

## **“SAWAZISHA”**

### **Breaking Barriers for Women with Disabilities in Kenya**

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## List of Acronyms

<b>CEDAW</b>	Convention on the Elimination of Discrimination Against Women
<b>KNBS</b>	Kenya National Bureau of Statistics
<b>KNWGWD</b>	Kenya Network of Women and Girls with Disabilities
<b>NCPWD</b>	National Council for Persons with Disabilities
<b>OPD</b>	Organization of Persons with Disabilities
<b>PWD</b>	Persons with Disabilities
<b>SACCO</b>	Savings and Credit Co-operatives
<b>UNCRPD</b>	United Nations Convention on the Rights of Persons with Disabilities
<b>WGWD</b>	Women and Girls with Disabilities

## **Definition of Terms**

**Discrimination** based on disability is the exclusion or restriction that makes it more difficult for people to recognize and exercise their human rights and fundamental freedoms on an equal basis with others. Additionally, it limits the exercise of human rights and freedoms in spheres such as politics, economy, society, culture, and other areas (UNCRPD, 2006)

**Women's Economic empowerment** is the capability of women to engage in the growth processes that recognize their contributions and self-worth. It also increases women's access to financial resources and opportunities (OECD, 2011)

**Reasonable Accommodation** is the essential and suitable adjustment that does not impose an uneven burden but guarantees persons with disabilities to exercise their rights and freedoms equally with others (UNCRPD, 2006),

**Sawazisha** is "balance or equalize" in Swahili.

**Table Banking** is a funding strategy where groups meet on several occasions, place savings, repay loans, and other contributions on the table before them, and then proceed to borrow either short-term or long-term loans (Buckner Kenya, 2024).



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## Foreword

Picture being disabled in a school in Africa. Again, picture attending inaccessible classes because the administration failed to have facilities such as ramps for students with disabilities. As a result, you get exhausted trying to get to your classroom on the 4<sup>th</sup> floor. Now, picture missing out on school activities and staying in class during physical education because activities are only fit for those without disability. Again, imagine experiencing discrimination from your mates because teachers or parents never talk about disability because it is taboo and might befall their family. Lastly, picture graduating with good grades after overcoming challenges but still not being able to secure employment after interviews because of your disability and gender status. These are some of the experiences I had growing up and are still experienced by other persons with disabilities, especially women like me, not just in Kenya but around the world. I was lucky to be economically empowered and secure employment with the Kenyan Government, be who I am today, and be part of the GEST Programme. I therefore wish to replicate this to other women with disabilities.

Women with Disabilities in rural areas have inadequate access to basic needs and are stigmatized, abused, and neglected, thus exposing them to further exploitation and denial of equal economic opportunities. I aim to empower these women through the “Sawazisha” project on skills and rights training, positively impacting their income and access to social services and contributing to social cohesion and respect for disability rights. The empowered women with disabilities will apply the acquired skills to make positive changes that will create a sense of self-worth, increase their level of independence, and further change negative perceptions about disability.

## **Executive Summary**

In Kenya, women with disabilities (WWDs) face discrimination and marginalization based on gender and disability status, which limits their access to opportunities. Kenya has progressive disability and gender policies, but WWDs continuously face barriers to inclusion. To address this, the "Sawazisha" project will empower WWDs in rural Busia County, Kenya, by strengthening their financial status, business management skills, peer group linkages, and self-advocacy in the household and community. This project recognizes the historical and systemic barriers WWDs face based on cultural and societal biases. It also stresses the intersectionality of disability and gender while providing experiences of discrimination. The project's key outputs include increased awareness and access to financial packages, forming peer support groups to support savings and credit access through table banking, and influencing policymakers to adopt inclusive programs.

The "Sawazisha" project, based on Feminist Disability Studies theory, merges women, gender, and feminist studies with disability studies to address barriers WWDs face. It will be implemented within two years through training, peer support groups, and self-advocacy to ensure effective planning, implementation, and evaluation. The project will be achieved through partnerships with the government and the private sector and the active participation of the women participants. The project's success will lie in the involvement of WWDs and the commitment of policymakers and other stakeholders in Kenya.

## **1.0 Historical Context of Disability and Gender**

People with disabilities (PWD) face so many hurdles in the struggle for equality and are, on several occasions, exposed to discrimination. Women with disabilities (WWDs), on the other side, are, however, more disadvantaged because of their disability and being viewed through the lens of 'disabled women.' Traditional research, according to Disability Studies, failed to acknowledge the intersectional nature of PWD experiences and used a male approach to explore the influence of gender, race, culture, and religion on the lives of both men and women (Barbara & Fiduccia, 2001). Disability and gender discrimination are rooted in culture, religion, and gender biases, especially for WWDs, and this subjects them to multiple forms of discrimination and limited opportunities, making them marginalized (UN Women, 2020).

### **1.1 Concept of Disability**

Disability is an aspect of the experience, as nearly everyone will encounter it. The constituency for disability studies is that disability is a human experience that touches every family and potentially all (Barbara & Fiduccia, 2001). The epidemiological data from the World Health Organization (WHO) measures the existence of more than 1 billion individuals worldwide with a form of disability, where a majority face obstacles in their daily life and health (WHO, 2011). About 1.3 billion individuals, around 16 percent of the population in the world, experience a form of disability influenced by factors such as aging and occurrences of non-communicable diseases (WHO, 2023). Disabilities are impairments such as physical, intellectual, mental, psychosocial, and sensory conditions that have functional limitations to a person's physical, psychological, and social capacity to handle daily activities such as work, education, hobbies, and care in an environment they live in (National et al., 2019).

United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) defines persons with disabilities (PWDs) as encompassing persons experiencing physical, mental, intellectual, or sensory impairments that, when combined with other barriers, obstruct their meaningful engagement in society (UNCRPD, 2006). The UNCRPD acknowledges that disability is the contact between individuals with impairments, attitudes, and obstacles in the environment that limit their active engagement on an equitable basis with others. Kenya's Person with Disability Act (2003) describes disability as a physical, psychological, sensory, or

other impairment. This can be physical limitations, hearing, visual, and learning, significantly affecting the ability to perform daily activities. PWDs represent diversity, and influences such as gender, age, race, religion, sexual orientation, and status shape their experiences and health requirements (WHO, 2023).

## **1.2 Disability as a Human Rights Issue**

The fundamental human right to life for PWDs has consistently been challenged throughout history. They have faced threats due to the perception that their worth is lesser than "normal" individuals (Margaritoff, 2022). In 1940-1945, under the Nazi Euthanasia Program in Germany, about 250,000 people with physical and mental impairments were executed because they were regarded as useless and unworthy of life (Hohendorf, 2016). Back in Africa, in Uganda, in the mid-1970s, President Idi Amin ordered over 4,000 PWDs cast into the River Nile fed to the crocodiles (Madsen Pirie, 2019). In 1964, PWD groups in Kenya spent a night camping outside the State House, seeking the first Prime Minister audience, later becoming the then-first President of Kenya, Jomo Kenyatta (DRPI, 2024).

The rise of organized disability movements marked a shift in perspective, which shifted from seeing disability as a tragedy to recognizing it as a basic human right. The shift is that PWDs are entitled to equal rights as their non-disabled counterparts, and discrimination centered on disability is to be prohibited (Patricia et al., 2020). These movements championed a "nothing about us without us" principle, which advocates for the direct involvement of PWDs in decisions affecting them. This influenced transitions in policy approaches, such as the UNCRPD, where article 5 discusses equality and non-discrimination for PWDs and mandates all countries to guarantee equitable access to justice (UNCRPD, 2006).

There has also been a transition from the traditional medical model shifting towards social and human rights. Human rights are a set of international laws that are also formed through struggle and debate (Meekosha & Soldatic, 2011). Human rights, including disability rights, are non-fixed principles but have progressed through discussions. Disability rights have had a meaningful emphasis on state laws, which took several advocacy efforts. Disability has become a language for countries and international organizations (Meekosha & Soldatic, 2011), such as the United Nations (UN) and the World Health Organization.

### 1.3 Disability and Gender

WWDs have been invisible in women and disability rights organizations, which increases their vulnerability. They experience “double discrimination” (UN Women, 2018) and societal perceptions that assume them to be unfit for roles such as mother, wife, and productive member of society. WWDs are stereotyped as sick, dependent, incompetent, and desexualized (Ilze Grobbelaar-du, 2007), and opportunities are limited, as they are perceived as missing defined roles with 'invisible social status’. They experience various human rights violations, amplified due to social isolation and dependence (Human Rights Watch, 2001).

In Kenya, for instance, laws such as the Constitution 2010 prohibit discrimination on several grounds, including sex, but do not list discrimination based on disability. Programs that promote disability and gender inclusion do little to consider the filling of the gender gaps in disability. The KNWGWD (2017) reported to the CEDAW Committee that gender equality is an isolated issue that requires recognition. Mobility International USA (2024) cited that the gender dimensions of disability-inclusive development are to be addressed for the following:

- i. Longer life expectancy and aging of women, older WWDs will be greater than the number of men with disabilities.
- ii. Gender empowerment reduces the women’s disability incidence rate because women acquire disability because of gender-discriminatory practices such as child marriages, early pregnancy, and female genital mutilation.
- iii. Strategies focusing on disability do not automatically result in enhanced gender equality among PWDs. WGWD are discriminated against differently from men and are at higher risk of SGBV, forced sterilization, and abortion.
- iv. Gender equality in employment and education contributes to development and economic growth. Promoting these for WWDs will achieve disability inclusion.
- v. Enhancing the rights of WGWDs in society, their perspectives are to be incorporated into all aspects of women’s empowerment and disability work.

## 1.4 The Concept of Feminism and Disability

Historically, academic feminism merged political rights and accompanied identical political urges of the 1960s and 1970s with the review of liberal human-centered faith in understanding, facts, and identity. Before the “feminist disability studies,” scholarship in this study emerged in the 1980s, with much of the research concentrated on enhancing the existence of WWDs (Schalk & Kim, 2020). Then, publications started to involve feminist theory and women’s movements in the 1990s, but they criticized it for excluding WWDs and disability rights (Begum, 1992). The feminist conversation has since then shifted from a focus on equality to later interpreting cultural and gynocentric feminisms, which highlighted female differences, which is evident in the Gender and Equality Studies Program.

The Studies bring Feminism and Disability together to explore expectations in culture, attitudes, social institutions, and situations that create a position in which bodies characterized as female and disabled are doubly disadvantaged in similar ways (Barbara & Fiduccia, 2001). It interprets disability as a culture instead of a medical subject and examines power relationships rather than allocating nonconformity when exploring cultural depictions of oppressed groups. Feminism describes the benefits of recognizing and solving the unique challenges WWDs face and experiencing combined forms of discrimination.

Feminist Disability Studies analyze gender and disability as tangled, which excludes and has oppressive systems rather than the expected and appropriate order (Rosemarie, 2001). It is manifested in four aspects: representation, body, identity, and activism. First, the studies examine the general influence of representation, encompassing language that enables thought and knowledge and represents narratives and cultural stories in shaping perceptions of disability and gender. The representation of disabled individuals, particularly women and gender non-conforming individuals, is always portrayed in cultural, media, and literary contexts. The bodies of persons with disabilities and non-conforming are portrayed as challenges, reinforcing stereotypes and stigmas and how they intersect with gendered expectations and norms. These representations impact societal attitudes, relationships, and opportunities for women with disabilities (Rosemarie, 2001).

The second aspect, which is the body, extends to experiences lived, particularly those of women and individuals with disabilities who have been subjected to societal pressures aimed at conformity. This includes medicalization practices, where bodies are subjected to

aggressive procedures to enforce normativity. This is based on the medical model, which defines disability as a medical condition (Dhanda, 2007) and disempowered based on medical diagnosis, which contributes to the marginalization of WWDs from economic opportunities because of stereotypes, limited resource access, and neglect to address systemic barriers (Dhanda, 2007). Feminist Disability Studies critiques the medicalization of female and disabled bodies and highlights the systemic injustices inherent in such practices.

The third aspect is the identity, intersectional nature of identity, and central to Feminist Disability Studies, which acknowledges that individuals possess multiple identities that intersect and influence one another (Rosemarie, 2001). Disability disrupts traditional notions of gender and challenges the unity of the category "woman." WWDs often face intersecting practices of discrimination because of gender, disability, race, class, sexuality, and other identities. This intersectionality shapes their experiences of economic empowerment. For example, WWDs who belong to an ethnic minority group face compounded barriers due to systemic racism and ableism.

Lastly, the activism aspect (Rosemarie, 2001) within Feminist Disability Studies focuses on effecting change through educational initiatives and cultural interventions. This activism involves challenging negative representations, promoting disability culture, mentorship, curriculum changes, and integrating disability perspectives into academic discussions. It also includes empowering WWDs to define their identities on their terms, resisting societal expectations, and reclaiming agency over their bodies and experiences. Activism is an essential component of feminist disability studies because it focuses on ways to challenge sexism, ableism, and other various practices of oppression and advocate for the rights, inclusion, and empowerment of disabled individuals.

## **1.5 Disability Rights Movement in Kenya**

For many Africans, the move from colonialism to independence gave them high hopes for the future. Decolonization offered more chances for Persons with Disabilities (PWDs) because it was about gaining majority rule and achieving inclusion and social justice. These led to the establishment of the Kenya Union of the Blind (KUB) in 1959, the oldest Organization for Persons with Disabilities (OPDs) in Kenya (AFUB et al., 2007). Other operational OPDs include the Kenya National Association of the Deaf (KNAD) and the Kenya Society of the Physically



Handicapped (KSPH). The involvement of PWDs in the fight for inclusion in society was in 1964 by a group seeking an audience with Kenya's first President, Mzee Jomo Kenyatta. Over the next two decades, disability activism continued until the late 1980s, when several OPDs began advocacy, leading government to declare the National Year for PWDs to promote awareness.

In 1989, KUB merged with KNAD, KSPH, and several other OPDs to establish the United Disabled Persons of Kenya (UDPK), which influenced advocacy for disability rights (AFUB et al., 2007). The UDPK collaborated with the government in policy review and assessment, raised awareness, and promoted self-advocacy among PWDs. During the late 1990s, disability activism transformed with the emergence of coalitions formed by OPDs aimed at advocating for specific issues. Coalitions brought together various entities drawn from civil society organizations and religious groups united in addressing issues within disability. These coalitions played a pivotal role in advocating for the constitutional rights of the disabled community during Kenya's new constitution 2010-making process that was initiated in 2000 (AFUB et al., 2007).

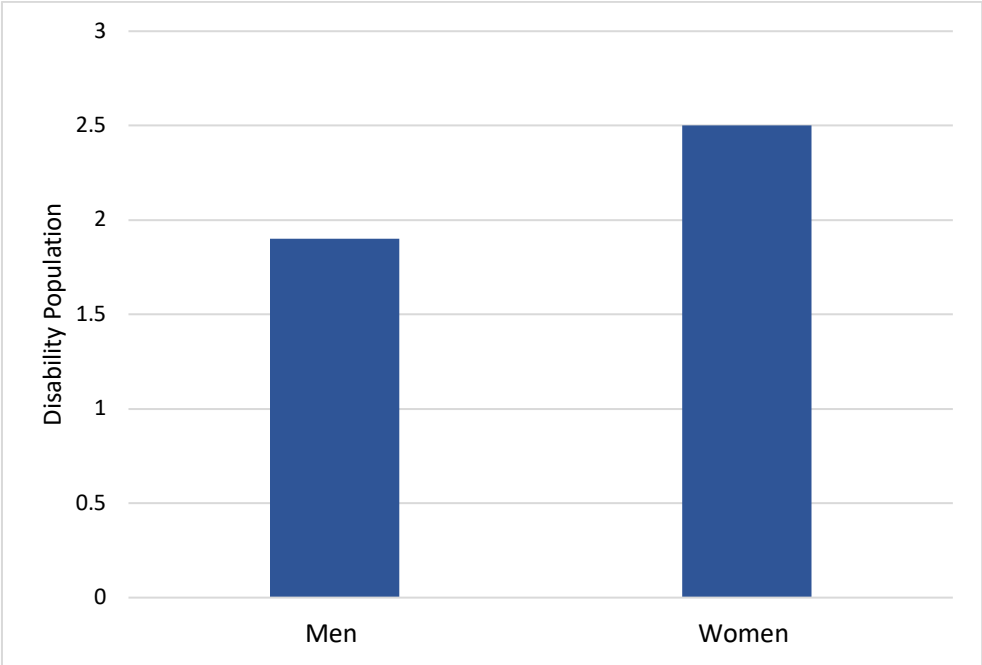
There has been a significant transformation in the perception of the PWD community, moving away from a charity model to a rights-based approach. This shift is more acceptable and dignified, as it acknowledges individuals with disabilities as subjects rather than objects (Lawson & Beckett, 2021). The human rights approach highlights the inherent rights of PWDs and advocates for their recognition and entitlement to fundamental rights. It encourages society to view them not as recipients of charity but as active participants with autonomy (Degener, 2014). Several human rights movements ended up being registered and continue to operate within the country, organizing around rights at the intersection of disability.

## **1.6 Current Status of Women with Disabilities in Kenya**

"Women and girls with disabilities" include women who have disabilities, adolescent girls, and young women (UN, 2017). They are heterogeneous, and their diversity includes several intersecting identities such as age, ethnicity, social class, religion and race, refugee, migrant, asylum-seeker, internally displaced, lesbian, gay, bisexual, transgender, queer, and intersex (LGBTQI+), older and young, women affected by HIV; widowed, and from across different backgrounds (UN, 2018).

One out of five women worldwide encounter exclusion from engaging in family, social, and professional life, and WWDs are twice as likely to be hired compared to men with disabilities (World Bank & WHO 2011). They experience different forms of discrimination centered on other intersecting identities, including age, gender, race, religion, or sexual orientation. They face obstacles when seeking educational access, employment, healthcare, and information, primarily due to the intersection of their disability and gender. WWDs are additionally disproportionately burdened with unpaid care responsibilities, making them one of the groups most affected by caregiving (World Bank, 2022).

In Kenya’s 2019 census data, almost 2.2 percent of Kenyans, equivalent to 0.9 million people, were reported to have had different forms of disability (KNBS, 2019). There have been concerns about whether the 2019 figures represent the reality since many disabilities appeared missing. Analysis of disability revealed that mobility is the more common, with 0.4 million people experiencing it, which represents 42 percent. Hearing, cognition, seeing, self-care, and communication disabilities were around 36-12 percent, while albinism was 0.02 percent (KNBS, 2019). Findings also revealed that disability prevalence differed between genders, with 1.9 percent being men and women at 2.5 percent, as shown in Figure 1:



**Figure 1: Disability Prevalence Rates by Gender**

WWDs are increasing in Kenya, reflecting a growing population facing various barriers (KNBS, 2019). These barriers hamper their social participation and access to essential services like healthcare, education, and employment. Despite legal protections for women, WWDs find

themselves highly vulnerable (UDPK, 2017) and do not have complete legal independence, reduced power, and face more discrimination. The WWDs face these barriers in a patriarchal society, which was magnified by the Network in 2017:

*“I was married and had two daughters; my mother-in-law did not accept me because I am deaf while my ex-husband is hearing. His mother accused me of bewitching him and told me that I would give birth to deaf children like me. However, I gave birth to hearing children, and then her story changed to accusing me of not bearing a son. Finally, she chased me away from the home with my children. I have single-handedly raised my children” (Kenya Network of Women and Girls with Disabilities, 2017)*

Another barrier is that WWDs are deprived of reproductive healthcare services and knowledge and are exposed to involuntary sterilization (Kenya Situation Report, 2020). There are cases of forced sterilization that are consented by guardians on behalf of the women without their consent, in which the government has taken little action (Mental et al. Centre, 2014). OPDs pointed to women with intellectual or psychosocial disabilities being forcefully administered contraceptives (UNHCR, 2017). In an analysis by the Mental Disability Advocacy Centre, one interviewee confirmed:

*“I do not think I would get children. I will tell you something; you see here [lifts the blouse and reveals a scar on her stomach] here I was made an operation. This is a contraceptive; all of us have been doing this, and we cannot get children. Nobody asked me. They should have asked me because I love children. I feel bad, but what can I do now?” (Mental Disability Advocacy Centre, 2014)*

These barriers are worsened by poverty, isolation, limited basic needs, high illiteracy levels, and low employment opportunities (Kenya Situation Report, 2020). There are government programs focused on economic empowerment, but there exist high poverty levels among WWDs because physical, communal, institutional, and attitudinal barriers limit their participation. The several programs in Kenya for marginalized groups, such as women, youth, and those with disabilities, include the Access to Government Procurement Opportunities (AGPO), Women’s Enterprise Fund (WEF), and Uwezo Empowerment Fund (State Department for Gender, 2020), which indicate that few PWDs apply for the opportunity.

For instance, AGPO contributes to the growth of enterprises owned by targeted groups through participation in government procurement. Still, only 5 percent of these registered firms belonged to PWDs, 54 percent were youth, and 41 percent were women-owned (HIVO, 2018). These target groups had limited understanding (HIVO, 2018), yet access to any economic empowerment programs has to do with awareness of such programs. Many WWDs are unaware of any existing government programs that provide services, including financial empowerment programs (UDPK, 2020).

The visibility of WWDs is only starting to strengthen owing to recent years of progression, more so throughout the realization of the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD), which identifies all multiple discriminations they face (UNCRPD, 2006). This is critical because it calls attention to addressing systemic discrimination. It takes much investment to guarantee that the sidelined groups also enjoy equal rights and opportunities to the other groups (KNWGD, 2017).

## **1.7 Existing Disability and Gender Policies in Kenya**

### **International and Regional Policies**

The Kenyan government passed several policies internationally, regionally, and locally, showing commitment to promoting the rights of PWDs. In 1984, Kenya ratified the Convention on the Elimination of all Forms of Discrimination against Women (CEDAW), committing to reduce discrimination against women, including those with disabilities. CEDAW does not directly reference WWDs, but the committee recognized their marginalization during the 10<sup>th</sup> session and cited the need for data from state parties to ensure inclusion and participation (UN Women, 2020).

In 2008, Kenya ratified UNCRPD 2006 to promote the rights of PWDs in all sets of life. It protects and ensures the enjoyment of human rights, and Kenya's obligations include eliminating discrimination, providing accessibility, reasonable accommodation, awareness, cooperation, and data collection to promote the rights of PWDs. An Optional Protocol to the Convention exists, which Kenya did not ratify. The ratification would have allowed the Committee to hear and see individual complainants.

The Beijing Declaration and Platform for Action (2008) was also ratified to promote women's well-being by ensuring the empowerment of WWDs and addressing barriers. The Declaration identifies actions to be taken to ensure disability inclusion. Kenya follows the East African Policy on Persons with Disabilities(2012), whose obligations and recommendations are as per the UNCRPD. Adherence to this regional policy aligns with domestic disability policies and international standards.

### **Domestic Policies**

Kenya adopted a new Constitution in 2010, which required international treaties to be domesticated, enabling legislation to become applicable in the country. Laws such as the Constitution 2010 prohibit discrimination on various grounds, including sex, but do not list discrimination based on disability. The Constitution prohibited discrimination regarding health and obliged the state to realize its people's social and economic rights.

The Persons with Disabilities Act (2003) was passed to achieve PWD basic rights and equity through measures that will prevent discrimination and ensure employment, education, and healthcare opportunities. The Act also established the National Council for Persons with Disabilities (NCPWD), which was mandated to give modification orders and issue penalties. The PWD Act (2003) is under scrutiny as the Persons with Disabilities Bill (2023) in Parliament to consider provisions of the Constitution 2010 and the UNCRPD 2006, which will promote the rights-based approach to disability inclusion (PWD Bill, 2023), which government and society provide the political, legal, social and environment support for the full inclusion.

Kenya's National Policy on Gender and Development (2019) aims to transform society and eliminate discrimination based on gender. The policy emphasizes how the administrative and procedural procedures for obtaining rights and the societal structure upheld by statutory, religious, and customary laws and practices have continued to deter the attainment of gender equality and empowerment. The National Gender and Equality Commission Act of 2011, through an Act of Parliament, established the Commission. The Commission is required to promote equality in gender and protect women's rights and marginalized groups, including minorities, PWDs, women, youth, and children. The Commission also monitors the implementation of gender policies and investigates violations of gender rights.

## 2.0 Problem Analysis and Theoretical Framework

### 2.1 Women with Disabilities in Rural Kenya

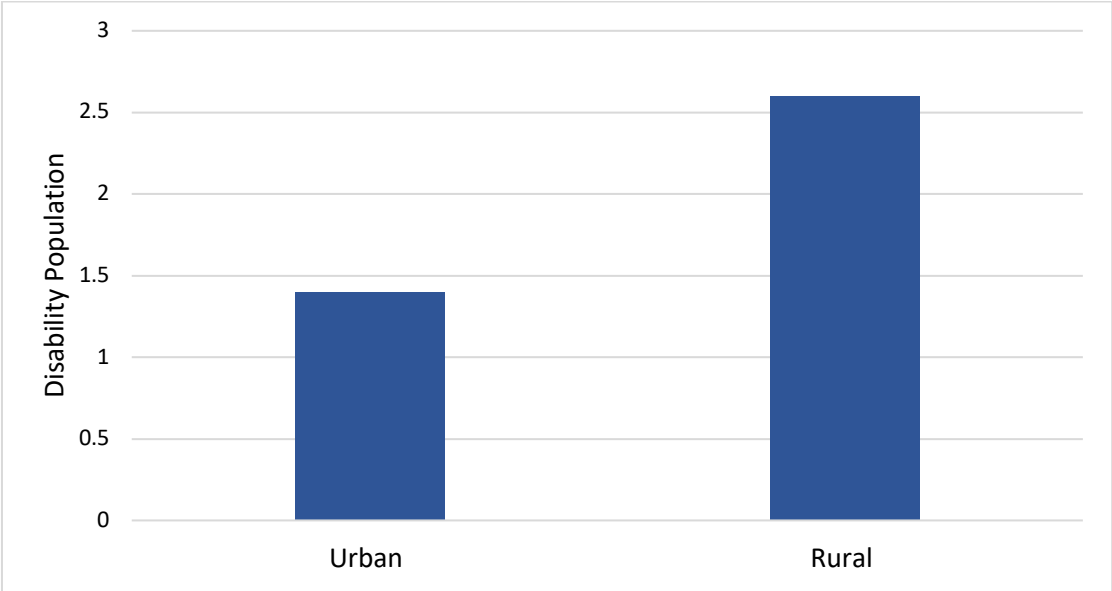
Mama Sarah is a disabled business owner from Kenya. In pursuit of a better life amid the rural-urban migration trend, she relocated to the informal settlement of Kibera, Nairobi City. The area offered scanty job opportunities, compelling her to beg on the streets and later engage in vending, barely sustaining her basic needs.



*Mama Sarah makes briquettes from leftover charcoal dust in the informal settlements of Kibera, Nairobi.*

Later, Sarah leased a mud house and began producing briquettes from leftover charcoal waste, hoping for improved earnings. Operating with minimal skills, she needed more business management and financial skills. Her attempts to secure financial support from local financial institutions hit a stumbling block due to the need for collateral, which limited her business growth. Despite her resilience, Sarah's enterprise struggled to break even. She even recognized the need for formal training in business management and embarked on seeking knowledge to enhance her entrepreneurial skills. As her business began to show signs of progress, the onset of COVID-19 struck, worsening her woes. Challenges faced by Mama Sarah are just a few faced by other WWDs regarding economic empowerment.

The Kenya census report indicated that a higher proportion of PWDs, like Mama Sarah, resided in rural areas compared to urban areas (KNBS, 2019), as shown in Figure 2. The census highlighted that the highest disability numbers were in the Eastern, Western, and Central parts of Kenya, where Busia County and several other rural areas are based.



**Figure 2: Disability Prevalence Rates by Residence**

In 2022, a survey conducted by the Kenya Network of Women and Girls with Disabilities (KNWGWD) revealed harmful impacts of the COVID-19 pandemic on businesses owned by women with disabilities (WWDs) and increased incidents of SGBV. Despite there being programs by governments geared towards economic empowerment, there are still high poverty levels among WWDs, with most businesses needing more access to capital to grow. Further, acquiring resources such as micro-loans is complex due to restricted access to information and discrimination by financial institutions. The limited business skills provided by tertiary institutions and universities need to be more inclusive of the needs of WWDs.

In the rural parts of Kenya, opportunities for WWDs are limited because of culture, societal misconceptions, and stigma, and this led to a majority like Mama Sarah migrating to urban areas for greener pastures. For instance, they are not entitled to own land and are not expected to do specific jobs like farming, which, in the process, limits their access to credit and other services. Take another case by Inclusive Futures (2022) of Maren, a farmer in Homa Bay County, Kenya, with a physical disability. After losing her husband, she had no source of income to support her and her children. She was questioned on her capability to farm by her community and provide for her children:

*“People said I will not be able to see my children through school because of my disability; I cannot look for money. I remember somebody once came to me and asked my daughter to go to work for her as a house help, but I refused.” (Inclusive Futures, 2022)*

Despite successes in her farming business, Maren still confronts barriers:

*“I cannot say my income is sufficient. Because I live with a disability, it is challenging to monitor the farm’s progress in sourcing seeds and fertilizer. This, coupled with the fact that I must attend to my home’s needs, given that my children are away, is quite challenging. I do not have money to employ someone to take care of the farm produce.”*

Maren feels more is to be done to guarantee better representation of PWDs:

*“If there’s somebody with a similar disability, they will understand what we are going through. He or she can fight for us to get what we want. In the village where we are, the village elders assist the chiefs with some ideas; not one lives with a disability.”*

KNWGWD presented a shadow report to the CEDAW Committee, giving evidence of the inequalities, discrimination, and denial of rights experienced by WGWDs that hamper their involvement in communities. The Committee rightfully expressed concern and, in its report, highlighted the international conventions under which Kenya is a signatory and is responsible for safeguarding and promoting the rights of WGWDs (KNWGWD, 2017). The committee further specified measures the State must take to make this happen (UNCRPD, 2018). WWDs continue to face marginalization and difficulties in achieving financial independence, accessing services, and the job market, limiting their economic empowerment.

## **2.2 Women with Disability and Economic Empowerment**

Empowering women economically strengthens their rights and participation and gives them power over their personal lives and social influence (GENDERNET, 2011). It is about creating just and equitable societies, especially for WWDs, who often face discrimination and persistent gender inequalities and exclusion. Social change has a history of empowerment (Ekram, 2017) linked to feminist awareness and collective action, which emphasized the necessity of changing power dynamics for women to achieve equality and full rights when related to global development in the 1970s (Cornwall, 2014).



Feminist theorists propose that resources can be a core dimension of power from the central point of material and diverse human and social resources, which improve the capacity to exercise choice (Kabeer, 1999). Empowerment aims to shift the situation of those who previously had little or no power over their own life. One central power component is empowerment, which controls physical, financial, human, intellectual, and personal resources. Power also includes influence and control over ideology, including values, beliefs, and attitudes, and empowerment is a process of gaining control (Cornwall, 2014). Economic empowerment is seen as a strategy for gender equality since it gives women the freedom to make decisions independently where the well-being of their families would be satisfied, giving them a voice and self-confidence (Blumberg, 2005).

Based on feminist theory scholars, economic empowerment for WWDs, such as in Busia, will provide women like Mama Sarah and Maren access to information and resources, developing their ability to be economically empowered and make choices. This aligns with feminist perspectives, highlighting the benefits of transforming power relations to achieve fundamental rights and gender equality.

### **2.3 Theoretical Context of Disability and Gender**

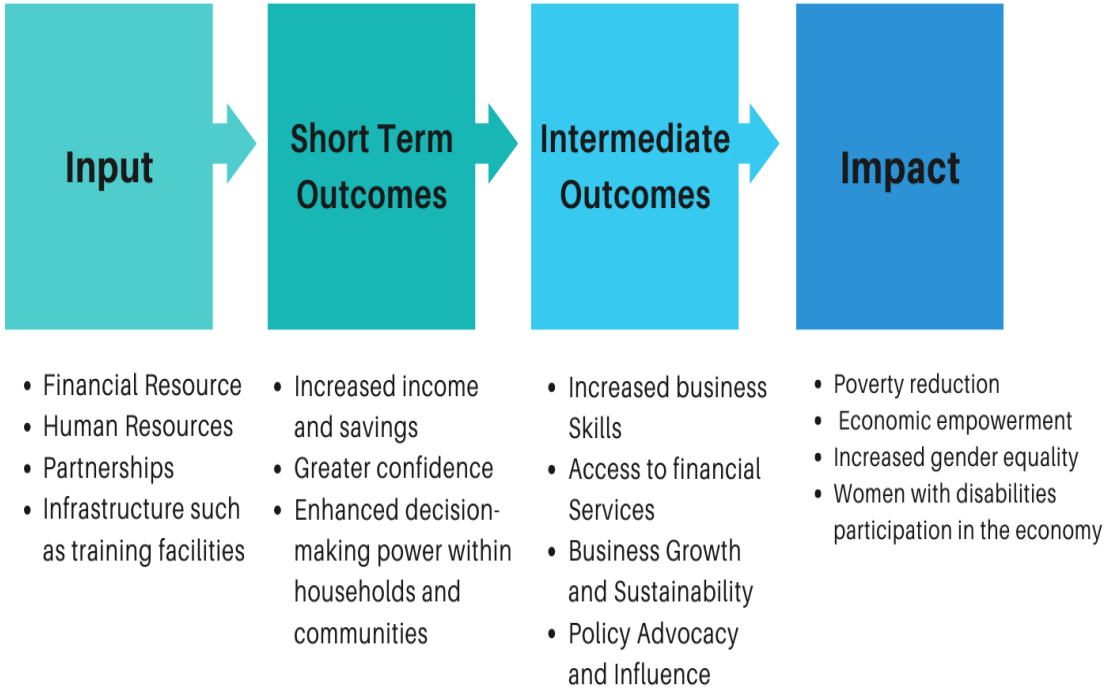
Feminist Disability Studies area combines women, gender, and feminist studies with disability studies (Schalk & Kim, 2020) influenced by feminist theory. It emphasizes shifting policies and cultural institutions rather than viewing the difficulties of WWDs in their bodies. It further argues and corrects traditional feminism, which overlooks, misrepresents, and conflicts with the concerns of WWDs (Barbara & Fiduccia, 2001), which I have witnessed working on issues around disability for women in Kenya. Feminist Disability Studies, based on the four aspects, representation, body, identity, and activism, will be the theoretical framework that will guide the analysis of barriers to economic empowerment by WWDs.

The activism within the “Sawazisha” project will involve advocating for policy changes and inclusive practices that support the economic empowerment of WWDs. It will include challenging narratives by sharing lived experiences crucial for addressing discrimination and exclusion, raising awareness about the intersectional experiences of WWDs, challenging discriminatory practices, and promoting inclusive economic development initiatives that prioritize accessibility and equity.

**2.4 Theory of Change**

The change is based on a "ripple effect" model where interventions aimed at WWDs lead to empowerment and transformation that spread outward, influencing broader social structures and norms. This approach is based on empowering WWDs, resulting in a series of positive impacts that go beyond individuals and include their families and communities. The “Sawazisha” project initiates a chain reaction of change by providing WWDs with skills, information, and support, leading to an inclusive and equitable society. My theory of change firmly believes that empowering outstanding WWDs with rights and skills will positively impact their income and access to social services, contributing to social cohesion.

When WWDs achieve financial independence and advocate for their rights, they influence social transformation in their communities. This will enable them to confront and change common beliefs and misunderstandings about disability, thus transforming attitudes and perceptions towards more acceptance and inclusion. Empowered women who advocate for their inclusion urge others to join in the disability rights and gender equality movement, thus increasing the impact. The “Sawazisha” project will utilize grassroots engagement to bring change through alliances and collective action to create a disability-just and inclusive society.



**Figure 3: Theory of Change**

## **2.5 Capacity to Implement the Sawazisha Project by the Network**

The implementation will be carried out by the Kenya Network of Women and Girls with Disabilities based in Nairobi, Kenya. The Network brings organizations and individual experts together to work on issues affecting WGWDs, including eradicating SGBV and political participation. The organization has women with diverse disabilities, including physical, psycho-social, visual, intellectual impairments, albinism, short stature, and Deaf women from different racial and ethnic backgrounds, among other representations (Network Blog, 2022).

The idea of coming together as a network of women with disabilities in 2017 was influenced by two things. First, WGWDs fall in the cracks of women and disability rights movements. Secondly, WWD wanted to raise their voices and have joint advocacy by working together to present a parallel report to the CEDAW committee in 2017. The Network embraces cross-disability, cross-movement, and intergenerational approaches to supporting the holistic participation of WGWDs in all spheres of life. As a part of its strategy, the Network seeks to make its members strong Disability Justice Activists and Intersectionality.

The implemented projects indicate that the Network has secured funding from reputable organizations such as the Ford Foundation, a feminist organization CREA, and Womankind Worldwide. This shows that we can effectively mobilize resources and establish partnerships with key stakeholders in women's and disability advocacy, enabling the implementation of the "Sawazisha" project. Additionally, all programs carried out by the Network prioritize diversity and inclusion, which include representation of different disabilities, age groups, races, and geographical locations, among others. This commitment to diversity will ensure that the voices and experiences of WWDs in Busia County are represented in the Network's advocacy work.

## **2.6 Previous Projects Implemented**

In 2023, the Network secured funding from the Ford Foundation to conduct leadership training for WGWDs in Mombasa, Nairobi, Kisumu, and Kakamega Counties. The leadership training came in the context that within Kenya, there exist gaps as WWDs are included in leadership and governance spaces. The training and community engagements were among other interrelated interventions that the Network uses to bring lasting change that entails making space for WGWDs on the national stage within governance and leadership. The criteria

for joining the leadership program included WWDs who served in leadership positions in their life journey within their communities, such as a self-help group leader, ward administrator, or at the national stage within elective politics. The network has been keen to ensure diversity in disability and age, and the participants reflect the four counties from urban and rural spaces.

In April 2022, the Network received a four-year grant from CREA, a feminist organization under the Women Gaining Ground Consortium geared to work on critical concerns for WGWDs. A vital component of the program, which is still running until 2025, is to amplify the Network voices at county and national governments against sexual and gender-based violence (SGBV) towards WGWDs. The Network’s project involves increasing awareness and knowledge in response to SGBV in Kenya. The overall aim is to train 60 women with different disabilities and, out of that, identify 20 champions who are WWDs to spearhead action on safeguarding their rights, with a particular focus on SGBV, both at national and county levels. Afterward, the network held training sessions with state and non-state actors to strengthen their knowledge in responding efficiently to WWDs against SGBV.

In November 2021, the Network also received a grant from Womankind Worldwide under Her Voice Fund to implement the Strategic Advocacy Opportunity Project until July 2022. The activities addressed SGBV and its disproportionate impact on WGWDs in Kenya. The Womankind Worldwide Grant strengthened previous work by Network members to call to attention the experiences of WWDs, with a focus on grassroots groups and working with relevant duty bearers to address cases of SGBV and forced sterilization of WGWDs. Figure 4 below is the SWOT Analysis for the Network:



**Figure 4: SWOT Analysis**

**2.7 Collaboration with Stakeholders and actors in Disability**

For the “Sawazisha,” the Network intends to partner with Government stakeholders such as the National Council for Persons with Disabilities to register WWDs with the Government to benefit from tax exemption and access grants and economic empowerment opportunities. The Network will engage women’s rights organizations such as the feminist movement Kenya Female Advisory Organization (KEFEADO), with whom we have worked before to have the voices of WWDs in women and feminist spaces. Table 1 below shows some stakeholders who will make the project successful.

**Table 1: Stakeholders Analysis**

<b>Stakeholder</b>	<b>Interest</b>	<b>Influence</b>	<b>Possible Action</b>
<b>Women with Disabilities</b>	High, due to the systematic discrimination that segregates them from opportunities	Low, because of being dependant on family members, they are not involved in decision making.	Peer support groups where they can share information
<b>National Council for Persons with Disabilities</b>	High, because they understand benefits of addressing gender and disability inequalities and are committed to ensuring equitable financial opportunities for WWDs.	High, because they implement policies, provide funding opportunities, and implement programs for WWDs	Awareness sessions for Government Agencies
<b>OPD: United Disabled Persons of Kenya</b>	High, who work to raise awareness, provide services, and empower WWDs	High, they advocate for policy change in the community	Advocacy campaigns
<b>Financial Institutions: KCB Banks, Equity Bank and SACCOs</b>	Low, developing disability friendly products will involve high cost for the institution thus affect their profits	High, develop disability-friendly financial products and services which include accessible banking interfaces, assistive technologies, flexible account management, and customized credit facilities	Incentives by government
<b>Community in Busia County</b>	Low, negative attitudes and stereotypes towards WWDs	High, create an inclusive and equitable environment by changing attitudes WWDs to thrive	Collaborate with local organizations, leaders, and advocacy groups
<b>Local Leaders such as area Chief, Village leaders</b>	Low, their focus is more on preserving the security in the community	High, the community in Busia listen to leaders. Their support would be very key in mobilization and create partnerships in the communities	Mobilization of community members to support our activities
<b>Feminist Rights Movement: KEFEADO</b>	High, more feminist organization are supporting the inclusion of WWDs	High, they are known to push for inclusion of women in various human rights spaces in Kenya	Collaboration by them facilitating some activities

### **3.0 Project Framework**

#### **3.1 Project Rationale**

In a press by UN Women (2023), the organization is committed to mainstreaming disability inclusion and intersectionality in its work, as set in the Strategic Plan of 2022-2025. This ensures a logical approach to WGWDs rights across the UN Women. The 2030 Agenda for Sustainable Development stipulates rights for States and communities to accomplish the Sustainable Development Goals (SDGs) for women and girls. SDG 5 emphasizes mainstreaming disability to realize gender parity and women's empowerment, and SDG 1 underlines the need to end poverty. At the same time, SDG 3 ensures healthy lives for WGWDs by calling for addressing data gaps on disability and gender (UN Women, 2017). The recommendations from a study were to prioritize the empowerment of women in grassroots areas and local communities by ensuring that no one is left behind and tailor advocacy to ensure the effectiveness of policy frameworks to fulfil women and girls' rights and their economic contribution (FES Kenya & SDG Forum Kenya, 2021).

One success story of a WWD economically empowered by Light for the World (2023) in Kenya is of Lylian, a bakery owner. When she first established her business, she used 3 to 4 packets of flour daily to produce her baked goods. Lylian joined an InBusiness Programme in Kenya, where she acquired skills in record-keeping, customer relations, and financial management, which supported her business growth. Today, Lylian uses over 18 packets of baking for retailers, and her profits have since increased to support her family, covering her children's school fees, medical expenses, and other essentials (Light for the World, 2023). If we empower the WWDs from rural Busia, we will be able to kill several different birds with one stone. This is because we address intersectional discrimination, promote women's rights to equality, participation and social inclusion, economic opportunities, self-confidence, strengthen support networks, and create sustainable change in the community.

The "Sawazisha" project will create economic opportunities for WWDs by incubating and accelerating visionary women with scalable business ideas, existing businesses, and differentiated products or services. We will equip them with social entrepreneurship training, self-advocacy, business pitching techniques, collective leadership, mentorship, and financial literacy. We also aspire to link them with investors who would help them implement their

ventures to have a significant social impact in rural Busia. This holistic approach will integrate social protection that will strengthen the socio-economic status of WWDs by enhancing their life and business management skills, building linkages, and maintaining their advocacy to increase their participation in the community.

### **3.2 Project Goal**

The “Sawazisha” project will improve the living standards of women with disabilities in rural Busia County, Kenya.

### **3.3 Specific Objectives**

- 3.3.1 To provide training and mentorship to WWDs in income-generating activities, rights awareness, and social protection in Busia County.
- 3.3.2 Facilitate the transfer of skills and knowledge from trained WWDs to upcoming individuals within their peer support groups.
- 3.3.3 To promote sustainability by attracting partners and stakeholders in government and private sectors to support and invest in WWDs' economic empowerment.

### **3.4 Outcomes**

- 3.4.1 Increased awareness and access to financial packages such as financial understanding and management skills.
- 3.4.2 Establishment of peer support groups for WWDs focusing on savings and credit access through table banking.
- 3.4.3 Influencing policymakers to adopt and increase the reach of inclusive programs that address the needs and concerns of WWDs.



### **3.5 Project Outputs**

#### **3.5.1 Increased awareness and access to financial packages**

3.5.1.1 To conduct informative sessions for the WWDs and the stakeholders in the financial institutions based in Busia County.

3.5.1.2 Promote equitable financial packages for WWDs by county-based financial institutions in Busia County.

#### **3.5.2 Establishment of peer support groups with a focus on savings and credit**

3.5.2.1 Establish peer support saving groups such as table banking to address the needs of WWDs.

3.5.2.2 We are developing saving and credit opportunities in the peer support groups where WWDs share experiences and knowledge through visits to local businesses in the Busia towns.

#### **3.5.3 Influencing policymakers to adopt inclusive programs**

3.5.3.1 To engage policymakers in discussions to encourage inclusive policies and more efforts in government programs on economic empowerment.

## 4.0 Target Group

### 4.1 Description of Location

Kenya's government system consists of a national government and 47 counties working interdependently. The "Sawazisha" project will be based in Busia County, Kenya. Busia County is 1,695 km<sup>2</sup> situated in the western part of Kenya, and much of it is covered by Lake Victoria, which allows fishing practices for the locals. Busia is also an entry point between Kenya and Uganda, resulting in trade. The favorable climatic conditions allow agriculture to be practiced with main crops, including maize, cassava, millet, beans, and sweet potatoes.



**Figure 5: Kenyan Map showing PIN location of Busia County**

The “Sawazisha” project activities will occur at Port Victoria and Funyula Constituencies in Busia County. The main economic activity is fishing for the people in Port Victoria and farming in Funyula Constituency, as shown in the figure below:



**Figure 6: Constituencies in Busia County**

#### **4.2 Target Beneficiaries in Busia County**

The primary beneficiaries of the “Sawazisha” project will be 200 WWDs living in rural Busia County, some of whom own small businesses that need entrepreneurial skills for business growth, low-income households, and those with scalable business ideas who have no access to funds. Women with scalable business ideas and low income need more access and information to get funds for the expansion or diversification of their ventures.

Secondary beneficiaries of the project will include families and dependents who care for the WWDs, which, in many circumstances, results in financially strained households. The project will improve household income and quality of life. Communities, such as government agencies, financial institutions, and partners, will benefit because the project will promote inclusion and diversity and challenge stereotypes and stigma associated with disabilities.

## **5.0 Project Implementation**

### **5.1 Project Administration**

The project will be administered by the Kenya Network of Women and Girls with Disabilities (Network), where I drive the “Sawazisha” project as the lead. I will be supported by network members, champions, and volunteers who have already been trained and are based in Busia County.

### **5.2 Cost-saving Measures for the Project**

#### **Partnerships**

We shall partner with local organizations such as NGOs, community-based organizations, and government agencies to provide us with free or subsidized training venues because they already have infrastructure and resources. They can also offer the training without needing to pay facilitation fees. This will help cut down many costs.

#### **Volunteers**

By identifying and engaging volunteers from the community with whom the Network has worked before, they will help provide mentorship and support services for the WWDs. These volunteers can contribute their time and expertise without the organization incurring significant expenses. After the end of the project, they will receive certificates of recognition as appreciation for committing their time.

#### **Utilize digital platforms**

In the “Sawazisha” project, we will use technology to reduce operational costs. Instead of traditional methods, we will leverage digital platforms for training. For instance, we will organize a virtual skill development session at the local cybercafé in the community. This will allow us to deliver skill development programs virtually on days we cannot meet face-to-face. This will ensure remote collaboration and support, thus reducing the need for extensive travel and transport costs.

### 5.3 Activity and Resource Plan

The Network will implement the project, which will be carried out in three phases which will allow for assessments, monitoring and evaluation as shown in Table 2 below:

**Table 2: Activity Plan**

Timeline		Activities
<b>PHASE ONE</b>		
<b>January-February 2025</b>	<b>Conducting entry-level meetings 20 participants drawn from local leaders, opinion leaders, and potential partners</b>	<p>Conduct 5-days comprehensive sensitization and familiarization meetings with leaders and partners.</p> <p>A 5 day meeting will be held in Busia County to meet the local leaders and introduce the projects to them, together with the relevant stakeholders.</p>
	<b>Conducting a Baseline Survey</b>	We will use a survey to conduct a baseline as well as use previous data to understand the real situation and the challenges as well as establish areas of priority for the “Sawazisha” project.
<b>March 2025</b>	<b>Project mapping, identification, and recruitment of 200 beneficiaries for the “Sawazisha” project ..</b>	<p>We will identify the most promising WWDs to recruit so that we have a high success of women who will be of great influence on their peers. The volunteers and community leaders will support in this process of mobilization</p> <p>After identifying the beneficiaries, we will identify accessible areas and set up training spaces for the program. This should be a secure place that is well-lit with social amenities, accessibility to all participants, and access to utilities.</p>
<b>April 2025</b>	<b>Conduct training on entrepreneurship, venture management and financial skills</b>	The training of the WWDs identified on entrepreneurship, venture management, and financial skills. We will utilize hired facilitators and some of the Network members to support in the trainings.

		Training on savings which is basically to give information on the importance of savings.
<b>PHASE TWO</b>		
<b>Quarter 2 May-July 2025</b>	<b>Conduct Rights Training</b>	Know your rights and self-advocacy training for the WWDs. This will be conducted by Network members and champions who have been trained before and have great experience.
	<b>Stakeholders' forum for rights for collaboration and partnerships</b>	<p>Invite 5 stakeholders drawn from financial institutions and Government Programs namely: KCB bank, Equity Bank, SACCOs, Uwezo, and Women Enterprise Funds</p> <p>Invite duty-bearers, who will be identified based on the information collected in the survey, to a forum with the WWDs so that the women can highlight their challenges and suggest solutions on how they can be protected from discrimination and abuse. Duty bearers will represent different areas of jurisdiction where the women will be from in Busia</p>
	<b>Networking with the local business community</b>	Tour of the local markets or successful business communities for case study purposes and connect the WWDs to the business owners for mentorships.
<b>August- October 2025</b>	<b>Disbursement of proposed seed funds</b>	From the 200 women trained, we will pick at least 10 businesses owned by the women and which show great potential and commitment by providing seed funding. This will be in kind, instead of giving cash we will buy items they require for their businesses to grow. It can be a sewing machine, rent a shop or provide

	<b>Establish peer support savings group in the community</b>	Support the establishment of the target peer support savings groups, from their leadership and decision-making structures. The groups will be run by the women trained who will in turn be supported in coming up with structures. Peer groups will ensure the sustainability of the “Sawazisha” project by promoting financial stability, community engagement, skill development and local empowerment through table banking strategy even after completion of the project in Busia.
<b>November 2025</b>	<b>Team building activity for the women to promote</b>	Lastly before the closure of the project, we will organize a team building exercise for the women’s groups on separate days. Team building will create time to celebrate achievements by the women. The team building activities will focus on communication, problem-solving, and collaboration which will be effective in the long run.
<b>PHASE THREE</b>		
<b>January- November 2026</b>	<b>Continuous Mentorships</b>	Continuous mentorship for women on peer-to-peer centred approaches. This will be provided at no cost. The Network will ensure mentors can have sessions with the women at least once on a quarterly basis to check on progress for most of their businesses and savings.

## 5.4 Risk Analysis

**Table 3: Risk Analysis**

Risk	Probability	Impact	Mitigation Strategy
Cultural beliefs and practices, Rural communities have for a very long time believed that disability is a curse. It is therefore a taboo for one to have a disability. Most of them would therefore be reluctant in believing on economic empowerment especially for WWDs. Trying to implement something new to a community that is against certain practices would be our biggest challenge.	High	High	The “Sawazisha” project will include successful WWDs as part of the mentors and advocatess who will share their life experiences
Rejection from few community members because of patriarchal cultural views, as a team of young leaders especially one run by women, the community might be reluctant to give us their time and ears since most of them are elderly and believe young people and women can’t teach them what they do not know. They believe they have lived longer thus our experiences is nothing compared to theirs.	High	High	We will collaborate with Government through area chiefs and community elders who are accorded respect by in rural areas. These leaders will make our “Sawazisha” project a success.
Inclusive accommodation, lack of inclusive accommodations such as of sign language understanding, braille information or in large font that is also easy to understand.	High	Low	Provide inclusive accommodations in all engagement to ensure no one is left behind or out
Inaccessibility - Most places in rural areas are inaccessible for persons with disabilities. From lack of ramps, sloppy terrain, inaccessible washrooms, inaccessible reading materials so on and so forth. These will limit information access or access to places where we will be conducting the “Sawazisha” project.	High	Low	Provide our training in strategic places that are accessible for all types of disabilities.



**6.0 Monitoring and Evaluation**

**6.1 Sawazisha Project Sustainability Plan**

**Funding**

We will provide seed funding for 10 outstanding business ideas or existing businesses from the 200 beneficiaries to expand. The criteria for selecting the 10 will consider different types of disabilities, the type of business, and its impact on the community. The 10 will be mentored and given technical assistance to set up sustainable ventures. The remaining 190 WWDs will receive mentorship and a certificate after the project. They will also learn from the funded ventures' successes and valuable understandings of their entrepreneurial journeys.

**Networking**

We also plan to help them form peer support groups for the WWD in the county. This will ensure their sustainability and establish networks that will continue to guide them in meeting their objectives. We will train them on running the group and developing rules and regulations for properly managing it. The federation will also serve other constituencies in Busia County.

**Linkages and collaborations with stakeholders**

Create market linkages with investors, women in business, and rights protection groups. This will ensure that they continuously find help whenever they need it. They will also report rights infringement cases to the organizations we link them to, as they will already have contact persons, reducing the bureaucracy and making it easier for PWD to access services. The monitoring and evaluation plan of the “Sawazisha” project will be as shown in Table 4 :

**Table 4: Monitoring and Evaluation Plan**

Monitoring and Evaluation Plan	Activities
1. <b>Scheduling and Milestone Tracking</b>	<ul style="list-style-type: none"> <li>• Schedule activities to meet the project milestones.</li> <li>• Monitor the progress to ensure timely delivery and completion of activities.</li> <li>• Identify deviations from the schedule and take corrective measures.</li> </ul>

<p><b>2. Focused Group Discussions</b></p>	<ul style="list-style-type: none"> <li>• Conduct focus group discussions at the end of each activity.</li> <li>• Evaluate the success and efficacy of the training.</li> <li>• Identify areas of change and improvement when things are not working.</li> </ul>
<p><b>3. Midterm Evaluation</b></p>	<ul style="list-style-type: none"> <li>• Conduct a survey and analytics.</li> <li>• Assess project status compared to baseline.</li> <li>• Identify areas of impact and areas needing improvement.</li> <li>• Evaluate budget performance.</li> </ul>
<p><b>4. Finance Team Meetings</b></p>	<ul style="list-style-type: none"> <li>• Hold regular meetings with the finance team.</li> <li>• Evaluate adherence to budget lines.</li> <li>• Ensure expenditures are within the specified budget.</li> </ul>
<p><b>5. Beneficiary and Team Satisfaction</b></p>	<ul style="list-style-type: none"> <li>• Surveys and interviews will be used to measure the satisfaction of the WWDs.</li> <li>• Assess beneficiary satisfaction with the improved quality of life.</li> <li>• Measure team satisfaction with duties and participation.</li> </ul>
<p><b>6. Survey at Project Onset and Completion</b></p>	<ul style="list-style-type: none"> <li>• Conduct surveys at the beginning and end of the project.</li> <li>• Assess changes in beneficiary and the quality of life.</li> </ul>
<p><b>7. Team Meetings</b></p>	<ul style="list-style-type: none"> <li>• Analyse team satisfaction with duties and participation.</li> <li>• Identify any areas for improvement in team dynamics or processes.</li> <li>• Regular meetings with the volunteers and the network members to share progress.</li> </ul>
<p><b>8. Final Project Assessment</b></p>	<ul style="list-style-type: none"> <li>• Conduct evaluation of all project activities, outputs, and outcomes.</li> <li>• Assess overall impact of “Sawazisha” project on WWDs lives and their communities.</li> <li>• Review the achievements against the project goals and objectives.</li> <li>• Identify lessons learned, best practices, and areas for further improvement.</li> <li>• Get feedback from stakeholders, including beneficiaries, partners, and project team members.</li> <li>• Compile a final report summarizing the project's successes, challenges, and recommendations for future projects or initiatives.</li> </ul>

## 7.0 Reporting

The Reporting on the “Sawazisha” economic empowerment project to funders and partners will be carried out in 3 phases. The “Sawazisha” project reporting will benefit funders by ensuring transparency and accountability. Partners such as local organizations such as Baba Foundation, government, and financial institutions such as KCB will identify opportunities for further collaboration. The beneficiaries who are WWDs will see the project's impact on their lives. The community will learn about the project's economic benefits and thus support similar initiatives in the future. Lastly, as the project implementers, the network will identify achievements and challenges to facilitate learning and improvement for future projects.

We will provide information on project activities, outcomes, and impact on the WWDs in Busia County and the community. The reporting will be structured as follows:

- i) **Economic Impact:** The report will present “Sawazisha’s” economic impact on women and the community. We will include increased income levels, business growth, access to financial services, savings accumulation, asset ownership, and economic resilience.
- ii) **Financial Report:** We will provide a detailed financial report outlining the “Sawazisha” overall budget and expenditures. Our auditor will also audit the project and provide the audited financial reporting at the end of each year, which will be submitted to the funders.
- iii) **Partnerships and Networks:** The report will show local collaborations with local organizations, government, financial institutions, and other stakeholders in Busia County who will have contributed to the project's success.
- iv) **Success Stories:** The reports will include testimonials from WWD beneficiaries who experienced changes in their economic status, accompanied by photos of activities.
- v) **Sustainability:** The report will cover some of the activities we utilized to ensure the sustainability of the” project even after its completion.
- vi) **Lessons Learned from the Project:** The Network will identify challenges and lessons learned during implementation. We will indicate what worked well and areas for improvement, informing future projects.
- vii) **Monitoring and Evaluation:** Provide the project's monitoring and evaluation framework, including the indicators, data collection methods such as focus group discussions, which we will use, and some essential findings. As a network, we still need more support on monitoring and evaluation.

## 8.0 Budget

**Table 5: Tentative Budget**

Detailed budget template					
Organization name	Kenya Network of women with Disabilities				
Grant period	January 2025-Nov 2026				
Project title	Sawazisha Project				
Name of Local Currency	KES				
Currency Exchange Rate	140.00	(local amount that is equal to \$1)			
Budget Amount (in US Dollars)	30,000				
Description	Unit	Rate	Amount (in local currency)	Amount USD	
<b>I. Direct staff costs</b>					
A. Staff costs					
Item 1 -Programme Officer	20	20,000	400,000	2,857	
Item 2 -Assistant Programme officer	20	12,000	240,000	1,714	
Subtotal			<b>640,000</b>	<b>4,571</b>	
<b>II. Other direct programme costs</b>					
A. Activity costs					
<b>Item 1 : Conducting entry-level meetings with local leaders, opinion leaders, and potential partners 20 pax for 5 days</b>					
Accomodation	50	3,000	150,000	1,071	
Conference Package	100	1,000	100,000	714	
Transport reimbursment	100	2,000	200,000	1,429	
Facilitator- 1 per training	1	10,000	10,000	71	
Sign Language interpreters - 2 per Training	4	4,000	16,000	114	

Guides -(2 guides per training)		2	3,000	6,000	43
Rapporteur		1	5,000	5,000	36
Subtotal				<b>487,000</b>	<b>3479</b>
<b>Item 2 Conducting a Baseline Survey in Busia County</b>				-	-
Venue hire and coordination		20	10,000	200,000	1,429
Transport reimbursment - 120 Pax		120	1,000	120,000	857
Subtotal				<b>320,000</b>	<b>2,286</b>
<b>Item 3 : Project mapping, identification, and recruitment of 200 beneficiaries the Sawazisha project seeks to support.</b>					
Venue and workshop (conference) meals		400	1,000	400,000	2,857
Facilitator		5	10,000	50,000	357
Sign Language interpreters		5	5,000	25,000	179
Guides		5	3,000	15,000	107
Rapporteur		4	3,000	12,000	86
Transport reimbursment		400	1,000	400,000	2,857
Subtotal				<b>902,000</b>	<b>6,443</b>
<b>Item 4 : Hold 5 days Conducting of trainings on self advocacy, entreperneurship, business management</b>					
Transport		200	1,000	200,000	1,429
Facilitator		5	5,000	25,000	179
Sign Language interpreters		5	5,000	25,000	179
Guides		3	3,000	9,000	64
Rapporteur		2	10,000	20,000	143
Subtotal				<b>279,000</b>	<b>1,993</b>
<b>Item 5: Establish peer support savings group in the community and Team Building</b>					
Conference Package for Team Building and Transport		200	5,000	1,000,000	7,143
Sign Language interpreters		3	5,000	15,000	107
Guides		5	3,000	15,000	107

Rapporteur		1	5,000	5,000	36
Seed Funding		10	10,000	100,000	714
Subtotal				<b>1,135,000</b>	<b>8,107</b>
Subtotal activity costs				<b>3,123,000</b>	<b>22,307</b>
<b>B. Monitoring, evaluation and auditing</b>					
B.1 Monitoring and evaluation		2	100,000	200,000	1,429
B.2 Audit		1	50,000	50,000	357
Subtotal Monitoring, evaluation and auditing				250,000	1,786
<b>Subtotal II</b>				<b>3,373,000</b>	<b>24,093</b>
<b>Total of I and II</b>				<b>4,013,000</b>	<b>28,664</b>
<b>III. Overhead/ indirect costs</b>					
<b>B. Administrative costs</b>					
				-	-
Stationery		20	3,000	60,000	429
Utilities		15	5,000	75,000	536
Other admin costs (Airtime, travel etc)		20	3,000	60,000	429
Subtotal Administrative costs				<b>195,000</b>	<b>1,393</b>
<b>Subtotal III</b>				<b>195,000</b>	<b>1,393</b>
<b>Total of I, II and III</b>				<b>4,208,000</b>	<b>30,057</b>

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## Annex 1: Log Frame

**Table 6: Log Frame**

Objectives	Indicators	Means of Verification	Assumptions
<b>Goal:</b> Improved living standards of women with disabilities (WWDs) through economic empowerment initiatives in rural Busia County, Kenya.	% increase of income levels	Focus Group Discussions	WWDs have shown their commitment to participate in economic empowerment initiatives.
<b>Outcome 1:</b> Increased awareness and access to financial packages such as microloans.	% WWDs aware of microloan programs % increase in the financial literacy knowledge	Attendance Register, Training Reports	There are credit loans available that women and WWDs have some financial literacy knowledge
<b>Output 1.1:</b> Informative sessions for WWDs and actors in financial institutions.	# of sessions conducted on financial literacy	Session reports, Attendance Register,	There is access to financial resources by the government including microfinance programs.
<b>Output 1.2:</b> Government lobbying and advocating for equitable financial packages for WWDs.	# of meetings held with government officials to advocate for equitable financial packages % increase of government funding	Quarterly reports, Attendance Registers	The government acknowledges the benefits of addressing gender and disability inequalities and is committed to ensuring equitable financial opportunities for WWDs.

	allocated for programs benefiting WWDs		
<b>Outcome 2.:</b> Peer support groups available for WWDs with a focus on savings and credit.	# of support groups established % of WWDs participating in support groups # increased in number of partnerships established with financial institutions	Group Reports	Training resources are provided in accessible formats, including sign language interpretation, braille, and large print, audio among others ensuring equal access to information.
<b>Output 2.1:</b> Formation of saving and credit groups specifically tailored to the needs of WWDs.	% increase in the utilization of savings and credit services # of saving groups established	Meeting Minutes, Disaggregated Data, Membership enrolment	Saving and credit groups will be structured to promote long-term sustainability.
<b>Output 2.2:</b> Development of savings plans and credit opportunities in support groups where WWDs share experiences and exchange knowledge.	# of saving plans developed # of credit opportunities established	MOUs, Disaggregated data on utilization of credit	The support groups will prioritize building trust and confidence among WWDs.

<p><b>Outcome 3:</b> Influencing policy makers to adopt inclusive programs that address the needs and concerns of WWDs.</p> <p><b>Output 3.1:</b> Engage policymakers in dialogues to encourage the adoption of inclusive policies.</p>	<p># of programs and policies adopted</p> <p># increase in the number of meetings engaged in with policymakers</p> <p># of policies or programs adopted</p>	<p>Government Reports on policy changes and programs, Policy Briefs</p> <p>Attendance Sheets, Meeting Minutes,</p>	<p>Availability of supportive policies and regulations in place that recognize the rights of WWDs to engage in economic activities.</p> <p>Policymakers demonstrate political will in prioritizing inclusive policies in the country.</p>
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