



Socio-economic Empowerment of Women With Physical Disability in Kibera Slums, Kenya

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Abstract: Women with disabilities constitute a sizable population in Africa, with a majority living in poverty. Despite various social-economic empowerment initiatives, the majority continue to face social-economic barriers that prevent them from fully contributing to the country's economy. It is therefore critical to understand the challenges facing social-economic empowerment initiatives of women living with physical disabilities in Kibera slums. The study employed a convergent parallel mixed methods research design to interview women with disabilities living in Kibera slums. Data was analyzed using qualitative and quantitative techniques and findings triangulated. Key findings indicates that, there was low awareness level (22%) on the existences of socio-economic empowerment initiatives; main challenges included insufficient funding resources, poor communication on the registration process, strict selection criteria for financial support as well as high loan defaulter rate. The study concluded that, Lack of financial support is a key challenge. The criteria that have been employed in selecting the beneficiaries was too strict, for example requiring the participants to be registered in groups, or the need for people to have running businesses. This has locked out many women with disabilities aspiring to be businesswomen. High loan defaulter rate has also troubled the success of these socio-economic initiatives, resulting to the closing of the microfinance department at APDK. It is recommended that, institutions focus more on capacity and skill building and allow members to control the income generating ideas to promote ownership of the initiatives.

Key words: *Challenges, Socio Economic Empowerment Initiatives, Microenterprises, Women With Disabilities*

1.1 Study background

In the context of poverty reduction, the concept of socio economic empowerment has been emphasized, and plays a central role in mainstreaming sustainable development thinking (Women UN, 2018) As a result, different international organizations and governments have attempted to implement various measures and strategies to support vulnerable communities, such as those with disabilities, and women, who constitute a significant portion of that population and requires social, economic, political,

and even psychological empowerment (Rajaman and Rizal, 2018). Thomas (2005) indicates that, eradicating poverty will be extremely difficult if the close relationship between poverty, vulnerable communities, and social economic empowerment is not considered. The need to address poverty for the underserved particularly in developing countries provides a justification in promoting social economic empowerment of women with physical disability (Women UN, 2018). Enabling a disabled person to participate in the labor force either through informal or formal employment increases household income that enables them to take care of their family's responsibilities (Otobe, 2014). Similarly, Chichester (2017) asserts that in order for a vulnerable group such as women with physical disabilities to achieve social and economic stability, they must have the ability to make decisions, have access to health care, access to education, generate income through informal-employment or formal employment, own assets, and have access to clean water, all of which contribute to a woman well-being.

The global 2030 sustainable development Agenda is a progressive framework for development whose main goals is to "leave no one behind". The 2030 Agenda recognizes the gaps and highlights the crucial connections between inequality, social exclusion, and poverty; as a result, it is imperative that SDG targets be quickly achieved to guarantee that women and girls around the world have the right to fully enjoy their lives free from institutional, economic, social, and political limitations in order to effectively contribute to sustainable development. Despite worldwide advancements, evidence reveals that social economic empowerment for women is still low, necessitating social economic empowerment. For example, evidence has shown that there is a pay disparity between men and women, there are a discriminatory workplace practices, a sexual division of labor that results in unequal time and responsibility allocation for domestic and unpaid care work, as well as when it comes to decision-making, unequal access to and control over productive and natural resources in Latin America and the Caribbean. The same is experienced in Africa countries like Ghana and Nigeria, and in East Africa in countries like Uganda and Kenya (Stuart et al., 2018; ECLAC, 2017a). Due to the aforementioned gaps, social and economic empowerment of women was prioritized. The term "women's empowerment" can mean a variety of things, including a sense of self-improvement among women, the ability to choose among their options, the ability to have control to what happens to them both while inside or outside their homes, the ability to access educational opportunities, the right to make decisions, and the ability to access resources equally just like their male counterparts in order to advance economically and socially (Ashraf and Ali, 2018).

People with disabilities (including women) have been found to live in both formal and informal settlements in both rural and urban areas of developing countries. According to the 2019 Kenya Housing and Population Census, 738,778 people with disabilities live in Kenya's rural areas, while 179,492 live in the country's urban areas. 1198 out of 79,831 females over the age of 5 have a physical disability in urban areas, specifically Kibra (the site of this study). A total of 41,987 females and 31,90 males are unemployed, while 28,339 females and 41,077 males are employed. Because they had tallied the entire population, determining the specific number of people living with disabilities who were working in either formal or informal employment proved difficult. Slum dwellers are frequently underserved by government initiatives, which explains why there are fewer services available in comparison to formal settlements (Bird et al., 2017). The unfortunate part is that even if an opportunity is presented, there is further gender discrimination in the disability communities.

The living conditions of people in the informal settlements are characterized by scarcity of resources and poverty. Furthermore, the current conditions are said to have a negative impact on the quality of life of the residents (Zakerhaghighi et al., 2015). Movement is made difficult by the physical environment, which includes uneven ground, irregular building lines and open latrines, particularly for people with physical disabilities. Electricity is frequently "tapped," which means it was obtained illegally, is often unreliable, and can be dangerous to people with disabilities, which has been described as a challenge for digital infrastructure (Kenya Situation Report, 2020). On the plus side, it has reduced social constraints by enabling people to form a larger network with a dynamic social support system that influences how people interact with one another (Turok and Jackie Borel-Saladin, 2018). Because the informal sector is characterized by a constantly changing situation, including casual working arrangements and temporary housing structures, it has become resilient and adaptable to any unforeseen changes (Barbareschi et al., 2020). With all of the societal and cultural barriers that women with disabilities face while living in the slum, the researcher was eager to investigate the initiatives put in place to ensure women living with disabilities in the slums can participate in the economy.

1.2 Statement of the Problem

As evidenced in the Kenya Situation Report (2020) and studies done by Kokonya (2017), women and girls from disadvantaged communities, such as those living in slums, continue to lag behind in terms of development. They face multiple forms of discrimination preventing them from fully participating in the workforce. The Kenya Situation Report 2020 confirms that by establishing, women and girls with disabilities living in urban slums are less likely to have access to health-related information due to infrastructural challenges, financial constraints, and a physical environment that makes movement difficult. Hence limiting their full participation either in the formal and informal economy. Women living with disabilities have a lower employment rate of 19.6% than men with disabilities, who have a greater employment rate of 52.8%. This leaves them little choice but to hunt for self-employment in the unorganized sector through entrepreneurship through SMEs (WHO and World Bank report, 2011). The good thing is that Kenya has recognized the enormous potential and a track record of SMEs performance in lifting people out of poverty and into the mainstream economy. Recognizing the importance of SMEs in the Kenyan economy, Kenya's Vision 2030 seeks to strengthen MSMEs so that they can become key industries of the future through increased productivity and innovation (MPNDV2030), 2007; Kenya Situation Report, 2020). Despite the fact that informal employment is an option, it has been discovered that SMEs face unique challenges that prevent them from flourishing and meeting their intended goals, as well as failing to contribute to sustainable development (Kiraka et al., 2015). Some of the unique challenges that SMEs face, according to the International Finance Corporation (IFC), include a lack of innovative capabilities, lack of managerial training and experience, insufficient education and skills, technological challenges, poor infrastructure, scanty market information, and lack of access to credit/facility. Furthermore, women living with physical disabilities in the slums who run SMEs continue to face extreme challenges in comparison to their counterparts (women living without disability) in this sector (Mc Quillan, 2012). Similar studies conducted in Kenya by Kokonya (2017), who was interested in learning some of the factors influencing the performance of people with disabilities in small and microbusinesses, confirm that people with disabilities do encounter many obstacles that prevent them from achieving economic success. Participants in the study stated that they hadn't received any social economic empowerment information about credit or training to assist people with disabilities in conducting their businesses

hence making it difficult to thrive. To address these Challenges, the Kenyan government has made concerted efforts through various Economic Empowerment Funds, such as the National Development Fund for Persons with Disabilities (NDFPWD), and the Public Procurement and Oversight Authority which developed regulations that allow women with disabilities living in the informal sector to participate effectively in Government tenders (Nyandemo, 2018). All of this is done to ensure a sustainable source of income for this particular group of people, as well as to improve the performance of their small-scale businesses. Despite the government's various initiatives to empower women with disabilities to perform well in the informal sector, studies by (Cobley, 2011) (Kibari and Muturi 2020) and (Kokonya, 2017) have revealed difficulties in determining the relationship between socioeconomic empowerment initiatives and the actual effect they have had on women with disabilities and the performance of their micro small enterprises. There are various gaps that exist such as a lack of clarity regarding the impact of these social-economic empowerment on small businesses run by people with disabilities living in informal settlements (Maritz and Laferriere, 2016). It is unclear how far the Kenyan government has gone in involving women in various development initiatives aimed at empowering them. There is also a data gap regarding the number of women with disabilities who run SMEs in slums, as well as the SMEs' success rate. As a result, the study will want to know how many women with physical disabilities own small businesses, how successful they are, and whether they are aware of the existence of these socioeconomic empowerment programs (Kelly, 2019). This research study was therefore carried out to investigate the challenges facing socio economic empowerment initiatives and microenterprises of women with disabilities in Kibera slums.

1.3 Study objective

To investigate the challenges facing socio economic empowerment initiatives and microenterprises on women with disabilities in Kibera slums

1.4 Justification of the study

Poverty is common among people with disabilities, with women constituting a large proportion of the global population (Michhane, 2015). Women with disabilities face a worse situation than men in developing countries for a variety of reasons, including social and cultural factors such as gender (Lamichhane, 2015, Kenya National Status Report) (2020). Other factors include the absence of a safety net or welfare benefits for those unable to work. People with disabilities are frequently supported by their families and, in some cases, are deemed incapable of meaningful work, resulting in labor market discrimination. As a result, it should come as no surprise that there is a strong link between poverty and disability (UN DESA 2018: Cobley, 2011).

1.5 Significance of the Study

Hopefully the findings of this study will be used by, first, the organizations and institutions implementing any socio – economic initiatives in Kibera slums to better understand the challenges and impacts of these initiatives. This would in turn, inform resource allocation, evidence – based decision making and optimal utilization of these opportunities. Other consumers of the information generated includes the government, other development partners (NGOs, funders, CBOs) and the community members.

1.6 Literature review

This section presents the theoretical review and empirical literature of the study

Theoretical review

Entrepreneurship Theory

Entrepreneurship is the process of creating value and appropriation by entrepreneurs in an uncertain environment (Mishra, 2014). This depicts that entrepreneurs are risk takers. They put together a business and acknowledge that which is related with the risk so that they may make profit. Entrepreneurial value creation theory explains vividly the entrepreneurial experience from the intention to the identification of an entrepreneurial opportunity. This happens in two stages. The first stage of venture formulation, the entrepreneur is motivated by a desire for entrepreneurial reward. The second stage of venture monetization, the entrepreneur may acquire external resources. However, the entrepreneurship culture is often affected the following factors: Economic, Resource-Based, Psychological, Sociological and Opportunity-Based entrepreneurial factors. Social culture dictates the success of an entrepreneur. Consequently, an entrepreneur is more likely to attain growth in a particular social settings i.e. social values, customs, taboos, religious beliefs and other cultural beliefs. Psychological theory, an entrepreneur experiences growth when the society has various individuals with the requisite psychological characteristics. These characteristics include having a vision, being able to face opposition and seeking excellence. Resource based theories depict the need of resources to commence the business. These resources include time, money and labor. Therefore, the general objective of the study is to understand challenges facing social economic empowerment of women living with physical disability with micro -enterprise in Kibera slums of Kenya.

Empirical review

Societal Barriers facing women with physical disabilities in slums

According to an article in the United Nations Convention on the Rights of Persons with Disabilities, disability is defined as a situation in which a person has a condition that has a long-term impairment such as mental, physical, intellectual, or sensory impairment that may interfere or prevent them from full participation in society in comparison to others (UN, 2006). The strong link between disability and poverty has been widely acknowledged, and the consequences have been devastating (ILO, 2004). Worse, poverty and disability have taken on a gender dimension, with women suffering disproportionately more than men. According to the United Nations Women (2016), one out of every five women is disabled, and the generality of disability in women (19.2 percent) is higher than that in men (12 percent). According to Human Rights Watch (2017), women with disabilities account for three-quarters of all disabled people in low- and middle-income countries, and 65-70 percent of women with disabilities live in rural areas (WHO, 2011).

As a result of an aging population and chronic health conditions, disability is becoming more common (WHO, 2016; WHO and World Bank, 2011). It is unfortunate that girls and women with disabilities face greater social marginalization and vulnerability than their peers, particularly in developing countries. The explanation for the aforementioned findings could be linked to the fact that most communities still practice some aspects of their culture in which gender was closely scrutinized when dealing with certain aspects of the community." (United Nations General Assembly, 2000). For instance, women have been denied access and inclusivity in physical, institutional, and social environments, preventing them from participating fully, equally, and actively. These barriers

exacerbate the disadvantage that disabled people from populations or social groups such as women, children, the elderly, and refugees have traditionally faced." (United Nations Secretary-General, 2003-2004, para. 4).

Similarly, women with disabilities, face significant roadblocks to obtaining adequate housing and services, and they may not receive proper care from various institutions or sometimes be hidden away in their family homes (United Nations High Commissioner for Human Rights, 1996-2016c; United Nations Children's Fund, 2013). Furthermore, deaf persons and girls with disability are less likely than their male counterparts to receive basic services such as education and health care. They are also more exposed to violence, injury, abuse, restraint, negligence, and exploitation in their homes, institutions, and community settings (United Nations High Commissioner for Human Rights, 1996-2016a; United Nations Children's Fund, 2013). As a result, they must be empowered in order to be completely self-sufficient. Barbareschi et al. (2020) conducted a study to investigate how visually impaired people interact with technology in their daily lives and how that interaction matches their future aspirations. The study devised two methods for gathering data. The first step was to conduct semi-structured interviews and ethnographic observations with Visually Impaired Persons (VIPs). The observation was carried out to determine the types of engagements participants had and how they used their mobile phones for various purposes. The other goal was to discover how these interactions were distinguished by their social component. Following the results of the above-mentioned methods, they created two activities for a co-designed workshop. The main aim of the workshop was to understand and further explore how participants desired to interact with technology and their social environment in the near future, as well as how they imagined the kind of interactions they would have and the impact it would have on their lives in helping them achieve a more fulfilling life. The study ideally ought to understand the existing technology interactions and provide ideas for appropriate technologies that would help people living in the informal sector solve some of their social challenges.

The study's strength was that it began with a participatory base and worked with community organizations to identify two persons who would be interested in joining the research team as community researchers. This approach was beneficial in reducing any cultural collusion that may have occurred. The other study's strength was in data collection, where they used academic researchers with the assistance of a community mobilizer who was also a VIP and assisted in smooth data collection coordination. The findings of the study revealed the four distinct interactions VIP had with their mobile phone. The first is that VIPs used their phones to contact friends and family members. The second is that when the VIPs needed assistance, they sought assistance from those with whom they had close relationships and whom they trusted technology advisors. To access financial mobile services through their phones, they trusted shopkeepers and mobile agents, which required some element of trust because they were to share some private information and, at times, hand in documents. The high cost of certain mobile services, the VIP's lack of digital literacy, and the limited capabilities of mobile phones all prevented them from fully participating in interactions with these devices.

The second finding was that they hoped that in the future, VIPs will have full participation and unrestricted interaction due to technological advancements that will allow VIPs to be independent and have full participation as they strive to become valuable members of society. This study is very important to this study because it shows the challenges that VIP do face as they go about their daily

activities. It is also great because it highlights some of the initiatives that have been brought about through technology to ensure that they get an opportunity to fully participate in the community in Kibera, which is an aspect that this study will investigate further. Despite its importance, the study's primary focus was on visually impaired people and focused mostly on social aspects of interactions. This study will now look at the challenges of people with any type of disability, with a focus on women, as well as the social and economic initiatives put in place.

Another study, funded by the World Bank in 2003-2004, used the World Health Survey to examine the differences in employment status of people with and without disabilities in 15 developing countries. The study was guided by three goals. The first goal was to identify the disability gap in employment rates in 15 developing countries. The second goal was to identify the employment determiners across disability status as well as the demographic and human capital characteristics that may explain disability gaps in employment rates. It is important to note that this survey contributed to an international comparison of the disability employment status quo versus that of non-disabled people. It will assist in determining whether or not there are employment gaps, which will inform policies related to the economic empowerment of people with disabilities as governments, civil society organizations, and international organizations. This paper emphasized that disability continues to occupy a very small percentage in development policy and research, despite the fact that it is estimated that it affects 10-15% of adults worldwide (WHO 2016; WHO & World Bank 2011). Worse still, developing countries have a higher prevalence rate of disability than developed countries. An explanation for that finding would assume that developed countries see the issue as more of a development issue than developing countries, and thus would give the issue nearly equal attention as other developmental agendas. The paper highlights some of the reasons why there is a gap in employment of people with disabilities, such as the fact that people believe that the productivity of people with disabilities is quite low when compared to their counterparts, the nature of work at times limits them from doing some work such as manual work, at times if the disability is more visible, discrimination might contribute to the employment gaps, and environmental challenges which may affect their ability to work (Baldwin & Johnson 2005).

The other factor limiting their ability to find work is a policy issue in which the government has not implemented any initiatives on vocational rehabilitation programs, disability insurance, or assistance programs, which are uncommon in developing countries. According to the paper, depending on how they are implemented, such programs could help people with disabilities gain access to opportunities that would otherwise be unavailable to them (OECD, 2003). As a result of these circumstances, the majority of disabled people have chosen to work within the informal sector, where they are self-employed, or in micro-enterprises, which are regarded as an easy entry sector (Fields, 2005). Because of the lack of anti-discrimination legislation, workplace accommodations, and vocational programs that can help them improve their employability status, the employment gap in developing countries is unsurprising. The study was useful in providing statistics on the employment conditions of people with and without disabilities for policy interventions; however, it did not delve deeply into the initiatives that could be used to address the gaps identified in the report, which is something that this current study will do.

1.7 Methodology

The study employed a convergent parallel, a form of mixed methods research design. Mixed methods design utilizes both quantitative and qualitative data sources and approaches in analysis. Convergent parallel design is an approach where the researcher “conducts both the qualitative and quantitative aspects of the study concurrently, in the same phase of the research process, weighs the methods equally, analyzes the two components independently, and interprets the results together” (Demir 2018). The design was apted for this study in that, it allowed for concurrent collection of qualitative and quantitative data, while upholding the independence of each of the data sources (i.e., women living with disabilities and key county and national governments officials). A convergent parallel research approach allowed the researcher to have an in depth understanding of the challenges facing the social economic empowerment of women enterprises with physical disability in Kibera slums. It helped in the collection of data from various sources that were analyzed separately on the various social economic empowerment initiatives implemented, as well as the impact on their small micro enterprise and whether it has improved their livelihood. This design essentially gathered information or data from a number of people, specifically women with physical disabilities who only live in Kibera and also collected information from a key informant perspective. The target population for this study was women with physical disabilities living in the informal settings of Kibera, Nairobi. According to the 2019 Kenya Housing and Population Census report, there were 1198 women with physical disabilities living in the Kibera in 2019, which informs the sampling frame for this study. The study took place in the sub-county of Kibera located in Nairobi County, Kenya. Kibera, the largest informal settlement in Kenya’s capital Nairobi and Africa’s largest urban slum (4,5), is estimated to have a population of 500,000-1,000,000 people, including people with disabilities (Mukeku, 2018). Kibera is further subdivided into the following wards/locations: Kisumu Ndogo, Laini Saba, Lindi, Silanga, Soweto East, Makina, Gatwekera, Mashimoni and Kianda. It is 6.6 km from the city center. The main economic activity here is small-scale trade and provision of semi-skilled labor in the domestic, manufacturing and construction industries within the city. Data was collected from Laini Saba, Makina, Lindi, Sarang’ombe and Woodley wards.

According to Bhalerao and Kadam (2010), there are a number of factors that influence the sample of a study. They include the studies cost, administrative concerns and variability of the population Slovin’s formulae was used to calculate the sample size.

$$n = \frac{N}{(1 + Ne^2)}$$

Where:

n is the sample size,

N is the population size, and

e is the level of precision

Assuming $e = .05$, *population distribution (p) = 0.5 confidence level of 95% and N being 1198* (Kenya Housing and Population Census report, 2019), the sample size becomes:

$$n = \frac{1198}{(1 + 1198 * 0.05^2)} = 250$$

The selected 250 participants included both women with physical disabilities who owned business enterprises and those who did not. Due to paucity of data on enterprise ownership, the study sampled all women with physical disabilities with the assumption that an acceptable proportion owned business

enterprises. For this study, both probabilistic and non – probabilistic sampling was employed. Probabilistic sampling method of simple random sampling was used to get participants from the provided list of women living with physical disabilities. This ensured representativeness in the final sample. Purposive sampling – which is non – probabilistic – was employed to sample the key informant interviews respondents. These were chosen purposively to ensure only the respondents with the required knowledge and information were interviewed, so as to produce rich data for qualitative analysis. Participants in quantitative phase as well as the local authorities were asked to help locate the other selected participants. A list of women with physical disabilities was provided from which a sample was selected using simple random sampling. The selected participants were located with the help of the local authorities (local area chiefs) and invited to participate in the study by administration of the informed consent form. This formed the first group that participated in the study. A subset of these respondents from two wards was chosen to participate in two FGDs. The FGDs constituted of six participants each, with the researcher factoring in representativeness of the FGDs. Additional four participants were purposively selected to participate in the KIIs and these were the: director and assistant director of APDK, National Government representative through NCPWDs and County Government in charge of the social economic empowerment of women with disabilities program. The table below shows the distribution of participants per ward.

Table 1: Study participants distribution

Data collection method	Participants per ward					Total
	Laini Saba	Makina	Lindi	Sarang'ombe	Woodley	
Respondents interviewed (questionnaire)	35	37	36	35	35	178
Focused group discussions	0	6	6	0	0	12
Key informant interviews						
	APDK	NCPWDs		County Government		
Key informant interview	2	1		1		
Total						194

Source: Field data, 2022

The study relied on three data collection tools: a structured questionnaire that was administered to women living with disabilities; an interview guide for KII with representatives from APDK, county government and national government through the NCPWD; and interview guide for facilitating FGD with the selected participants. The questionnaire had both open-ended and closed questions, that also included Likert scale question to evaluate the participants opinions and perceptions on the impact of economic empowerment initiatives had on their social and economic lives. In line with the guidelines of analysis of convergent parallel mixed methods study design, the qualitative and quantitative data were analyzed independently and the results from each data source triangulated with each other. The triangulation of findings mitigated the possibility of blind and biased interpretation of the results by providing the researcher with a complete picture from the qualitative interviews and quantitative questionnaire. Qualitative data was collected using interviews and FGDs that were audio recorded and later transcribed by a professional transcriber. The transcriptions were organized using NVivo (QSR International 2018) and analyzed using thematic analysis approach. In this approach, the researcher reads through the transcripts identifying emerging issues, ideas and data patterns that come up most frequently. These ideas are then coded and these codes are categorized and grouped according to the

main idea(s) they address into themes and the resulting themes form the basis of qualitative analysis (Rutten 2022). Quantitative data was collected using paper – based, researcher – administered questionnaires. The collected data was then entered into Microsoft Excel by trained data clerks where basic exploratory data analysis and cleaning was done to prepare the data for analysis. The data was then exported to IBM® SPSS® Statistics (IBM 2023) and analyzed. The analysis output includes descriptive statistics and proportions that were presented in tabular and graphical formats. Cross tabulations were done to explore and determine any underlying associations between selected variables.

1.8 Findings

Response rate

There were 178 respondents from the survey (and additional 12 for the FGDs and 4 for the KIIs), against the calculated 250, representing a 77.7% response rate. This response rate is acceptable and can be graded as ‘Good’, being only less than 3% shy of the ‘Excellent’ mark of 80% response rate according to (Keeter et al. 2006). Response rate of above 70% is acceptable and lends sufficient statistical power to the study findings and allows for accurate and valid generalizability of the findings to entire population.

Challenges facing socio economic empowerment initiatives and microenterprises on women with disabilities in Kibera slums

The study objective was addressed by evaluating the type of disabilities the participants had, small micro enterprise business ownership status and information about the owned business. Additionally, the respondents were asked about their source of capital to start the businesses, as well as the challenges encountered.

Type of disability

This variable is significant for this study because it was interested in understanding the types of disabilities that the women had in order to establish the correlation of their disabilities and how it affected their ability to conduct businesses. Out of 178 respondents, 68% who represented the majority had physical disabilities on their legs. The least type of disabilities included those with Albinism and the dumb with 0.6% each respectively. 12.4% and 11.2% had disability related to eye and arm respectively. 3.4% had back problems, 2.2% had head disabilities, and 1.1% of those who are deaf were included. Therefore, the findings implied that the majority of the respondents had leg disabilities, then followed by eye and Arm. The statistics are shown in the table below. This could imply that because the majority of them have leg disabilities, mobility from one point to another may be an issue especially those going to the market to get produce/product for businesses. This means that they do encounter some difficulties as a result of their disabilities while doing business and thus seek alternative means of survival.

Table 2: Type of Disability

Type of Disability	Frequency	Percent
Leg	122	68.6
Eye	22	12.4
Arm	20	11.2
Back	6	3.4
Head	4	2.2
Deaf	2	1.1
Dumb	1	0.6
Albino	1	0.6
Total	178	100%

Source: Field data, 2022

Micro enterprise ownership

Out of the 178 respondents interviewed, 157 (88.2%) owned at least one type of microenterprise.

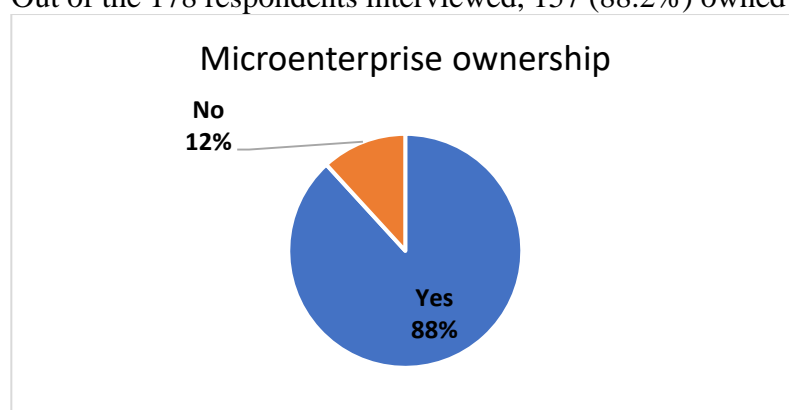


Figure 1: Microenterprise ownership status

Source: Field data, 2022

Types of Microenterprises owned

The study probed further to determine the kind of microbusinesses they were involved in. It was established that 23.2% were involved in grocery businesses while 20.9% had small stores or kiosks. An additional 13.6% of businesses sold clothing or shoes, 11.9% worked as hawkers (either selling, sweets, *sim sim* groundnuts, water among other items while 9.6% of the participants worked in the food kiosk or restaurant industry. followed by 6.8% in tailoring, 5.1% in salons, and 1.7% in farming. According to the discovery above, the majority of the women worked in the grocery industry, owned stores and kiosks, or were selling clothing and shoes. The assumption is that their businesses provided a source of household income, which they used to fend for themselves and maintain a decent standard of living. These results are in line with a study by the World Bank and WHO in 2019 that revealed the majority of persons who were unable to find formal employment turned to self-employment, as described above, as a primary source of income.

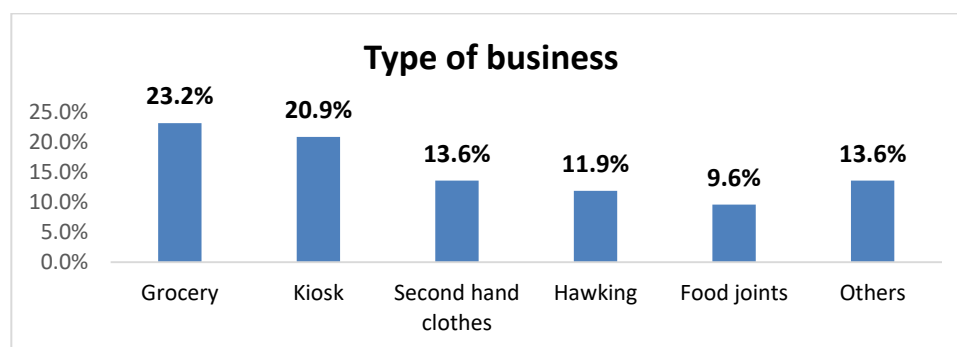


Figure 2: Types of microenterprises owned

Source: Field data, 2022

Duration of business operation

This variable was important for this study since the researcher wanted to know how long the company had been in business. A business that has been in operation for a year or more will have a good understanding of how it operates, the challenges, and how to deal with the challenges, which is an aspect that this study is interested in. The majority, with the highest representation of 41%, responded that their business had been operational for a time period ranging from 1-4 years when asked how long it had been in existence. Followed by those whose business were in operation for a period of 5-10 years, with 19.1%. The least representation was that of business being in operation for less than 12 months with 4.5%. Therefore, this implied that a majority of them had their business operate between 1-4 years as shown in the table below. The years indicated that most businesses had been in operation long enough to share some of the issues and challenges they encountered while doing business.

Table 3: Duration of operation

	N	%
1-4 years	73	46.5
5-10 Years	34	21.7
11-15 Years	20	12.7
More than 20 years	12	7.6
16-20 Years	10	6.4
Less than 12 months	8	5.1
Total	177	100

Source: Field data, 2022

Number of employees in the business

When asked if they had employees, 127(80.3%) of the respondents reported having none while 30 (19.1%) said they had some employees in their businesses. Of the 30 who had employees, 93% of them had between 1 – 2 employees while those with between 2- 4 and more than five employees were 3.5% each. This implies that the businesses are still in the formative stages or do not have strong enough financial muscles to hire additional staff. The above findings are consistent with a previous study conducted by Jones and Latreille (2011) in the United Kingdom using labor force survey data which discovered that the disabled community had engaged in entrepreneurship activities as an alternative source of being able to get an income. This is also very accurate as shown by WHO and World Bank

Study (2011) which discovered that women living with disabilities have a lower employment rate of 19.6% than men with disabilities, who have a greater employment rate of 52.8%. Because of the low employment rate among women with disabilities a majority of them will engage in self-employment activities as shown in the findings above.

Table 4: Duration of operation Duration of operation

Age category	Frequency	%Percentage
1-4 years	73	46.5
5-10 Years	34	21.7
11-15 Years	20	12.7
More than 20 years	12	7.6
16-20 Years	10	6.4
Less than 12 months	8	5.1
Total	177	100

Source: Field data, 2022

Source of capital

In response to the question of where they obtained their capital, 38.7% of the respondents reported having gotten the capital from family and friends, 30.3% said they obtained it from their own savings, followed by 16.3% who reported to have obtained their funding from chamas. An additional 4.5% stated that they got their capital from banks through loans, 4.0 % stated that they obtained their capital through assistance from NGOs. Only 2.2% got their loans from the National Government through that National Council for persons with Disabilities (NCPWD).

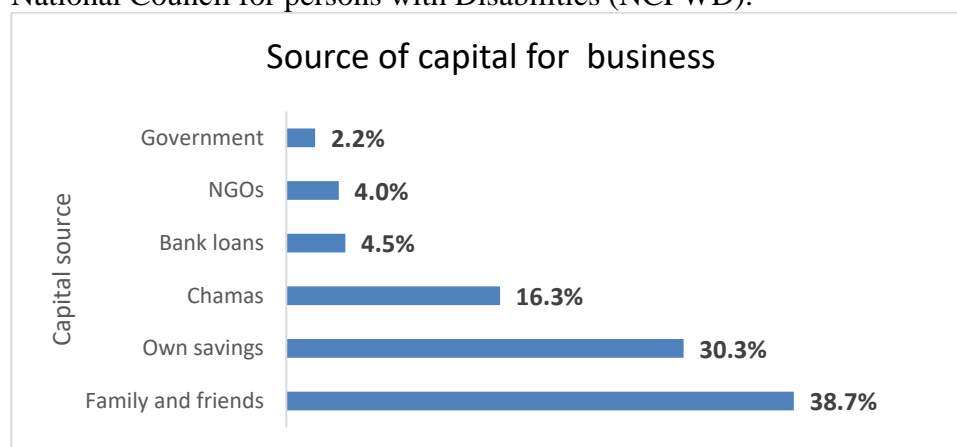


Figure 3: Sources of capital to start businesses

Source: Field data, 2022

From the findings, most of the respondents relied on family and friends as well as their own individual savings to start up their businesses. This, as reported in one FGD, could be attributed to strict selection criteria for funding by NGOs and government agencies.

"We had tried applying for some money to start distributing clean drinking water but we were informed that they needed businesses that had been in operation for at least three years and we

had just started. We decided to borrow from our Chama but we could not get the full amount.”

– Participant, FGD Lindi, 2022

Few of them received assistance from NGOs and the government. It was noted that the County Government and National Government through NCPWD were working together on a number of initiatives to support all persons living with disabilities. Among the challenges that women living with physical disabilities faced while running their small micro-enterprise included a lack of flowing customers which was reported by 20.8%, followed by inadequate financing/lack of capital, which was reported by 18.6%, 15.2% stated that they experienced inflation. Those that complained of mobility and health problems, were a total of 14.6%. 14.9% of respondents expressed frustration over having to deal with uncooperative clients and bad debts. 3.9% of the respondents stated that they had experienced low sales since the beginning of Covid 19 pandemic. 3.4% reported being disturbed by city council members. Theft and adverse weather had the lowest representation among the challenges, at 1.7% and 2.2%, respectively. The results suggest that a majority of the respondents' faced challenges of a lack of steady customer flow, a lack of enough money or capital, and were affected by inflation. Some of the respondents explained that they lacked customers for reasons related to customer discrimination, while others stating that they lacked a physical shop and therefore clients did not know if their business existed. There was a significant number of respondents who complained of having mobility and health issues making it difficult to do business. "In our circumstance, it is difficult to purchase goods from the market; as a result, we must pay individuals to carry the same, which is quite expensive." Said respondent 5. We may occasionally have health issues that are related to our disability, yet we are nevertheless required to work to support our family said one of the respondents. The same conclusions were supported by FGDs, where participants concurred that they occasionally deal with discrimination from clients as well as their landlords and landladies. They also mentioned a lack of funds to expand their businesses or purchase some of the equipment they require.

“We don't have the money to purchase equipment like refrigerators to assist preserve our products and this causes our products to spoil, resulting to losses” – FGD Participant 4, 2022

Inflation was also another challenge that was mentioned in both FGDs as something that was affecting their profit margins. The findings of this study are consistent with a previous study conducted by Kokonya (2017) in Kenya which established that persons with disabilities do encounter many obstacles which make it difficult to achieve economic success. Some of the unique challenges that women with physical disabilities in SMEs face include insufficient education and skills to run the business, poor infrastructure and business facilities, scanty market information and a lack of credit/facility access (Mc Quillan, 2012).

Challenges accessing socio-economic empowerment initiatives

Lack of information was the most cited challenges in accessing the available socio-economic empowerment initiatives as reported by 78 (43.8%) of the participants. Corruption and favoritism were also reported by (15) 8.4% of the respondents as a challenge, and was also reiterated in the FGDs as one determinant of where some socio-economic empowerment initiatives were established in Kibera. Mobility and health issues, fear of loans and lack of the required paperwork/registration were reported as challenges by 11 (6.2%), 7(3.9%) and 12 (7.7%) of the respondents respectively. Other challenges mentioned were low literacy levels, inadequate skills and inadequate funds from the supporting organizations.

Table 5: Challenges encountered in accessing the social economic empowerment initiatives

Challenges encountered	Frequency	Percent
Lack of information/ awareness	78	43.8
Corruption and favoritism	15	8.4
Mobility and Health Issues	11	6.2
Disinterest in getting help, afraid of taking loan	7	3.9
Lack of documentation or not being registered	12	6.7
Others	6	3.4
Total	178	100.0

Source: *Field work data, 2022*

The APDK representatives however disagreed with the assertion that information was not readily available highlighting that they disseminate the information directly to the community through various platforms.

“We use various methods to create awareness about the (socio-economic empowerment) programs we have. For instance, we have APDK workers who are hired and work at the community level. We also use websites, online groups, churches, and mainstream media to publicize some of the (socio-economic empowerment) initiatives... We also organize forums, such as during Persons with Disabilities International Days and other outreach activities to educate community members on the available opportunities. – KII, APDK representative, 2022.

Administratively registration and proper documentation was cited as a key hindrance to accessing these opportunities as it is a prerequisite to have been registered with the NCPWDs.

“Some of the women with disabilities – just like their male counterparts – are not registered with NCPWDs, which is a requirement. So we have instances where people come to ask about the opportunities they have heard about out there and we have to explain that they need to be registered first. Some comply while others become disinterested and shy away sometimes talking ill about the process. – KII, NCPWD representative, 2022.

The challenge of inadequacy of funds was reiterated by the NCPWD representative, where it was stated that due to a lack of funding, cash transfers are always given to people with severe disabilities through the NCPWD.

“We have limited resources and as such we are only able to do so much. For example cash transfers are given to people with severe disabilities. Majority of people with severe disabilities are still minors, thus this money is always transferred to the parents, who subsequently spend it on an activity that will generate income. It's important to recognize that those who care for people with severe disabilities might also be viewed as impaired from a different perspective since they are unable to engage in other activities they would like to because they cannot be apart from their loved ones”. – KII, NCPWD representative, 2022.

1.9 Conclusion

Lack of financial support is a key challenge. The criteria that have been employed in selecting the beneficiaries was too strict, for example requiring the participants to be registered in groups, or the need for people to have running businesses. This has locked out many women with disabilities aspiring to be businesswomen. The existing businesses are also small with majority (80.3%) being operated by the owners only and over 51% being less than four years old. High loan defaulter rate has also troubled

the success of these socio-economic initiatives, resulting to the closing of the microfinance department at APDK. The replacement, the VLSAs, seem to be a better approach in letting the beneficiaries manage their own financial affairs.

The study also found out that while various organizations had undertaken a variety of social economic initiatives to support women with physical disabilities in Kibera, they have not much benefited the majority of people because of financial constraints.

1.10 Recommendations

From the above findings and conclusion, it was recommended that, there is a need to be an effective way of communicating to all potential beneficiaries on the existence of these socio – economic initiatives, with a clearer outline of the process to be followed for eligibility. This includes the mandatory registration with NCPWD and any other group membership. NCPWD should lead this process by identifying the most feasible and effective way of communicating. Borrowing from what APDK did with dissolution of the microfinances and in its place facilitating formation of VLSAs, it is important for institutions to delegate the role of deciding the feasibility of businesses to the community members. They in turn should focus on skills and capacity development and creation of the necessary partnerships with the relevant institutions including banks and SACCOs. This promotes ownership of initiatives and mitigates the risk of bad debts and loan defaulting. The funding agencies could also consider reviewing their selection criteria and increase the proportion of resources channeled to financially supporting MSMEs, whether in cash or with instruments of trade. As it is, only a few beneficiaries are able to access the much-needed financial support. This could be achieved through strategic partnerships with other stakeholders and fostering of public – private partnerships.

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