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SOCIO- ECONOMIC EMPOWERMENT OF WOMEN WITH PHYSICAL DISABILITIES IN KIBERA SLUMS, NAIROBI COUNTY, KENYA

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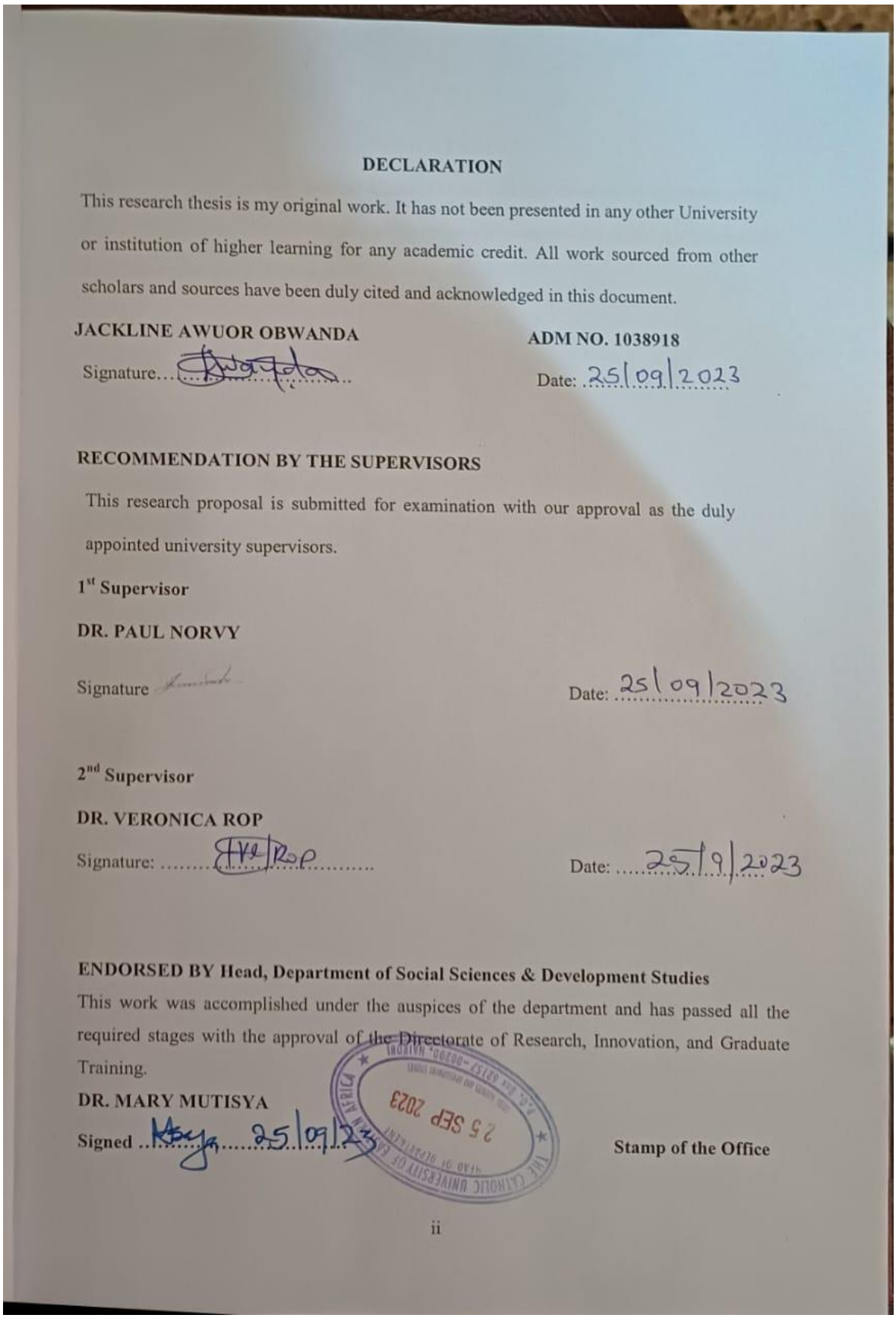
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NAIROBI, KENYA

OCTOBER, 2023

DECLARATION



DECLARATION

This research thesis is my original work. It has not been presented in any other University or institution of higher learning for any academic credit. All work sourced from other scholars and sources have been duly cited and acknowledged in this document.

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25 SEP 2023

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DEDICATION

I dedicate this thesis to my husband Kenneth Ojoro and my three lovely children; Alfred, Angeline and Samuel. I hope that this achievement will complete the dream that you had for me all these years. God bless you.

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LIST OF ABBREVIATION

AGPO	Access to Government procurement opportunities
APDK	Association for the Physically Disabled Kenya
CBO	Community Based Organizations
CWMG	Coalition on Women Manifesto for Ghana,
DAWN	The Disabled Women's Network
MFI	Microfinance institution
NDFPWD	National Development Fund for Persons with Disabilities
NCPWD	National Council for Persons with Disabilities
NGOs	Non -profit Organization
NGOs	Non-governmental Organizations
OECD	Organization for Economic Co-operation and Development
PPOA	Public Procurement and Oversight Authority
PWDs	Persons with Disabilities
SACCO	Saving and Credit Cooperative organization
SMEs	Small and Medium Enterprise
SDGs	Sustainable Development Goals
UN	United Nations
UNDP	United Nations Development Program
UNCRPD	United Nations Convention on the Rights of Persons with Disabilities,
UNHCHR	United Nations High Commissioner for Human Rights
USAID	United States Agency for International Development
VIPs	Visually Impaired Persons
WHO	World Health Organization

ABSTRACT

Women with disabilities constitute a sizable population in Africa, with a majority living in poverty. 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. 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 social-economic empowerment initiatives on micro enterprise of women living with physical disabilities in Kibera slums. This study's overall objective is to assess socio-economic empowerment initiatives and their impact on women living with physical disabilities in Kibera slums, Nairobi, Kenya. 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 were there was low awareness level (22%) on the existences of socio – economic empowerment initiatives; main challenges include insufficient funding resources, poor communication on the registration process, strict selection criteria for financial support as well as high loan defaulter rate. The impact of these initiatives was increased business growth, skills development leading to increased employability and the ability to cater for one's household needs. 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. Among the support offered, financial support, training and provision of trade instruments were the key components highlighted. Given that most of them were in informal businesses, the training and skills development improved the participants employability, while building their capacity to run their own businesses. More needs to be done by the government as well as the funders of the NGOs in terms of increasing the funding to ensure extended coverage. As it is, due to constrained resources, only a few members have been lucky enough to benefit from the financial support, which has been prioritizing those in most need more research to be done on the effect of MSMEs on the livelihoods of women with disabilities and this study could be replicated in other geographical settings to further improve the generalizability of the study's findings.

CHAPTER ONE

INTRODUCTION

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). According to Chichester (2017), in order for a vulnerable group to achieve social and economic stability, such as women with physical disabilities, they need to be able to make decisions, have access to health care and education, generate income through either formal employment or informal employment, own assets, and have access to clean water. These are all factors that contribute to a woman's well-being. The elimination of poverty is one of the primary focuses of the World Bank, and the empowerment of women is one of the primary goals of international assistance organizations. According to two grounds that are used to justify it as a development goal (Malhotra, Schuler, & Boender, 2012), social justice is an essential component of human flourishing and is essentially worthwhile to attain,

and women's empowerment is a means to other objectives. In other words, empowering women is a way to achieving other goals.

The term "empowerment" has been characterized by a number of academics as a multifaceted process that includes economic, civic, political, social, and cultural components (Islam, 2015). A number of academics have emphasized the several advantages that come with empowerment. As a result, empowering women means providing them with the resources they need to live satisfying lives based on equality, justice, and rights.

In Kenya, more and more emphasis is being paid to the unmet potential of the country's women and girls (Madhowe, 2018). The new Constitution of the country, which was approved in 2010, provides a solid platform for addressing issues pertaining to gender equality. It strives to overcome the historical marginalization of women and to promote full involvement in all aspects of growth and development by women. It marks the beginning of a new era for the advancement of women's rights in Kenya. When women in Kenya are given the opportunity to develop their full potential, the country's families and communities as a whole will benefit significantly (USAID, 2018). For instance, USAID has provided support to help women claim the rights that are guaranteed to them under the constitution. According to the results, women who are given more agency have a greater potential to acquire resources, such as land and even money, that are used to carry out activities that benefit the community. Additionally, women are providers. Women supply the necessary labor and expertise for a variety of activities, and they have been crucial in the mitigation of risks and the settlement of conflicts (USAID, 2018). Since the implementation of programs with the goals of supporting community growth and empowering women comes with a variety of positive outcomes, it is critical to do research on the impacts these programs have (Women UN, 2018).

1.1.1 Social Economic Empowerment of women

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.

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).

The ability of a woman to access everything that society is attempting to deny her will primarily determines her proper rank. Not to mention the reality that women make up 50% of the population in many nations, contributing significantly to economic growth and development. According to Ashraf and Ali (2018), the enabling function that women's education plays in increasing women's technical and professional capabilities has a substantial influence not only on the lives of individual women but also on the lives of the women and children who are reliant on them. Because they will have the necessary technical abilities, they will have a better chance of obtaining paid job and, eventually, will be able to attain financial independence. By instructing and educating the women, it is possible to

successfully achieve factors of income, economic development, enhanced output, and personal security resulting in a healthier and encouraged populace on a national level. Women have demonstrated that they are equally dedicated, talented, and productive employees who can also take care of their families, so their social and economic emancipation will not be in vain (Ashraf and Ali, 2018).

1.1.2 Social Economic Empowerment of Women with Disability

It is estimated that around 15% of the total population of the globe is comprised of persons who have some kind of impairment. They are more likely to live in poverty, face catastrophic health costs, have lower levels of education, participate less in the economy, and reside in households where they may face economic insecurity (Mizunoya and Mitra 2013; Mizunoya et al. 2016; WHO and World Bank 2011). This is in comparison to people without disabilities, who are less likely to live in poverty, face catastrophic health costs, have lower levels of education, and participate less in the economy. This imbalance is caused by a number of factors, including but not limited to the following: stigma, inaccessible infrastructure, a lack of awareness, inadequate service, and a lack of support. Because of this, individuals are unable to make the most of opportunities and resources that may assist them in realizing their full potential (WHO and World Bank 2011, UN DESA 2018). According to research published by The Disabled Women's Network (DAWN) in 2007, the interaction between gender and disability leaves women who have impairments in a precarious situation. As a result of the convergence of disability with gender, poverty, cultural practices, adverse judgments of their skills, and geographic locations, the situation is much more problematic in African nations than it is in other parts of the world (Barca et al., 2021).

In order to strike a healthy balance between equality and inclusion, the concept of empowerment has been recognized and written into the founding documents of both developed and developing countries. This is essential because, according to Cobley (2012),

empowerment has been seen as a method of bringing people with disabilities up to speed with society and as a means of assisting them in realizing their full potential as agents of social change via the process of planned development.

Through physical therapy, education, and economic rehabilitation, people with impairments may become more independent (Cobley, 2012). In order to be effective, physical therapy must begin with rapid impairment evaluation and prevention via effective psychotherapy. In addition, patients undergoing physical therapy may purchase medical equipment and seek the advice of medical professionals and rehabilitation experts in order to get medication. PwDs will be provided with opportunities for job and self-employment as part of economic rehabilitation efforts, which will allow them to lead more respectable lives. According to Cobley (2012), educational rehabilitation comprises providing individuals with a skills-based vocational education in order to increase their potential earning capacities.According to "The Disabled Women's Network (DAWN), 2007," it is essential to be aware of the fact that women with disabilities have been subjected to higher levels of discrimination than males all over the world. This is the case regardless of whether the prejudice was based on the woman's gender, their disability, or their location. Historically, males have been given precedence over women in fields such as education and work, for example (DAWN, 2007). In a manner analogous to this, disabled women in African countries such as Ghana, Nigeria, and Kenya face a greater number of barriers in comparison to their disabled male counterparts while attempting to get access to economic resources, opportunities, and information. The majority of women are denied access to health care, education, and employment chances as a result of cultural implications, which contributes to the worsening of their economic situation. (The Ghana Coalition on Women's Manifesto (CWMG), 2004.

As a result of this, many governments and organizations throughout the world have begun to understand the significance of empowering women who have some kind of physical or

mental limitation. The United Nations General Assembly acknowledged in 2006 that women are subjected to a variety of forms of discrimination all over the world. As a result, the UN established the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD), which emphasizes the significance of different states providing an enabling environment that promotes the full development, advancement, and empowerment of women with disabilities. As of January 2017, around 160 countries, including Kenya, have signed the UN Convention on the Rights of Persons with Disabilities (UNCRPD), and approximately 174 countries have officially reaffirmed their commitment to the treaty (Medina, 2018; Cobley, 2017). ILO 2017, 2019; UN 2015; UN DESA 2018) agree that the introduction of the Sustainable Development Goals further enhanced the agreement regarding the critical role that social protection plays in decreasing vulnerability and supporting the inclusion of persons with disabilities throughout their lives.

Despite the presence of several rules meant to protect people with disabilities, fewer individuals with disabilities actually get or have access to social protection benefits for persons with disability-related difficulties in developing countries like Kenya (Durán Valverde et al. 2019). This is true even though there are policies in place to protect people with disabilities.

1.1.3 Influence of Socio-economic empowerment initiatives on women with disability

The Kenyan government has made some efforts to incorporate challenges and concerns about disabilities into national institutions and programs. The government has at the national level, made some milestones toward economically enabling different categories of PWDs, such as women, to significantly contribute, formally or informally, to the development of the nation. For instance, the Kenya government has domesticated a number of international conventions, enacted laws and policies to protect the rights of persons living with disabilities. During the 2018 global summit for persons with disability , Kenya committed to the development of

a five year action plan starting 2018/2019 with a midterm review at the third year and was to institutionalize this at national level, to ensure that there is an inclusive disability budget across all Government departments at the National and county level and to ensure that there is an assistive technology hub in among major stakeholders such as Universities, innovators as well as producers (Kenya Situation Report, 2020).

It is also essential to point out that the Persons with Disabilities Act (PDA) of 2003 provides a comprehensive explanation of the legal rights of PWDs. In addition to ensuring that people with disabilities get fair treatment and opportunity, the objective was to remove purposeful discrimination and change behaviors that have a degrading impact on persons with disabilities (KNBS and NCAPD, 2008). This was accomplished by ensuring that people with disabilities received fair treatment. In addition, the Ministry of Health (MOH) gave its stamp of approval to the National Reproductive Health Policy 2009-2015, which was written with the intention of "Enhancing the Reproductive Health Status for All Kenyans." This policy was meant to offer a framework for the implementation of good SRH services in a way that is fair, efficient, and effective. It placed a strong emphasis on the need to reach the most vulnerable individuals, such as those who are classified as Persons with Disabilities (PWDs).

Individuals operating in the informal microenterprise sector stand to profit from regulations developed by the Public Procurement and Oversight Authority (Nyandemo, 2018). These policies make it possible for women who are disabled to participate in government contracts in an appropriate manner. The National Development Fund for Persons with Disabilities (NDFPWD) provides financial assistance to community and self-help groups in addition to empowering persons with disabilities economically via direct financial assistance. People with disabilities may be able to acquire the knowledge and expertise essential to qualify for loans that would enable them to grow their businesses and achieve financial independence with the assistance of this award (Nyandemo, 2018).

Nevertheless, despite these initiatives, women with disabilities still encounter numerous obstacles such as discrimination when trying to take up these opportunities, particularly in the formal sector. Majority of disabled women have therefore opted for informal sector where discrimination is minimal and have started venturing into small micro-businesses to improve their living conditions and earn a living (Mohan and Baruah, 2019). Despite their efforts in informal employment, a lack of institutional and legislative reforms within various governments and organizations remains to be a major obstacle to the success and performance of their enterprises. In the informal sector, Women with disabilities have also lacked the necessary education to help their businesses grow, as well as the financial resources to thrive in the sector (WHO and World Bank Report, 2011). Furthermore, they may face discrimination from lenders who view people with disabilities, particularly women with disabilities, as a high risk for loans, making it difficult for them to advance in their careers

1.1.4 Challenges Faced by Women with disability in the informal settlement.

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

The world's disabled population is estimated to be 500 million. There are an estimated 100 million people with disabilities residing in the European Union’s such as in the United Kingdom and the USA, the bulk of them reside in developing nations like Nigeria, Ghana, Uganda, and Kenya (Morris., & Zaidi, 2020; IDF, 1998) Narrowing this to Kenya, the 2019 Kenya Housing and Population Census report, indicates that a total of 918, 270 people with disabilities live in Kenya (738,778 live in rural areas, while 179,492 live in urban areas). To be more specific, In the Kibera slums of Nairobi County, there are roughly 2212 people with

impairments, 1198 of them are women.

Given the aforementioned figures, it has been noted with a lot of concern that 15% of the world population, a significant number of them live in poverty (Lee et al., 2020). They experience challenges not just as a result of their disability, but also because of a wide range of social barriers that prohibit them from actively engaging as productive members of society, which is one of the reasons they are impoverished (WHO and World Bank, 2011). As evidenced in studies done by Katharina etal. (2018) a lot of European nations have made deliberate efforts to address issues related to disability. Individual anti-discrimination laws have been enacted, such as the Social Code in Germany, the Equality Act in the United Kingdom, and the Disability Discrimination Act in the Netherlands. According to the Act, every employee must make a reasonable accommodation for people with disabilities. Because of this, data on the number of people with disabilities living with poverty are higher in developing countries than those in developed ones (Katharina et.al., 2018).

In Africa, the magnitude of the problem is amplified within a gender context. Women and girls of all ages with any form of disability are among those who are vulnerable and marginalized in the society (United Nations General Assembly, 2000). 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 SMESs 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 SME 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 exists 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 will therefore be carried out with an aim of examining the influence of social economic empowerment of women living with physical disabilities and management of informal micro enterprises in Kibera Slum.

1.3 Research Objectives and questions

1.3.1 Overall objective

The general objective of the study is to assess socio-economic empowerment initiatives and

their impact on women living with physical disabilities in Kibera slums of Kenya.

1.3.2 Specific Objectives

1. To assess the social economic empowerment initiatives available for women with disabilities in Kibera slums.
2. To investigate the challenges facing socio economic empowerment initiatives and microenterprises on women with disabilities in Kibera slums.
3. To assess the impact of socioeconomic empowerment initiatives and microenterprises on women with disabilities in Kibera slums.

1.3.3 Specific research questions

What is the influence of social economic empowerment initiatives on women with physical disabilities with small micro enterprise in Kibera slums?

1) What are the socio-economic empowerment initiatives available for women with disabilities in Kibera slums?
2) What are the barriers or challenges facing socio economic empowerment initiatives and microenterprises on women with disabilities in Kibera slums?
3) What is the impact of socioeconomic empowerment initiatives and microenterprises on women with disabilities in Kibera slums?

1.4 Research Assumptions

People with disabilities are disproportionately affected by socio-economic barriers that ultimately hinder their access to employment health services, skill development and education opportunities. This, consequently, loops them in a vicious cycle of poverty, with limited opportunities to earn a decent and quality life (United Nations Development Group 2011).

Since most of the people with disabilities in the working age do not have access to formal employment and tend to work in the informal sector, socio economic empowerment

initiatives that are geared towards empowering them would have significant impact on their lives and improve the quality of their life (UNDP 2021). It is hoped that understanding the distribution of and challenges facing socio-economic empowerment of women with disabilities would contribute in informing data – driven policy development by stakeholders: the two levels of governments as well as development partners including NGOs.

1.5 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).

Those persons who have been unable to find work in the formal sector have turned to self-employment via small micro enterprises to supplement their income. Unfortunately, the government frequently leaves the sector unregulated and unplanned for, despite the fact that it has a high potential for assisting people with physical disabilities living in slums to earn and live a dignified life. In the same thought a former World Bank President James Wolfensohn put it, "reducing poverty will be impossible unless disabled people are integrated into the development mainstream" (2002, as cited by Guernsey et al, 2006, p8). As a result, socio – economic empowerment initiatives that are aligned are required to give appropriate support to people living with physical disabilities.

This study seeks to explore these gaps and document the currents socio-economic initiatives

the associated challenges and long-term impact. Availability of this information will close the knowledge gap that currently exists and hopefully contribute to better, evidence based decision making process.

1.6 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.

1.7 Limitation of the study

The study was conducted in Kibera informal settlements/slums in Nairobi, Kenya. The target population, though a good representative of the study site, cannot be fully assumed to be representative of all women with disabilities within other informal settlements in Nairobi or Kenya as a whole. This negatively impacts and limits the generalizability of this study's findings. The researcher recommends caution when interpreting these findings, encouraging contextualization of the interpretations.

1.8 Conceptual Framework and Operational Definition of variables

The primary goal of the study is to demonstrate a link between the socio-economic empowerment of women living with physical disabilities living in slums and the long-term impacts of such initiatives to the women's livelihoods. According to Golla et al. (2012), for an economic empowerment to be successful, the inputs (in this case the initiatives) should be mapped in such a manner that the challenges/barriers identified should be addressed to ensure attainment of the eventual outcome: long – lasting impact.

The assumption is that Socioeconomic empowerment initiatives (depending on their

intentionality, quality and mode of delivery) will influence the performance of small micro enterprises owned by women with physical disability women in Kibera, and thus have an impact on their well-being. Additionally, it is assumed that the impact of these initiatives is directly affected by the challenges/barriers anticipated or already experienced.

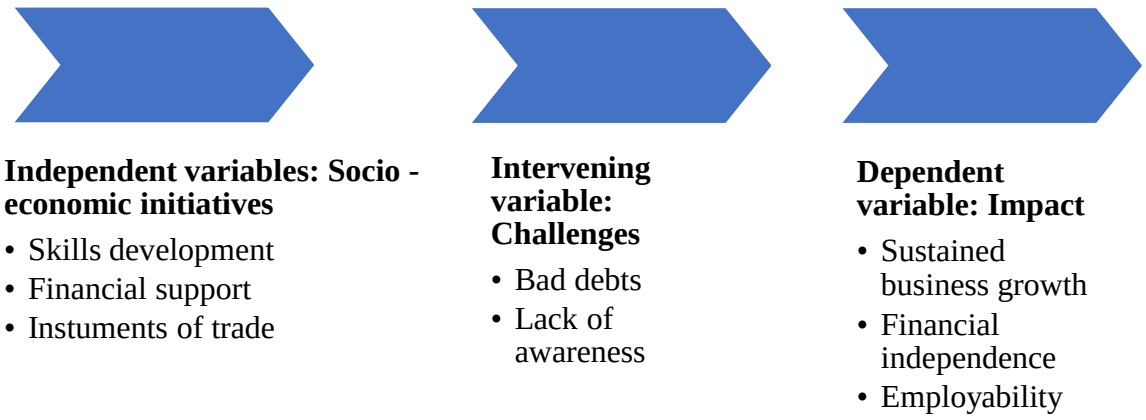


Figure 1:Conceptual Framework

Operational Definition of Terms

Economic Empowerment- It is the ability to allow people to think beyond their daily survival and begin to consider investing in a more sustainable way to generate income. Part of the process entails providing people with the resources, opportunities, knowledge, and skills they require to increase their capability to determine their own future and fully participate in community life. (Helander, 1993).

Social Empowerment- is the process of gaining a sense of freedom and self-confidence, as well as acting individually and collectively to change social relationships and engage in debates aimed at lowering poverty levels in the community.

Social Economic Empowerment - Social-economic empowerment is the process of salvaging people and communities from vicious cycles of poverty and assigned social responsibilities and providing them with the required resources (employment, education,

health care, etc.) to improve their and their communities' social and economic opportunities.

Persons with Physical disability- This are individuals who have a long-term impairment in their body. The impairment could either be physically, mentally or intellectual impairments which would at times make it difficult for them to fully participating in societal activities (Handicap International, 2010)

Small Micro Enterprise- According to Enterprise Ireland (2007), these are businesses with fewer than fifty employees and a low volume of sales. It states that they have an annual turnover or balance sheet of less than ten million Euros. They are typically privately held and operate as sole proprietorships, partnerships, or corporations. According to the European Commission's website, the legal definitions of a small business varies by country and industry. Small enterprises have been operationalized as the entrepreneurial activities carried out by groups of PWDs in Nairobi County who were funded by the Economic Empowerment Fund between 2010 and 2014.

Informal settlements/ Slums – a residential areas with substandard housing units that are underserved and/or overcrowded, resulting in unhealthy, unsafe, and socially undesirable living standards. Although a single dwelling can fit this description, the term is usually reserved for larger areas, either rural or, more commonly, urban. It can also be defined as unplanned communities that can be found on the outskirts of many large cities

CHAPTER TWO

LITRATURE REVIEW

2.1 Introduction

This chapter provides a survey of both the theoretical and empirical literature pertaining to this subject. When organizing the available literature study, the following subheadings are used as organizational tools: The challenges that need to be conquered by deaf and disabled women who live in slums in order for them to be able to participate in the socioeconomic life of society. The impact that social and economic empowerment programs had on the establishment of physically challenged slum-dwelling women's microenterprises and the role those programs played in their development. Efforts made by the government to improve the social and economic standing of women who live in impoverished areas and who face significant physical obstacles.

2.2 Overview of the Socio-Economic Empowerment and Micro Enterprises in Kenya

Microbusinesses play an important role not only in the development of a nation's economy but also in the professional lives of women all over the globe. In Kenya, the manufacturing, retail, and professional services industries are the most common places to find micro, small, and medium-sized enterprises (MSMEs). Micro, small, and medium-sized companies are referred to as MSME. The most important contributions that Kenya's micro, small, and medium-sized enterprises provide to the country's GDP growth and employment However, there has been a relatively limited amount of investment made in the formation of microbusinesses, especially in countries that are still in the process of growing. Microbusinesses in Kenya face a number of challenges that prevent their growth and development. The new government has embarked upon a socioeconomic development program, and as a result, the challenges that have been experienced have an effect on the program.

Small and medium-sized enterprises (SMMEs) are increasingly being acknowledged as important drivers of economic growth in Kenya. Nevertheless, a frightening 70–80 percent of small and medium-sized enterprises (SMMEs) fail to thrive (KNBS, 2019). This high incidence of failure may be connected to the fact that they are unable to get past the primary funding-related barrier, which leads in a lack of ability to acquire the essential physical, human, and consulting resources. Alternatively, this high rate of failure may be due to some other factor. According to D'Imperio (2016), the establishment of small, medium, and micro enterprises (SMMEs) is critical to the generation of sustainable incomes and employment opportunities for women. However, this has been hampered and the expansion of women-owned SMMEs, especially in densely populated urban districts, has been impeded as a result of the global economic crisis and the altering landscape of the banking sector. These factors, in turn, have the effect of causing the performance of the goods and services that are provided to be below par. The poor performance of SMMEs makes it impossible for banks and other financial institutions to provide loans to such businesses. Groepe (2015) asserts that small and medium-sized enterprises (SMMEs) are a reliable socioeconomic development tool.

Those individuals who are willing to confront the challenges that are offered by a company in order to get an economic advantage are referred to as entrepreneurs (Kumar et al., 2013). Women entrepreneurs are women who start companies, plan businesses, organize businesses, lead businesses, and manage businesses. The aspirational goals of female entrepreneurs who are able to successfully balance their professional and personal responsibilities are worthy of praise. According to Maheshwari and Sodani (2015), the promotion of women's entrepreneurship is seen as an essential tactic for the purpose of aiding the empowerment of women. Cant and Wiid (2013) state that small and medium-sized enterprises (SMMEs) are essential to the economic growth and employment generation of the vast majority of emerging countries in order to raise the average family's income.

Position in the real world. [Tundui et al. (2012) claimed that the geographical location of the business has an influence on the company's lifetime, survival, and growth, and that the rate of commercial enterprise growth differs across regions as a result of the resources and advantages of each area.] [Tundui et al. (2012) stated that the geographical location of the company has an impact on the company's lifespan, survival, and growth. He makes the observation that because of their duties to their families, women are more inclined to conduct their businesses from their homes or somewhere nearby. They are permitted to use the facilities of the residence simultaneously. On the other hand, it is stated that the chances of a small company thriving and growing if it is located in a residential area or one that is nearby a residential neighborhood are lower than the chances of a small business located in a commercial district. This is owing to the fact that home-based businesses limit women's access to marketplaces and raw materials, in addition to limiting the number of customers and suppliers they may interact with.

The quality of the infrastructure. The expense of running a firm may be cut down significantly by having a physical infrastructure that is well-built. When infrastructure is built with the requirements of persons with disabilities in mind, it is much simpler for disabled people to travel and do business.

According to Khan (2014), socio-economic factors are the primary factors that influence how company owners act and how they manage their companies.

Utilization of technology. According to Blair (2016), the rise of female entrepreneurs in this digital age has been facilitated by the proliferation of technology. Businesses that are led by women are more productive when they have access to high-quality technology.

aid with finances for women who operate their own businesses. According to Mishra (2016), women with disabilities who desire to succeed in business face a number of challenges, some of which include a low degree of financial independence for women, a lack of entrepreneurial

skills, and money.

2.3 Business Environment and Women Entrepreneurship in Kenya.

According to the World Bank (2016), those who are economically disadvantaged have the potential to lift themselves out of poverty by starting their own businesses or by increasing their wages in existing jobs. Because it is considered to have a higher influence on operational expenditures, a lack of adequately developed physical infrastructure might hinder a business's capacity to grow. This has an effect on the ability of the organization to generate revenue. According to the FinTech Report from 2014, infrastructure has a substantial influence on the growth of SMMEs. According to Samuel (2013), a lack of adequate road and technology infrastructure is one of the primary impediments to the establishment and growth of small and medium-sized enterprises (SMEs).

According to Aruwa (2013), the absence of infrastructure components such as electricity, transportation, industrial estates, and telecommunications are the primary challenges that prevent an efficient start-up of a small or medium-sized enterprise (SME). According to Lincoln (2012), female entrepreneurs confront a hostile business environment that is defined by inadequate infrastructure, corruption, restricted access to capital, high financing costs, and weak institutions. Additionally, women entrepreneurs experience a hostile business climate that is characterized by a lack of support from family and friends.

2.4 Theoretical Framework

2.4.1 Empowerment Theory

The theory is based on the concept of empowerment, which has been defined in a number of ways by academics but is generally understood to mean putting forward deliberate steps that are community-focused and allowing those who had been denied access to take control over particular resources. Empowerment connects individual well-being to the larger political, social, and economic environment by attempting to alleviate individual struggles in order to

create a more responsive environment and allow individuals full participation (Perkins and Zimmerman, 1995). Most of the time, the transformation that empowerment brought about was invariably for the better.

It involves leading people through various intervention approaches in order for them to establish a sense of control over their own lives. Throughout their lives, people are susceptible to experiencing emotions of helplessness on occasion. There is a wide variety of possible explanations for this. The role that oppression had in the formation of this experience is brought to light through empowerment theory. It focuses on helping people who are less fortunate and disadvantaged on an individual, collective, and communal level in order for them to cultivate the political, social, and personal fortitude necessary to improve their quality of life. This theory further seeks to determine the mechanisms that prohibit persons from receiving the necessary assistance when they are in need of it. As a consequence of this, the purpose of this study was to investigate the sociocultural limits and problems that exist inside the unofficial micro-enterprises and how they influence the social and economic empowerment efforts of physically disabled women living in the slums of Kibera.

In American community psychology, Julian Rappaport, a social scientist, is credited with the concept of empowerment (Julian, 1981). The constructs, in theory, aim to guarantee that a person's total mental health is good. This is accomplished by concentrating on assisting a person through whatever difficulties they may have in order to build a supportive community (Zimmerman, 1995).

The fundamental principle of the idea is that it urges individuals to weigh their level of competency, their level of deficiencies, and their level of strength. The same is true for empowerment research, which places more emphasis on identifying skills than risk factors and on the environmental influences on social issues rather than victimization.

The notion goes on to say that the empowerment efforts or opportunities offered are meant to enhance wellbeing, lessen or solve difficulties, and give participants chances to learn, gain information, and develop skills so they may fully engage in the community and earn a better living (Perkins and Zimmerman, 1995). One of the strengths of this theory is that it recognizes and creates awareness that, despite opportunities existing, there can be problems and conditions that, if not handled correctly, could lead to the failure of the same projects.

Theories of empowerment explain various acts, activities, or structures of empowerment and show how the results of these actions are intended to increase a person's level of empowerment.

It is important to understand that the process and outcomes of empowerment vary, that they don't always lead to an individual's wellbeing, and that different outcomes can be obtained depending on how the empowerment was designed. We are also reminded that it is crucial to define and analyze empowerment theory while making a distinction between empowerment as a process and its results (Zimmerman, 1995)

The theory continues by going into greater detail on the process of empowerment. It states that

Individuals' empowerment processes may involve being permitted to participate in community events and make contributions to various organizations (Stoeffler et. al, 2020). At the organizational level, empowerment may take the form of a strategy in which individuals are given the freedom to choose their own course of action, share leadership, and make decisions. At the community level, empowerment may refer to a circumstance in which the community has access to and is permitted to use public and private resources, as well as being the primary beneficiaries of interventions undertaken for improved livelihoods. This could be well facilitated by either the local or national authorities and NGOs therein and the kind of projects they initiate and support. Equally, this study sought to examine the influence

of initiatives by the National and county governments and NGOs to assist women with disabilities on social economic empowerment in Kibera slums

Marginalized people or the less privileged in the community may be prevented from feeling empowered so that they take control of their lives through Direct Power blocks and Indirect Power Blocks. Direct Power Blocks are those structures and procedures that prevent people from fulfilling goals such as better employment, quality higher education or safe housing. For example, there is a disparity in access to well-funded, high-quality schools, and there are housing rules that are biased. In order to combat this, programs that assist individuals in overcoming marginalization may be devised, and individuals' awareness of direct power blocs could be increased. Campaigning for changes in legal and policy frameworks is something that can be done (VCU, 2021).

The presence of indirect power blockages is an indication of internalized oppression. This suggests that groups who have a history of abuse are more likely to internalize the destructive signals that are sent to them as a result of the abuse they encounter. They then tell stories to subsequent generations about the limited options they were given and the failures they experienced as a result of those choices. These concepts may be dealt with, despite the fact that it could seem to be a challenging endeavor. This is accomplished via the use of tried-and-true therapeutic approaches that help people overcome internalized oppression and transform their mental habits. Through the provision of monetary aid, educational opportunities, and increased public awareness, the purpose of this study was to assess the effects of social and economic empowerment on women with disabilities in Kibera who owned their own microbusinesses.

People and groups may find assistance via the use of empowerment theory in overcoming the social restrictions and systematic oppression that hold them back from realizing their full potential. Bringing people's attention to this issue is essential. For these purposes, these levels

are used: Individuals have the potential to acquire the ability to think that they can change their circumstances via the process known as self-efficacy. People who have a critical awareness may be able to acquire a comprehensive understanding of the social, economic, and political realities in their surroundings that have a negative impact on them.

One particular circumstance where one has power and control over their life and may have abilities that enable them to lead a positive and progressive life is one of the outcomes of empowerment at the individual level. The creation of an organizational network, organizational expansion, and the implementation of policy documents may be outcomes of empowerment at the organizational level. Being able to utilize community resources and receiving benefits from various government intervention programs are the two main outcomes of empowerment at the community level (Zimmerman, 1995).

This theory is pertinent to this study because barriers that hinder people with disabilities from thriving and becoming self-sufficient exist (Perkins & Zimmerman, 1995; Sadan, 1997; Zimmerman, 1995, 2000). However, through various social economic initiatives like trainings, providing resources, and providing financial empowerment, which ultimately gives them the capabilities that transform these obstacles into possibilities. In this research, women with physical disabilities living in the slum of (Kibera) have probably experienced various deprivation of resources or missed out on important social economic interventions and have been struggling to earn a livelihood and to improve the performance of their small micro enterprises The empowerment approach can help in giving them the opportunity to access the community resources that would help them expand their small to medium-sized businesses and make a respectable livelihood. The theory will also be used to demonstrate the outcome of the same empowerment initiatives.

2.4.2 Entrepreneurship Theory

Entrepreneurship, as defined by Mishra (2014), is "the act of entrepreneurs producing and

appropriating value in an unpredictable environment." This demonstrates how entrepreneurs are willing to take risks in order to succeed. They decide to start a business and are willing to take the accompanying risks in order to achieve financial success. The entrepreneurial value creation theory offers a clear description of the whole entrepreneurial process, beginning with the identification of a purpose and continuing through the identification of opportunities. There will be two stages to this process. At the outset of the process of developing a new business endeavor, the entrepreneur is motivated by a desire to increase their financial benefit. At the second stage of venture monetization, the venture entrepreneur may decide to get capital from other sources. However, the culture of entrepreneurship is often affected by the entrepreneurial elements listed below: economic, resource-based, psychological, social, and opportunity-based aspects.

The degree of success that an entrepreneur achieves is largely dependent on social culture. Because of this, an entrepreneur's chances of being successful in a certain social setting, such as one that conforms to a particular set of social norms, taboos, and religious or other cultural beliefs, are significantly increased. According to one school of thought within the field of psychology, the number of persons within a community who are capable of acting entrepreneurially increases when that society includes a varied population of people. These characteristics include having a vision, being capable of overcoming hurdles, and aiming for excellence in whatever you do.

The resource-based theories illustrate how essential resources are to the process of launching a new business. These resources include labor, monetary compensation, and time spent. As a result, the primary objective of this research is to get an understanding of the effects of social and economic empowerment on physically disabled businesswomen operating microbusinesses in the slums of Kibera, Kenya.

2.5 Empirical Literature Review

2.5.1 Societal Barriers

According to one of the articles in the United Nations Convention on the Rights of Persons with Disabilities (UN, 2006), the term "disability" refers to a situation in which a person has a condition that has a long-term impairment such as a mental, physical, intellectual, or sensory impairment that may interfere with or prevent them from fully participating in society in comparison to others. This can be a situation in which the individual is unable to fully participate in society. There is little question that there is a considerable link between poverty and disability, and the effects have been devastating (ILO, 2004). The outcomes have been disastrous since there is a substantial association between poverty and disability. And to make things even worse, women are disproportionately more likely than men to live in poverty and be unable to work. According to the United Nations Women (2016), the prevalence of impairment among females is 19.2 percent, which is higher than the 12 percent prevalence of impairment among males. One in five women, or 19.2 percent, have a handicap. According to Human Rights Watch (2017), 65–70 percent of disabled women live in rural areas. This proportion accounts for three quarters of all handicapped persons in low– and middle–income countries (WHO, 2011).

According to the World Health Organization (2016) and the World Health Organization and World Bank (2011), the number of people who are disabled is on the increase. It is unfortunate that girls and women with disabilities, particularly in developing countries, face more social marginalization and vulnerability than their peers. This is especially true in the context of gender inequality. The fact that most communities still adhere to certain cultural traditions that put a heavy focus on gender when resolving certain community concerns may be the reason for the findings that were discussed before. (Annual Report of the United Nations General Assembly, 2000)

For instance, women have been barred from participation entirely, fairly, and actively due to the fact that they have been refused access to and inclusion in physical, institutional, and social settings. This has resulted in their exclusion from participation. Because of these limits, historically speaking, people who are disabled who belong to communities or socioeconomic categories such as women, children, the old, and immigrants have endured disadvantages. (United Nations Secretary-General's Report for the Years 2003–2004, Paragraph 4)

According to the United Nations High Commissioner for Human Rights (1996-2016c) and the United Nations Children's Fund (2013), women with disabilities face significant challenges when attempting to obtain adequate housing and services. Furthermore, it is possible that they do not receive the care they require from a variety of institutions, and they may occasionally find themselves hidden away in their families. Additionally, persons who are deaf and women who have impairments are less likely to have access to important services such as education and healthcare compared to their hearing counterparts who have disabilities. They are also more prone to encounter violence, injury, abuse, restraint, negligence, and exploitation within their families, institutions, and communities (United Nations High Commissioner for Human Rights, 1996-2916a; United Nations Children's Fund, 2013). Consequently, in order for children to be completely self-sufficient, it is necessary to empower them.

Barbareschi et al. (2020) conducted a study in order to get a deeper comprehension of the ways in which visually impaired individuals utilize technology in their day-to-day lives and the ways in which this engagement coincides with their objectives for the foreseeable future. In the course of the investigation, two different approaches to data gathering were devised. The first step of the process was conducting semi-structured interviews and making ethnographic observations with Visually Impaired Persons (VIPs). The purpose of the observation was to get a deeper understanding of the participants' interpersonal dynamics as

well as the ways in which they made use of the mobile devices provided to them. The second goal was to determine how the social component of these interactions differentiated them from other similar ones. In response to the conclusions obtained from the aforementioned research approaches, they produced two activities for a workshop that they had co-designed.

The primary objective of the workshop was to comprehend and further investigate how the participants desired to interact with technology and their social environment in the near future. This included how the participants pictured the types of interactions they would have and the impact it would have on their lives in terms of assisting them in leading more fulfilling lives. The study need to, ideally, grasp how various technologies interact with one another and make ideas for beneficial technologies that can assist persons working in the informal sector in addressing some of their social concerns.

The strength of the study was that it began with a participatory base and partnered with neighborhood organizations to discover two persons who were interested in becoming community researchers. This was accomplished by interviewing participants. This method proved useful in reducing the likelihood of any cultural collaboration taking place. A very robust data collecting method was used in the second study. This approach included academic researchers as well as a community mobilizer who also acted in the capacity of a VIP and assisted in ensuring the proper coordination of data collection. The findings of the investigation disclosed each of the four separate cell phone conversations that VIP had.

The first thing that happened was that VIPs used their phones to contact their close friends and family members. The second reason is that when the VIPs needed assistance, they went to the persons who served as their trusted technical advisors and with whom they had established close ties. Because customers were required to hand over some papers and disclose some private information, it was necessary for them to have a certain amount of faith in the stores and mobile agents in order for them to employ the financial mobile services.

Because of the high cost of some mobile services, the fact that the VIPs lacked appropriate digital literacy, and the constraints imposed by mobile phones, they were unable to fully participate in interactions with these devices.

The second thing that they came to realize was that they thought that future technological advancements would make it possible for VIPs to be independent and to fully participate as they strive toward being productive members of society. This will make it possible for VIPs to have unrestricted interaction and full involvement. This study is important because it highlights the challenges faced by VIPs while they go about their normal lives. It is also wonderful because it highlights some of the technologically-enabled measures that have been put in place to make sure that they have the ability to completely engage in the community in Kibera, which is an issue that will be investigated in more depth by this study. In other words, it shows that the community in Kibera is making an effort to provide people the opportunity to participate fully in the community. The participants who were blind were the primary focus of the research, and the social aspects of relationships were the primary area of interest. Despite its significance, the study's primary concentration was on individuals who were blind. Now, the purpose of this study is to investigate the challenges encountered by people with disabilities of any type, with a particular focus on women, in addition to the social and economic initiatives that have been put into place.

The World Health Survey was used in another research that was funded by the World Bank in 2003 and 2004. The purpose of this study was to investigate the differences in occupational status between people with and without disabilities in 15 developing countries. The direction of the investigation was determined by these three objectives. The first thing we wanted to do was figure out why individuals with impairments had such a hard time finding jobs in 15 different developing countries. The second purpose was to identify the variables that impact employment independent of the presence or absence of a handicap, as well as the

demographic and human capital characteristics that may contribute to disparities in employment rates among persons with disabilities. It is important to note the fact that this study led to a worldwide comparison of the working conditions of people with and without impairments. It will assist in determining whether or not employment gaps exist, which will in turn assist governments, civil society groups, and international organizations in making choices about policies linked to the economic empowerment of people with disabilities. According to the findings of this study, despite the fact that disability is expected to affect 10-15% of people all over the world (WHO 2016; WHO & World Bank 2011), it continues to occupy a relatively little share in both development policy and research. To make matters even worse, the rate of impairment is far higher in developing countries than it is in developed one. One possible reason for such a finding is that industrialized countries give the issue of similar attention to other objectives of development because they see the problem as more of a development concern than less developed countries do.

The paper outlines some of the factors that may contribute to the employment gaps for those with disabilities, including the perception that they are less productive than their peers, the inability to perform certain tasks, such as manual labor, due to the nature of their disabilities, discrimination that may occur when those disabilities are more obvious, and environmental issues that may have an impact on their ability to work. All of these factors are discussed in greater detail in the paper.

The absence of support programs, disability insurance, or vocational rehabilitation programs offered by the government, all of which are uncommon in developing countries, is the second barrier that prevents individuals from obtaining work. According to the findings of the research, these efforts, depending on how they are put into action, may make it possible for people with disabilities to access opportunities to which they otherwise would not have access (OECD, 2003). As a result of these considerations, the vast majority of disabled

persons have chosen to work in the unorganized sector, where they are often self-employed, or in microbusinesses, which are seen as straightforward entry points (Fields, 2005). The lack of anti-discrimination legislation, workplace concessions, and vocational programs in developing nations is to be anticipated, which is why there is a gap in employment opportunities in these countries. These factors might help these people become more employable. However, it did not go into detail on the efforts that might be utilized to remedy the shortcomings that were noted in the report. That is something that this current research will undertake since it is one of its objectives. The research was beneficial since it provided policy makers with data on the job circumstances of persons with and without impairments.

2.5.2 Government initiatives for socio-economic empowerment

We are unable to ignore the fact that women who have disabilities continue to face discrimination and social exclusion in almost every facet of their lives, making them the most marginalized group in society (Ncube, 2016). This is a fact that we cannot reject. In an attempt to empower women and ensure that they, along with other marginalized groups in society, are included in the development agenda of a nation, a number of governments have enacted a variety of legislation and begun a number of new programs in an effort to empower women. It is unfortunate that despite the existence of equality and anti-discrimination principles for women with disabilities, the idealistic notion that women with disabilities have an equal right to social and economic security as everyone else is still just a pipe dream, and its realization in Zimbabwe is unfortunately uncertain (Ncube, 2016). This is because the concept that women with disabilities have an equal right to social and economic security as everyone else is still just a pipe dream.

Ncube centered her investigation on women with disabilities who worked in the informal sector of Zimbabwe's economy and evaluated the provision of social security from the viewpoint of gender in a study that was released in 2016. Regardless of whether or not

handicapped women living in slums have access to social security programs, the researcher is also interested in gaining an understanding of and making comparisons between the many ways in which these women make a livelihood.

Due to issues such as the social security system's incompleteness and fragmentation, the lack of regulation and consistency within the informal safety nets, and the lack of financial resources available to women with disabilities to contribute to coverage, the results showed that a higher percentage of women were left out of both formal and informal social security programs. This was the case regardless of whether the programs were formal or informal. 2016 edition of Ncube.

Proof positives of this include the absence of a comprehensive disability-sensitive social security legal framework as well as the possibility that they may use the knowledge to lobby for the creation of such a framework since it is the responsibility of the government to look out for its citizens. According to the findings of the study, a robust constitutional framework need to be built so as to ensure the protection, maintenance, dissemination, and exercise of the constitutionally protected right to social security. 2016 edition of Ncube.

The material that was reviewed is relevant to this investigation because it focuses on the social challenges that women who live in slums and who have physical disabilities experience while interacting with social security programs. Another aspect of this study that struck me as very interesting was how it investigated the impact of formal and unofficial social security programs for women who suffered from disabilities. Despite its relevance, it was primarily focused in the social aspects of programs that benefit women with disabilities in the slums; this study would instead focus on attempts to empower women economically. 2016 edition of Ncube.

People who are disabled who work in the unofficial economy in Kenya have been given access to chances to do business with the government via the National Treasury Public

Procurement Directorate as a result of a procurement policy that was put into effect by the Kenyan government in 2013. The legislation was implemented in 2013. Senior leadership in Kenya was asked to ensure that disadvantaged communities have access to this program (Mwangi, 2017). This was done with the intention of ensuring that Kenya is able to meet the goals and objectives for economic growth outlined in Vision 2030. A significant change has occurred in Kenya's public procurement system, which has progressed from one in which there were no restrictions to the current system, which is quite orderly and is subject to specific rules.

In addition to being eligible for local purchase and service orders, financing from the youth and women Enterprise development fund, being exempt from bid bonds, and receiving invoice discounts from financial institutions, people with disabilities in the informal sector are also permitted to participate in the thirty percent of government tenders that are designated for this group (Onsongo et al., 2012). This is in addition to the fact that they are eligible for local purchase and service orders, financing from the youth and women Enterprise development fund, and being exempt from bid bonds. To ensure that everything on the provision was followed to the letter as specified in the manual and that this was really carried out, the director of Government Supply Services was given the responsibility of making sure that everything was carried out.

According to the guidebook, a number of different tender boards had been established in order to settle disputes and ensure that persons with disabilities were given the opportunity to submit bids and win contracts so that they may do business with the government. Women and other marginalized groups, such as youth and people with disabilities, were given 30% of tender opportunities and were to apply, and if successful, were to be given the opportunity to either supply their goods and services based on their business specialty. This was stated in Article 2 of the Public Procurement and Asset Disposal Regulation Act (PPDR) of 2015 and

in Article 27 of the Kenyan Constitution of 2010. According to Amemba, Nyaboke, Osoro, and Mburu (2013), the primary purpose of AGPO was to ensure the involvement of women who belonged to underrepresented groups in the public procurement process. These underrepresented categories include people who are handicapped as well as those who have been the target of discrimination.

In spite of the efforts made by the Kenyan government, AGPO projects have not been able to meet the criteria that were originally specified. There is a disconnect between what is described in the manual and what is really carried out in practice since the target of 30 percent has not been attained, and only 7.7 percent of it has been accomplished. This has been challenging due to the institutional, legal, and regulatory changes that have influenced Kenya's public procurement sector (Amemba, L., Nyaboke, P., Osoro, & Mburu, N.) (2013). Amemba, L., Nyaboke, P., Osoro, & Mburu. (2013). Reviewing this study is essential because it reveals some of the government's initiatives in assisting and strengthening the capacity of Kenya's marginalized groups, such as allowing disabled women to run their own businesses and supply the government with goods and services in exchange for payment. This initiative is just one example of how the government is working to assist and strengthen the capacity of Kenya's marginalized groups.

Kokonya (2017) conducted study in Bungoma, Kenya, to investigate the factors that influence the level of success that individuals with disabilities have in working for small and medium-sized enterprises. The research project had five goals that it wanted to accomplish in order to answer the question, "How does the performance of people with disabilities in small and medium enterprises differ depending on their awareness and perception of policy and regulation?" Among them was the determination of the qualities shared by micro, small, and medium-sized businesses operated by individuals with disabilities. The purpose of this research is threefold: first, to determine the kinds of small and medium-sized companies that

are owned by people with disabilities; second, to learn about the kinds of technical and financial help that are offered to those firms; and third, to investigate how well those businesses are doing. The method of research known as descriptive research was used in this study. Interviews with key informants and a questionnaire filled out by a sample group of fifty handicapped residents of Bungoma County were used to acquire qualitative data, which was then integrated with the quantitative data and analyzed. According to the results of the study, the vast majority of respondents had never applied for or received a business loan from either the county or the federal government. Furthermore, the majority of respondents were not even aware of the regulatory or policy framework that Bungoma county has in place for small and medium-sized enterprises owned by persons with disabilities. The researcher realizes that there is a hole in the overall analysis of the data since it is essential to have an understanding of the outcomes of each category in order to evaluate whether or not they are comparable. Since the study thinks that the sample group that was picked for the research is quite tiny, it raises the question of whether or not it will correctly represent the opinions of the people living in Bungoma County. The focus of the research was on the rural areas, but the focus of this study would be on the urban slum areas.

2.5.3 The role of socio-economic empowerment initiatives

In a separate piece of study, Agbettor (2021) investigated the ways in which women in Ghana who struggle with visual impairments engage in the informal economy and the strategies they use to make money. The purpose of this research, which was a qualitative case study, was to investigate the ways in which the efforts of the Ghana Blind Union (GBU) and its associated partners to produce livelihood possibilities have impacted self-employment and empowerment. The data collection was carried out with the participation of six care providers and six women who were visually impaired. The primary methods of data collection were taking notes in the field, conducting individual interviews, participating in concentrated

group discussions, and reviewing relevant documents. A thematic analysis was performed on the information. Even though the study suggested that the skills necessary for women with visual impairments to succeed in their informal sector were readily available, the primary obstacle was that the majority of them were having difficulty acquiring new skills due to the nature of service design and delivery. This was the case despite the fact that the research indicated that these skills were easily accessible. The second finding of the research was that the majority of visually impaired women who ran informal companies had a difficult time succeeding due to the absence of laws and social protection programs in their respective countries. The third finding revealed that a variety of misconceptions and attitudes around blindness contributed to the challenges that women who have visual impairments face in their day-to-day lives. This study is essential because it underlines the need for social economic empowerment efforts such as training in entrepreneurship to assist women with visual impairments in thriving in the unorganized sector of the economy. The difficulty with past research is that they only included women who had visual impairments and forgot to take into consideration other categories of women who had impairments; however, this study will take into account all other types of women who have impairments.

Mulira (2018) undertook a second research study in Uganda in order to learn more about the ways in which entrepreneurial learning contributes to the continued financial viability of microenterprises that are owned by women who have disabilities. The investigation made use of a process known as an in-depth case study. Interviews with key informants and semi-structured interviews with handicapped women business owners were used to collect the necessary data for this study. Homogeneous sampling was used to determine the sampling unit for each of the different mini cases. These mini cases include impairments such as physical disabilities, visual impairments, and hearing impairments, as well as other impairments such as mental, speech, learning, and developmental disabilities, albinism, and

multiple or intersecting disabilities. The study included a total of 36 people, and the sample size was determined by selecting those individuals from among the four short case studies. According to the findings of the study, acquiring new knowledge has a significant influence on their very little enterprise over time. Learning was found to have an effect on people's ability to maintain their economic well-being because it led to the development of entrepreneurial skills. These skills allowed people to grow their businesses and adopt ethical business practices, such as self-reliance, self-control, and social integration, which are some of the qualities that allowed people to overcome obstacles. The findings of this study were presented in a paper titled "Learning and the Ability of People to Maintain Their Economic Well-Being." This study is significant because it demonstrates how social and economic empowerment efforts have benefitted the business standing of Ugandan women who are disabled. This research is essential because it illustrates how these activities have benefited Ugandan women who are disabled. In spite of the fact that this is quite significant, the sample size was not very large, and the researcher is uncertain as to whether or not it was utilized as a sample size to generalize to the whole population. The subsequent study will look at a larger sample size in order to get a more accurate representation of the whole population of women in Kibera who are living with impairments...

In 2015, Wameyo carried up a second research project with the objective of determining the extent to which the provision of microfinance services contributed to the expansion of handicapped people's self-help organizations in Kenya. The primary objective was to conduct an investigation into the ways in which self-help groups for handicapped people in Kenya may be helped by microfinance institutions. The data were collected from 25 respondents over the course of a five-year period, out of a total target size of 35 respondents. For the purpose of data collection, the researcher relied on primary data collecting approaches. It was a self-administered survey, which meant that after respondents were contacted, surveys could

be dropped off and picked up at their convenience. A link to an online questionnaire was provided to respondents who did not provide a pick-up or drop-off location. According to the findings of the study, there is a correlation between having access to MFIs and the rise in the number of handicapped individuals participating in self-help groups that also include women. It was proposed that the self-help groups that were not included in the support provided by the MFI should look for equivalent aid, such as grants, from other organizations, such as NGOs that promote the well-being of people with disabilities. However, the researcher discovered a problem in the manner in which the questionnaire was delivered; the questionnaire was self-administered, and the difficulty associated with this technique is that respondents may have interpreted the questionnaire in their own way, and there was no opportunity for explanation. The researcher found a problem in the way the questionnaire was handled, despite the significance of the study and the significant contribution it made to filling in the information gap in the present study. In the current investigation, the researcher will be the one to handle the administration of the tool so that she will be able to provide clarification in any unclear areas and assist in preventing any misunderstandings about any concerns.

2.5.4 The impact of micro-enterprise

Various policymakers in both developing and developed countries have acknowledged the importance of micro-enterprise on social-economic livelihood. Its significance has been linked to the fact that it is an alternative to formal employment and has been able to change the social economic livelihoods of various categories of people by creating sources of employment where one can get money, which can then be used to create wealth and enable one to live a dignified life. (Akinwale, 2014:2).

A study conducted by Naminse et al. (2019) to identify the association between entrepreneurship through small microenterprises and rural poverty reduction in China

provides some evidence to the above. The study was primarily interested in establishing three farm entrepreneur capabilities, which include educational, economic, and social cultural influences on farmer entrepreneurship growth and how this impacted or helped to eliminate poverty. The study established that there was a positive relationship between agricultural entrepreneurs and poverty reduction in their life. The study also found that social cultural capabilities, rather than education and economic capabilities, significantly influenced farmer entrepreneurial growth. The study's practical implications for policymakers in tackling poverty concerns through pursuing and promoting entrepreneurship were beneficial and added to the body of knowledge in this present study. The only weakness identified by the researcher is that this study did not look at the many entrepreneurial activities in which individuals were involved, but only focused on one specific, which was farming entrepreneurship, and thus may not reflect the different segments of the other entrepreneurial activities, and thus this study will look at the impact of different entrepreneurial activities such as farming, grocery, selling shoes and clothes, and so on.

Akinwale conducted a study in 2018 with the goal of identifying the influence of small companies on poverty reduction in the Eastern Cape province of South Africa, where people appeared to be living under the pressure of poverty. A structured questionnaire was distributed to twenty-five community members who owned and operated small micro companies. Men and women from the community were among those who took part.

The study discovered that microenterprises had a considerable impact on the livelihoods of those who ran them. Furthermore, it was an eye opener for individuals in the community who considered small microenterprises as just a survival strategy after witnessing how they emancipated a majority of people from the bonds of poverty despite the various businesses obstacles they had to face. This study was significant to the current study because it would add to our understanding and shed more light on the influence of small microenterprises on

the livelihoods of various groups in the community. The researcher appreciated the study's recommendation to policymakers to focus on policies that can promote and standardize the operations of small micro enterprises rather than assuming their economic potential. The relevance of microenterprises in enhancing social and economic livelihoods is well understood by policymakers in both developed and developing countries. Despite the significance of the study, the researcher emphasized that it only employed one technique of data collecting, a self-administered questionnaire in which respondents filled in their responses.

In order to examine the results of a range of sources and to decide whether or not the findings are consistent, the researcher may have utilized a variety of methods to obtain information. It's possible that he carried out a focus group discussion and compared the results to those of the formal interview. The current research used a range of methods to collect data, such as conducting interviews with key informants, leading focus groups, and distributing questionnaires, with the goal of producing findings that are more accurate on the subject matter that was being investigated.

Sawe undertook a piece of study in Eldoret, Kenya, in 2021 with the purpose of determining the extent to which gender entrepreneurship contributed to the empowerment of local women in that city. The specific goals of the study included determining how loans from the Women's Enterprise Development Fund (WEDF) affected the empowerment of women, determining how easily credit could be accessed by women entrepreneurs, determining the value of capacity building for the success and expansion of their businesses, and determining how women's businesses affected the livelihoods of household members. Because it places such a significant emphasis on the link that exists between women's entrepreneurship and gender enterprise, the ultimate goal of this research will get the bulk of the attention that is paid to it when it is evaluated. The research method that was used in this study was both

descriptive and explanatory. Out of the total population of 246 female entrepreneurs in Eldoret who were eligible to take part in the survey, 51 of them were chosen at random to take part in the study. The respondents were given surveys that included both closed- and open-ended items in varying proportions. The inclusion of secondary data obtained from banks helped to increase the reliability of the information by ensuring that it was more accurate. According to the findings of the poll, the investment they received had a beneficial effect on their small and medium-sized enterprises (SMEs), which allowed them to expand and, as a result, assisted them in increasing the income their families received. The researcher was delighted that the study's emphasis was on investigating variables that contributed to the availability of credit for vulnerable groups such as women in general. It did not, however, focus on any particular group, which is what the current study will do by analyzing a specific group of women who have disabilities. This would achieve the same goal as the previous research. In addition, it was not clear how the sample size for the responders was chosen for the research. According to the findings of the researcher, the size of the sample is inadequate to make any conclusions that are applicable to Eldoret's whole population. The present student will generalize the number of handicapped women living in Kibera based on a sample that is greater in size.

2.6 Summary

There are existent knowledge and research gaps in this field. The study will seek to answer the questions on the available socio – economic institutions and initiatives the associated challenges and the impact of these initiatives.

CHAPTER THREE

RESEARCH METHODOLOGY, TOOLS AND PROCEDURES

3.1 Introduction

This chapter describes in detail the methods used to achieve the chapter's overall goal. The research design, sampling techniques, target population, site and case selection, instruments used, data collection and analysis strategies, and why that method was chosen.

3.2 Methodology

3.2.1 Research Design

The research was conducted using a methodology known as convergent parallel research, which is a kind of research design known as mixed methods. In mixed methods designs, both quantitative and qualitative data sources and methods of analysis are used in the analysis process. The method known as "convergent parallel design" is one in which 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). In other words, the researcher "interprets the results together." The methodology was suitable for this study because it allowed for the simultaneous collection of qualitative and quantitative data while preserving the autonomy of each data source (that is, women with disabilities and prominent local and national government officials). This was an important aspect of why the methodology was suitable for this study.

A convergent parallel research approach allowed the researcher to have an in depth understanding of the Influence of social economic empowerment on informal micro enterprise of women 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.

3.2.2 Study population

A population can be defined as a group of people who live in the same area or space and can be homogeneous or heterogeneous (Alvi, 2016). In contrast, a target population is a collection of common characteristics of interest to the researcher in the context of a specific identified research problem being investigated (Jankowicz, 2011).

3.2.3 Target Population

The target population for this study is 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.

3.2.4 Study site

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, 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.

3.2.5 Ethical Consideration

In the experiments that included human subjects, consideration was given to ethical issues.

The researcher ensured that all of the relevant factors, including informed permission, beneficence, voluntary engagement, anonymity, and confidentiality, as well as the dissemination of results, were taken into consideration.

Before commencing to gather data, the researcher made an official request to the Catholic University of Eastern Africa, the National Commission for Science, Technology, and Innovation (NACOSTI), and the local authorities, and got approval from all three organizations.

It was made very apparent to the participants that their participation in the research was entirely voluntary, and that they bore no risk for dropping out at any point. Anonymity and confidentiality of the data that were acquired were both ensured by ensuring that no identifiers were captured as part of the process of data collection, that the data were maintained with the utmost secrecy, and that access to the data was confined to the research team only. The researcher used a laptop that was protected with a password in order to save the electronic datasets, which included audio recordings, transcriptions, and quantitative data that was entered. The physical questionnaires, on the other hand, were stored in cabinets that were locked.

The findings of the study were disseminated to the participants' representatives as well as the necessary authorities by the researcher.

3.3 Sampling, Data Collection Tools and Procedures

3.3.1 Sample size determination

the extent of the impact, the standard deviation of the outcome measure, its dependability, or the degree to which it adheres to attrition rates (1,3,5). Existing approaches for estimating sample size often center on determining how to compute a sample size that might be utilized to carry out research in a manner that would make it possible for parameters of interest to be recorded and estimated with an appropriate level of accuracy. According to Bhalerao and

Kadam (2010), a range of factors have the potential to influence the sample of an investigation. They include the cost of the research, difficulties in administering it, and variations in the population being studied. The appropriate number of samples was calculated using Slovin's formulae.

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

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:

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

3.3.2 Sampling technique

The process of selecting a sample from a population that is intended to be representative of the population as a whole so that a researcher may collect data from that sample and draw conclusions about the population as a whole is known as sampling. The next step is to make a generalization about the whole population based on the people who actually took part in the study. When selecting a sample, it is critical to make certain that the characteristics that are present in the whole group are accurately represented in the subset that is being examined (Jenkin, 2020).

Women with physical disabilities who owned companies and those who did not own enterprises were included among the 250 participants who were selected to take part in the study. Due to the lack of information on firm ownership, the study recruited all women who had physical limitations under the hypothesis that a sufficient number owned commercial

enterprises.

This experiment made use of both probabilistic and non-probabilistic sampling strategies in order to collect data. Participants were selected by a process known as probabilistic sampling and were picked at random from a list of women who had physical restrictions. This ensured that the final sample would be representative of the population as a whole.

Respondents for the key informant interviews were chosen via the use of a non-probabilistic approach known as intentional sampling. They were intentionally chosen to provide a wealth of data for qualitative analysis as a means of ensuring that only those individuals who had the required knowledge and information participated in the interview process. individuals in the quantitative phase of the study, as well as local authorities, were asked for their assistance in identifying the remaining selected individuals.

3.3.3 Research Instruments

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.

3.3.4 Reliability and validity of tools

Reliability of a study design is the design's ability to measure a phenomenon consistently in a manner that is reproducible under the same conditions (minimal random error), while validity is the ability of a design to accurately measure the intended phenomenon (minimal systematic error). High validity means that the results produced correspond to the real characteristics and properties of a phenomenon in the real world (Carlson and Morrison 2009)

Reliability is a measure of precision that tries to eliminate or minimize random error and random variation in a study's estimates. In mixed methods, random variation comes about as a result of the composition of the study subjects, sampling methods used and the how the variables of interest are measured (Rothman, Greenland, and Lash 2008)

Internal validity is the strength of the inferences of the study, that is, whether the difference in the outcome is as a result of the exposure or intervention or due to systematic error in the study. External validity is the generalizability of the study findings to a more universal population.

Both reliability and validity are affected by the sample size and sample composition. Usually, large samples with more balanced groups – say, exposed and unexposed – tend to produce more precise results. Mixed methods study designs – like all study designs – are no exemption to the threats of reliability and validity, and while these threats cannot be entirely controlled, some measures can help mitigate their net effect on the quality of research results.

For this study, efforts undertaken to address the threats include use of a relatively large sample size (n= 250), employment of a random sampling in one stage of sampling (wards selection) to ensure representativeness in the population and measuring variables using standardized variable categories and measurements.

Reliability of the study tools and findings was assessed through internal consistency using select variables and the results were an average of $\rho=0.6$ for the variables selected (age, type of disability and Likert scale questions). This was established during the pilot that was conducted in Woodley Ward. The validity and generalizability of the findings was ensured by use of a representative sample so as to avoid the trap of sampling and selection biases.

3.3.1 Data collection procedures

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.

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

Table 1:Study participants distribution

3.4 Data Analysis

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.

CHAPTER FOUR

PRESENTATION, DISCUSSION AND INTERPRETATION OF FINDINGS

4.1 Introduction

This chapter presents the results and provides the overview of the data analyzed. In particular, it highlights the general distribution of the selected demographic variables, as well as the results corresponding to the specific study objectives.

Survey data was collected using physical paper questionnaires and captured in Ms Excel. In addition to the survey data, there were FGDs with selected participants and KIIs with officials from APDK, NCPWD, the national and county government representatives that were conducted. The audio recordings from these interviews were transcribed, analyzed and the results triangulated with those from the survey data to respond to the study research questions. Quantitative survey data was analyzed using IBM® SPSS® and the qualitative transcripts using NVivo ®.

The research objectives outlined in the first chapter of this report served as a guide for this chapter's findings. The study's findings are thus presented in a format that highlights the general information about the distribution of the sample, while attempting to address the research questions that the researcher sought to answer at the onset of the study.

4.2 General information

There were 178 respondents for 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.

4.2.1 Age of the respondents

As shown in the table below, a total of 178 respondents participated in the study with 100% of them being females. The responses ranged between those who were under the age of 18 to those over the age of 60 years. Age 31-40 had the highest frequency with 49%, while age 51-60 years had the lowest representation with 20%. Age 41-50, 18-30, and above 60 years had a frequency of 45%, 35% and 29% respectively. This implied that bigger percentage of the respondents were in the 31–49 age range, closely followed by those in the 41–50 age range and those in the 18–35 age range.

Based on the figures above, we can conclude that all age groups of women with disabilities who run businesses in Kibera were well represented with a significant number and evenly distributed, and thus the study can conclude that all age groups' perspectives were well represented.

	Frequency	Percent
31 - 40 years	49	27.5
41 - 50 years	44	24.7
18 – 30 years	35	19.7
Above 60 years	29	16.3
51 – 60 years	21	11.8
	178	100%

Table 2: Age of respondents

4.2.2 Highest level of education

The educational level of the respondents will be highlighted in this section. It was critical to investigate this variable in order to determine their level of education and thus have an idea of their literacy levels. Understanding this variable is critical for gaining a thorough analysis in correlating their level of education to how they perceive various aspects under investigation.

Highest Education Level Attained

Level of education	Frequency	Percent
Primary	74	41.6
No education	51	28.7
Secondary	35	19.7
College/Tertiary college	11	6.2
Informal education	5	2.8
University	1	0.6
special school	1	0.6
	178	100%

Table 3: Highest Education Level Attained

Out of 178 respondents, 41.6 % had the highest representation of respondents stating that primary education was their highest attained level of education. This was followed by 28.7% who stated they had no formal education, 19.7% said they had completed secondary school, 6.2% had completed college, about 2.8% confirmed that they had completed informal education, and only one who reported attending a special school and a university with a 0.6% on each. Given that the majority of the respondents fall into the category of attaining primary

level or have no formal education, it is plausible to assume that there may be high levels of illiteracy among them based on the aforementioned data. The assumption is that they either did not get the opportunity or did not have enough money to continue with their education.

4.2.3 Marital Status

As shown in table 4.4 below, out of 178 respondents, 35.4% stated that they were single, 31.5% indicated that they were married, and those who had either separated or were widowed had a representation of 14.6% respectively for each response rate. Only 3.9 % of respondents said that they were divorced. The findings implied that most of the respondents are single followed closely by those who are married as shown in the table.

Marital status	Frequency	Percent
Single	63	35.4
Married	56	31.5
Separated	26	14.6
Widowed	26	14.6
Divorced	7	3.9
Total	178	100%

Table 4: Marital status of the respondents

4.2.4 Number of dependents

Majority of the respondents (123 (69.5%)) had between 1-5 dependents, followed by 30 (16.9%) of the respondents who had between 6-10 dependents. An additional 21 (11.9%) of

the participants had no dependents while 3 (1.7%) had over 10 dependents, as shown in the figure below.

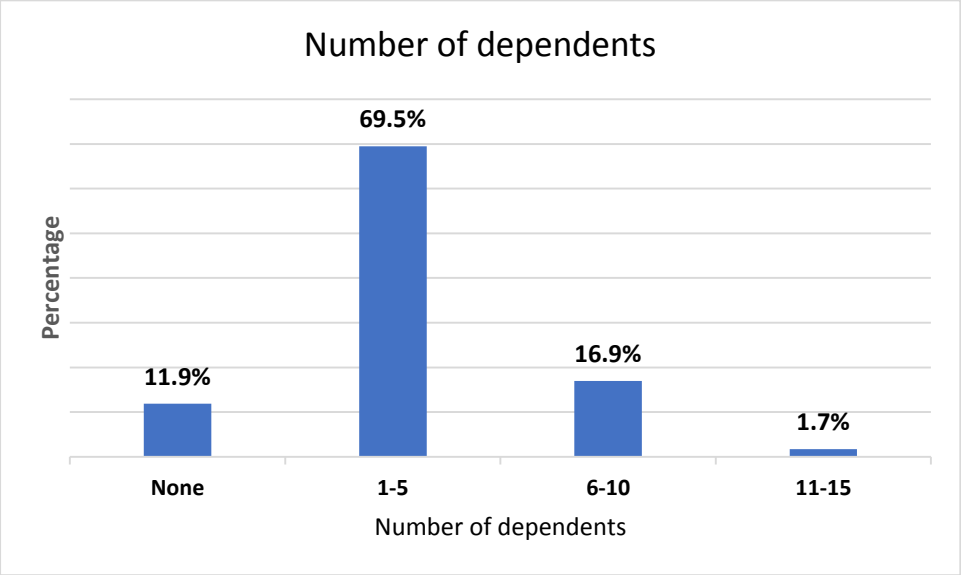


Figure 2: Distribution of the number of dependents

4.3 Socio-economic empowerment initiatives

This objective was assessed by investigating the presence and number of institutions that have launched any socio – economic empowerment initiative to support businesswomen with disabilities in Kibera and the kind of support provided during the initial stages of business establishment and in later stages of operation. These findings were triangulated with results from the KIIs with the county and national governments' representatives.

4.3.1 Awareness of Social Economic Empowerment Initiatives

The participants, when asked whether they were aware of any socio-economic empowerment initiatives launched, responded with the majority (78%) of the respondents saying they were not aware of such initiatives and 22% reporting that they were aware of and have benefited from these initiatives. These findings were useful in understanding the extent to which the organizations had gone in supporting women with disabilities in dealing with challenges they experienced while running their business.

Figure 4.3.1: Awareness of Social Economic Empowerment Initiative

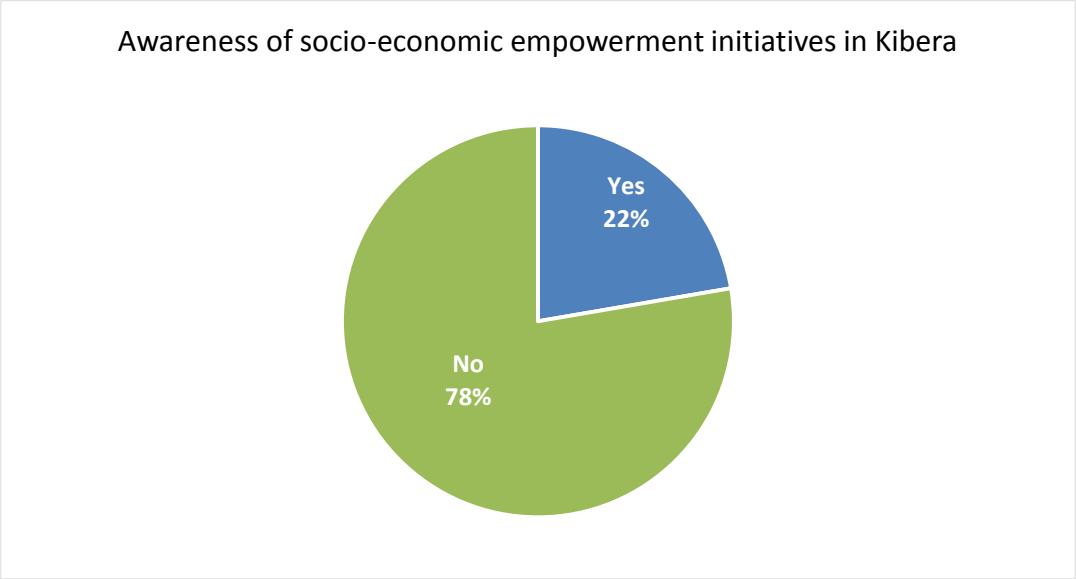


Figure 3: Awareness of Social Economic Empowerment Initiative.

These findings were supported by qualitative excepts from the FGDs where some participants reported that these initiatives were concentrated in some parts of the informal settlements of Kibera.

"Most of the NGOs prefer going to those sides of Koyari, because some community leaders advise them as such. So, we only hear there are projects there by this and that organization…" – **Lindi FGD Participant 1.**

I have never seen these organizations or the projects that you are referring to, but I have a friend who told me that he was enrolled in a program that is training them on business management and they get loans." – **Lindi FGD Participant 2**

4.3.2 Types of socio-economic empowerment institutions

The study also probed further to established the institutions that had launched the social economic empowerments initiatives. NGOs were the most reported types of socio-economic empowerment institutions with 35% of the respondents reporting to be beneficiaries. Village groups, national/county government agencies followed in popularity and coverage with 25% and 20% of participants, respectively, reporting having benefitted from them. Other types of

institutions were banks (15%), Mosques (2.5%) and Kenya School for the blind (2.5%). These institutions had different mandates in the community but were all geared towards socio-economic empowerment of women with disabilities in Kibera slums. The NGOs had greater coverage because of the many donor and development partners operating within the study site, and they happened to have socio-economic empowerment of women with disabilities as part of their activities.

It is also important to note that as shared by key informant 3 the County Government had not been allocated funds to support persons with disability but instead were working collaboratively with NCPWD because they had funds for that specific function.

4.3.3 Types of socio-economic empowerment initiatives

When asked on the type of social economic empowerment initiative they had received from the above-mentioned institutions, 39.5% stated that they had received entrepreneurial training, 37.2% stated that they had been provided with funds by different institution, 6.9% stating that they received affordable loans while 11.6 % stating that they had received loans through a table banking kind of arrangement. Other initiatives included provision of trade equipment like sewing machines, as well as provision of free health services like physical examinations.

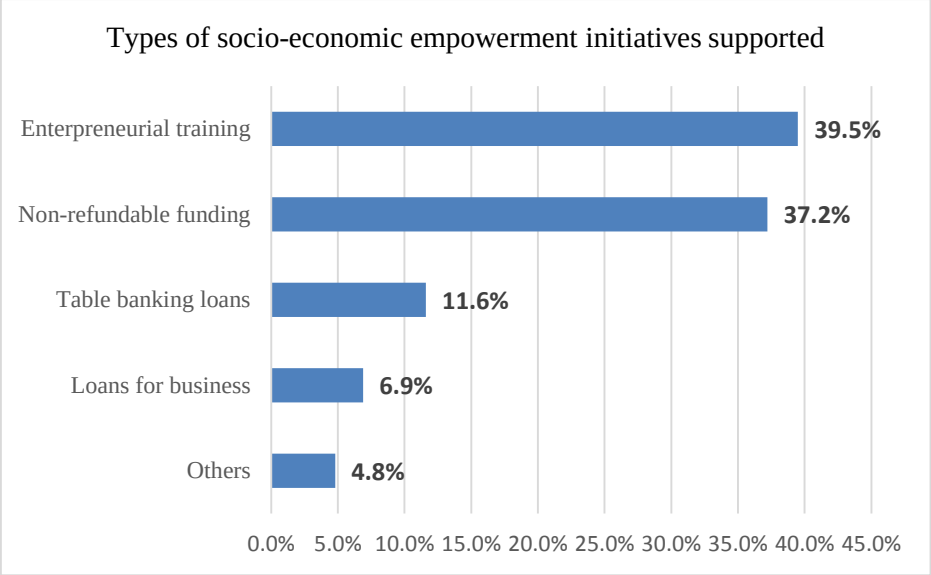


Figure 4: Types of socio-economic initiatives in Kibera slums

From the KIIs it was confirmed that these initiatives were designed to touch on various aspect of life of the women with physical disabilities.

"We have key pillars that guide design and implementation of socio-economic empowerment initiatives. These are health, education, building capacity for SMEs livelihood and empowerment of the people living with disabilities in general. The focus currently is mostly on skill development, considering our financial constraints. We have had in the past offered financial support through loans, but it was unsustainable and we were unable to reach everyone." – **KII APDK representative**.

The same sentiments were corroborated in the FGDs where a few participants stated that they mostly receive trainings from different organizations to support the growth of their business. They were trained on a variety of subjects, including business and entrepreneurship, financial literacy, business ethics and hygiene, how to use profits and save money, managing a budget, and time management, among many others.

"When I joined (the program), I did not know how to keep records for my daily earnings. They trained us on book keeping, management of staff – I have two part time employees – and this has enabled me to know how much I make and plan for growth and expansion of my

business…" – **FGD Participant 5**

A few participants in the FGD also confirmed that they had either received funds from banks or through their chamas

"We have received funds and entrepreneurial training from different organization that has really helped us in running our businesses" **– FGD Participant 4**

The establishment of Village savings and Loan Associations (VSLA) concept by APDK to replace the microfinance concept is also another initiative. This is where groups of 20 – 30 are established within a community with the purpose of making savings and being able to get loans from those savings, enabling the VSLA members to have more control over what they do with the money and minimizing APDK's involvement in the management of the VSLAs.

"We used to have a microfinance department but that ceased because it was not sustainable. Individuals were required to be registered in groups, where they would be given soft loans to support their income generating activities. Those that required amounts surpassing the Kes 100,000.00 mark were referred to banks through the partnerships established by APDK with different financial institutions…It was however not sustainable due to high rate of loan defaulting and the administration required. With VSLAs, we do not have this problem and this allows us to focus more on skills development, enabling even those doing casual and menial jobs to acquire skills they can offer in formal employment or in informal business and self-employment." – **KII, APDK representative**.

The above findings were also verified by key informant 1, who stated that their current focus is primarily on skill development and that they are coming up with initiatives to support those who are doing casual work to receive training in order to increase their employability status, as well as building capacities for those in SMEs. He added that they are building ICT skills at community level, and via this program, some of the people they have already educated have been hired by IEBC.

The National Council of Personals with Disability and County Government had come up with a number of initiatives to support all persons with disabilities including women. Key informant 3mentioned that grants are typically given to groups, but that in order for the grant to be awarded, income-generating activities must be set up within the group. Some groups had received tools of the trade; this support is aimed at people with disabilities who have particular skill sets, such as tailoring or running a saloon. Additionally, both governments organized entrepreneurial training to assist people with disabilities. These findings are agreeing with a study conducted by Ncube (2016) which investigated the provision of access to social security specifically for women with physical disabilities in the informal sector. It was determined that the government had social security programs in place, but regrettably the majority of them were not included because of things like the incomplete and disjointed nature of social security systems, the unregulated and inconsistent nature of informal safety nets, and the lack of financial resources on the part of disabled women to contribute to coverage.

4.3.4 Support received when starting/operating businesses

Majority of the respondents who were running any form of microenterprise (82%) had started their businesses without any external assistance and only 17% had received some form of support.

The aforementioned results are consistent with a previous study that was conducted in Bungoma by Kokonya (2017), which established that the majority of respondents had not received any assistance from the County or National Government and were unaware of any regulatory or policy framework on issues relating to small and medium enterprises of people with disabilities in Bungoma county.

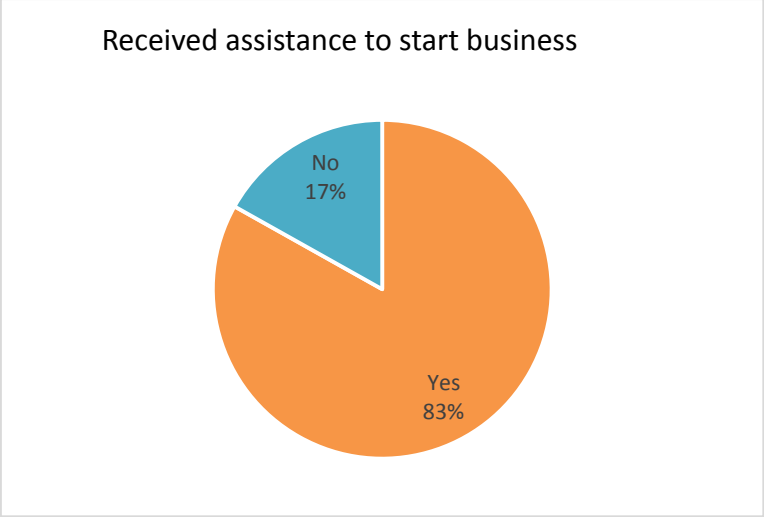


Figure 5: Receipt of assistance while starting your business

Out of those that reported having received support, 45% had received the support from NGOs (such as APDK, Gifted Community Centre and Vijana Amani Pamoja), 20.8% from the County and/or National government, while banks and religious organizations (churches and moasques) provided support to 16.6% and 11.8% of the respondents, respectively. Other sources of support reported accounted for 5.0% and include: Saccos, Chamas, village organizations (such as Kibera Group for the Disabled) and vendor companies (for participants who owned Kiosks).

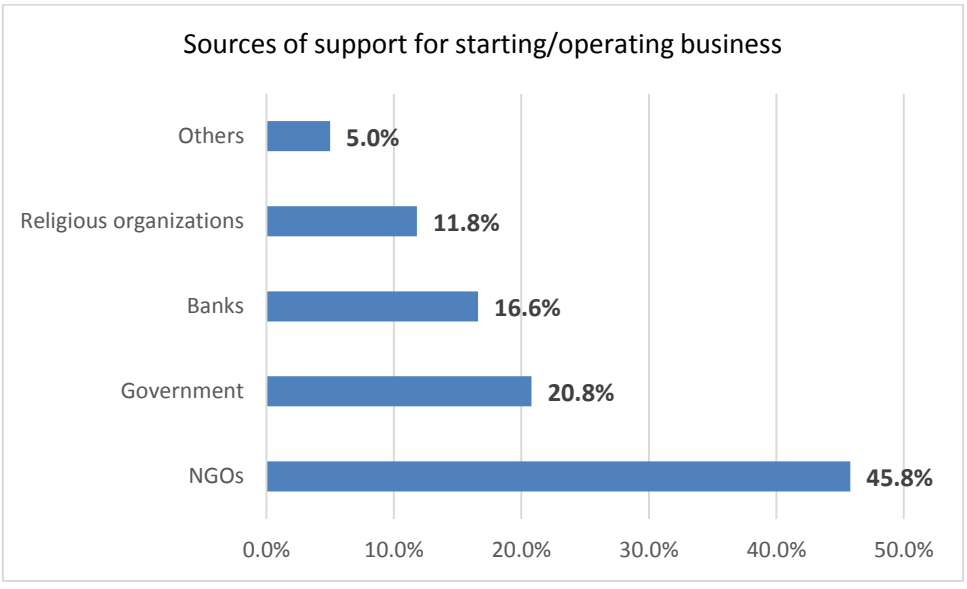


Figure 6: Sources of support received

The study further sought to understand the kind of support the participants had received from the respective institutions. Out of the 30 (17%) who had received support, 18 (58.2%) had received financial assistance, 8 (26.2%) tools of trade like sewing machines and business training support, 3 (10.5%) reported having receive low interest loans and entrepreneurial training.

Findings from FGDs and KIIs corroborated the results where the respondents reported being trained as well as being offered financial support.

Individuals were required to be registered in groups, where they would be given soft loans to support their income generating activities. Those that required amounts surpassing the Kes 100,000.00 mark were referred to banks through the partnerships established by APDK with different financial institutions…– **KII, APDK representative**.

"We have received funds and entrepreneurial training from different organization that has really helped us in running our businesses" **– FGD Participant 4**

The government, through NCPWD also contributes to this support by providing instruments of trade for individuals in sectors requiring specialized tools.

"To supplement the financial support offered by other stakeholders, we provide instruments of trade for skilled individuals to start or expand their businesses. Depending on their sector of operation, we provide them with equipment such as farming kits, carpentry kits, saloon kits, and cyber kits. **– KII, NCPWDs representative**

4.4 Challenges facing socio economic empowerment initiatives

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

This 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.

4.4.1 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.

Type of Disability	Frequency	Percent
Leg	122	68.6
Eye	22	12.4
Arm	20	11.2
Back	6	3.4
Deaf	2	1.1
Total	178	100%

Table 5: Type of Disability

4.4.2 Micro enterprise ownership

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

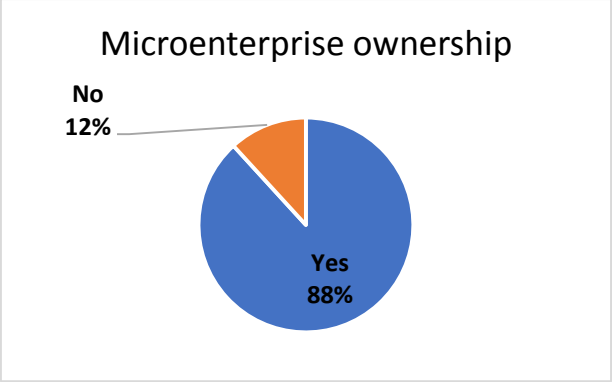


Figure 7: Microenterprise ownership status

4.4.3 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, simsim 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.

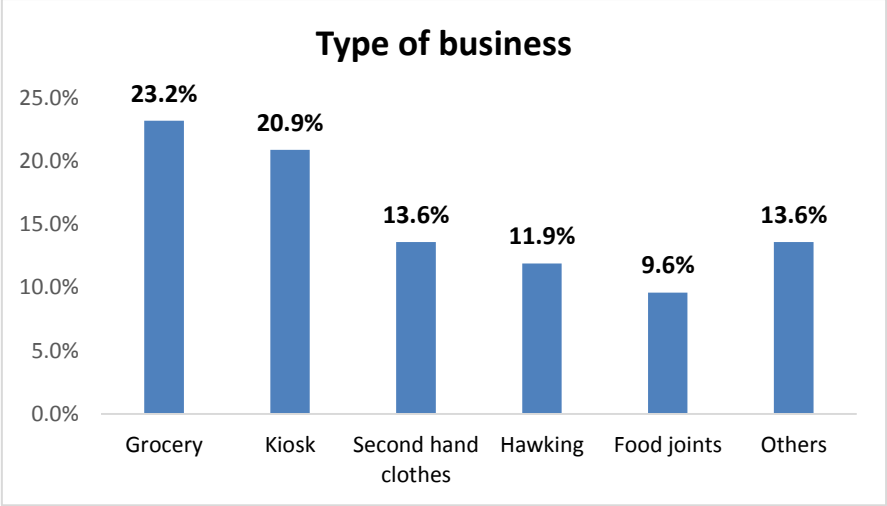


Figure 8: Types of microenterprises owned

4.4.4 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.

Duration	*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

Table 6: Duration of operation

4.4.5 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.

Duration	*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

Table 7: Duration of operation Duration of operation

4.4.6 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).

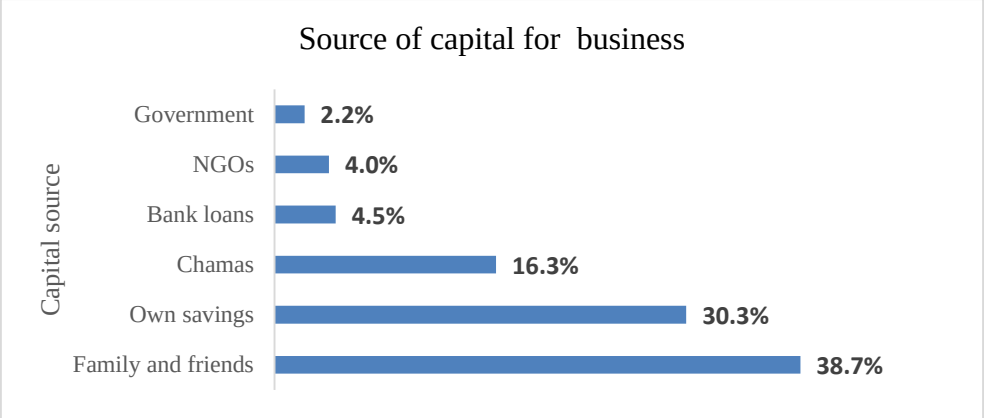


Figure 9: Sources of capital to start businesses

From the findings, most of the respondents relied on family and friends as well as thir 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**

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**

Inflation was also another challenge that was mention 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).

4.4.7 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.

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

Table 8: Challenges encountered

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**.

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**

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**

4.5 Impact socio economic empowerment initiatives

This objective sought to understand whether there was any long lasting and sustainable impact of the socio – economic initiatives to the livelihoods of the participants. The objective was evaluated by summarizing the opinions of the participants on what the assistance/support

they received has enabled them to do, the role of

4.5.1 Perceived impact of socio – economic empowerment initiatives

Out of those who had accessed some form support, business growth/expansion was the most reported impact with 39% of the participants followed by the ability to provide for one's household with 26% of the participants. An additional 19% reported having increased their life skills. The socio-economic empowerment initiatives also had negative impact, with 16% of the participants reporting loans burden as an impact of their involvement in the initiatives.

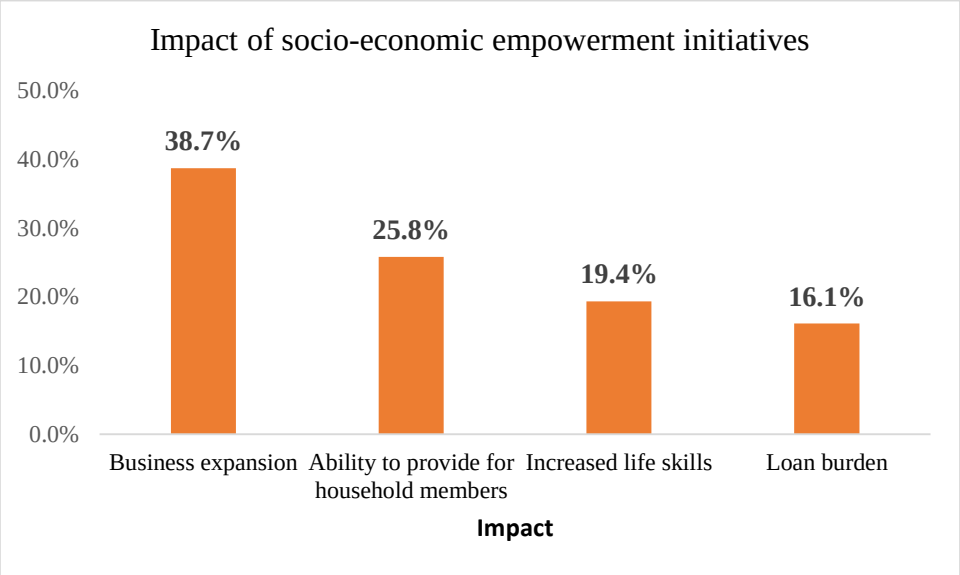


Figure 10: Impact of assistance received

The findings were echoed and shared in the focused group discussion, where those who had received assistance from various organizations agreed that the assistance was quite beneficial. Some said they utilized the money they got from NGOs to stock their businesses or pay off debts. They admitted that, while the sum was not much, it was extremely beneficial.

"The support I received has really helped my business grow. I currently have 3 employees and I am hopeful as the Covid 19 effects dissipate, I will be able to expand more and reach more customers – **FGD2, Participant 6**

"I was about to close the kiosk because I had so many debts but I did not have stock. With the boost I got I restocked and from my sales I was able to settle my debts. I am in a better

position now…" – **FGD1, Participant 3**

According to one respondent, the majority of organizations teach people entrepreneurial skills that they can utilize, but they would also need some focus on or techniques geared at financially supporting businesses.

"*Before I joined the program, I could not figure out how much I was making accurately. After learning entrepreneurial skills like management, basic book keeping…I can even use these skills elsewhere."* – **FGD1, Participant 5**

Some people would rather work at their own businesses, where they could earn more money, than attend an event where they would be paid $500 for the entire day. This is because the reimbursement of the stipend is occasionally delayed, yet attendees had borrowed money to attend. (FGDs participants)

Key informant interviews revealed that their initiatives were effective, with some of individuals who registered with the NCPWD receiving assistance devices such as wheelchairs, crutches, white canes, and hearing aids. These devices were given to people with disabilities, which includes women. These tools' supported independence, social interactions, and enhanced mobility and this made it possible for PWDS to move around and conduct business with others in a more effective and efficient manner. Key informant interviews revealed that AGPO had enabled them to do business with the government. If they were awarded government contracts but were unable to fund them, they had the option of seeking financial support through LPO/LSO financing, which they would subsequently repay. It was recognized that their initiatives, including trainings, had taught the women to accept themselves as they are, be independent, and carry out normal daily activities. According to a key informant, "We have pushed the majority to be able to accept themselves and continue forward with their livelihood, make money, and live as normally as possible." In addition, as a result of their ability to care for their families in spite of their disabilities, the community

has also begun to accept them, value, and regard them as normal individuals. “In fact, males have begun to appreciate them and marry them publicly, rather than having secret relationships. Men are no longer shying from marrying and having families with women with disabilities” said one of the key informants.

Another impact as shared by key informants both from the APDK and Kenyan Governments is that through their initiatives they have been able to see businesses growth and business engagement at higher level. This has been seen through the amounts of money they are able to borrow. They have also received support from NCPWD, which helps those who are in business by waiving their requirement for a single business license as a result of their partnership with the County Government.

The findings are consistent with a previous study conducted in Bangladesh by Sarker (2021) which looked at the institutional arrangement of microfinance, exploring more into the process of delivering credit, how the money was used and the impact it had on people living with disabilities, particularly those who were from low-income families. It was established that a majority of the people living with disabilities were Marginalized and deprived of socioeconomic opportunities and facilities to access various services.

According to Sarker, (2021) he reports a success in highlighting that there is a relief that since NGOs, MFI and Government had recognized the importance of microfinance in poverty alleviation and therefore developed various microfinance initiatives for people with disabilities who live in poverty. Unfortunately, as much as the institutions do provide this facility a number of people may be left out probably due to funding constrains. The study also highlights that those who used the credit facility wisely and effectively experienced an increase in their income, which strengthened their borrowing and bargaining abilities, and they began to participate in certain social activities and the vices versa is true.

4.5.2 Respondents view on social economic initiatives

This variable was important to investigate because it will help in understanding how respondents feel about the different social economic empowerment initiatives. This will provide a clear indication of the status quo about the initiative and will help identify gaps hence allowing insightful recommendations to made.

The study also was keen on establishing the level of agreement of respondents regarding certain statements on social economic initiative. Majority of the respondents disagreed with the statements provided on the Likert scale. 40.4% and 25.8% strongly disagreed and disagreed to the statement that they were fully informed about social economic empowerment initiatives. 12.9% and 6.7% agreed to that statement. Only 1.1% neither agreed/disagreed to that statement.

44.9% and 28.7% strongly disagreed and disagreed to the statement that they knew the offices to visit when they need to access social economic empowerment initiatives. 9.0% and 3.4% agreed to that statement only 1.1% was undeceive. 26.4% and 20.8% strongly disagreed and disagreed respectively to the statement that they had received training on how to run their small micro- enterprises, 28.1% and 10.1% agreed that they had received training on how to run their small micro-enterprises. Only 1.7% was undecisive about the statement.

25.8% and 24.7% strongly disagreed and disagreed respectively to the statement that they had received training on how to put their profits into investments that would yield more. 25.3% and 7.3% Agreed to that statement. Only a small fraction 3.9% were indecisive about the statement.33.7% and 26.4% strongly disagreed and disagreed respectively to the statement that the social economic empowerment initiative had exceeded their expectations. 11.8% and 5.1% agreed to that statement. Only 10.1% were indecisive (neither agreeing or disagreeing to the statement). From the findings, a majority of the respondents were disagreeing to the

statement provided on the Likert scale. According to the findings, a majority had not received any support relating to the statements that were provided.

Respondents' opinion	**SD**	**D**	**NA/ND**	A	**SA**
		Percentages			
I am fully informed about the social economic empowerment initiatives	40.4	25.8	1.1	12.9	6.7
I know which office to visit, When I need to access social economic empowerment initiatives	44.9	28.7	1.1	9.0	3.4
I have received training on how to run my small micro enterprise business	26.4	20.8	1.7	28.1	10.1
I have received training on how to put my profits into investments that would yield more	25.8	24.7	3.9	25.3	7.3
The initiatives for social and economic empowerment have exceeded my expectations	33.7	26.4	10.1	11.8	5.1
Key: SD: Strongly disagree D: Disagree NA/ND: Neither agree nor disagree A: Agree SA: Strongly agree					

Table 9: Respondents Views on social Economic empowerment initiatives

4.5.3 Socio-economic empowerment and household poverty reduction

The significance of researching this variable was to help the researcher comprehend the difference in the change created by their involvement in business and how it had influenced their livelihoods.

The study also wanted to establish if their business had led to reduced poverty in their household, when they compare their current situation to before doing business 72.5% agreed to that situation. Only 13.5% indicated that there was no change. As shown in the figure above. 2.2 % were not sure indecisive and stated “May be”. This implied that indeed a majority experienced some change because of operating their small micro- enterprise business. When the study inquired further to establish the indicators that can confirm that their business had contributed to poverty reduction

35.1 % stated that they had improved food and Nutrition, 16.0 stated that they had experienced self-reliance and that they were able to take care and pay for home and personal bills. 22.3% had increased ability to settle school fees and had experienced an increase in their household income. income, 19.1% stated that there were able to save more, 5.3% were able to take of hospitalization needs in the event it occurred. 2.1% stated that their business had enabled them to purchase some properties for investments purposes.

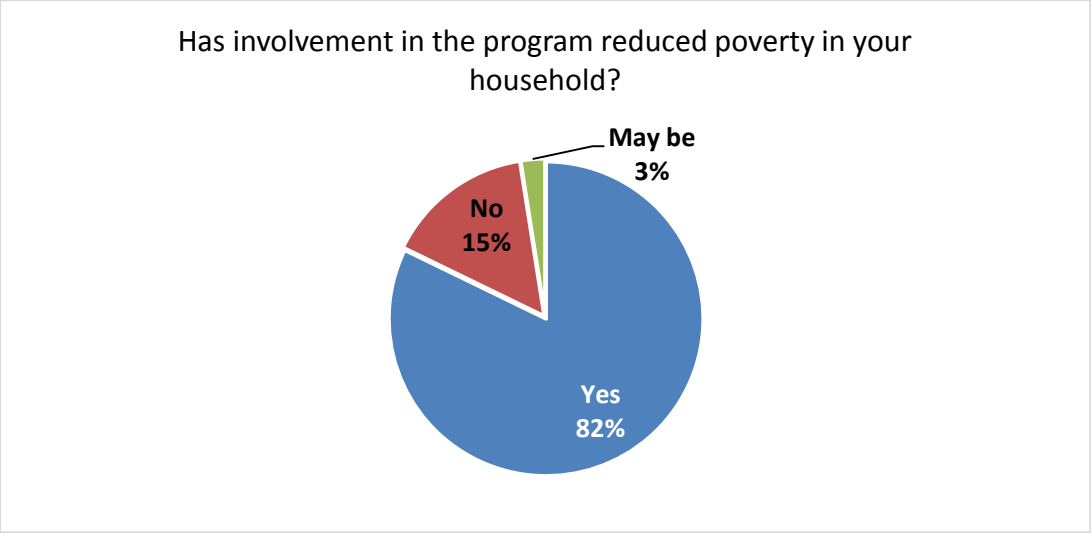


Figure 11: Household poverty reduction and socio-economic empowerment

Institutional challenges and their upcoming plan for social and economic empowerment of physically disabled women

According to key informant interviews, finance is the main issue organizations face when implementing social economic empowerment initiatives to people with disabilities. They both agreed that despite receiving numerous requests for support from organizations and individuals, they do not have sufficient funds. For instance, the County Government Key Informant 4 stated that although they have worked with the National Government through NCPWD, which has a fund for the same, they do not have a budget set aside to support people with disabilities. As a result, it is acceptable to say that these organizations have sponsored a small number of groups or individuals due to their limited financial means, which helps to explain why the majority of people haven't benefited from their assistance.

A key informant interview also revealed that they had issues with some of the persons or groups who misappropriated money or funds given to them instead of putting it into revenue-generating ventures.

A number of people with disabilities have also requested license waivers, implying that they are not getting much from their businesses. However, they may not offer license exemptions to everyone; rather, they give it to specific individuals after performing an assessment, one key informant stated.

One of the techniques the key informants are using or plan to use to solve the aforementioned issues is to engage with other partners and government agencies to collect funds for the same as part of their corporate social responsibility. We are creating linkages especially with Government agencies and any other partners that are out there to support women with disabilities, in addition they are trying so much to link PWDs to access government women enterprises funds, Youth Funds, Uwezo Funds and Hustler Funds among many others.

They all agreed that in order for the money or other material aid to be used effectively, they would typically train each beneficiary before handing them any. Those who abuse grants are identified and are blacklisted, and may never receive aid again. In some cases, those that refused to pay back their loans, legal actions had to be taken against them.

When asked on the next plans they had to assist physically disabled women who own and operate small businesses in the Kibera slums. All the Key informants agreed on planning on self-advocacy so that PWDs can be able to know their rights. APDK's key informant 1 added that the organization will be lobbying the government to take an active role and participate more, as well as directing PWDs to the government for additional assistance. Since only registered individuals are eligible to receive help from the government, the National and County Governments are also working to encourage PWDs to register under the NCPWDs. By doing so, they will be able to better plan their initiatives and resources.

4.6 Chapter summary

The chapter has highlighted the key outcomes per objective. Whilst there are numerous organizations carrying out various socio-economic empowerment initiatives targeting women with disabilities in Kibera, the level of awareness among the populate is low.

There are challenges facing utilization of and involvement in these initiatives. These include lack of information/low awareness levels, insufficient resources and unclear yet mandatory registration process.

For those that have had the opportunity to benefit from these initiatives, the impact has been noticeable and includes business growth, ability to provide for the household and improved skill sets.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Introduction

This chapter presents the summary of the study's findings, interpretations and conclusion, programmatic and academic recommendations as well as suggested areas for further studies.

The goal of this study was to better understand some of the social and economic empowerment programs implemented by several organizations to assist physically disabled women who own enterprises in Kibera slums. It is hoped that the findings could be used to inform decision – making process among the relevant stakeholders, resulting into actionable and data – driven policies for socio-economic empowerment among the women living with physical disabilities.

5.2 Summary of the Findings

5.2.1 Socio-economic empowerment initiatives

Existent socio-economic empowerment initiatives are not well known among the target population with only 22% reporting knowledge and utilization of these initiatives. Whilst there have been efforts expended by the government and NGOs to create the awareness, the desired outcome seems not to have been achieved yet. According to (Chahal 2021), this low level of awareness could be addressed by exploring the various drivers of awareness creation that include: community engagement, advocacy, medium of communication, social factors such as stigma and discrimination as well as cultural norms surrounding disabilities.

Among the support offered, financial support, training and provision of trade instruments were the key components highlighted. Given that most of them were in informal businesses, the training and skills development improved the participants employability, while building their capacity to run their own businesses. More needs to be done by the government as well as the funders of the NGOs in terms of increasing the funding to ensure extended coverage.

As it is, due to constrained resources, only a few members have been lucky enough to benefit from the financial support, which has been prioritizing those in most need.

5.2.2 Challenges

Lack of financial support is a key challenge. The criteria that have been employed in selecting the beneficiaries is 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.

5.2.3 Impact

Sustainability should be the end goal for any socio – economic empowerment initiatives as it strives to empower its beneficiaries. The beneficiaries cited ability to cater for their household needs, business growth/expansion and capacity building through skills development as some of the long-lasting impacts of participating in the socio – economic empowerment initiatives.

The findings were echoed and shared in the focused group discussion, where those who had received assistance from various organizations agreed that the assistance was quite beneficial. Some said they utilized the money they got from NGOs to stock their businesses or pay off

debts. They admitted that, while the sum was not much, it was extremely beneficial.

5.3 Recommendations

From the above findings, there are areas of improvements and the author recommends the following steps.

There needs 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.

The researcher further recommends replication of this study in other geographies with similar demographic characteristics to further explore the extent of generalizability for these results. Other areas of further research include a detailed exploration of the role of MSMEs in the livelihoods of women with disabilities in Kenya and what can be done to optimize their benefits to women living with disabilities.

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APPENDICES

Appendix A: Survey Questionnaire

SOCIO- ECONOMIC EMPOWERMENT AND MICRO ENTERPRICE OF WOMEN WITH PHYSICAL DISABILITIES IN KIBERA SLUMS-27/10/2022

Please read the following consent form. My name is (your name). I am a student of development studies from Catholic University of Eastern Africa. I am currently conducting research to establish a relationship between informal micro-enterprise and social economic empowerment of women with physical disability of Kibera slums. I would like to request you to participate on a one-on-one interview. Your participation is entirely voluntary and the interview will take approximately 20 minutes. The information you provide will be held with utmost confidentiality and will only be used for academic purpose.

I'm hoping that this study will help to raise awareness about the concerns that women with physical disabilities who own small microenterprises face, so that the county government can design appropriate interventions to empower them.Note; that the Likert scale will be a scale from1-5 (where 1= strongly disagree, 2= Disagree, 3 undecided, 4 =Agree and 5= Strongly Agree)

Part one: Background information

1 Name of the respondents

2 Gender of the respondents

a) Male

b) Female

c) Non -Binary

3 Age of the respondent?

4 What is the highest level of education you have attained?

a) Primary

b) Secondary

c) College

d) University

e) Others (specify)

5 What is your marital status?

a) Married

b) Separated

c) Widowed

d) Single

e) Divorced

6 How many dependents do you have?

a) What type of disability do you have ? Leg,

b) Arm

c) Eye

d) Head

e) Others (specify)

PART B; INFORMATION ABOUT YOUR SMALL MICRO -ENTERPRISE

7) What type of small micro enterprise business do you operate ?

a) farming

b) Grocery

c) Tailoring

d) Kiosk

e) Selling clothes

f) Others specify

8) How many years has your business been in operation?

…….

9) Do you have employees in your business?

a) Yes

b) No

10) If yes, how many

11) Where did you get the capital to start the business?

a) Bank

b) Family

c) Friends

d) Chama

e) County Government

f) others (specify)

12) What challenges have you encountered while trying to operate your small-micro enterprise in the slums?

13) Has any institution launched a social economic empowerment initiative to support businesswomen with disabilities in Kibera slums?

a) Yes

b) No

14) If yes which institutions are this?

a) The county Government

b) Banks

c) APDK association

d) Others

15) What kind of socio-economic empowerment initiatives has the above institution organized in Kibera?

a) Entrepreneurial Training

b) Provided funds for business

c) Affordable funds

d) Table banking loans

e) Others

16) Did you receive any assistance from any of the listed below institutions to help you start your business?

a) Banks

b) APDK associations

c) Government

d) Others (specify)

e) None

17) If yes, what kind of support did you received from the above institution(s) that assisted you while you were starting of your micro-enterprise?

18) Did you receive any assistance from any of the listed below institutions during the operation of your business?

a) Banks

b) APDK associations

c) Government

d) Others (specify)

e) None

19) If yes, what help did you receive from the above institution that has helped your business to grow?

20) If no, what challenges have you encountered that limits you from accessing the above social economic empowerment initiatives?

21) What was the impact of the assistance you received from the above institution?

	22) On a scale of 1-5 (where 1= strongly disagree, 2= Disagree, 3 undecided, 4 =Agree and 5= Strongly Agree) Please indicate your level of agreement on the following statement by way of ticking Social economic empowerment Initiatives for women with physical disability	**SD**	**D**	**UD**	**A**	**SA**
1	I am fully informed about the social economic empowerment initiatives that support women with physical disability in Kibera					
2	When I need to access social economic empowerment initiatives that support people with physical disabilities in Kibera, I know which office to visit.					
3	I have received training on how to run my small micro enterprise business					
4	I have received training on how to put my profits into investments that would yield more					
5	The initiatives for social and economic empowerment have exceeded my expectations.					

23) In your opinion, has your business led to reduced poverty in your household when you compare your current situation to before doing business?

24) If yes, what are the indicators that can confirm that your business has contributed to poverty reduction in your household?

a) Increased household income
b) Purchased property
c) Improved food and nutrition
d) Increased ability to settle school fees
e) Increased self-reliance
f) More savings
g) Ability to take care of hospitalization expenses in the household
h) Investments
i) Others (specify)

25) Please provide me with you contacts

Thank you for participating in this Interview

Appendix B: Key Informant Interview Guide

SOCIO- ECONOMIC EMPOWERMENT AND MICRO ENTERPRICE OF WOMEN WITH PHYSICAL DISABILITIES IN KIBERA SLUMS

Interview Guide for Key Informant

Conducted at APDK premises on 2 /11/2022

NCPWDs premises on 3 /11/2022

County Government through a zoom meeting on the 5/11/2022

1) What social and economic empowerment programs has your organization created to support physically challenged women and their small businesses?
2) What strategies does your organization employ to make sure that females with physical disabilities are aware of the assistance you provide for their empowerment?
3) In your opinion, what impact has your social -economic empowerment initiatives had on the women with physical disability living in Kibera and their small micro enterprise?
4) What are the biggest difficulties your organization has faced managing the social-economic empowerment initiatives supporting women in Kibera who have physical disabilities and their small micro-enterprises?
5) How have you tried to overcome the above challenges?
6) What additional plans do you have, besides what you've already mentioned, to assist physically disabled women who own and operate small businesses in the Kibera slums?

   Thank you!!

Appendix C: Focus Group Discussion Interview Guide

SOCIO- ECONOMIC EMPOWERMENT AND MICRO ENTERPRICE OF WOMEN WITH PHYSICAL DISABILITIES IN KIBERA SLUMS

Interview Guide for a focused Group Discussion conducted on the 13/ 11/2022 in Makina and Lindi in Kibera.

1) What social economic support have you received in supporting you grow your small micro enterprise in Kibera slums?
2) What was the impact of the assistance you received from the above institution?
3) What difficulties do you face running your small microbusiness in the Kibera slums?
4) How can the organizations improve their initiatives for your social and economic empowerment?

Appendix D: Summary of Literature and Research gaps

Table 5: Summary of Literature and Research Gaps

AUTHOR	TOPIC	METHOD	FINDINGS	STUDY GAP	Geographical Areas
Kokonya, 2017	Factors influencing the performance of People with disability in small and Medium enterprices in Bungoma County	Qualitative - Descriptive	Majority of the respondents had not received any business credit from the county Government or National Government and were not aware of any regulatory or policy framework pertaining to the sector.	The study sample population in the researchers opinion was not large to represent the entire population. The analysis of both the key informant and the respondents could have been done separately to get to hear the thought of the two groups.	Bungoma, Kenya
Opondo ,2016	Evaluating and establishing	Qualitative	, Two major factors	The study concentrated on	Nairobi Kenya,

	how the economic empowerment fund has impacted the lives of people living with disabilities and establish if it is meeting its objectives.		influenced PWDs' participation in the fund; access to a source of information on how they learned about the fund, and the second is about the National Council for Persons with Disabilities' awareness campaigns. It was also established that financial impact was felt through the income they received from	two major factors that influence people with disabilities' participation in accessing economic resources. This study would like to delve deeper into the other factors that limit the social and economic empowerment of people living with disabilities, such as small microenterprises.	

			their small microenterprises rather than the fund they received. Therefore, it was not meeting the SMEs need.		
Sarker, 2021	Impact of credit finance on people with disability	Qualitative	Microfinance was significant in increasing income Successful microfinance recipient was more successful in assessing and connecting to institutions Lack of Knowledge in investment and	The study acknowledged the fact that there was exclusivity on the fact that microfinance credit was only focused only to those that were economically active and did not explore on those that had entrepreneurial	Bangladesh

			unfavourable environment could limit microfinance credit from empowering people	ideas but only had financial challenges people those that were economically active to access credit so as to get the impact of the product.	
Martiz and Laferriere (2016)	investigate how entrepreneurship can be part of a solution for increased disabled employment	Qualitative Data	The study established that	The study focused primarily on secondary data collection through document analysis and picked two individuals for a case study. The researcher felt that the study relied heavily on	Australia-. Reviewed United States, the United Kingdom, Europe, and South Korea

				secondary data, which can be unreliable at times, and that a combination of both would have made the work more credible and interesting. This study will have an equal mix of secondary and primary data collection with a larger sample size.	
NNyabaga, 2008	investigating the role of microfinance in improving the well-being of the poor disabled people	Qualitative	It was discovered that assistance had been provided to approximately 160 families	The focus of the study was in understanding the impact of this initiative on disabled	Kenya

	of Mukuru slums		and 120 individuals. The vast majority of people were satisfied with their business operations.	people in Mukuru kwa Njenga in general, the focus of this study will be different, with a specific focus on disabled women in Kibera	
Ncube, 2016	The study sought to investigate the provision of access to social security from a gender perspective, with a particular focus on women with disabilities working in Zimbabwe's	Qualitative	The findings revealed that the majority of women with disabilities were excluded from both formal and informal social security schemes.	Despite the importance of the study its only focused on the social aspects of initiatives affecting women with disabilities in the slums; it did not have a strong interest in economic	Zimbabwe

	informal sector.			empowerment initiatives, which this study would investigate. .	
World Bank 2003-2004	Examine the differences in employment status of people with and without disabilities in 15 developing countries.	Qualitative and Quantitative	The findings noted that there was some significant difference of the employment status of those with disability and those without disability. There was also some significant gap on of employment status between	The study was useful in providing statistics on the employment status 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	15 developing countries (Kenya , Nigeria,

			women and men with disability	in the report, as this current study will do.	
Babaresch i et al., 2020	Investigate how visually impaired people interact with technology in their daily lives and how that interaction matches their future aspirations	Quantitativ e	The findings of the study showed the four different interactions VIP had with their mobile phone. The second study showed some positivity where there is expected that in the future the VIP will experience a full participation and there will be unrestricted interaction	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	Kenya

			because there will be advancement in technology allowing VIPs to be independent and have full participation as they look into being valuable members of the society	initiatives put in place. .	

Appendix E: Budget

Budget

Category	**Quantity**	Amount
Stationary	Printing papers and pens	150,000
Photocopy expenses	(Informed consent)	70,000
Transports (to see my supervisor)	CUEA University College	2,000
Communication	Airtime	2,000
Pre-testing of instruments	Transport	1500
Lunch	3Times	2,500
Printing and Biding	Research Reports	20,000
Others costs	Miscellaneous	2,000
Total (KSH)		250,000

Appendix F: Study Work plan

Activities	Actual Activity	Date	No. of days
Prerequisite	Obtaining permission documents letters from Nairobi County Government offices in order to gather data in Kibera.	25th/October 2022	1 Day
Training	Training Research Assistants on how to gather data	26th/October/2022	1 Day
Pilot	Conduct a pilot study in one of the selected wards – 7 Research Assistants	27th /October/2022	1 day
Actual Data collection	Conduct the actual data collection in Kibera – 7 Research Assistants	28th/October/2022-1st November 2022	5 days
Focused group Discussion	Conduct Focused Group Discussion in Kibera	1st November 2022	1 Day
Key Informant Interview.	Conduct 3 Key Informant Interview County Government National Council of Persons with Disabilities Association for the Physically Disabled of Kenya (APDK)	2nd November -4rth November 2022	3 days

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Appendix H: NACOSTI permit/certificate

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