

# InBusiness Project Baseline Survey Report Brief

June 2022



**Inclusive Futures**  
Promoting disability inclusion



# Our mission

**To empower  
micro-entrepreneurs with  
disabilities economically through  
inclusive collaborations.**

## InBusiness Programme

Designed to empower micro-entrepreneurs with disabilities economically by building their capacity to run and grow businesses and linking them to mainstream value chains. The programme employs a twin-tracked intervention approach: building micro-entrepreneurs' capacity to run and grow their enterprise and triggering institutional reforms that facilitate conducive business environments and nurture healthy entrepreneurial ecosystems in which persons with disabilities can participate equally. Advocacy for disability rights is part of the programme's systems advocacy goals.

### **Consortium Partners**

Humanity & Inclusion | Light for the World | Sense International | United Disabled Persons of Kenya

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Cover image: Lucy photographed at one of her advocacy training sessions in Kenya  
Credit: ©Light for the World/Njiiri Karago

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# Background and Introduction

Since 2019, a consortium comprised of the Light for the World, Sense International, Humanity and Inclusion and United Disabled Persons of Kenya– through UKAid funding through the Disability Inclusive Development Programme have implemented two phases of the InBusiness Program that has so far supported over 1200 micro-entrepreneurs with disabilities to establish and sustain their businesses. Currently, the consortium is implementing a scale-up phase of the program to systematize the InBusiness approach and apply lessons from the first two phases.

This baseline study conducted by the InBusiness Consortium partners in May 2022, therefore provides a reference point for assessing the changes and outcomes of the initiative currently being implemented in the counties of Meru, Laikipia, Nairobi, Kiambu, Machakos, Homabay, Migori, Kakamega, Turkana West, Kitui, Trans Nzoia, Uasin Gishu and Vihiga

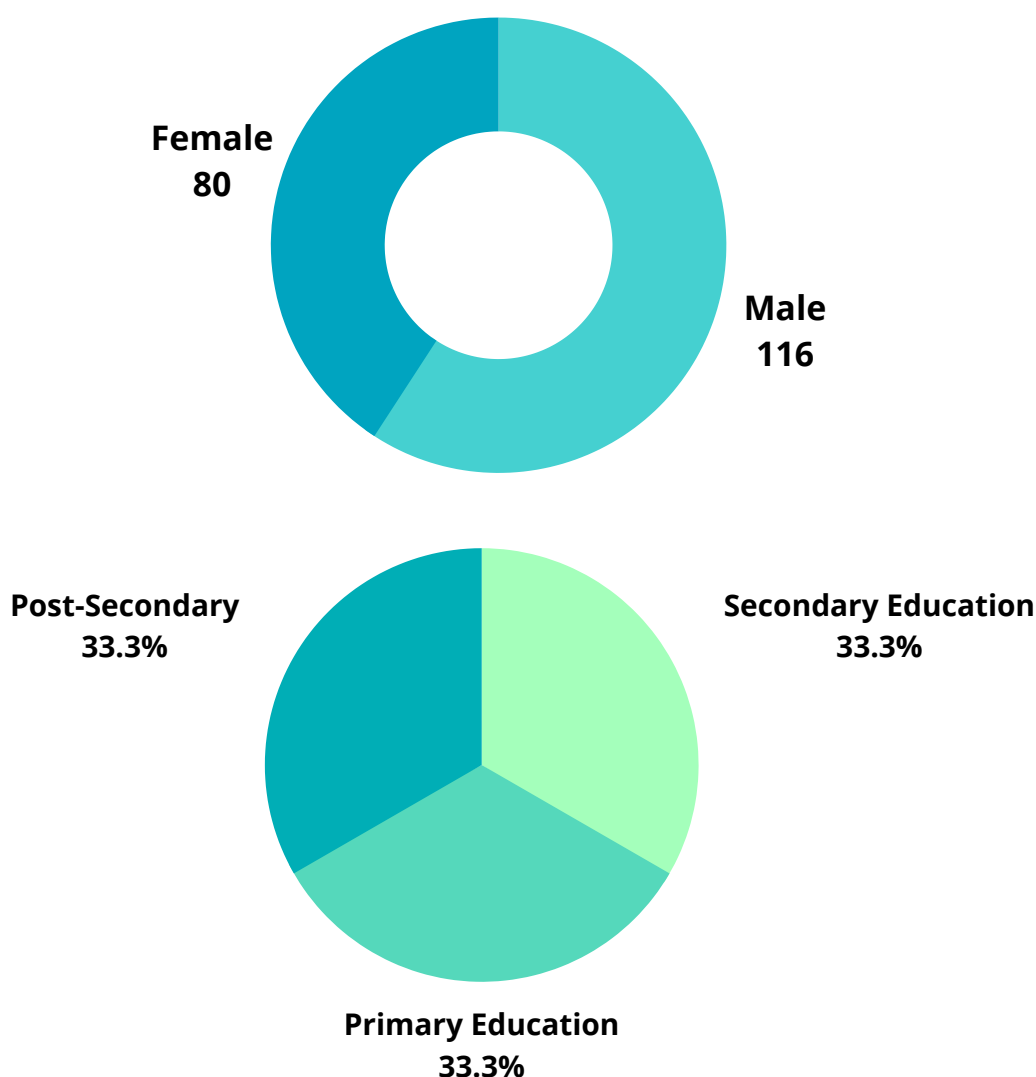


The study utilized a mixed methods approach including Key Informant Interviews with project stakeholders, Focus Group Discussions with selected micro-entrepreneurs with disabilities and surveys with a larger sample of micro-entrepreneurs.

# Highlights of the Findings

## Demographics:

In the baseline study, a total of 196 micro-entrepreneurs; 80 of them being women and 116 men from the 13 counties of focus were surveyed. In terms of the educational background of those surveyed, majority (64%) had attained secondary level of education, while 21 percent primary education, and 15 percent post-secondary education. 9 percent of participants were degree holders and 11 percent did not have any formal education. Participants sampled were from the ages of 18 and 60 years and above, majority of them (71%) being household heads.





# Disability status

Out of the 196 MEs surveyed, 132 of them were those with disabilities, ranging from single and multiple disabilities. Disaggregated by gender, the analysis shows that 64% of the MEs with disabilities are men. Notably, female MEs comprise 50% of those without disabilities.



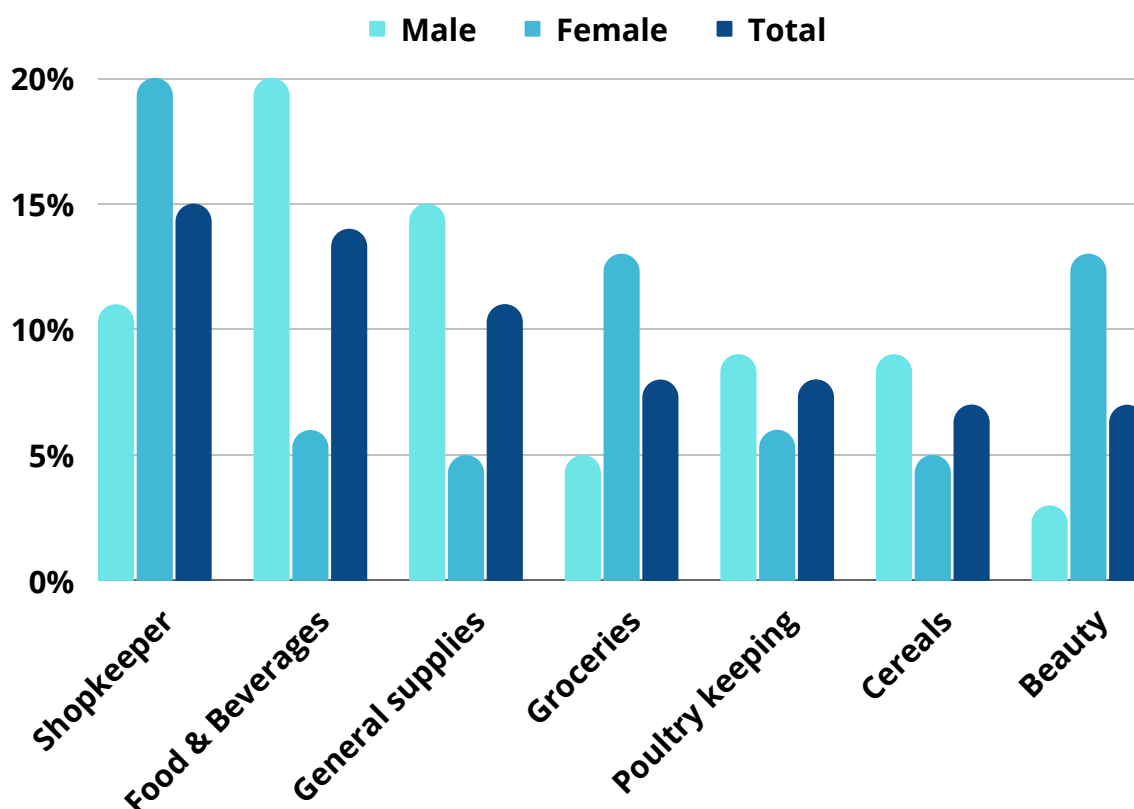
# Impact of the project as per indicators

## 1. Impact of the project as per indicators

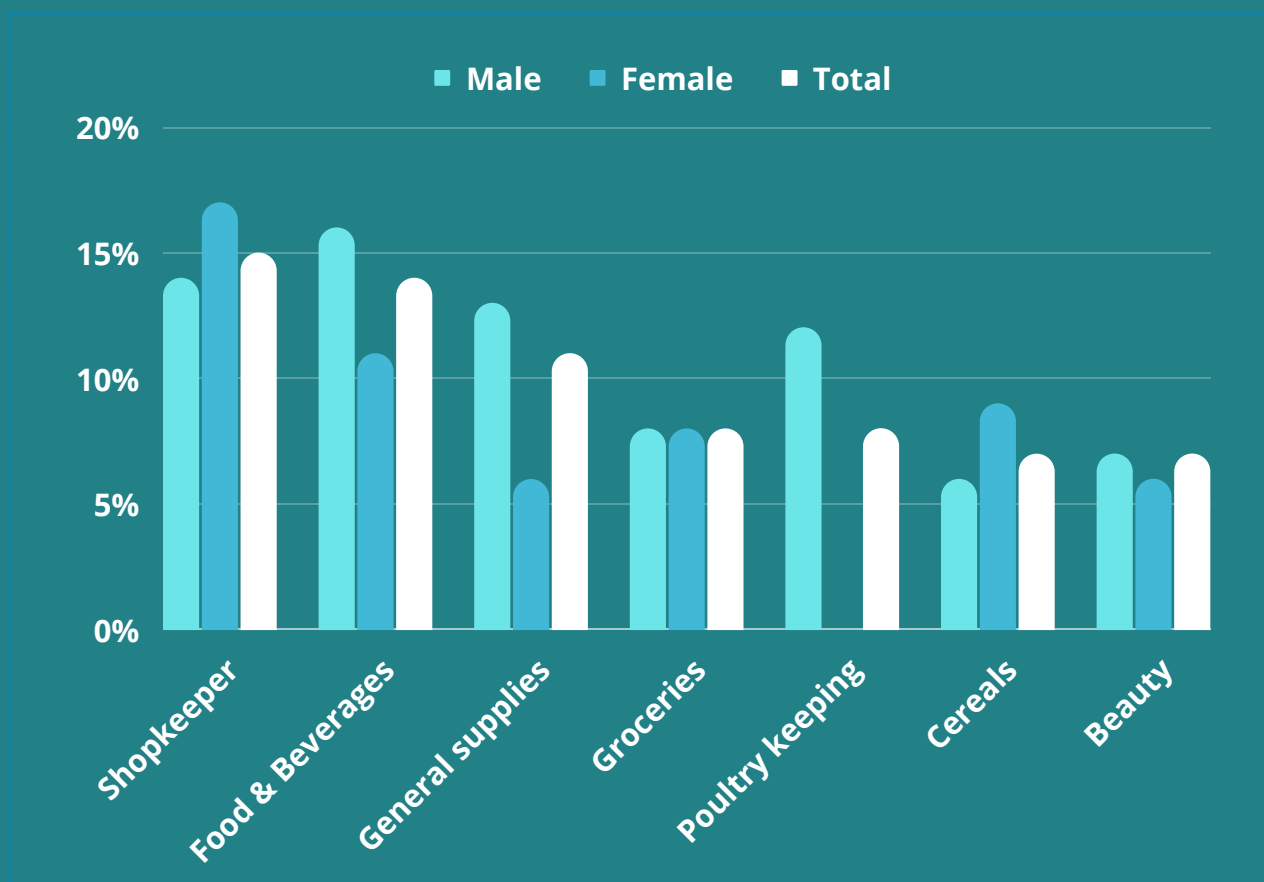
- In terms of gender: Women reported better quality of life and wellbeing (43%) compared to men (40.96%).
- Wellbeing for those with disabilities and those without: Disaggregated by disability status, analysis shows that MEs without disabilities have better (subjective) wellbeing (3.22/5.00) compared to the MEs with disabilities (3.14/5.00).
- Education levels: Results showed that there is no relationship between education and wellbeing as measured using WHO-5. Similarly, average data measured by the PENDA tool, MEs with primary education and above had better wellbeing compared to those without formal education.

## 2. Business Income levels

a) Type of Business MEs engage in  
Type of Business by Gender



## Type of business by disability status



## b) General Income Spread



THE MAJORITY (86%) OF THE BUSINESSES EARNED AN KES 50,000 AND BELOW PER MONTH, 8% EARNED BETWEEN KES 100,001-250,000, 5% EARNED BETWEEN KES 250,001-500,000 AND ONLY 1% EARNED ABOVE HALF A MILLION SHILLINGS.

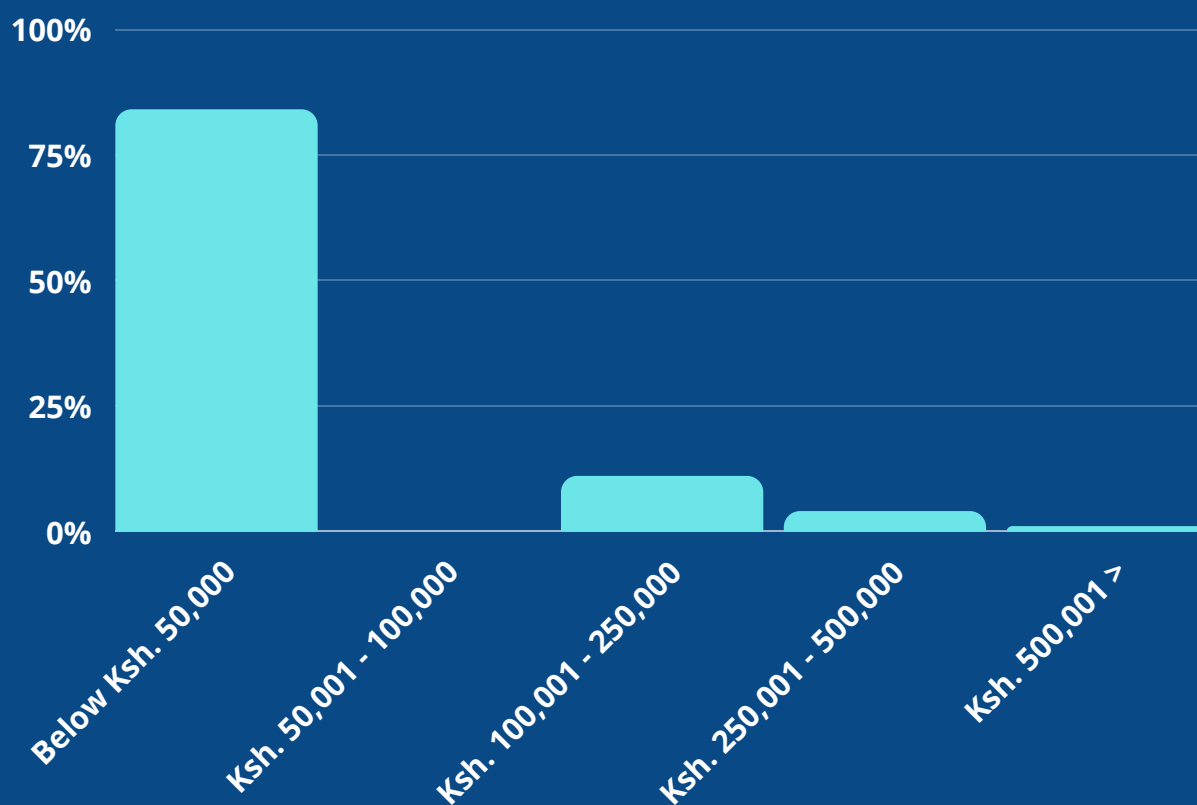
MEs whose businesses were annually generating KES 500,000 and above were engaging in only two business types: general supplies and provision of services e.g., cleaning, marketing. Notably, those whose income from business was less than KES 50,000 engaged in wide range of businesses e.g., shopkeeping, food and beverages, groceries, general supplies, cereals, tailoring, transport, poultry keeping among others





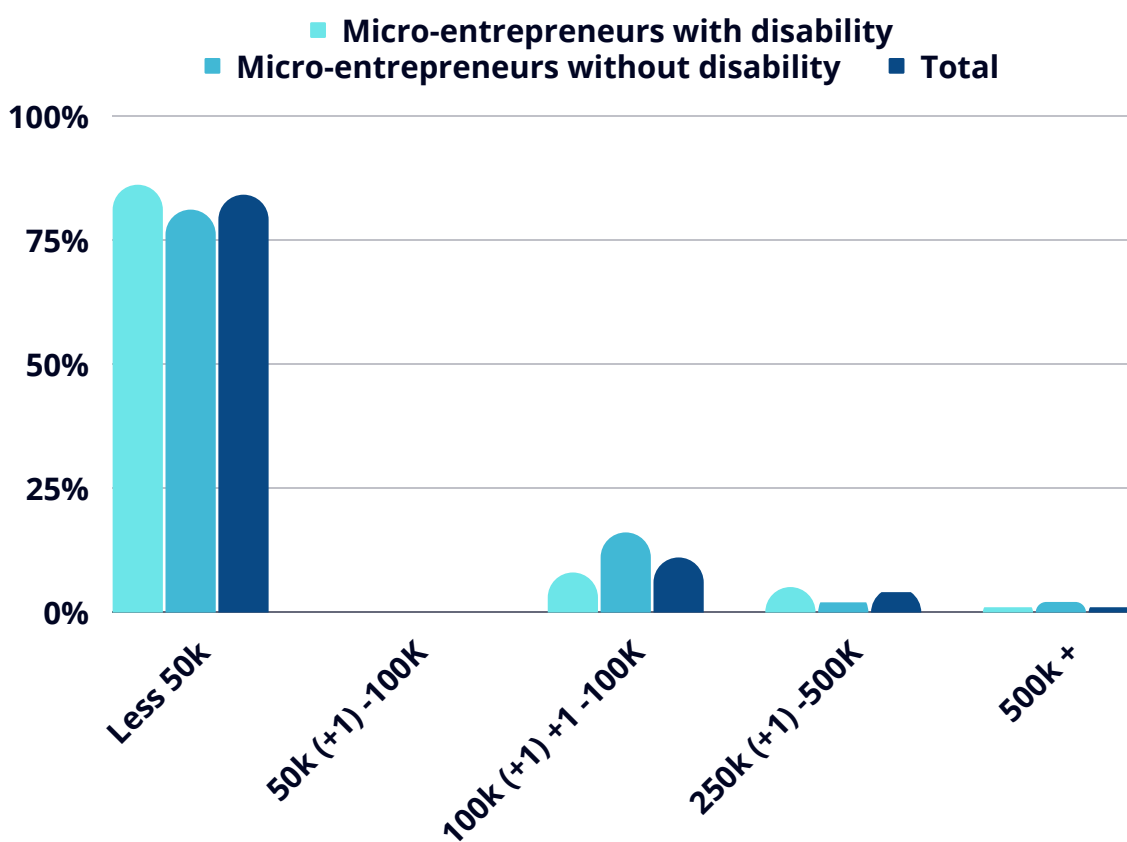
Wacuka photographed providing services to a customer in her salon in Kenya.  
Credit: ©Light for the World/ Pravallika Valiveti

## Average monthly income from the business in the past 12 months



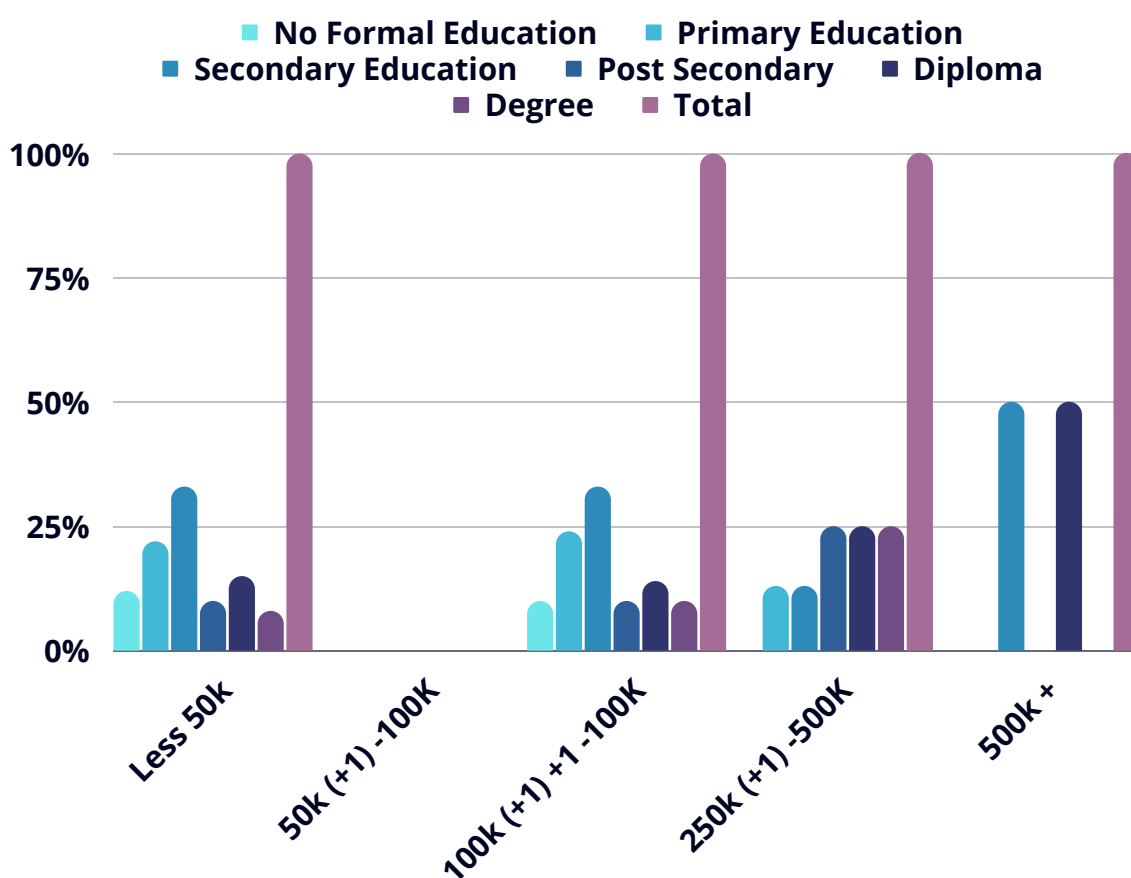
### c) Income levels for micro-entrepreneurs with disabilities vis a vis those without any form of disabilities

There is negligible difference between micro-entrepreneurs with disabilities and those without. Specifically, 86% of the micro-entrepreneurs with disability and 81% of the micro-entrepreneurs without disabilities earn less than KES 50,000. Additionally, 1% of the MEs with disability and 2% of the MEs without disabilities earn KES 500,000 and above.



## d) Levels of Education

Micro-entrepreneurs with secondary education and above (to degree level) reported higher annual income levels from their businesses. Out of the micro-entrepreneurs who reported an annual of KES 500,000 and above, 50% of them had secondary education and the remaining 50% had diploma education. Notably, none of the micro-entrepreneurs without formal education had an annual income of KES 250,000 and above.





## 4. Barriers to participation in procurement chains for MEs with disabilities

1. Compliance processes: Private and public Institutions have compliance requirements that people with disabilities need to fulfil to be able to engage meaningfully with them. For instance, the need for collateral like land titles and logbooks to access funds to finance the tenders they can acquire hinders these engagements.
2. Financial huddles: Most of state/nonstate funding requires youth and persons with disabilities to be organized in groups for them to be eligible for funding and this disqualifies individual micro-entrepreneurs.
3. Strict institutional policies: For instance, for micro-entrepreneurs to secure bank loans, they are required to submit – among other documents – the trade license but some banks indirectly dismiss the approval of loans for micro-entrepreneurs with disabilities when the MEs present their trade license waiver.
4. Structural and location challenges: Micro-entrepreneurs visit different offices to obtain government tax exemptions and most of the offices - due to architectural limitations - cannot be accessed by those with physical disabilities
5. Access to information: Micro-entrepreneurs reported challenges related to accessing information on tenders as an impediment to engaging public and private institutions and participation in procurement chains as avenues employed by majority of public and private institutions to advertise excludes people with certain forms of disability like people with a hearing or visual impairment.



## 5. Assessment of issues related to project design, responsiveness to stakeholders' needs and potential impact

### 1. Project responding to the needs of Micro-entrepreneurs, public and private institutions, and Communities

Overall, the project responds to the needs of different target groups as the project has: a) incorporated lessons from the pilot phase which highlighted several gaps that have now been addressed in the current phase of the InBusiness project; b) explored the needs of the target beneficiaries (through this baseline assessment) and plans to deliver support based on the priorities of the micro-entrepreneurs.

### 2. Complementarity of current systems and programs

In terms of complementarity between the project design and the current systems and programs, evidence shows that the project design supplements existing national programs, local arrangements and policies and leverages existing structures in engaging the beneficiaries to maximize impact. This is demonstrated in the collaborative efforts with the National Council for Persons with Disabilities, United Disabled Persons of Kenya and county level Organizations of Persons with Disabilities which presents the opportunity to strengthen what has already been achieved and work towards filling existing gaps in the target counties.

Besides the program run by civil society organizations, and the national government through National Council for Persons with Disabilities, there have been a few organizations within this space which the consortium can signpost to micro-entrepreneurs to overcome challenges related to capital and value addition which are not the focus for this consortium. These include the National Government Affirmative Action Fund, Kenya Agricultural Research Institute, and Women Enterprise Fund as mentioned by some of the participants.

### 3. Project response to the needs of various beneficiary groups

The assessment established that the project's design to respond to the needs of women and girls, as well as men and boys with a range of disabilities including marginalized communities, remains gender neutral.

The project design does not necessarily highlight how women and girls, or men and boys are targeted, for example the recruitment process purely focused on the eligibility criteria to select beneficiaries. Interviews with consortia partners revealed that there are no deliberate efforts to prioritize one gender over other(s) instead the focus is making sure all micro-entrepreneurs with disabilities regardless of gender have equal opportunity to get enrolled into the project. For women with disability however, a double burden of discrimination (first, as a woman, and second, as a person with disability) abounds as the different categories of participants noted. Therefore, it is imperative that the project implementation considers these gender dynamics as they influence the achievement of the overall project goal.









#### **4. Barriers to participation in procurement chains for micro-entrepreneurs with disabilities**

Stakeholders cited low running capital to participation in procurement chains as it limits MEs' ability to meet the needs of their clients. The exploitation and stigma that micro-entrepreneurs experience when they approach PPIs for business also discourages them besides the physical/structural or architectural challenges that limit the access of Persons with Disability to public and private offices. Notably, micro-entrepreneurs with a disability may fail to participate in procurement chains when they do not meet the requirements to participate including registration of their enterprises, possession of valid waivers for trade licenses and for refugee Persons with disability valid identification.

#### **5. Stakeholders' perception about micro-entrepreneurs with disabilities**

Perceptions about micro-entrepreneurs with disabilities among stakeholders will highly influence the effectiveness of the project by providing a conducive context within which the initiative can thrive. Data collected through this assessment found that regarding business confidence, micro-entrepreneurs generally have a degree of competence in running their businesses developed through past training and through experience. This is also re-echoed by other stakeholders who noted that when micro-entrepreneurs with disabilities are empowered with the right skills and supported to run their businesses they can succeed like any other businessperson. However, stakeholders also noted that the dynamics for the MEs with complex disabilities (deaf-blind) are different as their businesses are operated by third parties, specifically their caregivers.

#### **6. Practices currently employed by micro-entrepreneurs to engage with procurement chains**

Some of the good and successful practices reported by stakeholders include the registration of their enterprises, branding, negotiation for better transactions, acquisition of required documentation for operation of their enterprises like trade license waivers among other activities. However, these have been embraced by only a proportion of micro-entrepreneurs and therefore there is a real need for the business growth skills training that the consortium is going to provide. Participants also reported a few unsuccessful micro entrepreneurship practices like not writing down their business plans and keeping financial records – rather having these critical business documents in their minds.



# Recommendations

1. The consortium approach to the project is noteworthy as it onboards different populations of Persons with Disability including refugees who face double vulnerabilities. However, official engagement of other key stakeholders including Micro and Small Enterprise Authority which is mandated with the formulation and review of policies for micro and small enterprises and mainstreaming Persons with Disability in micro and small enterprises activities and program in this space from the onset of the project is highly recommended. This will ensure buy-in from a key policy maker and increase the likelihood of sustainability of project gains.
2. There are other players who have supported Persons with Disability in the past and present in the different counties. The project could benefit from official partnerships/relationships with these actors especially in signposting Persons with Disability that have needs that cannot be met by the consortium but are provided by these organizations.
3. Gender dynamics still play a crucial role in the success or failure of enterprises, and as highlighted by some of the participants in this assessment women are still disadvantaged in business by virtue of the gender norms and roles that society attaches to them. These are likely going to affect project outcomes in the long run and need to be considered from the onset.
4. Publish and widely share success stories (using different media) of Persons with Disability that have flourished in employment and business as a means of reducing family and community stigma for Persons with Disability. This could also go a long way in boosting the confidence of the Persons with disability to succeed in whatever they may choose to do.
5. Several Persons with Disability are not aware of the opportunities available to them through the legal framework the government has put in place to exempt their businesses from taxes, trade licenses and registration fees, The Consortium and NCPWD needs to proactively avail this information to Persons with Disability and provide more support for them to pursue these processes so that they meaningfully engage with PPIs.
6. The past and current advocacy efforts by different stakeholders have unlocked the conversation on disability inclusion and laid a foundation for developing more inclusive policy in Kenya. However, there is more work to be done more so at the grassroots where persons with disability live and raise their families – a concerted effort led by Persons with disability at the local, county, and national levels will go a long way in heightening this conversation at all levels, creating policy awareness, and improving organizational practice on disability related issues as well as promote less stigma in society.

1. Additionally, organizations of persons with disabilities need to utilize all available avenues including community structures like barazas (public meeting places), Nyumba Kumi and community gate keepers like ward leaders and other politicians, religious leaders, teachers, health workers for continuous and sustained awareness creation especially on the rights of Persons with disability and to garner support for their businesses within their communities.
2. These efforts could also be boosted by leveraging public private partnerships between the National Council for Persons with Disabilities, Organizations of Persons with Disabilities and the media. Such partnerships can enhance advocacy efforts and reduce the barriers related to the constant need for funds to finance advocacy efforts.
3. There is a need to reduce the number of offices that Persons with Disability must go to before they can, for example, get a trade license waiver. County governments need to have a central place where these processes are handled, with clear and accessible information for Persons with disability with different disability types on how the process flows. This will improve the Persons with disability' experiences while going through this process and their livelihoods in general by i) making the process faster and ii) creating an environment where the law and how it applies to them is understood and stigma is reduced.
4. All public and private institutions need to work towards lessening the barriers that deter Persons with Disability from engaging with them by revising stringent policies on access to their premises, removing architectural barriers, and ensuring access to information on procurement processes while being cognizant of all disability types.
5. The National Council for Persons with Disabilities, together with the Kenya Bureau of Statistics and the Organizations of Persons with Disabilities need to document Persons with disability in different counties so that accurate data are generated, for instance, on the number of persons with disabilities in the country. These data will enable the government to plan appropriately and provide funds that are able to meet the needs of more Persons with disability that have been excluded due to the less funds provided by the government.
6. The government needs to consider the inclusion of refugees with disabilities in government programs to enhance their livelihoods. In the current environment they suffer the double burden of vulnerability as refugees as well as disabled persons.





