoUs).
4. Adoption of unilateral measures, including equality of treatment and national SPFs, to extend social protection to migrant workers and their families.
5. Complementary measures addressing the administrative, practical and organizational obstacles faced by migrant workers.

► 2.5 Good practices of social security extension concerning the inclusion of refugees and migrant workers at the global, regional and country levels

Extending legal coverage of social protection to migrants, refugees and asylum seekers is guaranteed by law in many countries, according to the principle of equal treatment regardless of migrant status. However, in enacting laws that recognize this principle, narrow definitions referring to legal status — for example, to regular or irregular migrants and permanent or temporary migration — or employment status often hinder effective coverage of non-nationals, especially the most vulnerable (ILO, 2016; Williams, et al, 2017).

Furthermore, the exclusion of certain groups from legislation on account of their nationality is also one of the determining factors preventing access to social protection for migrants, refugees and asylum seekers (Hirose et al., 2011).

In 2020, the global COVID-19 pandemic crisis exposed many gaps in social protection and prompted countries to extend the coverage of their programmes to include migrants, refugees and asylum seekers who were traditionally excluded from social protection. This is because this group of people was among the most affected by the COVID-19 crisis and the resulting contingency measures. Many countries around the world made efforts to approve emergency measures rapidly to include non-nationals in their social protection systems for the first time.

In many countries across the world, pension schemes are mostly available to civil servants or public sector workers in a contributory manner and separately designed. The majority of these schemes are in the form of pay-as-you-go benefits arrangements where the current pensioners, for example, obtain their benefits from the contribution of the current workers. There is still little or no consideration of the informal workers, especially the refugees and migrant workers. The rapid inflow of migrant workers and the increasingly rising number of refugees into a given country will likely present more challenges for policymakers, especially in developing countries. According to a World Bank Report on pension coverage in Africa, the majority of these migrant workers will be in the informal sector prompting the need to design and reform pension schemes to offer comprehensive and long-term benefits.

Extending pension scheme coverage to accommodate the informal economy (including refugees), according to this report, requires governments to rethink their financial inclusion and systems identification approaches. Within the East African Community, issues of income variability or regularity and matching and incentivizing contributions are urgent for the expansion of the pension schemes for informal workers.

► 2.5.1 Country cases—refugees-targeted social protection schemes, good practices, and lessons

Across the world, the social protection issues faced by refugees and the informal migrant workforce, although appear shared, are shaped, to a larger extent, by the socio-cultural and political undertones in the country of refuge. The nature of social protection schemes and their organisation varies from one country to the other – especially depending on the development status of that country. In this case, we analyze how these schemes are mobilized in the developed, transitioning, and developing economies for the refugees and informal economy.

Turkey

This is a country with the highest number of refugees in the world standing at over 4 million, refugees are treated the same way as nationals regarding access to social protection rights. For example, they are allowed by the Law on Foreigners and International Protection (2013) to have access to basic education and training, universal health insurance, and other forms of social assistance, just like normal citizens. However, there seems to be some disconnect between the law and its practical application.

Best practices

Implementation of the law is largely dependent on the relationship the government has with partners and the humanitarian agencies in the country. For example, through the partnership between the Turkey government and the EU Facility for Refugees in Turkey, refugees have been included in the expanded national social protection systems. The effect is a culmination of the Emergency Social Safety Net (ESSN) which involves the unconditional transfer of cash to the refugees. Special consideration of the beneficiaries is based on the level of vulnerability with priorities offered to the elderly, children, single parents and women, and families with disabled dependents. Among the vulnerable groups, there are further targeted social protection schemes for differentiated refugee groups.

For example, the Conditional Cash Transfers for Education (CCTE) ensures refugee children attend their education. Transfers are done bi-monthly as long as the children are in school. Some of the enablers to the inclusion of refugees in the social protection schemes include favourable political commitments for the cooperation between Turkey and the EU that enhance financing for social protection, sound and inclusive legal policies, and streamlined efforts from humanitarian actors and the Turkish government (Andrade et al, 2021).

The pension scheme system in Turkey is highly fragmented and complex especially when foreigners – migrant workers and refugees are considered. Regardless of your citizenship status, the social benefits for Turkish nationals and foreigners are defined by the following factors: employment status that determines one's access to Turkey's social protection; the status of employment that influences access to healthcare, pension, and family benefits; guaranteed income; and access to family benefits (Aysan, 2020). The government of Turkey borrowed the three-tier pension scheme developed by the World Bank. The first tier ensures pensioners have a minimum living standard, the second tier is earnings-driven to guarantee some form of standard of living for retirees, whereas the third tier is based on voluntary savings made by employers or own individuals.

Refugees and migrant workers in Turkey are categorized as emigrants and are provided access to pension benefits under the second-tier contributory pension scheme as well as the voluntary savings third-tier system. The public contributory pension scheme offered by the government of Turkey is open to both working Turkish citizens and foreigners employed in Turkey. The non-resident migrant workers in Turkey are also entitled to retirement benefits as long as they voluntarily contribute to the tier two contributory pension scheme. However, migrant workers have no access to the private pension plan that the Turkish government introduced in 2017. This state-funded scheme permits employers to remit a minimum of 3% of their basic earnings to a private pension. Refugees and migrant workers in Turkey also have access to benefits as a result of their contribution to voluntary savings systems. This pension scheme does not oblige them to have certain citizenship or residence status.

Germany

The public pension schemes in Germany are explicitly defined for civil servants as well as for migrant workers in Germany. They are based on the pay-as-you-go model and are highly regulated by Social Code-Book VI - Statutory Pension Insurance. Uncharacteristic of many countries, the workers posted in Germany are insured in their own country of nationality where the initial employment is located whereas the cross-border workers are covered by the country they work. Voluntary contributions apply to all residents in Germany who have no mandatory obligations to make their pension contributions. This applies to refugees and migrant workers.

As much as members (including refugees and migrants) of the pension scheme wait up to five years for the pension benefits to mature, the German pensions are transferable across the world, and the mobility of the beneficiaries does not determine their access to pension benefits (Schnabel, 2020). Moreover, nationality is not considered when determining pension benefits. The exportability of the pension benefits in Germany is aided by the multilateral agreements between Germany and the jurisdiction(s) of interest. Special

agreements, however, exist with countries such as Turkey due to their historical and complex migration relations. For example, pensions in these two countries can be cumulatively determined without lowering eligibility in the other.

The Bilateral Social Security Agreements (BSSAs) exist for refugees and stateless people, as stipulated in the Geneva Convention. Such BSSAs allow refugees and other migrant workers to apply for pension insurance, health insurance and maternity protection, work injury insurance, and child allowance for employees.

Brazil

The Venezuelan refugees and migrant workers are hosted by Brazil and are offered access to Brazilian national social assistance schemes. Statistics according to UNHCR show that over 260,000 Venezuelans are hosted by the Brazilian government as of 2020. The two major cash transfers include conditional cash transfers (CCTs) for vulnerable households with school-going children as well as the unconditional cash transfers for the elderly and persons living with disabilities who are in deep poverty. The migrants are also registered and enrolled with the Single Registry of Social Programmes which enables them to access the government's social protection mechanisms. Brazil, like many other host countries, faces challenges in fast-tracking refugee registration, as evident in the low number of enrolments.

Key among the facilitative factors of the expansion of the Single System of Social Assistance in Brazil is the presence of sound and clear legal groundings in the country that are agreeable with international legal frameworks. The government has also committed to strengthening the capacity of the social protection mechanisms in hotspot areas in the country.

Denmark

In the case of Denmark, there are detailed legislative frameworks that ensure migrant workers have access to formal employment similar to Danish nationals. It has also re-evaluated its governance and policies relating to immigration to ensure adequate integration of non-nationals into the country's labour market. Critical to note is the need to understand the role and participation of refugees in the labour market. Through this, Denmark has reduced public spending and strengthened its public financing systems.

The case of Mozambique refugees in South Africa

As is the case with nearly all countries assessed here, the pension scheme in South Africa as a social protection scheme for retirees is only open to those owning legal documentation, particularly the identification (ID) card. Mozambican nationals residing in South Africa as refugees have been a highly vulnerable lot, especially the 'older' women who first fled Mozambique due to the civil war in the 1980s. A study carried out by Schatz (2009) indicates that nearly a third of the Mozambicans did not have access to pensions due to bureaucracies in obtaining the South African ID. In some cases, even those with South African IDs had their ages cut or lowered, a move they attribute to a blatant conspiracy by the authorities to beat their eligibility for pension schemes. The situation is even harder for households with no pensioner as such women are forced to look for alternative forms of livelihood to fend for their dependents.

The case of Kenya

Kenya has one mandatory pension scheme, 1,302 voluntary or occupational pension schemes, and one informal pension scheme. The social security programmes in Kenya, for example, have largely targeted the formal sector economy neglecting the informal sector that accounts for over 80% of the labour force. The Retirement Benefits Authority (RBA) in collaboration with the National Federation of Jua Kali launched the Mbao Pension Scheme to extend coverage to low-income workers in the informal economy. Mbao Pension Scheme is a voluntary retirement savings plan that relies on mobile money accounts for the informal workers to make their periodic contribution of Sh.. 20 per day. The contributors are allowed to withdraw as benefits, after three years, 10 years, 15 years, 30 years, and more based on the member at the time of registration. There are no penalties for defaults and members have no maximum or ceiling on their savings. The biggest impediment to the operationalization of the Mbao Pension Scheme was the lack of proper governance mechanisms to deal with administrative bottlenecks. Among the critical gaps to be addressed moving forward include improving public awareness to deal with the issue of economies of scale and strengthening management practices around the scheme.

The case of Rwanda

Rwanda has one pension scheme for the informal sector, one mandatory scheme, and two voluntary or occupational pension schemes. The pension scheme coverage in Rwanda is managed by the Rwanda Social Security Board and is open to workers in the public and formal private sectors. It's a pay-as-you-go benefit arrangement that also considers the pension schemes for disability and survivors. Cognizant of the huge informality in Rwanda, the government introduced a voluntary Ejo Heza Long-Term Saving Scheme whose participation also involves foreigners residing in Rwanda. The scheme can be labelled as inclusive since children under the age of 16 years can be allowed to participate through their parents or guardians. There's no, however, explicit scheme targeting the refugees in the country, despite their unique and fragile informality. As a way of encouraging citizen enrolment, the scheme provided fiscal incentives that were aimed at inspiring a saving culture among the non-salaried workers. This, however, applies to those with IDs i.e. 16 years and above. The government of Rwanda is presently working towards developing a national government-subsidized pension scheme targeting the informal sector.

The case of Uganda–Mazima Voluntary Individual Retirement Benefits Scheme (MVIRBS)

In 2016, Uganda, through the Uganda Retirement Benefits Regulatory (URBRA) licensed two voluntary individual pension schemes – the MVIRBS and the Kampala City Traders Association (KACITA) Retirements Benefits Scheme to expand the formal pension schemes to the informal workers. The biggest challenge is the low uptake and awareness among the public. A strategic response to the high costs of administration holds more promise in making MVIRBS more expansive and accommodative. From 2018 to date, the International Social Security Association (ISSA) has been compiling data on existing social security agreements worldwide (ILO, 2021) this information shows the number of countries that have active bilateral social security agreements.

France – Tunisia

As an important country of immigration, France has concluded over 40 bilateral social security agreements with non-EU countries intending to ensure better coordination of social security schemes. The France – Tunisia social security agreement of 2003 covers all branches of social security (including sickness, maternity, family, employment injury, old-age, invalidity and survivors' benefits) (Avato et al, 2010).

Malawi – Zambia

The social security agreement between Zambia and Malawi was concluded in 2003 to address the lack of social protection for Malawian migrant workers in Zambia. It is the only instrument in the Southern African Development Community (SADC) region that can be described as a social security agreement. It provides for the payment of benefits abroad, thus allowing Malawians who have retired and returned to Malawi to receive their benefits in their home country rather than having to claim them in Zambia. The agreement guarantees healthcare benefits, including medical examinations, to temporary workers from Malawi, which is particularly important for mine workers.

Moldova and several other countries

In 2016, the International Social Security Association (ISSA) recognized the Republic of Moldova's National Office of Social Insurance for its good practices in social security and awarded it a Certificate of Merit based on its extension of coverage to migrant workers through the conclusion of bilateral social security agreements with the main destination countries of Moldovans working abroad. In 2019, the country had close to 626,000 emigrants (UNDESA, 2019).

Moldova has signed agreements on pension rights with other members of the Commonwealth of Independent States (CIS), including Belarus, Russia, Ukraine, Uzbekistan and Azerbaijan. It has also signed bilateral social security agreements with 13 European countries: Austria, Belgium, Bulgaria, the Czech Republic, Estonia, Germany, Hungary, Lithuania, Luxembourg, Poland, Portugal, Romania and Turkey. Under these agreements, Moldovan migrant workers are entitled to the same rights, obligations and social security benefits as the nationals of these countries, including the right to receive their foreign pensions when they return home.

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Africa Union Agenda 2063 has recognized the role of social protection programmes, especially for the informal economy and other vulnerable groups including the refugees. The inclusion of refugees and migrant workers in the social protection schemes, according to the UNHRC Special Report (2021), is critical in linking emergency and humanitarian responses with much-needed long-term solutions. This, however, varies from one country to another depending on a number of factors including government capacity, the host country's domestic laws and regulations, and international investment flows. Table 1 below represents a situational analysis of the state of and factors for the expansion of social security programmes for eight African countries. The majority of these countries have no, in practice, legal access to rights for refugees and a rigid social registry. It's only South Africa and the Republic of Congo (RoC) that have fully opened their social registry to refugees. Countries like Kenya, Rwanda, and Malawi still have restrictions for refugees in terms of their inclusion in the social registry. This has far-reaching implications for access to benefits enjoyed by nationals.

► **Table 1: Inclusion of refugees in governments' social protection systems**

	Access to Rights	International Investments outside UNHCR	Government capacity	Social Registry	Eligibility criteria met	Inclusion follow-up support	Inclusion in government programmes
Republic of Congo	Access in practice	World Bank Group WBG	UNHCR to support	Good Coverage	Capacity will be reinforced via the WBG IDA 18 RSW project		Good Coverage
Cameroon	Legal Access	Limited WBG coverage	Strong urban weaker rural	Modest Coverage	Local rural capacity challenges		Modest coverage
Djibouti	Legal Access	WBG/European Union Trust Funds	Strong urban, weaker rural	Modest coverage	Capacity will be reinforced		Modest coverage
Kenya	Practical access in practice	UK department for International Development	Strong urban, weaker rural	No access	Urban health insurance only		Modest coverage
Rwanda	Practical access in practice	No specific	Strong urban, weaker rural	No access	Urban health insurance only		Modest coverage
Malawi	Active restrictions	No specific	Social protection actors in govt	No access			No coverage
Ghana	Legal Access	International + domestic	Some access barriers	Modest coverage	Urban health insurance and rural/camp settings		Some coverage
South Africa	Legal Access	Domestic	Some access barriers	Good coverage	Further support	UNHCR support	Some coverage

Source: UNHCR (2021)

Cutting across these countries is the lack of focus on rural camps with more attention given to urban refugees. For example, Kenya, Ghana, and Rwanda have only operationalized health insurance for urban refugees, neglecting rural camps that have more refugees relative to urban settings. There are a lot of lessons to be learnt from South Africa and the Republic of Congo in terms of including refugees in government social protection programmes.

In summary, the expansion of social security mechanisms for refugees and the informal economy require certain enabling factors, widely applied both in developed and developing countries. These can also be considered as best practices that facilitate the inclusion and recognize the role of refugees and migrant workers in developing the resilience profile of both their nationalities and the country of refuge.

- Democratization of legislation and policies by enhancing inclusivity and adopting rights-based approaches.
- Strengthening the labour market and migration governance by ensuring the participation of refugees and migrant workers in the labour market; advocacy and sensitization on benefits of formalization; and developing the capacity of host government agencies and social protection schemes to focus on issues of refugees and the informal economy.
- Promoting global and regional partnerships as has been done in Europe and other countries in Africa and Asia. This involves understanding the needs of and barriers to social protection schemes for refugees and the informal economy.
- Implementation of the social protection mechanisms through consistent monitoring evaluation of the ongoing practices; strengthening of the identification, registration, and enrolment systems for beneficiaries; inclusive and equal application of social protection services; and ensuring integration of informal economy and refugees into the formal employment.

► **Table 2: Practices of refugee inclusion from other countries**

Development Status according to World Bank	Country	Nature & Type of Social Protection Mechanisms	Implementation Agency	Inclusion Status (and extent) of Refugees and Informal Migrants	Best Practices	Gaps and Capacity Needs for Inclusion of Refugees
Developed Economies / Economies in Transition	Denmark		The Danish Government	Yes, in the labour market	Relocating refugees to municipalities for better access to job opportunities. Offering bonuses to private employers that integrate refugees and migrant workers. Enhancing the screening qualifications of informal workers. Developing industry packages that target to equip refugees and migrants with labour market.	
	South Africa	Government-led (Social Security Grants)	South African Social Security Agency	Yes, approximately 9,000 refugees benefit from the social relief of distress grants.	Providing 30 % financial assistance to support informal businesses, otherwise known as spaza, including those owned by refugees.	
Developing	Burkina Faso	Private-Led – Community-Based Health Insurance (CBHI) / Health Mutuels	National or External Actors	Yes	<ul style="list-style-type: none"> ► Incentivisation or progressive reduction of the minimum household contribution encouraged CBHI uptake by refugees i.e. from 100 % before to 0 % after the first 5 years. ► Voluntary membership by either refugees or nationals lowers their 	<ul style="list-style-type: none"> ► Weak management capacity. ► Technical Capacity for: <ul style="list-style-type: none"> a) forecasting the CBHI parameters for enrolment of refugees; and b) managing the complexity and imbalance created by the progressive inclusion of refugees into the CBHI

Development Status according to World Bank	Country	Nature & Type of Social Protection Mechanisms	Implementation Agency	Inclusion Status (and extent) of Refugees and Informal Migrants	Best Practices	Gaps and Capacity Needs for Inclusion of Refugees
			The Danish Government	Yes, in the labour market	<ul style="list-style-type: none"> ▶ understanding and acceptance of the rationing and risk-pooling principles. ▶ understanding and acceptance of the rationing and risk-pooling principles. 	
	Rwanda	Government-led public social security scheme (CBHI)	Rwanda Social Security Board (RSSB)	Yes, opened to urban refugees in 2019. Enrolment and issuance of identity cards. For example, over 6,200 adults and children enrolled in CBHI by 2019. The coverage is not yet done for refugees in camps	<ul style="list-style-type: none"> ▶ The availability of legal protection measures greatly influences access by refugees to social protection and care. ▶ Adopting a multi-agency approach increases sustained adoption and adaptation of refugees and the informal economy to social protection mechanisms. ▶ Differentiating vulnerabilities of different refugee and informal groups increases the effectiveness of social protection schemes i.e. special attention to children and other highly vulnerable categories 	<ul style="list-style-type: none"> ▶ Institutional and financial capacity for comprehensive coverage to include all categories of refugees especially those in camps. ▶ Elevate livelihood profiles of refugees and informal host and migrant workers to contribute to the CBHI even as the capacity of UNHCR to contribute to CBHI progressively reduces.

Development Status according to World Bank	Country	Nature & Type of Social Protection Mechanisms	Implementation Agency	Inclusion Status (and extent) of Refugees and Informal Migrants	Best Practices	Gaps and Capacity Needs for Inclusion of Refugees
	Democratic Republic of Congo (DRC)	Private Scheme (Mutuals)	UNHCR (2016)	Yes, partial inclusion i.e. urban refugees	<ul style="list-style-type: none"> ▶ Leverages partnerships with micro health insurance systems towards self-reliance 	<ul style="list-style-type: none"> ▶ There's no national social health protection scheme targeting refugees. ▶ Building systemic and institutional capacity through partnerships. For example, collaborative programmes by UNHCR, government, and private sector towards national social protection schemes including health and economic empowerment schemes.
	Kenya	Government-led & UNHCR-supported		Yes, although on includes urban refugees in Nairobi	<ul style="list-style-type: none"> ▶ Lessons from the focus on urban refugees are expected to inform the rural camp's expansion through Kenya Integrated Refugee and Host Community Support Programme. ▶ Special interventions targeted at groups of children and victims of sexual and gender-based violence. For example, children have ensured child protection from abuse and exploitation. 	

▶ 2.5.2 Barriers to optimization of social protection benefits to refugees and informal workers

- Limited or no access to legal or civil documentation activates access to government social security programmes in most countries of refuge. For example, the majority of businesses in Dadaab refugee camps are unable to get formalized due to the lack of legal documentation, further increasing their social vulnerability within these camps.
- Closely linked to the above is the low capacity of most host governments to promptly resolve refugees' claims to enhance their eligibility for national social security mechanisms. This also involves the absence of smooth systems to aid in the progress. The implication is a backlog of registration and documentation cases that take longer than lawfully permissible periods to address.
- Possible exploitation of refugees in the forms of bribery to local authorities or host communities, especially in business extortions and illegal land acquisitions. Such practices may further disincentivize refugees and the wider informal economy to engage in productive social protection mechanisms.
- Competing national interests may deny governments the finances to accelerate and expand social programmes to accommodate refugees. As evident in most host governments, there's reluctance in making national social protection programmes inclusive of refugees and immigrant workers.

▶ 3. Methodology

▶ 3.1 Desk review

This entailed reviewing internal and external literature to familiarize with the rationale, background, trends and patterns on the status of refugees, migrant workers, asylum seekers and host community inclusion in social security programmes regionally and globally. It also involved unearthing designs and challenges hindering the transition of this group towards social protection schemes to understand the general context and best practices. Out of the desk review, information gaps that need to be filled through the collection of primary data were identified. The review helped in improving the survey design and informed the development of survey tools that included interview guides for Focused Group Discussions (FGDs) and Key Informant Interviews (KII). The tools were designed in a manner that guarantees validity, measurability, reliability, and consistency.

▶ 3.2 Field work

The survey adopted explorative research methods where qualitative data was largely collected during the survey. Qualitative approaches are expansionist; they recognize and capture complex views and perceptions relating to social protection among vulnerable groups in a holistic manner. Other important factors that have been considered include specific research requirements, survey objectives, and stakeholders' needs. The use of these techniques gave the survey both breadth and depth necessary to strengthen conclusions and recommendations.

▶ 3.3 Target population and key informants

The survey had both primary and secondary target groups. The primary population was categorized as; Refugees and migrant workers in Nairobi and Turkana, informal workers in the host community and *Haba Haba* Contributors. Data from the primary target group was compounded by views and opinions of secondary participants who were engaged as Key Informants and included, among others;

- Government officials from the State Department for Labour, NSSF, Ministry of Public Service, Gender, Senior Citizens and Special Programmes Attorney General, Treasury,
- Workers and Trade Union leaders including COTU,
- Federation of Kenya Employers (FKE)
- UNHCR, Refugees camp administrators
- ILO team, project partners and other stakeholders were identified based on their role in the scheme or refugees and migrant workers.

▶ 3.4 Interviews selection procedure for KIIs and FGDs

An adequate and representative number of participants was selected to participate in FGD, ideally between 8 and 10 participants. The selection criteria factored in gender, age and special groups of refugees such as those with Disability or living with HIV among other considerations. Purposive and snowball sampling was used to reach out to these unique discussants. A total of 17 FGDS were conducted from the refugees and informal economy workers. Table 1 summarizes the distribution of the FGDs.

► **Table 3: Selection of FGDs participants**

Region	Category of respondents	The Number of FGDs conducted	Sampling applied
Urban Nairobi	Refugees	4	Purposive
	Informal Economy Workers	4	Purposive
	Haba Haba Contributors	1	Purposive
Kakuma	Refugees	4	Purposive
	Community Leaders of the Refugees	2	
	Haba Haba Contributors	1	Purposive
	Informal Economy Workers	1	Purposive
Total Number of FGDs		17	

Participants of the Key informant interviews were drawn from government officials, opinion leaders, researchers, key stakeholders and partners among others selected based on their position and understanding of the subject matter. The KII participants will be drawn from NSSF, Ministry of Labour, Ministry of Public Service, Gender, Senior Citizens and Special Programmes, FKE, COTU, Attorney General, The Treasury, UNHCR, and Refugee Camp Administrators among other institutions.

► **Table 4: Stakeholders who took part in KIIs**

S/NO	Categories of the Key Informants	Stakeholder Identified	Number of Targeted Respondents
1	Government Officials (County and National)	RBA NSSF Ministry of Public Service, Gender, Senior Citizens and Special Programmes Attorney General The Treasury Ministry of Labour Ministry of Interior County Governments hosting refugees	6
2	CSOs and other service providers supporting informal Economy workers and refugees	NGOs UN agencies – UNHCR, ILO	10
3	Camp Leaders	Refugee Camp Administrators	4
4	Informal Economy Experts	Researchers Leaders of Refugee Community Associations Leaders of Labour Unions – COTU FKE Informal Sector Workers' Associations Employers' Organizations Migrant Workers' Associations	10

FGDs and KIIs were semi-structured discussions on the participant's opinions, attitudes, and views regarding social protection in general and the *Haba Haba* scheme. The discussions were conducted through note-taking and audio recording to comprehensively capture every content.

► 3.5 Data collection

Experienced research assistants were recruited and trained on the research focus, methodology, instruments, and survey administration process. This ensured there was consistency/uniform understanding of the selection of procedures, categorization of study participants, and interviewing process by all the research assistants. Piloting of the research tools was done to check on their admissibility, reliability, and validity making necessary adjustments/improvements before commencing the main survey. The highest standards of research protocols and ethics were followed to the latter during data collection.

▶ 3.6 Ethical standards

From the onset, the research team in the field was cognizant and sensitive to the uniqueness of the participants based on their civil status. Thus, they were treated with utmost dignity and respect during the survey. To guarantee this during field data collection, the consultant ensured that research assistants stringently observed the following ethical protocols; sought *informed consent*, minimized the risk of harm including psychological stress and discomfort, protected and guaranteed participants' *anonymity and confidentiality*, refrained from using deceptive practices, and granted participants the right to withdraw from the study at any point. Further, COVID-19 Safety Protocols were followed to the letter.

▶ 3.7 Quality assurance

A framework that guarantees all data collected achieved the highest level of integrity and quality was rolled out. This was done by ensuring all research ethics and protocols were stringently followed. Also, Key staff;

- Participated in facilitating Discussions
- Conducted spot checks during fieldwork to see how interviews were progressing and resolved challenges as they emerged.
- Reviewed all the data collected after each day to ensure data was correctly captured.
- Required audio recording for all discussions for review.

▶ 3.8 Data management and analysis

Obtained data were analyzed according to patterns and emerging themes responding to different research questions posed. Nvivo software was used to categorize, arrange, and synthesize the data to provide meaning and interpretation. Most significant stories of change were analyzed and used to expound on context. The analysis was compiled and presented in the form of a report.

▶ 4. Data analysis and interpretation

▶ 4.1 Status of social security schemes targeting informal economy workers

This entailed reviewing internal and external literature to familiarize with the rationale, background, trends and patterns on the status of refugees, migrant workers, asylum seekers and host community inclusion in social security programmes regionally and globally. It also involved unearthing designs and challenges hindering the transition of this group towards social protection schemes to understand the general context and best practices. Out of the desk review, information gaps that need to be filled through the collection of primary data were identified. The review helped in improving the survey design and informed the development of survey tools that included interview guides for Focused Group Discussions (FGDs) and Key Informant Interviews (KII). The tools were designed in a manner that guarantees validity, measurability, reliability, and consistency.

▶ 4.1.1 Design of the existing pension schemes for refugees, migrant workers and host communities

To assess the status of existing pension plans, participants were asked whether they had or have heard of a community pension scheme that was benefiting the refugees, migrant workers and host community. From the discussions, it became apparent that conversation around pension schemes is not common among refugees/migrant workers and host communities. A few who indicated having knowledge about pensions said that they have known pension schemes to be plans meant for government employees only, in Kenya and their home countries. One participant explained, *“What I think and know from my knowledge is that a pension scheme involves deducting some money from one’s salary when you are employed so that when you retire you are given little by little to sustain you and your family”.*

However, one of those who had knowledge about a pension scheme targeting informal sector workers indicated that he knew of it from their home country, not in Kenya, he retorted,

“In Burundi, those who were in government are helped to save some money in the pension schemes by the government. But lately, I have heard that there is a scheme where they are taking in small business people and farmers who can save up little by little for later days. I don’t know the name really but I hear from relatives who are still there. So, they ask you to give like 5000 Burundian francs per month and at the end, they give you in your old age”

It emerged that the majority of participants have heard of saving but not of retirement schemes. For instance, in Kalobeyei, participants cited a scheme that had been introduced by the National Council of Churches (NCCCK) under John Bosco that helped refugees and the host communities save money for future use. However, from its design, as explained by the participants, the scheme was more of a form of community Rotating Savings and Credit Association (ROSCA), than it was a pension scheme. Indeed, the furthest majority of refugees who have a source of income, from their informal employment and businesses such as a shop, salons, vegetable vending etc. go in forming small groups (ROSCAs) called “mganda” in Kakuma or “merry-go-round” in Nairobi. The groups are used for short-term saving and borrowing but, as is discussed later, not long-term due to the temporary nature of refugees’ status. In expounding the existing community schemes, one of the refugee leaders who participated as a Key Informant explained,

“I haven’t heard of pension schemes per se but I know of saving schemes for refugees called Village Setting Self-Association (VSSA). We started it back in 2012 and they have embraced it so much that they have sourced funding on their own for their programs and projects in the camp. Currently, in the camps, we have 28 VSSA and capital of around 8 million from the refugees”.

► 4.1.2 Awareness of Haba Haba product

A question on whether participants had heard of the NSSF *Haba Haba* product. The majority of the participants indicated that they had never heard of the product anywhere, be it in community meetings, mainstream or on social media. This pointed to very low-level awareness of the product among refugees/migrant workers and host communities.

Notably, this low level of awareness of the *Haba Haba* scheme is not unique to refugees, one key informant who leads a group that has contributors to the scheme in the transport sector noted that they face challenges in recruiting members due to a low level of awareness of the product in the larger informal sector. He explained that NSSF is well understood by those who had previously been in the formal sector before venturing into the informal because for one reason or the other. Those from formal employment with the scheme since were being deducted every month and had been oriented on the benefits while still in formal employment. Those who have never been employed in the formal sector only know NSSF as “*Pesa ya wazee (money for the old)*” given to those who “will retire” not to them since they “do not retire”. He added, *“It is even worse because the young people don’t know that there is Haba Haba. NSSF has a lot to do in terms of awareness of Haba Haba”*.

It is worth noting that, even to the contributors who were first oriented to the *Haba Haba* scheme, especially in the public transport sector, the scheme is not widely known. It emerged that the implementation is hardly past the pilot stage where leaders of the beneficiary associations are still in discussions with partners to streamline its implementation. One of the Key Informants noted that,

“It will be far-fetched to talk about success stories because even our own partnership we have not formally launched it. We are still in the piloting phase trying to understand if the product appeals to the workers and if there are any challenges (...) there are no success stories yet. I think success stories would be in the context of having many workers contribute and actually qualify to access the 50% of their savings after 5 years.”

► 4.1.3 Willingness to enroll, capacity and incentives to contribute and sustainability of contributions

Participants were given brief details of the *Haba Haba* product to assess their perceptions of capacity and incentives to contribute and sustainability of contributions. It emerged that there was a prior belief that commitment to pension requires the contribution of a significant proportion of one’s earnings to the scheme. Thus, to a majority of participants, the idea that one can save Ksh. 25 daily towards pension contribution never occurred to them at all. They felt that such a scheme was affordable although, based on their status, considered the five (5) years saving period before one can access a portion of their money, as long. Indeed, the refugee leaders noted that based on the experience they have had with VSSAs, the contribution of Ksh. 25 daily is tenable for those refugees in the informal sector, although, the modality needs to be aligned with their uniqueness.

On the other hand, the majority of participants from the host community did not express reservations about the five-year saving period. Unlike the refugees who save for the short term, host communities have annual saving schemes. One participant in one of the groups attended by one of the discussants gets a monthly individual saving of Ksh. 5,000 while others save any rate that every member can afford. They noted that the structure of such groups can be leveraged to establish pension savings for members.

As a plan that involves individual contribution, participants indicated that the scheme was attractive as it would address group dynamics challenges that they had. On this, they note that most group-based schemes were affected by attrition of group members whenever an opportunity for repatriation comes. A participant noted:

"We used to have a group where we would contribute Ksh. 100 per week and redeem in four months. Two of our members left four months later after a call to move to a third country came through (...) this affects our group activities as you do not know when you will be called to either go back to your country or a third country".

Related to group dynamics among the non-refugee contributors is rivalry among the association's leadership. For instance, there are many small associations within sectors such as *boda boda* that do not necessarily subscribe to the national umbrella associations. The representative of these groups are always in power struggles and all compete to lead the sector in negotiations which may affect their contribution. One key informant concluded, *"working with these informal associations poses a very big challenge"*.

► 4.1.4 Planning for old age/ social security plan

On how they planned for old age now that most of them were not in any pension scheme, it emerged that the majority had not structured saving plans for their old age. Some indicated that they wish to grow their businesses and buy assets that will give them passive income to cushion them during old age while others talked of educating their children with the hope that they will support them when they grow old. Discussions with the host community members in Kalobeyei revealed that men depend on rearing their livestock herds as a form of social security. They argued that if one can have large herds of goats, cattle, and camels, they would not need to worry about how they will navigate old age since they could offset some to raise money to meet their needs. For host (Turkana) community in Kakuma camp, who are not educated, indicated that they invest in their girls whereby they believe that buying more beads for their girl child and wearing too many beads can give them more animals or dowry which will help the parents during old age.



Top: A Focus Group Discussion with members of the host community around Kalobeyei settlement

However, to the young participants (below 30 years), the idea of planning for old age was a remote concern since they have not yet defined their career path. Most of them were still in search of jobs or business opportunities. One participant of Eritrean origin noted: *"talking of retirement; you have gone too far, some of us don't even know where we will get the next shilling or job or business that can sustain us. To me, source of current income is of a great concern than retirement."*

Similarly, young female participants from both refugee and host communities were primarily worried about what will happen once they get married. One of the discussants noted:

“Some of us are not married, we don’t know what may happen to us when we get married. We might find a husband who is not in support of our sources of income, or savings or they might relocate us to other parts of the country. So, we cannot tell how and where we will spend our old age.” Others stated that they depend on God to take them through old age.

► 4.2 Barriers to the uptake of social security schemes by migrant workers, refugees and host communities

► 4.2.1 Transit nature of refugee camp/settlement and “temporary” refugee status

Participants stated that the transit nature of the camp and settlement impedes refugees from engaging in long-term financial planning. It emerged from the discussions that there are those waiting to be moved to a third country or repatriated to their home country as happened to S. Sudanese after the peace deal was signed. They noted that this movement often happens without notice as one explained:

“You can be seated in this meeting and get a call from UNHCR that you are required in their offices to be moved to another country with immediate effect”.

Those in Kakuma expressed concerns that the camp may be closed anytime. In fact, the government to close the camp by June 2022. They noted that the same fate i.e. closure that befallen one of the camps in the Dadaab complex, can also happen to Kakuma. One participant explained:

“We watch on the news that this camp will be closed. The government had said they will close it by June 2022 and even though this deadline expired without seeing any sign, we are not ruling out the possibility that someday, it will happen. You saw they closed one camp in Dadaab”.

Some were moved to the camp from Dadaab and are still waiting for further instructions three years on. This has been the way of life of those who have stayed there for over 20 years; they live in anticipation that someday something disruptive will happen. Consequently, most refugees do not engage in long-term plans. However, one of the Informants from the refugees’ leadership pointed out that there are no worries that the camp will close any time soon since the border is still open and refugees are still being transported from other camps to Kakuma.

In urban areas, refugees live in fear of being deported to their home country which can happen when they get arrested even for minor offences and cannot identify themselves. A refugee of Somali origin noted in one of the discussions that:

“We live in fear, if a police find you or you are rounded up in an operation, they ask for “Sheria” (Colloquial for ID), you will be deported or pay a hefty bribe”

There is also a section of refugees who have not been ready psychologically to live in Kenya for long. This means that even if an opportunity was to come by, so they have only plans for today. In fact, half of the participants in one of the group discussions indicated that they do not want to have any commitment to Kenya. They have high hopes of leaving as soon as it is practical.

► 4.2.2 Consistency of savings

A review of existing membership from associations that were first recruited to *Haba Haba* indicates that the scheme is affected by inconsistent contributions. For instance, an association that had managed to mobilize 800 contributors in four weeks at the piloting stage had less than 50 consistent contributors. This, according to one key informant, is attributed to the willingness to pay the daily contribution. He noted that unlike in formal employment where the employer is required to automatically deduct the contribution from the employee's salary by law, in the informal sector it's voluntary.

Since informal workers earn on a daily basis, they can only make savings to the scheme if they plan to do it, because the amount is not much. To address this, they had made some attempts to automate deductions. He explained: *"When we were doing the pilot program, NSSF wanted Safaricom to auto-debit these deductions the same way Fuliza works. So that whenever these workers have money in the Mpesa, it is automatically deducted to NSSF"*

From another angle, unwillingness to consistently pay for NSSF is attributed to delayed benefits. Participants noted that they always prefer saving in SACCOs as opposed to a retirement scheme since the benefits are always in the short term. Additionally, since the scheme is relatively new, participants including those who are contributors were concerned about the policy behind accessing 50% of savings after five years. Questions arise on whether NSSF will live up to this promise and grant access since no one knows details on how this will be actualized. This implies that the grand success of the scheme will be determined by how NSSF will handle the transition. Some of these challenges are bound to equally affect the inclusion and participation of refugees in the *Haba Haba* Scheme.

► 4.2.3 Technology

Haba Haba is an end-to-end technology-driven saving scheme where everything from registration to regular updating of one's savings depends on mobile-based innovations. The majority of participants felt that the technology is too complex for a typical informal worker in a refugee setting where a significant proportion are illiterate. Besides navigating the complex registration process and remitting one's savings, the platform is designed in English which even posed a challenge to discussants in this survey. Other challenges pointed out by contributors include;

- The USSD platform for NSSF is not zero-rated in the context that it requires you to have at least one shilling to access that platform.
- The USSD platform itself is not stable. Most of the time, one has to navigate through the process more than once each time paying one shilling which is frustrating. People get discouraged repeating the process three to five times. So the platform itself is a great barrier to gaining acceptability from the workers.

► 4.2.4 Challenges with online registration

Participants, especially the illiterate and old, expressed concern that a process that one registers online without having physical documentation, and then begins to send money is not believable. It looks like a scam. One participant noted:

"You cannot just be sending money to people you have not seen and do not know, don't know their office, there is no document to follow up, that appears to me like a "mkora (swindler)"

This concern was also echoed by one of the key informants drawn from contributors. He stated that in contrast with NHIF, the *Haba Haba* Scheme does not have documentation that one can read and if agreed append their signature during registration. He further explained:

"NHIF is very clear. For those in the informal sector, it is ksh.500 per month or ksh.6000 in a year. But then for NSSF is very hard to get the policy document behind Haba Haba. Even for us as a union, we don't want to get into an agreement that later might bring issues. NSSF has to be very clear on the policy and has documentation for the sake of stakeholders"

► 4.2.5 Low or lack of consistent income

Most refugees live on conditional support from organizations such as UNHCR. Those in camps such as Kakuma get food rations while those in settlements such as Kalobeyei receive cash support. These payments have a ceiling amount with the highest receiving Ksh. 10,000 while others get as low as Ksh. 4,000 per month to sustain themselves and their families. Access to this support has direct and indirect income effects on refugees' economies in general. If those registered for food rations fail to get or get reduced portions, they survive on meagre earnings from relatives and friends working in the informal sector.

This lowers disposable incomes for the informal sector refugees and migrant workers. On this one participant in the UNHCR discussion noted: *“Another thing I have to say is that currently, food rations are not at 100% like in previous years. For the longest, we’ve been operating at 50% and it’s only recently that refugees are getting put food rations at 75% to 80%. So, it means, we, as the UN agencies are struggling to feed them and it also means that if the few that have persons that send them; produce, and remittances, they also try to survive as well.”*

On the other hand, payment scales for immigrant workers in the informal sector are relatively low, not to mention limited career growth. It was revealed from the discussions that even those employed in NGOs around the camps or settlements earn a minimum wage of Ksh. 6,000 and not more than Ksh. 15,000 with no benefits. Immigrant workers oscillate from one work permit, expiry and lengthy application process to getting another permit, which affects their earnings. Lastly, the encampment policy limit movement of refugees to the camps and settlement, which affects the diversification of their income sources.

Therefore, although there are refugees who have established themselves in the informal sector, most of them depend on small businesses or unstable jobs that yield erratic incomes that are just enough to buy food. This affects their long-term prospects/planning and might have a bearing on their commitment to schemes such as *Haba Haba*.

► 4.2.6 Cultural diversity

Refugees comprise persons originating from different countries with diverse cultural backgrounds. In this study, there were instances where some participants could not communicate in Kiswahili or English pointing out the existence of communication barriers within and outside these communities. This is a great impediment to refugees’ inclusion in schemes such as *Haba Haba* whose technology is scripted in two Kenya national languages. It also emerged from the study that while cultural diversity enriches social and humanitarian values among refugees and host communities, some cultural beliefs and values may impede efforts to include refugees in the *Haba Haba* scheme. For instance, some participants indicated that they come from cultures where women are not supposed to make long-term saving or posterity decisions. On the same note, one of the Key informants opined that multicultural issues are barriers to refugees’ consideration of initiatives such as *Haba Haba*. She explained:

“Refugees are from different countries, and women are sometimes told not to work and some don’t just want to work and would not find such a scheme as useful (...) this coupled with illiteracy levels poses a serious challenge to their understanding of such initiatives”.

► 4.2.7 UNHCR factor

In this survey, it was observed that most refugees trust initiatives that are steered by, or, channelled in partnership with UNHCR. Participants noted that since they are under the custody of the Commission, in the camp, settlement and those urban areas, *Haba Haba* would be generally accepted if it is promoted through the Commission is integrated. They believe that it is one of the ways they would be reassured of their savings.

► 4.2.8 Trust in *Haba Haba* product

Having shared the details of the *Haba Haba* product design, participants were asked whether they would trust such a product in their retirement plan. The majority of participants indicated that they would have trust in it, more so, if they are educated on how it will be operationalized and given a guarantee their savings will be well managed. They particularly expressed concern about how the fund will treat cases of the death of contributors, and how their savings will be channelled to other beneficiaries included. Additionally, they hoped that the government would have arrangements on how a refugee contributor will access their savings in case they are moved to a third country or repatriated back home. In Kakuma and

and Kalobeyei, participants suggested that a physical office should be established or agents sent to the locality to address problems relating to the scheme. From the discussions, it emerged that some time back there was a group that came and swindled people's money in the area making them suspicious of schemes that require them to contribute.

► 4.2.9 Accessing savings after leaving Kenya

Participants were explicit about their doubts about whether they would be able to access their savings after moving out of the country. Citing this as a major hindrance, one participant pointed out:

"The thing about being a refugee is that we do not think about saving in foreign countries because we don't know when we will be told to go back home or expatriated to a third country. For me, it's the issue of trust, how am I going to get my money after some time or, importantly when the time comes for me to leave Kenya?"

For refugees and migrant workers, it is very difficult to open financial accounts for long-term savings since they fear that the government might decide to repatriate them, in which case, if the procedure on how they will get their savings is not elaborate, they will lose all their savings.

Lack of a mechanism to access savings and deposits by refugees while out of the camp discourages the formalization of their finances in banks. In fact, those in Kalobeyei noted that they are unable to use their ATM card out of the camp even in nearby Lodwar town, they are locked to the branch in Kakuma. A participant in one of the group discussions gave an example where a friend went to Nairobi to get some items and had to call her, give her a PIN to withdraw the money and send it to her via M-PESA. They argued that if these are the challenges they face while still in Kenya, what would happen if they left the country, *"We will lose all the savings"*. They cited a case where one of the repatriated refugees experienced difficulty while attempting to withdraw or transfer money from one bank to the other after leaving the camp.

► 4.2.10 Civil registration and ownership of SIM cards

Participants noted that refugees' Alien Identity cards are not always accepted by banks or M-PESA, while in some cases refugees possess expired passports. This hinders their access to banking and M-PESA services, required to operationalize Haba Haba saving scheme. Refugees often depend on friendly Kenyans to register for Mpesa services. This denies them control of their M-PESA account leaving them with fear that they could lose their money at any time. One gave an example stating that:

'For instance, if the person who I am using their ID loses their phone and goes to Safaricom, who have synchronized all lines registered by a single ID, with the intention to switch off their lost line, might lead to the closure of my line with my money in there.'

Another participant added:

"If you have a wrong transaction, you face difficulty especially if the person who helped you register the line is not around or has travelled. I had an incident back in 2018 when I had a partner who was a bit fishy and a customer sent some money. He travelled during that period and as I went to withdraw, was requested to bring the owner of the ID registered for the number and I had to wait for this person to come back. Unfortunately for me he never came back because of unavoidable circumstances and I lost the kshs. 20,000."

A discussion with officials from UNHCR revealed how complex the issue of registration is, in general, and in relation to refugees' saving plans. Two main concerns emerged, i.e. the period it takes before registration as a refugee and, the design/nature of registration.

During the period before registration, it was established that refugees do not get that status immediately after they arrive in Kakuma or other camps. Notably, the majority of the people living in Kakuma, or even in Nairobi and asylum seekers, were subjected to refugee status determination, which takes a period of 90 days to two years before they are confirmed as a refugee. The majority of asylum seekers are given legal documents called proof of life or proof of registration before they are given refugee status. After determination, they are given a refugee ID card, also known as an Alien card.

On the design of the Alien ID, it emerged that the card expires after every five years and has to be renewed through a fresh application. This implies that the serial numbers of the IDs keep on changing every five years. Thus, if a refugee was to get a digital line or service such as M-PESA or bank account using Alien ID, they risk losing their savings because the next ID will not have the serialization that they had in the past. These challenges are intergenerational since children born in the camps are not recognized as Kenyans but as refugees/asylum seekers. This means from birth to adulthood, they adopt the status of their parents.

However, UNCHR is advocating for the inclusion and integration of refugees based on the comprehensive refugee response framework that Kenya ratified. This means that there is a basis on which refugees can be integrated into national strategic plans and development, and at the county level, it means the county government should be able to include refugees in their County Integrated Development Plans (CIDPs). Interestingly, while the majority of refugees expressed their concern for recognition and integration, some refugees would not like to lose this status since they will lose the benefits that come with it.

▶ 4.3 Conclusion

The following conclusions are drawn from the findings of this study:

There exists a huge potential for the inclusion of refugees, migrant workers, and host communities in the Haba Haba scheme since there are no other schemes competing to fill this void. To achieve this, the Fund administrators need to depart from the conventional approach, appreciate the unique context that defines this group, and design responsive strategies to include this group in the scheme. Refugees, migrant workers, and the host community demonstrated their desire to engage in a conversation around a pension scheme and indeed, expressed their interest in learning more about the Haba Haba scheme.

As a segment that has been left out in such conversations, based on the findings, there is a feeling that a few considerations on the design and management of the scheme would trigger and accelerate the uptake. This includes, for refugees and migrant workers, adjustment of maturity period to below five (5) years, reassurance on benefits, and modality to access their savings once they are repatriated out of the country. On administration, grassroots presence with UNHCR blessings, is an important element to cultivate confidence in the product since they will be assured that it's not a "con-scheme" like others they had been drawn to earlier. While at it, it is also necessary that initiatives to promote the inclusion of refugees, migrant workers, and the host community be in a context that appreciates cultural diversity. Lastly, civil registration remains a thorn in the flesh whenever a move is made to include refugees in financial savings programs. Optimizing the uptake of social protection schemes such as Haba Haba would be guaranteed if issues of civil registration of refugees and migrant workers are streamlined.

▶ 4.4 Recommendations

From the findings of this survey, the following recommendations are proposed in order to accelerate the uptake of social security by refugees/migrant workers and host communities.

▶ 4.4.1 Sensitization and awareness creation

There is need to raise awareness of the Haba Haba product since it is not known and cannot be acted upon. NSSF should roll out widespread campaigns to educate refugees and migrant workers in the informal sector on the scheme. The awareness should include elaborate activities that will include sensitizing the target groups, not only on the product design, but also the reassurance of issues raised that deter them from participating in the scheme. These include ensuring the security of their savings, education on elements of the savings including the benefits of increased earnings from investments of the fund, management of their accounts and how the savings will be treated in case of death of a contributor or repatriation. The packaging of awareness materials should include practical demonstrations while modes of passing the message should appreciate the cultural background and language barriers (thus translating to local languages). It is also imperative that the awareness program integrates NSSF's success in managing related pension schemes. Also, the design of awareness creation should be pragmatic to ensure that an increase in awareness translates to actual uptake.

► 4.4.2 Brand promotion

Closely related to awareness creation is brand promotion. Participants know NSSF as a scheme meant for those in formal employment. For the Haba Haba scheme, there is a need to create a strong brand identity to differentiate it from the conventional pension scheme. It should build on enhancing its brand visibility and name identity by developing and communicating breakthrough documentaries of some beneficiaries who have successfully benefited from the scheme. It should also offer Corporate Social Responsibility (CSR) in camps/settlements or urban estates with a high concentration of refugees and migrant workers. Distribution of information, education and communication (IEC) materials such as brochures, magazines, roadshows, t-shirts, and calendars among others. The Fund should also formulate or revise its Stakeholder's Engagement Strategy to integrate refugees and migrant workers and fully implement it.

► 4.4.3 Strategic partnerships

To ensure that the Haba Haba product achieves significant success, it is proposed that the initiative draws together different actors to help streamline various aspects. For instance, UNHCR should be enjoined to ensure that refugees and migrant workers build trust in the process. Other government agencies and departments (such as Immigration, Department of Refugee Services (DRS)) county governments and private sector actors (such as banks) should be involved to create a partnership vehicle to promote the uptake of Haba Haba by refugees.

► 4.4.4 Grassroots presence

The Fund needs to establish a physical presence near refugees' concentrated areas such as Kakuma. This could be through establishing an office or having agents, in liaison with UNHCR, to assist the communities with registration, addressing their queries relating to the Haba Haba scheme. This will cultivate a significant level of confidence in these groups and also reduce the "cost" of joining the scheme. Participants noted that they would be comfortable and confident if they can have agents and offices near them to address issues relating to cases where technology fails.

► 4.4.5 Haba Haba design

Three things need to go into the design. First, develop a mechanism to guarantee that as part of clearance from the country, refugees are allowed to access their savings. Second, enhance the platform to include more languages and robustness of the Haba Haba technology. And third, attach more benefits to Haba Haba such as health insurance to attract this group. Improvement of the design to make it more responsive to refugees and migrant workers should be benchmarked with VSSA or saving schemes they have to identify areas they can borrow from or partner with.

► 4.4.6 Streamline registration using Alien ID

There is a need to establish procedures, in line with the law and constitution, to enhance refugees' rights under the Alien ID for registration in Haba Haba schemes. Alternatively, they are integrated and registered to have similar rights as Kenyans where their right to social protection will be guarded by the constitution.

► 4.4.7 Integrating host community

The design targeting refugees should also consider the host community, especially in camps and settlements such as Kakuma to prevent chances of raising tension. It was reported in the survey that a project to support refugees in the Kalobeyei settlement stalled due to acrimony from the host community. They felt that refugees are benefiting more than them.

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► Appendices

► Appendix 1: FGD interview guide (refugees)

Let us talk about pension schemes and their benefits. (A pension scheme is a type of long-term savings plan. And it's a tax-efficient way to save during your working life. You save some of your income regularly during your working life. This gives you an income in later life when you want to work less or retire.)

1. Please raise your hand if you are aware of any pension scheme meant to benefit refugees. (Probe for awareness of any scheme if any and how they operate)
2. Please raise your hand if you are a beneficiary of any pension scheme meant to benefit refugees.
 - a. If a beneficiary, tell us how you joined, the benefits you get, and the challenges you may have faced in maintaining beneficiary status.
 - b. If never/no anymore a beneficiary, what are the reasons? Probe for information on any such scheme and how it works if any)
3. It is human that as we get old and have limited energy to earn our livelihood. How are you preparing to survive in your retirement/old age? What mechanisms have you put in place if any?

Let us talk about Haba Haba Pension Scheme. (Haba Haba is a product that targets members in the informal sector who require a savings plan while allowing them to do business through innovative product benefits and incentives. The program which aims to empower small and Medium Enterprises will allow members in the target groups to save a minimum of Ksh 25 per day thereafter enabling them to get a loan or withdraw 50% of the savings after 5 years.)

Please raise your hand if you are familiar with the NSSF Haba Haba product. If yes, how did you know about it and what do you know about it?

4. Are you a beneficiary of the NSSF Haba Haba product?
 - a. If a beneficiary, tell us how you joined, the benefits you get, and the challenges you may have faced in maintaining beneficiary status.
 - b. If never/no anymore a beneficiary, what are the reasons?
 - c. For those who are not members, if given a chance, would you be willing to join?
5. If you are not a beneficiary of Haba Haba product what are the barriers and challenges preventing you from joining the scheme? What can be done to unlock these barriers and challenges?
6. Please raise your hand if you would be willing to save a minimum of Ksh. 25 a day for the Haba Haba scheme?
7. Please raise your hand if you would be able to save a minimum of Ksh. 25 a day for the Haba Haba Scheme?

► Appendix 2: Host community FGD interview guide

Let us talk about pension schemes and their benefits

1. Please raise your hand if you are aware of any pension scheme meant to benefit Informal Economy workers. (Probe for awareness of any scheme if any and how they operate)
2. Please raise your hand if you are a beneficiary of any pension scheme meant to benefit Informal Economy workers.
 - a. If a beneficiary, tell us how you joined, the benefits you get, and the challenges you may have faced in maintaining beneficiary status.
 - b. If never a beneficiary, what are the reasons?
(Probe for information on any such scheme and how it works if any)
3. It is human that as we get old and have limited energy to earn our livelihood. How are you preparing to survive in your retirement/old age? What mechanisms have you put in place if any?
4. Please raise your hand if you don't have any debt. (Probe for the number, type, amount, the duration and the challenges of repaying the debt)
5. In your old age, what kind of support would you expect, and from which institution/agency? (Probe for family, government, CSOs, and community groups)

Let us talk about Haba Haba Pension Scheme. (Haba Haba is a product that targets members in the informal sector who require a savings plan while allowing them to do business through innovative product benefits and incentives. The program which aims to empower small and Medium Enterprises will allow members in the target groups to save a minimum of Ksh 25 per day thereafter enabling them to get a loan or withdraw 50% of the savings after 5 years.)

6. Please raise your hand if you are familiar with the NSSF Haba Haba product. If yes, how did you know about it and what do you know about it?
7. Are you a beneficiary of the NSSF Haba Haba product?
 - a. If a beneficiary, tell us how you joined, the benefits you get, and the challenges you may have faced in maintaining beneficiary status.
 - b. If never a beneficiary, what are the reasons?
 - c. For those who are not members, if given a chance, would you be willing to join?
8. If you are not a beneficiary of Haba Haba products what are the barriers and challenges preventing you from joining the scheme? What can be done to unlock these barriers and challenges?
9. Please raise your hand if you would be willing to save a minimum of Ksh. 25 a day for the Haba Haba scheme?

▶ Appendix 3: Haba Haba contributors FGD interview guide

1. Are you a beneficiary of any social security scheme targeting informal economy workers other than Haba Haba?

- a. If a beneficiary, tell us how you joined, the benefits you get, and the challenges you may have faced in maintaining beneficiary status.
- b. If never a beneficiary, what are the reasons?

Let us talk about NSSF Haba Haba pension schemes that you are a member of

Let us talk about Haba Haba Pension Scheme. (Haba Haba is a product that targets members in the informal sector who require a savings plan while allowing them to do business through innovative product benefits and incentives. The program which aims to empower small and Medium Enterprises will allow members in the target groups to save a minimum of Ksh 25 per day thereafter enabling them to get a loan or withdraw 50% of the savings after 5 years.)

1. When did you join the NSSF Haba Haba Scheme?
2. What are the features of Haba Haba Product that make it attractive to you as an Informal Economy worker? What attracted and maintained you in the scheme?
3. As a beneficiary of the NSSF Haba Haba Scheme:
 - a. How did you get to know about the scheme?
 - b. What motivated you to join the scheme?
 - c. Do you have any regrets about joining the scheme?
4. Please raise your hand if you have experienced any challenges in maintaining the beneficiary status of the Haba Haba product. If any challenges, please explain the nature of the challenges and how you have been managing/trying to cope with the challenges. (Probe for challenges facing the contributors in sustaining their beneficiary status)
5. In your own considered opinion and experience with Haba Haba scheme, what can NSSF do to improve its services?
6. It is human that as we get old and have limited energy to earn our livelihood. Other than Haba Haba scheme, how else are you preparing to survive in your retirement/old age? What mechanisms have you put in place if any?
7. Please raise your hand if you don't have any debt. (Probe for the number, type, amount duration and the challenges of repaying the debt)
8. In your old age, what kind of support would you expect and from which institution/agency? (Probe for family, government, CSOs, and community groups)
9. Please raise your hand if you have been able to consistently *save the expected minimum of Ksh. 25 a day for the Haba Haba scheme? If not, what were the reasons and what were the consequences?*
10. Would you recommend the NSSF Haba Haba scheme to a significant person in your life? Explain the responses

► Appendix 4: KII interview guide

(NSSF, Ministry of Labour, Ministry of Public Service, Gender, Senior Citizens and Special Programmes, FKE, COTU, Attorney General, The Treasury, UNHCR, Refugee Camp Administrators)

SECTION I

1. What are the main drivers and maintainers of exclusion of the migrant workers and refugees from social security schemes?
2. What are the individual (refugees and migrant workers) barriers and challenges preventing the uptake of social security schemes by refugees and migrant workers?
3. What are the legal and regulatory barriers and challenges preventing the uptake of social security schemes by refugees and migrant workers?
4. What are the institutional barriers and challenges preventing the uptake of social security schemes by refugees and migrant workers?
5. Are there any other barriers that you can think of?

SECTION II

Let us talk about Haba Haba Pension Scheme. (Haba Haba is a product that targets members in the informal sector who require a savings plan while allowing them to do business through innovative product benefits and incentives. The program which aims to empower small and Medium Enterprises will allow members in the target groups to save a minimum of Ksh 25 per day thereafter enabling them to get a loan or withdraw 50% of the savings after 5 years.)

6. What is the design of the NSSF Haba Haba product? How does the scheme target informal economy workers?
7. Are refugees allowed to benefit from the NSSF Haba Haba product? If allowed, what are the requirements to join the scheme
8. How does the NSSF Haba Haba product work/operate to benefit informal economy workers?
9. What can be described as the major wins of the Haba Haba Scheme to its targeted beneficiaries? (Probe for what the scheme has achieved so far)
10. What are the main challenges that the Haba Haba Scheme face in achieving its objectives?
11. What can you say about the ability of the refugees to pay for Haba Haba scheme?
12. How can you rate the willingness of the refugees and migrant workers to pay for the social Haba Haba scheme?
13. How would you rate the refugee and migrant workers' level of awareness of social security products targeting workers in the informal sector by refugees? Why would you say so?

SECTION III

14. What are the strategies that can be used to unlock barriers that have denied refugees and informal economy workers social security especially the Haba Haba product?
15. Suggest ways for expanding coverage of social security schemes such as the Haba Haba product towards refugees and informal economy workers.
16. What are the best practices of social security extension in relation to the inclusion of refugees and informal economy workers? Probe for best practices/benchmarking in the provision of pension schemes catering for refugees and informal economy workers)



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