

**EXPERIENCES OF PERSONS WITH DISABILITIES IN THE UTILIZATION OF THE
ECONOMIC EMPOWERMENT FUND IN NAIROBI COUNTY.**

BY

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DECLARATION

This Research Project is my original work and has not been submitted for a degree in any other University.

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This Research Project has been submitted for examination with my approval as a University Supervisor.

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DEDICATION

This study is dedicated to my beloved son Azaria. May you be inspired to pursue your education to the highest level.

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First and foremost, I thank my Heavenly Father for graciously giving me the resources I needed to pursue my studies up to this level. I am thankful for the good health and supportive family, without which it would not have been possible to undertake this research.

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LIST OF ABBREVIATIONS

| | |
|--------|---------------------------------------------------------|
| APDK | Association for the Physically Disabled Kenya |
| CBMI | Christian Blindness Mission International |
| CBR | Community Based Rehabilitation |
| DFID | Department for International Development |
| DPOs | Disabled Peoples Organization |
| GoK | Government of Kenya |
| IGAs | Income Generating Activities |
| ILO | International Labor Organization |
| KNSPWD | Kenya National Survey for Persons with Disabilities |
| MDGs | Millennium Development Goals |
| MSEs | Micro and Small Enterprises |
| NCPWD | National Council for Persons with Disabilities |
| NDFPWD | National Development Fund for Persons with Disabilities |
| NGOs | Non-Governmental Organizations |
| PDA | Persons with Disabilities Act |
| PWDs | Persons with Disabilities |
| SLA | Sustainable Livelihoods Approach |
| SLF | Sustainable Livelihoods Framework |
| SPFs | Social Protection Floors |
| UN | United Nations |
| UNDP | United Nations Development Program |
| WHO | World Health Organization |

DEFINITION OF OPERATIONAL TERMS

- a) **Disability:** There is complexity in defining the term, ‘disability’ as it is given various meanings in different contexts. The society is constantly defining what disability is and what it is not. Persons with Disabilities are also changing definitions of what they consider “discriminatory”, for instance, it is no longer ‘acceptable’ to use the term “disabled person” but rather, “person with disability”. Kenya’s constitutional definition of disability is, “an impairment that affects one’s ability to carry out day-to-day activities”. The World Health Organization, (2011) states that “disability” is an umbrella term, covering impairments, activity limitations and participation restrictions that adversely affect a person’s quality of life. Disability is therefore not merely a health problem, but a complex phenomenon reflecting the interaction between features of one’s body and the society in which one lives.
- b) **Persons with Disabilities:** In the context of the study, these are Kenyans living with impairments, activity limitations and participation restrictions that affect their ability to execute day-to-day activities, and are targeted by the Economic Empowerment Fund.
- c) **Economic Empowerment Fund:** A Fund set up in the year 2010 by the National Development Fund for Persons with Disabilities with an aim of enhancing income generation among PWDs and improving their standards of living. It is administered by the National Council for Persons with Disabilities. The Economic Empowerment Fund gives grants to established groups of Persons with Disabilities for running small enterprises and for starting revolving loan schemes. The eleven groups in the study benefitted from the Fund between the years 2010 and 2014.
- d) **Experiences:** The term, “experience” is defined by the online reference dictionary as, “happenings that affect how someone feels about a particular thing”. “Experiences” have been operationalized as the impacts of the small enterprises on the livelihoods of PWDs in Nairobi County.

- e) **“Impacts”** refer to the ways in which the Fund has changed the lives of beneficiaries. This could either be positively or negatively and directly or indirectly. Impacts in this study are measurable using the Gollo *et al.* (2012) framework whereby indicators are categorized into Reach and Process Indicators, Economic Advancement Indicators and Power and Agency Indicators. Specific indicators for each of the three categories of indicators have been presented in Chapter Three of this report.
- f) **Small Enterprises:** Enterprise Ireland, (2007) defines these as businesses that employ fewer than fifty employees and do not have a high volume of sales. It says that they either have an annual turnover or balance sheet that does not exceed ten million Euros. Generally, they are privately-owned and operate either as sole proprietorships, partnerships or corporations. The European Commission website, points out that the legal definition of a small enterprise varies by country and by industry. Small enterprises have been operationalized as the enterprising activities done by groups of PWDs in Nairobi County who were financed by the Economic Empowerment Fund between the years 2010 and 2014.

ABSTRACT

Globally, evidence shows that Persons with Disabilities are at greater risk of poverty than people who do not have disabilities. The Government of Kenya in acknowledging this and similar concerns established the Economic Empowerment Fund to assist in income generation for Persons with Disabilities. The main objective of the study was to evaluate how and the ways in which the Economic Empowerment Fund has impacted beneficiaries in Nairobi County so as to determine if it is meeting its objectives. To fulfill this objective, the study sought to identify the socio-economic factors influencing PWDs participation in the Fund; to describe the ways in which the Fund has changed the lives of beneficiaries; and to assess if the Fund's impacts match the needs of beneficiaries.

The study employed a qualitative methodological approach so as to gain a full understanding of the meanings that beneficiaries place on their experiences with the Economic Empowerment Fund. Interviews of an open-ended nature were used to gather information from representatives of eleven groups and two key informants working with the National Council for Persons with disabilities. Two focus group discussions were held with two groups participating in the study.

The study found that the two main factors influencing PWDs participation in the Fund are the sources through which PWDs can access information about the Fund and the awareness raising strategies employed by the National Council for Persons with Disabilities. The study found that PWDs experiences with the Fund have largely been positive. Even though most of the beneficiaries considered the income from the small enterprises significant at the individual level, it was found to have no implication at the household level as no change in financial responsibilities was reported after benefitting from the Fund.

The study found that the actual needs of the target population are not being met by the Fund as the Fund's impacts failed to match with the needs of beneficiaries in more than half of the cases. In the cases which the needs and impacts matched, it was to varying degrees. The study concluded that even though there are certain aspects of the Economic Empowerment Fund that should be amended for the Fund to realize its full potential, the Fund is on track in meeting its objectives.

CHAPTER 1: INTRODUCTION

1.1 Background

Kenya being a member of the International Labor Organization is guided by Social Security Standards that comprise specific recommendations and conventions. ILO recommendation number 202 on National Social Protection Floors adopted in the 2009 initiative is an integrated approach towards strengthening socio-economic development and achieving human rights. The recommendation stipulates that at the national level, a social protection floor at the bare minimum should guarantee access to essential health care, education, adequate nutrition, as well as a basic level of income throughout the course of life (SPF Advisory Group, 2011). Some of the principles set out in this recommendation are of particular relevance to Persons with Disabilities. This includes the principles of non-discrimination and responsiveness to special needs, as well as respect for the rights and dignity of people covered by the social security guarantees.

The Draft Social Protection Policy of Kenya of 2009 aims at cushioning the most vulnerable citizens from poverty. The draft identifies orphans and vulnerable children, older persons and PWDs as the priority targets for social protection. Provisions of specific relevance for economic empowerment include Article 24 on the right to education, Article 27 on the right to work and employment and Article 28 on the right to an adequate standard of living. Also of relevance are provisions relating to access to State assistance with disability related expenses such as training, counseling and poverty reduction programmes.

Persons with Disabilities (PWDs) represent a vulnerable section of the population that requires assistance to meet their needs (Klerk, 2008). Part 3 of Chapter 4 of the Constitution of Kenya (2010) entitles PWDs, among other vulnerable groups to specific rights. PWDs are not a homogenous group, but have different types of disabilities, with varying degrees of severity and a diverse combination of social, economic and political needs (Ingstad and Whyte, 2007).

The journey towards mainstreaming disability in Kenya has been progressive. Post-independence initiatives that were born from the Ominde Commission of Enquiry of 1964 recommended the need for education and training for PWDs resulting in the Parliamentary Sessional Paper No. 5 of 1968. The Sessional Paper set pace for the establishment of ten Rural Vocational Rehabilitation Centers countrywide that offered training in carpentry, leatherwork and dress making. In 1980, the Government declared the National Year for PWDs. Awareness campaigns was heightened during this time leading to the setting up of the National Fund for the Disabled, which continues to complement stakeholder efforts in disability matters.

The year 1993 marked remarkable progress when the Task Force for Review of Laws relating to PWDs collected public views and presented a draft bill that was signed into law in 2003, as the Persons with Disabilities Act. During the constitution making process, PWDs converged under the disability caucus to push for the inclusion of their agenda in Kenyan law. August, 2010 saw the country adopt a new constitution that enshrined disability rights and gave better provisions in the Bill of Rights. This marked a new dawn in the handling of disability matters.

The key provision of the PWDs Act of 2003 was the establishment of the National Council for Persons with Disabilities (NCPWDs) whose primary goal is to promote the rights of PWDs and to ensure all matters affecting them are mainstreamed in the national agenda. The Act mandates the Council to manage the Economic Empowerment Fund that was set up in the year 2004 to provide funds for starting small enterprises to groups of persons with different types of disabilities. The Fund aims at making PWDs self-sufficient in income generation. It does not cater for business operational costs such as rent and energy.

1.2 Problem Statement

Persons with Disabilities have special needs, yet they have over the years been sidelined from the development agenda (Ingstad and Whyte, 2007). Evidence shows that PWDs are at greater risk of poverty than people without disabilities in both developed and developing countries (WHO and World Bank, 2011). A constant state of reduced economic resilience and repeated economic shocks from a lack of coverage for needed goods and services are the norm for many. Most of

them also face significant constraints in owning assets, such as land, and in obtaining access to credit (Mc Quillan, 2012).

The Kenya Population Situation Analysis Report, (2012) indicates that almost 5 percent of the population has some form of disability. While differences in prevalence are not noted by gender or geographical regions, disability prevalence does increase with age. The World Health Organization and the World Bank, (2011) report that the number of PWDs is growing globally due to a heightened incidence of chronic diseases, population increase and scientific advances that prolong life.

The Kenya National Survey for PWDs (2008) indicates that disability in Kenya is mostly associated with malnutrition, chronic respiratory diseases, meningitis, HIV/AIDS, cancer, diabetes, injuries resulting from accidents, thus a wider section of the population is at risk. The 2008 Survey found that 16 percent of PWDs in Kenya work for pay while 33 percent engage in family enterprises. A quarter of PWDs in Kenya do not work at all. The largest percentage of PWDs who work for pay are reported to reside in Nairobi (32 percent) while the smallest percentage in North Eastern Kenya (3 percent). The Survey indicates that majority of PWDs are unlikely to have viable socio-economic activities due to the severity of their disability and low education attainment.

According to Klerk, (2008) the majority of Persons with Disabilities require financial assistance to support their livelihoods. The Centre for Multiparty Democracy, (2011) argues that there is need for protection from the rising costs of living that confine PWDs to the crushing effects of poverty. The Government of Kenya through the Economic Empowerment Fund has made deliberate effort to secure income generation for this group. Although there is evidence that self-employment can improve socio-economic outcomes among PWDs, there is lack of clarity on the kinds of impacts generated by small enterprises that are operated by groups of people with mixed disabilities. It is therefore crucial to evaluate the impact of the Fund on the target population to help in advancing the understanding of economic empowerment of PWDs.

1.3 Overall Research Question

How, and in what ways has the Fund impacted on the lives of Persons with Disabilities in Nairobi County?

1.4 Specific Research Questions

- i. What are the socio-economic factors influencing participation in the Fund?
- ii. In which ways has the Fund changed beneficiaries lives?
- iii. To what extent do the Fund's impacts match the needs of the intended beneficiaries?

1.5 Objectives of the Study

- i. To identify the socio-economic factors that determine if PWDs participate in the Fund
- ii. To describe the changes in the lives of beneficiaries in Nairobi County
- iii. To assess the level to which the Fund's impacts correspond with the needs of beneficiaries

1.6 Justification of the Study

The general living standards for this section of the population being consistently poorer than that of the rest indicates that exclusion of PWDs from development is a reality to date. Even though the gravity of this phenomenon is less pronounced compared to the past, it is nonetheless debilitating for Persons with Disabilities (Mc Quillan, 2012).

Kenya's development blue print, Vision 2030 considers vulnerable groups to comprise orphans, under-age mothers, widows, widowers, Persons with Disabilities, the elderly, the poorest of the poor and internally/externally displaced persons. The Constitution of Kenya reiterates this definition and generally calls for equity and affirmative action when it comes to vulnerable groups. Article 204 specifically recognizes that inherent inequalities do exist and commits to provide for vulnerable persons. Part 3 of Chapter 4 entitles vulnerable groups to specific rights. Article 54 focuses on PWDs and affirms the obligation of the State to ensure that their rights are upheld and they are treated with dignity and respect. Under its social pillar, Vision 2030 commits to the full implementation of the provisions of the National Disability Fund, alongside other measures to minimize vulnerabilities.

Mitra *et al.*, (2011) are skeptical that economic empowerment interventions for PWDs have long been in the field and admit that “little is known on what works”. Literature indicates that small enterprises perform dismally in their inception years, due to a poor ability to counter ground breaking challenges. The Kenya National Bureau of Statistics (2007) indicates that 3 out of 5 Micro and Small Enterprises in Kenya collapse during the first few months of operation. While literature shows small enterprises being widely used as a tool for economic empowerment of PWDs, the factors that motivate the use of this approach are not properly known.

PWDs being a heterogeneous group imply that their challenges and needs are not cross-cutting. While acknowledging their heterogeneity and that positive impact has been witnessed in other contexts with the small enterprises approach, there’s a possibility that the impacts may vary with the Economic Empowerment Fund. A study of the Fund is warranted to better understand how the enterprises have affected beneficiaries in Nairobi County. The study will contribute to knowledge by highlighting the intricacies of successfully implementing and sustaining this form of intervention among groups of persons with mixed disabilities in the County.

The next chapter reviews literature pertaining to the socio-economic factors influencing PWDs participation in economic interventions. Different frameworks for evaluating economic empowerment programs are critiqued. The indicators formulated to guide in evaluating the impact on the lives of beneficiaries are listed owing to evidence showing they are successful in measuring impact at the individual and group level. The Sustainable Livelihoods Framework is analyzed and the reasons for adopting it as the study’s theoretical underpinning are given. Evidence-based work is reviewed in the empirical literature section.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

Income generation is a critical area of social policy for any vulnerable group, including Persons with Disabilities. PWDs are marginalized from the labor market and recent amendments to government approach have been of little help in ameliorating the problem (Randall, 2011). Notwithstanding the high profile given to mainstreaming of disability issues, consensus remains scant in literature on what are the most appropriate and sustainable approaches to economic empowerment of Persons with Disabilities.

2.2 Theoretical Literature

2.2.1 Socio-Economic factors influencing PWD's participation in State Interventions

According to Nikolaos (2011), State interventions are regulatory actions taken by a government to correct market failures and to promote the general well-being of its citizens. As such, a state intervention is an acknowledgement by a government that a situation is not right and should be rectified. The Disability Survey (2011) argues that the extent to which PWDs are capable of participating in various areas of life including education, employment and civic society can significantly impact on their socio-economic outcomes and overall quality of life. The factors that impede or facilitate participation are crucial if an intervention is to reach its intended population and culminate in the desired outcomes.

The participation of PWDs in interventions is influenced by environmental factors that have the effect of either hindering or improving bodily functions (UNDP, 2012). These factors impact on the ability to execute activities. Environmental factors include assistive devices and care available to an individual (Disability Survey, 2011). It becomes a disadvantage to PWDs if their environment does not cater to these needs, preventing them from participating in activities of interest to them. According to Glen and Burton (1997), lack of assistive devices is associated with poor economic outcomes as the mobility of PWDs is limited rendering them incapable of attending to their roles.

The level of support required by PWDs from a care giver varies depending on the severity of disability (Ingstad and Whyte, 2007). PWDs with high support needs require more assistance in carrying out everyday activities compared to their counterparts with low support needs. Those with high support needs are more likely to be deprived of knowledge and information about a state program (Randall, 2011). Consequently, gathering information and making an application to a program becomes their care givers burden. The participation of PWDs with high support needs is largely dependent on the willingness and commitment of their care givers to the process.

Wee and Paterson, (2009) mention discriminatory attitudes as a factor that may delay PWDs enrolment into economic interventions or cause reduced involvement in communal activities. Negative perception of disability makes it difficult for PWDs to approach the administering parties out of fear that they will be biased and possibly decline to have them in a program (Glen and Burton, 1997). Glen and Burton (1997) argue that a poor understanding of disability issues can highly discourage PWDs from venturing into unfamiliar fields. PWDs face misconceptions about lower productivity. This is especially the case for people with mental illness, who account for the largest percentage of those who require assistance to meet their needs (Disability Survey, 2011). Glen and Burton (1997) say that PWDs analyze a program being rolled out to determine how their involvement will be perceived by the public before deciding on whether to participate or not. This makes it challenging for PWDs to engage in interventions that have been a reserve of people without disabilities

Physical barriers are created by public infrastructure that is not disability-friendly. Even though constructors are making provisions for easy access to buildings by PWDs, movement within buildings remains a challenge (Ingstad and Whyte, 2007). Ingstad and Whyte (2007) recommend that infrastructure should be customized to the needs of PWDs if access to government services is to be enhanced. Mitra *et. al* (2011) indicate in their discussion that public transport in developing countries is chaotic and not accustomed to the needs of people with impairments. Given the generally low economic status of PWDs, most of them cannot afford private transport. Unsuitable means of transport to the physical location of an intervention limits participation for PWDs.

UNDP (2012) reports that PWDs face obstacles in accessing information and technology yet this is one of the most commonly used means of publicizing state programs. The most disadvantaged group in this regard is people with visual impairments. Low literacy levels have been blamed for exclusion from state programs (OECD, 2010).

Lack of access to formal education and training is seen as a key barrier to participation as it may mean that skills required to compete in the labor market remain undeveloped, particularly in the increasingly important field of information technology. PWDs may be ignorant about interventions or even if they are aware, the low understanding may fail to invoke the necessary levels of interest that result in them participating (OECD, 2010).

The most frequently identified facilitators for participation in interventions are favorable legislation and disability policies. Tsengu *et. al.*, (2006) argues that the existence of institutions and policies working towards advancing disability interests portrays good will to PWDs and encourages them to take part in State programs. The support of institutions in close contact with PWDs is considered crucial for the attitudes they adopt towards programs. The study will identify socio-economic factors determining participation of PWDs in the Economic Empowerment Fund in Nairobi County.

2.2.2 Evaluating Economic Empowerment

Golla *et al.* (2012) define Economic Empowerment as a state whereby a person has the ability to succeed and advance economically, as well as the power to make and execute economic decisions. Caswell (2003) concurs that economic empowerment comprises economic advancement and power and agency. Caswell (2003) asserts that both are crucial in attaining an improved life. He explains that to succeed and advance economically, skills and resources are required to gain fair and equal access to economic institutions and to compete in the market. Power and agency should enable one to make decisions, act on them and control resources at his or her disposal Golla *et. al* (2012). When PWDs become capable of controlling and sharing in resource use, they can make and execute decisions, hence advance economically (Slater and Mphale, 2011).

Just as there are different interpretations of what economic empowerment entails, there are different methodologies used in evaluating economic empowerment. Literature indicates that economic empowerment is a complex process and there is not a one-size fits all evaluation design. Whichever framework one adopts should only act as a guide and will have to be adapted to meet the goals of a specific project. Golla et al, (2012) argue that using a mixture of quantitative and qualitative methods is most effective in measuring change and outcomes. They say as long as mixed methods are of good quality, they are optimal in providing rigorous evidence on the impact of interventions. Taylor and Paola (2014) agree with the assessment adding that mixed methods also provide good learning materials and can be used to improve subsequent project designs. Maredia (2013) however disagrees and argues that evaluations that use qualitative and participatory approaches give a more in-depth analysis of how and the reasons as to why change has happened. He further asserts that in a situation of low resources, either qualitative or quantitative data alone is useful as long as the evaluation design is robust.

Qualitative evaluations are usually more transparent about why the research design was adopted compared to quantitative evaluations (Taylor and Paola, 2014). While acknowledging that even though qualitative evaluations are not representative of a population, Taylor and Paola (2014) say that they shed light on the change process and findings should therefore be contextualized accordingly. Maredia (2013) however says that a common problem with qualitative designs is the small sample size. He adds that qualitative evaluations have added value when they use quotes and text boxes as these increase legitimacy to findings and bring the issues to life.

Raymond and Mark (2012) report that the expert review panel on impact evaluation looked at the instances where quantitative and qualitative evaluation methods were used and deduced that quantitative methodologies have been successfully used to demonstrate that change had occurred; the intervention caused the change to occur (causality); and that the findings can be generalized across that population. On the other hand, qualitative methodologies are most commonly used for conducting participatory methodologies for identifying indicators of change; context analysis; understanding why change happens or does not happen; establishing how change happens; explaining how people understand and describe that change; and identifying unintended changes or impacts. Maredia, (2013) cautions that a good evaluation design should

have a baseline against which progress in economic empowerment is measured. Raymond and Mark (2012) report that the expert review panel concluded that they failed to find a good explanation as to why people chose mixed methods for an evaluation design. A review of the various designs used for evaluating economic empowerment for PWDs reveals that neither quantitative nor qualitative methodologies are preferred. The methods of evaluation should be decided on a case-to-case basis and the design should be robust and justifiable. This study will apply a qualitative approach and contribute to knowledge on the suitability of such an approach in similar contexts.

2.2.3 Indicators of Economic Empowerment

Economic empowerment is a multifaceted concept, and given how project-specific and context-specific its measurement must be, there is no universal set of indicators suitable for every intervention (Golla *et. al*, 2012). Maredia (2013) says that from his experience, most evaluations are done against a set of pre-agreed indicators at output level only with little to no analysis of unexpected or wider change that might have taken place. He emphasizes that it is important to factor the wider change that has been witnessed.

Good evaluations use a multidimensional range of indicators (Raymond and Mark, 2012). Additionally, they argue that good evaluations have a clear theoretical framework from which indicators are developed. Bandiera *et. al* (2012) say that a thorough participatory approach and context analysis results in more relevant indicators. They say that the most innovative studies use unique power variables that capture concepts of economic empowerment that would not normally be considered, such as whether a person was less likely to consent to activities he's reluctant to engage in after being part of an intervention.

Outcome indicators show the causal chain between an intervention and outcomes (Maredia, 2013). Maredia (2013) categorizes outcomes into direct outcomes, intermediate outcomes and final outcomes. Each step starting with the input to the direct outcome, intermediate outcome to the final outcome should be measured with clear indicators so as to understand the impacts that materialize and why they do. He explains that a direct outcome of economic empowerment

programs is the skills or knowledge acquired through an intervention. An intermediate outcome is the behavior change that results from the direct outcome for instance a change in business practices. A final outcome is the principal effect of an intervention for instance a growth in profit resulting from changes in business practices that have been caused by a business training offered in the course of an intervention.

Economic empowerment outcomes differ across gender (Bandiera *et al.*, 2012). In addition to challenges common to most program evaluation designs, particular challenges relate to measuring empowerment where women are involved. Caswell (2003) argues that since women are embedded in households, it is difficult to separate and measure program effects that spill over, for instance, measuring changes in individual income in a household. He argues that measuring one person's income in a household negates possible effects of the individuals' income generating activities on other members of the household. While this challenge could be applicable to all family members, it is particularly an issue for women because of the strong interdependence of the household and economic roles. Bandiera *et al.*, (2012) advises impact evaluators to develop indicators that can measure impacts which are gender- influenced.

Measuring the unobservable subjective aspects of economic empowerment is difficult though important since it impacts final outcomes (Valdivia, 2001). Valdivia (2001) identifies unobservable dimensions of economic empowerment that are measurable as household decision making, life satisfaction and social capital. He emphasizes that these are indicators that should not miss when evaluating empowerment of PWDs.

According to Mogolla *et. al.* (2012), an illustrative set of indicators of economic empowerment sufficiently covers the individual and group levels. The Mogolla *et al.* (2012) framework for economic empowerment comprises Reach and Process Indicators, Economic Advancement Indicators and Power or Agency Indicators. Blatmann (2013) agrees that measuring change at impact level requires indicators that adequately measure transformational change on economic advancement and power or agency.

Raymond and Mark (2012) report that in their extensive search on evaluations of economic empowerment, they discovered the common thematic areas for developing indicators to be business development, financial services, skills training, asset provision, social protection, unions, trade and access to markets, legal and regulatory frameworks. Valdivia (2001) however argues that PWDs control of income and the degree of participation in decision making are the most robust measures of empowerment. In a departure from these subjective measures, Caswell (2003) suggests a set of proxy indicators that are commonly used for PWDs empowerment: household expenditure of PWDs health care and ability to raise school fees. In sum, PWDs economic empowerment spans social and economic spheres having spillover effects to other domains in their lives and that of family members. PWDs economic empowerment enhances well-being and includes access and control over income and independence from people without disabilities in individual decision-making regarding socio-economic matters. Impact indicators should capture all of these elements of empowerment (Blatmann, 2013). The review established that a good evaluation of impact can be done using pre-agreed indicators and that there is no specific set of indicators for measuring economic empowerment of PWDs. The framework one uses should only act as a conceptual guide and be customized to meet the intended goals.

2.2.4 MSE's and Livelihoods

Although MSEs operate in unregulated and informal environments, most of their fortunes are connected by supply chains through competition and production channels to mainstream markets (Daniels, 1999). These inter-relationships link MSEs' performance to the behavior of large firms. Mc Quillian (2012) says that more than ever before, market structures and dynamics can help to explain the livelihood strategies and options of those who operate MSEs. The majority of MSEs' operate in imperfect markets entailing absence of legal and contractual structures and regulations (Dawson *et al.*, 2001). As a result, they incur high transaction costs, monopoly distortions due to limited buyers and sellers, information failure, uncertainty and risk aversion. Vanderschueren *et al.* (1996) say that market imperfections create bottlenecks and sometimes facilitate exploitation.

The structure, behavior and degree of access which MSEs have to markets has a major influence on the returns business operators make from their assets, labor and enterprise. Hobley (2001)

argues that given the importance of market structures and dynamics in determining livelihood outcomes, a sustainable livelihood should give more emphasis to markets within the policies, institutions and processes context.

MSEs play a significant role in the lives of the poor and are one of the keys to lifting them out of poverty, especially in most countries of the south (Vanderschueren *et al.*, 1996). Some have described them as the backbone of the urban economy in most developing countries. In some countries, MSEs make a significant contribution to employment creation and economic production. They have a key role to play in supplying infrastructure services, and being labor-intensive, they support a number of livelihoods per unit of output than the larger firms with whom they compete with (Daniels, 1999).

Employing technology to enhance MSE performance is a practice that is gaining momentum (Mc Quillian, 2012). In principal, MSE operators stand to gain from technological change that generates higher productivity, easier access to information relevant to the business, less wastage and low input cost (Daniels, 1999). The pace and volatility of technological change however becomes a problem particularly when they are forced to take greater risks in order to compete with large firms (Dawson *et al.*, 2001). As a result, livelihood outcomes of MSE owners are determined by the MSEs' capacity to generate and manage technological change. Literature is explicit on the important role that MSEs play in supporting the livelihoods of the urban poor, but is quite silent on how vulnerable groups such as PWDs can counter the challenges of operating MSEs in a volatile economic space. The study identified the strategies employed by the beneficiaries to survive from stresses and shocks that their enterprises face

2.3 Theoretical Framework

2.3.1 The Sustainable Livelihoods Framework

Livelihood is the ways and means by which people make and sustain a living (Daniels, 1999). By and large, the concept not only encompasses processes and practices beyond income generating activities, but also the institutional, social and organizational environment that people

operate in. Randall (2011) says it is necessary for humans to participate in the labor market not only for sustenance and survival but also to contribute to their self-esteem and fulfillment.

The study adopts the Sustainable Livelihoods Framework (SLF) as its theoretical underpinning. The framework is grounded on the work of Robert Chambers in the 1980's. Chambers and Conway (1992) say a livelihood within this framework encompasses assets, capabilities and activities required to support a means of living. A sustainable livelihood is one which can cope with and recover from stress and shocks that come its way. It can enhance its capabilities and assets and present sustainable opportunities both now and in the future. The approach conceptualizes sustainability in a multi-faceted fashion where capital is natural, human, physical, personal, social, and financial, and exists in a vulnerability context of stresses, shocks, and trends.

The SLF depicts stakeholders as operating in a vulnerability context within which they acquire value and meaning for their assets based on prevailing institutional, social and organizational environment. The vulnerability context therefore plays a major role in determining livelihood strategies that are open for people to pursue beneficial livelihood outcomes. Devereux (2001) explains that the vulnerability context comprises trends such as demographic trends, governance and resource trends; seasonality i.e. of products, prices or employment opportunities and shocks e.g. natural hazards like floods and earth quakes. This context forms part of the framework that is furthest beyond the stakeholder's control.

The approach is people-centered; it is interested in how a person's livelihood changes over time and the vulnerabilities they encounter. The SLF is holistic in that it acknowledges many strategies are employed in securing livelihoods and these are influenced by exogenous factors such as government policies and institutional dynamics and processes (PIP). It builds on strengths rather than weaknesses, encourages public-private partnerships, and seeks to understand the nature of livelihoods and their influencing factors. It emphasizes sustainability as important if development is to be lasting.

Mike and Scott (2001) criticize the SLF for being difficult to convert into practice as there are usually many overlapping problems with evidence-based policy. Hobley, (2001), notes that the market is missing from the entire Sustainable Livelihoods Framework. There is a glaring omission of the role played by private sector markets (structure, participants, functions) in the livelihoods of the poor and the contribution of technology to livelihoods has also been overlooked. In his review of livelihoods approaches, Carney (1999) found that the United Nations Development Programme is the only organ that stresses the role of technological change in its framework.

The Sustainable Livelihoods model has been adopted because unlike most traditional models such as the human rights-based approach, it tackles poverty based on multiple factors like economic, social, political, ecological as well as an individual's ability to sustain a livelihood. The Fund's beneficiaries are a vulnerable group that encounter stresses (disability, limited entrepreneurial skills, negative public attitudes), shocks (equipment breakdown, power disconnection) and are threatened by unfavorable trends (market prices, government policy) in their quest for a livelihood through the small enterprises. Their economic empowerment is dependent on the healthy interaction between the various forms of capital and stresses, shocks, trends, policies, institutions and processes within which their enterprises operate.

2.4 Empirical Literature

2.4.1 Socio-Economic Situation of Persons with Disabilities in Kenya

The national survey conducted by the Kenya National Bureau of Statistics and the National Coordinating Agency for Population and Development (2008) gives background characteristics of Persons with Disabilities in Kenya. The survey admitted that generating disability prevalence rates is not an easy task given that there is no single agreed standard. It indicated that disability is measured depending on the purpose for which the measure is to be used. The survey cited Mont (2007) who reports that globally, disability prevalence stands between 3.6% and 66%. The wide range alludes to differences in measuring disability owing to variations in defining and explaining disability.

The national survey adopted the International Classification of Functioning, Disability and Health which looks at body structure, function, activities and participation from both individual and societal perspectives. The survey indicated that among the population aged above 15 years, more females in the country (51.5%) are afflicted by disability compared to men in all regions except North Eastern Kenya where males have more pronounced disability. Eighty-five percent of women with disability reported their spouses were deceased compared with only fifteen percent of men. This implies that majority of PWDs are likely to reside in female-headed households hence they shoulder the burden of raising the family.

The survey showed that education attainment among PWDs in the country is fairly low with 67% having attended school up to primary school level, 19% up to secondary level and only 2% up to university. Majority of those with primary level reside in the rural areas while in contrast, more PWDs in urban areas had attained education past secondary level.

The findings of the survey further showed that the leading cause of disability in the country is disease followed by congenital problems and finally accidents. About a quarter of those surveyed did not know how they acquired disability. Of note are that majority of those who indicated they acquired disability from idiopathic factors (unknown causes) resided in Nairobi. The survey summed up the proportion of those with disability in Kenya as 4.6% and observed that there were no major differences in prevalence based on urban or rural areas. Disability prevalence was highest in Nyanza region 6.8% and lowest in Northern Eastern Kenya (2.6%). When categorized according to disability type, the survey results indicated that 34% of PWDs were physically challenged, 30% had visual impairment and 12% had hearing impairment. The least prevalent disability type was speech impairment at 4%.

The survey defined working persons as those who are aged over 15 years and had either held a job or undertaken an activity for profit, pay or family gain in the week prior to the survey. The results show that a third of PWDs worked in family businesses, 16% for pay, and 10% said they were home makers while 24% did not work at all. The survey revealed that those in urban areas were more likely to access employment than their counterparts in rural areas.

With regard to financial support for PWDs, the survey found that 73% of them receive “other grants” and 15% receive old age pension. A mere 6% reported receiving disability grants, 4% private insurance and 2% social security. Majority of those who received disability grants resided in urban areas and were likely to be in Nairobi, single and aged between 15 and 24 years. On the other hand, social security was mostly received by those aged between 25 and 34 years. Private insurance was mostly received by people residing in rural areas and were likely to be found in the Rift Valley.

2.4.2 Impact of Economic Interventions on PWDs

Economic strengthening programs targeting PWDs result in better outcomes when the beneficiary has a great capacity to make important decisions that affect well-being both in the home and in the community (Chowa, 2007). Evidence from a variety of disciplines shows that agency is greatly influenced by asset ownership which leads to greater wealth, political participation, nutrition, health and educational attainment. Multiple studies have also found that living standards are improved among PWDs when their caregivers own assets (Chowa, 2007).

Looking across a collection of impact studies, Tsengu *et al.* (2006) report that there appears to be a positive association between participation in economic interventions and PWD well-being. Intervening to increase an individual’s income and assets can often have positive effects on families with a person with disability. Findings from a qualitative survey of disabled beneficiaries of an integrated savings and education program indicate a difference between being able to afford health care or not, being able to pay school fees for a child, the number of meals in a given day and having adequate savings to guard against economic shocks (Jarell, 2011).

Even while ignoring the impact on PWDs, the question of microfinance as an economic strengthening approach is one of controversy and little solid evidence. Major evidence reviews have noted mixed results from the role of microfinance in reducing poverty. In PWDs studies, the results are similar, a mixture of positive, weak positive, negative and inconclusive (Chowa, 2007). Sebstad and Chen (1996) say that globally, microcredit is one of the most common economic strengthening approaches for PWDs. In some cases, credit is the principal intervention while in others it is one of the strategies among several. Chowa (2007) reports that credit

programs for PWDs seem to have had positive benefits on beneficiaries' children, though most are blind to the needs of the children and the impacts witnessed are just spillover. Chowa (2007) observes that the impact of microfinance programs in an emergency context have not been able to discern a significant effect on other members of the household other than the PWDs.

(Slater and Mphale, 2011) in their study, found that in some cases, control and asset ownership increases PWDs bargaining power in the home, it provides better prospects for joining the labor market and increases autonomy and empowerment. They say that these effects can accrue to children under their care, especially when the PWD is the mother. Valdivia (2001) argues that when mothers own assets, children experience better outcomes from improved nutrition and increased spending on education and clothing. It is therefore common to find economic empowerment programs for PWDs favoring women as direct beneficiaries for these reasons Jarell (2011) however argues that women's control and ownership of assets may not necessarily increase their bargaining power in all environments. He says bargaining power will only advance women's interests through changing the social positioning of men and women. For this reason, he says that approaches accommodating men are increasingly applied alongside programs aimed at women with disabilities.

In the past, it was assumed that the priorities and socio-economic needs of PWDs coincide with that of the household (Slater and Mphale, 2011). Most programs were therefore targeted at households with the presumption that if the family benefits, the PWDs benefits. Recent reevaluations of household livelihoods have however revealed that family composition and headship has really evolved in the past decade (Vanderschueren *et al.*, 1996). PWDs have been targeted as direct beneficiaries of economic empowerment with some significant success. Impacts on well-being indicators such as self-esteem, workforce participation and reduced sexual abuse have been reported (Sebstad and Jen, 1996).

The ability of any member of a household to participate in resource decision making may be linked to their perceived potential to generate income by other household members. Slater and Mphale (2011) found that when a PWD's income rises proportionally to that of people without disabilities, their financial control grows. Increased inter-household agency may also translate to

increased extra-household agency and dispelling social norms that previously hindered PWDs from engaging in the economic sphere.

Exclusion from formal financial services is a widespread reality for PWDs, especially in developing countries (Burns and Omeno, 2007). Practitioners have intervened to help nurture a savings culture among PWDs. In some instances, this involves advocacy with microfinance institutions and banks to tailor-make savings products for PWDs (Burns and Omeno, 2007). While evaluating its implementing partner, the International NGO Aflatoun found that 65 percent of participants in a savings scheme were able to meet school-related expenses unlike before. In a parallel savings program that included mentoring in Uganda, participants self-reported significant positive impacts on their physical and mental health. In his study, Ssewamala *et al.*, (2009) indicated that improved mental health and community involvement are connected to improving economic stability.

An experiment by the Population Council done in Kenya and Uganda found that saving within a group versus individual saving had little effect on how much PWDs saved, but those who saved in a group made less withdrawals of their money (Burns and Omeno, 2007). A separate pilot evaluation in Kenya and Uganda found multiple positive impacts from including social capital approach to a savings program. PWDs in group settings reported higher trust levels in their community members and had developed stronger social networks. They were also found to have higher self-esteem and attitudes and were more likely to have future life goals (Austrian, 2011).

The Population Council evaluated a PWD livelihoods training in India and found that after it ended, participants used their new skills and vocational training to effectively generate income (Slater and Mphale, 2011). In rural Egypt, the Population Council found that a social capital program unexpectedly generated PWDs interest in economic empowerment through skills training. The skills acquired in tailoring and shoemaking by the participants sparked the interest of local businesses and ministry officials resulting in them becoming supporters of the program. The PWDs were mentored by the ministry and businessmen in their new fields and their production is reported to have increased three-fold (Slater and Mphale, 2011). Mentoring is considered an important part of economic empowerment approaches. The psychosocial impacts

of mentoring are however not immediately measurable and will likely accrue over time necessitating longitudinal studies in impact evaluation (Erulkar *et al.*, 2005).

The review highlights a variety of both positive and negative impacts that may result from economic empowerment programs for PWDs. However, none of the work reviewed evaluated the impacts of a program that was administered to a group of PWDs that was issued grants for running small enterprises like in the case of the Economic Empowerment Fund. The only group of PWDs that the study reviewed was a savings group.

2.4.3 Viability of MSEs among PWDs

Research by Blanck *et al.* (2000) found that just like all entrepreneurs, PWDs who engage in small enterprises experience a range of economic and attitudinal challenges. About 52% of them who were interviewed reported that their major challenges were entrepreneurship-related rather than disability-related. Slightly less than half of those interviewed, (48%) reported disability-related challenges. A more positive finding was by a study conducted by the Abilities Fund in Iowa, United States which found that 87% of PWDs who started enterprises were still running them after eight years.

Micro-enterprises have been a viable option for the livelihoods of PWDs for some time particularly for physically challenged persons (McQuillan, 2012). The In Business Programme found that for some people, self-employment in small enterprises offers a natural and comfortable way of earning a living. The programme emphasized that with the right support, small enterprises are viable and beneficial. For many PWDs, self-employment serves as a platform for enhancing innovation and bringing about attitudinal change which in turn helps in integration with communities (Blanck *et al.*, 2000)..

In spite of a growing awareness about the rights of persons with disabilities, one of the major challenges they face in income generation is misconception about their capabilities as business owners (McQuillan, 2012). Stevens (2003) reported perceived barriers to entrepreneurship among PWDs as difficulty in accessing microfinance due to complicated application processes. He says PWDs are prone to illness and stress compared to persons without disability hence their

availability and ability to work is compromised. Stevens (2003) argues that information relevant for small enterprises is not readily accessible since it is not delivered in a manner that suits disability.

McQuillan (2012) argues that PWDs have limited business skills and poor access to business networks. He reports that in many studies on PWDs and micro enterprises, enterprise support agencies neither came across as disability-aware, disability-inclusive, disability-sensitive nor disability-supportive. Galway Traveller Movement Tool Kit (2012) together with McQuillan notes that few agencies proactively target Persons with Disabilities. The Tool Kit (2012) highlights the barriers to successful entrepreneurship for excluded groups as fear of failure and low confidence levels, limited education and skills, financial barriers to initial capital and long-term financing. They also talk of lack of role models especially for women and fear of losing benefits. Michael and Scott (2001) stress the need for ongoing contact, and understanding of the business support needs of different kinds of enterprises and appropriate guidance for PWDs.

The review reveals that MSE operators, even those without disabilities face a number of challenges. The study will determine how the small enterprises run by the beneficiaries of the Economic Empowerment Fund are performing and how likely they are to sustainably continue supporting their livelihoods in future.

2.5 Conceptual Framework

The main objective of the study was to assess impact in the lives of beneficiaries of the Economic Empowerment Fund using Reach and Process indicators, Economic Advancement indicators and Power and Agency indicators. The Reach and Process indicators are grounded on the argument fronted by Golla *et al.* (2012) that for an economic intervention to have the desired impact, the ways in which its goods and services are delivered should ensure that the intended population is reached and that the goods and services are of good quality.

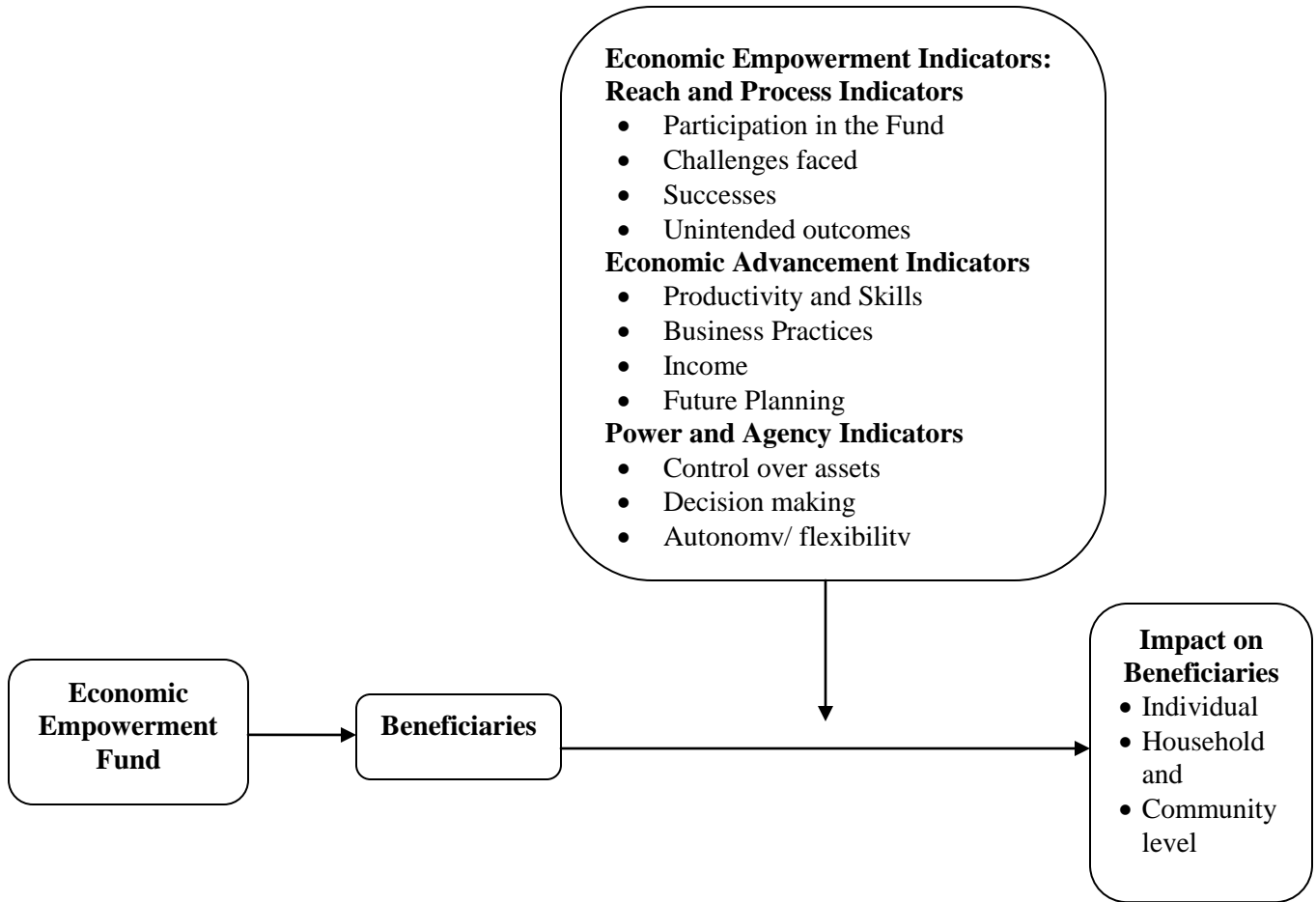
To experience Economic Advancement, Persons with Disabilities require skills and resources to compete in the market. This is facilitated by equal and fair access to relevant economic

institutions. The resources required are not just financial but include human capital such as skills and training; social capital such as mentors and networks, physical capital for instance, equipment and land. Economic Advancement is gauged by using specific indicators that show the situation of PWDs before benefitting from the Fund and after benefitting from the Fund. The indicators are productivity and skills, business practices, income and future planning.

The ability to make decisions and act on them, as well as, exercise control over resources is crucial if Persons with Disabilities are to have the Power and Agency to gain from their income generating activities. The study evaluates change in this regard using specific indicators that are decision making, control over resources, autonomy and flexibility.

Mugenda and Mugenda, (2003) define a conceptual framework as a diagrammatic representation that identifies the concepts under study, and the relationship between them. The process of economic empowerment of beneficiaries of the Economic Empowerment Fund was conceptualized as illustrated in the figure below.

Figure 1: Schematic Diagram



Source: Informed by Golla *et al.* (2012), Economic Empowerment Framework

Chapter three justifies the use of a qualitative methodology in attaining the study objectives. An explanation is given as to why Nairobi County was selected for the study. The data needs matrix illustrates the data needed, its sources and the relevant instruments required to answer the research questions. The sampling procedures explains why and how purposive and convenience sampling were used to select respondents. The respondents who participated in the personal interviews and key informant interviews are indicated in this chapter. The methods of data analysis and presentation explain how thematic analysis is used to look for meaning in the identified themes and generate patterns to provide answers to the research questions.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the methods that were applied to attain the study objectives. The section covers the Study Area, Research Design, Unit of Analysis and Sampling, Data Collection and Analysis.

3.2 Study Site

Nairobi County was selected for the study as it has a fairly large population that exhibits socio-economic diversity. The National Council for Persons with Disabilities indicates that the majority of the beneficiaries of the Fund operate their enterprises in various parts of Nairobi County. Partner organizations and the National Council for PWDs are based in the County, thus creating an ideal environment for the study and closer proximity to data sources.

3.3 Research Design

The study applied a qualitative methodological approach since the research questions called for an interpretation of meanings that beneficiaries place on their experiences with the Economic Empowerment Fund. Consistent with the specific research questions posed, a qualitative approach was used to gain a fuller understanding of how the Economic Empowerment Fund operates and to give access to the meanings placed on economic empowerment by the PWDs benefitting from it. In addition, a qualitative study is useful if the subject is sensitive and requires caution to investigate (Ryen, 2002; Denzin and Lincoln 1994).

The study adopted the Golla *et al.* (2012) framework for evaluating Economic Empowerment. According to the framework, an illustrative set of indicators in Reach and Process, Economic Advancement and Power and Agency sufficiently covers the individual and group levels, which are the levels at which the Fund seeks to impact on PWDs. Golla *et al.* (2012) argue that to advance economically, PWDs need resources and skills to compete in the market. They assert

that this will be facilitated by equal and fair access to economic institutions. The framework explains that resources are not just financial and can be at the individual or community level. They are said to include Human Capital such as skills and training; Social Capital such as mentors and networks, Physical Capital for instance, equipment and land; and Financial Capital such as savings. Golla *et al.* (2012) argue that resources are the building blocks that PWDs can draw from to advance economically.

For Persons with Disabilities to have the Power and Agency to gain from their income generating activities, the framework indicates that an ability to make decisions and act on them, as well as, exercise control over resources is crucial. Reach and Process indicators measure the ways in which a program's goods and services are provided, if they are reaching the intended population and if they are of good quality. The Indicators of Impact of the Economic Empowerment Fund on PWDs were developed under the three categories presented below:

Reach and Process Indicators

a) Participation in the Fund

- i. Which types of disabilities are actively participating and which ones are not?
- ii. How were beneficiaries selected?
- iii. What barriers kept some PWDs from participating in the Fund
- iv. Did the selection process exclude any kinds of PWDs, or other kinds of groups?
- v. Are there those selected who did not participate?
- vi. Are there groups that started enterprising activities and then dropped out? What are the reasons given for dropping out?

b) Challenges faced by beneficiaries

- i. Are groups able to access micro-finance institutions for credit?
- ii. How did the immediate neighborhood react to PWDs operating the small enterprises?
- iii. Can the groups approach the NCPWDs if they encounter challenges?

c) Success

- i. Are group members able to execute the enterprise activities?

- ii. Are beneficiaries successful in adopting suggested changes in business practice e.g. from a training offered by the NCPWDs?
 - iii. Is the enterprise making profits more often than losses?
- d) Unintended outcomes
- i. Did the Fund have any positive outcomes that were not expected?
 - ii. Did the Fund have any negative outcomes that could not be mitigated?

Economic Advancement Indicators

- a) Productivity and Skills
- i. Enterprise has outputs which allows them to engage in the market as buyers and sellers
 - ii. Possession of skills to run a particular enterprise
 - iii. New skills acquired by members in the line of duty
- b) Business Practice
- i. Keeps records
 - ii. Separates personal and business accounts
 - iii. Diversity of product line
 - iv. Markets their products
 - v. Invests profits
- c) Income
- i. Enterprise operates at a profit
 - ii. Income is considered significant by the individual
 - iii. Separate individual and group savings
 - iv. Does not sell productive assets due to seasonal shortages
- d) Future Planning
- i. Has a short-term and long-term plan for the enterprise
 - ii. Group is taking steps towards realization of short-term and long-term plans

Power or Agency indicators

- a) Control over assets
 - i. Group ownership of productive assets (machinery/ equipment, furniture, land etc)
 - ii. Group members can contribute towards household expenditure
 - iii. Group members consider the enterprise a reliable source of income

- b) Decision making
 - i. Beneficiaries are involved in major business decisions, such as, large purchases or applying for loans

- c) Autonomy and flexibility
 - i. Ease in liaising with other parties such as Disabled People's Organizations and alternative Funds to promote their enterprises
 - ii. Beneficiaries ability to operate their enterprises freely in the business space
 - iii. Beneficiaries use of media, telephone, technology

3.4 Unit of Analysis and Sampling

The unit of analysis was the Person with Disabilities belonging to a group that has been financed by the Fund between the year 2010 and 2014. The target respondent was the group's Chair, Vice-Chair or the Secretary. The number of groups that had benefitted from the Economic Empowerment Fund in Nairobi County was 22 according to the records of the National Council for Persons with Disabilities, Nairobi County Office. The records provided the sampling frame indicating the group name, physical location of the enterprises, the types of disabilities of the group members, number of members, contacts and the amount of funding awarded.

The researcher applied Purposive and Convenience sampling techniques. The selection of groups was primarily informed by the enterprises' physical location and types of disabilities of the group members. The researcher ensured that not more than one group was selected from the same estate in Nairobi County (purposive). The group leaders were contacted through telephone to schedule interviews. Those who were available for interviews and did not pose communication

challenges such as, the need to engage sign language interpreters were identified (convenience). Purposive sampling is not free from bias which may manifest in form of the sample being arrived at out of convenience to the researcher. The other limitation of purposive sampling is that the interpretation of results is limited to the population under study. Purposive sampling is however a valid sampling technique when it results in a representative sample over the realm it represents (Benard, 2002).

Maximum variation techniques were used to select beneficiaries who were likely to have as much information as possible and presented a wide variety of situations. Miles and Huberman, (1993) say it is important in qualitative studies to pick respondents who have different experiences regarding the research topic. Size of the group, enterprise age, type of enterprise and amount of funding were considered so the sample would reflect these variables.

The Monitoring and Evaluation Officer and the Nairobi County Officer of the National Council for Persons with Disabilities were the key informants due to their knowledge and close interaction with groups.

Mukuru Disability Empowerment Group and Shauri Moyo Disabled Self-Help Group were selected for the Focus Group Discussions due to the commitment of the officials to mobilize members who also showed the willingness to participate (convenience).

3.5 Data Sources and Collection Methods

3.5.1 Nature of Data

The study focused primarily on qualitative data. This was necessitated by the need to understand how the Fund operates and to gain an in-depth understanding on how, and the ways in which the Fund has impacted on the lives of PWDs in Nairobi County. Qualitative data was found useful in eliciting varied responses.

3.5.2 Sources of Data

Secondary data was obtained from journals, books, conference papers, occasional papers, working papers, news articles, case studies, reports and the Economic Empowerment Fund documents. The review of books and papers helped to better understand context issues while Fund documents acted as a support resource on information specific to the beneficiaries.

Primary data collection was through in-depth personal interviews with the eleven group representatives. Key informant interviews were conducted with the Monitoring and Evaluation officer and the Nairobi County Officer of the NCPWDs. Separate focus group discussions were held with sixteen members of the Shauri Moyo Disabled Self-Help Group and eleven members of the Mukuru Disability Empowerment Group.

3.5.3 Data Collection Methods

Interviews were used to collect the bulk of the data. This is due to its importance as a data collection method in qualitative studies. Yin (2003) agrees that interviews are important by stating that most commonly; qualitative interviews are of an open-ended nature, in which the key respondents are asked about facts of a matter, as well as their opinions about events.

3.5.3.1 Personal Interviews

A personal interview guide for the group representatives was prepared prior to the study. The interview allowed room to incorporate other items in the guide, based on new information acquired from preceding interviews. Most questions were open-ended to give room for unusual responses and to serve as follow up questions to closed questions.

3.5.3.2 Key Informant Interviews

Rubin and Babbie (2010) define a key informant as a respondent who has specialized knowledge on a matter of interest to the research. A key informant interview guide was used during the discussion with the two personnel at the National Council for Persons with Disabilities. These were the Nairobi County Officer, Mr. Paul Mugambi and the Monitoring and Evaluation Officer, Ms Lucy Wanjahi.

3.5.3.3 Focus Group Discussions

A moderator-managed discussion was held separately for members of Shauri Moyo Self-Help Group and members of Mukuru Disability Empowerment Group. The aim of the discussions was to obtain their views in a non-intimidating setting. It is envisaged that the group interaction elped participants to open up given the sensitive nature of their situation. The aim of the discussion was to listen to the experiences of beneficiaries in Nairobi County and if the impacts on their lives from the Economic Empowerment Fund corresponds to their needs. The discussion also helped in gathering their thoughts on the approach and strategies employed by the Council for their empowerment.

The table below summarizes the specific research questions, data needs and corresponding data sources and instruments that were used in the study.

Table 1: Data Needs, Sources and Instruments

| Research Questions | Data Needed | Data Source(s) | Data Instrument(s) |
|-----------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|-----------------------------------------------------------------------|
| Research Question 1: What are the socio-economic factors influencing participation in the Fund? | Channels through which PWDs learn about the Fund | NCPWDs, beneficiaries | Key informant interview guide, Personal interview guides, field notes |
| | Beneficiaries eligibility criteria and selection process | NCPWDs | Key informant interview guide |
| | Types of disabilities actively participating and those not actively participating | NCPWDs, beneficiaries | Key informant interview guide, Personal interview guides, field notes |
| | Reasons some PWDs have not applied for funding despite being eligible | NCPWDs, Beneficiaries | Key informant interview guide, Personal interview guides, field notes |
| | Accessibility of NCPWDs and line department offices by PWDs | Beneficiaries, observation | Personal interview guide, field notes |
| | Perception of PWD-run enterprises by the immediate community | Beneficiaries | Personal interview guide, field notes |
| Research Question 2: In which ways has the Fund changed beneficiaries lives? | Changes in the individual's life (for instance, changes in income, skills, self-esteem, purchasing power) | Beneficiaries | Personal interview guide, field notes |
| | Changes in the PWD's group (for instance, networks and linkages, capacity building, access to credit, group size, changes in asset base) | NCPWDs, Beneficiaries | Key informant interview guide, Personal interview guide, field notes |
| | Changes in the household (for instance, contribution to household expenses, decision making) | Beneficiaries | Personal interview guide, field notes |
| | Changes in the community (for instance, changes in public perception, social networks, assignment of communal roles) | NCPWDs, Beneficiaries | Key informant interview guide, Personal interview guide, field notes |
| Research question 3: To what extent do the Fund's impacts match the needs of the intended beneficiaries? | Beneficiaries account of whether the Fund has met his/her needs or not.(With regard to changes witnessed at the personal level, household, group and community levels) | Beneficiaries | Personal interview guide, field notes/ narratives |

3.6 Methods of Data Analysis and Presentation

According to Suter (2012), data analysis in qualitative research focuses more on qualities than quantities while seeking to extract meanings and draw patterns from rich complex narratives or visual data. Coffey and Atkinson (1996) argue that a basic principle of qualitative research is that data analysis should happen concurrently with data collection for purposes of focusing interviews and observations, as well as to decide on how to test emerging conclusions. The study put this principle into practice.

The purpose of this study was to evaluate how, and the ways in which the Fund has impacted on the lives of Persons with Disabilities in Nairobi County. In consistency with qualitative research, the relationship between the small enterprises and the livelihoods of beneficiaries was not studied for causality between the variables, but rather for the processes and mechanisms that influence the association. The data collected was analyzed using thematic analysis. The aim was to look for meaning in the identified themes and generate patterns to provide answers to the research questions.

The data collected was formatted in to tables and analyzed by examining commonalities, differences and relationships between variables. Analysis involved going through responses and trying to find concepts and explanations that were most often used by respondents and interpret the message they were conveying. Data was coded into different categories that were generated from the research questions. Maxwell (2009) says that categorization facilitates comparison between items within a category and between different categories.

The findings were organized into three data sets and put under the three categories which were informed by the three specific research questions in the study: socio-economic factors influencing participation, changes in the lives of beneficiaries and the extent to which the Fund's impacts correspond to beneficiaries needs. This was the first stage in the qualitative data analysis. A narrative seeking to provide answers for each question was prepared based on the research questions and categorized findings. The narrative facilitated comparison and contrast of

responses from different respondents. Theme statements were formulated to build on existing theories and literature references, and thus come up with the findings of the study.

3.7 Limitations of the study

The duration for conducting the study was limited therefore not each and every group of PWDs that has benefitted from the Fund in Nairobi County could be interviewed.

The researcher had no option but to fully rely on the National Council for PWDs to identify beneficiaries. The Nairobi County Officer admitted that there had been some reshuffling of officers before he took office and not all beneficiary records were available. He provided information on groups whose records were available at the time. This may imply a bias as some groups were left out of the sampling frame.

Additionally, no matter how well the purpose of the study was explained, there was a small risk of raising expectations that may not be fulfilled such as, beneficiaries hoping that the researcher represented someone who had come to help with their problems.

Chapter four presents and discusses findings from interviews with key informants, group leaders and focus groups. The diversity among the groups necessitated the development of profiles that show the group name, types of disabilities among members, type of enterprise, its activities, location, enterprise age, and the year it was funded. The findings are categorized into socio-economic factors influencing participation in the Fund, challenges facing beneficiaries, group productivity and skills, business practices, group asset base, decision making structures, group networks, unintended outcomes and future plans.

CHAPTER FOUR: PRESENTATION OF FINDINGS

4.1 Introduction

This chapter presents the findings of the study as informed by the three research questions outlined in the first chapter of this report. How beneficiaries learnt about the Fund, the most active types of disability in the Fund and the application and selection process are presented. Additionally, the challenges facing the small enterprises and success stories are also presented. The participating groups are evaluated against pre-agreed indicators to determine the impact of the Economic Empowerment Fund.

4.2 Group Profiles

The study covered eleven groups situated in various parts of Nairobi County. The groups engage in a diverse range of activities and comprise members with different types of disabilities. The number of group members varies widely with one having as few as five, while another having as many as forty one. The titles of group officials are determined by the respective group constitutions or by-laws. The officials are responsible for coordinating group affairs according to their defined roles. Due to the wide variations in group characteristics, their profiles are presented as Appendix IV for ease of reference.

4.3 How Beneficiaries Learnt About the Fund

Mukuru Disability Empowerment Group respondent informed the interviewer that the government usually marks the International Day for PWDs. As she was watching television, an announcement for that year's event came up and some of the organizations that would be participating were mentioned. The National Council for Persons with Disabilities being the State Corporate mandated to protect disability interests was at the forefront of the activities for the day. Together with three of her friends with whom they belong to the Mukuru Disability Empowerment Group, they visited the Council's stand on the International Day for PWDs and were told about the Economic Empowerment Fund.

Waki Handicapped Leather Craft respondent said that he learnt about the Fund from the Area Chief. Over the years, his group has sought support from both private and public organizations. One of the channels that they have successfully used to identify possible donors has been the public administration. The respondent said that it was not different with the Economic Empowerment Fund. They had visited the Area Chief and during their discussion, they enquired if the Chief had been asked to disseminate news of a possible financing opportunity for instance, by an NGO, as is usually the case. The Chief told them that some information had reached his office about the Economic Empowerment Fund. He urged them to visit the Gender and Social Development Office where they found out how they could submit a proposal for funding.

National League for the Disabled respondent said that like some of his group members, he had been a beneficiary of the Cash Transfer Program of the National Council for Persons with Disabilities. He spoke of getting to a point where he felt that he needed to dedicate his time to a day-to-day activity from which he could earn a living, as opposed to waiting to collect money he felt he had not worked for, but was only entitled to because of his condition. He shared his sentiments with his friends and one of them whom he referred to as Kamau happened to be tech-savvy. Kamau browsed the internet and landed at the Economic Empowerment Fund page. He informed the rest of the group and they decided to pursue it.

Biafra Disabled Group respondent said she was perusing the daily newspaper and saw an article about a group of PWDs operating a bead work business in Kangemi and had received a grant from the Economic Empowerment Fund. She told a friend that she was surprised she had never heard about it yet it is a state-administered program. Interestingly, the friend told her that she knew about the Fund and that its offices are in Westlands. During one of the group meetings she shared with her group and she was tasked with finding out if they were eligible and if they could apply. She did and the group was selected for funding.

Hope and Faith Center for the Disabled respondent said she learnt about the Fund from the Association of Charitable Children Institution of Kenya, which may explain why she considers NGOs working with children with special needs and the Children's Department as key stakeholders in the economic empowerment of PWDs. Her daughter has cerebral palsy and is

regularly taken for therapy at the Association of Charitable Children Institution of Kenya. She said that one of the ladies working there seems to have sympathized with her and told her she could benefit from additional support from the Economic Empowerment Fund. She already belonged to a group and the members were interested when they heard about the Fund.

Vijana Tunawiri respondent knew someone who worked for the National Council for Persons with Disabilities. Having witnessed the struggles he was going through to make ends meet for his family, the Council staff told the respondent that there were a number of economic interventions targeted at people in his situation. He promised to bring him pamphlets of the various programs administered by his employer so he could identify one he was eligible for. True to his word, he brought him the pamphlets. The Economic Empowerment Fund caught his eye as it targeted groups of PWDs and he was already an active member of a group that was looking for ways to expand their entrepreneurial activities. He shared with his group and they were keen to participate.

Hamzam Physically Challenged Group respondent was listening to a program on radio that was talking about the challenges of PWDs in earning a living. One of the participants said that the State has developed some useful programs that have enabled PWDs to have businesses to support their livelihoods through the Economic Empowerment Fund. The participant on radio gave an account of his neighbor who together with some friends was running a chicken rearing venture and selling the meat to hotels in Nairobi town. He was inspired by the story of that group and asked his son to search the internet for information on the Fund.

Graceline Hygiene respondent said she was watching television one evening and there was an announcement from the National Disability Fund about programs rolled out by the State for Persons with Disabilities. The Economic Empowerment Fund was mentioned and that it helps in financing entrepreneurial activities of groups to enhance their livelihoods. The respondent noted that it was affiliated to the National Council for Persons with Disabilities. She requested her relatives and friends to help her find out where their offices are located. A few days later, one of her friends called her and told her that they are based in Westlands. Furthermore, the friend was kind enough to accompany her to the NCPWDs to learn about the Fund.

Shauri Moyo Disabled Self-Help Group respondent said that the Association for the Physically Challenged of Kenya (APDK) periodically asks suppliers to submit tenders for assistive devices. He said that the group has the capacity to make wheel chairs, tri-circles and crutches but their biggest challenge is pulling together the finances to purchase the spare parts. They requested the NCPWDs to assist them with money to buy the spare parts and they were advised to visit the Councils website and see which program they could enroll for. They saw the Economic Empowerment and felt that it best suited them.

Nyong'iyu Enterprises respondent works with the Association for the Physically Challenged of Kenya (APDK), a Disabled People's Organization that works closely with the NCPWDs. Not surprisingly, she frequently visits the Council's website to remain abreast with the most recent developments in the disability circles. She read about the Economic Empowerment Fund from the website and asked one of the social workers to attend one of their groups meetings and explain to her colleagues what it was about. The group resolved to submit an application for funding.

Focus of Disabled Persons attributed her knowing about the Fund to her granddaughter whom she referred to as a "good researcher". She explained that one day while hosting some visitors who are also members of her group, she asked the young lady to surf the internet and see if she could find anything that could interest them. Her granddaughter came across the Economic Empowerment Fund. They contacted a social worker who has been working the group to help them prepare a proposal. Their application successfully went through.

4.4 Most Active Disability Groups in the Fund

The Economic Empowerment Fund targets groups of people with different types of disabilities. Literature indicates that PWDs are not homogenous and people with different disabilities may require varying forms and degrees of assistance to meet their needs.

Mukuru Disability Empowerment respondent informed the researcher that the physically challenged and the deaf participate actively in the Fund. She said that most of the physically

challenged members understand basic sign language and can communicate with the deaf. She however revealed that there are some instances where it takes a lot of time to make the deaf understand some issues that are being discussed in the group. She partly attributed this to low literacy levels, adding that most people with hearing impairment missed out on schooling due to their need for specialized training. The group representative said that members with cerebral palsy are usually dormant and are represented by their caregivers. She reported that their attendance in meetings is low and even when present, they are not able to articulate their interests and concerns sufficiently and their caregivers do on their behalf.

Waki Handicapped Leather Craft: When asked which disability types are actively participating in the Fund, the respondent answered that the physically challenged are. He was however quick to assert that people with albinism are participating to the same degree as the physically challenged. He said that he has observed limited participation among the blind and the deaf, but they stand to benefit when they belong to groups with people who have less severe disabilities.

National League for the Disabled respondent said that all types of disability are participating equally. He gave an example of his group which has people who are physically challenged and the deaf. He said that the physically challenged are very patient with the deaf and make sure that they are involved in everything including decision making.

Biafra Disabled respondent reported that the mentally challenged are in reality only members on paper and are rarely present for group activities. She argued that participation is the same regardless of disability type and said that if there are proceeds to be shared, the group leaders ensure that the mentally challenged receive their share even if their caregivers are not present. He was reluctant to admit that this is an indication that they are not participating to the same degree as their counterparts.

Hope and Faith Center for the Disabled: This respondent was not only asked which types of disability are actively participating in the Fund, but also to specify about the participation of her group given that it has one of the most severe cases of disability the researcher had come across in the study. The respondent said that the severity of their disabilities is what informed their

choice of activities. She explained that unlike other PWDs, they are not doing labor intensive activities. Instead they used their grant to set up a therapy unit to cater for children with cerebral palsy and from time to time, some of their members are called upon to talk to women groups about economic empowerment.

Vijana Tunawiri respondent argued that if the Council had decided that the Fund will be for groups of people with different types of disability, then it means they must have done their ground work and knew that such an arrangement will not have a negative implication on the participation of any disability type. She declined to state which type of disability was participating most actively in the Fund.

Hamzam Physically Challenged reported the highest level of participation in the Fund was among the physically challenged. The respondent said that had there been other types of disabilities in her group, she doubts they could have managed to do the groundnut business. She explained that even with physical challenges, it is already a daunting task to order groundnuts from Suneka, transport to Nairobi, roast, package and deliver to hawkers around the Central Business District.

Graceline Hygiene respondent said that in her opinion, all disability types participate to the same level. She explained that the Council is quite flexible and has allowed those with severe disabilities to be assisted by their caregivers so they do not miss out on other benefits being enjoyed by their colleagues.

Shauri Moyo Disabled Self-Help Group: Once again, it was reported that the physically challenged are the ones participating most actively in the Economic Empowerment Fund. The respondents indicated that this does not mean that as physically challenged persons they are satisfied with the situation. He said that there was room for improving their participation by addressing some concerns such as the process for following up on application decisions. He said that the group had already written to the Council informing them that it would be of great help if they would update them on the status of their application from time to time. He said that it takes

very long to get the final decision, sometimes over six months and they are forced to visit the Council offices in an attempt to gather any information which is strenuous.

The respondent for *Nyong'iyu Enterprises* opined that participation is not only a matter of being physically present in the enterprise but also about coming up with ideas that enhance creativity and innovation. She said that people with certain types of disability are limited in the ways in which they can contribute to group activities. She added that to the best of her knowledge, groups assign responsibilities to members while factoring capability. She argued that the blind and dumb are some of the most creative people she has seen.

Focus of Disabled Persons respondent explained that because of the physically demanding nature of farming, the five acres of land that the group has put under potato farming in Kinangop are cultivated by hired locals. She however said that for their other activities such as beadwork, all members participate to the same level. She mentioned a challenge in communicating with the deaf but said that it was not such a big concern for the group as they always manage to get them to understand issues.

4.5 Application and Selection Process

The Economic Empowerment Fund issues grants to groups of Persons with Disabilities. The grants are to be used for financing small enterprises or for revolving loan schemes. In the revolving loan scheme component, the groups apply for a grant which they use to provide loans to group members. The loan is repaid to the group at an interest. According to the Fund, the proceeds should be saved, re-invested or used for activities that support the welfare of PWDs and their families. The Fund's Application Handbook gives an example of welfare support as purchasing medication for ailing PWDs. The Economic Empowerment Fund can finance activities such as livestock keeping, bead work, shops and crop cultivation. *A sample of the Fund's application form is attached to this report as Appendix V.*

The goals of the Fund are to help PWDs become self-sufficient in income generation; to enable Persons living with Disabilities gain the skills necessary to run successful enterprises and to give

them the experience required to acquire loans for growing their enterprises from formal lending institutions.

4.5.1 Eligibility Criteria

To be eligible for financing, PWD groups must be legally registered in Kenya and at least one year old. They also need to be registered with the National Council for PWDs. Applications for financing of income generating activities should show a clear understanding of the market. The Council is interested in seeing that the group knows how they will ensure they make a profit in their venture. Of importance to the Fund, is a demonstration of how the proposed activity will benefit PWDs in a particular community. The expenses excluded from financing include purchasing or renting of business premises, operating costs such as electricity and fuel, and financing of activities done by individual PWDs.

The be eligible, applications being submitted to the local District Gender and Social Development Officer are to be accompanied with the following documents: group's constitution or by-laws; group's registration certificate; minutes of the meeting where making an application to the Fund was discussed; A list showing only active group members and indicating their gender, ID Numbers and signatures; previous year's bank statement. This is optional if the group happens not to have a bank account. If the group is applying for the purposes of a revolving loan scheme, rules governing the running of the scheme should be attached.

4.5.2 Application Procedures

Application forms and guidelines are available from the NCPWD website and from the local District Gender and Social Development Officers (*A sample of the application form is attached to this report as Appendix V*). Once groups applying for funds have completed the form, they are required to return it to the DGSDO who in turn should record that they have received the application in the NCPWD District Record of Application Forms. The DGSDO and the District Gender and Social Development Committee review completed applications. The Committee membership includes a representative of PWDs and it co-opts members with relevant technical expertise to assist in vetting of applications. The Committee meets every quarter to review and forward applications to the Fund. During review, applications are either rejected or

recommended according to the following criteria: The form is completed, correct and supporting documents have been attached; The DGSDO has verified existence of the group and that the information provided in the form is correct and true; Some degree of professional judgment indicates that the group has the ability to meet the stated objectives and the amount requested for funding is sufficient.

The DGSDO records why they have arrived at the particular decision and communicates with the applicant. If a group's application is rejected, the DGSDO states the reasons. Within one week of the District Gender and Social Development Committee meeting, the DGSDO forwards the applications he is recommending. The Fund acknowledges receipts of the forms from the DGSDO by email. The applications are sampled in order of dates, given a reference and an electronic record is generated and then filed.

Application forms submitted without the local DGSDO's recommendation are returned to the applicant. The DGSDO is contacted by the Fund to provide information that may be missing from the forms.

4.5.3 Application Review Process

Applications are analyzed by the NCPWD Programs Office in order of dates. A summary of the applications is made and entered into the database. Applications may be rejected if: It is for activities falling outside the criteria of the Fund; Further evidence is required for the activities stated; If there is sufficient reason to believe that the objectives stated are not realistic, the funds applied for are too high or low for the stated activities; or the group lacks required skills, experience or means to achieve its objectives. Applicants whose requests are rejected at this stage are contacted and reasons for rejection communicated. The same is noted on hard and soft copy files. These files are stored for a year after which they are discarded. The rest of the applications are forwarded to the Board of Trustees.

The Programs Committee of the Board of Trustees receives shortlisted applications. This sub-committee meets once per quarter and will make a recommendation to the board on whether to approve or reject an application. The board considers the recommendations given by the

Programs Committee and decides which applicants will be funded. The unsuccessful ones are informed in writing and their records updated to reflect this. Successful applicants are also informed in writing and issued with a duplicate of a Memorandum of Understanding containing the conditions of funding. The conditions comprise the groups stated objectives, schedule of disbursement of funds and reporting requirements. The names of successful applicants are published on the website and updated quarterly.

The Memorandum of Understanding between the group and the Fund must be signed in duplicate and returned to the Fund. After signing, no changes can be made to the project without prior written consent of the Fund. The Fund prohibits the use of its allocations for any purpose other than what it was granted for. Once the Director signs the MoU, the Programs Office raises a request for funding. The Accounts Department draws a cheque or makes transfer of the amount directly to the group account. The group should acknowledge receipt of the funds in writing within two weeks. Groups who have been awarded a grant should report every quarter using a provided template. During the funding period, the Fund makes a visit to the group for one evaluation meeting. Procedures for these meetings are yet to be laid down. The Fund reserves the right to visit group projects at any time after giving at least 2 days' notice.

4.5.4 End of Funding Procedures

The Fund defines the end of the funding period as one year after the payment of the final installment. Beneficiaries are therefore required to submit reports on their progress to the Fund throughout this time. A final report is required from the group at the end of the funding period using the Beneficiary Reporting Form. The group is supposed to consult the Fund on the use of any monies that have remained after project completion, of which the Fund reserves the right to reclaim the excess funds. On receipt of the final report from a group, the file project status changes to completed and is archived.

4.5.5 Lodging Complaints and Appeals

Generally, the National Council for Persons with Disabilities is not able to have further discussions about rejected applications. There is however room for appeal if an applicant feels

the decision is unfair or unjustified. The appeal is received by the Programs Office and forwarded to the Chairman, Board of Trustees for the appointment of an *ad hoc* committee to review the decision, where it is considered appropriate to do so. If still not satisfied, the applicant can give feedback to the DGSDO or the Public Relations Office of the Council. The Council promises to thoroughly investigate all complaints according to the Standard Complaints Procedure.

4.6 Barriers to Participation in the Fund

Respondents were asked if they had received any support to counter disability-related restrictions from the Economic Empowerment Fund. The reasoning was that bodily restrictions owing to disability could impede participation in the Fund. Lack of assistive devices, for instance, is associated with poor economic outcomes as the mobility of PWDs is limited rendering them incapable of attending to their roles (Glen and Burton, 1997). Consistent with literature, the interviews revealed that the Council was cognizant of this concern and had provided assistive devices to some beneficiaries, albeit only to two groups, the Mukuru Disability Empowerment Group and the National League for the Disabled.

The study sought information on how the beneficiaries perceived their interaction with the NCPWDs to determine if it has a bearing on their participation in the Fund. Wee and Paterson (2009) identifies discriminatory attitudes as a factor that may delay PWDs enrolment into economic interventions. Graceline Hygiene, like the Focus of Disabled Persons, complained of poor treatment of PWDs by some of the Council workers. The other nine respondents indicated that they have healthy interactions with the Council.

The Focus of Disabled Persons respondent complained of bureaucracy at the Council, sentiments which were echoed by the Shauri Moyo Disabled Group respondent. The latter particularly referred to the long and tedious process following up on applications.

Low literacy levels have been blamed for exclusion from state programs (OECD, 2010). When asked the reasons as to why some eligible PWD groups in Nairobi County are not participating in

the Fund, Vijana Tunawiri respondent said that many PWDs find the application process complicated due to low literacy. The Hamzam respondent and the Hope and Faith group respondent indicated that they had a challenge in writing their proposals and attributed this to low literacy.

When asked some of the reasons that have hindered PWDs from participating in the Fund, Biafra group respondent said that many PWDs in Nairobi have not heard about the Fund. The Waki Handicapped respondent also indicated that many people with disabilities have not heard about the Economic Empowerment Fund.

Randall (2011) indicating that PWDs with high support needs are more likely to be deprived of knowledge and information about state programs prompted the researcher to ask the Hope and Faith Centre respondent (the group with most severe disabilities in the study), if the channels for learning about the Fund have a bearing on the uptake of the Fund among people with severe disabilities. The discussion revealed that most PWDs who know about the Fund do so by chance and very few because of deliberate efforts that have been made to create awareness.

The interview with Hamzam Physically Challenged respondent revealed that some PWDs are not participants because they are not happy with the group approach.

The Focus of Disabled Persons respondent informed that researcher that some PWDs have chosen not to participate in the Fund because of the small amount of money that the Fund awards.

Vijana Tunawiri respondent said it is a challenge for PWDs to travel in public vehicles and to traverse the city center more so, for people with severe disabilities or a combination of disabilities who are forced to rely on their care givers. This resonates with Mitra et al., (2011) who indicated in their discussion that public transport in developing countries is chaotic and poorly accustomed to the needs of PWDs. The respondent argued that it is very possible for PWDs interested in the Fund to end up not participating due to such challenges.

4.7 Challenges Facing Beneficiaries Enterprises

The interviews established that the beneficiaries of the Fund encounter different types of challenges in the operation of the small enterprises. Of note is that the challenges are not only disability-related. The Shauri Moyo Disabled Self Help Group revealed that compared to their competitors, they are at a disadvantage when bidding for tenders for supplying assistive devices. The group's secretary explained that their chances of being awarded jobs are greatly reduced because they lack the financial capacity to purchase high quality spare parts. He argued that they fail to be selected because their final products are of average quality and expensive yet their counterparts' present affordable high quality devices because they import spare parts at a lower cost.

“Our group applies for NCPWDs’ tenders to supply assistive devices such as tricycles and crutches, but we always lose to organizations like the Association for the Physically Challenged of Kenya. I mean, honestly, how can we compete with them, yet they import high quality spare parts in bulk at a fairly low cost?”

(Secretary, Shauri Moyo Disabled Self-Help Group)

Waki Handicapped Leather Craft finds itself in a similar situation. It faces competition from second hand dealers (*mitumba*) who sell leather items at a lower cost than the group. The group is unable to sell at a cheaper price due to the high production and marketing costs. The Waki respondent argued that the monthly income varies widely as it is dependent on sales in a given month. In the recent past, profits have declined and many workers have left. The respondent explained that they cannot apply for a loan to revive the enterprise from the aforementioned Funds because, ‘the business is on its knees’. He opined that the Funds would not find the group credit worthy due to their narrow profit margin, lack of assets and wavering commitment by members

Graceline Hygiene group makes body wash, shampoos, detergents, and multipurpose soap. The group's customers are mostly salons though they also sell to some people for domestic consumption. The respondent informed the researcher that the group members take turns to purchase the ingredients from a shop along Biashara Street in Nairobi Town. She indicated that

usually the ingredients weigh about 10 kilograms. The challenge they face is in carrying the ingredients from the shop to the Chair's house in Buruburu Estate, where they do the production. She added that the challenge does not end there but continues when they are delivering the final product to customers. In most cases, they are forced to hire a vehicle which reduces their returns.

“Ordinarily, 10 kilograms should not be too heavy for one person since the distance between the shop we buy them from and the stage is not that big. But if you consider that we are all physically challenged, you can see why it is a problem for us. I cannot carry them and it is not any different with my colleagues. (Chairlady, Graceline Hygiene)

There were complaints of defaulting on loans among the Focus of Disabled Persons group and the Nyong'inyo Enterprises group. The Focus of Disabled Persons engages in microfinance while Nyong'inyo Enterprises does table banking. In the former's case, the group used part of their grant on a microfinance kitty that issues small loans that are repayable at an interest of 2 per cent to its members. The group's Chairlady narrated cases of members who borrowed money and failed to repay the installments they had agreed on. When asked the measures the group has put in place against defaulters, she said there are no specific measures in place. She reported that the group once tried to confiscate household items belonging to a member who had defaulted on a loan and it ended up being a police case that dragged without yielding the anticipated results. The group therefore resorted to disbanding defaulters from the group. The Focus of Disabled Persons respondent explained that not all defaulters do so deliberately. She narrated an example of two members that suffered from disability-related illnesses and could not engage in income generating activities that could finance their loans.

On the other hand, the Nyong'inyo respondent gave an account of members who default in table banking. She explained how all members contribute an agreed amount of money and each person has a pre-agreed time for taking the cash home. She said there are some members who faithfully make their contributions as required until it is their turn to take the money. After that they default on payments or just give the other members a difficult time before they give their contribution.

Another instance of defaulting was reported by the Hamzam Physically Challenged group. The members roast and package groundnuts, which they distribute to hawkers stands in the Central Business District. The agreement between the group and the hawkers is that the hawkers only pay for the groundnuts after selling them. The group has experienced defaulting of payments by hawkers who fail to hand in payment even after selling the entire stock. In such cases, the group is forced to write off the amount as bad debt.

The Hamzam Physically Challenged group also complained of fluctuating fuel prices following the ban on charcoal production by the government and harassment by City Council *askaris*. The respondent indicated that the burn on charcoal means that the commodity has become rare and costly when available. This has negative implications on their business. The respondent indicated that the group has since been licensed by the City Council and is free to operate within the City Centre.

Mukuru Disability Empowerment Group operates a posho mill and a public toilet. The group respondent said they have had disagreements with group members who fail to show up at the toilets when it is their turn to clean and collect money. She gave an example of a member who usually fails to show up and cannot be reached on phone. Usually, she has to call a few members to find someone who can step in to avert the risk of losing out on business. The worst part she said is that some demand for the day's payment claiming their reasons for missing out on their duty are genuine. Mukuru Disability group respondent said it is difficult to penalize a member, especially when they argue that they did no wrong.

Three groups, Mukuru Disability Empowerment Group, Vijana Tunawiri and Graceline Hygiene complained of a hostile business environment for Persons with Disabilities. They argued that the public perceives PWDs negatively, and this has adversely impacted on their businesses.

“My group hires out seats for functions. I remember at one time, a certain lady gave me a call saying that she needed seats for a harambee, and she had been told that I could assist her. I directed her to my place so we could discuss her requirements. When she got here, she said she had changed her mind without giving any reasons whatsoever. I felt very bad about it. I could not help but think she was acting that way because she realized we are a group of people with disabilities. I don't know what went through her mind.....” (Coordinator, Vijana Tunawiri).

The Focus of Disabled Persons group complained of unpredictable weather patterns which adversely affected potato yields from their leased land in Kinangop. The group's Coordinator explained that they incur huge expenses in preparing the field for farming because they plough with a tractor twice. They hire laborers for planting, weeding and guarding. In addition, they spend on pesticides and fertilizer. The Coordinator reported that they got very low returns the previous year when most of their crop was attacked by worms.

4.8 Successes Witnessed in Groups

To assess success as one of the specific Reach and Process Indicators, the two key informants were interviewed. The researcher sought to know how the Council gauges success among groups benefitting from the Fund. The Nairobi County Officer observed that there are certain attributes that demonstrate success. He said that a common attribute among the best performing groups is focused leadership. He opined that groups with focused leaders are able to face many obstacles and emerge victorious. He cited an example of a group that once benefitted from the Fund and had set very high standards for its leaders. The group's constitution gave provisions to demote leaders on grounds of poor performance even if their term had not expired. This enhanced accountability by keeping the leaders on their toes and made them to strive to give their best in their positions or otherwise be ousted.

The Monitoring and Evaluation Officer said through her interaction with the benefitting groups, she had realized that the chances of success for small enterprises are greatly increased when members know what they are doing and how it should be done. She explained that it helps if a group ventures in to an activity that it is talented and highly skilled in as opposed to exploring an entirely new area, which is mostly a case of trial and error. She added that the Council is keen on taking the groups through training to enhance their entrepreneurial capacity.

The Nairobi County Officer informed that successful groups are not contented with what they know but are eager to learn. He gave an example of Tusaidiane Self-Help group which he reported is doing very well. He said that there is a time that the group was interested in venturing in to pig farming. They approached him to link them up with a group involved in pig rearing so

they could visit their enterprise and learn from them. The County Officer said that in his opinion the Tusaidiane Self-Help group is a success as they are open-minded and demonstrated that they understood that economic empowerment is not just about money, but encompasses other variables.

The Monitoring and Evaluation Officer also noted that the ability to give feedback and to act on recommendations is an indicator of success among groups. She explained that beneficiaries are supposed to submit reports to the Council and the Gender and Social Development Department. The two offices may review and give recommendations for improvement. Successful groups should be able to implement the recommendations. She observed that when starting out, most groups write sub-standard reports, sometimes due to unfamiliarity or lack of know-how, but with time she has noticed improvements in various areas including record keeping and proposal development. The Monitoring and Evaluation Officer says as the officer-in-charge, she gets very encouraged when that happens because it indicates that their efforts to empower PWDs are actually bringing positive changes in various areas of their lives.

The Nairobi County Officer acknowledged that a number of groups are not doing well and that the Council is not in a position to give them more money. He was however optimistic that the affected groups will get back on their feet if they can make some sacrifices and work with the little they have and grows from there.

The Monitoring and Evaluation Officer affirmed the Nairobi County Officer's sentiments saying that there is a lot of potential for growth for the small enterprises. She admitted that the Council should have done more to build the capacity of the groups to enhance performance. She however said that through intensive training, advertising, helping groups identify and access markets, the enterprises can realize their full potential. The Monitoring and Evaluation Officer informed the researcher that the Council is planning to embark on capacity building programs for all beneficiaries. Training, group exhibitions, engaging consultants on business skills and group dynamics, monitoring and evaluation are just some of the components of the program that will be rolled out.

4.9 Evaluation of Impact using Economic Empowerment Indicators

Each of the eleven groups participating in the study has been evaluated against the indicators that were presented in Chapter Three of this report. To determine change, the groups have been assessed according to specific indicators of Economic Advancement and specific indicators of Power and Agency as illustrated in the tables that follow. The symbol “√” denotes affirmative and the symbol “×” denotes negative, with regard to the specific indicator being assessed.

Table 2: Evaluation of Productivity and Skills

| Name of Group | Specific Indicators of Productivity and Skills | | |
|----------------------------------------|------------------------------------------------|----------------------------------------|------------------------------------------------------|
| | Has outputs to engage in the market | Possesses skills to run the enterprise | Members have acquired new skills in the line of duty |
| Mukuru Disability Empowerment | √ | √ | √ |
| Waki Handicapped Leather Craft | × | √ | √ |
| National League for the Disabled | √ | √ | √ |
| Biafra Disabled | √ | √ | √ |
| Hope and Faith Center for the Disabled | √ | √ | √ |
| Vijana Tunawiri | √ | √ | × |
| Hamzam Physically Challenged | √ | √ | × |
| Graceline Hygiene | √ | √ | √ |
| Shauri Moyo Disabled Self-Help Group | √ | √ | √ |
| Nyong’iyo Enterprises | √ | √ | × |
| Focus of Disabled Persons | √ | √ | √ |

Table 3: Evaluation of Business Practices

| Group Name | Specific Indicators of Business Practices | | | | |
|----------------------------------------|-------------------------------------------|------------------------------------------|---------------------------|------------------|-----------------|
| | Keep records | Separates personal and business accounts | Diversity of product line | Markets products | Invests profits |
| Mukuru Disability Empowerment | √ | √ | √ | × | × |
| Waki Handicapped Leather Craft | × | √ | √ | × | × |
| National League for the Disabled | √ | √ | √ | × | × |
| Biafra Disabled | √ | √ | √ | × | √ |
| Hope and Faith Center for the Disabled | √ | √ | √ | √ | √ |
| Vijana Tunawiri | √ | √ | √ | √ | √ |
| Hamzam Physically Challenged | √ | √ | × | × | √ |
| Graceline Hygiene | √ | √ | √ | × | √ |
| Shauri Moyo Disabled Self-Help Group | √ | √ | √ | × | √ |
| Nyong'uyo Enterprises | √ | × | × | × | × |
| Focus of Disabled Persons | √ | √ | √ | √ | √ |

Table 4: Evaluation of Income

| Group Name | Specific Indicators of Income | | | |
|----------------------------------------|---------------------------------|----------------------------------------------------|---------------------------------------|-----------------------------------------------------------|
| | Enterprise operates at a profit | Income is considered significant by the individual | Separate individual and group savings | Does not sell productive assets due to seasonal shortages |
| Mukuru Disability Empowerment Group | √ | √ | √ | √ |
| Waki Handicapped Leather Craft | × | × | √ | × |
| National League for the Disabled | √ | √ | √ | √ |
| Biafra Disabled Group | √ | √ | √ | √ |
| Hope and Faith Center for the Disabled | √ | √ | √ | √ |
| Vijana Tunawiri | √ | √ | √ | √ |
| Hamzam Physically Challenged Group | √ | × | √ | √ |
| Graceline Hygiene | √ | √ | √ | √ |
| Shauri Moyo Disabled Self-Help Group | √ | × | √ | √ |
| Nyong'uyo Enterprises | √ | √ | × | √ |
| Focus of Disabled Persons | √ | √ | √ | √ |

Table 5: Evaluation of Future Planning

| Group Name | Specific Indicators of Future Planning | | | |
|----------------------------------------|------------------------------------------------|-----------------------------------------------|--------------------------------------|-------------------------------------|
| | Group has a short-term plan for the enterprise | Group has a long-term plan for the enterprise | Taking steps towards short-term plan | Taking steps towards long-term plan |
| Mukuru Disability Empowerment | √ | × | √ | √ |
| Waki Handicapped Leather Craft | √ | × | × | × |
| National League for the Disabled | × | √ | × | × |
| Biafra Disabled | × | × | × | × |
| Hope and Faith Center for the Disabled | × | √ | × | × |
| Vijana Tunawiri | √ | × | √ | × |
| Hamzam Physically Challenged | × | √ | × | × |
| Graceline Hygiene | √ | × | × | × |
| Shauri Moyo Disabled Self-Help Group | × | √ | × | × |
| Nyong'iyoyo Enterprises | √ | √ | × | × |
| Focus of Disabled Persons | × | √ | × | × |

Table 6: Evaluation of Control over Assets

| Group Name | Specific Indicators for Control Over Assets | | |
|----------------------------------------|----------------------------------------------------|----------------------------------------------------------------------|------------------------------------------------------|
| | Group owns productive assets | Group members are in a position to decide how assets are used | Members have witnessed a change in asset base |
| Mukuru Disability Empowerment | √ | √ | √ |
| Waki Handicapped Leather Craft | × | × | × |
| National League for the Disabled | √ | √ | √ |
| Biafra Disabled | √ | √ | √ |
| Hope and Faith Center for the Disabled | √ | √ | √ |
| Vijana Tunawiri | √ | √ | √ |
| Hamzam Physically Challenged | √ | √ | × |
| Graceline Hygiene | √ | √ | × |
| Shauri Moyo Disabled Self-Help Group | √ | √ | √ |
| Nyong'iyu Enterprises | × | √ | × |
| Focus of Disabled Persons | √ | √ | √ |

Table 7: Evaluation of Decision Making, Autonomy and Flexibility

| Group Name | Specific Indicators for Decision Making, Autonomy and Flexibility | | | |
|----------------------------------------|-------------------------------------------------------------------|-----------------------------------|-------------------------------------------------------|-------------------------------------------------------------------------|
| | Members take part in major decisions | Groups operate enterprises freely | Members are free to network to advance the enterprise | Enterprise utilizes technology (e.g. mobile phone, computers, internet) |
| Mukuru Disability Empowerment Group | √ | √ | √ | √ |
| Waki Handicapped Leather Craft | √ | √ | × | √ |
| National League for the Disabled | √ | √ | √ | √ |
| Biafra Disabled Group | √ | √ | √ | √ |
| Hope and Faith Center for the Disabled | √ | √ | √ | √ |
| Vijana Tunawiri | √ | √ | √ | √ |
| Hamzam Physically Challenged Group | √ | √ | × | √ |
| Graceline Hygiene | √ | √ | √ | √ |
| Shauri Moyo Disabled Self-Help Group | √ | √ | × | √ |
| Nyong'iyu Enterprises | √ | √ | √ | √ |
| Focus of Disabled Persons | √ | √ | √ | √ |

Chapter five discusses the findings presented in chapter four. The socio-economic factors influencing participation in the Fund, the changes in the lives of beneficiaries and the impacts beneficiaries had anticipated from the fund are discussed to determine the extent to which the Fund meets the needs of the target group.

CHAPTER 5: DISCUSSION OF FINDINGS

5.1 Introduction

This chapter thematically discusses the findings to the three research questions outlined in the first chapter of this report. The socio-economic factors influencing PWDs participation in the Economic Empowerment Fund and the changes in the lives of PWDs are discussed to determine the impact of the Economic Empowerment Fund. In addition, the extent to which the Fund's impacts and beneficiaries needs correspond is also discussed. Wherever appropriate, text boxes have been used to quote respondents to help bring the issues they raised to life.

5.2 Socio-Economic Factors Influencing Participation in the Fund

The First Objective of the Study was to identify the Socio-Economic factors influencing the participation of Persons with Disabilities in Nairobi County in the Economic Empowerment Fund. To meet this objective, questions informed by the Reach and Process Indicators presented in Chapter Three were posed to respondents. Respondents were asked to state and explain how they learnt about the Fund, the types of disabilities actively participating in the Fund and the application and selection process. Respondents were also asked to discuss the barriers that kept some PWDs from participating, the challenges facing beneficiaries and successes with the small enterprises.

UNDP (2012) reports that Persons with Disabilities face obstacles in utilizing information and technology, yet this is one of the most commonly used channels for publicizing state programs. Consistent with literature, the findings of the study attest to this as 7 out of 11 respondents said they first heard about the Economic Empowerment Fund through radio, print media, television and the internet. The means through which information about the Fund is availed determines the proportion of the disabled population in Nairobi County that is reached by the intervention.

The research results indicate that the degree of participation in the Fund is not uniform across the board. There are varying levels of participation with respondents whose groups comprise only one type of disability reporting that all disability types are active participants. Groups with mixed

disabilities reported lower participation levels among the blind and deaf and the lowest among people with cerebral palsy and the mentally handicapped. The study established that disability type has a significant bearing on the level of participation of beneficiaries in Nairobi County.

The study identified lack of assistive devices as a barrier to participation in the Fund. The Council had issued tricycles under the Assistive Devices program, which is one of the programs of the National Disability Fund just like the Economic Empowerment Fund to the Mukuru Disability Empowerment and the National League for the Disabled. The latter reported that their physically challenged members have benefitted from assistive devices from the Council and is grateful for the tricycles which have facilitated easier movement and execution of enterprise activities by physically challenged members..

The Mukuru Disability Empowerment Group respondent said that the Council has portrayed that it is keen to see their enterprise succeed by responding positively to their request. She said that even though they were at first told that assistive devices were outside the scope of the Economic Empowerment Fund, they were advised to apply to the Assistive Devices program since being a beneficiary of one Fund did not mean they were locked out from other Funds administered by the Council.

The study deduced that poor communication between the Council and Persons with Disabilities may negatively impact on the uptake of the Fund. Graceline Hygiene, like the Focus of Disabled Persons, complained of poor treatment of PWDs by some of the Council workers. Graceline Hygiene respondent complained that she had noticed Council workers who are not disabled are less compassionate with Persons with Disabilities. She said that some do not attend to them as they are supposed to, but instead ask them to come back later. She also complained of her calls not being answered when she calls the Council since going to their office is not any easier for her. Contrary to the sentiments by the two respondents, the other nine indicated that they have healthy interactions with the Council. Hamzam Physically Challenged group said the Council workers are friendly and helpful to the group. Nyong'inyo respondent asserted that their relationship is good and cordial but only as long as beneficiaries remain honest and accountable to the Council.

The Focus of Disabled Persons respondent complained of bureaucracy at the Council. She argued that they should not be asked to move from one office to another to get basic information such as when they will receive the next disbursement of their grant. The Shauri Moyo Disabled Group respondent echoed the sentiments of the Focus of Disabled Persons respondent by indicating that following up on applications is a long and tedious process. The Focus of Disabled Persons respondent called for speedy and straight forward processes in service delivery if relations between the Council and beneficiaries are to improve.

Low literacy levels were blamed for exclusion from the Fund. The Vijana Tunawiri respondent said that many PWDs find the application process complicated. She said that low literacy is quite common among PWDs and as such, expecting them to come up with an entire proposal for funding is a bit unrealistic. She gave an example of her group which could not understand some of the requirements of the Fund and had a difficult time writing a proposal. They sought the help of a skilled proposal writer.

The Hamzam respondent and the Hope and Faith group respondent reiterated the challenge they had in writing their proposals. The two groups just like Vijana Tunawiri engaged a skilled proposal writer. The Mukuru Disability Empowerment group respondent alluded to low literacy levels being an impediment to participation when she was asked about the most active disability types in the Fund. She mentioned the deaf as having difficulty in participating in some aspects of the Fund since most of them missed out on schooling and were not finding it easy to understand certain issues.

The study found ignorance about the Fund to be a barrier to participation. The Biafra group respondent said that many PWDs in Nairobi have not heard about the Fund. She explained that had it not been for her friend who told her about it, she might have been one of those who did not know it existed. The Waki Handicapped respondent also indicated that many people with disabilities have not heard about the Economic Empowerment Fund. He said he personally knows many PWDs who do not know which state programs are targeted at PWDs. This resonates with OECD (2010), who says that PWDs may be ignorant about interventions or even if they are

aware, the low understanding may fail to invoke the necessary levels of interest that result in their participation.

The discussions revealed that most PWDs who know about the Fund do so by chance and very few because of deliberate efforts that have been made to create awareness. The respondent confirmed that information on the Fund is not readily available at the grassroots therefore the people who need it the most are locked out. The Hope and Faith Centre respondent proposed that the Council should use social workers to create awareness about the Fund especially in informal settlements such as Dandora and Kibera.

Hamzam Physically Challenged respondent opined that some PWDs are not participants because they are not happy with the group approach. The respondent said that she personally feels that the Fund should also be financing individuals. She argued that groups can get very complicated as people have vested interests and not everyone can be trusted.

Focus of Disabled Persons respondent said that even though her group has made the best use of the money it was awarded, the Fund should consider making bigger allocations. She said that some PWD groups may not feel motivated enough to become beneficiaries of the Fund because of the amount of money it awards. She argued that given the trouble it takes to apply and obtain the grant, the Council should consider giving more money to groups as some of them may feel that the little it offers is not worth all the trouble.

Vijana Tunawiri respondent said that applying for the Fund requires a lot of time and follow up. From her experience, following up with telephone calls to the Council has never yielded the desired results and she has realized that it is better to go to the office physically if she wants a quick response. She however said that the challenge for most PWDs is getting to the offices in Nyayo House or even to the Head Office in Westlands. The respondent said it is a challenge for PWDs to travel in public vehicles and to traverse the city center more so, for people with severe disabilities or a combination of disabilities who are forced to rely on their care givers. This resonates with Mitra et al., (2011) who indicated in their discussion that public transport in developing countries is chaotic and poorly accustomed to the needs of PWDs. The respondent

argued that it is very possible for PWDs interested in the Fund to end up not participating due to such challenges.

5.3 Changes in Beneficiaries Lives

The Second Objective of the Study was to describe the ways in which the Economic Empowerment Fund has changed the lives of beneficiaries in Nairobi County. To fulfill this objective, the Mogolla *et al.*, (2012) framework acted as a conceptual guide in developing the Economic Advancement Indicators and the Power and Agency indicators presented in Chapter Three of this report. The information gathered during the interviews focused on productivity and skills, business practices, income and future planning to capture the Economic Advancement Indicators and focused on control over assets, decision making and autonomy/flexibility to capture the Power and Agency Indicators.

The specific indicators were used to draw comparisons of the groups' situation at the time of the study against their situation before they were financed by the Economic Empowerment Fund so as to determine change.

5.2.1 Productivity and Skills

The study established that all the groups participating in the study possessed the goods and skills for income generation before they were financed by the Economic Empowerment Fund. It was however noted that at the time of the interviews, all groups except the Waki Handicapped Leather Craft still have the outputs to engage in the market. The Waki Handicapped Leather Craft group makes leather sandals, bags, wallets and belts. Its respondent indicated that the group had not been performing well and had not made any items for about four months prior to the interview.

The Mukuru Disability Empowerment Group had a posho mill machine for grinding maize, sorghum and millet. It also has a public toilet within the Mukuru informal settlement whereby clients pay ten Kenya shillings to use.

The National league for the disabled owns a singer model of sewing machine and offers tailoring services while the Biafra Disabled group operates a hotel business within the Council's compound in Westlands.

The Hope and Faith Center for the Disabled has a feeding program whereby they take food to schools for children with disabilities. The Hope and Faith group also has a therapy unit for people with cerebral palsy and offers training on empowerment to women's groups.

Vijana Tunawiri invested in plastic chairs which they hire out for functions. Their tree nursery generates seedlings which they sell at five shillings each.

The Hamzam respondent reported that the group has a stock of one sack of groundnuts and a *jiko*, *sufurias* and packaging materials.

The Graceline Hygiene respondent had some left-over ingredients for the detergents together with the containers for mixing, stirring and boiling.

Shaurimoyo Disabled had some money in its bank account with which they operate a micro-finance kitty. The group gives loans from as little as two thousand shillings to members of their community at an interest of two per cent. The members are also skilled in making assistive devices.

Nyong'inyo Enterprises had savings in their table banking account while the Focus of Disabled Persons group runs a merry-go-round, has leased land for potato farming, and makes purses, savings tin, baskets and handbags using beads.

The skills acquired in the line of duty in the table above, refers to the capacity building efforts channeled towards the participating groups by the Council and other parties, as well as, the new skills that the members have acquired from their colleagues or from experience in running the enterprise. The study established that the Economic Empowerment Fund has facilitated the training of three groups in the study to enable them run their enterprises effectively. The Focus

of Disabled Persons, Nyong'iyu Enterprises and the National League for the Disabled are the groups that reported they had undergone training.

The Focus of Disabled Persons received a training donation of Kshs.50, 000 with which they hired experts to teach them record keeping. The skills the group acquired are evidenced by the highly organized books dating back to the year 2011. Nyong'iyu Enterprises was trained on entrepreneurship and table banking while the National League for the Disabled underwent training on prime business locations, customer-care and record keeping. According to Nyong'iyu Enterprises, the training by the Council has impacted on the group by increasing efficiency in productivity, albeit mildly. On the contrary, other groups in the study could only express the desire to be trained by the Council on basic entrepreneurship skills. The Shauri Moyo Disabled Self-Help group said they had made several written requests for training to the Economic Empowerment Fund, which had not been responded to.

“My group has not undergone any training. We have just been hearing from other groups that they have been trained by the Economic Empowerment Fund. We would very much like to be trained so we can improve as a group.”

(Chairlady, Mukuru Disability Empowerment Group)

Some of the groups in the study had undergone training, but attributed these efforts to other parties. Noteworthy is that these groups underwent these trainings after they had benefitted from the Economic Empowerment Fund. The Shauri Moyo Disabled Self-Help group benefitted from training on savings and record keeping by the Association for the Physically Disabled persons of Kenya (APDK). The group has also benefitted from training from the Ministry of Agriculture in soap making, green house farming and advanced farming technologies. The respondent revealed that the group is yet to utilize the skills they acquired from the training by the Ministry.

Graceline Hygiene started its detergent business after being trained by social workers who were visiting stay-at-home mothers in Buruburu estate. The Chairlady was lucky to be at home when they knocked on her door. She taught her group members what she learnt.

Waki Handicapped Leather Craft reported that they acquired their skills from seminars organized by the Central Government. They are particularly grateful to the Council for having given them an opportunity to showcase their work at the annual Nairobi Show.

Voluntary Services Overseas (VSO) Jitolee was mentioned by Hamzam Physically Challenged group and Graceline Hygiene as having trained them in hydroponic farming, a skill they are yet to put to use.

5.2.2 Business Practices

Ten out of eleven groups in the study said they keep records, which they showed the researcher. They said that this has always been the case even before they benefitted from the Economic Empowerment Fund. The most detailed and organized records were those of the Focus Groups for Disabled Persons. On being commended for their good record keeping by the researcher, the respondent attributed it to the training on record keeping which had been financed by the Economic Empowerment Fund in 2011. Waki Handicap Leather Craft said that they used to keep records but had stopped when the group faced major setbacks in their operations the previous year.

All groups except for Nyong'inyo Enterprises indicated that they have separate personal and business accounts. The study did not note any difference in this aspect among the groups before and after they were funded. Nyong'inyo Enterprises attributed the lack of separate personal and business accounts to the fact that their only activity is table banking. The respondent further explained that for most members, the table banking is their only "account" so it doubles up as a business account and a personal account.

The study assessed the diversity of the groups' product line by looking at its activities and if it had made an attempt to modify the main product so as to develop a series of products that complement each other for the purposes of boosting returns. The study established that the proceeds from the Economic Empowerment Fund enabled the groups to diversify. Nyong'inyo Enterprises and Hamzam group were however found to be lacking in diversity. Nyong'inyo

group only does table banking and did not have any variations or side activities to complement it. The Hamzam group only sells roasted groundnuts. The respondent did not talk of other different ways they make the ground nuts, for instance, ground nut powder, fried nuts or nuts coated with spices.

Only three groups in the study indicated that it markets its products; the Hope and Faith Center for the Disabled, Vijana Tunawiri and the Focus for Disabled Persons. The Focus for Disabled Persons respondent said that the members do marketing especially for their beadwork in their respective churches and self-development groups. She gave an example of a time when her church had a function for the Women's Guild and she was asked by the organizers to display some of their products. The group ended up selling most of the items on display.

Both Vijana Tunawiri and the Hope and Faith Center for the Disabled reported using word of mouth and referrals as their marketing medium. Vijana Tunawiri said that their seats hiring business has grown because of the members telling people about it and because of referrals by satisfied customers.

The Hope and Faith Center respondent indicated that the group markets the women empowerment aspect of their activities.

“When talking to members of women's groups, we let them know that we can visit their groups and teach them a few skills which can help them to increase their income generating capacity. We give them examples of groups we have mentored and the success witnessed by the group.”
(Chairlady-Hope and Faith Center for the Disabled)

The study established that there are no changes in terms of marketing by the groups before and after benefitting from the Economic Empowerment Fund.

The Hamzam Group and the National League for the Disabled unlike the other nine groups do not invest profits. They argued that it is because the money they make is not a lot and the members agreed that they should just share it. Eight respondents indicated that they have always invested the surplus, even before benefitting from the Economic Empowerment Fund. The

Mukuru Disability Empowerment however indicated that it is after being funded by the Economic Empowerment Fund that it started to invest profits. The respondent said this was necessitated by the increased income after being boosted by the Fund.

The Nyong'inyo Enterprises respondent explained that owing to the nature of table banking, there is essentially no profit made, but the benefit is that the members get to take home a lump sum which they end up repaying at no interest when they make monthly contributions. The study could not make determine whether there is a change with regard to investment of profits by Nyong'inyo Enterprises. The respondent explained that prior to funding, the group did not do table banking but rather it was a social group that met in different houses and supported each other during functions such as weddings and funerals.

The Waki Handicapped Leather Craft enterprise was not functional at the time of the study due to constant losses arising from poor management and wavering commitment by members.

5.2.3 Income

All the groups in the study except for Waki Handicapped reported that their enterprises operate at a profit. As earlier indicated, Waki Handicapped Leather Craft faced major setbacks in the previous year and was not operational at the time of the research. The respondent said that the group constantly ran into losses owing to poor management and wavering commitment by members.

The Vijana Tunawiri respondent reported that their children can attend school without being sent home for school fees, which is contrary to the norm in the past. The Vijana Tunawiri respondent emphasized that the ability of children of PWDs to attend school without disruption among her group is a major change as raising school fees had been a major challenge before their enterprise was boosted by the Economic Empowerment Fund.

Sentiments regarding school fees were reiterated by the respondents of Mukuru Disability Empowerment group and Nyong'inyo Enterprises. The Mukuru Disability respondent said that paying schools fees has been a big challenge for most of her group members, especially the

women who are usually single mothers or widowed. In the past, they relied on family members for support in this regard. She said that since their *posho* mill and public toilet business picked up, most members have reported ease in paying school fees for their children.

The Nyong'inyo respondent on the other hand said that their table banking idea is a brilliant way of raising large sums of money for expenses such as school fees. She gave an example of how she strategically ensures that she receives her share of the members contribution at a time when children are reporting to school for a new term. With fifty thousand Kenya shillings, she said she can comfortably pay fees, replace old school uniforms, buy books and stationery.

The Hamzam group and Shaurimoyo Disabled group reported that the proceeds from the business are not considered significant by the individual members since they are little. Hamzam particularly said that the groundnut business is not bringing in good money for the group as they had expected due to many cases of defaulting in payment by roadside hawkers operating in the Central Business District.

All groups except for Nyong'inyo Enterprises indicated that their members have separate personal and business savings accounts. The Nyong'inyo respondent explained that the group's only activity is table banking and as such, the table banking is the only savings "account" for most members, so it doubles up as a business account and a personal account.

Generally, the beneficiaries have financial obligations to their households which entail paying rent, school fees, health care and buying food. The study did not note any changes in financial responsibilities before and after benefitting from the Fund among the respondents. The Hope and Faith Centre for the Disabled respondent is the only one who reported not having any financial obligations in her household.

Waki Handicapped is the only group that reported of selling productive assets due to seasonal shortages. The respondent said that the group was forced to sell some of the rolls of leather that they had to settle some debts. He revealed that even small items such as needles had been taken by members so if the group is to revive its activities, they will have to acquire everything.

5.2.4 Future Planning

The study considered short-term plans to be those intended for a period of zero to five years while long-term plans are those intended for five years and beyond.

The *Mukuru Disability Empowerment* respondent reported that the group plans on buying another posho mill machine within the next three years. She revealed that the group has asked each member to contribute three thousand Kenya shillings towards the planned purchase. She said the group plans on continuing with their current operations in the long term.

When asked about the future plans of his group, the *Waki Handicapped* respondent did not portray optimism for their leather products enterprise. He said that five years from then; he expects the enterprise to be performing dismally due to Kenyans preference for imported products over locally manufactured goods, even in the unlikely event that they manage to revive it. In ten years' time, he said he expects the enterprise to be completely defunct.

The *National League for the Disabled* respondent said that in the long-term, the group plans on buying more sewing machines for their tailoring business and relocating to bigger premises. The groups had not taken any measures towards these plans.

The *Biafra Disabled Group* respondent said the group had no specific short-term or long-term plans.

Hope and Faith Center for the Disabled indicated that they do not have specific short-term plans other than to focus on their current activities. The respondent however indicated that they would like to be trading in multiple consumer goods as well as to maintain their feeding program, therapy, vocational training and women empowerment within the next five to ten years. As at the time of the interview, the only step the group had taken towards the realization of the goal was to ask members to think of some products they can sell.

The *Vijana Tunawiri* respondent reported that the group was already in touch with a few suppliers in the city as they intend on buying two a hundred-seater tents and ten round tables. She said that they have been hiring out seats for a while and people always ask them why they do not have tents and tables. She explained that even though they have gotten in touch with suppliers, it was basically to find the best market rates. The members are yet to raise the money needed to make the purchases.

Hamzam Physically Challenged respondent said that the group intends on leaving the ground nut business altogether for a better one since they are not happy with the returns. The problem, she said, was that they had not identified an alternative business they can engage in.

The *Graceline Hygiene* respondent said that within the next five years, the group would like to be making a bigger volume of detergents and to have many more customers. The Chairlady indicated that the limiting factor has been the larger capital needed to increase their output. The group had not decided on how they will raise the money needed to buy more ingredients so as to produce more.

Shauri Moyo Disabled Self-Help Group indicated that they have no short-term plans but to continue making assistive devices for sale to Persons with Disabilities and bidding for tenders. The respondent indicated that in the long-term, they would like to open branches all over the country for selling the assistive devices. The group had not taken any steps to that effect.

Nyong'iyu Enterprises revealed that both the short-term and long-term plan of the group is to attract more members and raise the monthly contribution for the table banking so that members can take home more money. No steps had been taken to that effect.

The *Focus of Disabled Persons* envisions owning a workshop within ten years where PWDs from poor backgrounds can be trained in carpentry, beadwork and leatherwork at no cost. No steps had been taken towards the realization of this vision.

The study discovered that the groups participating in the study had future plans for their enterprises even before they were financed by the Economic Empowerment Fund. All group

reported that they either had short-term plans, long-term plans or both except for the Biafra Disabled group and the Waki Handicapped Leather Craft group. It is apparent that even though Mukuru Disability Empowerment group and Vijana Tunawiri group have taken actual steps towards the realization of their plans, the plans for the other groups are basically ideas and they are “living in the moment”.

5.2.5 Control over Assets

When asked if group members have always been consulted on how to use assets, all respondents responded in the affirmative. The researcher raised the concern of participation in the consultation process among the different disability types. Similar sentiments to those of participation levels in the Fund according to disability types were echoed. Groups comprising members with one type of disability once again indicated that everyone is consulted to the same degree regarding use of group assets. Lower consultation levels were reported among the blind and the deaf and the lowest among members with cerebral palsy and mental handicap.

The Fund has brought some changes in asset base among groups in the study. The most significant growth in assets was reported by Biafra Disabled group and Vijana Tunawiri. Biafra Disabled did not own any assets prior to funding but currently own a dozen rabbits, fifteen pigs and a hotel with tables, chairs, utensils and a refrigerator. The financing enabled them to make profits, which they used to acquire their assets.

Vijana Tunawiri also did not own any assets prior to funding but now has one hand cart, two wheelbarrows, ten plastic chairs and have rented a small room for their business. The changes reported by the other groups are minor compared to the aforementioned.

The National League for the Disabled has more fabric for making garments and bought a bigger sewing machine than the one they initially had.

Since Shauri Moyo Disabled Self Help Group benefitted from the Fund, the group has acquired a desktop computer which they use to compile minutes of their meeting, draft letters, make records

and to prepare tender documents. The respondent indicated that the equipment used by members to make the assistive devices is individually owned and members lend to the group when needed.

The Focus for Disabled Persons said she considers the land they have leased in Kinangop for potato farming an asset even though the group does not own it. She said that the money from the Economic Empowerment Fund put the group in a position to lease the land for five years, buy farm inputs and hire laborers.

Owing to the challenges facing Waki Handicapped, the group has witnessed a reduction in assets when they were forced to sell the remaining rolls of leather so as to settle debts. The respondent also reported that members had taken away the smaller items such as scissors and needles.

Hamzam Physically Challenged group has not witnessed any changes in assets. The respondent said that the group basically owns a few *sufurias* for roasting the groundnuts, *jikos* and packaging papers.

Graceline Hygiene group has not witnessed any changes in assets. The respondent said that to make the detergents, the members require wooden sticks, water cans, a big basin and *sufurias*. Replacements are only made when an item gets worn out or damaged.

The table banking group, Nyong'inyo Enterprises, did not own any assets both before and after funding since the kitty collects money from members and lends at no interest to individual.

5.2.6 Decision Making, Autonomy and Flexibility

When asked if group members are consulted on major decisions concerning the enterprise and if they were consulted before benefitting from the Fund, all respondents responded in the affirmative. The researcher once again raised the concern of participation in the consultation process among the different types of disabilities. Similar sentiments to those of participation levels in the Fund according to disability types were again echoed. Groups comprising members with one type of disability once again indicated that all members are involved in decision making to the same degree. Lower participation in decision making was reported among the deaf and the

lowest among members with cerebral palsy and mental handicap. The physically challenged, the blind and people with albinism were noted to have higher participation levels with regard to decision making.

Respondents were asked whether their enterprises operate freely in the business environments. The decision to ask this question was informed by literature indicating that negative public attitudes towards disability adversely impact on PWDs involvement in income generating activities (Wee and Paterson, 2009). There was consensus that the members feel free to operate their enterprises in the communities they operate in. An isolated case of perceived discrimination was noted with the Vijana Tunawiri Group whereby the respondent narrated about a time when a certain lady approached the group because she needed to hire plastic chairs for an upcoming fundraiser. Upon meeting the group's coordinator, the lady allegedly said she had changed her mind about hiring from group and left without any giving reasons.

With regard to the freedom to network to advance the enterprises, the groups unanimously reported that the Economic Empowerment Fund had impacted positively on their lives by increasing their perception by the community and by increasing their eligibility for other state-administered funds. As such the community is more willing to accept them into self-development groups. The Graceline Hygiene respondent said that since her group benefitted from the Fund, she has become a member of Peeling off Disabilities, Sisters of Faith and Women Who Care groups. Her business thriving has made her appealing to other people and they no longer mind being associated with her, she added. These groups facilitate exchange of ideas, do table banking and give small loans. They also double up as support groups and Christian fellowships.

The National League for the Disabled respondent said that after funding, female members became registered with the Women Challenged to Challenge organization and the Kenya Women Wheelchair Basketball team. He also said that both male and female members of his group are now registered by the National Fund for the Disabled by virtue of being people living with disability and running a successful tailoring business. He informed the researcher that the benefits of their affiliation to the National Fund for the Disabled is access to funds for growing the business, assistive devices for these who need them and trainings on business management.

The Economic Empowerment Fund has created linkages for PWDs with microfinance institutions and development Funds. To be eligible for the Economic Empowerment Fund, beneficiaries are required to register their groups with the Department of Social Services. They should have a constitution, be recommended by their chief and the District Gender and Social Development Officer and register the group with the NCPWDs. Fulfilling these requirements has enhanced the capacity of groups to apply for loans from micro-finance institutions and to be eligible for funding by the Uwezo Fund, Youth Enterprise Fund and the Women Fund since the aforementioned Funds have similar eligibility requirements.

Focus of Disabled Persons group, for instance, got a loan from the Uwezo Fund after it had fulfilled the conditions required by the Economic Empowerment Fund. The loan has complemented the support from the Economic Empowerment Fund in their table banking component.

Shauri Moyo Disabled Self-Help Group also reported that they received a donation from the Uwezo Fund which they injected into the microfinance kitty. Borrowers from the Fund need to be guaranteed by another member and repayment is at an interest of 2 percent.

Waki Handicapped Leather Craft on the other hand got a loan of Kshs.20, 000 from the Kenya Society for the Blind which it used to purchase more leather for making bags, belts and shoes. This was before the group succumbed to management and financial challenges.

The National League for the Disabled respondent informed that the Economic Empowerment Fund has engaged the Youth Fund and the organizers of the paralympic games to enhance the performance of their enterprises. Through games, the members network and sell the clothes they make.

The Waki Handicapped Leather Craft respondent described their relationship with the Society for the Blind as cordial because it awarded them tenders for supplying leather items when sales were began suffering with their usual customers and even absorbed some of them in temporary employment.

The Hamzam Physically Challenged Group respondent and the Hope and Faith Centre respondent reported an increased appreciation of PWDs ability to sustain their own livelihoods by the community. The Hamzam respondent said that people who previously thought she could not be productive are now surprised at how she can meet her needs without asking for help. The Hope and Faith Centre respondent said that she owes her improved living standards to the Fund. She said that she lived in a single-roomed house together with her children before her group was funded but has since moved her family into a one bedroom house. She added that it is now easier for her and her group members to afford healthcare, food and clothing.

The Biafra Disabled Group said the Fund has impacted on the community by ensuring there is enough food supply for children with disabilities through their enterprise. The respondent also reported an increased sense of togetherness in the community because of the enterprise's activities. The respondent told the researcher about the new friends and networks they had made within the groups and by participating in communal activities.

The question posed to respondents regarding the use of technology by the group in running the enterprises encapsulated the use of mobile phones, internet and computers. All respondents elicited positive responses. This can be attributed to all groups reporting that they use mobile phones for communication and money transfer through services such as MPESA and Airtel Money. Internet and computer usage was however not noted or observed among all groups. The Shaurimoyo Self-Help group is the only group that indicated that it owns and uses a computer for its operations. A few respondents said they use the internet for personal use but none said that they use the internet for the purposes of the enterprise.

5.4 Impacts of the Fund in Relation to Beneficiaries Needs

The Third Objective of the Study was to assess the extent to which the Fund's impacts match the needs of the intended beneficiaries. To meet this objective, the study sought to find out the impacts the beneficiaries anticipated from the Economic Empowerment Fund and assessed them against the impacts the beneficiaries reported.

The *Mukuru Disability Empowerment* respondent opined that the goal of the Economic Empowerment Fund is to finance PWD's small enterprises so they can thrive. The respondent explained that she had expected that by being part of a business that is doing well, people would stop viewing her as a beggar and a burden just because she has disability. When asked if she would say that the Fund had succeeded in achieving that, the respondent replied that it had. She told the researcher how she spends more time at the groups' *posho* mill compared to the public toilet. Over a short period of time since they started the *posho* mill, she noticed that more people would greet her in the estate and make small talk because they recognized her from the shop. She said that she no longer feels inferior to other people and the greetings from her neighbors indicate an altered perception about her.

The respondent for *Waki Handicapped Leather Craft* said that most people think that people with disabilities cannot achieve much in their lives. He explained that the group's enterprise is forty-one years old and had withstood the test of time till recently when it succumbed to challenges of poor management and non-committal members. The enterprises prolonged existence attested to the fact that PWDs can achieve what they want, he argued. The respondent told the researcher how he had been hopeful that the financing from the Economic Empowerment Fund would renew hope among his members that they can overcome the problems they were facing and get back on their feet. He said that he had no option but to resign himself to the fact that the challenges they had could not be resolved with money alone. He indicated that had the Fund's administrators offered advice on how they could go about it, maybe the narrative could have been different. He said that even though he could not blame the Fund for the collapse of their enterprise problems, ultimately, the Fund had not met his need to salvage the leather enterprise.

The *National League for the Disabled* respondent said that the kind of impact that he expected the Fund to have in his life was one that puts him in a position to have the resources to acquire assets such as a car, a house and land. He said that together with his group members, they had experienced positive impacts from the Fund, albeit nothing close to what he had expected. The respondent blamed the amount of money awarded to the group by the Fund for failing to bring about the kind of impact that he desired.

The *Biafra Disabled Group* respondent said that she had anticipated that the Economic Empowerment would improve her economic status to a level where she could enroll for tertiary education and pay the fees herself. She said that the impact she had witnessed from the Fund was stronger social ties within the group and between the group members and the community. She attributed the improved interaction with the community to the food which the group supplies to children with disabilities from their hotel. She said that it is unfortunate that her dream for further education remains just that.

The respondent for the *Hope and Faith Center for the Disabled* said that the Economic Empowerment Fund had impacted on her life the way she had expected it to. She partly attributed this to the group using the funds they received for the activities they had indicated in their application. She indicated that for her, monetary impacts are secondary. She said that the group's activities that were financed portray compassion for the vulnerable people in society, that is, women, children and PWDs. The therapy unit for children with disabilities sewing machines for vocational training and the empowerment talks that they give women are all noble causes in her opinion. She said that she had expected the money awarded by the Fund to help the group advance its agenda and that is what it has done.

The *Vijana Tunawiri* respondent said that the Economic Empowerment Fund is supposed to make beneficiaries financially independent. She said that it is widely recognized that PWDs are largely dependent on relatives and well-wishers for their needs. Since the group was financed, their enterprise is performing quite well and she can buy food, water and give her children bus fare to go to school without relying on relatives. She admitted that she however still needs help with the larger expenses such as school fees. In her opinion, the Economic Empowerment Fund has achieved its objective.

The *Hamzam Physically Challenged* respondent shared her expectations of the Economic Empowerment Fund as expanding and diversifying their enterprises. She said that by the time the group was applying for funding, they were already doing the groundnuts business and the reasons they stated in the application for requesting for funding was to increase the amount of groundnuts that they were buying and selling so as to meet the growing demand in the city. The

group had also hoped to venture into sesame seeds (*simsim*) business after being funded. She said that regrettably, none of the two has been realized.

The *Graceline Hygiene* respondent referred to the challenges of transportation of ingredients from the city center and transportation of detergents to customers. She said that she had expected the Fund to help in addressing the problem either directly or indirectly. She informed the researcher that they had shared the issue with one of the Council's officers and she expected that by being beneficiaries of the Fund, they would generate enough income to enable them to buy a second hand motorbike or that alternatively the Fund would award some resources towards transportation costs. She narrated how the challenge had persisted even after they were funded and a significant amount of their income still goes towards transport. She said that the Fund had not met her need in this regard.

The *Shauri Moyo Self-Help* respondent said that the impact he had anticipated from the Fund was an improvement of his living standard, which is consistent with the Fund's goals. He said that the average monthly earnings from the activities supported by the Economic Empowerment Fund are eight hundred and fifty Kenya shillings for each group member. He said that he does not consider the amount significant given the high cost of living in Nairobi. He reasoned that the money could have had a bigger effect in a rural household. He was cognizant of the probability that their earnings could have been higher if their enterprise was performing better. He said that even though the members agreed that they should collect their earnings at the end of the year so that it accumulates to about ten thousand Kenya shillings, he could not say that his living standards had improved because of the Fund.

The respondent for *Nyong'oyo Enterprises* argued that PWDs are generally poorer than people without disabilities and it was her expectation that the Economic Empowerment Fund would help to reduce poverty levels among PWDs so as to lessen the disparity between the two groups. She reported that she had so far not witnessed a significant improvement in her economic situation.

The respondent for the *Focus of Disabled Persons* said that she expected the Fund to arm her group members with knowledge and financial support to successfully carry out their income generating activities. She acknowledged that the financial support of fifty thousand Kenya shillings that the group had received from the Economic Empowerment Fund for purposes of group training helped the group advance their record keeping. She was however expecting that the Fund would hold workshops for the group so they can increase their knowledge in other areas and get exposure through tours. She said that the Fund's impact matched her needs only to a small extent.

The next chapter concisely links the study findings with all sections of the report. The chapter draws conclusions based on the evaluation and proposes areas that may be researched in future.

CHAPTER 6: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

6.1 Introduction

This chapter summarizes the study findings and draws conclusions on the socio-economic factors influencing PWDs participation in the Fund, the changes in the lives of PWDs and the extent to which the impacts match the needs of beneficiaries. The chapter links the findings of the study to theory. Further, it gives recommendations in line with the findings and proposes areas that may be researched in future. The overall objective of the study was to evaluate the ways in which the Economic Empowerment Fund has impacted Persons with Disabilities in Nairobi County to determine if it is meeting its objectives.

6.2 Summary of Study Findings

The study found that there are several socio-economic factors that limit the participation of PWDs in Nairobi County in the Economic Empowerment Fund. These factors were cited as the lack of assistive devices to help in counter-acting disability so as to enhance the ability to execute responsibilities in the small enterprises, bureaucracy in the application and approval process and poor interactions between the Council workers and Persons with Disabilities. Low literacy levels among PWDs were found to affect understanding and to limit the ability of making applications to the Fund. Ignorance about the Fund, poor infrastructure, discomfort with the group arrangement, the amount of financial allocations and weak efforts in raising awareness about the Fund were also blamed for impacting negatively on the uptake of the Fund.

The findings of the study show that Information, Communication and Technology (ICT) played the biggest role in beneficiaries learning about the Economic Empowerment Fund. Those who attributed their knowing about the Fund to ICT said it was either through radio, print media, television or the internet.

The research findings revealed that the degree of participation in the Fund is not uniform across the board. Varying degrees of participation were noted according to the type of disability.

Groups comprising members with only one type of disability had equal participation levels among members while groups with mixed disabilities had lower participation levels among the blind and deaf, and the lowest among people with cerebral palsy and mental handicap. The highest participation levels were noted among the physically challenged and people with albinism.

The study found that the challenges encountered by beneficiaries in their small enterprises are not related to disability only. Poor management at the group level, mobility problems for PWDs, lack of sufficient capital, unfavorable weather patterns, wavering commitment by members, unfavorable government policy, members absconding duty and defaulting on payments are challenges that were said to have adversely impacted on the small enterprises.

The study established that the Council considers some groups that have benefitted from the Economic Empowerment Fund as successful. The study identified the characteristics that the Council associates with successful groups. Focused leadership, group cohesion, eagerness to learn, ability to give feedback and implement recommendations and operating in a field that they are talented and skilled in, are the characteristics that the Council associates with successful groups.

On changes in the lives of beneficiaries, the study found that there were positive changes with regard to productivity among all groups participating in the research, except for Waki Handicapped Leather Craft. The group had not been performing well and had not made any leather sandals, bags, wallets or belts items for about four months before the study.

The study noted changes in skills among the participants. The beneficiaries in eight out of eleven groups had acquired new skills in the line of duty after benefitting from the Fund. The Fund had trained three groups in the study; the Focus of Disabled Persons, Nyong'iyo Enterprises and the National League for the Disabled to enhance their capacity to run their enterprises. Four groups, Shauri Moyo Disabled Self-Help group, Waki Handicapped Leather Craft, Hamzam Physically Challenged group and Graceline Hygiene attributed the training they underwent to other parties.

These seven groups together with the Hope and Faith Centre for the Disabled also reported that they learnt some skills from their colleagues in the small enterprises.

With regard to business practices, the changes in record keeping were noted with Waki Handicapped Leather Craft and the Focus of Disabled Persons. The Waki group had stopped keeping records at the time of the study due to the fact that it was not functional. The Focus group had improved its record keeping skills as a result of training on record keeping that was sponsored by the Economic Empowerment Fund. The study did not note any changes with regard to separating personal and business accounts among the groups before and after they were funded. Members of Nyong'inyo Enterprises reported that they did not separate their accounts since the groups' only activity is table banking; it acts as the only "account" for most members and therefore doubles up as a business account and a personal account.

The study established that the proceeds from the Economic Empowerment Fund enabled the groups to diversify their product lines. Nyong'inyo Enterprises and Hamzam group product lines were however found to be lacking in diversity. The study established that there was no change as to whether a group markets its products before and after benefitting from the Economic Empowerment Fund.

All the groups in the study except for Waki Handicapped reported that their enterprises operate at a profit. The Hamzam group and Shaurimoyo Disabled respondents however indicated that the proceeds from the enterprise are not considered significant by the individual members since they are little. The study did not note any changes in household financial responsibilities before and after benefitting from the Fund among the respondents. The Hope and Faith Centre for the Disabled respondent is the only one who reported not having any financial obligations in her household.

The income from the small enterprises enabled beneficiaries to pay school fees for their children, hence they are no longer sent home like in the past. These sentiments were shared by Vijana Tunawiri, Mukuru Disability Empowerment and Nyong'inyo Enterprises respondents.

A change in interaction with productive assets was only noted with Waki Handicapped who indicated that they sold their productive assets to address seasonal shortages.

The study established that the groups participating in the study had future plans for their enterprises even before they were financed by the Economic Empowerment Fund. All groups reported that they either had short-term plans, long-term plans or both except for the Biafra Disabled group and the Waki Handicapped Leather Craft group which indicated that they had neither. It is apparent that even though Mukuru Disability Empowerment group and Vijana Tunawiri group had taken actual steps towards the realization of their plans, the plans for the other groups are basically ideas and they are “living in the moment”.

The study found that Fund has brought some changes in asset base among the groups. The most significant growth in assets was reported by Biafra Disabled group and Vijana Tunawiri while the biggest decline in assets was observed with the Waki Handicapped Leather Craft group which was forced to sell the remaining rolls of leather so as to settle debts and members had taken away the smaller items such as scissors and needles. Hamzam Physically Challenged group and Graceline Hygiene group had not witnessed any change in asset base.

All participating groups indicated that members have always been consulted on how to use assets. Similar sentiments to those of participation levels in the Fund according to disability types were nonetheless echoed. Groups comprising members with one type of disability once again indicated that everyone is consulted to the same degree regarding use of group assets. Lower consultation levels were reported among the blind and the deaf and the lowest among members with cerebral palsy and mental handicap.

With regard to decision making on enterprise matters, similar sentiments to those of participation levels in the Fund according to disability types were once again echoed. Groups comprising members with one type of disability indicated that all members are involved in decision making to the same degree. Lower participation in decision making was reported among the deaf and the lowest among members with cerebral palsy and mental handicap. The physically challenged, the blind and people with albinism were noted to have higher participation levels in the Fund.

The study established that beneficiaries feel free to operate their enterprises in the communities they are situated in. An alleged case of discrimination due to disability was noted with the Vijana Tunawiri Group. The study also found that the Economic Empowerment Fund had impacted positively on beneficiaries by improving their perception by the community and by enhancing their eligibility for other state-administered funds. As such there were reports of increased enrolment into community self-development groups and participation in state-funds such as the Uwezo Fund, Youth Fund and Women Fund.

The study's objective of assessing if the impacts of the Fund match the needs of the beneficiaries yielded mixed results. In five out of the eleven cases that were studied, the impacts of the Economic Empowerment Fund matched the needs of the beneficiaries, albeit to varying degrees. The five who reported that the impacts are those they had anticipated are the Mukuru Disability Empowerment respondent, Nyong'inyo Enterprises respondent, Vijana Tunawiri respondent, Hope and Faith Centre for the Disabled respondent and the Focus of Disabled Persons respondent. The impacts and needs matched to a small extent for the respondents of Nyong'inyo Enterprises and Focus of Disabled Persons. The impacts and needs matched to a large extent for the respondent of Vijana Tunawiri and matched entirely for the respondents of Mukuru Disability Empowerment and the Hope and Faith Centre for the Disabled.

6.3 Conclusions

On assessing the Reach and Process Indicators of the Fund, the study found that the participation level of PWDs in the Economic Empowerment Fund is low. The study concludes that even though there are several socio-economic factors which have a bearing on the uptake of the Fund in Nairobi County, the low levels may largely be attributed to the sources through which PWDs can access information about the Fund and the awareness raising strategies employed by the National Council for Persons with Disabilities. The study findings indicating that participation is lower among the deaf, blind, mentally handicapped and people with cerebral palsy compared to the physically challenged and those with albinism, suggests that Information, Communication and Technology (ICT) is not the most suitable medium for reaching the target population. The

findings revealing that most beneficiaries learnt about the Fund by chance and not through deliberate efforts implies that the awareness raising methods by Council are inadequate.

The significance of the Economic Empowerment Fund in the lives of beneficiaries in Nairobi County cannot be disputed with the findings of the study showing that the Fund has brought about positive impacts in various areas. The areas to be assessed were informed by the Economic Advancement Indicators and the Power and Agency Indicators developed for the study. The study noted strongly positive impacts among beneficiaries with regard to income generation, asset base, productivity, skills acquisition, public perception, social networks and diversifying enterprise product lines. Even though the income from the small enterprises was considered significant at the individual level by most of the beneficiaries, it was found to have no implication at the household level as no changes in financial responsibilities were reported.

The study found that the Fund's impacts corresponded with the needs of beneficiaries in about half of the cases, albeit to varying degrees. Only in two cases did the needs and impacts match entirely. In six out of eleven cases, the needs and impacts did not match at all. These findings imply that the actual needs of the target population are not being met by the Fund. Based on the Funds goals, it is apparent that certain impacts associated with the Economic Empowerment Fund such as stronger social networks and improved public perceptions are positive but unintended.

The study supports theory in that, Economic Empowerment is highly fluid and not an end in itself. The study affirms that the concept of empowerment is very broad and perceived differently even within a particular group in a society. This was evidenced by the ways in which respondents articulated the impacts that they expected from the Economic Empowerment Fund and the things that they give prominence. The study concludes that there is no clear cut way as to how economic empowerment programs should be administered to Persons with Disabilities, but rather that the needs of the group should be identified and an intervention tailor-made to suit them. The study established that the experiences of Persons with Disabilities with the Economic Empowerment Fund have largely been positive. The study concludes that even though there are

certain aspects of the Economic Empowerment Fund that should be amended for the Fund to realize its full potential, the Fund is on track in meeting its objectives.

6.4 Recommendations

One of the recommendations of the study is that the Council should investigate the channels that are most suitable for the different types of disabilities to learn about economic empowerment interventions and utilize them to raise awareness about the Fund. This should help to narrow the disparity in participation among people with different types of disability.

The study recommends that the Fund administrator should look in to the barriers to participation in the Fund and prioritize those that were directly attributed to the Council by beneficiaries. Bureaucracy, poor interaction between staff and PWDs, lengthy and tedious application and selection process and the amount of allocations were some of the barriers cited by respondents.

Challenges facing the small enterprises that stood out were to do with identifying and accessing markets, group dynamics and disability-related restrictions. The study recommends that where appropriate, the Council should liaise with other stakeholders in the disability circles to provide assistive devices to help in counter-acting the negative effects of disability in executing enterprise responsibilities. Stakeholders may also be of help to the Council in educating beneficiaries on group dynamics and how to deal with the negative aspects and maximize on the strengths of group settings. From the findings, it is clear that beneficiaries require assistance with getting robust markets for their products.

Lastly, the study recommends that the Fund administrator should bring other stakeholders on board so as to harmonize Economic Empowerment goals and to prevent duplication of efforts.

6.5 Areas for Further Research

From the study findings, it is clear that negative group dynamics affect the performance of the enterprises for instance, where members defaulted on loans and where some members invested

more in the enterprise compared to their colleagues. Some of those interviewed indicated that not all PWDs are comfortable with the group approach adopted by the Economic Empowerment Fund. A future study could look at how the performance of PWD-owned group enterprises compare and contrast with PWD-owned individual enterprises. This could help in determining if the group approach is the most beneficial for the target population.

The study discovered that even though the Economic Empowerment Fund is a national program, majority of the Funds' beneficiaries reside in Nairobi County. It is the researchers' belief that a study investigating the reasons as to why the Fund's utilization is almost non-existent beyond the Capital City could be of much value in identifying the factors that have limited its geographical scope and in recommending how they can be addressed.

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APPENDICES

Appendix I: Personal Interview Guide

Date of interview Interview Guide Number

Introduction

My name is Eunice Opondo, a student of Master of Arts in Development Studies at the University of Nairobi. I am conducting a research on **Experiences of Persons with Disabilities in the Utilization of the Economic Empowerment Fund in Nairobi County**. The information provided is purely for academic purposes and will be handled with utmost confidentiality. I will be grateful if you can spare some time to answer some questions.

Respondent Details (Please tick where appropriate)

| | | | | |
|------------------------------------------------|-------------------------------|----------------------------------|------------------------------------|-----------------------------------|
| Name of respondent | | | | |
| Contacts (Telephone Number, Postal address) | | | | |
| Gender of respondent | Male <input type="checkbox"/> | Female <input type="checkbox"/> | | |
| Age of respondent in years | | | | |
| Education level completed | None <input type="checkbox"/> | Primary <input type="checkbox"/> | Secondary <input type="checkbox"/> | Tertiary <input type="checkbox"/> |
| Position in the group | | | | |
| Number of dependents | | | | |
| Age(s) of dependents in years | | | | |

SECTION I: GROUP PROFILE

- a) Name of your group
- b) Enterprise physical location
- c) Number of members in your group before funding
- d) Number of group members after funding
- e) Year the enterprise was started
- f) In which year was the group funded
- g) How much in Kenya Shillings was the group awarded?.....
- h) How much does an individual make in a given month from the small enterprise?
- i) Activities of the group before funding
-
-
- j) Activities of the group after funding
-
-
- k) Activities for which funding was given
-
-
- l) Assets owned by your group before funding
-
-
-
- m) Assets owned by your group after funding

.....
.....
.....

2. What types of disability do your group members have?

.....
.....

SECTION II: FACTORS INFLUENCING PARTICIPATION IN THE FUND

1. How did you learn about the Economic Empowerment Fund?

.....
.....
.....

2. Which are some of the most appropriate channels for PWDs to learn about economic empowerment programs?

.....
.....
.....

3. What motivated you to apply for the Economic Empowerment Fund?

.....
.....
.....

4. Why are some eligible PWDs in Nairobi not participating in the Fund?

.....
.....
.....

5. Which types of disabilities are participating most actively in the Economic Empowerment Fund?

.....
.....
.....

6. a) Which challenges have group members faced in running the enterprise?

.....
.....
.....

b) Which parties have made a contribution in addressing challenges in Question.5a, and in which ways have they done this?

| No. | Party | Action |
|-----|-------|--------|
| 1. | | |
| 2. | | |
| 3. | | |
| 4. | | |
| 5. | | |

SECTION III: CHANGES IN BENEFICIARIES LIVES

7. How does your groups productivity compare with before you benefitted from the Fund?

.....
.....
.....

8. What kind of skills have members of your group acquired in the line of duty?

.....

.....
.....

9. Which changes has the group made in business practices since benefitting from the Fund, with regard to record keeping, marketing, diversifying products, separating personal and business accounts?

.....
.....
.....

10. What changes has the group witnessed in asset base since benefitting from the Fund?

.....
.....
.....

11. What changes has the group witnessed in income since benefitting from the Fund?

.....
.....
.....

12. How does the group handle productive assets during seasonal shortages now compared to before it benefitted from the Fund?

.....
.....
.....

13. How would you describe the participation of group members in making major decisions now compared to before you benefitted from the Fund?

.....
.....
.....

14. Please explain if there is a difference in how the public perceives the group's now compared to before it benefitted from the Fund.

.....
.....
.....

15. a) Apart from finances, which other support has your group received from the Economic Empowerment Fund?

.....
.....
.....

b) In which ways has the support received from the Fund affected the performance of your enterprise?

| Nature of support | Impact on enterprise |
|------------------------|----------------------|
| Assistive devices | |
| Training | |
| Other (please specify) | |

16. a) How would you describe your group's relationship with the National Council for Persons with Disabilities?

.....
.....
.....

b) What can be done to strengthen the relationship between the Council and beneficiaries?

.....
.....
.....

SECTION III: RELATING FUND IMPACTS AND BENEFICIARIES NEEDS

17. What are the goals of the Economic Empowerment Fund?

.....
.....
.....

18. What changes did you anticipate in your life after benefitting from the Economic Empowerment Fund?

.....
.....
.....

19. To what extent would you say that the Fund has met your expectations?

.....
.....
.....

20. What plans does your group have for your enterprise?

a) Five years from now?

.....
.....
.....

b) Ten years from now?

.....
.....
.....

21. What steps has your group taken towards realization of these plans?

.....

Appendix II: Key Informant Interview Guide

Name of Respondent

Designation

Date of interview

Introduction

My name is Eunice Opondo, a student of Master of Arts in Development Studies at the University of Nairobi. I am conducting a research on **Experiences of Persons with Disabilities in the Utilization of the Economic Empowerment Fund in Nairobi County**. The information provided is purely for academic purposes and will be handled with utmost confidentiality. I will be grateful if you can spare some time to answer some questions.

1. In what ways can Persons with Disabilities in Nairobi County learn about the Economic Empowerment Fund?

.....

.....

.....

2. Why are some PWDs in the County not participating in the Fund?

.....

.....

.....

3. How does the National Council for PWDs ensure that groups are capable of running the enterprises effectively?

.....
.....
.....

4. Who are the main stakeholders in the economic empowerment of Persons with Disabilities in Nairobi County and how are you working with them to enhance the impact of the Fund?

.....
.....
.....

5. What are the common characteristics of the best performing groups?

.....
.....
.....

6. Please illustrate with examples your future plans for the beneficiaries

.....
.....
.....
.....

7. a) What challenges are you facing in administering the Economic Empowerment Fund in Nairobi County?

.....
.....
.....
.....

b) How can these challenges be overcome?

.....
.....
.....

8. What are some of the significant changes you have witnessed in the lives of beneficiaries?

.....
.....
.....

9. What are the indicators used by the National Council for PWDs to evaluate the impact of the Fund on beneficiaries?

.....
.....
.....

10. In your opinion, what is the potential of the enterprises in supporting beneficiaries' livelihoods:

a) Five years from now?

.....
.....

b) Ten years from now?

.....
.....
.....

Thank You.

Appendix III: Focus Group Discussion Guide

Introduction

My name is Eunice Opondo, a student of Master of Arts in Development Studies at the University of Nairobi. I am conducting a research on **Experiences of Persons with Disabilities in the Utilization of the Economic Empowerment Fund in Nairobi County**. The information provided is purely for academic purposes and will be handled with utmost confidentiality. I will be grateful if you can spare some time to discuss the following.

1. The socio-economic situation of beneficiaries in Nairobi County
2. Expectations among beneficiaries from the Economic Empowerment Fund
3. How the Council can improve the Economic Empowerment Fund?
4. a) Changes witnessed by beneficiaries from the Fund

b) Factors that enhanced these outcomes

Thank You.

Appendix IV: Group Profiles

Mukuru Disability Empowerment

| | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|
| Number of members | 40 |
| Types of disabilities among members | Physical, cerebral palsy and hearing impairment |
| Enterprise activities | Posho mill and public toilet |
| Enterprise location | Mukuru Slums |
| Age of enterprise in years | 4 |
| Amount awarded (Kshs.) | 400,000 |
| Year the group was funded | 2012 |
| Average monthly earnings per individual (Kshs.) | 10,000 |
| Respondent's position in the group | Chairlady |
| <i>The group was awarded the grant for purposes of table banking. It however ventured into posho milling and a public toilet. Out of the forty members, the chairlady reported that only 23 are active members. The group did not own any assets prior to funding.</i> | |

Waki Handicapped Leather Craft

| | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|
| Number of members | 30 |
| Types of disabilities among members | Albinism |
| Enterprise location | Uhuru Estate |
| Enterprise activities | Making leather items such as belts, bags and sandals |
| Age of enterprise in years | 41 |
| Amount awarded (Kshs.) | 80,000 |
| Year the group was funded | 2010 |
| Average monthly earnings per individual (Kshs.) | Highly varies, no estimated figure |
| Respondent's position in the group | Chairman |
| <p><i>This is the oldest group in the study. Prior to receiving the grant, the group had Kshs. 60,000 in their bank account, a sewing machine and other small tailoring items such as needles, strings, seam rippers, scissors etc. After funding, the only change in assets was the acquisition of a bigger sewing machine (singer model), which they consider superior to the type they had. The number of members has been fluctuating, increasing with the orders they get for their products. At the time of the field visit, the group was not making the leather items. The chair reported that the group is currently defunct.</i></p> | |

National League for the Disabled

| | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|
| Number of members | 5 |
| Types of disabilities among members | Physical and hearing impairment |
| Enterprise location | Shauri Moyo |
| Enterprise activities | Tailoring |
| Age of enterprise in years | 4 |
| Amount awarded (Kshs.) | 50,000 |
| Year the group was funded | 2011 |
| Average monthly earnings per individual (Kshs.) | Between 10,000 and 20,000 |
| Respondent's position in the group | Chairlady |
| <p><i>Initially, members had individual businesses and some of them were casual laborers in industrial area. The group intended to use the grant for boosting the members' individual businesses. They however decided against the idea and joined forces with one of the group members who was doing tailoring. They operated from the member's house, for four months before expanding and moving to a local shop.</i></p> | |

Biafra Disabled Group Profile

| | |
|-------------------------------------------------|--------------------------------------------------------------|
| Number of members | 25 |
| Types of disabilities among members | Physical, mental and hearing impairment |
| Enterprise location | Biafra Estate and Westlands |
| Enterprise activities | Merry-go-round and hotel at NCPWDs headquarters in Westlands |
| Age of enterprise in years | 5 |
| Amount awarded (Kshs.) | 500,000 |
| Year the group was funded | 2011 |
| Average monthly earnings per individual (Kshs.) | 30,000 |
| Respondent's position in the group | Chairlady |

The group had a merry-go-round whereby each member contributed Kshs. 200 per month before it was awarded the grant. After funding, they maintained the merry-go-round and started a hotel business in Westlands. The group did not have any assets before funding but currently have rabbits, pigs, hotel with furniture and a refrigerator. Group members increased from fourteen to twenty-five after funding.

Hope and Faith Centre for the Disabled

| | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|
| Number of members | 31 |
| Types of disabilities among members | Cerebral palsy, physical, mental and a combination of disabilities |
| Enterprise location | Juja Road |
| Enterprise activities | Feeding program, therapy, vocational training and women empowerment |
| Age of enterprise in years | 9 |
| Amount awarded (Kshs.) | 938,800 |
| Year the group was funded | 2011 |
| Average monthly earnings per individual (Kshs.) | 20,000 |
| Respondent's position in the group | Chairlady |
| <p><i>The group owned land, a computer, a refrigerator, and several special beds for children with disabilities before benefitting from the Fund. They purchased therapy equipment, sewing machines for vocational training, and special seats for children with disabilities. Monies received from the Fund have been used for activities that had been indicated in the application form.</i></p> | |

Vijana Tunawiri

| | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|
| Number of members | 5 |
| Types of disabilities among members | Physically challenged, visual impairment and albinism |
| Enterprise location | Dandora Phase 2 |
| Enterprise activities | Hiring out seats for functions and a tree nursery for environmental conservation |
| Age of enterprise in years | 2 |
| Amount awarded (Kshs.) | 40,000 |
| Year the group was funded | 2013 |
| Average monthly earnings per individual (Kshs.) | 6,000 |
| Respondent's position in the group | Coordinator |
| <p><i>The group members engaged in individual activities such as saloon, selling chapatis, eggs, cooking oil and manning of car parks before being funded. The group made their application for funding with an intention of expanding the saloon business run by one of the members. The idea did not come to fruition and they settled for buying seats which they hire out during functions, and selling seedlings.</i></p> | |

Hamzam Physically Challenged

| | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| Number of members | 8 |
| Types of disabilities among members | Physically challenged |
| Enterprise location | Nairobi CBD |
| Enterprise activities | Selling groundnuts |
| Age of enterprise in years | 8 |
| Amount awarded (Kshs.) | 10,000 |
| Year the group was funded | 2012 |
| Average monthly earnings per individual Kshs. | 2,400 |
| Respondent's position in the group | Chairlady |
| <p><i>Initially the group operated a commercial telephone (simu ya jamii) and sold groundnuts. The funding was given to increase the supply of groundnuts to cater for the growing demand. The group stopped operating the commercial telephone after it was funded since it was no longer profitable given the increased mobile telephone coverage in the country.</i></p> | |

Graceline Hygiene

| | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|
| Number of members | 9 |
| Types of disabilities among members | Physically challenged |
| Enterprise location | Buru Buru Phase 5 |
| Enterprise activities | Making body wash, shampoos, detergents, and multipurpose soap |
| Age of enterprise in years | Between 20 and 30 years |
| Amount awarded (Kshs.) | 70,000 |
| Year the group was funded | 2014 |
| Average monthly earnings per individual (Kshs.) | 25,000 to 30,000 |
| Respondent's position in the group | Chairlady |
| <p><i>The respondent was not sure when exactly the enterprise was started. She however indicated that it was started between the late 80's and early 1990's. The number of members was the same before and after funding.</i></p> | |

Shaurimoyo Disabled Self-Help Group

| | |
|-----------------------------------------------|----------------------------------------------|
| Number of members | 15 |
| Types of disabilities among members | Physically challenged |
| Enterprise location | Shauri Moyo |
| Enterprise activities | Microfinance and supplying assistive devices |
| Age of enterprise in years | 5 |
| Amount of Funding Kshs. | 1,141,000 |
| Year the group was funded | 2013 |
| Average monthly earnings per individual Kshs. | 850 |
| Respondent's position in the group | Secretary |

Initially the group had a microfinance project with the Association for the Physically Disabled of Kenya (APDK) and a workshop where they made clothing, leather items and furniture. Before being funded, the group owned two tailoring machines and welding equipment. Carpentry tools were individually-owned and were lent to the group when needed. After funding, the group left their arrangement with APDK and started Shauri Moyo Microfinance group. They purchased a desk top computer which they use in their office.

Nyong'iyu Enterprises

| | |
|-------------------------------------------------|--------------------------------|
| Number of members | 5 |
| Types of disabilities among members | Physical and visual impairment |
| Enterprise location | Kangemi |
| Enterprise activities | Table banking |
| Age of enterprise in years | 4 |
| Amount awarded (Kshs.) | 200,000 |
| Year the group was funded | 2011 |
| Average monthly earnings per individual (Kshs.) | 40,000 |
| Respondent's position in the group | Secretary |

Prior to funding, the group engaged in table banking and members had their individual businesses. When applying for funding, the group indicated that they intended to embark on a salt tanning business. However, the salt tanning business did not take off as members realized the trainer had not been honest about some aspects, which could significantly affect their returns. Group membership has grown from 5 to 12 since the group was funded.

Focus of Disabled Persons

| | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|
| Number of members | 17 |
| Types of disabilities among members | Physically challenged and visually impaired |
| Enterprise location | Kasarani |
| Enterprise activities | Merry-go-round, leased land for potato farming, bead work |
| Age of enterprise in years | 4 |
| Amount of Funding Kshs. | 200,000 |
| Year the group was funded | 2011 |
| Average monthly earnings per individual Kshs. | 20,000 |
| Respondent's position in the group | Coordinator |
| <p><i>Initial group activities entailed disability awareness and individual businesses. The group applied for funding for bead work and weaving. It diversified into merry-go-round and leased five acres for farming for twenty- eight months. The group did not own any assets before it was funded. Currently, the group has access to the land on lease.</i></p> | |

Appendix V: Economic Empowerment Fund Application Form



**NATIONAL DEVELOPMENT FUND FOR PERSONS WITH DISABILITIES
(NDFPWD)**

**APPLICATION FORM
PO/AP/3
ECONOMIC EMPOWERMENT (GROUP PROJECT/REVOLVING
FUND)**

SECTION A: GROUP/ORGANIZATION/ INSTITUTION DETAILS

1. NAME:
.....
2. POSTAL ADDRESS:.....TELEPHONE.....
EMAIL.....

DISTRICT..... CONSTITUENCY
3. REGISTERING BODY/ AUTHORITY.....REGISTRATION NO:
.....
4. WHEN THE GROUP WAS FIRST REGISTERED? MONTH YEAR.....
5. NCPWD REGISTRATION NO:
6. HOW LONG HAS THE GROUP BEEN RUNNING? YEARS MONTHS
(THE GROUP/ORGANIZATION MUST HAVE BEEN OPERATIONAL FOR AT LEAST ONE YEAR FOR CONSIDERATION)
7. HOW MANY MEMBERS DOES THE GROUP HAVE NOW? MALE FEMALE
8. NATURE OF DISABILITY (TICK ALL THAT APPLY)
PHYSICAL VISUAL HEARING SPEECH MENTAL INTELLECTUAL
ALBINISM WITHOUT DISABILITY OTHER (SPECIFY)
9. STATE IF YOU HAVE ANY COMMUNICATIONS PREFERENCES:

TEXT ONLY SIGN LANGUAGE LARGE PRINT BRAILLE OTHER (SPECIFY)
10. OVERALL PURPOSE/GOAL OF THE GROUP

.....
.....
.....

11. CONTACT PERSON 1

NAME:..... ROLE IN THE GROUP.....

TEL:.....EMAIL:.....

12. CONTACT PERSON

NAME:..... ROLE IN THE GROUP.....

TEL:..... EMAIL:.....

SECTION B: FINANCIAL INFORMATION

1. DOES THE GROUP HAVE A BANK ACCOUNT? YES NO

IF YES, STATE

A) BANK

SIGNATORIES.....

.....

B) CURRENT BANK BALANCE.....

WHAT IS THE ANNUAL INCOME OF THE GROUP?.....

2. WHAT ARE THE SOURCES OF INCOME/FUNDING?

MEMBERS CONTRIBUTION SAVINGS LOANS GRANT DONATIONS OTHER (SPECIFY.....)

3. LIST PREVIOUS PROJECTS AND FUNDING

| NAME OF PROJECT | FUNDING SOURCE | AMOUNT AWARDED IN KES | YEAR AND DURATION OF PROJECT | OUTCOMES OF THE PROJECT |
|-----------------|----------------|-----------------------|------------------------------|-------------------------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |

4. WHAT ASSETS DOES THE GROUP OWN.....

.....

SECTION C: PROPOSED PROJECT

1. INDICATE THE TYPE OF ECONOMIC EMPOWERMENT PROJECT YOU PROPOSE TO UNDERTAKE (TICK APPROPRIATELY)

COMMON GROUP PROJECT () REVOLVING LOAN FUND

2. PROJECT NAME:

.....

3. INDICATE THE AREA(S) WHERE THE PROJECT WILL BE IMPLEMENTED

COUNTY(S).....DISTRICT(S).....

CONSTITUENCY(S).....

4. WHAT ARE THE SPECIFIC OBJECTIVES OF THIS PROJECT?

.....
.....
.....
.....

5. LIST THE MAIN ACTIVITIES TO BE CARRIED OUT TO ACHIEVE THE ABOVE OBJECTIVES

.....
.....
.....
.....

6. INDICATE HOW MANY PERSONS WITH DISABILITIES WILL BENEFIT:

MEN/BOYS WOMEN/GIRLS

7. DESCRIBE HOW THE PROJECT IMPROVE THE LIVES OF PERSONS WITH DISABILITIES AND COMMUNITY

.....

.....
.....

8. DESCRIBE WHAT RELEVANT CAPACITY AND EXPERIENCE YOUR ORGANISATION HAS FOR CARRYING OUT THIS PROJECT?

.....
.....
.....

9. DO YOU FORESEE ANY CHALLENGES?
YES NO

IF YES, HOW WILL YOU OVERCOME THEM?

.....
.....
.....

10. A) ARE THERE OTHER GROUPS ALREADY OFFERING SIMILAR SERVICES IN YOUR AREA?



YES NO

IF YES, EXPLAIN WHY YOUR PROJECT IS NEEDED?

.....
.....
.....

10. HOW MANY MEMBERS OF THE GROUP ARE IN FORMAL EMPLOYMENT?

1. COMMON GROUP PROJECT

A) PROJECT BUDGET (USE SEPARATE SHEET IF NEEDED):

.....
.....
.....

B) EXPECTED INCOME IN YEAR 1 (USE SEPARATE SHEET IF NEEDED):

.....
.....
.....

2. REVOLVING LOAN FUND

- A) DOES THE GROUP HAVE A REVOLVING FUND? YES NO ()
- B) IF YES, WHAT IS THE CURRENT SIZE OF THE REVOLVING FUND IN KES?
- C) WHAT IS THE LOAN AMOUNT THAT CAN BE BORROWED?.....
MINIMUM. MAXIMUM.....
- D) WHAT IS THE INTEREST RATE CHARGED ON LOANS PER ANNUM?.....
- E) WHAT IS THE REPAYMENT PERIOD?MINIMUM.....MAXIMUM
- F) WHAT IS THE REPAYMENT RATE OF THE LOAN FUND?

SECTION D: DECLARATION

I HAVE ATTACHED THE FOLLOWING INFORMATION:

- | | |
|------------------------------------|---------------------------------------------|
| COPY OF REGISTRATION CERTIFICATE | COPY OF GROUP CONSTITUTION/ BY-LAWS |
| COPY OF MINUTES | LIST OF MEMBERS (FULL NAMES AND ID NUMBERS) |
| COPY OF LAST YEAR'S BANK STATEMENT | RULES GOVERNING RUNNING OF REVOLVING LOAN |
| FUND | |

I CONFIRM THAT THE INFORMATION STATED IN THIS APPLICATION TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE. I AM DULY AUTHORIZED TO MAKE THIS APPLICATION ON BEHALF OF MY ORGANIZATION.

NAME & SIGNATURE:ROLE IN THE GROUP..... DATE:

SECTION E: FOR OFFICIAL USE - ASST. CHIEF OR CHIEF

NAME OF ASST. CHIEF OR CHIEF:DISTRICT:

DIVISION.....LOCATION.....SUBLOCATION.....

I DO / DO NOT [TICK AS APPROPRIATE] RECOMMEND THE FOLLOWING GROUP/ ORGANIZATION/INSTITUTION TO NDFPWD FOR FUNDING.

REASON FOR RECOMMENDATION/ REJECTION:

.....
.....
.
.....
....

I CONFIRM THAT THIS GROUP/ ORGANIZATION/INSTITUTION IS CURRENTLY ACTIVE IN THIS LOCATION/SUB-LOCATION
AS DESCRIBED IN THE APPLICATION

SIGNED AND STAMP:DATE:
.....

SECTION E: FOR OFFICIAL USE BY DGSDO

NAME OF DGSDO:DISTRICT:

I DO/ DO NOT [DELETE AS APPROPRIATE] RECOMMEND THIS APPLICATION TO NDFPWD FOR FUNDING.

REASON FOR RECOMMENDATION/ REJECTION:

.....
.....
...
.....

I CONFIRM THAT I HAVE CHECKED ALL THE RELEVANT ATTACHMENTS ARE PRESENT AND CORRECT

I CONFIRM THAT THIS GROUP/ ORGANIZATION/INSTITUTION IS REGISTERED AND CURRENTLY ACTIVE IN MY DISTRICT AS DESCRIBED IN THE APPLICATION

SIGNED& STAMP: DATE:

SECTION F: FOR OFFICIAL USE NDFPWD

RECEIVED BY:

1. REGION

NAME OF REGIONAL OFFICER:REGION AND DUTY STATION:.....

SIGNED AND STAMP:DATE:

2. HEADQUARTERS

NAME OF OFFICERDESIGNATION.....

SIGNED AND STAMP.....DATE RECEIVED:REFERENCE NO:.....