

A person in a striped shirt is writing on a document. In the foreground, two hands are pointing at a report on a table. The report has sections for 'SALES STRATEGY & BRAND COMMUNICATION', 'BRAND IDENTITY', and 'MARKETING'.

Platform livelihoods for Kenyan youth with disabilities

Survey and
qualitative report

inABLE and Technoprise Global

Conducted in partnership with Caribou Digital and the Mastercard Foundation

This reflection exercise is part of a broader research study on the platform livelihoods of Kenyan youth with disabilities. That study, in turn, is part of the multi-country, multi-sector Platform Livelihoods Project. All reports in the Platform Livelihoods Project can be found at www.platformlivelihoods.com.

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inABLE is a nonprofit organization based in Nairobi, Kenya, and Washington, DC, with a mission to empower Youth With Disabilities in Africa through technology.

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Executive summary

Millions of people buy and sell goods online courtesy of e-commerce apps. In Kenya, according to the 2021 FinAccess Report, over 81% of adults indicated that they use digital devices (especially for mobile money transactions), while 34% indicated using mobile banking.¹ Other studies have shown that, in Kenya, 16% of adults make and receive payments for goods and services using mobile money and e-commerce (13%).²

As the e-commerce industry grows, it represents an important new venue for many Kenyans to earn a living. For this reason, it is important that e-commerce applications and other digital services are accessible³—so that they are usable by people buying and selling goods and services regardless of their disability.

Accessible applications can best be achieved by following the Web Content Accessibility Guidelines (WCAG) and implementing digital accessibility standards. Specifically, Kenya launched the Kenya Standard on Accessibility for ICT Products and Services for persons with disabilities in 2022, the first of its kind in Africa.⁴ The Standard on Accessibility provides guidance for producers and service providers to make their digital products and services accessible to all, including people with disabilities.

This report is part of a larger research project on platform livelihoods and youth with disabilities in Kenya, conducted by inABLE and Technoprise Global in partnership with Caribou Digital and the Mastercard Foundation. Overall, the project aims to understand the opportunities and challenges young people with disabilities face when seeking to earn a living via digital platforms (i.e., social media and e-commerce platforms). This study is, in turn, part of Caribou Digital's broader [Platform Livelihoods Project](#). All research outputs are available [here](#).

1 Kenya National Bureau of Statistics, *2021 FinAccess Household Survey*, December 2021, www.knbs.or.ke/wp-content/uploads/2021/12/2021-Finaccess-Household-Survey-Report.pdf.

2 Lars Kamer, "Usage of Digital Services in Kenya as of 2020, by Type of Service," Statista, November 22, 2022, www.statista.com/statistics/1284615/usage-of-digital-services-in-kenya-by-type-of-service/.

3 CIPESA, *Access Denied: How Telecom Operators in Africa Are Failing Persons with Disabilities*, August 2020, <https://cipesa.org/wp-content/files/documents/Access-Denied-How-Telecom-Operators-in-Africa-Are-Failing-Persons-With-Disabilities.pdf>.

4 Kenya Bureau of Standards, "Kenya Standard: Accessibility—ICT Products and Services," April 5, 2022, www.kebs.org/images/miscellaneous/KS-2952_2_2022.pdf.

This report documents the initial survey, focus group discussions, and in-depth interviews conducted as part of the larger study.

This study focused on the experiences of young people with disabilities in Kenya earning a livelihood via digital platforms. The initial plan was to survey young people with disabilities who were doing all types of digital work using all types of online platforms. However, during recruitment, the research team found that the majority of those with disabilities making a living online were using social media platforms, rather than online selling platforms (such as Jumia or Kilimall) or other digital platforms specifically designed for work (e.g., freelancing platforms). Additionally, a high proportion of participants (90%) only used social platforms to *sell* products or services, instead of trading or buying. The research team then refocused the survey towards how young sellers with disabilities engage in social commerce.⁵

The study was done through a mixed methods approach. The research team first conducted a survey, then undertook focus group discussions and in-depth interviews with a subset of survey participants. The study targeted young people with visual impairment (totally blind, partially blind, albinism); those with hearing impairment (totally deaf, partially deaf); and those with physical impairment (upper and lower limbs). For both the survey and the interviews, a total of 180 participants were reached across different parts of Kenya. Three key cities (Nairobi, Mombasa, and Kisumu) and Kiambu County were selected for the in-person interviews (surveys, focus groups, and in-depth interviews), while some participants were reached through telephone.

The study recommends that designers and developers of digital products and services:

- Build in ease of use by involving persons with disabilities at the beginning of the design process.
- Include more robust accessibility testing of digital products across different disability types.
- Promote inclusivity and adapt to specific needs of different sellers with disabilities.
- Provide sensitization and community education to reduce discrimination of persons with disabilities engaging in e-commerce or social commerce.

The study was foundational in nature. Therefore, more robust studies need to be done to unearth more issues, including gender-specific issues for youth pursuing platform livelihoods.

5 Social commerce is the use of social media platforms such as WhatsApp, Facebook, Instagram, and YouTube to advertise and sell products and services.

01

Introduction

Millions of people buy and sell goods online courtesy of e-commerce apps. In Kenya, according to the 2021 FinAccess Report, over 81% of adults indicated that they use digital devices (especially for mobile money transactions), while 34% indicated using mobile banking.⁶ Other studies have shown that, in Kenya, 16% of adults make and receive payments for goods and services using mobile money and e-commerce (13%).⁷

As the e-commerce industry grows, it represents an important new venue for many Kenyans to earn a living. For this reason, it is important that e-commerce applications are accessible—that they are usable by people buying and selling goods and services regardless of their disability. As the e-commerce industry grows, designing applications for accessibility is important.

Accessible applications can best be achieved by implementing digital accessibility standards. Specifically, Kenya launched the Kenya Standard on Accessibility for ICT Products and Services for persons with disabilities in 2022, the first of its kind in Africa.⁸ The Standard on Accessibility provides guidance for producers and service providers to make their digital products and services accessible to all, including people with disabilities.

This study includes two phases: 1) a survey and qualitative interviews, and 2) user experience testing and digital accessibility assessment. Together, this research aims to fill a gap in the literature; to our knowledge, no study has been conducted targeting young people with disabilities earning livelihoods as sellers through digital platforms that combines these methods, in Kenya or elsewhere in Africa. Therefore, this research project is intended to illustrate how **combining quantitative and qualitative methods, and employing the lens of usability, can uncover significant challenges in making platform livelihoods accessible.** All research outputs are available [here](#).

6 Kenya National Bureau of Statistics, *2021 FinAccess Household Survey*.

7 Kamer, "Usage of Digital Services in Kenya as of 2020."

8 Kenya Bureau of Standards, "Kenya Standard: Accessibility—ICT Products and Services."

In 2022, Kenya's disability prevalence is estimated at 6%. This proportion is higher than was estimated in 2019 (2.2%) and 2009 (3.8%). The Kenya Demographic Health Survey reports that 13% of women who have no education have a disability, compared to 2% of women who have more than secondary education.⁹

At the policy level, Kenya put in place the Persons with Disabilities Act in 2003 (revised 2012) and ratified the UN Charter on the Rights for Persons with Disabilities in 2008. These rights were then enshrined in Kenya's 2010 constitution. There is other legislation in place that seeks to protect the rights of those with disabilities; these include the 2016 National Employment Authority Act, the 2015 Public Procurement and Disposal Act, and legislation at the county level that seeks to focus on the rights of youth, women, and people with disabilities. In the realm of education, the 2013 Basic Education Act outlines provisions that support children with disabilities, and these are implemented through the Sector Policy for Learners and Trainees with Disabilities 2018. For instance, the government annual allocation per student for learners with disabilities (KES 2,300 [~US\$17.50] for primary; KES 35,000 [~US\$265] for secondary) is higher than that for learners without disabilities (KES 1,420 [~US\$10.50] for primary; KES 22,244 [~US\$170] for secondary).

9 Kenya National Bureau of Statistics, *Kenya Demographic and Health Survey Key Indicators Report 2022*, January 2023, <https://dhsprogram.com/pubs/pdf/PR143/PR143.pdf>.

02

Study design

2.1 Overall research

The research study used a mixed methods approach consisting of four parts: 1) a survey of 148 participants; 2) in-depth interviews and focus group discussions with 76 participants; 3) user experience testing and digital accessibility compliance assessment for digital platforms; and 4) self-shot video by six participants. This report covers the findings from the survey, interviews, and group discussions. The full research is available [here](#).

In total, there were 180 participants who participated in the research (148 survey participants; 76 interviewees, of which 32 had not participated in the survey). Participants were between 18 and 35 years old and from across Kenya. In-person interviews were conducted in four counties: Kiambu, Nairobi, Kisumu, and Mombasa. Participants were recruited with the support of the National Council of Persons with Disabilities (NCPWD), a government institution that supports people with disabilities.

The process of recruiting young people with disabilities who are engaged in platform work was challenging because: a) there is very little information on those with disabilities earning through digital platforms, and b) although the majority of participants are registered with the NCPWD, some reported not receiving any “substantial support” from this organization and therefore did not want to respond to the call to participate in this study.¹⁰ Most information the research team relied upon stemmed from snowballing sampling within disabled communities.¹¹

¹⁰ Registration with NCPWD allows people with disabilities to access trainings, tax breaks, and other benefits.

¹¹ “Snowball Sampling,” Oregon State University, updated September 14, 2010, <https://research.oregonstate.edu/irb/policies-and-guidance-investigators/guidance/snowball-sampling>.

2.2 The survey sample

A total of 148 respondents responded to the survey. Table 1 presents the spread of participants across disability type and gender.

Table 1 Participant breakdown by disability type and gender

↓ Disability type	Female	Male	Total
Visual impairment	25	49	74
Physical impairment	25	16	41
Albinism	9	10	19
Hearing impairment	6	8	14
Total	65	83	148

2.3 The qualitative research sample and method

A total of 76 participants (40 men and 36 women) in the respective regions were interviewed. Interviews and focus group discussions in the three cities (Nairobi, Mombasa, and Kisumu) were conducted in person, while the interviews with participants in Kiambu were done via telephone.

Table 2 Reached sample

↓ Disability type	# Participants	Male	Female	Education level
Hearing impairment	7	2	5	Majority: certificate or diploma 2: high school education 1: bachelor's degree
Visual impairment	39	24	15	Majority: certificate or diploma 13: bachelor's degree
Physical impairment	30	14	16	Majority: certificate or diploma 10: bachelor's degree 9: high school education 2: primary school education
Total	76	40	36	

The average length of the interviews was one hour, and focus group discussions were ninety minutes. The questions focused on the successes and challenges participants face selling using social media platforms and their experiences with community and government agencies (if they were supportive, indifferent, or negative).

03

Youth with disabilities in social selling

This section defines the profile of the youth with disabilities engaging in social commerce: their drivers and support systems, challenges they face, and the skills required in the digital workspace (specifically social commerce). These findings are important to help designers of digital products, policymakers, and non-state actors understand who can benefit from their initiatives.

3.1 The young social seller with disability is in their 20s, educated, and self-confident.

From our snowball sample, the majority of young people with disabilities using social platforms to sell were above 27 years old with at least a tertiary education (post-secondary/high school). Education appeared to be the main factor that determined the type of selling platform participants chose. Both men and women used social media to earn income, though men earned higher income compared to women.

The majority of the respondents ran their own businesses (sole proprietors or fewer than two staff), but depended on support from relatives and friends, especially for delivery and sometimes for communication, depending on their disability. Only 23% of participants had formally registered their business.

Participants' self-confidence influenced their involvement in platform work, as well as their choice of platform. From our sample, we noted that participants who sold on Facebook were concerned about reaching more customers and were confident about themselves and their products. On the other hand, some participants preferred WhatsApp because of its focus on familiar contacts and customers, which can alleviate anxieties about potential stigmatization.

Overall, even though not significant, female participants: perceived their digital platform work as more successful; indicated that digital platform work was easier than in-person work; and reported being involved more in digital platform creation. They also reported higher rates of hindrance due to the cost of assistive devices. On the other hand, more male respondents: reported that the digital platforms were accessible; believed that COVID-19 made digital platform work more available; and indicated lack of ICT skills and knowledge and negative community attitudes towards those with disability as main barriers to digital platform work.

3.2 Popularity of and drivers to different social media platforms

Responses from participants highlighted that the main drivers for using social media for sales were ease and access. A majority (73%) of participants considered digital platform work easier than in-person work, as illustrated by these testimonials:

——— “Advertising on WhatsApp is more beneficial and is more successful than physical because I make more sales. It is more effective because people who are interested easily contact me. I recently finished the stock I had; I wouldn't have done that as fast physically.”

Young man with hearing impairment, Nairobi

——— “I post the images of the clothes on my WhatsApp status. I mostly post photos of the clothes. Sometimes, I wear these clothes and take photos and post them. I have a friend called Beatrice who helps me take photos.”

Young woman with visual impairment, Bungoma

This was particularly true during the COVID-19 pandemic; 84% of respondents agreed that COVID-19 made digital platform work more attractive for trade because brick-and-mortar shops were closed. Within that frame, there were some further distinctions among different social channels: WhatsApp was preferred because of simplicity, accessibility, and familiarity with prospective buyers within their social network, while Facebook was preferred for reach.

As highlighted in Table 3, the most popular digital platform used by young people with disabilities for conducting business is WhatsApp (91%), followed by Facebook (62%). A few (16%) also use Instagram. Online work/online apps¹² and online stores¹³ are considerably less used (respectively 5%, 2%, and 1%).

12 Examples of online work include graphic design, digital marketing, freelance writing, and virtual assisting. Online applications include Opinion Space, Risiti, GeoPoll, Gigwalk, Fiverr, WordPress, Paxful, and O-Charge.

13 Examples of online stores include Jumia, Kilimall, Cheki, and Jiji.

Table 3 Popularity of digital platforms by disability

↓ Digital platform	All participants	Hearing impairment	Visual impairment	Physical impairment	Albinism
WhatsApp	91%	93%	93%	87%	90%
Facebook	62%	43%	57%	74%	63%
Instagram	16%	36%	8%	28%	5%
YouTube	8%		10%	5%	16%
Online work/online apps	7%		6%	13%	
Twitter	4%	7%	1%		
Telegram	2%		3%		5%
TikTok	2%			8%	
Online stores	1%			3%	5%
Others (specify)	6%	7%	8%	3%	5%
N	148	14	74	41	19

Simplicity, accessibility, and familiarity

The key considerations for young people with disabilities selling on digital platforms were simplicity or accessibility, familiarity, and reach. Participants used the terms “simplicity” and “accessibility” interchangeably, because a platform that was accessible was easy to use and understandable. Familiarity was an important consideration, especially for those with hearing impairment, because their contacts know them and would not call but only text, or because they communicate via sign language on it. Generally, young sellers with disabilities reported that WhatsApp met the needs of simplicity, accessibility, and familiarity.

Definitions in participants' own words

Simplicity was generally defined as:

— “Something that does not have a lot of description on how to use it. It also uses simple terms that are easily understandable like WhatsApp and Facebook.”

Young man with hearing impairment,
Nairobi

Accessibility was generally defined as ease of use:

— “It is the ability to get and use digital platforms in an easy way without complications.”

Young man with visual impairment,
Nyeri

Table 4 Helpful features by platform

↓ Digital platform	Hearing impairment	Visual impairment	Physical impairment
WhatsApp	Video component can allow them to sign with the person they are communicating with. Easier communication, texting in English.	Easy access via screen reader. ¹⁴ Easy access via TalkBack. ¹⁵	Both WhatsApp and Facebook are considered “accessible and most commonly used.”
Facebook		Especially accessible when using a laptop rather than a smartphone.	74% use Facebook, compared to 87% who use WhatsApp.

Of participants with hearing impairment, most cited the video component of WhatsApp as key because it can allow them to sign with the person they are communicating with. Others indicated that people on WhatsApp are more familiar with their disability, so they will text them in English or make communication easier in other ways. Some said they have more experience communicating through WhatsApp, thus making it easier for them.

For participants with visual impairment, WhatsApp is preferred because it can be easily accessed using a screen reader and/or talkback feature. Some also said Facebook is accessible, especially when using a laptop rather than a smartphone.

—— “WhatsApp is the most accessible for business purposes. Given my disability, it is easier for me to operate the platform compared to other platforms.”

Young man with visual impairment, Kilifi

For participants with physical impairment, both WhatsApp and Facebook are considered accessible and most commonly used.

Promotion and reach

Young sellers with disabilities using digital platforms for social commerce indicated the need for promotion and increasing their customer reach. Facebook was the most commonly mentioned platform for participants who desired to increase their reach:

—— “Yes, I highly recommend online work to community members and friends. Online platforms make life easier, managing some things which would have otherwise been costly in terms of money and time is easier. Further, it is on the platforms that you get ideas from many people, some of whom you may never have met physically. Online platforms also provide opportunities to market the products you sell or make people aware of the services you render.”

Young man with visual impairment, Nyeri

14 A screen reader is a type of software that reads aloud the text and content displayed on the screen providing audio feedback to the user and commonly used by those with visual impairment.

15 TalkBack is a type of screen reader used on Android phones/devices that reads text aloud.

Respondents recognized the importance of expanding their businesses. Some of them were doing this by including Facebook in their social media channels as it allowed them to be viewed by persons outside their network. A few others opted for online platforms for selling (e-commerce platforms).

3.3 Products and services sold online

Participants are engaged in various businesses selling through social media platforms, as represented in Table 5. Among the participants, the most common businesses through social media platforms are clothing and shoes (44%), followed by services (e.g., online writing, transcription, teaching sign language, managing social media accounts) (28%), and then food (23%).

Table 5 Online business products and services

↓ Type of business	All disabilities	Hearing impairment	Visual impairment	Physical impairment	Albinism
Clothing and shoes	44%	43%	43%	51%	33%
Services (e.g., freelance writing, transcription)	28%	29%	21%	36%	33%
Food	23%	36%	24%	21%	17%
Home goods	10%		11%	15%	
Consultancy	10%	7%	5%	13%	17%

3.4 Limited earnings, but positive impact

On average, 66% of participants reported income from social commerce of KES 20,000 (~US\$150) or less per month. There were more men (23%) than women (9%) who earn between KES 20,000 and KES 30,000 (~US\$230) per month.¹⁶ The number of participants who self-described their online business (i.e., their sales on social media) as successful was only 33%. The percentage of female participants who saw their business as successful (39%) was higher than that of male participants (28%). This may be because women define success differently and value the flexibility of platform work more than their male counterparts.

It was noted that 69% of the income is generated through selling via WhatsApp. More women (80%) than men (60%) reported earning by selling via WhatsApp.

¹⁶ The average monthly income in Kenya is between KES 18,000 (2020) and KES 20,000 (2022).

Table 6 Social media platforms earning bands by gender

↓ Monthly income from social media platforms (KES)	Male	Female	Total
Less than 5,000	13%	24%	18%
5,000–10,000	21%	27%	23%
10,000–20,000	24%	27%	25%
20,000–30,000	23%	9%	17%
30,000–40,000	10%	2%	7%
40,000–50,000	2%	7%	4%
50,000–100,000	5%	2%	4%
Prefer not to say	2%	0%	1%
Other (specify)	2%	2%	2%
N	62	45	107

Most participants reported that earnings from social commerce had positively impacted their lives; income from selling through social media platforms has helped them pay their bills and achieve their economic goals.

——— “I have gotten a profit from it. I have also created more networks. It made me innovate on what ways to market my products better. First, I thought I only need to take photos, nowadays I use videos of different people wearing the different outfits I am trying to market. Online work also allows me to pursue other endeavors which are different from a case where my business was offline.”

Young woman with visual impairment, Nairobi

3.5 Community of family and friends

Most respondents get support from friends and family, and sometimes the broader community. Forms of support include buying products, word-of-mouth advertising, and pushing products through their social networks.

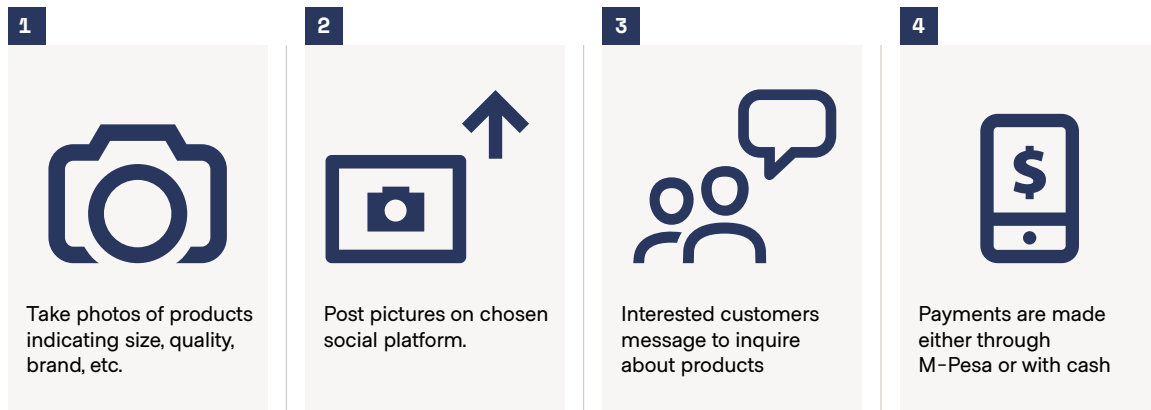
——— “My friends and family have helped me. My husband helps me by talking to the clients on my behalf while my sister helps me in doing the deliveries. My friends have also assisted me in talking to clients on a few occasions.”

Young woman with hearing impairment, Nairobi

——— “[The disabled] community has been very supportive; they give support on how one can overcome discrimination and self-esteem. They also provide legal service when we need it, for example, they can direct you where you can get it.”

Young woman with visual impairment, Narok

The social selling journey of a person with disability



Most respondents described their process of selling as follows: They first take photos of their products, indicating the size, quality, brand, or other characteristics. Then, they post the pictures using the status feature of their chosen social platform. Interested customers message them to inquire about products, book services, or negotiate prices. Payments are made either through M-Pesa or with cash.

“I first cook, take a picture, and then post. After posting, an interested customer will make an order, we negotiate the price and I prepare to deliver. When communicating to my customers, I write or use facial expressions, emojis, or other expressions such as a thumbs-up for agreement. After which I get paid, via M-Pesa mostly, and in few occasions through cash.”

Young woman with physical impairment, Nakuru

“Okay, what I do, I look for someone to help me take photos, first after making the products, I get someone to help me take photos because it is hard for me, I might a photo that is not perfect. It might come out different, I, therefore, look for someone or I can try and take the photos then I look for someone who can help me edit. Once done, I post and ask someone close like my sister who I communicate with mostly to confirm if the photos are clear. So I get feedback from her if the products are well displayed. The buyers view and those interested can reach out. I indicate my phone number on my posts, so that they can call me. Some call me and others inbox me. Many of those who inbox me are those who do not know about my disability and I am unable to get back to them without assistance. But if someone calls we make arrangements on how to meet and they get the products. Payments are then made on cash or M-Pesa with retailers paying immediately and some wholesalers paying after selling.”

Young woman with visual impairment, Mombasa

——— “In Jiji, you have to register as a seller of a product. After that, you take pictures and post as well as the descriptions of the product. If I want more marketability, I pay some amount so that my product will be marketed further. I also include my number there so that any interested party calls me and we negotiate the price and I send the product. If they are near, they come for the product, if they are far, I use courier services like G4S or transit buses like coast bus. But he has to pay before I deliver. It depends on the product I am selling and the target customers so if it is young people, I just target young people. If my product is targeting young people, I package it in a way to get traction from social media to attract them.”

Young man with physical impairment, Kiambu

——— “I start with the cereals; first I check on my stock and then make the necessary order as per my list. Most cereals are not from Naivasha, e.g., Pishori rice from Mwea, therefore, I pay for transport and I coordinate delivery to my house using a motorbike rider ‘boda.’ Before and after packaging, I take photos and post them on the platforms especially WhatsApp. This helps my customers to see the actual product that I package for them. I package according to the orders, locate the customer via phone and send a ‘boda’ to deliver giving necessary details which include the name, telephone number, and location of the customer. The customer pays upon delivery and sometimes before.”

04

Challenges of social commerce for people with disabilities

— “There are a lot of jokers ... for instance when you do a delivery to a person who fails to come to pick up the product. Going with a guide to those places during delivery is expensive. People also don't trust people with disability can deliver quality products. Someone will ask 'You don't see the cloth, how can you prove it is of good quality?'”

Young woman with visual impairment, Nairobi

This testimonial speaks to the challenges most platform workers go through. However, for this seller, engaging in social commerce costs more, because she also has to engage a guide. Trust is even harder to acquire, given her disability. Research on platforms has extensively covered the challenges of platform workers.¹⁷ This study found that similar challenges applied to young people with disabilities in Kenya, although often these are more accentuated given the inherent barriers to access for people with disabilities, who generally have less access to education¹⁸ and capital.¹⁹

17 Collaboration on International ICT Policy in East and Southern Africa, *Assessing the Barriers to Accessing ICT by People with Disabilities in Kenya*, January 2021, <https://cipesa.org/wp-content/files/publications/Assessing-the-Barriers-to-Accessing-ICT-by-Persons-With-Disabilities-in-Kenya.pdf>; Qhala and Caribou Digital, *Platform Livelihoods: The Quality of Kenyan Youth's Digital Experiences Across Eight Different Sectors* (Farnham, Surrey, UK: Caribou Digital Publishing, October 2022), www.platformlivelihoods.com/quality-of-youthexperiences-kenya/

18 Leonard Cheshire Disability, *Still Left Behind: Pathways to Inclusive Education for Girls with Disabilities* (New York: UN Girls Education Initiative, 2017), www.ungei.org/sites/default/files/Still-left-behind-Pathways-to-Inclusion-Girls-With-Disabilities-2017-eng.pdf.

19 UN Department of Economic and Social Affairs, *UN Flagship Report on Disability and Development 2018*, www.ohchr.org/sites/default/files/Documents/HRBodies/CRPD/UN2018FlagshipReportDisability.pdf.

4.1 Skills and tools: The missed opportunity

Participants reported both skills gaps and lack of adequate tools as barriers to effectively participating in social commerce. The survey (see Table 7) and qualitative research aligned in terms of the key challenges. One of the biggest challenges was lack of ICT skills and knowledge (86%). This is a known challenge for the majority of platform workers.²⁰ But accessing these skills is harder for those with disabilities, particularly those with hearing impairment, as they have the least access to education and therefore are the least skilled. The majority of participants with hearing impairment (71%) indicated a lack of ICT skills and knowledge as their main barrier to accessing platform sales.

The next biggest barrier to platform sales speaks to this: 80% of respondents identified the cost of assistive devices as a challenge to platform sales.²¹ The majority of participants (65%) use mobile phones, with only 35% using both mobile phones and computers. Participants described how devices with accessibility features can be expensive. For instance, iPhones are more accessible than Android devices, but also more costly. For those with hearing impairment, platforms cannot do tasks, such as communicating using Kenya Sign Language (KSL). Those with visual impairments cannot take photos of their products.

Table 7 Top challenges of platform sales for those with disabilities

↓ The Experience	Agree	Neutral	Disagree
Lack of ICT skills and knowledge is the main barrier for digital platform work.	86%	4%	10%
The cost of assistive devices is the main barrier for digital platform work.	80%	5%	15%
Negative attitudes toward people with disabilities are the main barrier.	64%	10%	26%
Digital platform creators involve people with disabilities.	36%	26%	39%
The county government recognizes and supports people with disabilities.	35%	21%	44%

20 Fundación ONCE and ILO Global Business and Disability Network, *An Inclusive Digital Economy for Persons with Disabilities*, 2021, www.ilo.org/wcmsp5/groups/public/---dgreports/---gender/documents/publication/wcms_769852.pdf; Jonathan Donner, Marissa Dean, Jessica Osborn, and Annabel Schiff, *Platform-Led Upskilling: How Marketplace Platforms can Transform Emerging Markets by Investing in Skills Development* (Farnham, Surrey, UK: Caribou Digital Publishing, 2019), www.cariboudigital.net/wp-content/uploads/2020/04/PLTU-FINAL-WEB-v2.1.pdf.

21 Assistive devices are tools or equipment designed to help persons with disabilities to perform activities and promote their independence in daily tasks such as communication, mobility, and other functions. Examples include white canes, software (such as TalkBack), hearing aids, wheelchair, crutches, etc.

4.2 Specific challenges of dependence and stigmatization

“When you post your products, then someone asks you about the quality in relation to your appearance. They ask about the quality because of my look.”

Young woman with albinism, Mombasa

The third biggest challenge mentioned by survey respondents is discrimination and stigmatization, including customers’ mistrust of people with disabilities (64% of respondents agree). This is particularly true for youth with hearing or visual impairments.

We do not have a similar survey conducted on people without disabilities to compare, and we know that discrimination is a challenge for all platform workers, especially women.²² But it is safe to say the level of discrimination faced by sellers with disabilities is a bigger barrier to platform livelihoods than for those without disabilities. Participants reported cyber-bullying and disability shaming on Facebook, Twitter, and other social platforms, which was a deterrent to many.

For **participants with hearing impairment**, challenges include customers insisting on a phone call, leading the seller to need the assistance of an aide or interpreter to receive calls, communicate (using English rather than Kenyan Sign Language), and transact. They also cited challenges with customers being impatient with them. These challenges were equally faced by both female and male participants.

For **participants with visual impairment**, the major challenge is difficulty ensuring quality images of their products—taking, editing, and posting pictures. They often require assistance to complete these tasks.

“Yes, sometimes, you can take a photo of something only to realize it was not the exact one you wanted to take. If you are on your own, you are likely to take the wrong photo.”

Young woman with visual impairment, Kakamega

Those who had experienced stigmatization said that distrust is the major difficulty they face, especially when they meet their clients in person. Therefore they need constant assistance, not only to ensure quality photos but also to deliver products to clients.

“Physical meetings create a negative attitude when people realize you are visually impaired.”

Young man with visual impairment, Narok

Clients do not trust that sellers with disabilities can deliver quality, on-time, and undistorted products and services. Some respondents also reported a lack of enthusiasm after a client realizes that a seller is a person with a disability and that abled customers fear interacting with them. A few reported that some people troll them with negative comments about their disability on online platforms. Some also mentioned dishonest clients who take advantage of their disability, suppliers who send them defective products knowing that it would be hard for them to notice, and guides who want to gain unfairly from the transactions. There were no differences in challenges faced by gender.

4.3 Designing with people with disabilities

Most e-commerce platforms present accessibility challenges and speak to the need to involve people with disabilities in the design of platform services. As explored in the [digital accessibility assessment and UX testing report](#), platforms like Jiji and Jumia have difficult processes for listing products, and sellers with disabilities cannot operate some of their features.²³ These challenges reflect the fact that platform designers rarely involve people with disabilities in their process; only 36% of participants agreed that they are involved in designing platforms.

Even though social media platforms have fewer challenges compared to e-commerce platforms, sellers with disabilities still report challenges of accessibility. For example, participants reported that Facebook tends to have small fonts. Participants reported that the TalkBack feature does not work appropriately with some applications, such as Instagram, Twitter, TikTok, and the mobile version of Facebook. Screen readers are not able to report on scanned images, and they take time to load the images on the screen.

4.4 Government support

Despite a vast majority (94%) of participants indicating that they were registered with the government as a person with disability,²⁴ most reported that they have not received any help from the county government, the national government, or any other government agencies. Only 35% indicated that the county government recognizes and supports them. Digital platform creators and county governments are the weakest links in supporting digital platform work for people with disabilities by not supporting their work and not involving them in creation, respectively.

——— “I mean they have not assisted [persons with disabilities] in utilizing the digital platforms for work. There is nothing they have done, both the national government and county governments.”

Young man with physical impairment, Mombasa

——— “For me, in an effort to reach a good number of [persons with disabilities], there should be an awareness that should begin as early as possible even in schools since most disability schools are the only places where you can reach many [persons with disabilities]. There should be training for even secondary schools may be organized once.”

Young woman with visual impairment, Kisumu

23 Many of these issues were also found in the UX testing and digital accessibility assessment, such as: many buttons and images were unlabeled, required fields and information were hard to identify, and navigating through the website was confusing. Visually impaired users struggled the most, indicating that the websites did not support screen-reading technology well.

24 The National Council for Persons with Disabilities (NCPD) registers persons with disabilities and issues them with a disability card that can enable them to be given priority in certain sectors.

05

Recommendations from sellers with disabilities

5.1 For fellow young people with disabilities

Most of the respondents would recommend that other people with disabilities use digital platforms (both formal e-commerce platforms and social media) to pursue livelihoods.

—— “Yes, I recommend online work. Through the internet, we have made the world a small place. You can find someone in Ghana ordering clothes from you in Nakuru rather than having a physical shop in Nakuru town that a Ugandan can’t easily find. As long as you solve people’s problems online you are going to make money.”

Young man with physical impairment, Nakuru

—— “Yes, I would recommend online business and marketing because it is good. One is able to reach many people and make a good profit. When you post something on Facebook while in Meru, for example, people in Nairobi or Mombasa, or anywhere all over the world are able to view it and you may get demand and great profit.”

Young man with visual impairment, Meru

—— “Yes, I recommend digital platforms to others. Most of the youths are out here saying there are no jobs yet they have twenty shillings to buy bundles and they have the phone. Somebody can even take Five watches, take pictures, post them online, and get customers. So, I will 100% recommend, starting with as little as a hundred shillings.”

Young woman with albinism, Nairobi

Another young man with hearing impairment from Nairobi indicated that *“If I were to advise any deaf friend of mine then I’d recommend WhatsApp for ease of use to sell. I recently advised a friend on how to use WhatsApp to sell sweaters and marvin hats through WhatsApp.”*

It was noted that the youth with disabilities, just like other persons with disabilities, have very strong communities among them. These communities offer an important entry point for sensitization and passing on information to the rest of the community members. These communities can also be harnessed to form support systems that can create even larger networks of buyers and sellers of products and services produced by those with disabilities.

5.2 For developers and platform companies

The main suggestion from hearing-impaired sellers was to adapt applications to include user-friendly language for those with hearing impairment. Respondents suggested that platforms should develop features that can accommodate people with disabilities, such as adding KSL as a language on WhatsApp. They also suggested adding software that can translate Kiswahili to English, since many young people use Kiswahili. They suggested that online stores such as Jumia should find ways to make their videos accessible for those with hearing impairment (e.g., captioning), in addition to including components of automatic sign language interpretation.

——— “If [developers] can have an African translate Kiswahili to English on the platform since many youths use Kiswahili. Online stores such as Jumia should have a robot to interpret the marketing videos. to interpret before they got a live interpreter. The deaf would love to video call if the platforms had software to interpret or sign.”

Young man with hearing impairment, Nairobi

Sellers with physical impairment suggested that platform companies should provide digital skills training for people with disabilities. Some suggested that users with disabilities need to be involved in running accessibility tests to help identify issues. On security, some suggested that the platforms certify sellers to filter out online fraudsters.

Participants with visual impairment suggested that, for improved accessibility of the products, users with disabilities need to be included in the teams designing or supporting the design of products.

——— “If they can add features to suit [persons with disabilities], consider employing [persons with disabilities] to test the apps before releasing them to the market, they will get firsthand experience before launching them.”

Young woman with visual impairment, Mombasa

5.3

For non-state actors (non-governmental and community-based organizations)

Participants recognized that non-state actors can support their cause by educating communities to reduce stigmatization and discrimination and improve the opportunities of digital work.

——— “Community sensitization will go a long way in raising awareness. Wherever you go, you tell them your pages, you tell them to go to your page, and they like, share and comment. So that everybody can be reached, because these [persons with disabilities] are ignorant, because of the nature of the environment they are in. But when they are brought together and get some empowerment, they can be great leaders and great businessmen and women in this community.”

Young man with physical impairment, Mombasa

As noted, one of the main barriers to youth with disabilities participating in online business was a lack of awareness. Therefore, different parties (government, non-government, private businesses) should invest in training in both business and computer skills. This should include using digital platforms, advertising, and accessing funds to expand their businesses. Participants also suggested sensitization and awareness initiatives to encourage others to grasp the opportunities in digital work.

——— “They should offer people with disability the training on how to do business and computer skills.”

Young woman with hearing impairment, Nairobi

——— “They have to be trained on business skills, how to use digital platforms, and how to access funds and loans to boost their businesses.”

Young woman with hearing impairment, Mombasa

——— “By putting them together and teaching them how to make money using their phones. They can also be taught through mass media.”

Young man with physical impairment, Kilifi

5.4 For government

The government (through the constitution and national laws) has made several strides in establishing policy and regulatory frameworks to facilitate persons with disabilities.²⁵ For instance, people with disabilities can apply for up to 5% of government tenders (national or county government); they are tax exempt on certain imports; and learners with disabilities in school receive higher government funding than abled learners, among other benefits. However, current policy and regulatory frameworks do not adequately cover the issues relating to selling or working on digital platforms for those with disabilities.²⁶ Participants noted that the government can also play a bigger role through supporting the establishment of learning and education institutions for young people with disabilities to attain skills that would enable them access digital platform work or use digital platforms for their businesses. They also suggested sensitization and awareness initiatives to encourage others to grasp the opportunities in digital work. Other support could include access to capital, affordable internet, and devices with accessibility features.

—— “Support from the government like establishing schools to educate people with a disability on how they can earn a living. Through the support of free internet and setting up workstations for people with disabilities. Financial support.”

Young man with physical impairment, Nakuru

—— “They [youth with disabilities] can be helped through the provision of capital and the customization of technology. Also, training services should be offered to the people living with disability.”

Young man with physical impairment, Kiambu

25 Institute of Development Studies, *Disability Inclusive Development Kenya Situational Analysis 2020 Update*, 2020, https://opendocs.ids.ac.uk/opendocs/bitstream/handle/20.500.12413/15508/DID%20Kenya%20SITAN_June%202020.pdf?sequence=1.

26 Republic of Kenya, Persons with Disability Act, revised 2012, www.ilo.org/dyn/natlex/docs/ELECTRONIC/69444/115499/F923058%20154/KEN69444%202012.pdf.

06

Conclusion

This section makes conclusions based on the synthesis, prior experience, and review by the inABLE team and highlights the critical insights from the study. Even though we note that the study was exploratory in nature with a sample largely created by snowballing, the findings and conclusions are useful for immediate actions as well as highlighting areas for future research. We conclude by making the following recommendations.

-
- **Build in ease of use.** We believe that, from the findings, the basic understanding of accessibility of young people with disabilities is simplicity and ease of use. Designers and developers of online platforms need to engage people with disabilities in the design process to improve the usability of their products and services. Companies should adopt the standards on accessibility for ICT products and services for users with disabilities that are currently in operation in Kenya. Better accessible products would lead to more independent use of these platforms by people with disabilities and more uptake because of reduced costs.
 - The study revealed a disconnect between the preference of social media for selling opposed to e-commerce platforms that are specifically designed for digital business. The survey and qualitative study investigated perspectives of young people with disabilities on the use of social media platforms for selling. On another hand, through the usability and accessibility testing, the online stores or e-commerce platforms were investigated.
 - **Support more intensive accessibility testing** that includes e-commerce platforms taking corrective actions to address some of the critical challenges that youth with disabilities face. Key among these are the issues of stigmatization and the delivery dilemma when using social media platforms that do not have some services that would make the transactions fully virtual.
 - **Push for inclusion.** We recommend that developers find an integration between social media platforms and e-commerce platforms that addresses the issues of product delivery and sourcing of raw materials. This will enable a fully virtual space that would reduce the dilemma faced by sellers with disabilities, among other challenges that come with physical contact.

Conclusion

- People with disabilities, just like in any social space, continue to face discrimination that affects their self-esteem and reduces their earning potential in the digital space. Linked to better accessibility features is the continued sensitization of communities on the importance of accepting those with disabilities as useful contributors to the economy. Discrimination and negative attitudes can lead to predatory actions or taking advantage of persons with disabilities. Non-governmental organizations and other non-state actors could emphasize sensitization of communities, including business communities, on the importance of treating persons with disabilities fairly in their business dealings.
- **Unpack gender.** This study was inconclusive on the question of gender. We could not clearly determine how the digital workspace affects female youth with disabilities differently from male youths with disabilities. There is a need for further research that would specifically investigate the gender differences in dynamics working in the digital space for people with disabilities.

For any recommendations relating to digital accessibility to gain traction in developing countries, it is important to proffer a business case. This study set out to determine the foundational scenarios of the digital platforms space for youth with disabilities, thus the scope was limited to determining some of the key factors affecting youth with disabilities. However, it is important that future research incorporate the volume of business or sales that those with disabilities handle and the potential for these sellers to improve their lives while gainfully supporting the economy.

Appendix A

Digital livelihoods survey tool

April 2022

Question ↓ ID	Question	Answer ↓ Answer
1	<p>[Q_1] INTRO_1. inABLE is a nonprofit organization with a mission to empower blind and visually impaired students in Africa through Computer skills training and technology education. inABLE in collaboration with Technoprise Global and Caribou Digital are conducting an assessment on how persons with disabilities have utilized digital platforms to earn income or sell products and services. Your participation will be totally voluntary and you can withdraw your participation at any point in time. Your data will also be kept confidential and used for purposes of this study only.</p> <p>The interview will take about 30–45 minutes of your time. You will receive a small token to cover your airtime and data bundles Do you have any questions? Do you wish to continue?</p>	<p><1> Yes</p> <p><2> No</p>
2	[Q_2] Q11. Have you EVER or currently running a business that sells or earns income through digital platforms?	<p><1> Yes</p> <p><2> No</p>
3	[Q_3] Pre_2. Respondent's Name:	
4	[Q_4] Pre_3. Type of Interview:	<p><1> In-Person (Physical)</p> <p><2> Telephone Interview (Virtual)</p> <p><3> Web interview (shared link)</p>
5	[Q_5] Q0. To Enumerator: How was this participant recruited?	<p><1> inABLE team</p> <p><2> NCPWD team</p> <p><3> Snowballing/Reference (through Enumerator)</p> <p><4> Others (specify)</p>
6	[Q_6] Q1. Which county do you come from?	

Question ↓ ID	Question ↓ Question	Answer ↓ Answer
7	[Q_7] Q2. Which county are you currently working in (on a regular basis)?	
8	[Q_8] Q3. What is your age?	<999> Prefer not to Say
9	[Q_9] Q4. What is your gender/sex?	<1> Male <2> Female <3> Prefer not to Say
10	[Q_10/Q_10_S] Q5. What is your highest level of education attained?	<1> No education <2> Primary Education <3> Secondary Education <4> Vocational/ Technical Skills Training <5> College (Certificate/ Diploma) <6> University (Undergraduate) <7> University (Post graduate) <8> Other (Specify)
11	[Q_11/Q_11_S] Q6. Which category best describes your disability?	<1> Albinism <2> Hearing Impaired <3> Visually Impaired <4> Physically Impaired <5> Communication <6> Other (Specify)
12	[Q_12] Q7. Are you registered under the National Council for Persons with Disability?	<1> Yes <2> No
13	[Q_13] Q7b. If no, why not?	
14	[Q_14] Q8. Do you use any assistive devices?	<1> Yes <2> No
15	[Q_15] Q8b. Which assistive devices do you use?	
16	[Q_16/Q_16_S] Q9a. Which of these digital technology do you use?	<1> Mobile phone only <2> Mobile and PC (laptop or desktop) <3> Other (Specify)

Question	Question	Answer
↓ ID	↓ Question	↓ Answer
17	[Q_17] Q9b. Do you use these two to earn any money on digital platforms?	<1> Yes <2> No
18	[Q_18/Q_18_S] Q12a. What best describes the registration of your business?	<1> Formal-registered <2> Informal-not registered <3> Sole Proprietorship <4> Partnership <5> Company/incorporated <9> Others (specify)
19	[Q_19/Q_19_S] Q12b. What best describes the ownership of your business?	<1> Youth led (at least 2/3 of leaders/owners/directors are youth) <2> Women led (at least 2/3 of leaders/owners/directors are youth) <3> PWD led (at least 2/3 of leaders/owners/directors are youth) <9> Others (specify)
20	Q_20/Q_20_S] Q21. What do you usually sell	<1> Home goods <2> Food <3> Clothing and shoes <4> Service <5> Consultancy <6> Others (specify)
21	[Q_21] Q23. How much of your income is derived from sales through digital platforms?	<1> Almost all of my income (eg over 75%) <2> Most of my income (eg above 50% - 75%) <3> Some of my income (eg above 25% - 50%) <4> Little of my income (eg less than 25%)
22	[Q_22] Q13. How many members of staff did/do you have on a regular basis (excluding yourself)	

Question	Question	Answer
↓ ID	↓ Question	↓ Answer
23	[Q_23/Q_23_S] Q14. Have you (Now or in the past) consistently used any digital platforms to SELL any products or services or earn an income	<1> Facebook <2> WhatsApp <3> Instagram <4> Youtube <5> Twitter <6> Telegram <7> Snapchat <8> TikTok <9> Online stores (eg Jumia, Kilimall, Cheki, Jiji etc) <10> Online work (eg. Graphic design, digital marketing, freelance writing, virtual assistant etc) <11> Online Apps (eg Opinion Space, Risiti, GeoPoll, Gigwalk, Fiverr, WordPress App, Paxful, O-Charge, etc) <12> Delivery and Ridehailing (eg. Uber, Taxify/Bolt, UberEats, Glovo, Jumia Food) <13> Have not used any of the digital platforms <97> Others (specify) <99> none

Question ↓ ID	Question ↓ Question	Answer ↓ Answer
24	[Q_24/Q_24_S] Q15. Which ONE of the digital platforms do you (did you) use to earn the MOST income?	<1> Facebook <2> WhatsApp <3> Instagram <4> Youtube <5> Twitter <6> Telegram <7> Snapchat <8> TikTok <9> Online stores (eg Jumia, Kilimall, Cheki, Jiji etc) <10> Online work (eg. Graphic design, digital marketing, freelance writing, virtual assistant etc) <11> Online Apps (eg Opinion Space, Risiti, GeoPoll, Gigwalk, Fiverr, WordPress App, Paxful, O-Charge, etc) <12> Delivery and Ridehailing (eg. Uber, Taxify/Bolt, UberEats, Glovo, Jumia Food) <13> Have not used any of the digital platforms <97> Others (specify) <99> none
25	[Q_25/Q_25_S] Q16. Why do you (did you) like this {0} digital platform?	<1> Easy to get clients/hired <2> Less stigmatisation <3> Easy to work/convenient <4> More profit <5> More accessible <6> More privacy <7> no difference <8> Others (specify)

Question ↓ ID	Question	Answer
26	[Q_26/Q_26_S] Q17. Which other digital platform raised you income	<1> Facebook <2> WhatsApp <3> Instagram <4> Youtube <5> Twitter <6> Telegram <7> Snapchat <8> TikTok <9> Online stores (eg Jumia, Kilimall, Cheki, Jiji etc) <10> Online work (eg. Graphic design, digital marketing, freelance writing, virtual assistant etc) <11> Online Apps (eg Opinion Space, Risiti, GeoPoll, Gigwalk, Fiverr, WordPress App, Paxful, O-Charge, etc) <12> Delivery and Ridehailing (eg. Uber, Taxify/Bolt, UberEats, Glovo, Jumia Food) <13> Have not used any of the digital platforms <97> Others (specify) <99> none
27	[Q_27/Q_27_S] Q18. Why do/did you like this {0} platform	<1> Easy to get clients/hired <2> Less stigmatisation <3> Easy to work/convenient <4> More profit <5> More accessible <6> More privacy <7> no difference <8> Others (specify)
28	[Q_28] Q19a. In relation to your disability, what makes you choose the digital platforms you mentioned above over the others	
29	[Q_29] Q19b. In relation to you disability, what makes you choose the digital platforms you mentioned above over the others	

Question ↓ ID	Question	Answer
30	[Q_30] Q20. Are you currentl selling or earning an income through digital platforms	<1> Yes <2> No
31	[Q_31/Q_31_S] Q22. On average How much sales/ income do you make per month	<1> Less than Kes. 5,000; <2> between 5,000-Kes.10,000; <3> Over 10,000 less than 20,000; <4> Over 20,000- less than 30,000; <5> Over 30,000-less than 40,000; <6> over 40,000-less than 50,000; <7> Over Kes 50,000- less than 100,000; <8> Over Kes 100,000 <9> Prefer not to say <10> Others (specify)
32	[Q_32/Q_32_S] Q24. What were you selling	<1> Home goods <2> Food <3> Clothing <4> Service <5> Consultancy <6> Others (specify)
33	[Q_33/Q_33_S] Q26. Would you say that you sell more to people within your disability community, more to the general public, or to a mix of the two	<1> PwD commmunity <2> Persons without disabilities <3> General Public <4> A mixture of all the above <9> Others (specify)

Question ↓ ID	Question ↓ Question	Answer ↓ Answer
34	[Q_34/Q_34_S] Q27. Why did you stop using digital platforms to earn income	<1> Got a job off the digital platforms <2> Got frustrated by the internet connectivity <3> Business was not viable - was making losses <4> Business sales were infrequent <5> The platform was not accessible - difficulty transacting <6> There was no support services <7> Left to seek other different opportunities <8> No specific reason <9> Others (specify)
35	Q_35/Q_35_S] Q30. What would you say are the main challenges in relation to digital platforms	<1> Lack of Availability of computers <2> Lack of availabilty of internet services <3> High cost of computers <4> High cost of data bundles <5> Lack of skills to operate <6> Lack of computer accessibility features <7> Lack of accessibility features on platforms and related apps <8> Others (specify)
36	[Q_36] Q31. How would you generally rate the accessibility of {0} as a digital platforms for selling or earning an income to PWDs	<1> Not accessible; <2> Slightly accessible <3> Moderate <4> Accessible <5> Very accessible <98> Not applicable/Dont Know
37	Q32. Which of the following statements do you agree, disagree with	[T_Q_37_1] a). Digital platform working environment is fair to PWDs <1> Strongly Disagree <2> Disagree <3> Neither Agree nor Disagree <4> Agree <5> Strongly Agree

Question	Answer
↓ ID	↓ Question
T_Q_37_2] b). Covid-19 Pandemic has made digital platform work more available	<1> Strongly Disagree <2> Disagree <3> Neither Agree nor Disagree <4> Agree <5> Strongly Agree
T_Q_37_3] c). Digital platform work is easier than in-person work	<1> Strongly Disagree <2> Disagree <3> Neither Agree nor Disagree <4> Agree <5> Strongly Agree
T_Q_37_4] d). There are accessible digital platforms	<1> Strongly Disagree <2> Disagree <3> Neither Agree nor Disagree <4> Agree <5> Strongly Agree
[T_Q_37_5] e). Digital platfor creators involve PwDs	<1> Strongly Disagree <2> Disagree <3> Neither Agree nor Disagree <4> Agree <5> Strongly Agree
[T_Q_37_6] f). The county government recognises and supports PwDs	<1> Strongly Disagree <2> Disagree <3> Neither Agree nor Disagree <4> Agree <5> Strongly Agree
[T_Q_37_7] g). The cost of assistive devices is the main hinderance in PwDs using digital platforms for work	<1> Strongly Disagree <2> Disagree <3> Neither Agree nor Disagree <4> Agree <5> Strongly Agree

Question	↓ ID	↓ Question	↓ Answer
		[T_Q_37_8] h). The lack of ICT skills and knowlegde is the main hinderance in PWDs using digital platforms for work	<1> Strongly Disagree <2> Disagree <3> Neither Agree nor Disagree <4> Agree <5> Strongly Agree
		[T_Q_37_9] i). The negative attitudes towards PWDs is the main hinderance in PWDs using digital platforms for work	<1> Strongly Disagree <2> Disagree <3> Neither Agree nor Disagree <4> Agree <5> Strongly Agree
38		[Q_38/Q_38_S] Q33. In your opinion, what are some of the major challenges influencing low uptake of digital platforms as a media for earning income for PWDs in Kenya	<1> Low income status of most PWDs; <2> Limited education levels of PWDs; <3> Cultural factors such as pity, shame and stereotypes; <4> Limited availability of ICT to PWDs; <5> Lack of awareness by community at large; <6> Others (specify)
39		[Q_39] Q35. How would you rate the success of your digital platform sales and income earned	<1> Not successful <2> somewhat successful <3> Neither/Moderate <4> Successful <5> Very Successful
40		[Q_40] Q36. What is the MOST important success you want to share in relation to PWDs using digital platforms for sales and earning income?	
41		[Q_41] Q37. What is the PAIN point/ challenge you want to share in relation to PWDs using digital platforms for sales and earning income	
42		[Q_42] Q38. Would you like us to follow you up later so that you share any of your success stories	<1> Yes <2> No

Appendix B

Guide for focus group discussion and individual interview

Informed Consent: inABLE is a nonprofit organization with a mission to empower blind and visually impaired students in Africa through computer skills training and technology education. inABLE in collaboration with Technoprise Global and Caribou Digital is conducting an assessment on how persons with disabilities have utilized digital platforms to earn income or sell products and services. Your participation will be totally voluntary and you can withdraw your participation at any point in time. Your data will also be kept confidential and used for purposes of this study only.

The interview will take about one hour of your time. You will receive a small token to cover your transport, airtime, and data bundles. Do you have any questions? Do you wish to continue?

Section A

We can start by you telling us something about yourself. Your name, age, maybe family size, gender, where you're located, your marital status, and level of education (whatever you are comfortable answering)

- County of current residence
- Gender/sex of informant
- Age of informant
- Disability type

Section B

- Q1 Could you tell us briefly about what you currently do?
- Q2 What technologies do you use in your daily life? What are some of the good experiences you have had using these technologies in your lives? (Probe for communication, business-related, education, and other good experiences)
- Q3 What digital platforms have you used to earn income? (Probe for specific platforms they have used to earn income as either employees or as sellers of products or services;)?
- Q4 What were the advantages and disadvantages of these platforms (probe for reasons for choosing to use one platform as opposed to another? reasons for stopping use or continuing to use)

- Q5** What successes have you had so far in making money selling goods or services through digital platforms? (Probe for what has made it successful; what opportunities are available)
- Q6** What challenges have you, as a PwD, faced making money selling goods or services through digital platforms?
- (Probe for an opinion on what makes it so challenging for PwDs?)
 - What makes it challenging for women vs men?
 - What makes it challenging for urban vs rural?
 - If there are any specific challenges for young people vs older people?)
- Q7** In your opinion, what opportunities do digital platforms work offer you?
- (Probe for how easy it is to get hired or get work
 - Stigmatization levels,
 - How convenient it is to work,
 - If the platforms are accessible or have accessibility features,
 - Is the income from the platforms fulfilling or frustrating-explain)
- Q8** How has Covid-19 impacted PwDs in relation to opportunities for digital platforms work? (Probe for any changes for before and after covid?)
- Q9** How has the national government and/or county government supported PwDs in utilizing digital platforms to earn an income? (If none, what opportunities are available in this county for digital platforms work)
- Q10** What are some of the community attitudes that affect PwDs taking advantage of digital platform works? How?
- Q11 a** What is your opinion on selling using online stores such as Jumia, Kilimall, Jiji? (Probe for what they know about online stores? what they feel about them?)
- Q11 b** Given an opportunity, would you want to try out your products and services on an online store? (Yes/No) why?
- Q12 a** Would you like to share any of your success stories (Yes/No)
- Q12 b** IF yes, would you be open to your story being publicized to others?
- Q12 c** Would be open to shooting videos of your story (yourself or an assistant)?
- Q12 d** IF Yes: What is your name
- Q13** What is your contact?
Telephone _____ ; Email _____

