

Research article

ASSESSMENT OF LIVELIHOODS ON VULNERABILITY AMONG WOMEN LIVING WITH DISABILITY IN DADAAB REFUGEE CAMP, IN GARISSA COUNTY, KENYA

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Abstract

Women with disabilities in Dadaab refugee camp are affected by the same factors which cause poverty for others, but also face added disadvantages. There serious issues of acceptance in the community where women with disabilities are more discriminated in social engagements like marriage, income generating activities both employment and in business as well as access to skills trainings. The study objective was to determine if and how financial services, self-employment, social protection and skills development affect women with disability. The current study findings were of great significance to the refugee's community, donors, agencies and future researchers. The study was meant to benefit refugee community and more so women with disability because it sought to establish the role of livelihood intervention in reducing their vulnerability. The literature review provides the researcher with an explanation of the theoretical rationale of the problem being studied as well as what research has already been done and how the findings relate to the problem at hand. The study used descriptive research design to establish the role of livelihood among women with disability in Dadaab. The study focused on four issues as stated by specific objectives. These are self-employment, wage employment, social protection and skills development. The target population was 9,420 PWDs and the sample size was 100. Purposeful sampling method was used. The data was collected by use of questionnaires and analyzed quantitatively and qualitatively. The results of analysis were presented in tables, graphs and charts. The study found out that availability of financial services had

led to growth of businesses in Dadaab refugee camp. Employment was found to be the obvious option for disabled women living in the camp. In as much as the disabled women enjoyed social protection from partners and agencies, they also had limited access to formal education and skill training. The study concluded that most women living in refugee camps were affected by conflicts which affected how they lived and there were limited opportunities for disabled women living in refugee's camp. Majority of women disabilities with in refugee camps were discriminated during employment. The environment in refugee camps limit disabled women participation in economic activities. Women were able to access small loans and receive money from the available financial services. Disabled women in Dadaab refugee camp could not access all financial services since most of them have no citizenship. The study recommended that more financial service providers should avail their services to refugees. Financial services sector should support women participating in entrepreneurship and disabled women should be accorded social protection. Kenyan government should work together with various refugees' agencies operating in Dadaab refugee's camp to ensure that disabled women have access to education.

Keywords: Financial Service, Employed, Social Protection and Skills Development.

Introduction

The Dadaab refugee camp is located in Garissa county and approximately 100km from Garissa town. The initial camps were Ifo 1, Dagahaley and Hagadera which were constructed in the early 1990s Ifo 1 being the first camp after Somalis freed from their country due to civil war back then. Over time more asylum seekers kept trickling in Dadaab hence the need to expand the camp. It's out of this that a second camp- Dagahaley was made by UNHCR and the lead person was a German architect Werner Shellenberg who drew the original design for Dagahaley Camp and Swedish architect on the other hand designed the Hagadera camp. For many years the camps were managed by Cooperative for Assistance and Relief Everywhere (CARE), and later GTZ took over environmental and waste management (Kett, 2012).

The study aimed at determining whether the financial services, self-employment, social protection and skills development affect women with disability in the refugee camps. It is clearly observable that inside a refugee camps as well as in many rural areas, livelihoods activities can be very restricted or be negatively affected by several factors. Some of these factors include limited access to agricultural lands and other natural resources not forgetting poor transport and negative impact by poverty (Smith & Manno, 2002). When people are displaced can have a very negative impact both social and economic in rural and urban areas too. This can heighten tensions between refugees and host community in affected area, causing further protection concerns. With environments, many refugees struggle a lot to pursue income generating activities and many a times end up being even more impoverished without them (Cobley, 2011).

Eliminating gender stereotypes is key to sustainable livelihood. Economic empowerment of displaced women and refugee is keying improving the protection of refugee women and girls (Ipsen & Arnold, 2005). By availing income generating activities, increasing access to, and control over, resources such as land, many women will have more control over their lives and ability to make choices. Poverty mainly results to more protection concerns for women and girls. Poverty heightens the likelihood of women adopting negative coping mechanisms like prostitution, child labour human trafficking as accepting to live in abusive and oppressive relationships (Dawson & Henley, 2009).

Reducing amounts spent at household level, as coping mechanism for women can result to new protection concerns. It is usual in urban areas for households to exercise cost cutting strategies by cost-sharing house rent, but living together with people who are not family members can create risks for the physical well-being of women and

children. In the camps, minimal income generating activities may force some refugees to explore beyond confines of the camp for employment and business opportunities; such movement can easily result to protection concerns for women due to risk of attacks, rape, threats and even can result to death (Kett, 2012).

Most refugees seek opportunities in informal sector as it is the norm in many developing countries. Protection risks in this sector work are mainly those related to poor health and safety regulations and social security, very low wages, unfavorable working hours and risky working environment (Ipsen & Arnold, 2005). Not very conducive working conditions pose a serious risk for refugees because they are not accorded the same safety standards as the locals (Riddell, Edward, Weedon, & Ahlgren, 2010).

In the society, many a time's people with disabilities have been discriminated and ignored especially women. Historically, the rates of institutionalization of people with many different kinds of disabilities have been extremely high (Bussey & Bandura, 2009). The physical, institutional and attitudinal barriers mean that many disabled people live isolated lives, systematically confined to the places—and or to the information—that is accessible to them. These facts have resulted to segregated society with respect to PWDs that is as a result of cultural stereotypes of PWDs. In many cultures, disability is negatively socially constructed (Office, 2004).

Social approach to disability states that disability is the result of the interaction between impairment and inaccessible and exclusive society (Ackerman & Banks, 2008). PWDs are viewed as much by the cultural narratives surrounding their impairment rather than their character. For example, historically, PWDs have been viewed as weak, needy and as form of punishment to their fore fathers by God (Clarke, van der Meer, Bingham, Michielsens, & Miller, 2009).

Policy makers have made policies with biasness towards men. Women with disabilities, who may be facing twice, thrice, and sometimes four times the level of oppression and stigma and have less ability to raise their concerns (Bussey & Bandura, 2009). When one is from this two disadvantaged groups (Women and PWDs), women with disabilities often face multiple barriers and challenges in exploiting their full potential. Quite often women are disadvantaged in the society and face unique challenges even for those without disability. Other challenges cut across men and women with disabilities (Gender, 2011).

Mechanisms (2006) challenge the gender neutrality of the disability experience and of disability policies. Looking at PWDs; two key issues are of major concern. First, are PWDs and other persons without disabilities accorded the same rights and privileges in the society? The other key issue is, are women with disabilities and men with disabilities viewed and handled the same? The fact is men with disabilities also face challenges and this should not be overlooked by any actor working in disability sector and the society in general (Coble, 2011).

In November 2013, the Foreign Ministries of Somalia and Kenya and the UNHCR signed a tripartite agreement in Mogadishu paving the way for the voluntary repatriation of Somali nationals living in Dadaab. The government of Somalia and Kenya also cordially agreed to form a commission to spearhead the repatriation process. According to statistics by February 2014, approximately 80,000 to 100,000 refugees gone back to Somalia reducing the number of Somali refugee residing in Dadaab refugee camp (Smith & Manno, 2002). As per UNHCR data, about 350,000 resided in Dadaab in mid-2015 of which 80% of them were women and children with Somali nationals forming 95% of this group. Luuq, Baidoa and Kismayo districts in southern Somalia under the repatriation project had received over 2000 returnees from Dadaab. However, the most of the refugee who went back to Somalia had instead repatriated on their own. In April 2015, the Kenyan government asked the UNHCR to repatriate the remaining refugees to a designated area in Somalia within three months. After deliberations the Somalia government and UNHCR later confirmed that the repatriation would continue to be voluntary as per the guidance of the tripartite agreement. The UN agency for refugee also confirmed that eight districts in Somalia where most of refugee had come from, had officially been designated as safe for repatriation (Kett, 2012).

Dadaab refugee camps in the Garissa County which is part of formally vast North Eastern province of Kenya has been a major center serving both refugees and host community. Since 1989 the host population has increased tenfold and since 1999 the annual growth rate has been 11, 7%. Contributing factors for this growth are among other affordable food sold by refugee after distribution of food ratio to them by agencies and also cheap imports from Somalia. Another factor is opportunity for people to register as a refugee and being issued with a ration card which means one accessing distributed food from agencies and access to other free services and job opportunities than in other comparable places in the county (Kett, 2012).

Men working in Dadaab have a higher income than their women counterparts. Normally women income is spent within the household to acquire basic needs for the family such as food and clothing. However, women from the small nationalities and minority clans said that sometime they spend their money supporting family projects like paying headers for those who have goats (Clarke et al., 2009). The purpose of this study was to assess role of livelihoods among women living with disability in Dadaab refugee camp. It looked at how livelihood for women living with disability affect them in effort of alleviating their suffering and mitigating the effect of their disability. It shows how social construction of disability is affected by this livelihood approach (Ackerman & Banks, 2008).

This research paper anchors its research problem on women with disability in Dadaab refugee Camp, in Kenya. Women with disabilities in Dadaab refugee camp like any other women in the society face similar if not same situation with other women which lock them in poverty a vicious cycle of poverty. Women with disabilities experience serious barriers to gainful employment. Even more worrying is the fact that the community members hold the notion that disability automatically limits PWDs in terms of gaining skills and performing tasks in a work situation which is not true. (Smith & Manno, 2002). This gets worse if this people are women who are equally disadvantaged making it a double tragedy for them. A study by Kett (2012) came up with barriers to the economic inclusion of PWDs and two main ones were first; lack skills and formal education and low self-esteem. Second were external barriers like inaccessible financials services due institutional barriers and also bad attitude with stigma discrimination.

Most of the women in Dadaab only depend on food ration from WHO with which they sell a portion of it to earn some little money to cater for non-food needs. Of the 15 businesses interviewed during the study, there were only two employed refugees and were both men. Among those that had not employed refugees, 80% said they were willing to employ refugee only if they had necessary skills and documents to work in Kenya. Other argued they would not employ a refugee even if they met requirements necessary because from host community there were many people who were jobless (Hosking, 2008).

Due to threats to personal security some PWDs have tried to move to other parts of Kenya, namely Garissa and Nairobi, but this strategy poses a threat to them because refugee movement outside the camps with or without official documents exposes them to harassment and extortion by the security forces. Such violence has made women with disabilities opt to go back to Somalia, and the unfortunate thing is they are counted as part of people who have “voluntary” repatriated to Somalia (Clarke et al., 2009).

There exists a level of resentment among the host community on women with and without disabilities taking their jobs mostly non skilled employment opportunities. Although there are many people who feel that refugees if utilized properly could contribute useful skills both in camps and to host communities, not many studies have tried to address this, but non that has been carried out to address the issues in Daadab refugee camp and therefore the need to carry out the study on the role of livelihoods for women living with disability in Dadaab refugee camp so as to filled current gaps in research and intervention for this group.

Materials and Method

This research employs critical disability and sociological theories. Under the critical disability theory, disability is as a result of societal social relation and interaction. It is caused by not very conducive and inaccessible environment interacting with people who have impairment, perceived impairment or physical differences. Disability is in the social relationships which tend to treat impairment as inability. Recently there has been change to the previous empowerment model approach to disability due increased knowledge and appreciation of the complex relationship between disability and environment. The society is viewed as being the problem rather than the impairment. The empowerment model is about people PWDs, disability advocate and actor pushing for the rights of PWDs and the society has a moral obligation to appreciate each individual capability and organize all aspects of life in a way that these capacities are tapped and individuals given opportunity to exploit their full potential (Smith & Manno, 2002). On the other hand, sociological theory relates to impairment or disability can't be wholly defined medically because the social relations and societal influence t plays a very crucial role in defining. The social arrangements and expectations play a crucial role to disability and impairment (Cobley, 2011). There is a thin line between biological reality and social construction of disability because they collaborate to form disability. These two factors are interactive not only in that complex interactions of social factors and how our bodies affect health and functioning of the body as a whole, but also social interactions can exacerbate biological condition and worsen it or vice versa (Gruat, 2003).

It's from social interaction with biological factors that forms the "social construction of disability "Social construction of disability has been predicted to last for the next 2 decades by some disability actors (Hosking, 2008). Some scholars in the field of gender have applies the feminist analysis in disability context. They have used experience of being female to disability as being socially constructed (Hannaford 1985). Fine and Asch (1988) did the initial analysis and comparison of disability and gender as both being socially (Hogan, Kyaw-Myint, Harris, & Denronden, 2012).

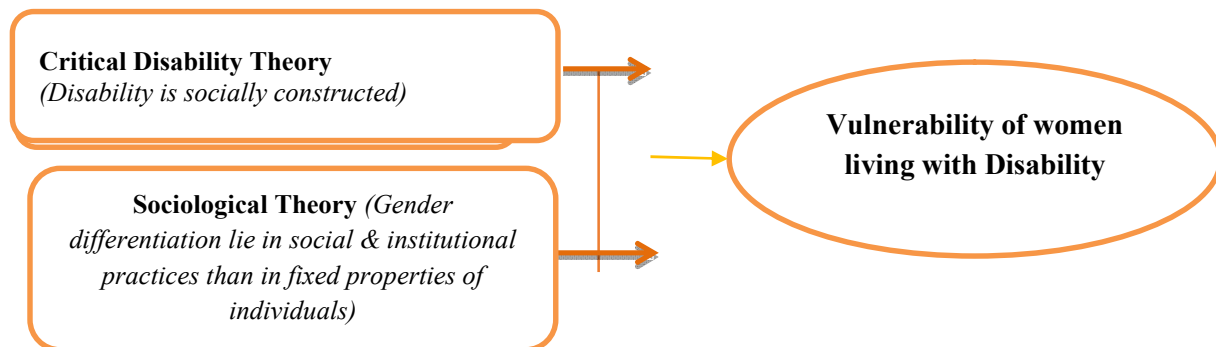


Figure 1: Theoretical Framework (critical disability and sociological theory towards vulnerability of women living with disability)

Research Gaps

The past studies showed that there were so many challenge facing persons with disabilities in seeking salaried and wage employment (Gender, 2011). This is well supported by various studies and what is not addressed is in refugee setup where job opportunities are minimal, there is limit in what a refugee can earn as an incentive due to government regulations. Also a refugee can't leave the camp to seek jobs elsewhere without the authority of the government. With the current security situation; frequent terrorism attacks in Kenya complicate the life of refugee

and more so when seeking employment making Dadaab a unique camp with its own very serious dynamics and hence need to determine the role of livelihood among women with disabilities in Dadaab refugee camp (Kett, 2012).

Studies have shown that most persons with disabilities result to self-employment after finding it difficult to get salaried employment especially those from poor families are more affected. In camps the level of poverty is very high. This is as a result of no job opportunities and low education standards. The studies have not shown how self-employment of PWDs and more so women impact them and their families in their refugee set up. The study will be specific to examine the role of this self-employment as livelihood strategy in women living with disabilities.

The issue of skills development has been highly emphasizes by any studies and its importance in mitigating disability cannot be undermined. What the studies don't tell us is how this skills impact disability in a refugee set up having in mind the few people who have been trained lack conducive environment to practice their gained skills. The very little opportunities for training due to resource constrain and the dynamics in a camp set-up affect the role of skills development among women with disabilities in Dadaab refugee camp. The chronic factors that affect a refugee who is a woman and having disability limit their capacity to gain these skills i.e. don't have necessary education to qualify for training opportunities hence affecting them differently from the rest.

Based on discussions at the introduction above the following conceptual framework was constructed from the themes and issues identified in the presentation of academic literature.

Independent Variables

Dependent Variables

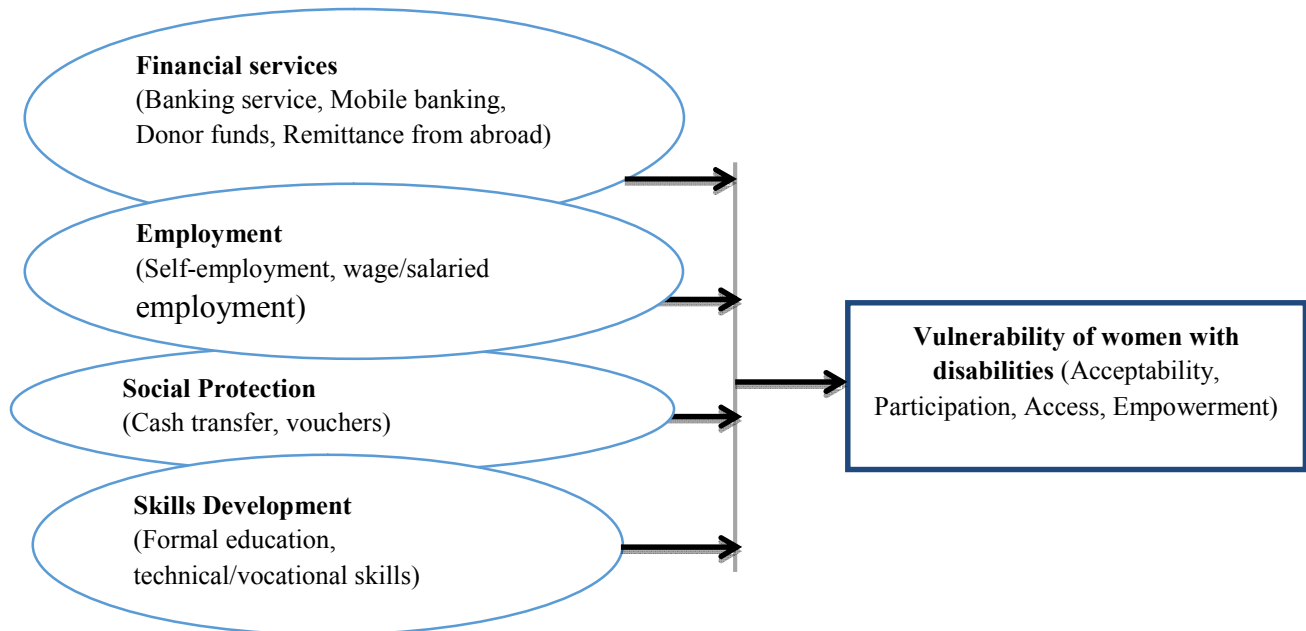


Figure 2: Source: Author (2015); Adopted from WHO CBR matrix

From the conceptual framework, financial services, employment, social protection and skills development influence the vulnerability of women with disability. Financial services are important in development of any area, however lack of it leads to slowed economic development. Availability of financial services enables vulnerable and disabled women conduct their businesses efficiently. One of very crucial source of money for refugee in is remittance from friends and relatives in other countries, the money exchange between Somalia and Dadaab refugee camp and the financial linkages with Nairobi.

The conceptual frame work links self-employment and its role on vulnerability among women with disabilities. Incentive to join self-employment in developing countries is due to lack of wage employment and job loss in the labour market in poorly performing economies. Many persons with disabilities find themselves pushed to self-employment but like the other population they would want a salaried employment which is even more difficult to get as a PWD, hence they go do the only possible option which is self-employment (Gruat, 2003).

Conceptual framework links the independent variable which is the social protection with dependent variable which is vulnerability among women living with disabilities. Social protection is about people and families having security in the face of vulnerabilities and contingencies. This basically consists of number of measures put in place to reduce poverty level and enhance economic growth. It involves making people less vulnerable and more resilient at individual, household and at the community level. In the conceptual framework skills development is an independent variable which influence the dependent variable; vulnerability among women living with disabilities. For disabled people to have higher level of participation in social and economic life, education is of paramount importance. This involves gaining basic formal, vocational skill or other professional training. With education, PWDs greatly increase their chances of being absorbed in the job market.

This study employed methods that are inclusive of empirical reviews which have given rise to research gaps. Research Gaps. The past studies showed that there were so many challenge facing persons with disabilities in seeking salaried and wage employment (Gender, 2011). This is well supported by various studies and what is not addressed is in refugee setup where job opportunities are minimal, there is limit in what a refugee can earn as an incentive due to government regulations. Also a refugee can't leave the camp to seek jobs elsewhere without the authority of the government. With the current security situation; frequent terrorism attacks in Kenya complicate the life of refugee and more so when seeking employment making Dadaab a unique camp with its own very serious dynamics and hence need to determine the role of livelihood among women with disabilities in Dadaab refugee camp (Kett, 2012).

On the other hand, most persons with disabilities result to self-employment after finding it difficult to get salaried employment especially those from poor families are more affected. In camps the level of poverty is very high. This is as a result of no job opportunities and low education standards. The studies have not shown how self-employment of PWDs and more so women impact them and their families in their refugee set up. The study will be specific to examine the role of this self-employment as livelihood strategy in women living with disabilities. The issue of skills development has been highly emphasizes by any studies and its importance in mitigating disability cannot be undermined. What the studies don't tell us is how this skills impact disability in a refugee set up having in mind the few people who have been trained lack conducive environment to practice their gained skills. The very little opportunities for training due to resource constrain and the dynamics in a camp set-up affect the role of skills development among women with disabilities in Dadaab refugee camp. The chronic factors that affect a refugee who is a woman and having disability limit their capacity to gain these skills i.e. don't have necessary education to qualify for training opportunities hence affecting them differently from the rest.

Descriptive research design attracting both qualitative and quantitative methods has been used in this study. The purposive sampling was employed on a target population as shown in the table below:

Table 1: Research Target Population

<i>Population Category</i>	<i>Target Population</i>	<i>Percentage</i>
<i>Women with disabilities</i>	4,295	22.8
<i>Men with disabilities</i>	5,125	27.2
<i>Care givers of persons with disability</i>	9,420	50%

The sample size is derived from Yamane (1967) formula

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

Where **n** is the sample size, **N** is the population size and **e** is the margin of error (Yamane, 1967).

$$n = 18840 / 1 + 18840 (0.1)^2$$

$$N = 99$$

The researcher used a questionnaire to collect primary data from the sample size of 99 respondents in Dadaab Camp, Carissa County in Kenya.

Results and Discussion

Statistical tabulations through correlation analysis, regression and determination of the coefficient have been applied to reach the current research results.

Table 2: Correlation results of the variables

		Financial services	Self-employment	Social protection	Skills development	Livelihood of Disable Women
Financial services	Pearson Correlation	1	.941**	.842**	.770**	.596**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	90	90	90	90	90
Self-employment	Pearson Correlation	.941**	1	.892**	.846**	.682**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	90	90	90	90	90
Social protection	Pearson Correlation	.842**	.892**	1	.850**	.735**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	90	90	90	90	90
Skills development	Pearson Correlation	.770**	.846**	.850**	1	.842**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	90	90	90	90	90
Livelihood of Disable Women	Pearson Correlation	.596**	.682**	.735**	.842**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	90	90	90	90	90

The study conducted correlation analysis on the role of livelihoods on vulnerability of women living with disability in Dadaab refugee camp. Table 4.10 shows very strong relationship between financial services and Livelihood of Disable Women. The relationship is significant ($r = 0.596$, $P < 0.01$) thus financial services greatly affected the livelihood of disabled women in Dadaab refugees camp.

The table shows very strong relationship between self-employment and livelihood of disabled women in Dadaab refugee's camp. The relationship was significant at ($r = 0.682$, $P < 0.01$), thus most disabled women in Dadaab refugees camp were self-employed.

The table shows a very strong relationship between social protection and livelihood of disabled women in Dadaab refugee's camp. The relationship is significant at ($r = 0.735$, $P < 0.01$), thus social protection affected livelihood of disabled women in Dadaab refugee's camp.

The table shows a very strong relationship between Skills development and Livelihood of Disable Women, the relationship is significant at ($r = 0.842$, $P < 0.01$), thus skills development greatly affected livelihood of disable women.

Table 3: Regression Analysis Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.852 ^a	.725	.712	.63916

Table shows the results of multiple regressions. The value of R^2 is 0.725, revealing 72.5% variability in factors relating to financial service, self-employment, social protection, skills development and skills development accounted for Livelihood of Disable Women variables in the model developed. The adjusted R^2 is an improved estimation of R^2 in the population. The value of adjusted R^2 is 0.725. This adjusted measure provides a revised estimate, 72.5% variability in management of public funds i.e. 0.725, revealing 72.5% variability in factors relating to financial service, self-employment, social protection and skills development accounted for Livelihood of Disable Women due to the fitted model

Table 4: Coefficients of Variables

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.196	.272		4.399	.000
	Financial services	.174	.216	.171	.806	.423
	Self-employment	.060	.271	.059	.222	.825
	Social protection	.152	.174	.144	.875	.384
	Skills development	.737	.134	.716	5.495	.000

Taking all factors into account (financial service, self-employment, social protection and skills development) constant at 1.196, The findings presented show that taking all other independent variables at 1.196, a unit increase in factors relating to financial services would lead to a 0.174 increase in livelihood of disabled women, a unit increase in self-employment would lead to a - 0.060 increase in livelihood of disabled women, a unit increase in social

protection would lead to 0.152 increase in livelihood of disabled women. A unit increase in skills development would lead to a 0.737 increase in livelihood of disabled women. Self-employment was found to have the most significant positive influence on livelihood of disabled women.

Conclusion

Most women living in refugee's camp were affected by conflicts which affected how they lived. There were limited opportunities for disabled women living in refugee's camp. Majority of women in refugee's camp were discriminated during employment opportunities. The environment in refugee's camp limit disabled women participation in economic activities. Women were able to access small loans and receive money from the available financial services. Disabled women in Daadab refugee camp could not access all financial services since most of them have no citizenship. Money remitted from abroad was used to finance business start-up activities in the camp and back at their home countries. Disabled women received finances from abroad. Financial services greatly affected the livelihood of disabled women in Dadaab refugee's camp. Self-employment offered opportunities for disabled women living in Dadaab refugee's camp. There are limited employment opportunities for disabled women. Self-employed women strived to feed their families. It was evident that level of education was not an important factor on women getting married in refugee's camp. Most disabled women in Dadaab refugee's camp were self-employed compared to those in wage and salaried employment. There are agencies working for the welfare of disabled women refugees. Disabled women refugees were not empowered in the refugee community. Social protection did not do enough to offer women protection from abuse. Social protection did not offer all the support to the disabled women. Social protection offered a perfect platform for women to address key issues facing the community as they are not immune from cultural practices. Social protection affected livelihood of disabled women in Dadaab refugee's camp. There were not many institutions that were willing to accept disabled women refugees. The community at refugee's camp does not value women leadership. Most women refugees were not educated and did not have the required skills to be competitive in the job market. Education was not an important factor for women to get married. Small business was the major way disabled women with education and skills could feed their families. Skills development greatly affected livelihood of disabled women. And the study recommends that it's a multi-stakeholder concern to build resilience of the disabled women through enhanced financial services, provision of employment opportunities, social protection and skill development.

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