

Targeted social protection in a pastoralist economy: case study from Kenya

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Summary

Social protection programmes are designed to help vulnerable populations – including pastoralists – maintain a basic level of well-being, manage risk, and cope with negative shocks. Theory suggests that differential targeting according to poverty status can increase the reach and effectiveness of budgeted social protection programmes. Chronically poor households benefit most from social protection designed to help them meet their basic needs and make vital investments necessary to graduate from poverty. Vulnerable non-destitute households benefit from protection against costly temporary shocks, but do not necessarily need regular assistance. Welfare gains occur when a comprehensive social protection programme considers the needs of both types of households.

The authors use evidence-based understanding of poverty dynamics in the pastoralist-based economy of northern Kenya's arid and semi-arid lands as a case study to discuss and compare the observed impacts of two different social protection schemes on heterogeneous pastoralist households: a targeted, unconditional, cash-transfer programme designed to support the poorest, and an index-based livestock insurance programme, which acts as a productive 'safety net' to help stem a descent into poverty and increase resilience.

Both types of social protection scheme have been shown to decrease poverty, improve food security and protect child health. However, the behavioural response for asset accumulation varies with the type of protection and the household's unique situation. Poor households that receive cash transfers retain and accumulate assets quickly. Insured households, who are typically vulnerable yet not destitute, protect existing herds and invest more in the livestock they already own. The authors argue that differential targeting increases programme efficiency, and discuss Kenya's current approach to implementing differentially targeted social protection.

Keywords

Cash transfer – Insurance – Pastoralism – Poverty dynamics – Poverty trap – Risk – Social protection.

Introduction

Recent climate-related natural disasters, including droughts, floods and wildfires, have revealed widespread vulnerability among poor populations. The estimated 50 million pastoralists and agro-pastoralists who inhabit the sprawling arid and semi-arid lands that constitute around two-thirds of Africa's land mass are particularly vulnerable (1). These communities have evolved a livestock-based production system that best exploits the harsh and ecologically fragile,

drought-prone environment in which they eke out a livelihood (2, 3, 4). While pastoralism has arguably evolved over time to become the best use of arid rangelands, where climate variability is a key driver of ecosystem dynamics, pastoralists are nonetheless particularly vulnerable to climate change (5, 6).

Social protection programmes are increasingly being used to help vulnerable populations – including pastoralists – maintain a basic level of well-being, manage risk, and cope

with negative shocks. Devereux and Sabates-Wheeler argue that social protection, properly designed, can affordably contribute to the Millennium Development Goals by supporting pro-poor growth and poverty reduction (7). Traditionally, this protection has often involved the transfer of cash, food, medicine or livestock, and/or the development of physical, human or social capital. In recent years, insurance programmes have also been introduced as a market-based alternative to traditional social protection.

A growing literature on poverty traps advocates for social protection policies that consider poverty dynamics when targeting interventions. In this paper, the authors take advantage of empirical evidence of dynamic, asset-based poverty traps in northern Kenya's arid and semi-arid lands. They use their evidence-based understanding of poverty dynamics in this pastoralist-based economy as a case study, to discuss and compare the observed impacts of two different social protection schemes on heterogeneous pastoralist households:

- a targeted, unconditional, cash-transfer programme designed to support the poorest, and
- an index-based livestock insurance programme aimed at providing a productive safety net to help stem a descent into poverty and protect the vulnerable as they work towards building resilience.

The authors argue that differential targeting could increase programme efficiency, and discuss Kenya's current approach to implementing targeted social protection.

Targeted social protection

Effective social protection must consider poverty dynamics, and comprehensively address the full range of factors that keep people in poverty (8). With poverty dynamics in mind, Barrett (9) usefully defined two forms of social protection programmes. 'Cargo-net' programmes are designed to improve households' productive capacity. When successful, cargo-net programmes overcome structural forces that keep households poor, thereby shifting chronically poor households onto a pathway out of poverty. Cash-transfer programmes are an example of this kind of social protection programme – by relieving liquidity constraints, the goal of such programmes is to allow households the flexibility to invest in health and education, improving their long-term economic viability. 'Safety-net' programmes, such as emergency food aid or livestock-restocking programmes, offer protection when adverse shocks occur, ensuring that the consequences suffered are temporary. In recent years, governments and development practitioners have become widely interested in the use of insurance as an alternative, potentially complementary (and potentially market-based) safety-net programme.

Traditional social protection policies target the most destitute households. However, these two distinct forms of social protection can be more effective if differential targeting is feasible. Cargo nets are designed to lift structurally poor households out of poverty, and thus should be directed towards the chronically poor. Safety nets are designed as temporary assistance for households who are temporarily poor as a result of negative shocks. This latter form of social protection should be targeted at the temporarily poor and vulnerable non-poor.

Targeted social protection becomes more important if poverty persists as a result of structural constraints in an economy. The literature on poverty traps suggests that shocks can have permanent negative consequences (10). In the stylised multiple equilibrium poverty trap model characterised by Figure 1, two stable equilibria exist, a low (poor) equilibrium: E1, and a high (good) equilibrium: E3. These equilibria are separated by a third, unstable equilibrium: E2. Note that, as an unstable equilibrium, E2 is a point of divergence. If a shock causes household assets to fall below E2, they move towards a permanent low equilibrium and find themselves trapped in poverty. For this reason, households holding assets near E2 can be considered highly vulnerable to shocks, with vulnerability declining as household assets increase, moving away from E2 (i.e. moving to the right of the asset spectrum in Fig. 1). One implication of this model is that poor households are not the only households who may merit inclusion in contingent social protection schemes; vulnerable households also have much to gain from protection against shocks.

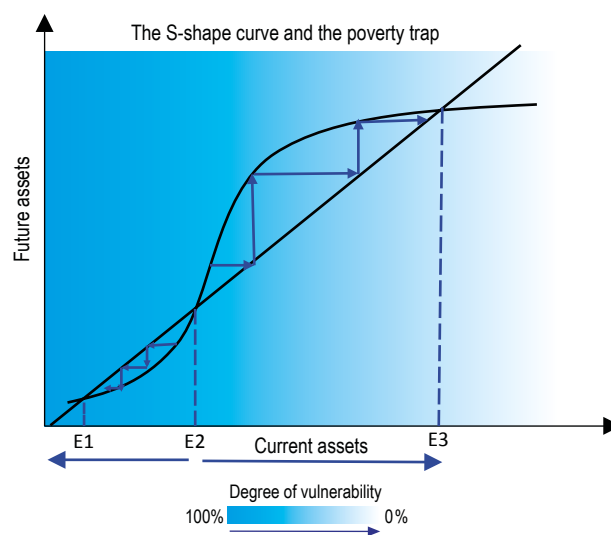


Fig. 1
The S-shaped poverty trap curve

Below E2, households move to low equilibrium with 100% probability. In the absence of risk, households above E2 move to E3 but, in a risky environment, negative shocks can have dynamic consequences. This figure shows how vulnerability decreases as asset levels increase

Barrett, Carter, and Ikegami (11) use numerical methods to analyse the trade-offs induced by ‘vulnerability-targeted social protection’ (VSP) – social protection that prioritises vulnerable, non-destitute households over chronically poor households – in comparison to traditional, needs-based social protection. Their analysis shows that, if an aid budget remains constant and a structural poverty trap exists, then individual needs-based transfers will shrink if more people fall into poverty, unable to graduate out of poverty without larger transfers. For this reason, while a purely needs-based distribution of aid initially favours the poorest, over time they compete with vulnerable non-poor households for transfers. In this scenario, initially poor households are dynamically worse off than they would have been if a portion of the budget had been allocated as a safety net for vulnerable and stochastically poor households.

Despite the potential dynamic welfare gains, if publicly funded, VSP obviously implies a smaller allocation of social protection available for poor households today – creating a challenging dilemma for policy-makers and development practitioners. In an effort to negotiate this implied trade-off, Carter and Janzen (12) explore the degree to which VSP can be implemented through an insurance mechanism. Their analysis shows that the long-term level and depth of poverty can be greatly improved by incorporating elements of insurance-based VSP into a conventional, cash-transfer-based system of social protection. Insurance-augmented social protection not only allows smoothing of public expenditures across time, but the provision of VSP as a partially subsidised insurance contract also encourages the vulnerable themselves to pay a fraction of the cost. This frees up a larger fraction of the public social protection budget to be used for those who arguably need it the most.

Case study: social protection for northern Kenya’s pastoralists

The previous section lays out the theoretical grounds for the provision of targeted social protection, in which both cargo-net and safety-net social protection programmes are differentially distributed to poor and vulnerable households. In this section, the authors use northern Kenya’s arid and semi-arid lands as a case study for implementing targeted social protection through a combination of cash transfers and subsidised insurance. There are two reasons for choosing this region. First, empirical evidence of bifurcating poverty dynamics exists in this setting, suggesting the existence of a poverty trap and the importance of targeted social protection. Secondly, the near-simultaneous roll-out of a cash-transfer programme and an insurance programme in this area presents a unique opportunity to conduct a joint

assessment of the impact of these two programmes, and generate insights to help improve targeting, coordinated financing and delivery of these two separate components of a broader social protection strategy.

Risk and poverty dynamics in Kenya’s arid and semi-arid lands

Drought is the most significant hazard affecting the Kenyan population, particularly those who inhabit the arid and semi-arid lands that make up over 70% of the country. In the two decades spanning 1992 to 2012, seven droughts afflicted the nation, affecting over ten million people. The most severe droughts occurred in 2009 and 2011, with an estimated US\$ 12.4 billion of drought-related damages and losses incurred during this time (this estimation assumes an average exchange rate from 2008–2011 of US\$ 1 = 78.3 Kenyan shillings, as provided by the government of Kenya) (13). Of this, approximately three-quarters of the losses stemmed directly from livestock mortality – an estimated 9% of the national cattle herd was lost during this period (13). It follows, then, that the more than three million pastoralist households living in northern Kenya’s arid and semi-arid lands, whose most productive assets are typically livestock, which provide the bulk of their income and nutrition, are also the most drought-vulnerable population in the country (14, 15). The human and economic costs of drought are largely borne by the poorest of this population and can potentially be avoided through programmes seeking to reduce these households’ exposure or vulnerability to climate shocks.

Empirical evidence of a structural poverty trap in the region suggests that the consequences of climate risk for this population can often be permanent. Lybbert *et al.* (16) and Barrett *et al.* (17), for example, each use different household survey data and methods to demonstrate non-linear asset dynamics in this setting, i.e. when livestock herds fall below an estimated critical threshold (E2 in Fig. 1), recovery becomes difficult, and herds tend to move towards a low-level equilibrium (E1 in Fig. 1). Toth (18) suggests that these non-linear asset dynamics are due to a critical herd size necessary to support mobility – small herds are unable to take advantage of the key resource of the region, vast open rangelands. Instead, small herds are restricted to degraded rangelands near the town centres, making growth a challenge. Furthermore, Santos and Barrett (19) show that access to informal credit is concentrated above the observed critical threshold. Poor households cannot take out a loan to reach the dynamic asset threshold. This biased access to credit further exacerbates the poverty trap. While global evidence of poverty traps is mixed, a recent review found that evidence in favour of poverty traps is strongest in remote rural regions where pastoralists tend to live (20).

Northern Kenya's unconditional cash transfer

In 2009, the government of Kenya launched the first phase of the Hunger Safety Net Programme (HSNP) in the four poorest districts of northern Kenya, all dominated by pastoralists: Marsabit, Mandera, Turkana and Wajir. In the first phase of the HSNP, 69,000 households across these districts were selected to receive unconditional cash transfers of approximately US\$ 27, every two months, for a period of two years. The programme objectives were to improve the capacity of targeted households to meet immediate, essential needs and to make productive investments, thereby improving their future prospects. In this sense, HSNP is a cargo-net social protection operation, providing beneficiaries with resources aimed at alleviating their deprivation and stimulating productive investment that might help them eventually to graduate out of poverty.

Does HSNP actually help households move out of poverty? To better understand the effectiveness of the programme, Merttens *et al.* (21) leveraged the randomised roll-out of the HSNP programme across targeted communities to estimate the impacts of HSNP using a difference-in-difference approach. The study found that HSNP participation decreases poverty and improves food security through increased consumption expenditures, asset retention and asset accumulation, greater use of health and education services, diversifying livelihoods, expanded financial savings, and decreased vulnerability to shocks. These positive impacts on both human capital and economic factors were generally consistent with evidence from other cash-transfer programmes (22, 23, 24, 25).

Merttens *et al.* also examined the heterogeneity of impacts across poverty status, and found that impacts were often quite varied between the poor and non-poor. Although the results do not consistently favour one group over another, the findings highlight the importance of poverty dynamics in implementing social protection – heterogeneous households respond and benefit differently.

Jensen, Barrett and Mude (26) also examined the impacts associated with HSNP transfers in northern Kenya. They exploited exogenous variation in HSNP participation, introduced by eligibility criteria to instrument for HSNP participation. The study found that HSNP improved household mobility, an important production strategy in the region, and also improved child health, as measured by mid-upper arm circumference (MUAC). Allowing for variation in impacts across households with large and small herds – a standard proxy for wealth/poverty status in this environment – HSNP participation also improved milk productivity of livestock among those with smaller herds (poorer) and reduced school absenteeism among those with larger herds (richer). Once again, there is evidence of heterogeneous responses to cash transfers, highlighting the

importance of accounting for the dynamics of poverty while targeting cash transfers.

Index-based livestock insurance in northern Kenya

Since 2010, pastoralists in the Marsabit district of northern Kenya have also had access to a novel, index-based livestock drought insurance product (IBLI). Index insurance differs from traditional insurance in that the indemnity payments are based on an indicator (in this case, predicted livestock mortality) that is outside the influence of the insured. In the case of IBLI, the index is constructed from satellite imagery of forage conditions used to predict average drought-induced livestock mortality for a particular area.

This insurance scheme was designed as a productive safety net, to compensate pastoralists who are covered from drought-induced livestock losses (15, 27). The programme is similar to the IBLI project in Mongolia (28), and other index-based agricultural insurance projects being implemented globally (see Miranda and Farrin for a recent review [29]). In addition to helping pastoralist households cope with risk *ex post* (by making payments to compensate for losses), growing empirical evidence suggests that insurance encourages investment in higher-risk activities with higher expected profits (30, 31, 32, 33).

All pastoralists in Marsabit who had IBLI coverage during the 2011 drought received indemnity payments. In some areas, indemnity payments were made again in 2012 and 2013. Jensen, Barrett and Mude (26) used randomly distributed premium discount coupons to instrument for IBLI purchases, and show that insured households demonstrated improved child health (as measured by MUAC) and increased income per adult equivalent. An examination of production strategies also found that households with IBLI coverage reduced herd size and invested more heavily in health and veterinary services for their remaining herd, which is associated with increased milk productivity within the herd.

Janzen and Carter (34) used instrumental variables combined with threshold-based econometric methods to show that households with insurance above and below a dynamic asset threshold responded differently to shocks, and therefore benefited from insurance in different ways. Those with herd sizes above an estimated threshold – richer households who are more likely to sell livestock – are 64 percentage points less likely to anticipate doing so when an insurance payout is available. Households with livestock below the estimated critical threshold – poorer households who are prone to destabilising consumption – are 43 percentage points less likely to anticipate doing so with insurance. Jensen, Barrett and Mude (26) also

provided evidence of differential impacts: the gains to milk productivity due to IBLI coverage are more pronounced in households with small herds than in those with larger herds.

If vulnerable households self-select into purchasing insurance, as might be expected, then insurance successfully eliminates the need for differentially targeting social protection: those who gain most from a safety net will insure themselves. Unfortunately, self-selection is not as straightforward as it seems. Although insurance demand has been robust among a small targeted and surveyed sample, it has been disappointingly low among the general pastoral population of the region. The low demand observed in this setting is similar to that observed elsewhere – demand for insurance in developing countries across a variety of settings has regularly proven to be weak (29, 35).

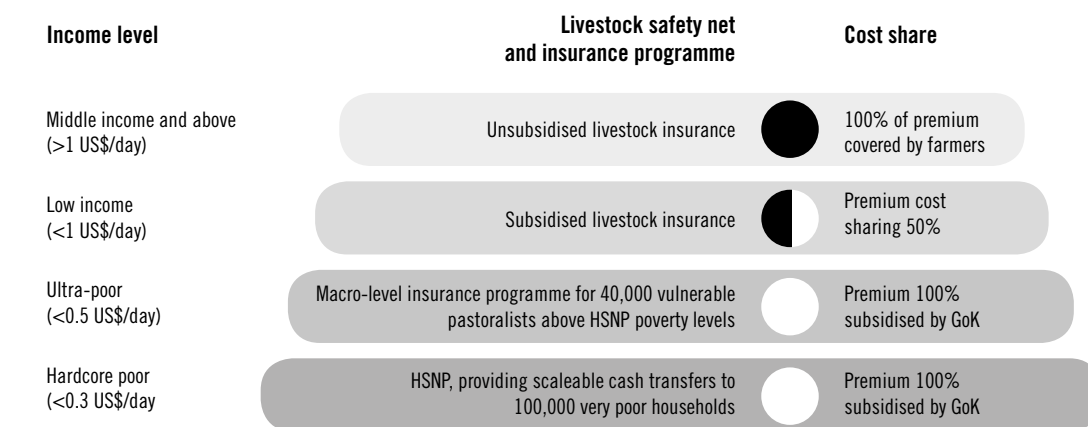
Jensen, Barrett and Mude (36) used a selection model to examine factors of IBLI uptake and level of coverage. As in similar settings, the study found that poorer households (in this case, those with smaller herds) are less likely to purchase IBLI coverage, that liquidity plays an important role in the purchase decision, and that demand is price sensitive. Janzen, Carter and Ikegami (37) unpacked the complexity of demand further, employing a poverty-trap model to explore optimal insurance demand across heterogeneous households. Using dynamic stochastic programming techniques, they found that the most vulnerable households, despite having the most to gain from insurance, also have a high opportunity cost of insurance. This high opportunity cost is driven by the fact that liquefying an asset – even for the purchase of valuable asset-protection insurance coverage – might not be optimal for vulnerable households.

The IBLI's strong positive welfare impacts, coupled with generally low demand, which is intensified among poorer and more vulnerable households with fewer livestock, suggest that there may be social benefits to increasing insurance coverage, especially among the livestock-poor. This implies a potential role for public support to increase coverage levels among this vulnerable population. Furthermore, evidence that liquidity constraints and high premium rates reduce demand suggests that one way to increase coverage is through reducing the premium rates that vulnerable populations face.

Kenya's new comprehensive social protection programme

The insights generated by rigorous assessments of these pilot programmes help build the case for a more comprehensive, continuous and large-scale programme with improved operational design and targeting principles. The Kenyan government is currently trying to scale up both the cash-transfer and livestock-insurance programmes in its arid and semi-arid regions so that targeted social protection is differentially distributed to both poor and vulnerable households – cash transfers to the poor and subsidised insurance to the vulnerable. This comprehensive proposal is outlined in Figure 2 and discussed in the paragraphs that follow.

In 2013, the Kenyan government launched the second phase of HSNP. This phase continues to focus on the four poorest target counties in northern Kenya, but increases its coverage



GoK: Government of Kenya
 HSNP: Hunger Safety Net Programme

Fig. 2
Kenya's comprehensive vulnerability-targeted social protection proposal for different segments of the population
 Adapted from source: Ministry of Agriculture, Livestock and Fisheries 2015 (38)

to a total of 100,000 chronically poor households, providing them with larger bi-monthly payments of approximately US\$ 49. For targeting, HSNP conducted an initial census of all households in the four target counties, means-testing them to rank them for eligibility and sequencing, so that more households could be drawn into the programme as it was scaled up. Unlike the first phase, HSNP II includes a disaster-induced scalability provision (i.e. a safety net), allowing for a supplemental injection of funds during times of crisis to the original recipient households, or to temporarily poor households not covered under the regular programme.

Thus, HSNP II is a cargo net aimed at improving the capacity of beneficiary households to meet their essential needs and invest in improving their future prospects. While HSNP II focuses on the poorest households in these communities, the Kenyan government also recognises the considerable risk faced by even the most productive of pastoralist households in arid and semi-arid areas, and so decided to augment HSNP with a productive safety net, aimed at insuring households' livestock against catastrophic loss. Building on the IBLI pilot programme and drawing from its lessons, the Kenyan government proposed the creation of a national Kenya Livestock Insurance Program (KLIP) that directly targets vulnerable, non-poor households (39).

The Livestock Insurance Program is being piloted in two HSNP-targeted (but non-IBLI) counties of northern Kenya – Wajir and Turkana. A forage-scarcity, index-insurance contract, mirroring that of the IBLI programme and designed to intervene before mortality to protect deteriorating livestock assets, is being used. Five thousand targeted beneficiaries will receive fully subsidised insurance cover for five cattle (or other livestock of equal value). Uniquely, the fully subsidised insurance contract aims at capturing the vulnerable non-poor as recipients – eligibility requires that the participant not be an HSNP participant and that they own at least five cattle (or other livestock of equal value) (38). This eligibility threshold corresponds closely with the chronic poverty threshold (i.e. E2 in Fig. 1) identified in empirical studies of poverty dynamics in this area.

Over the next four years (2015–2019), KLIP will be scaled up to the remaining two HSNP counties – Marsabit and Mandera – where the need for livestock insurance for vulnerable pastoralists is the greatest and the infrastructure developed to support HSNP can be leveraged to more efficiently provide publicly supported insurance coverage. During this period, the Kenyan government plans to support up to 71,000 vulnerable non-poor households in these four counties with fully subsidised coverage.

To encourage commercially driven sustainable provision of livestock insurance, the insurance companies selected

to offer coverage under KLIP are required to also offer voluntary top-up coverage to recipient households who want supplemental insurance for more than the five cattle (or other livestock equivalent) provided for by the government. Insurance companies must also provide access to insurance coverage to non-KLIP beneficiaries interested in purchasing either commercially priced or partially subsidised insurance coverage (39).

Concluding remarks

Pastoralist populations are particularly vulnerable to climate shocks, which often result in chronic poverty. This paper explores the role of social protection programmes, including insurance, in building resilience among pastoral populations. Theory suggests that social protection can be more effective if policies differentially target cargo-net programmes to the very poor and safety-net programmes to the vulnerable. The existing empirical evidence is not yet sufficient to make sweeping policy recommendations for pastoral development in general, but the new comprehensive social protection programme being piloted in northern Kenya provides an interesting case study of differentially targeted social protection, offering cash transfers to the poor and subsidised insurance for the vulnerable non-poor.

Implementing the targeting and subsidy schemes of both HSNP II and KLIP is indeed daunting, and even more so when both programmes are being undertaken in a challenging environment. Efforts to target effectively, minimise overlap, and optimise subsidy provision will come up against the realities of a dynamic and mobile population, information deficiencies, political interests and the like. But by building upon research, technological innovation and infrastructure gains, the Kenyan government is demonstrating how it is possible to optimise the provision of social protection to the vulnerable, yet productive, pastoralist population.

In time, careful implementation of the insights drawn from pilot programmes and regular tweaking of the system should lead to a well-coordinated system of targeted social protection that harnesses the benefits of both cargo-net and safety-net interventions. If the Kenyan programme is successful in moving households beyond poverty, while simultaneously protecting them from collapse as they continue to climb, then Kenya will provide an example of successful vulnerability-targeted social protection for pastoral development that can be applied to other similar environments in Africa, Asia and Latin America.

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La protection sociale ciblée dans le cadre du système économique pastoral : étude de cas au Kenya

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Résumé

Les programmes de protection sociale ont pour but d'aider les populations vulnérables (y compris les pasteurs) à maintenir un niveau acceptable de bien-être, à gérer le risque et à faire face aux situations de crise. Théoriquement, le traitement différencié en fonction du niveau de pauvreté permet d'accroître la couverture et l'efficacité des programmes de protection sociale budgétisés. Les ménages vivant dans une pauvreté chronique tirent un meilleur bénéfice d'une protection sociale leur permettant de couvrir leurs besoins de base et de réaliser les investissements indispensables pour sortir de la pauvreté. Les ménages vulnérables mais non entièrement démunis tirent un meilleur bénéfice d'une protection leur permettant de couvrir les dépenses liées à des crises ponctuelles, mais n'ont pas nécessairement besoin d'un dispositif d'aide permanent. Des gains de bien-être sont constatés lorsque des programmes de protection sociale complets prennent en compte les besoins de ces deux catégories de foyers.

À partir d'éclairages factuels sur la dynamique de la pauvreté dans le système économique à dominante pastorale des régions arides et semi-arides du nord du Kenya, les auteurs réalisent une étude de cas qui leur permet d'examiner et de comparer les impacts avérés de deux dispositifs différents de protection sociale sur un ensemble hétérogène de ménages pastoraux : le premier est un programme ciblé de transfert de liquidités sans conditionnalités, destiné aux foyers les plus pauvres, le deuxième est un programme d'assurance du bétail doté d'une clause d'indexation et faisant office de « filet de sécurité » productif pour aider les pasteurs à ne pas basculer dans la pauvreté en cas de coup dur et à améliorer leur capacité de résilience.

Chacun des deux dispositifs de protection sociale permet de contenir la pauvreté, d'améliorer la sécurité alimentaire et de protéger la santé infantile. Néanmoins, les comportements qui en résultent en termes d'accumulation d'actifs varient suivant le type de protection et la situation particulière de chaque foyer. Les foyers les plus pauvres aidés par un apport de liquidités conservent et accumulent rapidement des actifs. Les foyers habituellement vulnérables mais pas entièrement démunis soutenus par un dispositif d'assurance protègent leurs troupeaux et investissent davantage pour le bétail qu'ils possèdent déjà. Après avoir plaidé en faveur du ciblage différencié, qui selon eux améliore l'efficacité des programmes, les auteurs font le point sur la manière dont le Kenya met actuellement en œuvre une protection sociale ciblée et différentielle.

Mots-clés

Assurance – Dynamique de la pauvreté – Pastoralisme – Piège de la pauvreté – Protection sociale – Risque – Transfert de liquidités. ■

Protección social diferenciada en una economía pastoral: estudio monográfico en Kenia

S.A. Janzen, N.D. Jensen & A.G. Mude

Resumen

Los programas de protección social están concebidos para ayudar a las poblaciones vulnerables (entre ellas, las pastorales) a mantener un nivel básico de bienestar, gestionar el riesgo y hacer frente a los acontecimientos negativos. Según la teoría, los programas de protección social presupuestados pueden revestir mayor alcance y eficacia cuando distinguen entre los beneficiarios y se adaptan a ellos en función de su nivel de pobreza. Las familias que sufren pobreza crónica son las que más se benefician de los dispositivos de protección social concebidos para ayudarles a cubrir sus necesidades básicas y hacer las inversiones vitales necesarias para salir de la pobreza. Las familias vulnerables, pero no desposeídas, se benefician de la protección contra malas rachas temporales que tienen un costo elevado, pero no necesitan forzosamente ayuda sistemática. Para que un programa integral de protección social depare mayores cotas de bienestar es preciso que en él se tengan en cuenta las necesidades de ambos tipos de familias.

Los autores emplean una descripción científicamente contrastada de la dinámica de la pobreza en la economía basada en el pastoreo de las tierras áridas y semiáridas del norte de Kenia como estudio monográfico a partir del cual examinar y comparar los efectos observados de dos dispositivos diferentes de protección social en un conjunto heterogéneo de familias de pastores: un programa selectivo y no condicionado de transferencia de efectivo, destinado a respaldar a los más pobres; y un programa de seguro del ganado basado en un índice, que ofrece una «red de seguridad» productiva y ayuda a las familias en cuestión a protegerse de la pobreza y adquirir mayor resiliencia.

Se ha demostrado que ambos tipos de programa de protección social reducen la pobreza, mejoran la seguridad alimentaria y protegen la salud infantil. Sin embargo, el comportamiento de respuesta en cuanto a la acumulación de activos difiere según el tipo de protección y la situación propia de cada familia. Los hogares pobres que reciben transferencias de efectivo retienen y acumulan activos rápidamente. Los hogares asegurados, que normalmente son vulnerables pero no están desposeídos, protegen los rebaños existentes e invierten más en el ganado que ya poseen. Los autores postulan que la diferenciación entre beneficiarios confiere mayor eficacia al programa, y examinan el planteamiento adoptado actualmente en Kenia, que consiste en aplicar dispositivos de protección social diferenciados en función del beneficiario.

Palabras clave

Dinámica de la pobreza – Pastoreo – Protección social – Riesgo – Seguro – Trampa de la pobreza – Transferencia de efectivo.



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