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**Gendered Access to Livelihood Assets among Refugees in Kakuma Refugee Camp,
Turkana County Kenya**

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Refugees in Kakuma Refugee Camp, Turkana
County, Kenya**

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Abstract

Purpose: The management of refugees in Kenya is guided by a comprehensive policy framework, with efforts from global, national, regional, and humanitarian actors aimed at fostering self-reliance and economic inclusion for refugees. Despite this, female refugees continue to face challenges related to limited access to resources and heightened vulnerability. This paper analyses the gendered access to livelihood assets among refugees in Kakuma refugee camp, Turkana County. The study utilises cross-sectional data from the United Nations High Commissioner for Refugees database collected in 2019, which included 2,217 randomly sampled households.

Methodology: The study employs the Human Capital Theory, Sustainable Livelihood Approach, and a multidimensional vulnerability index to examine vulnerability from a gendered perspective and how gender dynamics influence refugees' access to assets. Following Heteroscedasticity, Model Specification, and Goodness of Fit tests, the study implemented a Fractional Regression and Multivariate Logistic Model to empirically analyse the data.

Findings: The findings indicate that gender significantly influences vulnerability in many refugee households, with women being more susceptible. Furthermore, women refugees are 0.104 per cent less likely to engage in farming and 4.15 per cent less likely to possess a bank account. In addition, women-headed households are more food insecure with a higher probability of limiting meal portions, relying on less preferred food and borrowing money to buy food.

Unique Contribution to Theory, Practice and Policy: The study findings reveal that male-headed households also experience vulnerability and lack access to essential resources. This study recommends policies that target both men and women, recognising that male refugees are equally vulnerable.

Keywords: *Livelihood Assets, Refugees, Vulnerability, Gendered Access*

JEL Codes: *F22, J15, J16, O15*

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INTRODUCTION

Forced displacement is not only a humanitarian disaster but also a developmental challenge. By June 2024, there were over 122.6 million people displaced, among them approximately 43.7 million refugees, 72.1 million internally displaced persons, and 8 million asylum seekers (UNHCR, (2024)). The number of displaced people needing resettlement is projected to increase by 20 percent in 2025 at 2.9 million refugees (UNHCR, 2025). Civil wars, fear of prosecution, conflicts, and violation of human rights are among the significant reasons for forced displacements worldwide. Different developmental issues, natural hazards, and violations of human rights have shaped the trend of forced displacement over time. Refugees in Kenya mainly originate from Somalia followed by South Sudan owing to the long period of political instability in the country. Additionally, Kenya hosts a substantial number of employees from DRC, Ethiopia, Burundi, Eritrea, Rwanda and Uganda who are fleeing conflicts, human rights violations and persecution. The Turkana community faces its share of problems ranging from marginalization, low income, and limited access to livelihood assets. Based on the nature of the economic activities of the Turkana community, refugees in Kakuma are likely to face high levels of vulnerability due to constraints in socio-economic factors accorded by the host communities.

Given the national and international frameworks, refugees can improve their coping strategies immensely through access to livelihood assets and eventually improve their well-being. However, most refugees are vulnerable since they have higher exposure to shocks, unequal access to livelihood assets and limited coping mechanisms to deal with shocks. By September 2020, approximately 60 % of camp-based refugees reported reduced food consumption as compared to 41% of the normal population households (UNHCR, 2021). The UNHCR Global Livelihoods and Economic Inclusion Concept Note (2019-2023) confirmed that refugees' access to financial capital is restricted. Only 39 percent of female-headed households own a mobile banking account as compared to 46 percent of their male counterparts in Kakuma refugee camp (UNHCR & World Bank, 2021). Limited access to finance increases the vulnerability of female refugees as the Concept Note highlights that financial inclusion not only depends on access to services like finance and education but also on creating an enabling environment through government rules and regulations (UNHCR, 2020).

The Employment Act of 2019 allows all legal residents a provision for the right to work. The Refugee Act of 2021 accords refugees the right to work and engage in self-employment (Yousry & Abou 2022). Betts et al. (2019) observe low asset ownership and access to employment among refugees in Kakuma as only 10% of households reported making money through their jobs or businesses. Female-headed households are more vulnerable as they face major barriers in accessing employment contributed majorly by legal, structural and social barriers. UNHCR & World Bank (2021) note that women are likely to engage in low-income informal jobs as compared to male refugees who work in professional and technical occupations. In addition, female-headed households are not only underrepresented in the labor market but also in asset ownership. The 2019 Socio-economic survey reported more asset ownership for male-headed and refugee households displaced for longer at 4.2 per cent than women-headed households at 3.7 per cent.

Proper documentation among refugees is a factor often overlooked in creating self-reliance and economic reliance among refugees. Movement pass, work permits and refugee IDS are key pre-requisites in accessing credit, employment and formal markets. Often, the Refugee Status Determination (RSD) can be lengthy, leaving 27 per cent of displaced persons in Kenya as

asylum seekers (UNHCR, 2022). Women refugees with no documentation often rely on male family members for their livelihoods. In addition, they face a higher risk of sexual exploitation and general abuse. Without movement passes, refugees are required to stay in their designated camps. Female refugees who lack these documents and are widowed and single often lack social support systems to navigate through these hurdles (UNHCR, 2022). The structural barriers presented by a lack of documentation reflect a pattern of high dependency and deepening levels of vulnerability.

Access to livelihood assets, programs that support refugees' interests, and collaborations with the business sector are the main routes to establishing self-reliance for refugees. The UNHCR has worked to identify and record skilled refugees upon arrival for monitoring purposes using socioeconomic profiling. Additionally, UNHCR has increased work options in Kakuma by providing the youth with easily accessible online jobs. These efforts are evident since the businesses in Kakuma and Kaloboyei constitute to 30 percent of the businesses in Turkana County (UNHCR, 2023). There is need to explore the extent gender disparities influence access to these assets and the vulnerability of refugees. In addition, exploring the livelihood assets will help understand the labour market dynamics of refugees and thus tap into their skills and competencies.

Statement of the Problem

International Finance Corporation (IFC) (2018) notes that gender is key in shaping economic participation in terms of employment and income levels for refugees in Kakuma. IFC (2018) reports a gender gap in engagement in any income-generating activities with 18 per cent of men having higher access. The report also highlights that the gendered gap is lower for the host communities at 3 per cent. 52 percent of households in Kakuma are headed by women compared to 32 per cent in Kenya. Female-headed households are perceived to be more vulnerable as they tend to be larger (UNHCR and World Bank, 2021). In addition, on average, women refugees are more likely to be disabled than men, with most having a visual disability (UNHCR and World Bank, 2021).

Ngala (2021) highlights that sexual and gender-based violence is prevalent in the camp with 79.9 per cent of women and girls being the primary victims. Only 4.2 per cent, would sustain themselves without any support (Forsen et al., 2016). Refugees are most vulnerable to diseases due to poor healthcare in host countries and exposure to infections in transit to the host countries (WHO, 2018).

Higher incidence of food insecurity often worsen other vulnerabilities as the refugees tend to use negative coping mechanisms. Mwangi (2024) notes that refugee women in Kakuma face a scarcity of resources that are linked to food insecurity and the conventional responsibilities held by women. Households headed by women have a high dependency ratio which pose a risk of malnutrition among children in such households (UNHCR and World Bank, 2021).

There is a significant gender gap in access to employment in major refugee camps. Although vocational training courses are freely offered in Kakuma camp, IFC (2018) notes low women participation. In addition, women tend to pursue traditionally female-oriented courses like tailoring which are mostly low-income generating. The major obstacles to formal and informal employment are lack of documentation, lack of permits and mismatch of skills (UNHCR and World Bank, 2021).

Addressing the gendered dimensions of vulnerability among refugees in Kakuma is essential in creating the link between vulnerability and livelihood assets. Financial capital and

employment are crucial for enhancing resilience and alleviating poverty, thereby mitigating the specific vulnerabilities faced by women and girls in refugee settings (UNDP, 2024). Given that the highest population of refugees in Kakuma are women at 59.85%, it is important to note that most face a risk of gender-based violence, early marriages and exploitation due to conflicts during displacement (UNHCR and World Bank, 2021). Addressing gendered vulnerabilities and gaps in access to assets is crucial in providing a holistic shift in most households in Kakuma. This study explores gendered access to financial capital (access to finance) and human capital (employment) and the implications on vulnerability among refugees.

LITERATURE REVIEW

The study is anchored on three theories; the human capital theory, the sustainable livelihood theory and the social vulnerability theory. The human capital theory developed by Gary Becker and Jacob Mincer in 1964 stipulates that investing in education, experience and health influences the labor outcomes of individuals. Scholars view human capital as a driver of economic growth as higher levels of education and training lead to better jobs. This study extends the theory to the displacement context as highlighted by Gary and Becker (1964) that there exist inequalities in access causing major disparities. According to theory, labour outcomes are shaped by different demographic, structural and institutional factors. The sustainable livelihood theory by Robert Chambers and Gordon Cornway in the mid-1980s identifies five livelihood assets that are enablers in achieving sustainable livelihoods. Cutter (1996) develops the social vulnerability theory which views vulnerabilities to be shaped by social inequalities. In addition, Cutter (1996) notes that the ability of a population to recover from adverse effects is influenced by social factors such as gender, race, education and economic opportunities at their disposal.

Gender inequality compounds the effects of forced displacement on the refugees. Setrana (2024) evaluates how gender differences influence the well-being of refugees, particularly in multidimensional poverty, social norms and gender-based violence. Using secondary data, the study conducts a comprehensive analysis of refugees in 8 countries. The research findings establish that displaced women face greater barriers in accessing healthcare, especially for reproductive health needs. The study resonates with the Sustainable livelihood framework on the role of institutional factors in limiting access to social protection services which is unequal between displaced men and women. In Greece, 32% of male-headed households knew who to contact for social protection assistance, compared to only 21% of female-headed households. The research emphasizes the need for policies to enhance diverse women's and girls' refugee self-reliance and increase their social and economic inclusion. The current study incorporates a multidimensional vulnerability index to assess the interplay between gender and access to livelihood assets.

Thamari (2021) analyses the land laws and livelihood vulnerabilities among refugee women in Kenya. The study highlights the intersection of gender, legal frameworks and the socio-economic challenges women face in the pursuit of secure livelihoods. The researchers gather insights from displaced women and establish that women face major barriers in assessing land due to patriarchal norms and restrictions. The study highlights the need for training the displaced women on land rights. However, land rights are heavily reliant on local integration with host communities and host communities' government which may limit the applicability of this recommendation across different refugee settlements in Kenya. The reviewed study aligns with the sustainable livelihood framework on the significance of land as a natural capital to create sustainable livelihoods. However, the reviewed research stops at the institutional and

legal barriers without showing how other socio-demographic factors influence the vulnerability.

Betts et al. (2019) evaluates the self-reliance levels in Kalobeyei Settlement, Turkana County, Kenya. As opposed to Kakuma, which is more aid-oriented, Kalobeyei adopts the self-reliance model where refugees interact with the local community to attract international development assistance and private investment. The primary goal of the study was to give a comparative analysis of refugees in both situations, i.e., adopting the self-reliance in Kalobeyei and the aid model in Kakuma. The study concludes that refugees in Kakuma and Kalobeyei are generally dissatisfied with the quality of life in the camps. However, refugees in Kalobeyei are better off regarding food security, consumption and income despite its recent conception. The study insights resonate with the human capital theory such that by creating opportunities for refugees to advance their skills and knowledge, Kalobeyei refugees have been able to achieve more self-sufficiency. Although the study provides key avenues to reduce refugees' vulnerability, there is need to provide more context-based recommendations taking into consideration the gender, age and country of origin of refugees in Kakuma camp which is the focus of this study.

The reviewed studies show that female refugees have low access and socioeconomic integration despite the global and local efforts put in place by key stakeholders. In addition, the asset vulnerability of refugees remains high since most of the camp refugees have limited access to work opportunities and financial services thus relying on aid. The existing studies focus on identifying the institutional and structural barriers of refugee women as compared to male refugees. However, little has been done on how gendered dynamics shape the coping mechanism, access to assets and the long-term resilience of women. This study contributes to the existing literature by showing how institutional, demographic and structural barriers shape vulnerability and access to livelihood assets in a gendered perspective among refugees in Kakuma.

METHODOLOGY

The study adopts a non-experimental cross-sectional research design to analyse the objectives. Data from a 2019 cross-sectional survey in the Kakuma refugee camp was adopted. After numbering all the dwellings in the camp, 2,217 homes were randomly selected from each of Kakuma's four sub-camps as a sample. To guarantee a 95% confidence interval, 2,347 samples were required. 2,125 households were surveyed, accounting for a 3 per cent margin of error and a 10 per cent non-response rate.

According to the human capital theory, labour outcomes are shaped by different demographic, structural and institutional factors.

$$Y_{ij} = \beta_0 + \beta_1 X_{1ij} + \beta_2 X_{2ij} + \dots + \epsilon_{ij} \quad \text{..... (1)}$$

Where Y_{ij} represents the wage of an individual, X_{1ij} : Human capital variables, X_{2ij} : Social capital variables. We model the human capital theory using the Solow's growth model which states that economic output is a function of capital (K), Labour (L) and technology (A).

$$Y = AF(K, L) \quad \text{..... (2)}$$

K is the physical and human capital like education, skills and financial capital, L is participation in labour force and A is the technological advancement. We extend the Solow's growth model to ascertain the probability of a household head engaging in a specific livelihood asset given a set of determinants such that;

$$P(A_j=1/HC)=\frac{1}{1+e^{-(\beta_0+\beta_1HCi+\beta_2Xi+\beta_3(HC\times Zi))}} \dots\dots\dots(3)$$

where A_j is the binary probability of access to a livelihood asset, HC is the human capital index for a household, X_i are the control variables recognized as L in Solow's growth model as the key inputs to economic growth, Z_i are institutional factors and β the estimated coefficients. We use a multivariate probit model to estimate the determinants of access to livelihood assets such that;

$$P(Y_{ij}=1/X_i)=\frac{e^{\beta_{0j}+\beta_{1j}X_{1i}+\beta_{2j}X_{2i}+\dots+\beta_{kj}}}{1+e^{\beta_{0j}+\beta_{1j}X_{1i}+\beta_{2j}X_{2i}+\dots+\beta_{kj}}} \dots\dots\dots(4)$$

Where Y_{ij} is the binary outcome of household head i having access to livelihood asset j , x_i is the vector of explanatory variables i.e. Gender, Education Level, Household Size, Refugee Identity Card, Disability, β_{0j} is the intercept of outcome j , β_{0j} is the coefficient for each explanatory variable. Each multivariate probit model shows a set of explanatory variables that determine access of a specific livelihood assets for each household head.

We model the gender interactions of variables in question and MVI ([Appendix 1](#)) in a Fractional regression model (FRM). The choice of the model is appropriate since the dependent variable is bounded from 0 to 1. The equation is specified as;

$$MVI = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \epsilon \dots\dots\dots(5)$$

Where; β_0 is the intercept of the model; β_1 , β_2 , and β_3 represent the coefficients of the Independent variables; X_1 is the Sex of the Household head* Gender; X_2 is the Household Size*Gender; X_3 is the Level of Education*Gender; X_4 is the Country of origin*Gender; X_5 is the Age of the household head*Gender.

RESULTS AND DISCUSSION

Descriptive Statistics

Table 1 illustrates how different assets and coping mechanisms are exhibited across male and female-headed households.

Table 1: Descriptive Statistics

Nature	Asset	Gendered Access (%)		Mean	Standard Deviation
		Male	Female		
Social Capital	Integration in decision making	36.54	33.75	35.14	1.39
	Feeling of safety	19.6	20.51	20.06	0.46
Coping Mechanisms	Enough money to buy food	81.85	77.83	79.84	2.01
	Reliance on less preferred food	71.63	75.93	73.78	2.15
	Limit meal portion	76.2	78.5	77.35	1.15
	Borrowed money to buy food	61.54	61.78	61.66	0.12
	Restricted Consumption for some members	52.28	53.59	52.94	0.66
	Reduced number of meals	78.13	81.14	79.63	1.51
Institutional Factors- Documentation	Has Refugee ID	77.04	75.1	76.07	0.97
	Hass movement pass	99.03	99	99.02	0.02
	Birth Certificate from country of origin	70.19	72.29	71.24	1.05
Vulnerability	Multidimensional vulnerability	90.5	91.2	90.85	0.7

Source: Author's Calculations

The results show low integration in decision-making at 35.14 per cent, with male heads having a higher integration at 36.54 per cent compared to female heads at 33.75 per cent. This is mainly because of the entrenched cultural norms prioritizing male decision-making even in displacement settings. Both male and female heads experience a low sense of safety while walking in Kakuma town at 20.06 per cent, with male heads being more insecure at 19.6 per cent. Generally, female-headed households are more food insecure compared to male-headed households. This reflects the caregiving roles borne by women coupled with limited access to jobs and opportunities. Female-headed households had a higher possibility of relying on less preferred food (75.93 per cent), reducing the number of meals (81.14 per cent), limiting meal portions (78.5 per cent) and borrowing money to buy food (61.78 per cent). However, the insignificant standard deviation between male and female-headed households shows that food security is a major issue affecting both male and female-headed households. On average, the lack of documentation is high among male-headed households' refugees but slightly lower for female-headed households. Across genders, female-headed households are more prevalent in Kakuma (59.85%) as compared to male-headed households (40.15%). Undisputedly, these female-headed households depict a higher vulnerability (91.2%) as compared to male-headed (90.5%) majorly because most of the displaced women are victims of discrimination and gender-based violence. In the next section, this study analyzes how documentation influences access to key livelihood assets

The Moderating Effect of Gender in the Relationship between Socio-Demographic Factors and Level of Vulnerability

Table 2 shows interaction effects between gender, level of education, country of origin and age of the household heads. The coefficient for interaction for gender and education shows a decrease in the level of vulnerability at higher education levels, with a slight decrease (-0.00104) for females as compared to male household heads. This is potentially due to the structural barriers women face, as Okijie (2002) explain that education's impact might be less effective in comparison to men due to entrenched socio-economic constraints.

Table 2: Gender Interactions with Demographic Factors

Variables	Adj. MVI
Gender*Education	-0.00104
	-0.68
Gender*Country of origin	-0.00119
	-0.004
Gender *Age	0.000176
	0.024
Constant	(3.576)***
	-87.35)
Observations	764

Robust standard errors in parentheses *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$

Source: Authors Calculations

Determinants of Access to Key Livelihood Assets

One of the key findings from Table 3 is the lower likelihood of women to engage in farming compared to male-headed households, shown by the coefficient of -0.401 ($p < 0.05$). In addition,

female-headed households are less likely to engage in salaried employment and have a bank account, with the likelihood being 0.415 and 0.320 less as compared to men. This aligns with Gordon (2019), who highlighted major systematic barriers in formal employment with only 4 per cent of work permits issued to Syrian refugee women. Low participation in salaried employment among female-headed households is potentially a result of the compounded results of restricted mobility, unpaid care work and limited education and skills.

Larger households showed an increased probability of engaging in farming with a coefficient of 0.0150 ($p < 0.05$). This is potentially because large households offer more labor for farming. However, the household size does not significantly influence the probability of a household head having a bank account or engaging in salaried employment.

Having a movement pass reduces the probability of refugees engaging in farm business by a probability of 0.641 ($p < 0.05$). The reduction in farming is possibly because refugees seek other opportunities outside the camp when they have movement passes. Refugee heads with a movement pass have an increased likelihood of 0.796 of having salaried employment and 0.316 of having a bank account. However, this was not statistically significant, as despite being able to move outside the camp, refugees still face barriers to employment as they compete with the Kenyan population.

Older refugees showed an increased probability of having a salaried job and owning a bank account at 0.0196 ($p < 0.05$) and 0.0053 ($p < 0.05$), respectively. Older refugees have more work experience and professional connections they have gained over the years. Results show disabled individuals are less likely to engage in farming business. However, the results were statistically insignificant to conclude that being disabled increases the likelihood of a refugee having a salaried employment and having a bank account. The results suggest that disabled refugees may adopt other ventures like reliance on local and international aid to meet their livelihoods.

Table 3: Determinants of Access to Key Livelihood Assets

Variables	Farm Business	Salaried employment	Bank Acc. ownership
Sex	-0.401***	-0.415*	-0.320***
	-0.146	-0.221	-0.075
Household Size	0.015	-0.0395	0.00627
	-0.02	-0.032	-0.00933
Movement Pass	-0.641*	0.796	0.316
	-0.382	-0.712	-0.246
Birth Certificate	0.117	-0.0878	0.188
	-0.358	-0.391	-0.161
Age	0.00111	0.0196*	0.00530*
	-0.00774	-0.0119	-0.0032
disabled	-0.0492	0.382	0.0973
	-0.16	-0.265	-0.0839
Constant	2.443***	-1.297	-1.527***
	-0.67	-1.006	-0.34
Observations	711	165	2,088

Robust standard errors in parentheses *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$

Source: Author's Calculations

CONCLUSION AND RECOMMENDATIONS

From the demographic and gender interactions, this study concludes that the differential impacts do not show significant vulnerability differences between men and women. Therefore, policies to mitigate vulnerability should be targeted to both male and female refugees as they both experience high vulnerability levels. However, major gender disparities emerge in accessing livelihood assets as women show a less likelihood to engage in salaried employment and have a bank account. Having key documentation is a major determinant of access to livelihood assets as refugees with movement passes are more likely to engage in salaried employment and farming, outside the camp.

Refugees lack credit history, documentation and collateral thus making it hard to access credit. Although basic banking services are available in Kakuma, microfinance, technology, collaborations and partnerships are crucial in achieving financial access goals for refugees. Efforts by the Center for International Private Enterprise (CIPE) have been focused on linking lenders with refugees and helping the lenders understand the refugee economy. Such efforts have created insights into the need to understand the diversities in financial need among refugees. In addition, little has been done, despite recommendations, regarding lenders harmonizing refugee documents' to develop alternative acceptable guidelines on the requirements refugees need to meet to obtain credit.

We recommend establishment of refugee inclusive credit guarantee schemes. Such schemes will see lenders make use of biometric information, community-based verification systems, and, credit scoring models that are less risky and accurate. In addition, there is a need for collaboration between the private sector, the government and the refugees aimed at understanding the economies of refugees for the lenders and financial literacy and entrepreneurship programs for the refugees. This will build trust among the parties and reduce the perceived risk in absence of all documentation.

The study's findings reveal that although there are differential in vulnerability based on gender, men and women refugees are all vulnerable. Therefore, targeting policies on women refugees alone might not achieve desired goals of economic inclusion and self-reliance for the refugee population. We recommend establishment of land-leasing programs that allow refugees to legally access agricultural in land. Further, we cannot overlook the importance of sensitization programs by humanitarian agencies, national and county governments on gender equity on employment and farming. Easy access to agricultural land with help mitigate the effects of climate change and reduce the incidence of food insecurity among refugees and the host communities

This study has shown how gender shape vulnerability of refugees. In addition, the study has assessed the key determinants of access to assets. Further studies can look at the long-term effect of lack of documentation on refugees' integration with the hosts, self-reliance and economic inclusion.

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APPENDICES

Appendix 1: Multidimensional Vulnerability Index

Dimension	Indicator	Vulnerability Cut off	Weight
Documentation (1/3)	Refugee Identity Card	Vulnerable if the Household head does not have Refugee ID	1/15
	Movement Pass	Vulnerable if the Household head does not have a Movement Pass	1/15
	Birth Certificate	Vulnerable if the Household head does not have a Birth Certificate	1/15
	Passport from Country of Origin	Vulnerable if the Household head does not have a Passport from Country of origin	1/15
	Kenyan Travel Document	Vulnerable if the Household head does not have Kenyan Travel Document	1/15
Food resilience (1/3)	No Document	Vulnerable if the Household head does not have any document at all.	1/15
	Money Access to buy food	Vulnerable if the household did not have food/ Money to buy food in the past 7 days	1/15
	Reliance on Less Preferred Food	Vulnerable if household relied on less preferred food in the last 7 days	1/15

Source: Kinyanjui, M. N. (2025).

Appendix 2: Results of the MVI

Vulnerability Cut-off (k)	Measure	Value	Number of Vulnerable Households	Total Households
K=33.34%	MVI	0.6703	1930	2122
	Head Count Ratio (H, %)	97.79		
	Intensity (A, %)	68.54		

Source: Kinyanjui, M. N. (2025).