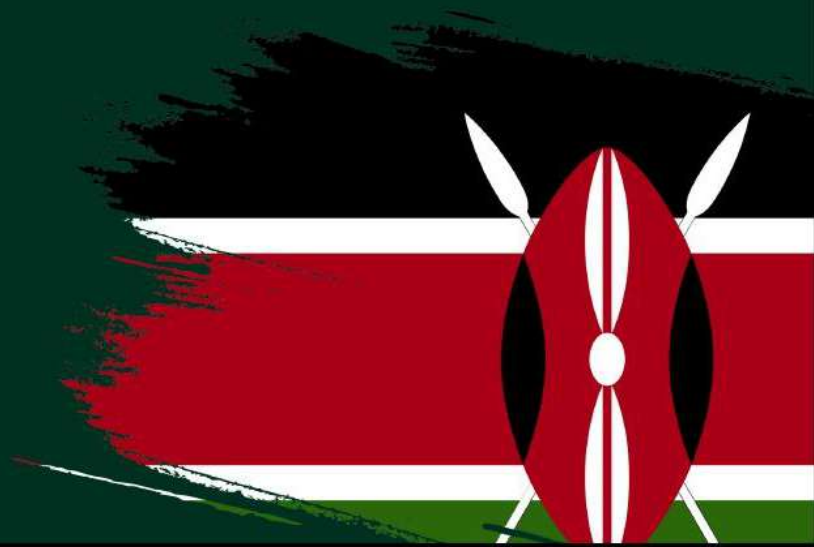


Not Yet Equal

KENYAN WOMEN WITH DISABILITIES
AND THE ONGOING STRUGGLE FOR
INCLUSION 30 YEARS AFTER BEIJING



Diverse Voices, Shared Strength: Perspectives from Women with Disabilities

2024



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List of Abbreviations

AGPO	Access to Government Procurement Opportunities
BETA	Bottom-Up Transformative Agenda
COTU-K	Central Organization of Trade Unions Kenya
CRPD	Convention on the Rights of Persons with Disabilities
FGM	Female Genital Mutilation
GBV	Gender-Based Violence
IPV	Intimate Partner Violence
KDHS	Kenya Demographic and Health Survey
KEFEADO	Kenya Female Advisory Organization
KNCHR	Kenya National Commission on Human Rights
LPO	Local Purchase Order
MIW	Making It Work
NCPWD	National Council for Persons with Disabilities
OPDs	Organizations of Persons with Disabilities
PPOA	Public Procurement Oversight Authority
PPF	Political Parties Fund
PPRA	Public Procurement Regulatory Authority
PWDs	Persons with Disabilities
SDGs	Sustainable Development Goals
SMEs	Small and midsize enterprises
SGBV	Sexual and Gender-Based Violence
UHC	Universal Health Coverage
WEF	Women Enterprise Fund
WCC	Women Challenged to Challenge

Executive Summary

As we mark 30 years since the adoption of the Beijing Declaration and Platform for Action, it is critical to reflect on the progress made and the gaps that remain in advancing gender equality and the empowerment of women with disabilities in Kenya. Women with disabilities continue to face significant barriers in accessing education, healthcare, employment, and political representation. Their lived experiences are further compounded by gender-based violence, discrimination, and exclusion from decision-making processes.

[Kenya National Housing and Population Census, 2019](#) the overall disability rate in Kenya is 2.2% which translates to 918,270 Persons with Disabilities. Additionally, Kenya has a total of 9,720 Persons with Albinism.¹ It is noteworthy that people with albinism were counted separately even though albinism is considered a disability. According to the census, the census results indicate that 1.9% of men have a disability compared with 2.5% of women, that is (523,883) females than (394,330) males.

The Constitution of Kenya includes specific provisions that safeguard the rights of persons with disabilities, promoting their right to dignity and equal opportunities in every aspect of life in the comprehensive Bill of Rights. Importantly, it also addresses protection against sexual exploitation and provides special measures to address the vulnerabilities of women and girls with disabilities.

The Persons with Disabilities Bill, 2021 aims to repeal the current Persons with Disabilities Act and replace it with a law that upholds the rights of persons with disabilities (PWDs) in Kenya. Clause 8 proposes the rights of women with disabilities without discrimination which includes amongst others participation in social activities, protection from gender-based violence, and access to sexual and reproductive health services including bodily autonomy to retain and control her fertility to also adhere to equal treatment according to Article 27 of the Constitution. Additionally, the Bill requires employers to make adjustments in the recruitment process and employment relationship to accommodate amongst others, women with disability, including reserving 5% of employment opportunities for men and women with disabilities.

The government should also finalise and adopt the National Disability Policy for Persons with Disabilities whose public participation process ended on 21st May 2024. There is a need for gender sensitivity to bring out the issues of women with disabilities.

We applaud the Government of Kenya for its swift action to align with the progressive realisation of the rights of women with disabilities in the region. On 25th February 2021, the Executive arm of the Kenyan government approved the Ratification of the [Protocol to the African Charter on Human and Peoples' Rights on the Rights of Persons with Disabilities in Africa](#). This landmark protocol is a critical step toward promoting, protecting, and ensuring the full and equal enjoyment of all human rights by persons with disabilities while upholding respect for their inherent dignity.

The foregoing provides the legal and contextual framework for the examination of Kenya's commitment 30 years after Beijing.

This report is the culmination of collaborative efforts by [Humanity & Inclusion-Making it Work project](#), and several non-governmental organizations (NGOs) dedicated to advancing the rights and well-being of women with disabilities in Kenya. Their invaluable contributions have enriched this document, providing crucial insights and recommendations aimed at addressing the unique challenges faced by this marginalized group.

This report draws from the lived experiences and responses of 86 women with disabilities from various regions of Kenya, whose voices and perspectives have been central to the findings presented here. Their input has shed light on the intersectional issues of gender, disability, and discrimination, helping to shape the recommendations for more inclusive policies and practices across the country.

Special thanks to the [Humanity & Inclusion Making It Work \(MIW\)](#) team, led by Sophie Pecourt, with the support of Anne-Constance (GBV Project Officer) and Juliane Nduta (MIW Project Expert) whose dedication to coordinating, researching, analysing, and designing every aspect of this project and has been instrumental in bringing it to fruition.

We also extend a special mention to the following collaborative partners who contributed to this important work, ensuring that the voices of women with disabilities are heard and their rights are championed at every level of society:

[Coalition on Violence Against Women \(COVAW\)](#) is a not-for-profit women's rights organization. COVAW is committed to advancing women's rights; and working towards achieving a society free from all forms of violence against women and girls (VAWG).

[Endorois Indigenous Women Empowerment Network](#) is an Indigenous local Community Based Organization registered in Kenya. As a women-led organization, their mandate is to advocate for the rights of women, persons with disabilities and girls in the Endorois Community.

[Kenya Female Advisory Organization \(KEFEADO\)](#) is a women's rights and gender equality NGO based in Kisumu, Kenya. KEFEADO's programs and projects are designed to influence change of community members' attitudes and behaviour around issues of gender equality and equity, gender-based violence, sexuality, and human rights abuses in the name of culture.

[Women Challenged to Challenge \(WCC\)](#) exists to bring together women & girls with disabilities and build their capacity to enable them to speak out on issues that limit their participation in development.

[United Disabled Persons of Kenya \(UDPK\)](#) is the federation of organizations for persons with disabilities in Kenya.

Recommendations

Given the commitments made under Beijing +30, Kenya must strengthen its efforts to fully include women with disabilities in all aspects of national development. This set of recommendations aims to outline concrete actions that can transform the lives of women with disabilities, ensuring that their rights are upheld and their potential fully realized.

It is time to accelerate progress and build an inclusive future where every woman, regardless of ability, is empowered to thrive.

1. Kenya should expedite the creation of a national strategy to address intersectional discrimination against women and girls with disabilities. This should include integrating gender considerations into all existing policies that affect women and girls with disabilities. Policies should be inclusive, protecting those facing intersecting forms of discrimination including women from indigenous communities.
2. The government should facilitate the collection of precise data relating to women and girls with disabilities including on sexual and other gender-based violence (GBV), disaggregated by intersecting factors such as age, location, disability, gender, and socio-economic status, to guide interventions at all levels.
3. Following [UN Resolution 1325](#), Kenya should strengthen efforts to prevent and respond to sexual and gender-based violence (SGBV) against women and girls with disabilities during conflict. Additionally, social inclusion should be embedded in services and measures, ensuring that women and girls with disabilities are involved in the processes outlined in [Resolution 1888 \(2009\)](#), which emphasizes enhancing leadership, expertise, and institutional capacity to combat conflict-related sexual violence.
4. Reporting mechanisms and support services must be accessible to women with disabilities. GBV survivors with disabilities should have confidential reporting channels and receive timely, non-discriminatory access to services, including medical, psychosocial, legal, and material assistance, as well as safe shelters.
5. We call on the Kenyan government to revise the social protection systems with a gender-sensitive lens to better support women with disabilities, ensuring they are fully integrated into the social protection framework and can lead lives of dignity and opportunity.
6. Action is required to promote access to banking services for women with disabilities, as most economic programs lack specific provisions for their inclusion.

7. Political parties must be mandated to implement a quota system that supports women with disabilities using the public resources allocated through the [Political Parties Fund \(PPF\)](#).
8. There is a need for more thorough tracking of gender-focused initiatives in the national budget to ensure change for women and girls, both with and without disabilities, at the household level. Therefore, gender-responsive budgeting should address the issues of women with disabilities across all sectors and levels.
9. The Kenyan government should take significant steps to enhance women with disabilities' access to information, expression, and participation in decision-making within all spaces including in the media.
10. The government should lead initiatives to improve women with disabilities' access to resources, technologies, and funding necessary to tackle environmental challenges.
11. Environmental policies and programmes should incorporate gender perspectives taking into account the role and contribution of women to environmental sustainability.
12. There should be increased provisions to promote the inclusion of girls with disabilities, eliminate discrimination, and protect their rights in education, including within legal frameworks.

Foreword

Kenya conducted its [8th Population and Housing Census in 2019](#). According to this census, 2.2% (0.9 million people) of Kenyans have some form of disability. It indicated that 1.9% (393,451) of men have a disability compared with 2.5% (523,184) of women. Gender Equality is recognized as a key principle by the Kenyan constitution. Similarly, the Government of Kenya recognizes the importance of empowering women due to their significant contribution to development.

Evidence shows that women and girls with disabilities often face multiple and overlapping forms of discrimination. A baseline survey by [United Disabled Persons of Kenya](#) (UDPK) for the Program Amplifying Voices Of Women With Disabilities In Kenya Project revealed that the majority of women with disabilities reside in rural areas, most of whom understand their rights but lack the voice and platform to articulate their issues. Additionally, Communication, attitudinal, institutional, and physical barriers are some of the factors leading to inadequate representation of women and girls with disabilities in governance and decision-making. Further lack of accessible and timely information about County governance structures and processes, knowledge gaps on disability by County officials, and lack of adequate skills on disability inclusion/ mainstreaming were highlighted as major challenges that prevent the effective inclusion and participation of women with disabilities in county governance and planning processes.

The United Nations Convention on the Rights of Persons with Disabilities (UNCRPD), the Constitution of Kenya, and the Persons with Disabilities Act, of 2003 have provided an impetus in the promotion of the rights of persons with disabilities in Kenya. The CRPD in Article 6 obligates member states to acknowledge that women and girls with disabilities face layered discrimination and to take measures to ameliorate this situation. States are to also ensure the empowerment of women and the advancement of their rights. This means that, in addition to removing legal restrictions on the rights of women and girls with disabilities to participate in development and governance processes, member states must take measures to ensure that barriers are removed and that women and girls with disabilities can enjoy their rights.

The year 2025 will mark the 30th anniversary of the fourth United Nations World Conference on Women that was held in Beijing. This conference was viewed as the turning point for the global agenda on women's rights and gender equality. The Beijing Declaration and Platform for Action (BPfA) adopted at the conference defines women's rights as human rights and sets goals across a variety of thematic areas affecting women and girls.

In spite of the progress made in gender-responsive policymaking and implementation in the country, the Kenyan government needs to do a lot more to ensure women and girls with disabilities in their diversity are effectively included and that intersecting barriers are addressed to promote their participation in development and governance processes. As such we call upon the government to; accelerate interventions to tackle stigma and discrimination experienced by women and girls with disabilities through implementing their commitment on rigorous public awareness creation to

remove stigma at all levels; fast-track the finalization of the National Disability Policy and the enactment of the Persons with Disabilities Bill, 2024, which will provide sufficient guidance to government ministries, departments and agencies (MDAs) on effective inclusion of persons with disabilities in general but particularly on effectively inclusion of women and girls with disabilities and ensuring accessible service delivery; ensure representation of women with disabilities in governance and decision-making both at national and county levels; accelerate skilling of women with disabilities to enhance their employability both in self-employment and in formal employment; Ensure data is disaggregated in terms of age, and gender factors to develop evidence on the participation of women with disabilities in development, governance, decision-making as well as in access to critical services like healthcare, social protection. Empower women and girls with disabilities to have a voice and agency on matters of policy planning and implementation across all sectors of development. Lastly, having the voices of women and girls with disabilities included in the report is also an important step toward promoting inclusion and meaningful participation.

**Sally Nduta,
CEO UDPK**

**Nancy Kamweru,
UDPK Board Member (Women's Representative)**

10th October 2024

A report born from the voices of women in their diversities

Methodology

This report employed a mixed-methods approach, combining quantitative and qualitative data collection and desktop research techniques. The survey invited women with disabilities from across Kenya to share their perspectives, recommendations, and stories in connection with the 30-year review of the Beijing Platform for Action (BPfA), which is dedicated to women's rights.

To gather comprehensive insights into the experiences of women with disabilities across Kenya, a survey was distributed via Google Forms, ensuring accessibility for a wide range of participants. While the document was originally in English, in some instances, the same was administered in Swahili for some of the respondents.

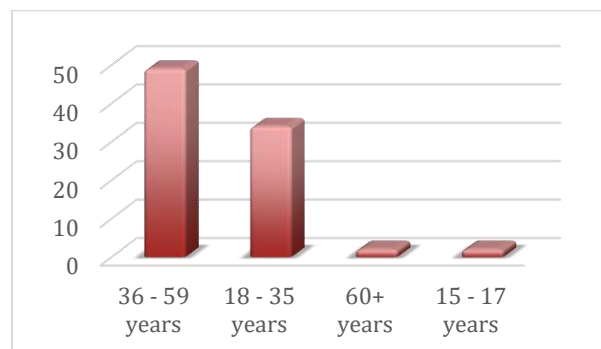
This digital survey allowed respondents to share their experiences and perspectives on various issues, including discrimination, access to services, and inclusion in socio-economic and political spaces.

In addition to the survey, in-depth individual interviews were conducted with selected participants to further explore and understand their individual experiences in greater detail. These interviews provided a platform for more nuanced discussions, offering rich qualitative data that complemented the broader findings from the survey and the desktop research.

The combined approach yielded responses from **86 women with disabilities** from diverse regions of Kenya. This methodology ensured that the data collected reflected a broad spectrum of experiences, enhancing the depth and accuracy of the report's findings and recommendations.

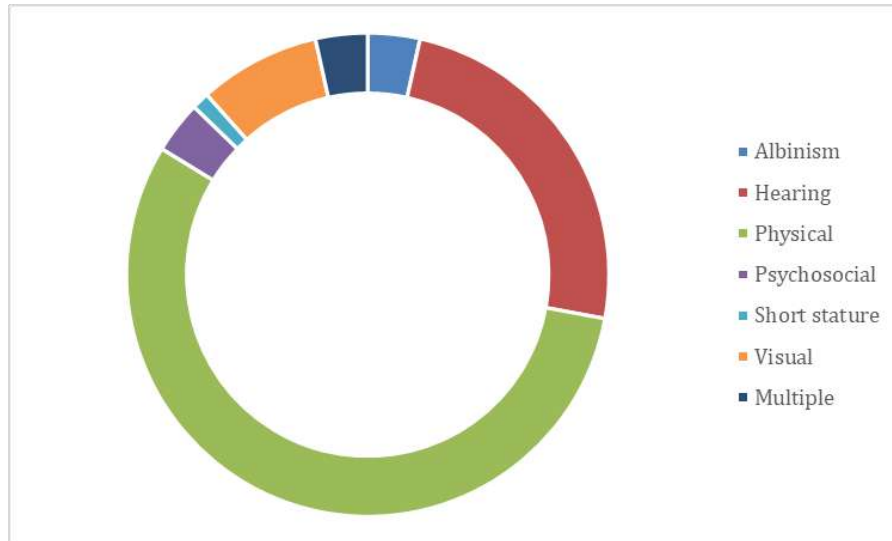
Demographics of the Respondents

Age



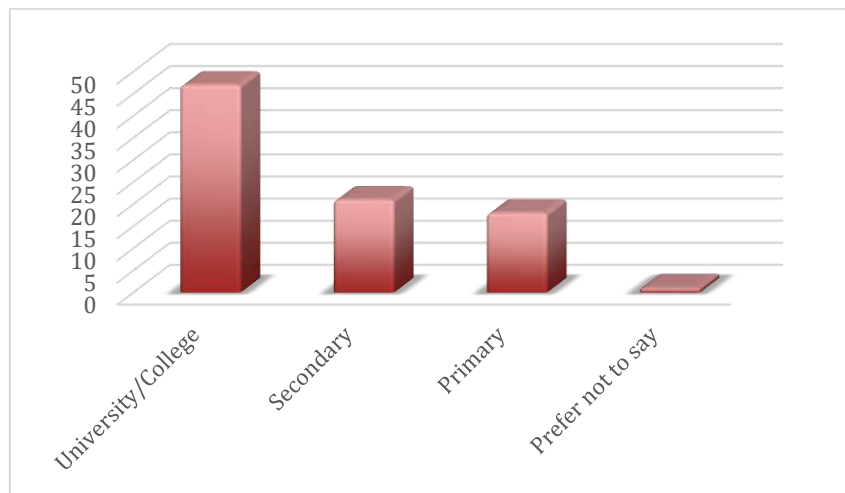
The graph illustrates that over 50 respondents are above 35 years old and below 60 years old

Disability type



The pie chart shows the various disability types of the women who responded to the survey

Education Level

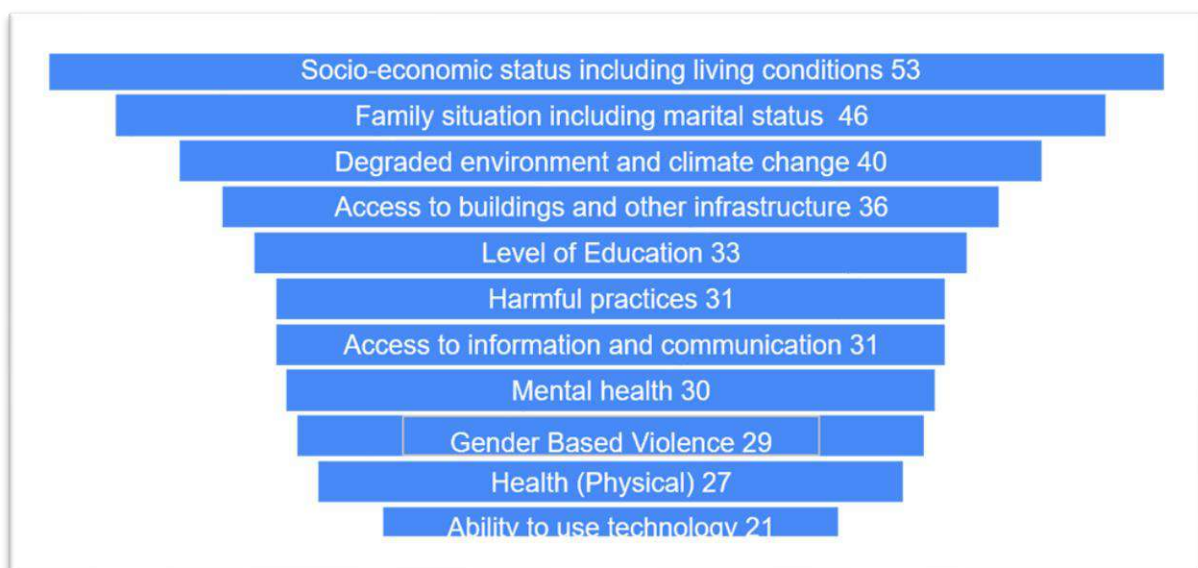


The majority over 40 out of 86 respondents have a university background. These numbers were majorly those who are between the ages of 35-59 years.

Barriers to Inclusion

This section highlights the barriers to inclusion faced by women with disabilities in Kenya, as revealed through the *My Voice Kenya Survey*. The respondents shared their experiences, shedding light on the daily social, economic, environmental, and institutional challenges.

These barriers as illustrated below, paint a vivid picture of the obstacles preventing full participation and inclusion in society for women with disabilities. This report aims to shed light on these barriers, providing insights into the lived realities of women with disabilities and offering a pathway towards creating more inclusive policies and practices in Kenya.



Results of the survey on the barriers the women face that prevent their inclusion

To understand the multifaceted challenges faced by women with disabilities, we have compiled a collection of their views. These firsthand accounts offer a powerful glimpse into the barriers they encounter, highlighting the urgent need for societal change and inclusive policies.

Socio-economic status including living conditions

"Mobility aid, food accessibility; everything is expensive." — **Respondent, aged 60+, with a physical disability.**

"Had my own business but stopped due to my condition. I currently rely on relief and well-wishers."— **Respondent, aged 36-59, with albinism.**

"Having to wait for well-wishers for financial support when I am not able to afford." — **Respondent, aged 18 – 35, with a visual impairment**

"Hard to support your livelihood if you are not able to be employed." — **Respondent, aged 18 – 35, with Albinism**

"Discrimination when I go to seek employment." — **Respondent, aged 18 – 35, with a physical disability**

"Hard to get certain medicines because of unemployment." — **Respondent, aged 18 – 35, with a physical disability**

Family Situation including marital status

"Discrimination and disowned by family members. Even when sick nobody cares. My neighbours are more of my family now." — **Respondent, aged 36 – 59, with albinism**

"Looked down upon because of my disability." — **Respondent, aged 36 – 59, with a physical disability**

"Got disability as a result of paralysis in adulthood. My husband left me, and my family abandoned me." — **Respondent, aged 36 – 59, with a physical disability**

"Broken marriage because of a child with cerebral palsy. Men do not want to be associated with children with disabilities." — **Respondent, aged 18 – 35, with a physical disability**

Degraded Environment & Climate Change

"Skin sensitivity to the heat that affects my ability to do daily activities. There are soaps that I cannot use." — **Respondent, aged 36 – 59, with albinism**

"When there are floods, I have accessibility challenges." — **Respondent, aged 36 – 59, with a physical disability**

"The floods made it hard for us and then being forcefully moved and we have nowhere to go." — **Respondent, aged 60+ years, with a physical disability**

Access to buildings and other infrastructure

"Some buildings have no ramps or lifts stairs are too steep, floor slippery, narrow entrances, and local transport not accessible. Restrooms inaccessible for wheelchair users or most have Asian/ lower floor instead of seat toilet." — **Respondent, aged 36 – 59, with a physical disability**

"On many occasions, I have been dropped off from participating in functions due to non-accessible buildings and infrastructure. I have been left stuck in the car park after arriving for a meeting only to find that I cannot manage to access the building or the parking is too far from the meeting venue." — **Respondent, aged 36 – 59, with a physical disability**

"Have ramps in all buildings. I fear using lifts." — **Respondent, aged 36 – 59, with albinism**

"Very few places are constructed with people of short stature in mind. Because of my disability, I face many challenges daily, in the environment I live in. For example, like jumping over trenches that are sometimes too wide for me." — **Respondent, aged 36 – 59, with a physical disability**

"There are places I would wish to live in but I cannot because they do not have ramps or lifts/elevators." — **Respondent, aged 36 - 59, with a physical disability**

"Using stairs is a challenge. Most buildings are not disability friendly from commercial to private houses. Foot bridges are also not disability friendly." — **Respondent, aged 36 – 59, with a physical disability**

Level of Education

"I was not able to secure employment due to my education level." — **Respondent, aged 18 – 35, with multiple disabilities: partially hearing and physical**

"I would like special schools for women with disabilities. It is a barrier right now because I would like to be somewhere I feel that people have a disability like mine. I dropped out of school because of this." — **Respondent, aged 18 - 35, with a physical disability**

"If I was well educated I could have a better job and be able to take care of me and my children." — **Respondent, aged 36 – 59, with a physical disability**

"People feel that even if I continued with education to a higher level, what would it benefit me with disability." — **Respondent, aged 18 - 35, with a physical disability**

Harmful practices

"A woman with a disability cannot and should not inherit anything because she doesn't add much value to the family" — **Respondent, aged 36 – 59, with a physical disability**

"People from my maternal side discriminate against me." — **Respondent, aged 18 – 35, with albinism**

"Where I come from, they look down upon people of short stature. they are not even respected. I remember when I was a child, they dug a hole and tied me upside down so that I could grow tall." — **Respondent, aged 36 – 59, with a physical disability**

"My husband passed away and they took away my children and barred me from the homestead because I did not bury my husband after my husband's family refused because of my disability."— **Respondent, aged 36 – 59, with multiple disabilities: speech and physical disability**

"We have my community not valuing PWD at all. Sometimes you may have an important point to pass across, but they do not listen because they look at my disability." — **Respondent, aged 36 – 59, with a physical disability**

"People don't believe in marrying a woman with a disability, they see us as lesser beings." — **Respondent, aged 36 – 59, with albinism**

"Having a child with a disability is taken as a curse in the family." — **Respondent, aged 18 – 35, with a physical disability**

Access to Information and Communication

"Sign language interpreter barrier communication in society examples like the general hospital, private hospital, in school college." — **Respondent, aged 36 – 59, with a hearing impairment**

"Due to lack of accessible information as a lady with disabilities, I tend to be behind with what is happening and opportunities meant for me tend to slide by." — **Respondent, aged 18 – 35, with a physical disability**

"Access to information...it is not easily disseminated to most women with disabilities who are mostly in rural areas." — **Respondent, aged 18 – 35, with a physical disability**

"As a deaf woman, I experience a lot, and most things are inaccessible to all due to lack of sign language service." — **Respondent, aged 36 – 59, with a hearing impairment**

Mental Health

"I face a lot of ableism in my place of work, the degree of disablism is at a higher rate. No accessible buildings and infrastructures, my mental health is and has not been okay because of stigma, discrimination, isolation, rejection, shame, being reprimanded and bashed because of my situation and/or condition." — **Respondent, aged 36 – 59, with a physical disability**

"Most of the time women with disabilities suffer with their issues alone and do not share." — **Respondent, aged 36 – 59, with a physical disability**

"Mental health is a serious issue which comes in as a result of various reasons such as inability to meet my daily needs, inadequate finances, family responsibilities among others exerting a lot of pressure on me leading to too much stress." — **Respondent, aged 36 – 59, with a hearing impairment**

"When people talk negatively about my child it affects me mentally." — **Respondent, aged 18-35, with a physical disability**

"No mental health counselling facility for the Deaf, I could not get counselling when my husband left me with 3 kids to cater for, then was diagnosed with cancer, and also when he passed away." — **Respondent, aged 36 – 59, with a hearing impairment**

"The discrimination I get affects me mentally." — **Respondent, aged 18-35, with a physical disability**

"Meeting former schoolmates who have excelled and yet we started school together affects me mentally." — **Respondent, aged 18-35, with a physical disability**

Gender-Based Violence

"Perpetrators telling you that there is nowhere you can take them." — **Respondent, aged 36 – 59, with a physical disability**

"When I am walking alone and come across a person who finds out about my condition, then I am made vulnerable." — **Respondent, aged 18 – 35, with a visual impairment**

"Not able to walk because of my leg and I may lack fare to get where I am going."— **Respondent, aged 60+ years, with a physical disability**

"Worst in the area I live, especially on women with disabilities." — **Respondent, aged 36 – 59, with a physical disability**

Health (Physical)

"Being denied access to some medical procedures because of my physical state and asked very embarrassing questions by the medical staff also not being given priority..." — **Respondent, aged 36 - 59, with a physical disability**

"I get judged in terms of my reproductive rights because one questions things like how could I even get pregnant." — **Respondent, aged 18 – 35, with a physical disability**

"It is a challenge providing medical care for the children when they get sick because of the bad weather (rains) you cannot even go to work." — **Respondent, aged 36 – 59, with a physical disability**

Ability to use technology

"You will look for someone to assist you, otherwise you are left on your own." — **Respondent, aged 18 – 35, with a visual impairment**

"I have been visually impaired for 4 years now and I still don't know how to use many things like phones."— **Respondent, aged 18 – 35, with a visual impairment**

"Hard to use because I cannot see." — **Respondent, aged 36-59, with a visual impairment**

The findings from this survey highlight the significant barriers that women with disabilities in Kenya face in their quest for inclusion. These challenges underscore the urgent need for targeted interventions. **Addressing these barriers is not only a matter of human rights but also critical for developing an inclusive society where every individual, regardless of ability or gender, can thrive.**

Allyship



A group of young men and women with disabilities posing for a photo at the University of Nairobi

Allyship is essential for advancing the rights and inclusion of women with disabilities because it amplifies their voices and challenges the systemic barriers they face. By fostering allyship, a broader coalition that advocates for equality, accessibility, and the recognition of their full human rights, is created. Allies—whether individuals, organizations, or governments—play a vital role in advocating for structural changes, ensuring that women with disabilities are empowered to participate fully in all aspects of society.

Women without disabilities

*To the question: “As a woman with a disability, are you treated equally with **women without disabilities** in social settings or support services?”, 69% of the respondents answered “no”, while 31% answered “yes”.*

Allyship from women without disabilities is essential in advancing the rights and empowerment of women with disabilities. **As women, there are common struggles that are shared in the fight against gender inequality, but those with disabilities face additional, and often, invisible barriers.**

“They should be in the frontline to campaign for the rights of women with disabilities.” — Respondent, aged 18–35, with a psychosocial disability

“In health care facilities women with disabilities find it hard to access sexual and reproductive services for example with contraceptives they are discriminated against by being asked questions like even a lady like you has sex? or people like you are not supposed to take this.” — Respondent, aged 18–35, with a physical disability

"By willingly practising allyship without discrimination and stigma." — **Respondent, aged 36-59, with a physical disability**

"Just by wearing the shoes of their fellow women with disability and understanding the challenges women go through then taking front place to champion for the rights of their sisters." — **Respondent, aged 36-59, years old with a physical disability**

"Promote inclusion of gender disabilities." — **Respondent, aged 36-59, with a hearing impairment**

Survey question: How are how can women without disabilities take responsibility to champion for the rights of women with disability?

"By embracing true inclusion." — **Respondent, aged 36-59, with a physical disability**

"Provide psycho-social support and referrals when there is a need." — **Respondent, aged 18–35, with a physical disability**

"A few have taken it upon themselves to crusade for rights of women, but a bigger percentage still don't see the need to include and give women especially those with disability opportunities." — **Respondent, aged 36-59, with a physical disability**

"By being in the lead in championing and also supporting women with disabilities with no conditions and also creating a safe space and being friends genuinely." — **Respondent, aged 18–35-year-old with a physical disability**

"At WAGE Kenya we understand that building a culture of care is important in building institutions whose values, practices, and vision are anchored in feminist principles. To us supporting every member is very intentional for example, it is seen in how during every physical meeting we must ensure that reasonable accommodations for our members with disabilities have been provided. Catering for the travel costs of caregivers for our members during meetings is an essential practice that we have been also educating our partners on, to drive the message home that care looks different in different contexts and that care is holistic..." **18–35-year-old with a physical disability**

By standing in solidarity, women without disabilities can help amplify the voices of their disabled counterparts, ensuring that issues such as accessibility, inclusion, and equal opportunity are not overlooked. This allyship is vital in fostering **unity across the women's rights movement**, making it stronger and more inclusive.

Together, women can break down societal barriers that marginalize women with disabilities and advocate for policies and practices that affirm their dignity, independence, and full participation in society.

"We are aware that patriarchy advances the practice of centering decision-making around one person or a group of people who do not represent the majority of the people on whose behalf the decisions are being made. We therefore made the collective decision to adopt participatory decision-making processes in our agreed ways of working together. We recognise that each member has a duty of care to ensure that we are building a positive organisational culture that does not encourage the duplication of the discriminative acts young women face in the "real" world."

18–35-year-old with a physical disability who is part of a collective bringing together women with and without disabilities, who share in the vision of a society where everyone can access their rights politically, socially, and economically and thrive.

Men

To the question: "As a woman with a disability, are you **treated equally with men with disability** in social settings or support services?", **70%** of the respondents answered "**no**", while **30%** answered "**yes**".

Allyship from men is crucial in the fight for the rights and empowerment of women with disabilities, as men often hold influential roles in decision-making, leadership, and societal structures. By actively supporting women with disabilities, men can challenge harmful gender norms, advocate for inclusive policies, and help dismantle barriers that perpetuate inequality.

"In our culture, if a man has a disability, marrying an able-bodied woman is ok but when a disabled woman is married to an able-bodied man, society will ask what did he see in you? Were there no other women? And we women with disability are considered as a curse."

— Respondent, aged 36-59, with a visual impairment

"Men can be engaged in enhancing the rights of women with disability by ensuring there is an equal distribution of resources to enable women with disabilities to fight for their rights." **18–35-year-old woman with a hearing impairment**

Survey question: How are men engaged in enhancing the rights of women with disability in your context?

“Men only get involved when they are compelled to and constantly reminded of laws that support the involvement of women with disabilities.” — Respondent, aged 36-59, with a physical disability

“When the rights of a woman with disability have been violated in the village, the Mji kumi (village elders) who are mostly men come in and follow up on the case to make sure that it has been reported.” — Respondent, aged 18–35, with a physical and mental disability

“No strategy.” — Respondent, aged 36–59, with a physical disability

“A few have taken it upon themselves to crusade for rights of women, but a bigger percentage still don't see the need to include and give women especially those with disability opportunities.” — Respondent, aged 36-59, with a physical disability

This allyship contributes to building a society that values equity, where men take responsibility for fostering inclusive spaces that empower women with disabilities to thrive. Their support in advocating for accessible healthcare, education, employment opportunities, and protection against gender-based violence is vital in creating long-term, systemic change. **Male allies can amplify the voices of women with disabilities, ensuring their perspectives are heard and respected in all spheres of life.**

Highlights of key issues from the survey and research

Categorisation and identification of women with disabilities

The '**special interest groups**' and '**vulnerable**' model used in Kenya assigns individuals to pre-defined groups or categories based on a single identity factor, which may result in the overlooking of other identity factors that could lead to intersectional discrimination and related barriers when accessing these services.

While the Women Enterprise Fund does not explicitly exclude women with disabilities, single mothers, or non-citizen women from applying for loans, there are currently no specific provisions in place to ensure intentional inclusion in such programs. The social system fails to adequately address the needs of women with diverse identities, highlighting the limitations of special interest groups in addressing intersectional discrimination and power imbalances.

Data

Despite progress in collecting gender and disability data, Kenya still faces significant gaps in systematically analyzing this information to address the specific challenges experienced by women with disabilities. Current data often lacks a gender lens, making it difficult to fully capture the compounded barriers they face in education, healthcare, employment, and political participation.

According to the 2019 Kenya Population and Housing Census, 2.2% of the population has a disability, but disaggregated data on women with disabilities remains limited. Without thorough cross-analysis of gender and disability data, the unique needs of women and girls with disabilities are often overlooked, hindering efforts to develop inclusive policies.

The [Kenya Demographic and Health Survey](#), (2022), for instance, collected disability data in household questionnaires but omitted it in women's questionnaires. Moreover, using the [Washington Group short set \(WGSS\)](#) of questions in the 2019 census highlighted the need for better education of respondents, as some found the questions difficult to understand. Prioritizing gender-disability data analysis is essential for informing policies that ensure women with disabilities are included in national development efforts.

Access to Justice and Protection of Rights

Women with disabilities in Kenya continue to face significant barriers in accessing essential services like education, healthcare, and employment. [Gender-based violence](#), discrimination, and exclusion from decision-making processes further exacerbate their challenges. While progress has been made in integrating disability rights into human rights frameworks, it's crucial to recognize the unique

obstacles faced by [women and girls with disabilities](#). To ensure their full enjoyment of human rights and fundamental freedoms, purposeful inclusion and rights-based approaches must be prioritized in policy development and implementation.

Technology and Artificial intelligence

Access to technology is crucial for empowering women with disabilities in Kenya, offering opportunities for inclusion in education, employment, and social life. However, barriers such as the affordability of assistive devices, digital literacy gaps, and the accessibility of digital platforms continue to limit their full participation.

The Kenyan government has acknowledged the role of technology in enhancing inclusivity through frameworks like the [National ICT Policy 2019](#), which underscores the importance of developing technologies that are accessible to persons with disabilities. This policy encourages innovation in AI (Artificial Intelligence) and other digital tools that can support the needs of women with disabilities. Additionally, the [Persons with Disabilities Act of 2003](#) emphasizes the need for accessible digital infrastructure and public services and the necessity for reasonable accommodations, which can extend to AI-powered assistive technologies, such as adaptive learning platforms and intelligent mobility aids.

Initiatives like [Ajira Digital](#) aim to open up online work and technology-based employment for marginalized groups, including women with disabilities. However, gaps in access to AI-powered assistive technologies, such as screen readers and adaptive learning platforms, as well as affordability issues, limit broader participation. While social media and digital platforms provide valuable spaces for advocacy and networking, there is still a need for more inclusive features and improved digital skills training. Addressing these barriers is essential to fully harness the potential of AI and other technologies for empowering women with disabilities in Kenya.

Review of the key critical areas

Women & Poverty

The Beijing Platform for Action recognizes that women disproportionately bear the burden of poverty worldwide. To address this, it advocates for policies that empower women economically and socially, including promoting education, training, and equal access to resources.

Analysis of trends in poverty indicators from the [Kenya Poverty Report](#) reveals a decrease in the overall poverty rate by 4.3 percentage points between 2020 and 2021, with a much larger decline in urban areas of 7.6 percent. Including physical, psychological, sexual, and economic harm in the workplace.

Poverty in Kenya has a clear gender dimension. According to the 2022 Kenya Demographic and Health Survey (KDHS), the unemployment rate in Kenya is reported to be **6.2%**. This figure highlights ongoing challenges in employment, particularly in light of gender disparities. Women continue to face higher levels of unemployment and underemployment, further underscoring the need for inclusive labour policies and gender-sensitive economic reforms. According to [government data](#), women are disproportionately affected by unemployment, underemployment, and low wages. Women make up **64.5% of the unemployed**, and **61.9% of part-time workers**, and represent the majority of the underemployed.

Further, a [survey conducted in May 2020](#) showed that in the week before the survey, the labour force participation rate was **higher for men (65.3%)**, while **51.2% of women were outside the labour force**, highlighting the significant gender gap in employment opportunities and economic participation. These figures underscore the urgent need for targeted interventions to address the **economic inequality** faced by women, particularly those heading households and those struggling to enter or remain in the workforce.

Since 2013, the [Public Procurement and Asset Disposal Act \(Amendment\) 2020](#) regulations provide that 30% of the public market should be reserved for vulnerable groups, including women-owned businesses. The [Kenyan Authority](#) therefore reserved KES 12,540,000 of its procurement budgets for women and persons with disabilities which represents 30% of the procurement budget.² Of the 30% reserved procurement budget, 2% of this budget was reserved for persons with disabilities.³

These regulations could reduce the economic barriers faced by women and promote the development of women-owned companies, thereby contributing to gender equality and the economic empowerment of women and women with disabilities. However, in reality, several women with disabilities are yet to benefit from public procurement processes even as evidenced by the *My Voice Survey*.

“The government has provided provision of social protection to caution women with disabilities who have no means of earning a livelihood.” **explains one of the Kenyan women aged between 18 and 53 years with a visual impairment.**

Moreover, she affirms *“increased poverty amongst persons with disabilities in their diversities attributed to lack of opportunities in economic empowerment with limited understanding of Reasonable accommodation and inclusive employment for PWDs”*.

In 2013, the government launched the [Uwezo Fund](#), which provides funding to thousands of women. Since 2013, the Kenyan government has continued to provide funding for women so that women with disabilities can also benefit and become financially independent. For example, since its creation, the fund [has disbursed KSH 7.2 billion](#), benefiting 1.1 million people, with 69% of beneficiaries being women. **The number of beneficiaries who are women with disabilities is not disaggregated.** However, given the measly 2.6% that are beneficiary groups of persons with disabilities, it is fair to say that **women with disabilities are not benefitting from the fund on an equal basis with other women.**

Similarly, [Women Enterprise Fund](#) is yet another fund that is meant to increase the economic muscle of women and 10% has been set aside for women with disabilities but **data to show how many women with disabilities have benefited from the fund is missing.**

“Another empowerment programme that the government established is the Women's, Enterprise Fund. This fund has helped women in my community buy land and use it for farming produce like kale, and cabbage that they supply in markets and has enabled them to have money that has helped them establish themselves.” — **Respondent aged 18–35, with a physical disability.**

The main disability-related [social protection mechanism](#) in Kenya is the **Cash Transfer Program for Persons with Disability** - a national cash transfer scheme that supports poor and vulnerable households with a **member who has a severe disability** (as someone who requires permanent care and support).

WCC has observed that the **limitation of the cash transfer to persons with [severe disabilities](#) leaves out other persons with disabilities with no means of income who require social protection.** Women with disabilities often bear the burden since they face the most barriers in accessing work and employment and are **often the primary caregivers.** Additionally, the **cash transfer is given per household irrespective of the number of persons with severe disabilities in the household.** It also does not take into consideration the specific disability-related requirements for the recipients. It therefore recommends that the amount dispersed should be raised above the current KES. 2,000 provided per month to ensure an adequate standard of living and to **take into consideration the living conditions and disability requirements of the cash transfer recipients.**

“The Inua Jamii cash transfer only caters to persons with severe disability” asserts a respondent of the *My Voice Survey* **with a physical disability aged 36-59 years.**

“We were called as PWDs (Persons living with Disability) for registration and I left the house very early in the morning. After queueing for a while we were told that they were only registering people who could not walk and were bedridden.” — **Respondent, aged 18–35, visually impaired.**

During the Covid pandemic, the [government launched a cash transfer program](#) for vulnerable families, prioritising female-headed households. In 2020, around 1 billion households received emergency cash transfers to maintain a decent standard of living during this challenging time. However, Kenya's pandemic cash transfer program was [riddled with irregularities](#). The Kenyan government did not adhere to the list of criteria, with a lack of transparency leading to favouritism, so only a small part of the vulnerable families benefited from the program.

Even though some social protection measures have been created for women, it is clear from the foregoing that **women and girls with disabilities do not have adequate funding and were not specifically protected during the COVID-19 pandemic. They are therefore still marginalised.**

Although Kenya has made efforts to address poverty among women, particularly women with disabilities, these initiatives remain insufficient and require further development. **Many women with disabilities are not fully benefiting from key government support programs** such as the Access to Government Procurement Opportunities (AGPO), Uwezo Fund, or other economic initiatives. These women continue to face systemic barriers and exclusion, leaving them marginalized despite policies intended to promote inclusivity and economic empowerment. Moving forward, targeted interventions are crucial to ensure that women with disabilities are actively included in these programs and can reap the benefits of government support.

Education and Training of Women

The Beijing Platform for Action recognizes the need for equal opportunities for women and girls to access basic education, vocational training, and higher education. It acknowledges that improving the quality of education and training for women and girls involves ensuring that the content of education and training programs is relevant to their needs and that it promotes gender equality and women's empowerment.

"Girls and young women Girls with disabilities are less likely to enroll in education – and those who do go to school have lower attendance rates and are less likely to complete their education. This inequality was widened with the COVID-19 pandemic, as many girls with disabilities who were previously going to school were unable to access remote learning." ⁴

In the education sector, the Government has put in place various interventions to enhance special needs education key among them the development of the Education and Training Sector Policy (2019) that includes education needs for learners and trainees with disabilities.

The Special Education Bill will see an increase in funds by the government and therefore the need to finalise the bill by the legislators. **By prioritizing this bill, the government will make significant steps toward creating an inclusive educational environment that addresses the unique needs of all learners, especially those with disabilities.** Timely completion and implementation of the bill are essential for fostering equitable access to quality education for every learner in Kenya.

For women and girls with disabilities, having access to education in a language they understand can significantly boost their confidence and self-esteem. It empowers them to pursue their academic goals and participate more actively in their communities. Therefore, the Sign Language Bill of 2022, will see learning institutions embracing sign language.

Kenya is implementing a new education system, the Competency-Based Curriculum, in which holistic learning including the active involvement of parents in the learning of the children is required. It ensures all learners acquire competencies and qualifications to promote national values, innovation, and opportunities for learners to realise their full potential. However, **this has disadvantaged children with disabilities especially those still institutionalized and who therefore cannot get support from their parents/caregivers. Children who cannot communicate with their families, e.g., those who are deaf or hard of hearing also face similar challenges due to lack of access to cheap training on alternative communication modes for family and the community.**

In 2020, in the National Guidelines for School Re-Entry in Early Learning and Basic Education, the Kenyan Government changed its policy on re-entering schools to allow pregnant girls to continue studying. Pregnant girls can stay in school until they give birth and resume their studies after six

months⁵. However, **this policy lacks implementation, support for young mothers, childcare services, and measures to reduce stigmatisation. Also, women and girls with disabilities are not included and neither are there specific measures for them, which perpetuates the discrimination they endure.**

The [National ICT in Education and Training Policy](#), 2021, seeks to bridge the technology gap in all educational settings. **Despite efforts to improve access to effective STEM education for women and girls, a gap still exists when it comes to women and girls with disabilities.**⁶

“Women with disabilities undergo education and different trainings and so they are able to make informed decisions pertaining to issues related to disabilities” according to one of the **women with a visual impairment aged 36-59 years** who filled in the *My Voice Survey*.

The *My Voice Survey* also reveals that the *“Kenyan government supports school fees for children whose caregivers/guardians have disability or students are offered educational opportunities at a subsidised fee.”* **Asserts a respondent aged 36-59, with a visual impairment**

“When I was in an integrated school, fellow pupils would make fun of me and how I walked. When I reported to the teacher, the teacher ignored me. I feel that there is a need for more awareness creation on the rights of women with disabilities so that they can be treated equally.” — **Respondent, aged 36-59, with a physical disability.**

“When I went to a nearby college for the first time, I was not freely welcomed due to my disabilities because it was difficult for me to access some places like offices and classes” — **Respondent, aged 18-35, with a physical disability.**

“The lack of basic needs like transportation facilities, medical aid, and special equipment leads to a feeling of frustration and makes to quit school this makes most of the PWD not go to universities or even colleges to further their studies and also their level of education.” — **Respondent aged 18-35 years with a physical disability.**

Therefore, the government should **finalise the review of the Gender Policy in Education and Training, 2015**. This policy, which is under review, provides a **framework for the planning and programming of gender-responsive education at all levels.**

This policy will be **an opportunity for the case of women and girls with disabilities to pursue quality and affordable education that meets all their needs**, including addressing the barriers to successful school-to-work transitions for women and girls.

The reforms that the policy could also address include:

- gender equality and human rights training for teachers and other education professionals;
- Promotion of safe, harassment-free, and inclusive educational environments for women and girls; and

- Increased access to skills and training in new and emerging fields, especially STEM (science, technology, engineering, and math) and digital fluency and literacy.

Lastly, the government should be able to link the education of women and girls to the labour market dynamics for a sustainable future that is more inclusive for women and girls with disabilities.

Women and health

The Beijing Platform for Action appreciates the need for a wholistic approach to health. This encompasses addressing women's physical and mental health needs, including access to healthcare services, prevention and treatment of diseases, and promotion of women's well-being. Additionally, this includes access to safe and affordable contraception, maternal and child healthcare, and the elimination of gender-based violence.

The Government of Kenya has developed policies and enacted various laws that promote and improve the health outcomes of women and girls across the board, they include:

1. Community Health Policy (2020-2030)
2. Kenya Digital Health Act (2023)
3. Social Health Insurance Act (2023)
4. Adolescent Sexual Reproductive Health Rights Policy (2015)
5. [Kenya Mental Health Policy 2015-2030](#)

The [National Reproductive Health Policy 2020-32](#) affirms the Government's commitment to all persons in need and requires reproductive services of the highest standard. **The Reproductive Health (RH) Policy in Kenya acknowledges the reproductive health needs of people with disabilities.** It aims to mainstream specific RH-related services for individuals with disabilities, including women.

The [government of Kenya in 2018 committed](#) at the Global disability summit to **implement awareness programs that address violence against women and girls with disability and promote disability-inclusive reproductive health.** The progress report is that, under the [Universal Health Coverage](#) that is in 4 counties, women and girls with a disability can access free reproductive health services. The Government plans to roll out in all 43 counties gradually.⁷

The **government should review the [Kenya Community Health Strategy 2020-2025](#) to allow women with disabilities to participate in community health structures such as community health promoters, who offer** primary health care and services to community members at the same time they refer cases that require professional attention.

According to the *My Voice Survey*, one respondent who has a hearing disability stated that *she had challenges accessing infrastructure including health facilities due to communication barriers such as lack of sign language interpreters.*

One of the **respondents aged 36-59, with a physical disability (Peripheral neuropathy)**, stated that one of the government-supported actions included the provision of *"Free sunscreen lotions to people with albinism and medical services at a subsidised cost"*.

Access to healthcare was further supported by one of the **respondents aged 36-59, with a physical disability** who stated that *access to health services was supported by the disability card.*

Another **respondent, aged 36-59, with a physical disability** shared that they're not given priority services or some specific procedures at health institutions: *"being denied access to some medical procedures because of my physical state and asked very embarrassing questions by the medical staff also not being given priority the disabled are made to line up before accessing services just like the able-bodied."*

A respondent, aged 18-35, with a physical disability in the *My Voice Survey*, highlights that the Kenyan government needs to provide *"health facilities that are accessible to people with disabilities, including disability-friendly toilets,"* and *"training for health service providers on how to deal with women with disabilities in health facilities"*.

"In my place of work. My medical card was suspended without notice on allegations that I have been in too many hospitals for a very long time." **Respondent 36-59 years old with a physical disability (Peripheral neuropathy)**

The foregoing comments from the respondents of the *My Voice Survey* illustrate that **more needs to be done towards the promotion of the right to health for women with disabilities.**

In Kenya, the **right to health** is enshrined in the Constitution of Kenya 2010 under **Article 43**, which guarantees that every person has the right to the **highest attainable standard of health**, including reproductive health care. This provision outlines the state's obligation to **provide access to healthcare services for all, without discrimination, and emphasizes the importance of equitable access to essential services, particularly for vulnerable populations such as women, children, and persons with disabilities.**

General challenges remain, including inadequate healthcare infrastructure, shortages of medical staff, and inequitable distribution of services between urban and rural areas. These issues disproportionately affect the marginalised populations to a greater extent, underscoring the need for further reforms and investments to fully realize the right to health in Kenya.

Violence Against Women

According to the Humanity and Inclusion's [GBV policy review in Africa](#) (which measures the level of inclusion of women with disabilities in the national policies addressing Gender-Based Violence (GBV) in African countries) updated in 2024, **Kenya's** National Policy for the Response and Prevention of GBV 2014 **score of inclusion is a 5, as the level of inclusion for women with disabilities is invisible (as there is no or few mentions of women with disabilities)**. It is noteworthy that the policy has not been updated, however is under review.

The Government of Kenya prioritises addressing various forms of gender-based violence through a robust selection of laws and policies on Ending Gender-Based Violence, including femicide, Intimate Partner Violence (IPV), Female Genital Mutilation (FGM), child and forced marriage, rape, defilement, and other types of sexual violence.

Several counties have developed Sexual Gender Based Violence (SGBV) policies such as Makueni, Kiambu, Kilifi, Meru. It is noteworthy that collaboration with organisations that work with and for persons with disabilities plays a crucial role in providing insight into these processes. Such as in July 2024, when WCC worked with the Kilifi County Government to draft a final SGBV policy that is inclusive of the needs of women and men with disabilities.

The **[END TRIPLE THREAT CAMPAIGN](#)** spearheaded by the **National Syndemic Disease Control Council**, which aims to combat gender-based violence (GBV), HIV, and adolescent pregnancies, must specifically include clear measures for addressing the needs of women and girls with disabilities. This focus is crucial to ensure the full inclusion of women and girls with disabilities in all strategies and programs.

The Government of Kenya in 2021 during the [Generation Equality Forum](#) in Paris, made **12 commitments** aiming to **end all forms of gender-based violence and female genital mutilation (FGM) in the country by 2026**. One of the commitments made includes fully implementing GBV laws and policies by adopting a GBV indicator, investing substantial funds in GBV prevention and response (USD 23 million by 2022 and up to USD 50 million by 2026), integrating GBV services (medical, legal, and psychological support services) into the essential minimum package of the Universal Health Coverage (UHC), or even introducing a module on GBV in the 2022 Kenya Demographic Health Survey to strengthen the utilisation of gender statistics in informing the design. In the first year of implementation, data on gender-based violence was collected through the 2022 [Kenya Demographic and Health Survey \(KDHS\)](#).⁸

This milestone highlights a critical opportunity for understanding and addressing the unique challenges that women with disabilities face regarding GBV. The data collected must be **disaggregated not only by gender but also by disability status**. Without such detailed data, **their specific experiences and needs may remain invisible in national statistics and policy responses**.

Disaggregated data would enable a clearer understanding of the prevalence of GBV among women with disabilities, which is often higher than among women without disabilities.

Incorporating disability-inclusive approaches will strengthen Kenya's [localized efforts](#) to address GBV, including collaborations with the [Generation Equality Forum](#), and will help expand the reach of essential services, such as toll-free hotlines and survivor clinics, already established in nine towns and counting. Such services must be **accessible to women and girls with disabilities to effectively combat the intersecting challenges they face due to disability, gender, and other vulnerabilities**. This will not only help ensure equal access but also provide comprehensive support in reporting and receiving care for GBV, HIV, and reproductive health issues.

Moreover, the government created the [GBV Action Plan](#) in March 2023 which will cover two types of GBV: Sexual Exploitation and Abuse and Sexual Harassment, precisely the risk of abuse and exploitation for vulnerable women in the workplace and the risk of sexual exploitation and harassment in the context of project resources and opportunities.⁹

Whilst The [Central Organization of Trade Unions Kenya \(COTU-K\)](#) states that they work to protect and improve the rights and welfare of all workers – including people with disabilities, there needs to be more effort in working on [inclusion](#), particularly implementation of the [ILO190](#) which provides a comprehensive definition of violence and harassment in the workplace.

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Several respondents of the *My Voice Survey* on GBV illustrated their knowledge of the appropriate GBV response, by stating their knowledge of the appropriate reporting mechanisms for GBV including, **“gender offices/desks, toll-free lines and free legal services to deal and help victims.”**

According to the WCC, women and girls with disabilities face substantial challenges in accessing justice, particularly within the criminal justice system. A key issue is the **lack of procedural accommodations**, such as adequate sign language interpretation. For example, at the help desks or in court sessions where interpreters may fail to fully capture the victim's emotional tone or key details, resulting in a miscommunication of crucial testimony. This situation is worsened by the fact that many members of the judiciary do not understand sign language and must rely entirely on

interpreters who might not always convey information effectively, especially when certain legal terminologies are difficult to translate across languages.

These barriers are further compounded by the **overall lack of accessibility in the justice system**, which includes physical barriers to court structures and limited access to information for women and girls with disabilities. This makes it difficult for them to participate fully in the legal process, seek redress, or understand their rights.

In 2023, in a bid to advocate for trauma-responsive justice, The Judiciary launched the [Sexual And Gender Based Violence \(SGBV\) Strategy](#), which aims to overcome institutional, social, and structural barriers by providing a trauma-responsive justice system for survivors of sexual and gender-based violence.

Additionally, the Judiciary made a significant advancement by launching [5 specialised SGBV courts](#) in hotspot counties, including SGBV registries in other areas of administration as envisioned in the SGBV Strategy. These courts are uniquely designed to handle the sensitive nature of SGBV-related cases, representing a crucial shift from traditional methods that often re-traumatized victims. These courts adopt a trauma-informed approach that prioritises the safety, dignity, and privacy of victims. While applaudable, not much can be stated at this time about the accessibility of these courts for women with disabilities. Lastly, it is imperative that the specialized SGBV courts also support the mental health of the judiciary handling the cases to ensure justice is accessed at all levels.

The Judiciary should undertake wide-scale and effective outreach to publicise the [National Legal Aid Service toll-free number](#) and enhance the uptake of legal aid services by GBV survivors. Ensuring the inclusivity of these courts is essential to guarantee that all women, especially those with disabilities, can seek justice without facing additional barriers. This is an urgent area that requires attention to truly create an inclusive justice system for all survivors of SGBV.

“When the rights of a woman with disability have been violated in the village, the Mji kumi (village elders) who are mostly men come in and follow up on the case to make sure that it has been reported” according to an **18-35-year-old respondent of the My Voice Survey with a physical disability**.

There is still a need for awareness creation and strengthening the collaboration within the referral chain as evidenced by the feedback from two respondents who stated, *“We report to Mji kumi (Village elders), the chief, and police station however, there is a lot of back and forth among these people to a point that you don't know who to report to.”* — **Respondent, aged 36-59, with a physical disability**

“I will start the Mji kumi (village elders), if no solution is found then I will go to the chief, and then higher channels should no solution be gotten.” — **Respondent, aged 18–35, with a physical disability**

“When I had a GBV issue, I reported the matter to the police, it started well but along the way, I noticed that everything stagnated, and I called IPOA (Independent Policing Oversight Authority), and the case moved on so well, and confirm finding justice.” — Respondent, aged 36-59, with a physical disability

The resources to support the above-mentioned services must be anchored in the respective Finance Bills to ensure it is a recurrent expenditure.

In line with [UN Resolution 1325](#), Kenya should **enhance the prevention of violence and response to SGBV against women and girls with disability during conflict**. Further to this, **social inclusion must be anchored in the requisite services and measures that ensure that women and girls with disability are part of the processes outlined in [Resolution 1888 \(2009\)](#)** which focuses on strengthening leadership, expertise, and other institutional capacities within the United Nations and in member states to help bring an end to conflict-related sexual violence.

While this progress is commendable, it is crucial to recognize the current gaps in accessibility for women with disabilities. It is imperative that at all levels of the referral pathway support for GBV survivors with disability which includes sign language interpretation even in the rescue centers, support for guides when required, and **reporting mechanisms should be accessible for women with disabilities**.

Women and the economy

One of the key components of The Beijing Platform for Action regarding the economy is increasing the participation of women in the labour market which includes gender equity in the workplace that aims to eliminate gender-based discrimination in employment, ensure equal pay, and promote women's advancement to leadership positions.

The government strategy between [2018 - 2022](#) was the [Big Four Agenda](#). This agenda included women's empowerment in its objectives of job creation and support for SMEs. Thus, various specific programs have been launched, such as increasing women's participation in the manufacturing and agricultural sectors.

The government strategy from the year 2023 known as the [Bottom Up Transformative Agenda \(BETA\)](#) outlines that there shall be a **specific focus on Disability Inclusion**: Increasing capitation for disabled pupils by 50%; Allocating 15% of public-funded bursaries to PWDs; Ring-fencing a percentage of the Hustler Fund for PWDs; [Ensuring 5% of market stalls and AGPO \(Access to Government Procurement Opportunities\) are allocated to PWDs](#). KEFEADO sits in bursary committees in Kisumu County but still notes challenges faced by young people with disability in accessing these resources. Once again, women with disabilities are still excluded from the programmes, so they don't get to benefit from the positive externalities that result from them.

[Kenya's Vision 2030](#), the main development blueprint, has gender equality as one of the key issues with gender monitoring indicators in its flagship projects. Kenya's Vision 2030 outlines financial support for women and increased participation of women in all economic, social, and political decision-making processes as forms of affirmative action to empower women. Despite the inclusive policies outlined in Vision 2030, there are significant gaps in implementation. **Many women with disabilities remain economically marginalized due to systemic barriers such as lack of accessible infrastructure and discrimination in the labor market.** The lack of effective monitoring and evaluation mechanisms means that the intended benefits often do not reach the most vulnerable populations.

The [Women Enterprise Fund \(WEF\)](#), was created in 2007, received increased budgetary allocation in the past years to expand its services. The aim is to provide low-cost credits and support services to women-headed companies. For example, in 2022, the [WEF](#) has disbursed loans to over a million Kenyan women. **Women with disabilities are included in this service, however, there is no specific data for women with disabilities.** The [WEF Strategic Plan 2023 2027](#) promises to be even more inclusive by enhancing financial accessibility for women.

It is important to note that the Public Procurement Oversight Authority (PPOA) is now the [Public Procurement Regulatory Authority](#) (PPRA). In January 2016, the Public Procurement and Asset Disposal Act, 2015 (the Act) was enacted. The Act establishes the PPRA among other functions, to monitor, assess, and review the public procurement and Asset Disposal system to ensure they respect

the National values and other provisions including Article 227 of the Constitution on public procurement.

The **Kenya Access to Government Procurement Opportunities (AGPO) Program** is designed to promote inclusivity by offering procurement opportunities to enterprises owned by women, youth, and persons with disabilities. However, without a deliberate focus on the intersection of **gender and disability**, there is a risk that **women with disabilities** may not fully benefit from these opportunities. To truly empower them, **AGPO must adopt targeted measures that address the specific barriers faced by women with disabilities, such as lack of awareness, access to financial resources, and training**. Ensuring that these women can effectively compete and participate in procurement processes is essential for achieving gender and disability parity in government contracts.

Efforts to enhance the program's inclusivity should involve **creating more accessible platforms, ensuring adequate outreach, and offering capacity-building tailored to women with disabilities, so they can overcome the unique challenges they face in business ownership and public procurement**. This will ensure that AGPO's benefits are equitably distributed and that women with disabilities are not left behind in these economic empowerment initiatives.

According to Women Challenged to Challenge, *'Despite registration with the AGPO, there is a limited offer of tendering opportunities to businesses owned by women with disabilities. Additionally, issues that plague the general population of persons with disabilities such as low-value tenders, and inaccessible tender application processes also inhibit the participation of women with disabilities in tender opportunities. Access to LPO Financing is another barrier to financial inclusion for women with disabilities by financial institutions.'*

The [National Credit Guarantee Scheme](#) in 2020 had the main objective of improving access to finance for SMEs, including those owned by women. This policy has had a great impact, as about 64% of the successful applicants (comprising 58% of the females and 67% of the males) received Kshs. 500,000 or less, 14 percent (composed of 22% females and 10% males) received between Kshs. 500,001 and 1 million, and 11 percent (composed of 11% females and 10% males) received between three and five million. However, we can notice more male-owned enterprises succeeded in receiving loans of between Kshs. 1,000,000 and Kshs. 3,000,000, while fewer women's enterprises secured this level of credit.

On financial inclusion of women with disabilities, a multi-country report¹⁰ that investigated digital channels accessed by people with disabilities found that **mobile money account ownership was not very different among people with and those without disabilities (87% and 91%, respectively) in Kenya**. However, another report highlighted a gender gap, whereby **women with disabilities were more disadvantaged in phone ownership than men with disabilities**. Additionally, factors attributed to the gender and disability divide were largely associated with the affordability of mobile phones and airtime, digital literacy, relevance (perception of the value of mobile phones in the lives of people with disabilities safety/security concerns (physical and identity).

The [Disability Mainstreaming Status Report 2023](#) for Kenya highlights both progress and persistent challenges in integrating disability considerations in the public and private sectors. Published by the National Council for Persons with Disabilities (NCPWD), the report assesses the efforts and compliance of various institutions with disability inclusion mandates. As a result, institutions have put [measures and programs](#) that ensure the needs of persons with disabilities such as guaranteeing non-discrimination in advertising, interviewing, recruitment, volunteering, and internships for persons with disabilities, the establishment and operation of a Disability Mainstreaming Committee with 30% representation of persons with disabilities, or even the formulation of a Disability Mainstreaming Action Plan to ensure that staff are informed about disability-related issues and to empower persons with disabilities.

“There was a time the Chief was giving people work, the one for kazi kwa vijana but when he saw me, he looked at me and chased me away claiming that I could not do the job because of my disability.” — **Respondent, aged, 36–59, with a physical disability (Short Stature)**

The *My Voice Survey* reveals **many respondents have cited benefiting from tax exemption and capacity building.**

According to the responses of the *My Voice Survey*, there is *“consideration by financial institutions when offering loans to PWDS, consideration by the county government in the allocation of space for business and consideration by institutions and organisations when offering employment opportunities”*. — **Respondent, aged 36–59, with a physical disability**

Moreover, there are *“Trainings rolled out by the Ministry of Trade and chambers of commerce, distribution of trade tools to those in business by NCPWD”*. — **Respondent, aged 36–59, with a physical disability**

“The Government through the Tools of Trade empowerment program for Persons with Disabilities has provided start-up tool kits to enable employment and wealth creation opportunities in selected sectors.” — **Respondent, aged 18–35, with a physical disability**

“The government has managed to support WWD with tools of trade which shall help them to be self-reliant.” — **Respondent, aged 18–35, with hearing impairment**

Despite considerable economic planning by the government, without a gender and disability perspective, women with disabilities are likely to benefit little from economic opportunities.

The government of Kenya has made steps in measures for AGPO, however, data shows that there is still limited access to opportunities for larger tenders in key areas like infrastructure development where a lot of resources are invested. Moreover, there is still a need for action to promote the access of women with disabilities to banking services, as there are no specific actions for women with disabilities in these programmes.

Women in power and decision-making



A group of women with diverse disabilities sitting at a round table during a conference in Nairobi

The Beijing Platform for Action identifies two key components within the critical area of Women in Power and Decision-Making: promoting women's participation in decision-making at all levels and enhancing women's leadership and decision-making capabilities. These components aim to address the underrepresentation of women in positions of power and influence, thereby advancing gender equality and empowering women.

According to the My Voice Survey, the majority of the responses are negative, with **57.1%** of the feedback being critical or highlighting challenges such as, where nominations to assemblies have occurred, they were perceived as having little impact on the broader community of women with disabilities, while **42.9%** of the responses are positive, recognizing some achievements or progress such as representation of women with disabilities in county assemblies, political committees, and nominations. While there are **some efforts** by the government to include women with disabilities in leadership positions, the overall sentiment reflects **minimal progress and limited impact**. Many respondents expressed dissatisfaction with the pace of meaningful inclusion and called for more substantial actions to ensure women with disabilities have genuine roles in decision-making processes.

According to one woman aged **36–59, with a physical disability**, in response to the survey question, ***“Has society improved or supported the participation of women with disabilities in decision-making in different spheres of life (at home, in politics, etc) in the last 5 years?”*** who explained that, *“Society still looks at the disabled as vulnerable and incapable of being involved in any decision making either in politics or at home, they see the disabled as people who need help and can never qualify to do anything other than being assisted.”*

The [2022 General elections](#) saw more women get elective posts as compared to the previous election. 26 female MPs, up from 23 in 2017, seven female governors, up from three in 2017, and three female senators. In Kenya's last elections, not even one woman with a disability was elected as governor or Member of Parliament. It is noteworthy that a young lady, with visual impairment and is an advocate for disability rights was [nominated to the Senate representing persons with disabilities](#). Further to this it is noted that more women are represented in County Assemblies and committees at various

levels including in market committees within Kisumu County enabling women with disability to access trading spaces in public markets.

In 2022, the IEBC (Independent Electoral and Boundaries Commission for the first time established a [Disability Inclusion Coordination Committee](#) to coordinate the meaningful participation of women in the electoral process. **However, contrary to Article 177(1) of the Constitution, 21 of the 47 counties have no woman with disability nominated to the county assembly.**

[IEBC](#) ensured voter education materials were **converted into and available in braille**. The commission also disaggregated statistics of registered voters to include PWDs – actively enforcing compliance with its regulations on party lists and inclusion of ‘special interest groups’ by parties.

The 2023 [Economic Survey](#) shows that in 2022, women constituted only 12 percent of all chiefs at 434 against men’s 3,180. This was a marginal increase of 20 from the previous year. They also summed up to 18 percent of assistant chiefs at 1,631 against men’s 7,412. This was an increase of 29 from 2021. This still shows that implementing the not more than [2/3rd gender principle](#) is a task in Kenya.

The [Political Parties \(Amendment\) Act 2022](#) was **enacted to promote the representation of women, persons with disabilities, youth, ethnic and other minorities, and marginalised communities in Parliament and County Assemblies – through political parties’ support.**¹¹

In Kenya, although legally, no women with disabilities are denied the right to vote, some women with intellectual challenges are denied their right to apply for a National Identification Card, due to stigma and systemic discrimination. Without a national ID, they cannot register to vote.

Further to this, a critical budget allocation framework in Kenya i.e. the [Intergovernmental Budget and Economic Council \(IBEC\)](#) is established under Section 187 of the [Public Finance Management Act](#) comprised of the [Deputy President](#) who is the Chairperson; the Cabinet Secretary responsible for matters relating to finance; a representative of the [Parliamentary Service Commission](#); a representative of the [Judicial Service Commission](#); the Chairperson of the [Commission on Revenue Allocation](#) or a person designated by the Chairperson; the Chairperson of the [Council of County Governors](#); every [County Executive Committee](#) member for finance; and the Cabinet Secretary responsible for [intergovernmental relations](#). These positions are male-dominated thus limiting allocations to gender transformative financing frameworks. There is a need to ensure more representation of women with disability at this level.

According to the [National Council for Persons with Disabilities](#), quoting a study published in July 2021, the costs related to various political elective seats range to millions of shillings (hundreds of thousands of US Dollars). NCPWD highlights that [elections have been rated as expensive](#). **Considering that many women who live with a disability face economic challenges, they are unable to vie for the positions.**

“Being a woman with disabilities I once participated in politics a had challenges of discrimination since I couldn't run day and night and most of the meetings were successful at night too my rights were violated by top leaders due to lack of money.” — Respondent, aged 36-59, with a physical impairment

Concerning the question of whether has society improved or supported the participation of women with disabilities in decision-making in different spheres of life (at home, in politics, etc) a **respondent aged 36–59, with a physical disability** shared, *‘slightly, because sometimes they appoint people who have no disabilities to represent disability issues, yet they have no idea leaving a gap in those institutions’.*

One respondent aged **36–59, with a physical disability** from the *My Voice Survey*, highlights **the need for having leaders who can advocate for their rights and orchestrate change**, *“meaningful inclusion has been advocated for because when appointed in those spaces we need people who can articulate disability issues”.*

Another **respondent aged 36–59, with a physical disability**, said: *“The road repairs that are currently being done from Olympic school took my talking with the area MCA to tell her of the challenges that it posed to me and other people with disabilities when we walk. Seeing the repairs is a confirmation that talking to the MCA bore fruit.”*

A respondent aged, **18–35, with a physical disability** narrates another woman’s experience:

“Through networks within the women’s rights movement and WAGE Kenya’s track record in lobbying for space for marginalised women to tell their stories, we managed to have a member of WAGE Kenya selected to represent the voice of young persons with disabilities in the She Leads Kenya National Youth Steering Committee, overseeing the governance of the government-funded programme in Kenya. This young woman has a disability, and this is important for representation - both as a woman and as a person who has a disability - as both of these identities that she possessed increased her potential to be discriminated against in a patriarchal society. In 2023, she established an organisation that she named “Beauty In Disability”- a platform to inspire other young people with disabilities and to advocate for gender and disability justice. This happened because she was supported to build her capacity to advocate for her rights and the rights of other young people with disabilities in Kenya.”

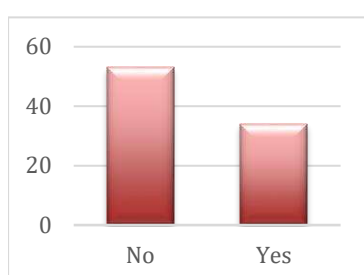
Institutional mechanisms for the advancement of women

The Beijing Platform for Action emphasizes the need for institutional mechanisms to advance women's rights through two key components:

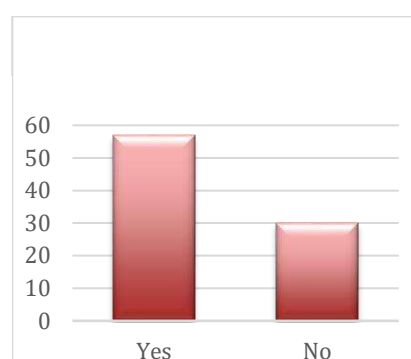
1) Strengthening national machinery for the advancement of women to coordinate and promote gender equality policies, and

2) Enhancing women's participation in decision-making processes at all levels, from local to international.

To the survey question:
Are you aware of the Beijing Platform for Action?



To the survey question:
If your rights are not respected, do you know where, or to whom or report to?



The [National Gender and Equality Commission \(NGEC\)](#) is established by the National Gender and Equality Commission Act, 2011 according to Article 59 (4) of the Constitution of Kenya. Their mandate is informed by Section 8 of the National Gender and Equality Commission Act 2011. They focus on **Special Interest Groups, which include women, youth, persons with disabilities (PWDs), children, older members of society, minorities, and marginalised groups**. Their mission is to promote gender equality and freedom from all forms of discrimination in Kenya, especially for special interest groups by ensuring compliance with policies, laws, and practice.

The [Strategic Plan for 2019-2024](#), envisions a society free from gender discrimination and violence in all aspects of life. However, the Strategic Plan highlights that government funding is insufficient to cover all administrative costs, and there is a hiring freeze. Additionally, donor funds are earmarked for specific purposes, potentially influencing the program's focus. NGEC publishes its annual reports on its website for access by the general public. Unfortunately, this **mode of publishing may not be accessible to persons with disabilities**, especially women, in rural areas and those who require further accessibility features.

To effectively advocate for the rights of women with disabilities and promote gender equality, it is crucial to ensure that the State Department of Gender Affairs can establish gender mainstreaming sectoral committees at both the national and county levels. **These committees should be empowered to monitor and track gender-responsive budgets across all sectors, ensuring that resources are allocated equitably and effectively to support initiatives for women with**

disabilities. This approach will help create a more inclusive and supportive environment for all women, particularly those with disabilities, ensuring their needs and rights are fully addressed.

"...sometimes they appoint people who have no disabilities to represent disability issues, yet they have no idea leaving a gap in those institutions."

— Respondent, aged 36-59, with a physical disability

The [Kenya National Commission on Human Rights \(KNCHR\)](#), in its monitoring functions, should evaluate these services and mechanisms in terms of accessibility for people with diverse types of disabilities. The **Kenya National Commission on Human Rights (KNCHR) has a clear role as the monitoring agency on the implementation of CRPD at all levels with reports on county-level status and national level.**

The Government of Kenya launched the [National Council for Persons with Disabilities](#) which has a strategic plan for 2023-2027. The aim is to **promote the equalisation of opportunities and the realisation of human rights for persons with disabilities to lead decent lives in alignment with the 2030 Agenda for sustainable development.** Indeed, the NCPD plays a crucial role in the implementation of Sustainable Development Goals (SDGs). **However, this plan is still about persons with disabilities but not women or girls with disabilities. They are not even mentioned in the strategic plan.**

The Government of Kenya published the [National Policy on Gender and Development in 2019](#). It is a holistic framework aimed at promoting gender equality and enhancing women's empowerment in alignment with the 2030 Agenda for Sustainable Development, encompassing targets outlined in SDG 5. Through strategic implementation and sufficient resource allocation, the policy strives to catalyse positive transformation and enhance the well-being of women and girls throughout Kenya. **This policy however does not delve deep into the case of women or girls with disability other than stating that they should not be discriminated against.**

KEFEADO engages in gender-transformative budget tracking¹² at the national and county government level. They assert that efforts to increase allocations are undermined by budget cuts to NGEA, The State Department for Gender Affairs (SDGEA), and even the Council of Governors. We note that Gender Responsive Budget initiatives are one of the key tools for promoting gender equality and women's rights by influencing budgets. They can help to bridge persistent inequalities between women and men and facilitate development by integrating gender issues into macroeconomic policy and budgets.¹³ **There is still a gap in the finite tracking of the gender agenda in the budget to influence change for women and girls with and without disability in the household unit.**

"There was a time when I was looking for my identity card when the officer in charge tried to harass me, but I told him that I would report the matter to the relevant office where action would be taken very seriously. When the man heard that, he served me with respect since he knew I knew my rights."

— Respondent, aged 18-35, with a hearing and physical disability

"Went to the police station to help a deaf victim report a case and found a fake Sign language interpreter who only knew finger spelling alphabet but was pretending that they could sign. I demanded a qualified sign language interpreter, or I be allowed to use the one I came with, and my argument won." **36–59-year-old Respondent with a hearing disability & Deaf women rights activist**

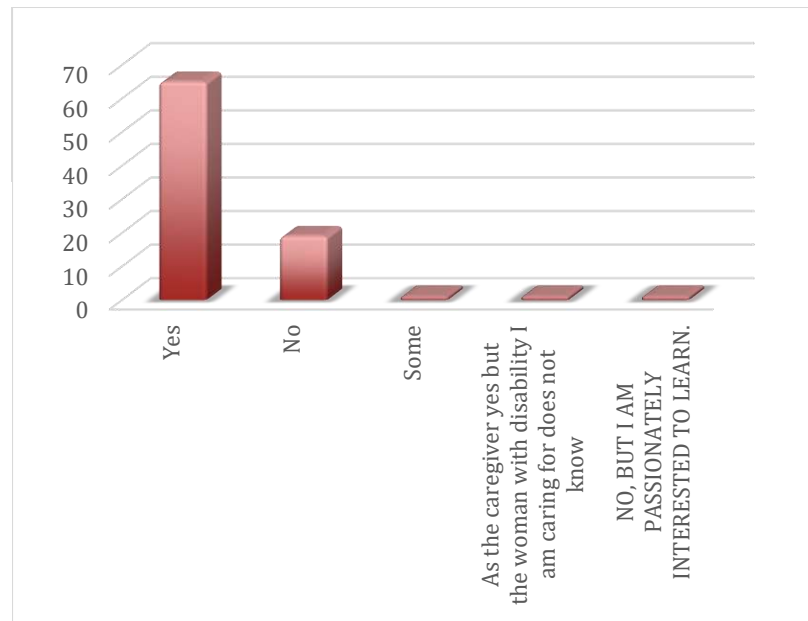
One of the respondents narrates: *"It was last year when I applied for a senior job opportunity in my county. I got shortlisted and proceeded to the interview stage. I was the only woman with a disability who reached this stage. I was so sure I was going to get the job, keeping in mind our constitution allows for affirmative action for persons with disabilities and the same constitution states that persons with disabilities must form 5% of any appointive, nominative, and elective positions. Surprisingly, my name was not forwarded to the governor for consideration. The process demands that after interviews, the County Public Service Board will select names and forward them to the governor who will then pick them from the list and forward them to the county assembly for vetting. I was not among those vetted and therefore missed out on the appointment. I petitioned the governor for this omission. Unfortunately, the petition did not go beyond 2nd hearing, but I am happy I tried."* **— Respondent, aged 36–59, with a physical disability**

Human rights of women

The Beijing Platform for Action prioritizes women's rights as human rights and women's empowerment as a fundamental goal. The empowerment component calls for states to take concrete steps to promote and protect women's rights, including through the development and implementation of national laws and policies, the establishment of effective mechanisms for the prevention and redress of human rights violations against women, and the promotion of women's participation in decision-making processes.

To the survey question:

Are you aware of your rights as a woman with disability?



Women with disabilities often encounter multiple layers of discrimination and exclusion, stemming from both their gender and disability. To ensure their full participation and empowerment, policy, its implementation and enforcement must prioritize their access to education, healthcare, employment, and protection from gender-based violence. Furthermore, it must provide concrete mechanisms for their inclusion in decision-making processes and reporting of rights abuses at all levels.

KNCHR focuses on the rights of persons with disabilities by conducting research, including research on the right to education of children with disabilities, an audit of the mental health system, monitoring the implementation of the CRPD in the counties, studies, etc. However, **women and girls with disabilities are not included in the mandate, which does not focus specifically on women's rights but on the rights of all persons with disabilities.**

There is a need to review Article 100 of the Constitution to allow representation of women with disabilities and the National Gender Equality policy to address discrimination against women with disabilities and make them stand alone from *special interest groups*.

The [Persons with Disabilities Bill, 2021](#) aims to repeal the current Persons with Disabilities Act and replace it with a law that upholds the rights of persons with disabilities (PWDs) in Kenya. The Bill requires employers to make adjustments in the recruitment process and employment relationship to accommodate amongst others women with disability, including reserving 5% of employment opportunities for men and women with disabilities. Additionally, Clause 8 proposes for the rights of women with disabilities without discrimination which includes amongst others participation in social activities, protection from gender-based violence and access to sexual and reproductive health services including bodily autonomy to retain and control her fertility to also adhere to equal treatment according to Article 27 of the Constitution.

It is crucial to **finalize and adopt the National Disability Policy for Persons with Disabilities**, following the conclusion of the public participation process on 21st May 2024. This policy represents a key opportunity to advance the rights and inclusion of persons with disabilities in Kenya. However, to be truly impactful, it must be **gender-sensitive** and explicitly address the unique challenges faced by **women and girls with disabilities**.

The [Disability Awareness Creation Booklet 2021](#) has been developed to guide in creating awareness on disability with an **aim of demystifying disability to reduce stigma and discrimination and thus enhance social inclusion of women with disabilities**.

In line to promote awareness on disability according to the commitment made at the Global Disability Summit, the [government of Kenya is underway in setting up sub-committees for Community Based Rehabilitation](#) in all the devolved units (290 Constituencies) to champion awareness raising on disability. **It is not clear how many of these committees are disability-inclusive.**

The [2021 Disability Awareness Creation Booklet](#) of the Ministry of Labour and Social Protection mentions that **"Persons with Disabilities are vulnerable to SGBV especially Women and girls with Disabilities who are prime victims of this violence."**

However, The 2021 Disability Awareness Creation Booklet of the Ministry of Labour and Social Protection does NOT consider gender as an intersecting factor.

The [National Council for Persons with Disabilities first Disability Mainstreaming Status Report 2023](#) is a huge step by the Government of Kenya in tracking progress made by Ministries, Departments, and Agencies in achieving disability inclusion. The report, covering the financial year 2021/22 sheds light on the outcomes realised through the implementation of the disability mainstreaming indicator, in line with the Performance Contracting targets under the Public Service Performance Management and Monitoring Framework.¹⁴ This report focuses on highlighting the performance of MDAs during the 2021/22 Financial Year. This report, and other similar evaluations in the years to come, will assist the Government in taking stock of the progress made in having a Public Service that is sensitive and accommodative to the needs of persons with disability. **This**

report however does not highlight the different barriers that women with disabilities have to endure in comparison to men with disabilities in a highly patriarchal workforce.

In 2022, Kenya made history as the first African country to adopt a [digital accessibility standard for people with disabilities registered as KS ISO 2952](#) which enables more women with disabilities to access information and promotes their digital literacy. “The new standard, gazetted on May 13, 2022, is set to **ensure that Public and Private sector digital products and services are accessible to... populations largely disconnected from most e-government services, and business-owned digital platforms.**”¹⁵

As recommended in the [status report of 2021](#), Kenya should fast-track the development of a **national strategy to address intersectional discrimination of women and girls with disabilities**, in addition to ensuring gender mainstreaming of all other existing policies affecting women and girls with disabilities.

“As women with disabilities, they are some unseen disabilities within their environment. Society shouldn't assume that all disabilities are visible. We need to embrace disabilities and be inclusive in our day-to-day life.” — **Respondent, aged 36–59, with a hearing impairment**

“WAGE Kenya has also contributed to my personal and professional journeys. My friend got me interested in this collective by how she described the kind of activities WAGE Kenya was involved in. It is one of the best decisions I have made in my life because through this organisation I can continue to grow my skills in speaking up for myself and other young women with and without disabilities so that we can all make decisions for ourselves and contribute to decision-making processes at the community level. It enables me to demonstrate daily that “Disability is not inability”. I have been able to build my mental endurance through psychosocial support provided at no charge by other young women in the profession, something that has made me more willing to confront life's challenges without shrinking myself. This is an example of how we center self and collective care in our day-to-day operations and interactions through mutual trust-building processes...” — **Respondent, aged 18–35, with a physical disability**

From the foregoing and the view of the women, the **focus must be on legal reforms to promote the rights of women with disabilities including their enhanced legal literacy which will create awareness of stakeholders and referral chains. Lastly, the enforcement of the provisions of CEDAW, the CRPD, and their regulations.**

Women and the media

One of the key components that the Beijing Platform for Action is advocating for, is the positive portrayal of images of women in the media, by challenging harmful stereotypes, promoting gender equality, and ensuring women are represented fairly and accurately in all forms of media. The second is enhancing women's participation in the media industry which involves, increasing women's representation in decision-making roles, providing training and support for women journalists, and addressing gender-based discrimination within the media sector.

According to the views collected through the *My Voice Survey*, **62.69% of responses are negative**, indicating that the majority feel there have been **little to no achievements** for women with disabilities in terms of government efforts related to the media. **28.36% of responses are positive**, recognizing **some progress**, such as the inclusion of **sign language interpreters** or providing platforms for grievances. While, **8.95% of responses are mixed**, acknowledging some efforts but stressing the need for **greater action and impact**.

An **18–35-year-old respondent with partial hearing and physical disability** stated that the only thing that the government has done through the media is *“Providing a platform for women to air out their grievances”*.

A *My Voice Survey* respondent aged **18–35, with a physical disability**, shared one of the Kenyan government's achievements as, *“advertising women's work”*.

Additionally, through research done with relevant stakeholders, there is **minimal progress in the positive portrayal of women and girls with disabilities by the government in the media, including especially in enforcement. There has been limited effort by the government to build the capacity of media practitioners on inclusive media coverage, including providing job opportunities for women and girls with disabilities. There are very few media practitioners who are women with disabilities, and there is no representation of women with disabilities in the leadership spaces within the area of media, for instance, the Media Council of Kenya.**

WCC has observed that **there is still a gap in the accessibility of news where not all media houses have sign language interpreters and newspapers**. Also, radio stations do not include accessibility considerations in their broadcasts. Additionally, **most of the work on building capacity for disability inclusion for media practitioners has been done by CSOs**.

KEFEADO reports that **although women are employed in all sectors of the mass media, they are in the minority. Most of them hold lower-level posts rather than influential positions as editors, producers, and managers which would enable them to influence mass media policies towards women.**

COVAW highlights that even **for female political leaders, their coverage in the media is biased and skewed compared to their male counterparts.**

In Kenya, 56% of journalist women experienced sexual harassment according to a [study analysing sexual harassment in newsrooms](#) released by WAN-IFRA Women in News. **Women particularly women with disabilities are still marginalised in the media. The Kenyan government does not appear to have taken any measures to increase women with disabilities' access to expression and participation in decision-making in the media.**

Lastly, including social media in the Beijing Platform +30 would be an important step toward addressing the modern dynamics of media and the internet concerning the rights, representation, and empowerment of women with disabilities.

Social media plays a pivotal role in advocating for the rights of Kenyan women with diverse disabilities by offering a platform to raise awareness, share their experiences, and push for change at both local and global levels. **In a country where traditional media often overlooks the needs of women with disabilities, these digital platforms provide much-needed visibility, enabling them to challenge stereotypes and shape their narratives.** Social media also **supports digital activism and networking**, allowing women to participate in campaigns that promote inclusion and accessibility, amplifying their voices beyond conventional channels. Additionally, it serves as an **important resource hub, offering access to information and services tailored to their specific needs, such as education, healthcare, and employment.** By connecting women across regions, **social media fosters collective action and emotional support, creating communities that transcend physical barriers and empower women to advocate for their rights and well-being.**

Women and the Environment

The Beijing Platform for Action underscores the interconnectedness of women's rights and environmental protection. It highlights the need for policies and programs that promote gender equality and empower women to participate in environmental management and decision-making. Additionally, it emphasizes the importance of addressing women's specific needs and vulnerabilities regarding environmental issues.

In the *My Voice Survey*, **70.15% of the responses are negative**, indicating that the majority of respondents feel the government has done **little to no work** in terms of improving the environment for women with disabilities. **17.91% of the responses are positive**, recognizing **some efforts** such as accessible infrastructure and continuous training programs. **11.94% of the reactions are mixed**, acknowledging that **some actions have been taken** but still a significant need for improvement in the government's approach to environmental issues for women with disabilities.

The majority of the responses reflect an understanding of "environment" in terms of **accessibility for women with disabilities**—specifically, how easy or difficult it is for them to navigate physical spaces—rather than focusing on climate or broader environmental issues. One such response is from a **respondent, aged 36-59 years, with a hearing impairment**, who shared that, "*Environment still needs to be made comfortable for disabled women.*" Her sentiments were equally shared by another **respondent, aged 36-59 years with a physical disability** who opined on the achievements by the government in this critical area, "*Not much, but it's policy to have accessible buildings, with ramps, lifts, and washrooms/toilets for PwDs.*" A few respondents shared that the initiatives in this critical area were not inclusive enough as they did not involve women with disabilities in the implementation and participation.

In the case of understanding their environment regarding climate change, a few responses do reference **environmental activities** like "tree planting" or **climate change training programs**, these are far less frequent. Additionally, terms like "**recycling plastic**" and "**conductive environment**" could be interpreted broadly. The responses seem more focused on **small-scale efforts** rather than larger environmental or climate-related achievements.

Kenya's national legal framework on climate change mitigation and adaptation includes the [Environmental Management and Coordination Act of 1999](#), the [Climate Change Action Plan 2018–2022](#), and the [Climate Change Act, of 2016](#). **These frameworks have no specific provisions touching on persons with disabilities. Not sufficient focus has also gone into how climate change affects persons with disabilities and their role in addressing the same. This includes how to integrate disability programming with matters of climate change. Often, persons with disabilities are barely engaged in strategic (sub)national climate change conversations.**

The government, through partnerships with the World Bank, is implementing the [Financing Locally-Led Climate Action \(FLLoCA\) Program](#). This program launched in 2021 will also **address gender and**

other equity dimensions by ensuring that women, youth, marginalized and vulnerable groups, minorities, senior citizens, poor households, and persons with disabilities are engaged in the county climate change action groups to benefit from the county climate change action funds.

According to one respondent aged **18–35, with a partial hearing and physical disability**, polled by the *My Voice Survey*, “*The Kenyan government also provides capital for women to recycle plastic.*”

Climate change that is causing adverse high temperatures exacerbates persons with albinism vulnerability. The United Nations Independent Expert on the enjoyment of human rights by persons with albinism has emphasised the issue of climate change and environmental changes as one of her priorities for the mandate.¹⁶ Several media stories¹⁷ reported the many challenges persons with albinism face, specifically skin damage, relating to climate change¹⁸. **In Kenya, OPDs of persons with albinism are also at the forefront of advocating climate change mitigations like the Albinism County Network of Machakos County.**

The Kenya National Adaptation Plan (NAP) 2015-2030 aims to enhance climate resilience. In this plan, there is a section named “Gender, Vulnerable groups and youth” which explains that those people live in areas exposed to changing climate such as arid lands and urban poor areas, and are less able to cope with climate shocks and stresses. Climate change will lead to increased malnutrition with often irreversible consequences for vulnerable groups.

This plan recognizes the critical roles of women in climate change adaptation strategies. The plan highlights actions to improve women's access to the resources, technologies, and funding needed to meet environmental challenges. As it is a project, it remains to be seen whether action has been taken or not. **It is not clear about the inclusion of women with disabilities, they do not seem to be included in this plan.**

Women from Indigenous communities with disabilities face intersectional discrimination, due to the compounding effects of climate events, repeated displacement, and the responses to these events that are exacerbating the access of persons with disabilities to their rights, and, consequently, the quality of life that they require.

A study by IDA, IPDPWGN, and Endorois Indigenous Women Empowerment Network found current **approaches to mitigate climate change in Baringo County are reactive, temporary, and non-inclusive to indigenous peoples with disabilities.** The loss of lands has also meant the loss of invaluable ancestral wisdom, culture, and community bonds, all essential to building climate resilience. This ‘short-term’ approach also contributes to the living conditions provided for displaced persons, which are often inaccessible, unsafe, prone to conflict, and lack measures for social protection or employment opportunities.¹⁹

Clean cooking is a priority for the Kenyan Ministry of Energy which published the Behaviour Change and Communication Strategy for promoting clean cooking in 2022. The main objective is that 60% of Kenyans will have increased their knowledge and awareness of the benefits of improved

cookstoves and that those 60% will have adopted clean cooking stoves by the end of three years.²⁰ **Culturally, women with disabilities cook more than men, so they are more affected by respiratory illnesses based on the choice of traditional cooking methods such as firewood. Thus, the promotion of a clean kitchen could improve the health of many women, including women and girls with disabilities however they were not targeted at first glance.** The results will be known in 2025, and it is hoped that health problems and pollution will be reduced.

WCC reports that **there has been progress in the participation and representation of women with disabilities in leadership spaces in environmental and natural resource management and governance, however, this is still very minimal.** Examples include:

- In Kakamega County two women with disabilities sit on the County Environment Committee.
- In Makueni, a woman with a disability sits in the County Environment Committee.
- In Kakamega County, a woman with a disability sits on the county budget economic forum, which is chaired by the County Governor.
- A woman with a physical disability sits on the board of Green Army Kenya, an environmental organisation.

The domestication of the [Sendai Framework](#) would require incorporating the framework's principles, goals, and actions into national and local policies, strategies, and practices. **This is crucial for effective disaster risk reduction and building resilience for vulnerable populations (including persons with disabilities).** Supporting the domestication of the Sendai Framework requires strong political will, adequate financial resources, and active involvement from all sectors of society. It is a collective effort to reduce the impact of disasters and protect lives and livelihoods.

There is still slow progress in women with disabilities' access to and control over land, water, energy, and other natural resources, enhanced women's access to sustainable time and labour-saving infrastructure.

The girl child

The Beijing Platform for Action prioritizes the well-being and empowerment of the girl child. Its two key components focus on eliminating all forms of discrimination against girls and promoting and protecting their rights and potential.

According to the [National Care Reform Strategy for Children in Kenya](#), an estimated 45,000 children are living in over 845 Charitable Children's Institutions (CCIs). **Evidence shows that children in institutional care suffer serious and sometimes irreparable developmental setbacks compared to their counterparts in family and community-based care.** So, the [National Care Reform Strategy for Children](#) in Kenya aimed at transitioning from a system of care where many children and young people are living in institutional care to a system that allows children to live safely in family and community-based care.²¹ A situational analysis of institutions revealed that 47 percent of institutionalised children had disabilities.²² **So, this reform provides for measures to help children with disabilities, but not specifically for girls and girls with disabilities.**

The [Children Act 2022](#) also provides for **measures in the best interests of the child**. Thus, Section 63 of the Act provides for the establishment of children's rescue centers in every district for temporary care of children in need of care and protection pending placement in alternative care. It also provides that such **placement of the child in the Rescue Centre shall be limited to a period of six months and that a child shall be placed in the Rescue Centre only if no alternative care placement is available at that time.** The law explicitly states that **police stations, remand homes, or rehabilitation schools do not fall under the category of child rescue centers.** Such a measure will improve the child's life and also the living conditions of children with disabilities, including girls.

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The Children Act 2022 also introduces several important measures aimed at eliminating discrimination and protecting the rights of young girls. For example, the Act explicitly affirms that **no form of corporal punishment shall be inflicted on children.**

The Act also provides comprehensive **protection against online abuse, harassment, and exploitation.** Another example is that the Act specifically recognizes and protects the **rights of intersex children.** It ensures they receive appropriate medical care and treatment with dignity and are included in social protection services. The Child Welfare Fund was established to support children in need and to protect children's rights.

While the government has made actions to prevent GBV of women and girls such as the 12 commitments, it remains to be seen whether these actions have been planned and monitored by the various government departments and whether the expected objectives will have been achieved by 2026. A survey respondent, **deaf woman, aged 36-59** highlights the gravity of the vulnerability of

the girl child with a disability: *“Girls with disabilities, especially deaf learners, are raped by head teachers and even impregnated. Government looks the other way.”*

Additionally, in Section 28, the Act states ‘every child has the right, peaceably and unarmed, to assemble, demonstrate or present petitions to public authorities, and **to freely participate in matters affecting children through lawfully established forums, associations, and assemblies at the national and county levels**’.

In Section 20 (3) the Act states that ‘the **State shall establish such institutions or facilities including childcare facilities, health facilities, and educational institutions as may be necessary to ensure the progressive realisation of the rights of children with disabilities under section 20 of the Act, such institutions have been in the past used to exclude children with disabilities from independent living within the community.**

The Kenyan government allocated a total of KES 6.7 billion to [facilitate the implementation of education programmes](#) that target persons with disabilities between 2016 and 2021. While budget allocations for special needs education increased by 2% in both fiscal year 2017/18 and fiscal year 2018/19, they reduced by 8% and 6% in fiscal year 2019/20 and fiscal year 2020/21 respectively.²⁴ Thereby, the government has reduced the amount of money allocated for special needs education whereas it is necessary to support inclusive schools for children with disabilities.

According to research by [UNICEF](#) on digital inclusion and access, **girls with disabilities face significant barriers to participating in innovation due to poor infrastructure, inadequate assistive technology, and limited access to educational opportunities like coding or robotics.** Additionally, many are unaware of technological fields like software development, further limiting their opportunities in STEM-related fields

The [Kenya Menstrual Health Management Policy 2019-2030](#), in its guiding principles, **commits to prioritising women and girls with disabilities in ensuring access to safe, hygienic, dignified MHM.** It further commits that the planning of, investment in, and promotion of Menstrual Hygiene Services and facilities will address the special needs, interests, and priorities of the vulnerable – including persons with disability - to ensure adequate access, usage, and maintenance of the facilities and services.

The biggest hindrance to the education and learning of the girl child is that their **specific needs are not being met** as evidenced by this comment from an **18–35-year-old respondent with a physical disability who is a part of a feminist collective that works at the intersections of disability and gender justice;**

“Inadequate resources such as trained staff, digital textbooks, unique teaching materials, and assistive technology create gaps in providing support to students

with different educational needs. Also, the limited availability of trained persons such as special education teachers and therapists hinders the implementation of individual support plans.”

The *My Voice Survey* reveals many actions done by the government. For example, “the Kenyan government provides for free sanitary towels.” (**— Respondent, aged 36–59-year-old respondent with a hearing impairment**), or “even plans for the integration of learners with special needs into the normal learning system” (**— Respondent, aged 36–59, with a physical impairment**).”

“The education system also foresees teaching girls, even if it is just to write her name” according to a respondent who’s the **mother of a woman with disability aged between 18 and 35**. She said the child did not attend primary school but is getting technical training at a special school.

Another respondent, aged **36–59,-year-old respondent with a physical disability** explains that “When a child with a disability has passed her exams, she can get scholarship/sponsorship* from National Council for Persons with Disabilities.”

**It is important to note that not all children automatically qualify for this.*

The various measures highlighted to provide access to education and to improve the legal framework to better protect the rights of young girls in Kenya, however, **girls with disabilities need more specific provisions to promote their inclusion, to eliminate discrimination, and to protect their rights.**

Spotlight on Indigenous women with disabilities

"The disability experience is not homogenous. The experiences of women and girls with disabilities are also diverse."

— Respondent, aged 36-59, with a physical disability

The **Endorois women with disabilities from Lake Bogoria, Kenya**, experience a unique intersection of gender, disability, and indigenous identity. These combined factors result in **multiple forms of discrimination**, including limited access to education, healthcare, and ancestral lands. **Women in this group face higher rates of poverty and violence, including domestic abuse, sexual violence, and trafficking, especially in rural and indigenous communities where traditional gender roles are deeply entrenched.**

The stigma surrounding both disability and Indigenous status exacerbates these challenges, particularly in employment and education. Among the Endorois, only one in ten individuals with disabilities have access to education, a barrier that extends into their employment opportunities. Women with disabilities, especially in male-dominated Indigenous communities, are often excluded from decision-making processes, which are controlled by men. This exclusion limits their personal development and denies them representation in policies or community initiatives.

Economic opportunities for Indigenous women with disabilities are severely restricted. Traditional livelihoods are often inaccessible due to disability, and the lack of education makes formal employment opportunities scarce. Without adequate financial and educational support, many women cannot compete with their able-bodied peers in the workforce.

Technology is another area where women with disabilities face significant barriers. The lack of accessible devices, internet connectivity, and digital literacy skills hinders their ability to participate in educational, social, and economic activities. This digital divide further isolates them from essential services and advocacy opportunities, reinforcing existing inequalities.

In addition to these socio-economic challenges, environmental degradation and climate change disproportionately affect women with disabilities. Increased droughts, floods, and other extreme weather events threaten their livelihoods and mobility. During emergencies, such as floods or droughts, women with disabilities are often the last to be evacuated due to inadequate disaster preparedness measures that do not take their specific needs into account, putting their lives at greater risk.

In response to these challenges, organizations like the [Endorois Indigenous Women Empowerment Network \(EIWEN\)](#) have embarked on initiatives to protect the environment while empowering women with disabilities. Programs include tree planting and the promotion of sustainable practices, such as accessible farming techniques and climate action.

Despite some progress, more needs to be done to fully recognize and address the specific challenges that Indigenous women with disabilities face. The Kenyan government and international bodies must implement targeted legal reforms, advocacy initiatives, and inclusive development strategies to protect their rights. For instance, the [Protocol to the African Charter on Human and Peoples' Rights on the Rights of Persons with Disabilities in Africa](#) and CEDAW's [General Recommendation No. 39](#) offer frameworks for addressing the intersecting barriers facing these women. **It pushes for urgent legal reforms and policies that address their specific needs and challenges. While it calls for immediate implementation by countries that have ratified CEDAW, the pace will depend on national governments.**

We urge the Kenyan government to recognize the multiple and intersecting barriers Indigenous women with disabilities face, and to:

1. Eliminate obstacles that prevent their access to essential services such as education, healthcare, and employment.
2. Create inclusive platforms that ensure their participation in decision-making processes.
3. Enforce robust legal protections to shield them from violence, discrimination, and exclusion.

These recommendations demand swift action to uplift Indigenous women with disabilities and ensure their rights are fully respected. Continued advocacy, legal reforms, and inclusive community development are essential to sustain and build on this progress.

Spotlight on women with psychosocial disabilities

"As someone with a lived experience of a mental health condition (referred to as psychosocial disabilities in the social model of disability), and who has worked within our movement of people with psychosocial disabilities many years now, I am aware of instances where women with psychosocial disabilities have had their rights stripped away; right to make decisions, rights of movement, right from abuse and inhumane treatment among others. There is a lot of social prejudice against women with psychosocial disabilities. Attitudinal barriers are rife."

— Respondent, aged 36-59, with a physical disability

Patricia, not her real name, lived a solitary existence on the streets of a Rift Valley town. Due to her vulnerability to abuse, she had given birth to five children. Local residents were perplexed by her circumstances, wondering who could have impregnated a woman they considered "mad" and why she lived without support. Tragically, each of her children was taken away at a certain age by unknown individuals. When Patricia gave birth to her fifth child, healthcare workers, seeking to protect her, decided to sterilize her. They believed this would prevent further pregnancies and reduce her dire situation. However, sterilization did not shield Patricia from harm. Men continued to abuse her, and she eventually contracted HIV/AIDS. Her life, marked by hardship and suffering, came to a heartbreaking end.

In the *social model of disability*, psychosocial disabilities refer to mental health conditions that, in themselves, do not necessarily cause limitations but become disabling due to societal barriers, stigma, and exclusion. **The social model distinguishes between *impairment*—the actual mental health condition—and *disability*, which is caused by how society reacts to and accommodates (or fails to accommodate) the individual.** The CRPD (Convention on the Rights of Persons with Disabilities) also recognizes the importance of ensuring that **people with psychosocial disabilities can enjoy legal capacity on an equal basis with others.**

Under this framework, **people with psychosocial disabilities are disabled not because of their mental health conditions but due to the lack of societal understanding, the negative attitudes toward mental illness, and the structural barriers that prevent full participation in society.** For example, an individual with depression or anxiety might be able to lead a fulfilling life if provided with proper support systems, reasonable accommodations, and societal acceptance. However, societal stigma, discrimination in the workplace, and a lack of accessible mental health care make it difficult for them to fully engage in economic, social, or cultural activities, thus leading to disability.

The experiences of women and girls with disabilities are not homogenous. **Within the disability movement, the experiences of women with psychosocial disabilities stand out as being**

particularly complex and often overlooked. One significant area where women and girls with psychosocial disabilities are **routinely denied their rights concerning legal capacity—the right to make decisions and have those decisions respected.** The report [*Right to Legal Capacity in Kenya*](#) sheds light on this issue, noting that while many people with disabilities face barriers to exercising decision-making rights, the restrictions are even more severe for people with psychosocial (mental health) and intellectual disabilities. **Women with psychosocial disabilities, in particular, experience heightened denial of their rights, including the right to make personal decisions regarding their education, family, and employment.**

"In society, some women have lost their children because they have intellectual disabilities and people feel they do not deserve children. by this, the women with intellectual disability and their babies are stolen from them and taken to either a children's home, taken by a relative or just given to a woman who can't bare children."

— Respondent, aged 18–35, with a physical disability

Entrenched societal prejudices exacerbate this denial of decision-making rights. For instance, women with psychosocial disabilities may be dissuaded from having children, told that their mental health condition makes them unfit to raise a family as illustrated in this case in a [news article](#). Older women who experience mental distress might be **confined to their homes further isolating them under the guise of protection, depriving them of their freedom and community participation.** This form of restriction, rather than preventing harm, often exposes women with psychosocial disabilities to further marginalization and abuse.

Furthermore, legal frameworks in Kenya still contain discriminatory provisions that disproportionately affect women with psychosocial disabilities. For example, the marriage law allows for divorce on the grounds of "unsound mind," a clause that has been used to strip women of their parental rights based solely on their mental health status. **Instead of supporting these women to live fulfilling and meaningful lives, the focus remains on their supposed incapacity.**

This persistent marginalization, rooted in both social stigma and legal discrimination, makes it essential for the +30 Beijing report to address the barriers faced by women with psychosocial disabilities specifically. These include the denial of legal capacity, lack of access to education, employment, and family life, and the ongoing societal and legal limitations that prevent them from enjoying equal rights and opportunities.

Any advocacy for the woman with psychosocial disability should promote the message that psychosocial disabilities are not synonymous with incapacity or danger, but rather require empathy, inclusion, and support. Only through focused attention on their unique challenges will they be supported to live with dignity and equality.

Women with disabilities in Informal Settlements & Economic Inclusion

Kenya's informal economy, comprising 14.5 million individuals, is a critical contributor to employment creation, income generation, poverty reduction, and economic growth. The sector emerged in response to rapid urbanization and growing urban poverty.²⁵ Despite the government's focus on the informal economy, existing policies do not adequately address the unique challenges faced by marginalized groups, particularly women with disabilities.

The **intersection of gender, age, and disability amplifies marginalization**, as highlighted in the "[Leave No Woman Behind](#)" report²⁶. This report states that **women and girls with disabilities often lack full legal autonomy and are subject to reduced power and status in relationships, homes, and communities. They face greater discrimination compared to both men with disabilities and women without disabilities, with factors such as illiteracy, low self-esteem, and limited employment opportunities deepening their economic exclusion.**

According to data from the [Kenya National Bureau of Statistics \(KNBS\)](#), women own only 30% of small and medium enterprises in the country. Social protection programs are often inaccessible to women with disabilities, and additional barriers exist for refugee women due to the lack of official documents. **Financial institutions further exacerbate this issue, as many women in informal settlements are unable to meet credit approval requirements, such as providing collateral.**

Women in the informal sector also face sexual harassment when trying to obtain licenses or documents, which adds to their vulnerability. As noted by Women Challenged to Challenge, most **women with disabilities in informal settlements have not received the education necessary for securing stable employment, often due to the absence of inclusive schools within these areas.**

In informal settlements, women with disabilities face compounded socio-economic challenges, including inaccessible environments, social prejudice, and a lack of financial resources. They **often rely on informal employment**, but the **stigma surrounding disability limits the types of work they can access**. Employers may doubt their capabilities, which forces many into financial dependence on others.

The [Borgen Project](#) highlights that, in Kenya, *"women often are financially dependent on men."*²⁷ However, **Kenyan women, who make up half the informal sector, have been able to achieve some financial independence through taking short loans in the *chamas* (self-help groups)."**

A promising solution to these issues is the **Chama** model, **a form of rotating savings and credit association (ROSCA)** common in Kenya. Chamas pool resources, allowing members to save money and access credit. **For women with disabilities, especially in informal settlements, Chamas offer**

a financial safety net and opportunities for economic empowerment through small business ventures.

These groups foster economic empowerment by offering women opportunities to access credit and start small businesses, which they might otherwise be excluded from through formal financial institutions. However, **these groups are not intentionally inclusive, and women with disabilities often face barriers to participation due to social marginalization and a lack of accessible information about Chamas.**

Women with disabilities shared that though they knew *chamas* existed within the community they did not belong to any due to lack of information about them brought up due to social marginalization. To further economic inclusion, the Chama model should specifically include accessibility measures that cater to women with disabilities. This means adapting meeting venues to be physically accessible, ensuring that information about Chama participation is available in formats accessible to those with visual, auditory, or intellectual disabilities, and promoting leadership opportunities for women with disabilities within these groups.

To enhance the economic inclusion for women with disabilities in the informal economy, the following policy recommendations should be considered:

1. Accessible Financial Instruments

Government and financial institutions should develop microfinance services that cater specifically to the needs of women with disabilities, particularly in informal settlements.

2. Public Awareness and Sensitization

Educating communities and Chama groups about disability rights can reduce stigma and encourage more inclusive participation by women with disabilities.

3. Targeted Economic Programs

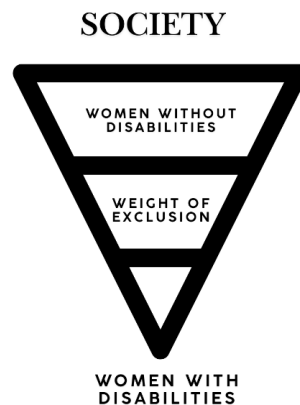
Women with disabilities in informal settlements should be prioritized in public programs such as the Uwezo Fund and Access to Government Procurement Opportunities (AGPO) initiative to improve financial inclusion and economic empowerment.

By addressing these gaps and **promoting inclusive financial models like Chamas, Kenya can improve the economic inclusion of women with disabilities in informal settlements, fostering greater financial independence and improved well-being.**

Call to Action

While significant progress has been made in integrating disability rights into broader human rights frameworks in the past years, it is crucial to address the unique and intersecting challenges faced by women and girls with disabilities.

The Kenyan Constitution enshrines protections for persons with disabilities, promoting equal opportunities across all aspects of life. However, **women with disabilities experience compounded discrimination due to both their gender and disability, and this intersectionality is often overlooked in current policies that focus on disability as a singular identity factor. They therefore bear the weight of exclusion.**



Public understanding of their rights, experiences, and contributions remains limited, often leading to marginalization and stigmatization. A concerted effort must be made to educate communities, institutions, and policymakers about the **intersectional discrimination women with disabilities face**, and the vital role they play in society when given equal opportunities. **Through campaigns, education, and media representation, we can dismantle harmful stereotypes, promote respect for their rights, and create environments where women with disabilities are empowered to thrive without fear of discrimination or exclusion.**

To fully empower women with disabilities, policymaking, implementation, and enforcement must actively prioritize their access to education, healthcare, employment, and protection from gender-based violence. Equally important is the inclusion of women with disabilities in decision-making processes and the **establishment of clear, accessible mechanisms for reporting and addressing rights violations.**

For true progress, it is imperative that allies—whether individuals, organizations, or governments—continue to **champion structural changes** that enable women with disabilities to participate fully and equally in all spheres of society. **Their voices must not only be heard but be instrumental in shaping the future of inclusive human rights advocacy.**

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³ [Access to Government Procurement Opportunities \(agpo.go.ke\)](#)

⁴ Stories of change Overcoming barriers to education for girls with disabilities in Kenya. Leonard Cheshire, 2022

⁵ [Data from the National Guidelines for School Re-Entry in Early Learning and Basic Education: Page 20](#)

⁶ White Paper on Expanding Opportunities for Girls with Disabilities through Mentorship in Science, Technology, Engineering, and Mathematics, October 2022

⁷ [Kenya rolls out Universal Health Coverage | WHO | Regional Office for Africa](#)

⁸ <https://data.unwomen.org/publications/kenya-demographic-and-health-survey-volume-1>

⁹ [GBV Action Plan 2023 - Page 14](#)

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¹⁹ International Disability Alliance (IDA), IPWDGN & EIWEN (2023). The impact of climate change-related displacement on Indigenous Persons with Disabilities in Baringo County, Kenya.

²⁰ [Behaviour Change and Communication Strategy for promoting clean cooking Objectives : Page 16](#)

²¹ [National Care Reform Strategy for Children in Kenya - Page 1](#)

²² [National Care Reform Strategy for Children in Kenya - Page 96](#)

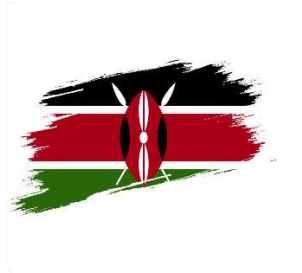
²³ [Salient Features of the Children Act 2022](#)

²⁴ [Government funding to support disability inclusion in Kenya - Page 14](#)

²⁵ COVAW in partnership with the Humanity & Inclusion Making It Work project implemented a 6 months project : ["Analysing the Economic Exclusion of Women involved in the Business Sector in Informal Settlements of Nairobi County, using an Intersectional Approach"](#). The project primarily aimed at conducting an intersectional assessment on challenges faced by women business owners in informal settlements.

²⁶ [National Report on the Situation of Women with Disabilities in Kenya, 2020](#)

²⁷ [How Chamas In Kenya Fight Poverty](#)



Ethics Statement:

This report is guided by ethical principles that prioritize respect, inclusion, and sensitivity towards all individuals, particularly women with disabilities whose perspectives have been incorporated. In gathering and presenting their insights, we have adhered to standards of confidentiality, informed consent, and accessibility, ensuring that their voices are represented accurately and respectfully. Our approach seeks to uphold the dignity and autonomy of these women, ensuring that their contributions are neither misrepresented nor exploited, but instead serve to inform and inspire meaningful, inclusive solutions.

Acknowledgment:

This report incorporates design elements created using Canva and leverages AI tools to assist in certain sections. In line with our commitment to accessibility, efforts have been made to ensure the design is inclusive and user-friendly for persons with disabilities. These technologies have contributed to enhancing the visual appeal and content while supporting accessibility standards.

Accessibility Statement:

This report is designed with accessibility in mind, ensuring compatibility with assistive technologies and adherence to accessibility standards. Should you experience any difficulties in accessing or understanding the content, please contact s.pecourt@hi.org.

