



TOWARDS FISCAL JUSTICE:

Addressing the Tax Concerns of Persons with Disabilities in Kenya

SEPTEMBER 2025

ABOUT THE NATIONAL TAXPAYERS ASSOCIATION

The National Taxpayers Association (NTA) is an independent entity that promotes good governance through the citizens, as well as, making government leaders accountable. NTA since its inception has followed up to monitor the delivery of services, enhance transparency in public finance and operate throughout the country.

Motivated by integrity, respect, inclusivity, passion, and innovation, NTA takes part in policy shaping activities, by leading research, staging alliances and educating tax payers using rights-based approaches that particularly address interests of disadvantaged populations, such as Persons with Disabilities.

COPYRIGHT 2025

This report may be reproduced in whole or in part and in any form for educational or, provided acknowledgement of the source is made. NTA would appreciate receiving a copy of any publication that uses this report as a source.

PUBLISHED BY:

The National Taxpayers Association

14 Riverside Dr, Daphton Court, Hse No. A6 | P.O. Box 4037-00506 Nairobi, Kenya

PHONE: +254-701-946557 / +254-734-500940 | **E-MAIL:** admin@nta.or.ke



TABLE OF CONTENTS

TABLE OF CONTENTS	iv
LIST OF FIGURES	v
LIST OF TABLES	vi
LIST OF ACRONYMS	vii
EXECUTIVE SUMMARY	1

BACKGROUND **2**

1.1	Rationale for the Survey	2
1.2	Scope	2

LITERATURE REVIEW **3**

2.1	Introduction	3
2.2	Background and Demographics of Persons with Disabilities in Kenya	3
2.3	Disability Advocacy and Policy Frameworks	5
2.4	Tax Inclusivity Concerns of Persons with Disabilities	8

METHODOLOGY **10**

3.1	Research Design	10
3.2	Sampling Strategy	10
3.3	Data Collection Methods	10
3.4	Data Analysis	11
3.5	Ethical Considerations	11
3.6	Limitations	11

SURVEY FINDINGS **12**

4.1	Introduction	12
4.2	Demographic Information	12
4.4	Statistical Analysis and Predictive Factors	21
4.6	Qualitative Findings	25
4.7	Impact on PWD Behavior	34

CONCLUSIONS AND POLICY RECOMMENDATIONS **36**

5.1	Conclusion	36
5.2	Recommendations	36

REFERENCES **38**

APPENDICES **40**

Appendix 1: Informed Consent	40
Appendix 3: IDI Qualitative Instrument	47
Appendix 4: Key Informant Interview (KIIS) Interviewer introduction	49

LIST OF FIGURES

Figure 1:	Gender Distribution	19
Figure 2:	Age Distribution	20
Figure 3:	Disability Status	21
Figure 4:	Registration Status with the Kenya Revenue Authority	22
Figure 5:	Registration Status with the National Council for Persons with Disabilities	23
Figure 6:	Understanding Registration Process by Age	25
Figure 7:	Understanding Registration Process by Gender	25
Figure 8:	Understanding Registration Process by Disability	26
Figure 9:	Distance to KRA Office	27
Figure 10:	Correlation Analysis	29



LIST OF TABLES

Table 1:	Awareness vs. Understanding	24
Table 2:	Digital Divide and Accessibility Issues	26
Table 3:	High Intent, Moderate Action	28
Table 4:	Predictive Modeling Results	30
Table 5:	Process of Tax Exemptions for People Living with Disability	34



LIST OF ACRONYMS

ADA	Americans with Disabilities Act (USA)
COM-B	Capability, Opportunity, Motivation – Behaviour
CRPD	Convention on the Rights of Persons with Disabilities
DPO	Disabled Persons Organization
DSP	Disability Support Pension (Australia)
GFD	Ghana Federation of Disability Organizations
GPS	Global Positioning System
HMRC	His Majesty's Revenue and Customs (UK)
IDIs	In-Depth Interviews
IRS	Internal Revenue Service (USA)
KIIs	Key Informant Interviews
KNBS	Kenya National Bureau of Statistics
KRA	Kenya Revenue Authority
NCPWD	National Council for Persons with Disabilities
NDIS	National Disability Insurance Scheme (Australia)
NTA	National Taxpayers Association
OPDs	Organizations of Persons with Disabilities
PWD	Person(s) with Disabilities
UNDP	United Nations Development Programme

EXECUTIVE SUMMARY

This report presents the findings of a national study conducted to understand the tax concerns of Persons with Disabilities in Kenya and to provide evidence-based recommendations for more inclusive fiscal policies. The overarching objective of the study was to assess awareness, access, and uptake of tax exemptions and incentives among Persons with Disabilities while identifying systemic barriers and proposing actionable strategies for enhancing fiscal justice. Specifically, the study sought to evaluate levels of understanding among Persons with Disabilities regarding tax entitlements, investigate the behavioral drivers of tax compliance, and explore how these vary by gender, disability type, and location.

This study responds to the reality that while Kenya has an enabling legislative and policy framework including the Persons with Disabilities Act (2003 & revised 2025), the National Disability Policy (2024), and the National Care Policy implementation gaps persist. These gaps, coupled with wider socio-economic challenges such as structural discrimination, digital exclusion, and low financial literacy, have impeded the ability of Persons with Disabilities and their caregivers to fully benefit from existing tax incentives.

The study employed a mixed-methods approach grounded in the COM-B (Capability, Opportunity, Motivation – Behaviour) model. Quantitative data were gathered through a survey of 280 OPDs from various counties, representing different disability types, gender, and age groups. Qualitative data were collected from 15 key informant interviews (KIIs) with Persons with Disabilities, caregivers, tax officials, and representatives of Disabled Persons Organizations (DPOs). Sampling was purposive in nature due to the hard-to-reach characteristics of the population, and the process was supported by DPO networks to ensure inclusivity. As such, while rich and intersectional in insight, the sample is not statistically representative of all Persons with Disabilities in Kenya.

Key findings reveal a striking disparity between awareness and actual utilization of different tax incentives. Though awareness levels of tax incentives were high with 79.6% of the respondents, only 38.6% had used them demonstrating a big disparity between awareness and utilization. Although 47.1% of the respondents were conversant with the process of exemption, few of them had received some level of financial literacy training at 20%, which reduces their capability to navigate the requirements. The obstacles were distance to the tax offices, availability of online systems that were not accessible to all, and unfriendly nature of the service delivery that was only perceived by 41.1% of the KRA services as disability-friendly. Although the majority of respondents had a trust in the tax system (78.2%) and were confident in the usefulness of exemptions (83.9%), a significant number were incapacitated in taking action because of practicality reasons and this points out a gap between ability and behaviour.

The study highlights a situation whereby a system of goodwill is weakened by poor implementation, limited public awareness, and lack of structural support. Many Persons with Disabilities have the strong motivation and intention to become part of the tax system; however, their Capability and Opportunity enslavement still inhibits participation in the taxation system. As a solution, the report suggests disability-friendly tax literacy campaigns specific to the various impairment categories, simplification and decentralization of tax exemption, and increased cooperation between the Kenya Revenue Authority (KRA) and Disabled Persons Organization (DPOs) to conduct outreach work at the ground level. It also demands that caregivers be officially considered when offering tax reliefs, which should be invested on accessible and user-friendly online systems and policy changes that should incorporate care giver provisions into the tax and social protection policies in Kenya. Such steps are essential to the tax system becoming inclusive, equity-friendly, and sensitive to the real needs of Persons with Disabilities and their guardians.

BACKGROUND

1.1 Rationale for the Survey

The legislative framework formed in Kenya with regards to the Persons with Disabilities Act (2003, revised 2025), as well as the National Disability Policy (2024), acknowledges tax reliefs as a major way to promote economic inclusion for Persons with Disabilities. Tax relief implementation is often hindered by structural and procedural issues like low population awareness, ineffective communication, bureaucracy, and lack of customized support mechanisms, often neglecting caregivers. International frameworks like the UN Convention on the Rights of Persons with Disabilities (UNCRPD) and national plans like Vision 2030 and Universal Health Coverage emphasize the need for greater fiscal system inclusion. UNDP reports and the UN Disability and Development Report (2024) suggest that discussions of economic empowerment should focus on symbolic forms of inclusion.

The goal of this national survey is to interrogate the tax-related experiences of Persons with Disabilities and their caregivers and identify the gaps that impede fair and equitable access to tax relief. The study combines qualitative and quantitative methods to generate evidence-based insights benchmarked against global best practices. Ultimately, the research seeks to inform progressive tax reforms and policies that reflect the real and diverse needs of Persons with Disabilities within Kenyan society.

1.2 Scope

The research is a national survey of Persons with Disabilities (PWD) and Caregivers in Kenya. The geographic scale is deliberate to cover the regional, rural-urban and population diversity around which intersectional hurdles faced by variations of Persons with Disabilities such as women, youth, and aged are made distinct.

The questionnaire would involve the qualitative and quantitative elements, which are based on the lived experiences, the expert opinion, and literature on both tax policy and associated disability inclusiveness. It focuses on filling knowledge gaps about the non-enjoyment of tax exemption among the eligible

Persons with Disabilities and discovering procedural and socio-economic and institutional barriers to access.

The key objectives of the project include:

- i. To assess the structural, procedural, and awareness-related barriers that limit access to tax reliefs among Persons with Disabilities across Kenya.
- ii. To explore the differentiated tax concerns of various PWD cohorts, including women, youth, the elderly, and caregivers, through a gendered and intersectional lens.
- iii. To generate data-driven insights and evidence-based policy recommendations aimed at
- iv. enhancing the inclusivity and accessibility of Kenya's tax system for Persons with Disabilities.
- v. To promote stakeholder engagement and facilitate national dialogue toward the development of progressive, gender-sensitive, and disability-inclusive tax policies.

LITERATURE REVIEW

2.1 Introduction

Persons with Disabilities in Kenya form a significant portion of the population, but they continue to face some systemic barriers that hinder their full participation in society, particularly in economic activities. Even with the legislative frameworks like the [Persons with Disabilities Act 2003](#) and the [Persons with Disabilities Act 2025](#), and policies like the [National Disability Policy 2024](#), there are still challenges with regard to accessing tax exemptions and incentives. These hindrances are added on to the problems of low financial inclusion, structural discrimination, and inaccessible services. The literature review is a synthesis of what other literature and reports have said to put the focus of the study on tax-related issues encountered by Persons with Disabilities in Kenya into perspectives.

2.2 Background and Demographics of Persons with Disabilities in Kenya

The Kenya National Bureau of Statistics (KNBS, 2019) Population and Housing Census reveals that 0.9 million respondents, equivalent to 2.2% of the entire national population experience some form of disability, predominately the inability to move, see, or hear. However, this number underestimates disability prevalence since estimates based on the Washington Group Questions indicate that the prevalence of disability might be up to 15% (Ministry of Labour and Social Protection, 2021). This has led to incomplete planning, budgeting and policy design and within an environment of misreporting; the equitable distribution of fiscal resources or tax incentives aimed at caring Persons with Disabilities is directly compromised. In the absence of credible evidence, governments run the risk of coming up with tax policies that do not cover the major portions of the disabled.

The geographic inequalities also make it difficult to get tax benefits equitably. According to KNBS (2019), the data indicates a disability prevalence of 2.6% (approximately 0.7 million people) in rural settings with 1.4% (0.2 million) of the people being disabled in urban settings. Persons with Disabilities in rural areas do not have much livelihood, poor infrastructure, and no access to health care facilities, schooling and state initiatives. The structural disadvantages imply that the rural Persons with Disabilities

are less likely to negotiate the tax exemption systems or make use of relief measures. Urban Persons with Disabilities are also more linked to institutions but they are also subject to the challenge of limited online access and red tape. This urban-rural disparity implies the importance of decentralized and inclusive taxation that will provide benefits to any person who is eligible.

Other ways in which employment pains the economic marginalization of Persons with Disabilities are in the employment inequalities. Out of the 490,575 working-age Persons with Disabilities registered in 2019, only 361,959 were employed, 15,105 unemployed, and 113,511 (23.1%) have never been in the labour force at all (KNBS, 2019). Conversely, over 16.6 million of the non-disabled people were gainfully employed. These gaps indicate how structural exclusion decreases Persons with Disabilities access to incomes generating activities that restrict their tax contributions and at the same time increases their dependence on exemptions and social protection. Taxation which does not consider such inequalities is likely to intensify the poor cycles instead of shattering them. A more equitable system demands the need to identify disability-related barriers in the labor-market and incorporation of finely tuned-fiscal actions to minimize these disparities.

Lastly the accurate and regular data on disability is the focal point in formulating inclusive tax systems. Weak data in national registries mean governments cannot allocate funds sufficiently, design reliefs that respond to need and flaws in the data do not allow them to track who is receiving tax reliefs. CBM Global Disability Inclusion (2023) suggests using the Washington Group Questions to enhance collecting data and, therefore, representation on disabilities. Better data systems would allow monitoring the take-up of tax incentives more effectively, equal distribution of resources, and policymaking accountability. Incorporating data with inclusive fiscal planning can prevent the fact that governments have captured Persons with Disabilities in data but have not really factored them into taxation and economic empowerment systems.

Gendered and Intersectional Aspects of Disability

Disability in Kenya is interlaced with gender, age, and socioeconomic factors, which position women with disabilities (WWDs) at the lowest ground. WWDs with weak institutional support due to caregiving burdens, financial dependency, and vulnerability, are more exposed to marginalization in both social and economic arenas. The WWD is at a state of increased exposure to gender-based violence and lack of access to reproductive health, thus further increasing the imbalance. (Prevention Collaborative 2024). The KNBS (2019) census shows that over 25% of Women with Disabilities (WWDs) are economically inactive due to unfair transport and labor market discrimination. These barriers also affect their tax access, making it difficult for them to enjoy exemptions or relief. Without gender-responsive policies, taxation may intensify poverty rather than address cross-cutting issues. Inclusive fiscal policies should consider gender and disability to create equality in exemptions, tax relief, and social protection.

Disability and Labor Informality

Most Persons with Disabilities in Kenya are in the informal sector where wages are low, working conditions unfavorable, and employees are not under a lot of protection. As reported by the ILO (2025), approximately 24.3% of Persons with Disabilities is involved in informal activities such as vending, casual labor or small-scale self-employment as most of them face exclusion in formal labor markets. The United Nations Development Programme (UNDP, 2023) also says that almost 45% of these employees lack health insurance or social security and thereby stand to face increased risks in case of illness or economic shocks. This dependence on the informal could have important implications in terms of tax inclusivity: informal workers may be less likely to be able to access tax-based incentives, exemptions, or reliefs to be only available to formal workers. Without the tax policies that eliminate the informality gap, Persons with Disabilities will continue being excluded in getting economic advantages aimed to alleviate their vulnerability levels. Inclusive labor protections should be expanded and the informal workforce should be connected to more adaptive tax support systems.

Disability and Healthcare

The inability to provide access to health in Kenya arises mainly due to systemic barriers to healthcare access that remains an issue of great concern among Persons with Disabilities. According to the Ministry of Health (2023), less than half of the health facilities are accessible to patients with mobility problems, and the staff is not necessarily trained on aspects relating to disability. This leads to poor treatment and diagnosis. Over 60% of Persons with Disabilities face financial burdens due to the cost of assistive devices and healthcare costs not covered by health insurance and some whose equipment are subjected to the ever-changing finance policies like Finance Bill. These costs consume disposable income, restrict tax liability, and hinder tax reliefs. Poor taxation structures contribute to unrestricted access to care and economic disadvantage for Persons with Disabilities. Increased tax deductions, insurance coverage, and inclusive health financing could help reduce this gap and improve access to care for Persons with Disabilities.

Disability and Poverty

The poverty level is far more predominant among Persons with Disabilities, with KNBS (2022) confirming that 45.7% of Persons with Disabilities live below the poverty line, as opposed to the total population in Kenya at large, where the figure stands at 36.1. The gap is enabled through systemic discrimination in education, labour and access to services with additional costs imposed due to disability including assistive technology and special transportation. Though targeted social protection interventions decreased the number of Persons with Disabilities living in poverty by 7.7% between 2019 and 2023, UNDP (2025) observes that a substantial number of the eligible individuals remain non-beneficiaries. Incomplete inclusion would put Persons with Disabilities in a lonely loop of deprivation that could not be solved by tax exemptions and reliefs alone. Poverty weakens the capacity of the Persons with Disabilities to engage in the tax system as contributors or recipients of relief. Thus, inclusion of social protection, harmonization of tax-raising with poverty alleviation programs and universal entitlement to disability-friendly tax-immunities are key to closing this financial gap.

Disability and Education

Education is among the foremost factors of employability and consequently engagement in tax systems. Nevertheless, quite a number of children with disabilities are not receiving quality learning due to the systemic barriers. According to the Kenya Institute of Curriculum Development (KICD, 2022), the challenge is the lack of adaptive learning resources, proper specialized equipment, and proper training of the teachers. Physical inaccessibility in schools, particularly for girls with disabilities, contributes to their higher dropout rate and lower income. This exclusion leads to low office performance and income, hindering their ability to take advantage of exemptions or contribute to the economy. Investments in inclusive education, such as teacher training, aid technology use, and the Basic Education Act, could lead to long-term tax inclusion by training Persons with Disabilities in working and gaining financial freedom through formal employment.

Disability and the Elderly

Older Persons with Disabilities have had the effects of disadvantage multiplied by age in Kenya, which denies them social wellbeing as well as economic aid systems. According to the National Council Persons with Disabilities (NCPWD, 2022), elderly Persons with Disabilities are excluded in health services and social services because they would not be adequately served due to the lack of sensitivity towards their needs by outreach programs, such as Inua Jamii. Women with disabilities are at particular risk, as these women tend to be very isolated, with poor health and low economic stability (HelpAge International, 2024). Elderly people with disabilities frequently experience tax exclusion because of their low income and ignorance about exclusions and relief procedures. The need for better access to tax breaks, social protection, and easily available health care is highlighted by this lack of knowledge in social and fiscal policy. This will protect against vulnerability, restore dignity, and keep elder Persons with Disabilities from being overlooked while developing frameworks for fiscal inclusion.

2.3 Disability Advocacy and Policy Frameworks

The disability advocacy and policy frameworks are dominant in facilitating tax inclusivity. They also create equitable opportunities, rights, and benefits, to persons with disabilities through aligning international commitments with national institutions and grassroots organizations that allow individuals to access equitable opportunities, rights, and benefits in taxation systems.

2.3.1 Role of Disability Advocacy Groups and International Frameworks

Organizations of persons with disability (OPDs) and the disability advocacy groups have a critical role to play in advocacy of the rights of persons with disability worldwide. They create awareness on areas like tax exemptions, employment, medical access and education and they are also involved in advocacy, capacity building and researching to bring changes in inclusive policies. Through the empowerment of Persons with Disabilities these organizations make sure that the issue of disability rights is at the forefront of social and economic development priorities.

On the international level, disability inclusion is established inside international frameworks. Increasingly, the United Nations Convention on the Rights of Persons with Disabilities (CRPD), signed in 2006, provides a more complete framework in the form of a mandate to full inclusion and participation of Persons with Disabilities in all aspects of society including education, workforce, health, financial services, and others. CRPD focuses on accessibility and non-discrimination with the view to equal opportunities, but also requires that enabling policies must be adopted by states and structural barriers eliminated.

The Sustainable Development Goals (SDGs) complement the CRPD, and detail the importance of disability inclusion in realizing equity and sustainable development. As a demonstration, SDG 4 (quality education), SDG 8 (decent work), and SDG 10 (reduced inequalities) specify in their content the necessity to support the unique needs of Persons with Disabilities. All these international standards help in influencing governments, institutions, and advocacy groups to make sure that Persons with Disabilities do not get left behind and their rights are not only being safeguarded but promoted as well.

2.3.2 Role of Disability Advocacy Groups and Local Frameworks

The legal and regulatory frameworks of Kenya protect the rights of people with disabilities and establish social protection, tax breaks, and incentives. However, its comprehensiveness is limited by administrative efficiency constraints and implementation concerns.

Kenya Constitution 2010

The Kenyan constitution (2010) enshrines the rights of Persons with Disabilities under Article 54 by which they are guaranteed access to education, employment, and services. It requires Parliament to pass disability-friendly laws and it also understands the value of equal participation in economic life. Since its adoption, the Constitution has helped in tax-related reforms, such as the exemption on subservient materials, the exempting of the transportation of Persons with Disabilities, and deductions of organizations that employ Persons with Disabilities. The measures are positive steps towards dedicated economic marginalization of Persons with Disabilities and present a financial safety net to support the effort towards inclusion. Nonetheless, adoption is irregular. Accessibility compliance is weak and loopholes in monitoring indicate that a lot of the Persons with Disabilities eligible to be tax concession do not receive the concessions available. Moreover, poorly coordinated county-national governments, inadequate budgets and low accountability undermine the constitutional provision of inclusivity.



Persons with Disabilities Act (2003 & 2025)

The Persons with Disabilities Act (2003) was the first statute that dared to address disability rights on a comprehensive coverage and established the National Council for Persons with Disabilities (NCPWD) and created employment quota of 5% employment in the public and private sector to the Persons with Disabilities. Notably, the Act implemented certain tax related policies including tax exemptions of assistive devices, waiving of import duties, and deduction of the assistance officers provided to the employee and matched the 5% rule. Through the years, these provisions have played a pivotal role in alleviating the financial burden that Persons with Disabilities have to deal with and motivated them to work. The 2025 amendments further secured this conception putting more emphasis on accountability of NCPWD, extending rights to privacy and family life, and acknowledgement of care givers. The review also aimed to formalize caregiver fiscal support, which could include tax cuts. Enforcement in any case is weak. Very few institutions hit the 5% quota, and tax exemptions initiated are usually delayed or blocked by bureaucracy. Lack of more concerted monitoring may result in progressive tax measures being under used and many Persons with Disabilities excluded.

National Disability Policy (2024)

The National Disability Policy (2024) adopts a more comprehensive approach to disability since it incorporates education, health, and employment and economic empowerment disability inclusion. Another key difference compared to previous frameworks is that stress is placed on inclusive growth, which is achieved through fiscal means, such as tax incentives to employers related to providing reasonable accommodation, increased VAT exemptions on assistive technology, and access to financial services, which are further expanded to Persons with Disabilities. These are a major breakthrough in normalization of disability in economic endeavors. Nonetheless, it has not shown a very consistent development. Most Persons with Disabilities do not know about such provisions, and implementation gaps remain because of scarcity of funds and low institutional monitoring. Although the language of the policy sounds very ambitious, poor infrastructure, stigma, and bureaucracy stand in the way of the actual benefits reaching the Persons with Disabilities. These tax-related measures will; however, until more robust monitoring and awareness protocols are implemented, be more about intention than reality.

National Care Policy

The National Care Policy appreciates the role of caregivers in the provision of wellness and independence of Persons with Disabilities and formally acknowledges the role of caregiving as an economic activity that has tax implications (Ministry of Labour and Social Protection, 2021). The policy suggests financial and administrative support, training, and caregiver networks to reduce social isolation and improve skill acquisition (UN Women, 2024). It also allows caregivers to receive tax reliefs and social

securities as caregiving is considered economically-valued labor. However, implementation has been low, particularly regarding formal status of caregivers (WHO, 2023). Informal caregivers or unpaid care givers are often excluded from organized tax benefits, causing financial burdens (Hajek et al., 2021). The policy's aim to be socially and financially inclusive is not fully realized, as clear explanations of halfway and full-time caregivers often leave the gray area of exemptions and exclusions for those with poor financial status (Moosab & Risenga, 2022).

The National Care Policy aims to promote fiscal inclusivity, but current taxation systems do not consider caregiver contributions or income exemptions. This lack of clear tax structures leaves caregivers to shoulder the economic burdens associated with care, particularly in lower-income families. The proposed reforms aim to recognize unpaid caregiving work and expand tax benefits, but care providers remain in a state of liminality. Financial aid does not support their work, and their status as a formal realm has declined. The policy's success depends on implementing these provisions into practical fiscal structures, ensuring caregivers are included in social security and other tax-inclusive policies.

Disability Advocacy Groups

Organizations of Persons with Disabilities (OPDs) are in the forefront in promoting the rights of Persons with Disabilities by supplying their voice through their lived experiences. They also support the need to remove performance-limiting administrative and institutional obstacles to tax reliefs and concessions. OPDs serve as a source of practical policy suggestions, create awareness among communities of their tax rights, and-through advocacy, research, and capacity building-keep institutions accountable on inclusion in implementation. Their participation makes tax systems embody equality and fairness to the Persons with Disabilities.

National Council for Persons with Disabilities (NCPWD) is the statutory machinery to genetically enforce policy and programs on disability. Within the setting of tax inclusivity, it aids in the registration of the Persons with Disabilities, eligibility checks and certifications that allow benefits to be accessed. The Council acts as a liaison between government agencies including Kenya Revenue Authority (KRA) and Persons with Disabilities to make sure that the given legal entitlements find their reflection in practical outcomes. It also conducts sensitization activities, funding capacity-building activities and mainstreaming disability rights in the public financial systems and taxation.

The National Gender and Equality Commission (NGEC) protects the principles of equality and non-discrimination both in the sphere of public sector and in the sphere of fiscal policies. When it comes to advocating the idea of tax inclusivity, NGEC makes sure that it does not overlook the needs of the marginalized population in the taxation system including Persons with Disabilities and caregivers. The Commission oversees the adherence to the constitutional stipulations regarding equality, inquires on complaints of discrimination and advises reforms on possible gaps to seal. NGEC, by being a watchdog, does not only guarantee technical sufficiency of tax regimes but also reinforces their equitability and reach.

2.4 Tax Inclusivity Concerns of Persons with Disabilities

This section examines the topic of tax inclusion for Persons with Disabilities in Kenya, taking into account social obstacles, procedural inefficiencies, low awareness, and barriers to accessing exemptions.

2.4.1 Obstacles to Claiming Tax Exemptions

Persons with Disabilities in Kenya can enjoy tax exemptions that they have been entitled to as embodied in the Persons with Disabilities Act 2003 and the Persons with Disabilities (Income Tax Deductions and Exemptions) Order 2010. They are allowed an exemption of income up to Ksh.150,000 per month or 1.8 million annually when they present a disability assessment in a government hospital, registered with the National Council of person with disabilities (NCPWD) and vetted by respective authorities. Enjoying those gains is however hampered by the low level of awareness, inefficiencies, and bureaucracy, as well as systemic issues (Kenya Revenue Authority, 2023). Caregivers of Persons with Disabilities are further left in the dark as they do not clearly understand whether they are exempted and therefore have limited access to planned economic support.

2.4.2 Consciousness and Knowledge gaps

Limited understanding of rights regarding procedures poses a big challenge to the realization of tax exemptions among Persons with Disabilities in Kenya. The awareness level of medical cost waivers, assistive device waivers or relief waivers of income taxes remain a mystery to many (World Bank, 2011). These informational gaps also over proportionality disfavor women, the youth and individuals with intellectual disability who never fail to encounter challenges by accessing or comprehending complicated taxation schemes. Persons with Disabilities in rural areas are particularly disadvantaged by the inefficient information flow, and, further, women who have impairments are disadvantaged by a combination of female-based exclusion. According to the UN Women Report (2024), women with disabilities have limited access to the resources and rights within the economy and information which further isolates them in the taxation system.

2.4.3 Process and System Issues

The tax exemption application process is considered to be a tedious process that could take long and is not easily accessible. It involves completing forms, providing supporting documents and being subjected to office-based tests, which is difficult where one has mobility, sensory, or cognitive impairment. Bureaucracy also impairs participation because most Persons with Disabilities feel that the system is not friendly (Sabwami, 2020). The hurdles are compounded by physical inaccessibility in the tax offices, e.g., the inaccessibility of ramps, lifts, and wide-susceptible doors, as well as no mention of screen readers, Braille works, and sign manager in the tax offices. Such infrastructural and procedural vulnerabilities diminish the extent to which tax exemptions would be utilized, locking out a cross section of the eligible Persons with Disabilities.

2.4.4 Social and Cultural Issues

The persistent issue of social stigma and cultural prejudice can be attributed to a major hindrance of tax inclusivity. The Ministry of Labour and Social Protection (2024), notes that the attitudes towards Persons with Disabilities remain negative to a considerable extent and shape their desire to cooperate

with organized mechanisms like the taxation system. Persons with Disabilities tend to avoid the government offices, or seek help due to discrimination, a lack of knowledge of rights, and the fear of abuse. As Wayland et al. (2022) noted, stigma tends to affect Persons with Disabilities in terms of withdrawal and shame that do not allow Persons with Disabilities to claim exemptions. Such cultural barriers further perpetuate economic exclusion, which further solidifies the trends of exclusion and constrains the power of inclusive tax policies.



PWD Validation Meeting

METHODOLOGY

3.1 Research Design

A mixed-methods design was employed, combining quantitative surveys and qualitative interviews. This allowed for both statistical analysis of patterns across demographic groups and deeper exploration of lived experiences through narratives. The design was guided by the COM-B framework to examine how capability, opportunity, and motivation interact to influence tax behavior among Persons with Disabilities.

3.2 Sampling Strategy

3.2.1 Target Population

The survey targeted Organizations of Persons with Disabilities (OPDs) in eight counties in Kenya and included men and women 18 years and older living with various disabilities including physical, visual hearing, intellectual, psychosocial and other forms of disabilities. The counties targeted were Nairobi, Machakos, Kiambu, Meru, Kisumu, Bungoma, Kajiado and Busia. In economic terms and therefore related to taxation efforts, Nairobi is the capital city and commercial hub of Kenya, Machakos being urban and fastest growing industrial and peri urban county in the country, Kiambu being peri urban and characterized by good agricultural and service-based economic activities, Meru being mostly rural but dominated by agricultural activities, Kisumu an urban county and a commercial and economic hub in the region of lakes, Bungoma is rural with mostly crop production activities, Kajiado is rural and pastoralism with some mining interests, and Busia is rural and widely known as a border trade economy. The setup of the counties as urban, peri urban and rural was done to reflect the dynamics in terms of context to cover urban and peri urban context, and rural context.

3.2.2 Sampling Frame and Method

Given the hard-to-reach nature of the population and limitations in national disability databases, a purposive sampling strategy was adopted. Recruitment relied heavily on mobilization support from local Disabled Persons Organizations (DPOs), who provided community lists and guided participant identification.

3.2.3 Sample Size

A total of 295 participants took part in the study: 280 respondents were reached through quantitative surveys (35 individuals per county), and an additional 15 Key Informant Interviews contributed to the qualitative component. The qualitative interviews enriched the findings with detailed experiential and institutional perspectives, enhancing the overall depth and nuance of the analysis.

3.3 Data Collection Methods

3.3.1 Quantitative Component

Enumerators received names and phone numbers of Persons with Disabilities from partnering DPOs and scheduled interviews in advance. Data collection was conducted through both face-to-face interviews and phone interviews, depending on participants' preference and accessibility needs. In cases where sign language interpretation was required, caregivers were engaged to interpret the information to participants. Structured questionnaires, adapted to be disability-sensitive, were administered by trained enumerators using digital tools (Kobo Toolbox). Tools were available in English and Kiswahili.

3.3.2 Qualitative Component

We conducted 15 Key Informant Interviews (KIIs) with representatives from the Kenya Revenue Authority (KRA), the National Council for Persons with Disabilities (NCPWD), and Disabled Persons Organizations (DPOs). Interviews were audio-recorded with permission and subsequently transcribed for analysis. The discussions explored experiences with tax services, knowledge of exemptions, barriers, enabling factors, and system responsiveness.

3.4 Data Analysis

Quantitative data analysis included the generation of descriptive statistics for key variables, such as the percentage of persons with disabilities aware of the tax registration process. We also produced cross-tabulations by gender, age group, and disability type.

To explore associations between behavioral factors and key outcomes, we conducted inferential analyses using the COM-B framework (Capability, Opportunity, and Motivation). The outcomes of interest were: (1) the likelihood that a PWD would apply for a tax exemption within the next year, and (2) current tax compliance status. COM-B factors were constructed using simple average indices. For each factor (capability, opportunity, and motivation), we assigned a score of 1 to each relevant indicator if it was present, and 0 otherwise. For example, a respondent who had received financial literacy training received a score of 1 under knowledge, and skills. The final score for each factor was calculated by averaging across all relevant indicators.

To identify the strongest predictors of tax compliance, we ran a simple logistic regression using the COM-B factor scores as explanatory variables.

Qualitative data analysis involved anonymizing transcripts, which were then imported into NVIVO v14 for coding. The data were analyzed thematically, with codes and themes developed following the COM-B model (Capability, Opportunity, Motivation – Behaviour). This ensured that both structural and behavioral insights were systematically captured and linked to practical implications for intervention design. Triangulation of findings between qualitative and quantitative data, as well as with secondary literature (e.g., KNBS, Sightsavers, UNDP), strengthened the validity and depth of interpretation.

3.5 Ethical Considerations

The study adhered to strict ethical protocols to protect participants' rights. Informed consent was obtained verbally or in writing before data collection. Participation was voluntary, and no identifying information was included in final reports. Enumerators were trained on disability etiquette, confidentiality, and inclusive research practices. Approval for the research was granted by the commissioning organization and partners.

3.6 Limitations

Despite the insights that the study yielded, it would be important to note some limitations. The use of DPOs as the main source of recruiting the representations of the Persons with Disabilities might have created an over determinism of empowered, informed, and educated Persons with Disabilities, more than the rest of the population.

To counteract this possible bias, in the study, triangulation was undertaken using existing secondary sources such as data found in the Kenyan National Bureau of Statistics (2019 Census), Sightsavers (2023), and policy/ scholarly literature in order to confirm and situate the themes that emerged.

Despite its limitations, the study provides a solid foundation of facts that may be utilized to develop administrative and policy changes aimed at increasing the inclusivity of taxes including people with disabilities in Kenya.

SURVEY FINDINGS

4.1 Introduction

This section presents key findings from the national study on tax concerns of Persons with Disabilities. It highlights the experiences, barriers, and opportunities identified through both quantitative and qualitative data.

4.2 Demographic Information

The participants in this study were drawn from OPD groups across Kenya, whose demographic characteristics were captured to understand their backgrounds, disability types, and access to key services.

4.2.1 Gender Distribution

This study surveyed 280 respondents across various disability categories, with a relatively balanced gender distribution (48 % male, 52% female) as well as age distribution.

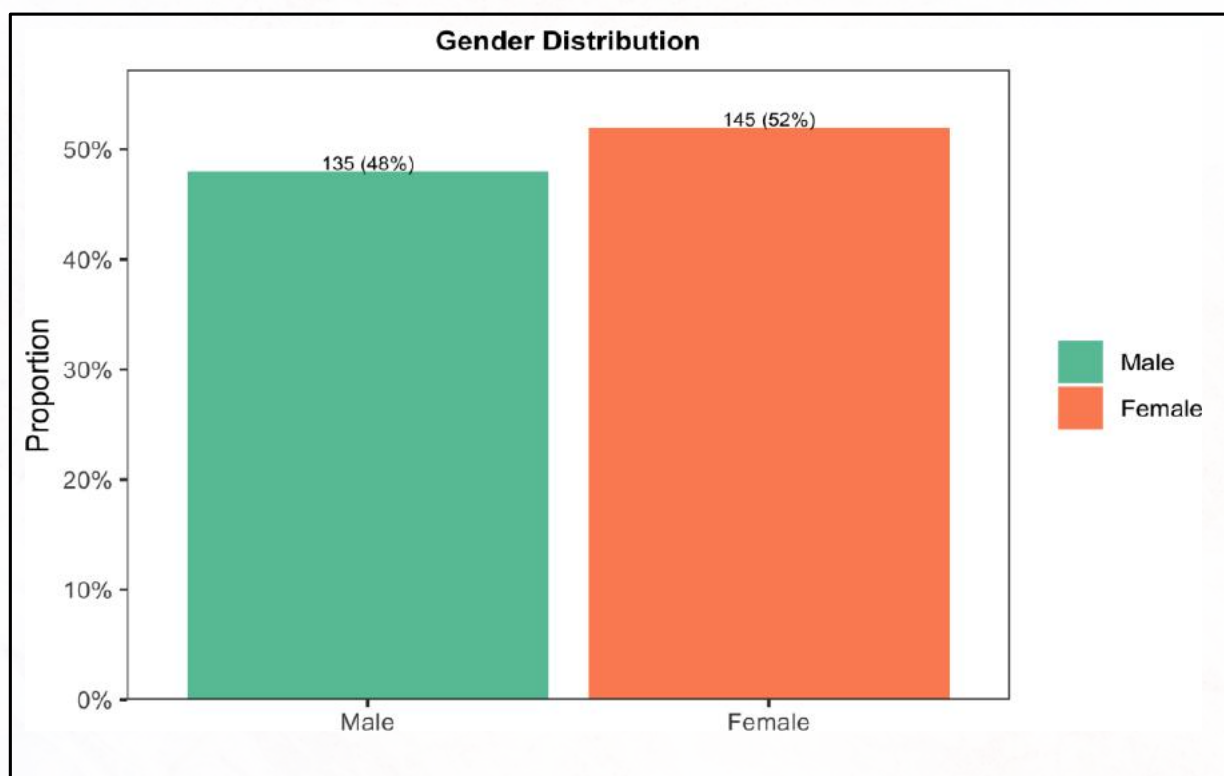


Figure 1: Gender Distribution

The inclusion of the two genders exemplifies the gender distribution of the PWD community in Kenya where women represent a marginally larger number (57% of all Persons with Disabilities) (KNBS, 2019). The gender representation of the study enables a thorough examination of the distinctions between the experiences, difficulties, and resources available to men and women with disabilities. According to the Prevention Collaborative (2024), the non-uniform sample helps develop inclusive policies that take into account the requirements of both genders as well as the particular difficulties experienced by women with disabilities.

4.2.2 Age Bracket of the Respondents

The age distribution of the participants was gauged and the study focused on age ranges between 18 and 50+ years. The majority of respondents were aged 26-30 years at 20% of respondents. The minority group were those aged 46-50 years.

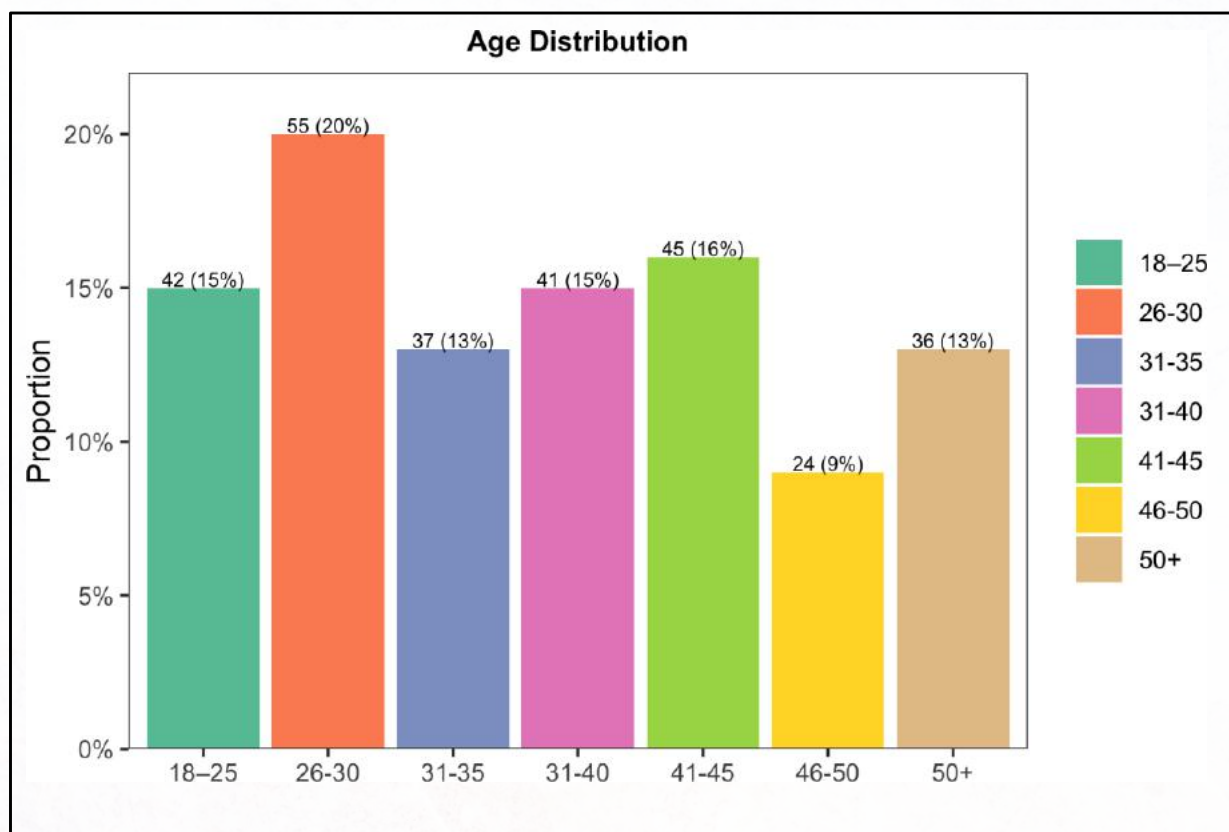


Figure 2: Age Distribution

Given that individuals of all ages face different challenges when trying to access resources, services, and tax-benefitting procedures, it is important to fully understand the age distribution. For instance, older

Persons with Disabilities may face exponentially greater health and caretaker responsibilities that impede their economic engagement, while younger Persons with Disabilities may encounter challenges when they start working and become financially independent. It is a piece of age-specific knowledge that may be applied to match the needs and abilities of Persons with Disabilities at various periods of life with policy recommendations and interventions, such as tax inclusiveness initiatives.

PWD Validation Meeting



4.2.3 Disability Distribution

The survey also sought to establish the percentages of the respondents who had some form of disability. Out of the total number of respondents, the majority of respondents (67.9%) reported having physical disabilities, making this the largest group in the sample followed by visual disabilities (16.8%), hearing disabilities (7.1%), and intellectual disabilities (3.6 %). There were no respondents with psychosocial disabilities in the study.

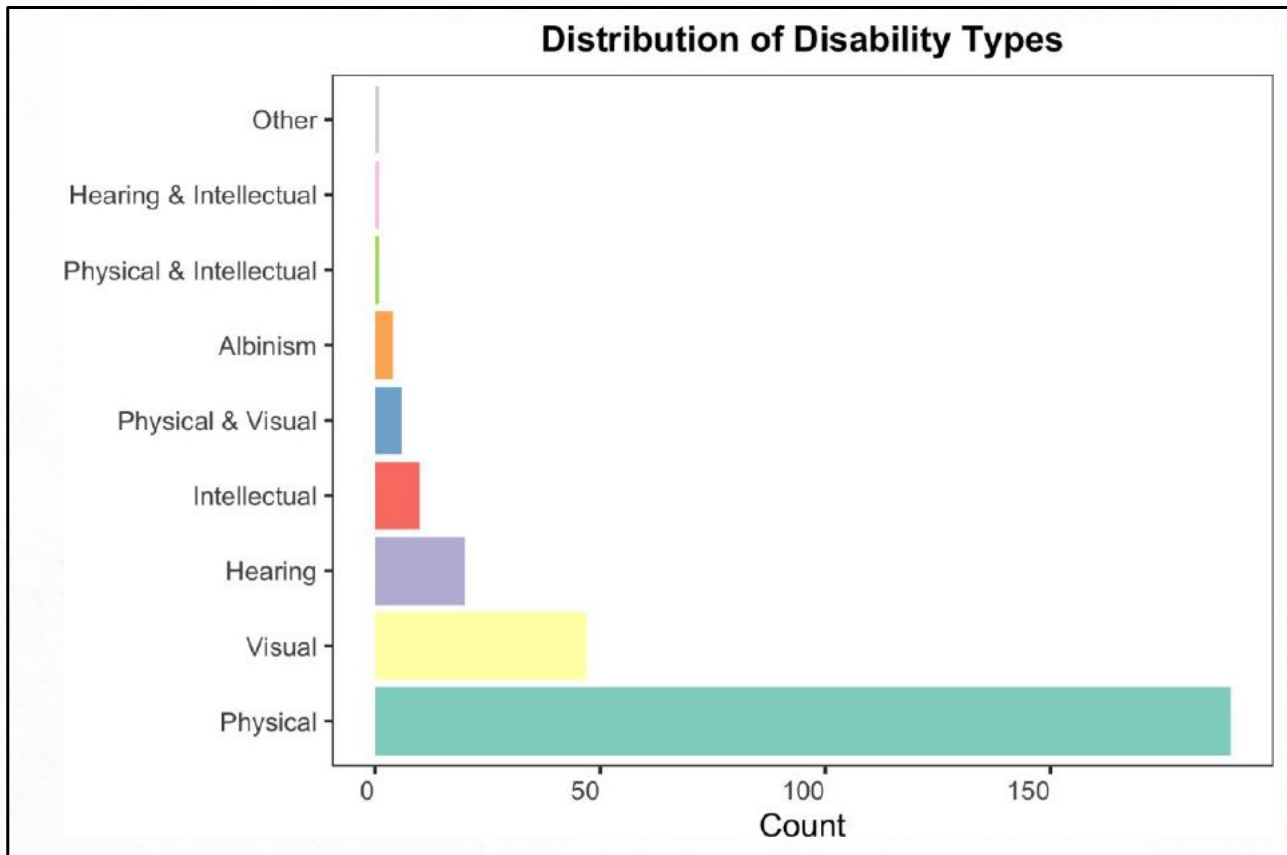


Figure 3: Disability Status

The frequency of physical disability witnessed in this research corresponds to findings of the Kenya Population and Housing Census (KPHC, 2019), since mobility impairment heads at 42% against visual (36.4%), cognitive (23.2%), hearing (16.7%), self-care (15.3%), and communication (12.1%) impairments. The larger percentage of physical disabilities in the sample is indicative of national prevalence and visibility because people with mobility impairments often are members of disability groups. For focused initiatives, this distribution aids in identifying groups who face more obstacles, such as those pertaining to employment and tax benefits.

4.2.4 Educational Attainment and Employment of Respondents

The educational level of respondents was also examined and showed that a majority of them at 43.2% had tertiary education, which represents a relatively educated sample. However, just 26.8% were employed formally indicating an ongoing issue with employment among persons with disabilities.

This disparity suggests that higher education is not an accurate indicator of Persons with Disabilities' equitable access to the labor market, which is most likely due to systemic barriers, discrimination, or inaccessible workplaces. These findings have highlighted the need for targeted policies and actions that would improve education while simultaneously removing institutional and structural barriers to employment and economic opportunities.

4.2.5 Registration Status with the Kenya Revenue Authority

The study also determined the degree of tax registration of the Persons with Disabilities. A sizable percentage of the respondents (81.1%) strongly stated that they were registered with the Kenya Revenue Authority (KRA) whereas 18.9% were not. This indicates high PWD engagement with regard to formal taxation. The survey is also an indication of increase in awareness and PWD inclusion in national taxing structures.

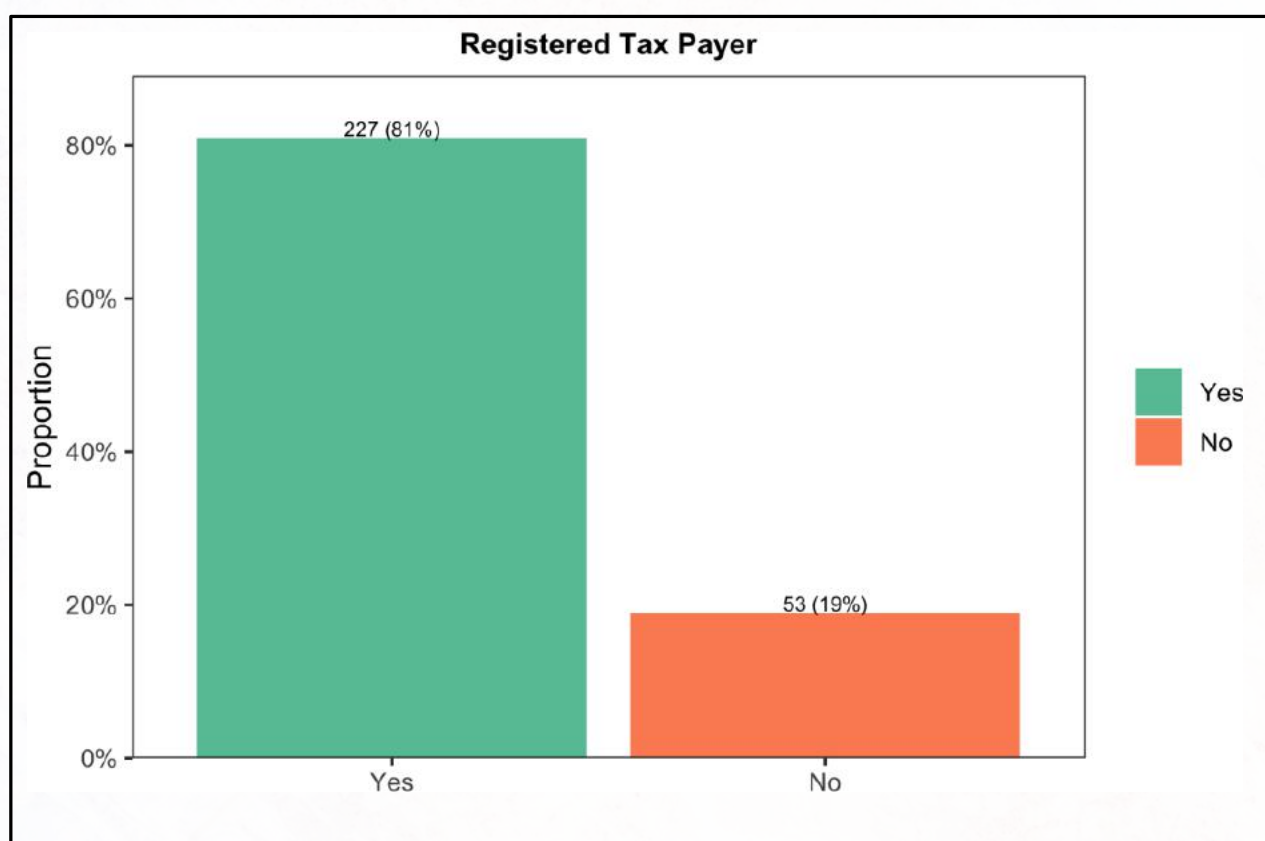


Figure 4: Registration Status with the Kenya Revenue Authority

This means that it is important to address the familiarization of many Persons with Disabilities with the patronage of their duties and rights in the national tax system, as indicated by the high registration level among the respondents. This involvement shows that there is a step to traditional economic integration and inclusion, which can help to provide access to taxation related benefits or incentives that are meant to be used by Persons with Disabilities. It also indicates the possible successful work of outreach and advocacy activities of government agencies and disability movements. Nevertheless, the almost 19% not registered posing challenges in awareness, access or assistance show a need to have special intervention so that full inclusion in the structures of taxation can be pursued.

4.2.6 Registration with the National Council for Persons with Disabilities

The survey reviewed association with the National Council for Persons with Disabilities (NCPWD) to determine how disability access services were obtained. Results indicate that 85.7% of the respondents registered with the Council as compared to 14.3% who did not. This is a high rate of registration which is an indication of more uptake of disability benefits, official acceptance. It has also been revealed in the survey that active participation of Persons with Disabilities in state supported social programs is showing a positive trend as Persons with Disabilities are coming forward to seek inclusion.

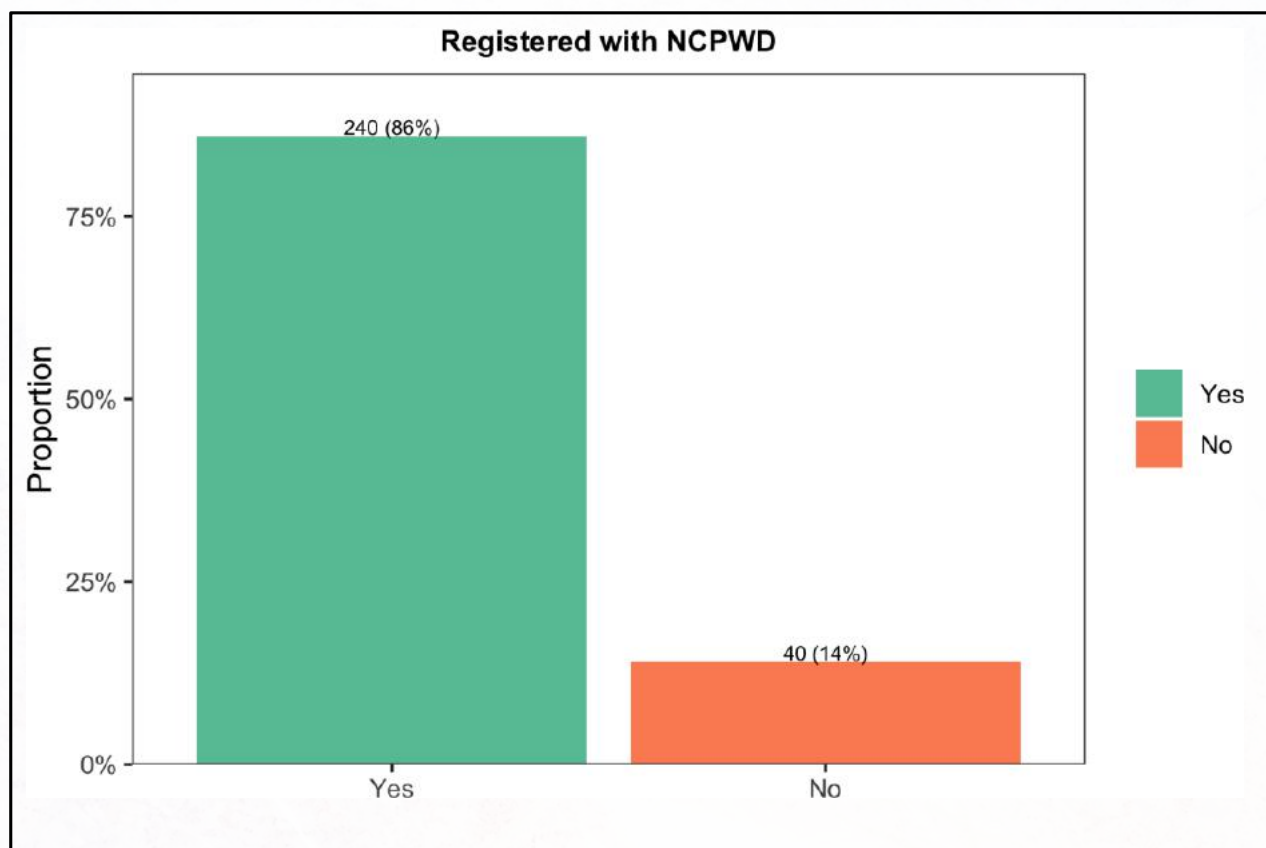


Figure 5: Registration Status with the National Council for Persons with Disabilities

The high registration rate with the NCPWD indicates that most Persons with Disabilities are working within institutional means to protect their rights and access entitlements. This implies greater formal acknowledgment of PWD in state programs and may facilitate access to social protection services, tax exemptions, healthcare, and education. However, 14.3% of unregistered respondents face impediments against registration, indicating the need for specific interventions as the registration is a key process towards access to tax incentives by this group.

4.3 Barriers to Effective Tax Inclusivity: Capability, Opportunity, and Motivation Gaps

This section examines the barriers that Kenya's Persons with Disabilities have faced in ensuring that taxes are properly inclusive. It looks at how knowledge, opportunity, and motivation inequalities limit Persons with Disabilities' ability to fully benefit from tax-based incentives.

4.3.1 Capability Gaps: The Knowledge-Understanding Divide

This section takes a look at the knowledge and understanding gap on tax incentives and other processes among Persons with Disabilities in Kenya:

Awareness vs. Understanding

Table 1: Awareness vs. Understanding

METRIC	PERCENTAGE
Awareness of Tax Incentives	79.6%
Awareness of Tax Exemption Registration Process	51.8%
Understand Exemption Application Process	47.1%
Confident Filling KRA Returns	61.1%
Received Financial Literacy Training	20.0%

The study reveals a critical disconnect between awareness and comprehension of tax incentives. A majority of the respondents (79.6%) were aware of tax incentives available to Persons with Disabilities. However, only 51.8% of respondents were aware of the tax exemption registration process. Understanding of the exemption application process was even lower, with just 47.1% of respondents indicating they knew how to apply for the exemption. The low understanding of registration processes was consistent across all disability types, age groups, and genders, indicating systemic rather than demographic-specific challenges as highlighted in Figure 7, 8 and 9.



This suggests that while information about tax incentives reaches the PWD community, the complexity of processes creates significant barriers to utilization. The capability gap is further evidenced by only 61.1% of respondents expressing confidence in filling KRA returns and a mere 20% having received financial or tax literacy training:

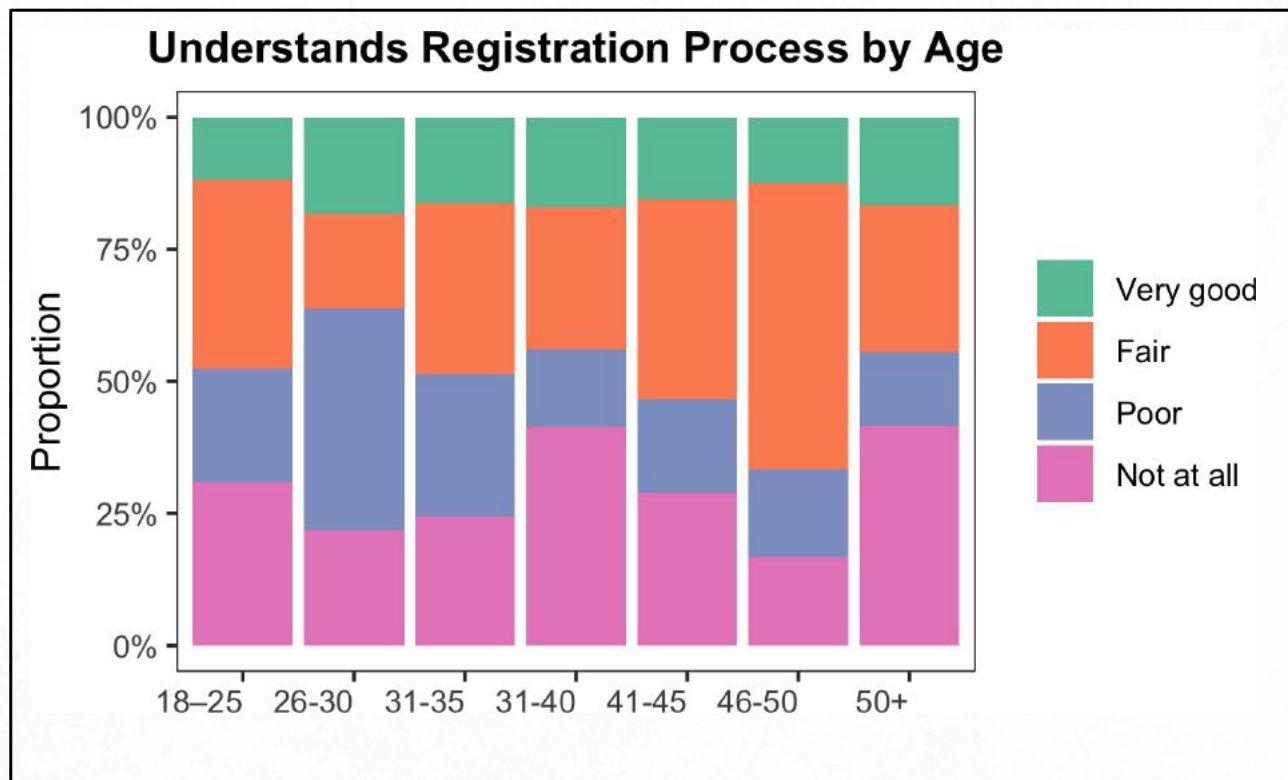


Figure 6: Understanding Registration Process by Age

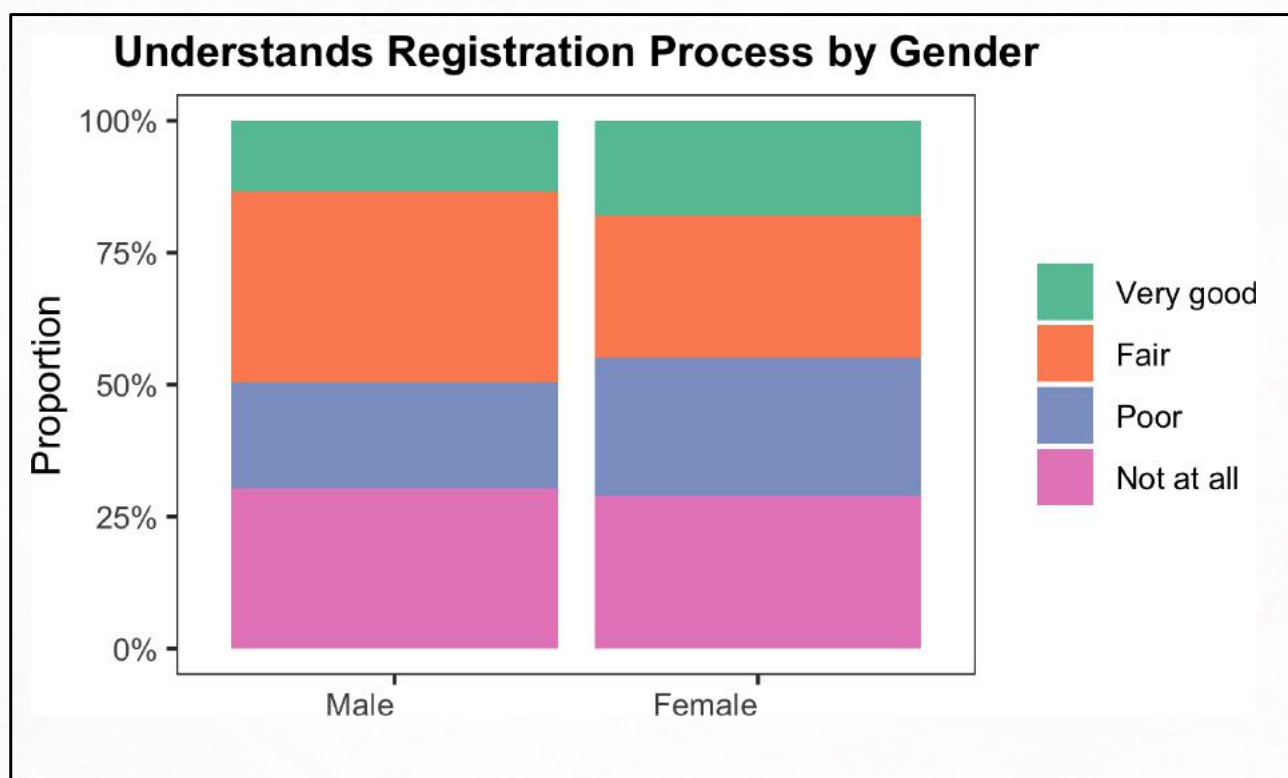


Figure 7: Understanding Registration Process by Gender

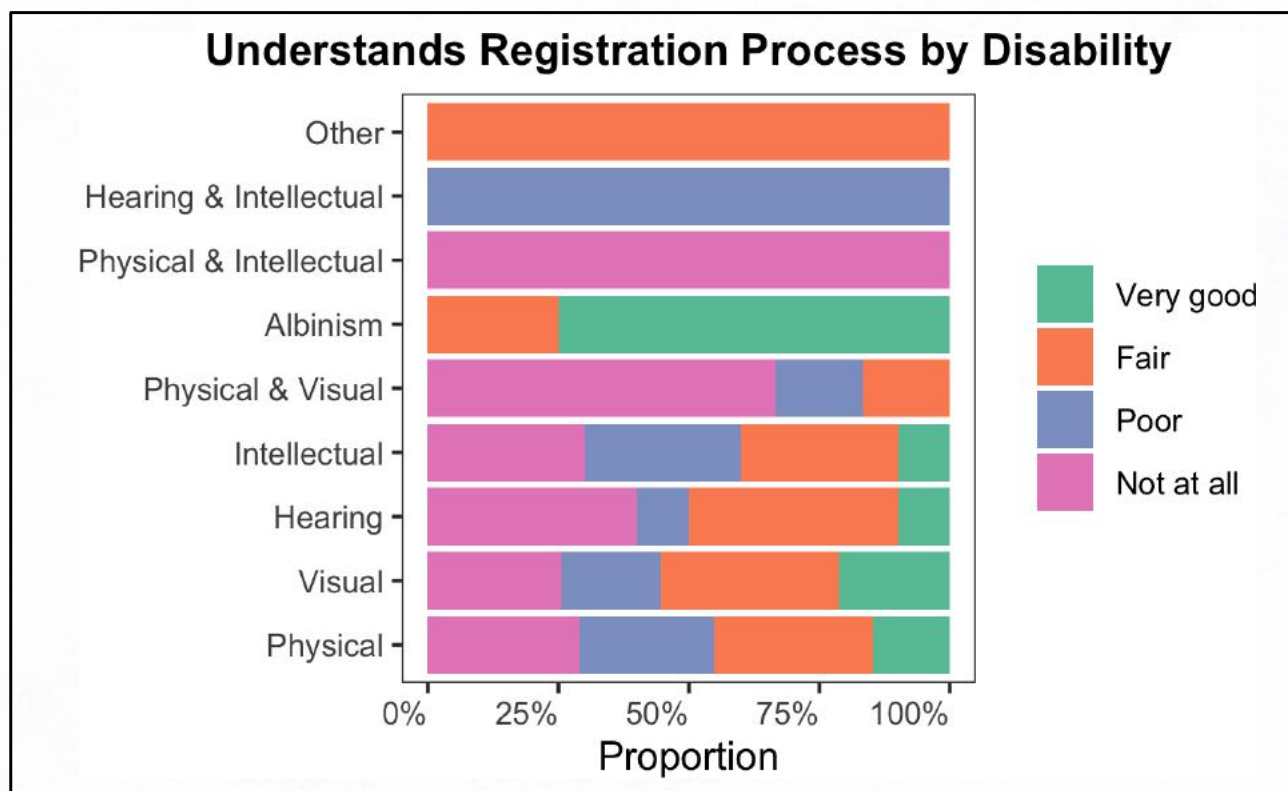


Figure 8: Understanding Registration Process by Disability

The results show that, despite high awareness, Persons with Disabilities are unable to fully utilize tax benefits due to a lack of knowledge and confidence in their registration. The absence of clear guidance and financial literacy indicates the necessity of appropriate training, streamlined processes, and strong support. This limits the efficiency of tax relief, which keeps Persons with Disabilities economically marginalized, resulting in their exclusion from official fiscal initiatives.

4.3.2 Opportunity Barriers: Digital Divide and Accessibility Issues

The section discusses the obstacles faced by Persons with Disabilities in accessing taxation services, including geographical proximity, accessibility, and perceptions of KRA's disability-friendliness, despite high access to digital and smartphone services

Table 2: Digital Divide and Accessibility Issues

METRIC	PERCENTAGE
Regular Internet Access	77.9%
Smartphone Access	85%
Perceived KRA PWD friendliness	41.1%

Despite relatively high technology adoption rates, significant opportunity barriers persist. Digital access among respondents was relatively high, with 85% reporting access to a smartphone and 77.9% having regular internet connectivity. However, geographic and accessibility barriers remained significant. More than half of the respondents lived over 10 kilometers away from the nearest Kenya Revenue Authority (KRA) office, posing a logistical challenge for in-person services. Additionally, only 41.1% of participants perceived KRA services as being “disability-friendly,” underscoring concerns about service accessibility.

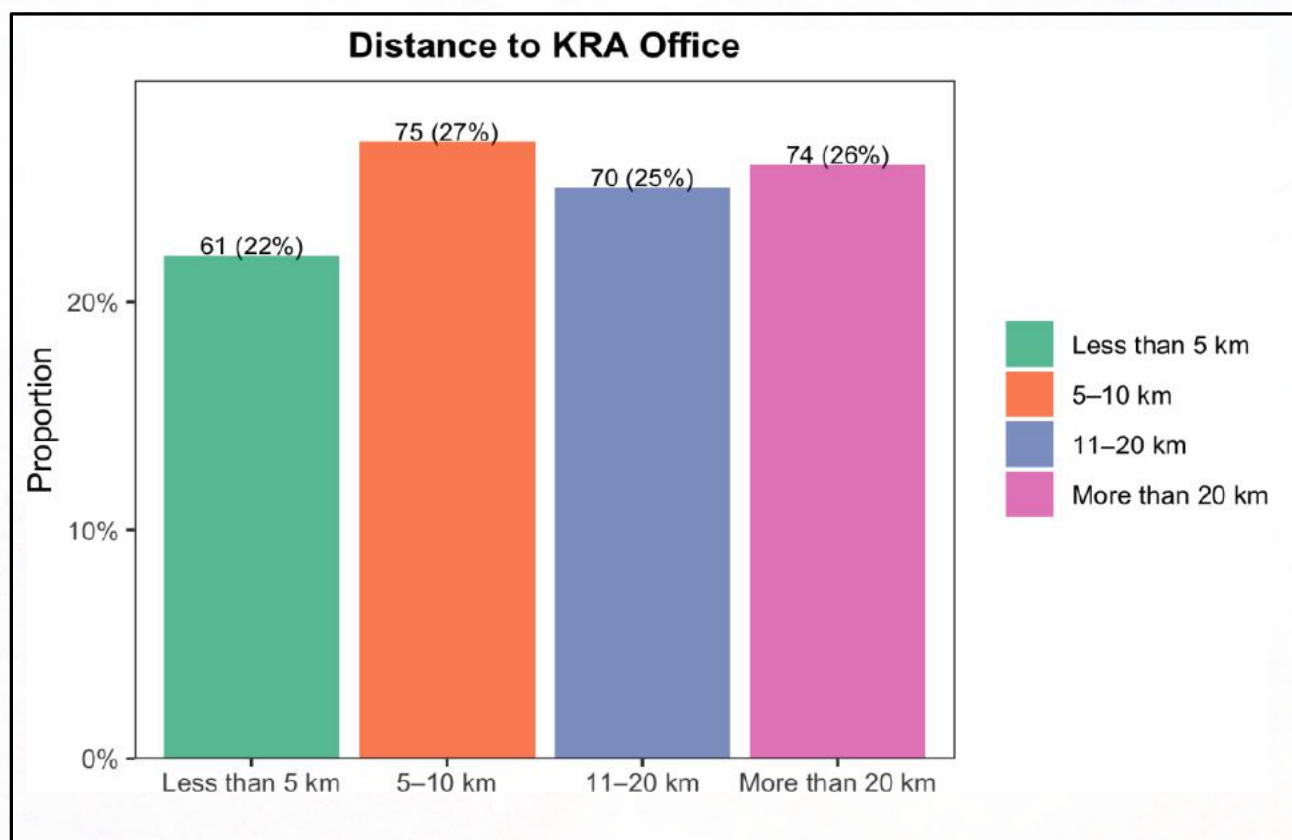


Figure 9: Distance to KRA Office

These findings indicate that tax service accessibility by Persons with Disabilities in Kenya is relatively high; nonetheless, the findings expose major obstacles that compromise the effective utilization of tax services by Persons with Disabilities. The percent of the KRA being viewed as disability- unfriendly and the distance of the offices creates a major barrier to accessibility. This gap also points to such steps as remote support, mobile-oriented services, and staff training focused on disability awareness to ensure that tax incentives and services are actually accessible and usable by all Persons with Disabilities and not merely by the ones with technological access.

4.3.3 Motivation Levels: High Intent, Moderate Action

The motivation component shows encouraging levels of belief in the system's benefits:

Table 3: High Intent, Moderate Action

METRIC	PERCENTAGE
Believe exemptions improve financial situation	83.9%
Are likely to make an application	75%
Trust in fair processing	78.2%
Attempted Application	38.6%

A majority of respondents (83.9%) believed that accessing tax exemptions would improve their financial situation. Reflecting this optimism, 75% expressed a likelihood to apply for the exemption. Additionally, 78.2% of respondents indicated trust in the fair processing of exemption applications, suggesting a general confidence in the system's ability to handle applications equitably. However, the gap between motivation (75% likely to apply) and actual behavior (38.6% attempted application) indicates that capability and opportunity barriers significantly impede action despite strong motivation.

4.3.4 Behavioral Outcomes: The Implementation Gap

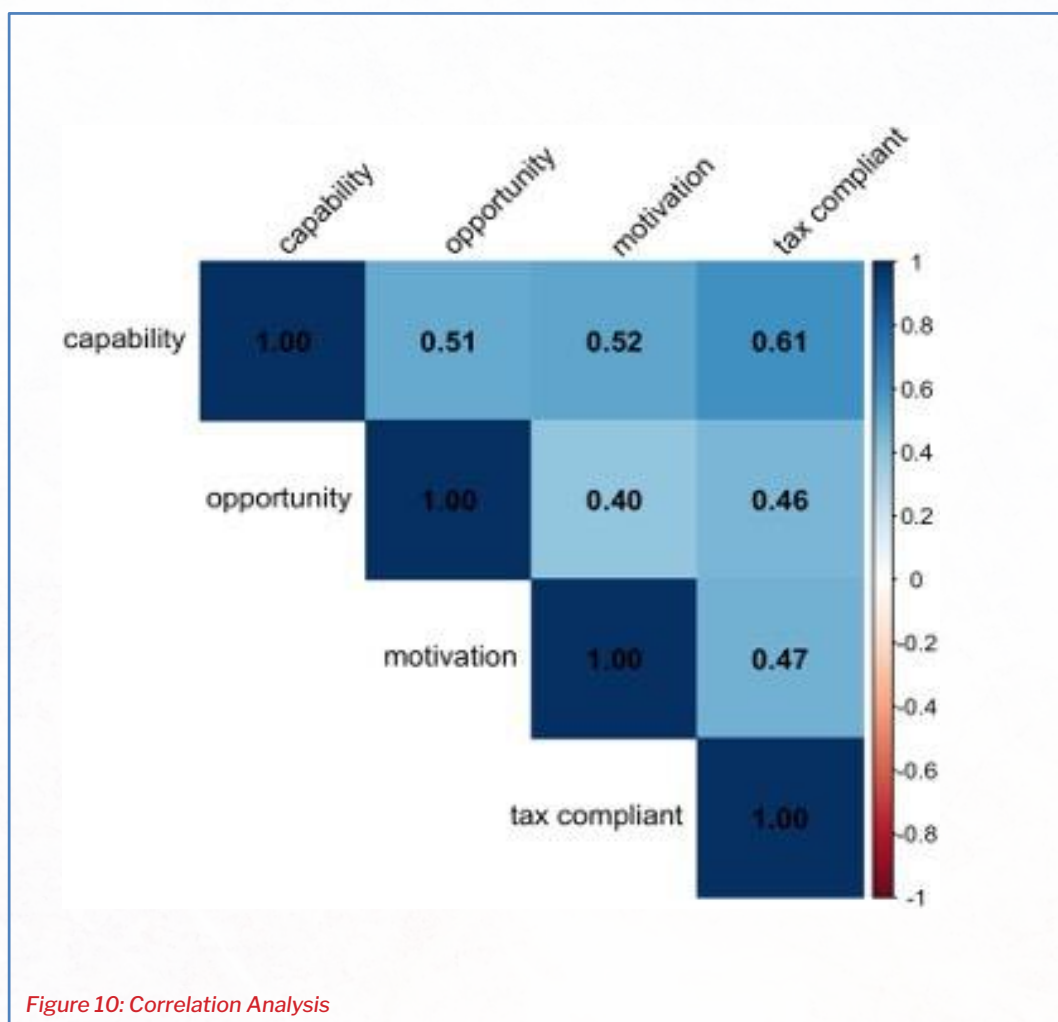
The study highlights a significant gap between awareness, and the actual utilization of tax incentives among persons with disabilities. While 81.1% of respondents were registered with the Kenya Revenue Authority (KRA), 85.7% registered with the National Council for Persons with Disabilities (NCPWD), and 79.6% being aware of the existence of tax incentives, only 38.6% had ever attempted to apply for tax incentives. These findings underscore the importance of addressing capability barriers in order to improve tax compliance among Persons with Disabilities.

4.4 Statistical Analysis and Predictive Factors

The statistical analysis of a survey reveals the key demographic and socio-economic factors influencing tax registration and accessibility to disability services among Persons with Disabilities.

4.4.1 Correlation Analysis

The correlation matrix reveals important relationships between variables, showing how capability, opportunity, and motivation factors interact to influence behavior outcomes. It offers a clearer picture of which factors are most strongly associated with positive tax-related outcomes for.



Correlation analysis identified relationships between capability, opportunity, motivation and tax compliance within Persons with Disabilities. The values of correlation go from 0 (non-existent relationship) to 1 (strong relationship). The analysis reveals a positive and moderately strong connection between capability and tax compliance. Persons with Disabilities with knowledge, skills, and confidence in the tax system are more likely to comply, such as mastering how to register, file, or claim exemptions. This ability allows them to maximize tax credits, despite being motivated or aware of the opportunity. This suggests that positive gains in one factor are linked to positive gains in others.

The second relationship indicates that opportunity, as well, is important, including access to tax offices, disability-friendly services, and platforms on the Internet. It assumes a dominant position in comparison to capability because it is weaker but very vital. Persons with Disabilities who feel that Kenya Revenue Authority (KRA) has accessible services would tend to obey. The correlation between the presence of opportunities like internet or KRA centers and compliance among persons with disabilities is lower, suggesting that motivation plays a medium role in compliance. Self-driven Persons with Disabilities, driven by social influence, personal values, or incentives, have a higher chance of compliance, but capability is less powerful. Desire to pay taxes is not sufficient without practical knowledge.

These capabilities, opportunity and motivation also relate among themselves. As an example, capability is mainly correlated with both motivation (0.52) and opportunity (0.51). This means that knowledge and capability can enhance an individual in assessing opportunities as well as the inclination to take up action. The study revealed that knowledge and skills in tax processes are the strongest enablers of tax compliance among Persons with Disabilities. While opportunities and motivation are essential, they alone cannot induce compliance. To achieve tax inclusivity, policy must support capacity building, awareness creation, and empowerment by equipping Persons with Disabilities with practical knowledge to access resources in the tax system.

4.4.2 Predictive Modeling Results

The study presents the results of a logistic regression model that identifies the capability, opportunity, and motivation factors that directly predict tax compliance behavior by Persons with Disabilities, providing insights into their comparative significance and their impact on compliance outcomes:

Table 4: Predictive Modeling Results

COM-B FACTOR	ODDS RATIO	95% CI	P-VALUE
(Intercept)	0.826	(0.392 - 1.728)	0.612
Capability	3.534	(2.425 - 5.381)	<0.001
Opportunity	1.370	(1.039 - 1.842)	0.03
Motivation	2.232	(1.318 - 3.871)	0.003

The regression results indicate that the capability has the most profound effect on the tax compliance with an odds ratio of 3.534 and a very significant p-value (<0.001). This implies that Persons with Disabilities with those capabilities Persons with Disabilities (the required knowledge, skills, as well as confidence to go through the tax processes) are more than three times more likely to be compliant than those lacking those capabilities. It underscores technical competency and actual knowledge to be the most critical key to positive behavior. Motivation also turns out to be an important predictor with odds ratio of 2.232 and statistical significance ($p = 0.003$). This indicates that Persons with Disabilities who feel the commitment to meeting tax requirements due to their own motivation, perceived gains of refraining or their self-motivation would tend to behave well. Nevertheless, it is less powerful compared to capability, which suggests that motivation cannot serve as the substitute to knowledge and skills.

Conversely, opportunity has the odds ratio of 1.370 where p is marginal in terms of significance ($p = 0.03$). This means that although tax benefits and service opportunities or environments that facilitate achievement can be influential, the role played by capability and motivation is stronger than access. The study suggests that tax compliance with persons with disabilities is not solely dependent on opportunities or access, but also on the individual's skills and motivation. The findings suggest that interventions should focus on enhancing functional capabilities, such as training, simplification of guidance, and easier tax system use. The best approaches should foster motivation through awareness of benefits and incentives, and the opportunity should be facilitated but not sufficient.

4.4.3 Critical Insights and Implications

The findings suggest that while people are aware of the benefits of a system, few are actively applying it due to lack of knowledge, experience, and barriers, and addressing these bottlenecks will lead to increased action.

The Capability-Action Paradox

The high degree of awareness (79.6) and low degree of application (38.6) indicates that information is not sufficient to cause change in behavior. Not knowing how to register, which forms to fill out, what

to attach to the forms, or how to file returns is the missing link. Step-by-step instructions, checklists in plain English, peer navigators, community clinics, and quick hands-on training are examples of practical support delivery modalities that are necessary for this. Rather than increasing advertising campaigns, completion rates can be significantly raised by streamlining forms, reducing the number of stages, and offering assistance filling (both onsite and virtual).

System Accessibility Challenges

The perception that only 41.1% view KRA services as disability-friendly, combined with geographic barriers, suggests systemic accessibility issues that extend beyond digital access to include service design and delivery. Accessibility in service design involves more than just web access. Priorities include WCAG-compliant online portals, screen reader support, sign-language interpreters, quiet rooms, ramps, lifts, and clear wayfinding. Reducing travel burdens can be achieved through mobile tax clinics, community pop-ups, helplines, and links with NCPWD service points. By creating accessible digital and physical interaction points, services can be accessible to everyone.

Trust vs. Action Disconnect

Trust in fair processing is high (78.2%) but this does not translate into high applications thus the barrier is a practical one not a hung-up one. Better messaging is not the answer, but better systems. Facilitate verification by automatically sharing data with NCPWD, auto-fill forms, eliminate redundant documentation, give a live status of applications, and establish service-level objectives (e.g., turnaround time, reasons of rejection, resolution rates). Auto-reminders, progress updates, and renewal notifications can be helpful, but reducing friction that causes motivated applicants to become trapped in the process and give up is the most significant effect.



4.6 Qualitative Findings

This section presents insights from the qualitative component of the study, which aimed to complement the survey data by exploring the lived experiences, perceptions, and institutional perspectives related to tax exemptions for Persons with Disabilities in Kenya. While the quantitative survey offers broad trends and statistical associations, the qualitative interviews provide a deeper understanding of the personal, social, and systemic dimensions that shape Persons with Disabilities' interactions with the tax system.



Source: taken by one Felix in Kisumu July 2025

4.6.1 Stakeholder Roles and Processes in PWD Tax Implementation

The PWD tax exemption system in Kenya is a multi-stakeholder multi-step process that entails medical evaluation, certification with the assistance of the KRA. This section analyzes roles, procedures, and obstacles in gaining access, and it points out systemic difficulties in implementing policies and inclusion.

Key Stakeholders in PWD Tax Exemption System

The tax exemption system for Persons with Disabilities in Kenya involves multiple stakeholders working across various levels of government and civil society. This report examines the roles, challenges, and interconnections between these key participants in implementing Kenya's tax exemption policies for Persons with Disabilities.

The National Council for Persons with Disabilities (NCPWD) serves as the primary gateway to tax benefits, handling both registration and application processing. As described by one official, the Council functions as a **“bridge between county and headquarters for case forwarding”** with core responsibilities spanning economic empowerment programs and coordination of the tax exemption process. Registration with NCPWD is mandatory.

“Must be registered by the National Council of people living with disability and this is done by going through a panel of doctors who certify if you have disability or not. One is given a registration number.” IDI participant Nairobi

Medical facilities play a crucial role in the assessment and certification process. The system designates specific facilities for different disability types: Physical disabilities assessed at Mbagathi (twice monthly) and Mama Lucy (once monthly), while Hearing disabilities assessed daily at ENT clinic and Visual disabilities assessed every Thursday. This specialized approach ensures appropriate medical expertise but creates accessibility challenges, particularly for rural residents who must travel significant distances for assessments.

The Kenya Revenue Authority (KRA) implements tax exemptions following the vetting and certification process. However, implementation faces challenges as some Persons with Disabilities report that ***“Some KRA staff ‘forget’ or ignore exemption policies.”*** This inconsistent application has prompted recommendations that ***“KRA should put a penalty on employers who do not enforce the tax exemption certificate”*** to ensure compliance and protect PWD rights to tax relief.

County Governments contribute significantly to disability inclusion through policy development and implementation. In Kakamega County, for example, the ***“County has established a committee for disability inclusion”*** with ***“representatives down to ward level”*** and has passed formal ***“Tax exemptions for Persons with Disabilities established and articulated in county policy.”*** These local government structures provide essential on-the-ground implementation of national disability policies.

Employers serve as critical but sometimes reluctant participants in the tax exemption system. While they provide necessary documentation and implement payroll adjustments, many Persons with Disabilities report that employers are not supportive or concerned about the process and the only support they give is time away from work for one to follow-up the process. Some interviewees noted that ***“Some employers are reluctant to effect the tax exemption because they feel PWD is gaining a lot,”*** highlighting attitudinal barriers that persist despite legal frameworks.

Educational institutions, particularly special schools, function as important information hubs for PWD tax benefits. Joytown Secondary School for the Physically Handicapped was identified as a ***“Critical information source about tax exemptions”*** by one interviewee, while another noted, ***“I got my disability certificate while I was in school, that’s where we got the forms.”*** These institutions often fill critical information gaps that formal government communication channels fail to address.

Process of Tax Exemptions for People Living with Disability

The tax exemption program for Persons with Disabilities in Kenya represents a significant financial relief mechanism designed to address the unique economic challenges faced by this community. ***“PWD have mandatory expenses that normal people don’t have the need to get tax relief.”*** The exemption currently covers the first KSh 150,000 of monthly income, translating to approximately KSh 40,000 in monthly tax savings.

The process involves multiple government agencies, including the National Council for Persons with Disabilities (NCPWD), medical facilities, and the Kenya Revenue Authority (KRA). While intended to provide economic support, the application journey requires careful navigation through several interconnected steps, from initial registration to final implementation. As one participant noted, the exemption exists because ***“they should not be taxed because they have a lot of challenges e.g. getting money or being employed.”***

The following step-by-step process outlines the complete journey from initial registration to receiving and implementing tax exemption benefits. Each step requires specific documentation and follows particular timelines that applicants must navigate to successfully secure their tax relief. This process applies to both employed and self-employed individuals with disabilities, though as noted by the National Council representative, **“Tax exemption only applies to income earners filing returns”** who are **“employed or have registered business.”**

Table 5: Process of Tax Exemptions for People Living with Disability

STEPS	DESCRIPTION	KEY ACTIONS
Obtain Medical Assessment	Visit designated facilities for medical assessment based on disability type	Attend assessment clinics: <ul style="list-style-type: none"> Physical: Mbagathi (2x/month), Mama Lucy (1x/month) Hearing: ENT clinic (daily) Visual: Every Thursday Verification and signature at Afya House <p>“The process takes 1–2 weeks after assessment in Nairobi.” KII male</p>
Register with NCPWD	Must be registered with National Council for Persons	Visit medical facility for assessment <ul style="list-style-type: none"> Complete registration forms Obtain NCPWD certificate and number <p>“Must be registered by the National Council of people living with disability... given a registration number” IDI male</p>
Compile Required Documentation	Gather all documents for application	Medical report (<5 years old) <ul style="list-style-type: none"> NCPWD certificate National ID & KRA PIN P10 form Business registration & CR12 (if applicable) Tax compliance cert. Payslip & employer letter (if employed) <p>“Includes P10 form, letter from employer, Tax compliance certificate, KRA PIN” KII female</p>

Apply Online via eCitizen	Submit application through eCitizen	<ul style="list-style-type: none"> ◇ Register on portal ◇ Upload documents ◇ Submit during open windows <p><i>“Process is online on e-Citizen... portal currently closed until mid-August 2025.”</i> IDI female</p>
Attend Physical Vetting	Attend vetting at regional center	<ul style="list-style-type: none"> ◇ Receive email for appointment ◇ Present original documents ◇ Confirm identity and disability status <p><i>“PWD needs to attend a KRA assessment... confirms disability status using standard guidelines.”</i> KII male</p>
Receive Tax Exemption Certificate	Issuance of certificate by KRA	<ul style="list-style-type: none"> ◇ Application reviewed ◇ Certificate issued if approved ◇ Valid for 5 years <p><i>“If successful, one is awarded a certificate by KRA... processing takes 1–2 months.”</i> IDI Female</p>
Implement Tax Exemption	Use certificate for tax relief	<ul style="list-style-type: none"> ◇ Employed: Present to employer for payroll exemption ◇ Self-employed: Apply during tax returns <p><i>“Exemption applies to the first KSh 150,000 of monthly income... ~KSh 40,000 monthly tax savings”</i> IDI female</p>

Barriers to PWD Tax Exemption Access: A COM-B Analysis

The tax exemption program for Persons with Disabilities in Kenya represents a crucial financial relief mechanism designed to address the unique economic challenges faced by this vulnerable population. As stated by interviewees, Persons with Disabilities face “mandatory expenses that able bodied people don’t have” which necessitates tax relief measures. While the current system exempts the first KSh 150,000 of monthly income (approximately KSh 40,000 monthly savings), numerous barriers prevent eligible individuals from accessing these benefits. This report analyzes these barriers through the COM-B framework (Capability, Opportunity, Motivation - Behavior) to identify systemic challenges that limit participation in the tax exemption program.



4.6.2 Capability Barriers to PWD Tax Exemption Access

This section discusses the issue of capability barriers causing difficulties in the delivery of tax exemption to Persons with Disabilities. It points to the lack of knowledge, understanding and confidence that inhibits their traversing of complex procedures.

Physical Capability Barriers

Persons with disabilities face substantial physical challenges throughout the tax exemption application process that directly impact their ability to complete essential tasks. The most prominent physical barrier is the mobility requirement, as Persons with Disabilities must travel to multiple specialized locations for assessment, documentation, and vetting.

The geographical centralization of services creates disproportionate burdens for rural residents and those with severe mobility limitations. In Busia, participants explicitly noted that **“the assessment process [is] tedious, starting from the assessment by a panel, where they have to travel to Eldoret. Here they need transport and other expenses including for a guide and transporting wheelchairs.”** This travel requirement is particularly challenging for wheelchair users and those requiring mobility assistance.

Medical assessments impose additional physical demands, as different disability types require visits to specific facilities. For deaf individuals, the process is especially burdensome as they **“must go to Nairobi for assessment, where they need transport. Audiology machines for testing are only available now in Kapsabet Mission hospital.”** The specialized nature of these assessments means Persons with Disabilities often cannot access services locally, regardless of their physical limitations.

Infrastructure accessibility compounds these challenges, with multiple reports of government buildings lacking basic accommodations. In Bungoma, Persons with Disabilities reported that the **“KRA office is not friendly to wheelchair users. Has no ramp, steep stairs and narrow corridor.”** When one participant raised this concern, “he was told that they will create a room downstairs at the security office for them. He felt that was discriminatory.” Similar issues exist in Nairobi, where “KRA infrastructures [are] not friendly to them especially the visually, wheel chair users.”

Financial capability intersects with physical capability, as the process requires substantial resources for travel, accommodation, and medical assessments. Persons with Disabilities report that **“Audiology test costs ksh. 2000. Bera test costs ksh. 7000 in Kapsabet,”** and assessment appointments are limited to **“a maximum of 3 people per day,”** often resulting in multiple trips. The rehabilitation center head confirmed this, noting the process is **“tedious and long and financially strenuous where you are asked to do medical reports which sucks a lot of money from them.”**

Psychological Capability Barriers

Beyond physical limitations, significant psychological capability barriers prevent many Persons with Disabilities from successfully navigating the tax exemption process. The most fundamental is the knowledge gap, particularly pronounced in rural areas. As observed in Meru, **“The people in the grassroots have no idea at all what tax exemption is and have never heard of it. The majority of those who could articulate themselves about this tax exemption were the leaders of the Persons with Disabilities or those based in town areas.”**

Digital literacy presents another critical psychological barrier. The shift to online applications through the eCitizen platform has created new challenges, as **“those who are not computer literate”** struggle with the system. One participant emphasized that **“the platform is not Persons with Disabilities friendly and one can’t do it without support.”** This digital divide particularly affects older Persons with Disabilities, as **“those over 50 have no clue what KRA is”** and therefore cannot independently navigate online systems.

Documentation complexity creates cognitive barriers for many applicants. The process requires gathering and managing numerous documents including **“p10 form, letter from the employer, Tax compliance certificate, KRA pin,”** medical reports, and NCPWD registration certificates. This documentation burden is especially challenging for self-employed Persons with Disabilities who **“need to have proper documentation of their finances while many do not have financial literacy.”**

The need to navigate multiple systems and bureaucracies creates significant cognitive load. Persons with Disabilities must understand processes across medical facilities, NCPWD registration, and KRA tax systems. One county official admitted that there’s **“no centralized database by ward or sub-county,”** making information tracking difficult even for government staff. This system complexity means many Persons with Disabilities cannot effectively advocate for themselves without assistance.

Communication barriers particularly affect those with sensory disabilities. While **“sign language interpreters [are] provided during vetting,”** deaf individuals face significant challenges throughout earlier stages of the process. The limited availability of communication accommodations means many deaf Persons with Disabilities cannot access critical information about tax exemptions unless they attend special schools, which were identified as **“critical information sources about tax exemptions”** and places where **“peer networks with other people with disabilities”** share essential knowledge.

4.6.3 Opportunity Barriers to PWD Tax Exemption Access

This section explores the opportunity barriers which restrict the accessibility of Persons with Disabilities towards gaining the benefits of tax exemptions. It looks into the systemic, infrastructural issues as well as resource-related issues that impact accessibility, equity, and participation.

Physical Opportunity Barriers

The physical environment in which Persons with Disabilities must navigate the tax exemption process presents substantial barriers to participation. Most fundamentally, the limited geographic distribution of vetting centers forces applicants to travel long distances. Persons with Disabilities in Nairobi specifically questioned **“why can’t they be in all Huduma Centre outlets rather than them being told to go to the KRA headquarters or NCPWD which is costly and distant.”** This centralization particularly affects rural residents, with Kajiado residents noting a poor network which does not allow them to file returns by themselves hence having to get to the cyber guys.

The timing and frequency of vetting sessions severely limit access opportunities. The NCPWD representative explained that the **“Portal operates quarterly windows (June, October cycles)”** and is **“Currently closed until mid-August 2025.”** Busia participants further noted that **“the panel for vetting sits every 3 months,”** creating substantial waiting periods. Missing a quarterly window means waiting months for the next opportunity, during which time employed Persons with Disabilities continue paying taxes that should be exempted.

Technology infrastructure limitations create additional physical barriers. Many Persons with Disabilities reported that the eCitizen platform has **“a lot of systems not working making them unable to get assistance.”** Technical challenges include **“high-resolution phone cameras cause upload failures”** and **“file size limitations on eCitizen platform.”** These technical constraints make digital application nearly impossible for many, especially in rural areas where Kajiado Persons with Disabilities are really complaining about poor networks.

Medical assessment facilities are particularly limited for certain disability types. For hearing assessments, **“the government does not trust other government facilities for audiology testing except Kenyatta National Hospital and now the mission hospital in Kapsabet.”** This restriction means deaf individuals from across the country must travel to specific locations regardless of distance.

Social Opportunity Barriers

Beyond physical constraints, Persons with Disabilities face significant social barriers that limit their opportunities to access tax exemptions. Information dissemination is highly inconsistent and often fails to reach those who need it most. Persons with Disabilities in Kibera and Lang'ata mentioned that **“the process has become tedious and KRA should work with local organizations to pass information on when vetting will take place for their areas as some don't get or get information too late which makes their process of application to be stagnant.”** This communication gap means many missed critical application windows.

Employer support varies dramatically, with many Persons with Disabilities reporting that **“Employers are not supported or concerned about the process and the only support they give is time away from work for one to follow-up the process.”** More troubling, some Persons with Disabilities reported that **“during the process of getting the certificate they were asked for an employment letter going back to the employer, they were denied and now the KRA official was like he can't process the certificate without that employer's details.”** This interdependence creates vulnerability when employers are unwilling to cooperate.

Cultural and social stigma around disability creates additional barriers. In some communities, **“parents hide children with disabilities”** preventing registration and access to benefits. The Gender Advisor to the Governor mentioned cases where parents abandon children with disabilities at institutions like St. James in Malaga, reflecting deeper social marginalization that prevents many from even beginning the exemption process.

Persons with Disabilities also face systemic exclusion from decision-making processes that could improve the system. As Busia participants pointed out, **“Persons with Disabilities are not really engaged in important matters. We are just called on commemorative days and celebrations, and issues like tax exemptions are not things that awareness is created for.”** This exclusion means policies are developed without adequate input from those most affected.

The absence of institutional advocates creates additional social barriers. While some special schools provide critical information, many Persons with Disabilities have no formal support structure. As noted in Meru, **“those who could articulate themselves about this tax exemption were the leaders of the Persons with Disabilities or those based in town areas,”** indicating that leadership and advocacy networks play crucial roles that are unavailable to many, particularly in rural areas.

Official attitudes present another significant barrier, with some staff displaying negative perceptions of Persons with Disabilities. One participant noted that the **“attitude of the people especially those on panel is bad because they are not disabled and will need to understand some things since the PWD may not disclose all the finer details.”** These attitudes create uncomfortable and sometimes hostile environments that discourage participation.

Corruption and informal barriers also limit opportunities, with reports that **“The office for Tax exemption in Kakamega asks for bribes.”** These unofficial requirements create additional financial burdens and ethical dilemmas for Persons with Disabilities already struggling with the formal process requirements.

The intersection of these physical and social opportunity barriers creates a system where accessing tax exemptions requires resources, connections, and persistence beyond what many Persons with Disabilities can reasonably provide. These barriers help explain why, despite the potential financial benefits, many eligible individuals never successfully complete the exemption process.

4.6.4 Motivation Barriers to PWD Tax Exemption Access

This section will discuss the push and pull factors which prevent the Persons with Disabilities to maximize their avenues of tax exemptions. It points to such things as confidence, perceived complexity of procedures, and the belief in the usefulness of compliance.

Reflective Motivation Barriers

Reflective motivation barriers involve conscious decision-making processes where Persons with Disabilities evaluate whether pursuing tax exemption is worthwhile. Many Persons with Disabilities perform explicit cost-benefit analyses and conclude the process demands more resources than the benefit justifies. As observed in Meru, ***“Some thought the exemption was not really useful, and opted to just pay their taxes normally because no visible benefit is seen.”*** This perception is particularly prevalent among lower-income Persons with Disabilities, as Low earners (around 40,000 shillings) see minimal benefit relative to the substantial effort required.

The perceived inequity of the system discourages participation, with many noting the exemption primarily benefits formally employed individuals. Meru participants specifically stated that some ***“despite knowing about the exemptions are Persons with Disabilities are saying they would choose not to go for it because they don’t see it benefiting them. It only seems to help those who are employed.”*** Busia participants similarly noted the exemptions benefited government employees and importers. Persons with Disabilities still have to pay VAT and other taxes, creating the impression that the exemption offers limited practical benefit.

System distrust represents another significant reflective barrier. Many Persons with Disabilities have experienced or heard about administrative failures that diminish their motivation to engage. Bungoma participants reported that ***“The money taxed while waiting for renewal of the tax exemption certificate is not refunded despite application for the same.”*** This creates rational skepticism about whether the system actually delivers its promised benefits.

Limited applicability further reduces motivation, as Persons with Disabilities discover the exemption doesn’t address their most significant financial challenges. Business owners face particular constraints, as ***“Persons with Disabilities running businesses are not required to pay for business permits, but when bidding for government tenders/construction work, a business permit is a requirement. So, then they must pay and get it.”*** These contradictions between different government systems create reasonable doubt about the exemption’s practical value.

Automatic Motivation Barriers

Beyond conscious decision-making, Persons with Disabilities experience emotional and habitual responses that create motivation barriers. Frustration with the renewal requirement for permanent disabilities emerged as a particularly strong demotivator. As Persons with Disabilities in Nairobi emphatically stated, ***“The certificate should be one time and get away with the 5-year renewal which discourages them yet the disability never goes away. Its permanent.”*** This sentiment was echoed in Busia, where participants questioned, ***“Medical reports are permanent. Why do I have to go through the assessment every 5 years?”*** This requirement creates both practical barriers and emotional resistance.

The cumulative burden of the process generates exhaustion that diminishes motivation to complete or renew applications. Meru participants noted, ***“There is too much paperwork and too many levels and approvals needed which make them tired, expensive and unable to follow-up as needed.”*** This fatigue effect is particularly significant for those with disabilities that already limit their energy levels. Fear and anxiety about navigating complex bureaucratic systems create automatic aversion responses. Many Persons with Disabilities experience fear of cumbersome, tedious procedures that deters them from even starting the process. The uncertainty of outcomes despite significant investment creates psychological stress that many prefer to avoid entirely by simply paying taxes.

Stigma and embarrassment about disability disclosure present additional emotional barriers. The requirement to repeatedly validate disability status through assessment panels forces Persons with Disabilities to repeatedly confront societal stigma. One participant noted assessment panels often have poor attitudes. ***“The attitude of the people especially those on panel is bad because they are not disabled and will need to understand some things since the PWD may not disclose all the finer details.”*** creating uncomfortable situations where ***“the PWD may not disclose all the finer details”*** due to embarrassment or fear of judgment.

Frustration with system inefficiencies creates negative associations that discourage engagement. Bungoma participants reported it ***“Takes a long to get feedback from the vetting panel. Up to 1 month despite representatives from all the relevant offices being in the panel.”*** These delays create negative emotional responses that discourage future participation.

The interaction between reflective and automatic motivation barriers creates a powerful disincentive system. Even when Persons with Disabilities logically understand the potential benefits, emotional barriers may prevent action. Conversely, even those emotionally motivated to pursue exemptions may be discouraged by rational cost-benefit calculations. Addressing these motivation barriers requires both improving the objective value proposition of the exemption process and reducing the emotional burdens it creates.

4.7 Impact on PWD Behavior

This section analyses the impact of capability, opportunity and motivation barriers of Persons with Disabilities in determining the behaviors of such individuals that determine whether they engage, avoid, abandon, depend and ultimately participate in tax exemption processes in the long term.

4.7.1 Avoidance and Non-Initiation Behaviors

The combined effect of capability, opportunity, and motivation barriers leads many eligible Persons with Disabilities to completely avoid engaging with the tax exemption system. In Meru, observers noted that ***“The people in the grassroots have no idea at all what tax exemption is and have never heard of it. The majority of those who could articulate themselves about this tax exemption were the leaders of the Persons with Disabilities or those based in town areas.”*** This knowledge gap results in non-participation despite eligibility.

Physical access barriers create systematic avoidance behaviors, particularly in rural areas. When Persons with Disabilities learn that ***“Deaf people must go to Nairobi for assessment”*** or that ***“audiology machine for testing is only available now in Kapsabet Mission hospital,”*** many rationally decide the travel burden exceeds potential benefits, especially given that audiology test costs Ksh. 2000. Bera test costs Ksh. 7000 in Kapsabet. These financial and physical burdens result in self-exclusion from the system.

4.7.2 Abandonment and Incomplete Application Behaviors

Many Persons with Disabilities begin the exemption process but abandon it before completion due to accumulated barriers. The requirement to navigate multiple systems and locations creates attrition at each stage. As one participant described, ***“The process is tedious and long and financially strained where you are asked to do medical reports which sucks a lot of money from them.”*** This multi-stage burden leads to high rates of process abandonment.

Digital barriers cause distinct abandonment patterns. When Persons with Disabilities encounter a system where ***“e-citizen has a lot of system not working making them not to get assistance”*** and experience technical issues where ***“high-resolution phone cameras cause upload failures”*** and ***“file size limitations on eCitizen platform”*** prevent document submission, many abandon digital applications despite having completed earlier paper-based steps.

4.7.3 Dependency and Vulnerability Behaviors

The complex application process forces Persons with Disabilities to become dependent on others, creating vulnerability and loss of autonomy. Many must rely on **“cyber guys who are not conversant with process of filling returns”** or depend on special schools where **“I got my disability certificate while I was in school that’s where we got the forms.”** This dependency shifts power to intermediaries who may not fully understand PWD needs.

Employer dependency creates particular vulnerability for employed Persons with Disabilities. When **“Employers should be sensitized on tax exemption for process because two of them mentioned that during the process of getting the certificate they were asked for an employment letter going back to the employer, they were denied,”** Persons with Disabilities lose agency in their own tax exemption process. This power imbalance allows employers to effectively block benefits despite PWD eligibility.

4.7.4 Recurring Disengagement Behaviors

The renewal requirement creates a pattern of initial compliance followed by disengagement. Many Persons with Disabilities successfully complete the initial application but don’t renew when faced with repeating the entire process. The frustration that **“The certificate should be one time and get away with the 5-year renewal which discourages them yet the disability never goes away. Its permanent”** leads to temporary rather than sustained tax benefits.

System distrust drives cyclical disengagement, especially when **“The money taxed while waiting for renewal of the tax exemption certificate is not refunded despite application for the same.”** This negative experience during one cycle creates reluctance to engage in subsequent renewal cycles, as Persons with Disabilities see concrete evidence that promised benefits may not materialize.

4.7.5 Alternative Compliance Behaviors

Some Persons with Disabilities develop alternative strategies to navigate a flawed system. These include using social networks where **“Those that are self-employed both PWD or caregivers need to be tax exempted and not only those employed”** share information about opportunities and workarounds. This creates informal knowledge networks that partially compensate for system deficiencies.

System exploitation emerges as a behavioral response to barriers, where **“Some registered Persons with Disabilities allow others to use their companies for contracts”** and **“non-disabled people obtain contracts through PWD companies for a percentage.”** While problematic, these behaviors represent rational adaptations to a system that creates more barriers than opportunities for legitimate participation.

4.7.6 Psychological Impact and Identity Management

The cumulative effect of barriers forces Persons with Disabilities to repeatedly confront stigma, affecting how they manage their disability identity. When assessment panels have **“the attitude of the people especially those on panel is bad because they are not disabled,”** Persons with Disabilities must navigate uncomfortable situations where they may not **“disclose all the finer details”** due to embarrassment or fear of judgment.

The psychological burden of proving disability status creates dignity violations, especially when Persons with Disabilities with permanent conditions question **“Medical reports are permanent. Why do I have to go through the assessment every 5 years?”** This repeated requirement to validate disability status to skeptical officials creates emotional distress that affects how Persons with Disabilities engage with government systems beyond tax exemptions.

CONCLUSIONS AND POLICY RECOMMENDATIONS

5.1 Conclusion

This study reveals a sobering yet urgent picture of systemic exclusion, unmet potential, and structural inefficiencies within Kenya's tax exemption system for Persons with Disabilities. Despite the existence of legal and policy frameworks that recognize the rights of Persons with Disabilities including the Persons with Disabilities Act (2003 & revised 2025) and the National Disability Policy (2024) real-world implementation remains fragmented, inaccessible, and often out of reach for those it is designed to support.

The lived experiences shared by Persons with Disabilities and caregivers through this research paint a consistent narrative: knowledge does not translate into access, motivation is eroded by bureaucracy, and the opportunity to claim exemptions is routinely obstructed by infrastructural, procedural, and digital barriers. Behavioral insights from this study show that many Persons with Disabilities avoid, abandon, or disengage from the system altogether not due to a lack of interest or eligibility, but because the system is unintentionally designed to exclude them. The findings also expose deeper psychological and emotional tolls, as Persons with Disabilities are repeatedly asked to prove their disability, endure disrespectful encounters, and face persistent vulnerability and dependency on others.

Importantly, the report shows that where support structures exist such as simplified mobile assessments, caregiver interpreters, or decentralized outreach Persons with Disabilities do engage and benefit. These moments of inclusion, though isolated, demonstrate that a more humane, responsive, and accessible system is within reach. Recommendations drawn directly from PWD voices from eliminating redundant reassessments to amending tax laws to recognize caregivers are not abstract policy ideas; they are grounded solutions from those navigating the gaps firsthand.

If Kenya is to move from intent to impact in achieving fiscal justice and disability inclusion, it must do more than acknowledge the rights of Persons with Disabilities on paper. It must dismantle procedural and environmental barriers, institutionalize inclusive practices across the tax ecosystem, and invest in systems that reflect dignity, accessibility, and autonomy. This is not just about tax exemption, it is about restoring trust, enabling equity, and upholding the right of every person with a disability to participate fully and fairly in the nation's economy.

5.2 Recommendations

To enhance access to tax exemptions for Persons with Disabilities, the registration and assessment process must be significantly simplified and decentralized. The requirement for repeated reassessments, particularly for individuals with permanent disabilities, should be eliminated. Once certified, Persons with Disabilities should not be subjected to the bureaucratic and financial burden of renewal every five years. Additionally, the system should adopt a one-stop registration model where all services including medical assessment, documentation, and issuance of the NCPWD certificate are provided at a single location. The approach successfully piloted by an NGO in Kajiado, where services were consolidated and certificates issued within two weeks, provides a scalable model. To further improve access, vetting centers should be expanded and established in Huduma Centers nationwide, minimizing the need for long-distance travel to central offices such as KRA headquarters or NCPWD offices.

Physical accessibility to tax services remains a significant barrier and must be urgently addressed. All KRA offices should be upgraded to meet universal design standards by incorporating ramps, elevators, wide corridors, and other accessibility features for individuals with visual or physical impairments. In rural and remote areas, KRA should establish mobile tax clinics that can offer on-the-spot services, reaching those unable to travel. Additionally, medical assessments for disability certification should be recognized from a broader range of public hospitals. Limiting assessments to only a few facilities like Kenyatta National Hospital or select mission hospitals not only limits accessibility but also undermines the credibility of other qualified government institutions.

Improving access to information is essential to ensure that eligible Persons with Disabilities are aware of their rights and entitlements. Current awareness strategies are disproportionately focused on urban areas, leaving many rural residents uninformed. A shift towards community-based awareness campaigns involving local leaders, community health workers, and DPOs would be more effective in reaching those with limited mobility or lower literacy levels. Door-to-door sensitization and guidance would ensure inclusivity, while improved communication, via SMS, local radio, and administrative structures would help publicize important information such as vetting schedules. Coordination with grassroots organizations is also critical to ensure that updates reach Persons with Disabilities in time to participate.

Digital accessibility must be enhanced to reduce overreliance on physical infrastructure. The eCitizen platform and KRA websites should be redesigned to accommodate diverse disability needs by incorporating user-friendly interfaces, compatibility with screen readers, and guided step-by-step instructions. Technical issues such as image resolution requirements and file size limitations must be resolved to prevent exclusion during the submission of documents. Furthermore, digital help desks and live support systems should be introduced to assist Persons with Disabilities navigating online platforms, reducing dependence on untrained cybercafé operators who may mismanage applications. For those without reliable internet access, offline options such as printed user guides and toll-free helplines should also be made available.

The scope of tax exemptions should be expanded to reflect the full range of needs experienced by Persons with Disabilities and their caregivers. The revised Persons with Disabilities Act (2025) includes provisions for caregiver exemptions, and these must now be fully implemented with clear eligibility guidelines. PWD-owned businesses should be protected from contradictory licensing requirements. For example, exemptions from business permits should not conflict with procurement policies that mandate possession of such permits. The tax relief system should also include indirect taxes like VAT, which disproportionately affect Persons with Disabilities purchasing essential goods and assistive devices. Finally, a unified exemption certificate should be introduced, allowing for multi-purpose use in employment, business, education, and other sectors, reducing the burden of repeated applications.

Government systems involved in tax exemption must be better integrated to eliminate conflicting requirements and administrative inefficiencies. An automated tax refund system should be introduced to ensure Persons with Disabilities are not taxed while their exemption certificates are pending. Coordination between departments such as KRA, NCPWD, and county governments is essential for consistency in implementation. Beyond structural reforms, attitudes must also shift. Employers need regular sensitization on the exemption process to prevent workplace-level barriers. Assessment panels and service staff should undergo mandatory training on disability rights and sensitivity to ensure respectful and informed interactions with Persons with Disabilities. Reports of corruption, such as bribe requests in tax offices, must be addressed through active enforcement of anti-corruption policies and transparent monitoring mechanisms. Importantly, Persons with Disabilities must be meaningfully involved in all stages of policy development not merely during commemorative events, but as co-creators of the programs and policies that directly affect them.

REFERENCES

2019 Kenya Population and Housing Census Analytical Report on Disability. (2019). <https://shorturl.at/jeQHf>.

Caregiver Tax Credits Available for Family Caregivers through the Caregiver Tax Credit Act. (2016). Ne.gov. <https://dhhs.ne.gov/Pages/Caregiver-Tax-Credits-Available-for-Family-Caregivers-through-the-Caregiver-Tax-Credit-Act.aspx>

CBM Global Disability Inclusion. (2023). Using the Washington Group questions on disability data in development programs: A learning brief. Retrieved from <https://cbm-global.org/wp-content/uploads/2023/06/CBM-Global-Washington-Group-Question-learning-brief-FINAL-2023.pdf>

Coleman, C. (2024, May 13). Challenges faced by people with disabilities. House of Lords Library. <https://lordslibrary.parliament.uk/challenges-faced-by-people-with-disabilities/>

devinit.org. (2020). Status of disability in Kenya. <https://devinit.github.io/media/documents/Status-of-disability-in-Kenya-IF.pdf>

Disability Inclusion Overview. (2025). World Bank. <https://www.worldbank.org/en/topic/disability#:~:text=Barriers%20to%20full%20social%20-and,prejudice%20and%20stigma%20in%20society>.

Global Disability Summit 2025. (2025). Global Disability Inclusion Report 2025. In Global Disability Inclusion Report [Report]. <https://www.globaldisabilitysummit.org/wp-content/uploads/2025/03/GIP03351-UNICEF-GDIR-Summary-v5-WEB-Accessible.pdf>

Hajek, A., Kretzler, B., & König, H. H. (2021). Informal caregiving, loneliness and social isolation: a systematic review. *International Journal of Environmental Research and Public Health*, 18(22), 12101.

HelpAge International. (2024). Annual report and financial statements 2023/24. HelpAge International. Retrieved from <https://www.helpage.org/wp-content/uploads/2024/10/HelpAge-Annual-Report-2023-24.pdf>

International Journal for Equity in Health. (2024). Access to health insurance amongst people with disabilities and its association with healthcare use, health status and financial protection in low- and middle-income countries: a systematic review. Retrieved from <https://equityhealthj.biomedcentral.com/articles/10.1186/s12939-024-02339-5>

International Labour Organization. (2025). South-South cooperation for extension of social protection to workers in the informal economy: The case of Kenya and Lao People's Democratic Republic. Retrieved from https://www.ilo.org/sites/default/files/wcmsp5/groups/public/@dgreports/@ddg_p/documents/publication/wcms_917958.pdf

Keramat, S. A., Hashmi, R., Aregbeshola, B. S., & Comans, T. (2023). Informal caregiving provision for disabled or elderly in the families and work productivity: evidence from 11 waves of an Australian population-based cohort. *Pharmacoeconomics*, 41(9), 1117-1136.

Kippra.or.ke. (2020). Breaking the Barriers for Persons with Disabilities – KIPPRA. [online] Available at: <https://kippra.or.ke/breaking-the-barriers-for-persons-with-disabilities/>.

Ministry of Health. (2023). Kenya Health Facility Census Report. Retrieved from <https://www.health.go.ke/sites/default/files/2024-01/Kenya%20Health%20Facility%20Census%20Report%20September%202023.pdf>

Ministry of Labour and Social Protection, 2024. Persons with Disabilities National Policy. [pdf] Available at: <https://www.socialprotection.go.ke/sites/default/files/Downloads/FINAL%20PERSONS%20WITH%20DISABILITIES%20NATIONAL%20POLICY%20-%20LAKE%20NAIVASHA%20RESORT%20v2-%2030TH%20APRIL%202024.pdf> [Accessed 15 June 2025].

Ministry of Labour and Social Protection. (2021). Status report on disability inclusion in Kenya. Government of Kenya. Retrieved from <https://www.socialprotection.go.ke/sites/default/files/Downloads/STATUS-REPORT-ON- DISABILITY-INCLUSION-IN-KENYA-2021.pdf>

Ministry of Labour and Social Protection. (2021). Support Needs Assessment Report for Persons With Disabilities And Their Primary Caregivers. In <https://www.knbs.or.ke/wp-content/uploads/2024/08/Support-Needs-Assesment-report-for-persons-with-disabilities-and-their-primary-caregivers.pdf>. <https://www.knbs.or.ke/wp-content/uploads/2024/08/Support-Needs-Assesment-report-for-persons-with-disabilities-and-their-primary-caregivers.pdf>

Moosa-Tayob, S., & Risenga, P. R. (2022). Challenges of caregivers providing care to children with disabilities at non-governmental organisations in Tshwane townships, South Africa. *African journal of disability*, 11, 930.

Prevention Collaborative. (2024). Gender-Based Violence and Disability Inclusion Fact Sheet (Final ed.). Retrieved from https://prevention-collaborative.org/wp-content/uploads/2024/02/GBV-and-Disability-Inclusion-Fact-Sheet_Nov23_FINAL.pdf

Sabwami, P., 2020. PWDs Tax Exemption is Tedious and a Mountain Task. *Disability Rights and Justice Forum -Kenya*. Available at: <https://www.facebook.com/groups/1632480567032490/posts/2809802255966976/> [Accessed 15 June 2025].

Sightsavers. (2023). Financial Inclusion for Persons with Disabilities in Kenya: A Rapid Review and Qualitative Study Report. In Sightsavers (pp.2–66) [Report]. Sightsavers. <https://research.sightsavers.org/wp-content/uploads/2023/07/Sightsavers-research-centre- financial-inclusion-for-persons-with-disabilities-in-kenya-final-report-july-2023.pdf>

UN Women. (2024). UN Joint programme on Unpaid Care, Disability, and Gender Transformative Approaches Why care work matters. <https://unprpd.org/new/wp-content/uploads/2024/09/Unpaid-Care-MCP-Leaflet.pdf>

United Nations Development Programme (UNDP). (2025). Building an Inclusive Kenya: Disability Inclusion Status Report 2025 (Behavioral Science and Macroeconomics Reframing). Nairobi, Kenya. Retrieved from https://www.undp.org/sites/g/files/zskgke326/files/2024- 12/disability_inclusion_status_report_2025.pdf

Wayland, S., Newland, J., Gill-Atkinson, L., Vaughan, C., Emerson, E., & Llewellyn, G. (2022). I had every right to be there: discriminatory acts towards young people with disabilities on public transport. *Disability & Society*, 37(2), 296-319.

WHO. (2023, March 7). Disability and Health. World Health Organization; World Health Organization. <https://www.who.int/news-room/fact-sheets/detail/disability-and-health>

Women with disabilities stigma inventory (WDSI). (2024, November 26). UN Women – Headquarters. <https://www.unwomen.org/en/digital-library/publications/2024/08/women- with-disabilities-stigma-inventory- wdsi#:~:text=Publication%20year:%202024&text=The%20%E2%80%9CWomen%20with%20 disabilities%20stigma,guide%20for%20the%20ASDWD%20project>

World Health Organization. (2011). World Report on Disability. <https://documents1.worldbank.org/curated/en/665131468331271288/pdf/627830WP0World00PUBLIC00BOX361491B0.pdf>

APPENDICES

APPENDIX 1: INFORMED CONSENT

Title of Study:

Understanding Barriers to Accessing Tax Exemptions Among Persons with Disabilities in Kenya

Principal Organization:

National Taxpayers Association (NTA)

Supported by: OXFAM in Kenya

Introduction

You are invited to take part in a research study conducted by the National Taxpayers Association. The purpose of this study is to understand the experiences of Persons with Disabilities in accessing tax incentives and exemptions in Kenya. Your participation will help inform inclusive and fair tax policies that support the rights and wellbeing of Persons with Disabilities. Before you agree to participate, it is important that you understand the purpose of the research, what your participation will involve, and how your data will be used.

What Participation Involves

- You will be asked to answer a set of questions about your knowledge, experiences, and opinions regarding tax services and exemptions for Persons with Disabilities.
- The survey will take approximately 20–30 minutes.
- No payment will be provided for your participation.
- You may choose not to answer any question and may stop the survey at any time without giving a reason.

Confidentiality:

- All responses will be kept strictly confidential and used only for research purposes.
- Your name or any identifying information will not appear in any report or publication.
- Data will be stored securely and only accessed by authorized members of the research team.

Voluntary Participation:

- Your participation is entirely voluntary.
- You have the right to withdraw from the study at any time, without any consequences or loss of benefits.

Risks and Benefits:

- There are no direct risks anticipated from participating in this study.
- While you may not benefit personally, your participation will help improve how tax policies support Persons with Disabilities in Kenya.

Contact Information:

If you have any questions about this study, or your rights as a participant, you may contact:

Kichata Research Ltd Principal Investigator: Tom Hosebon
Email: info@kichataresearch.com | **Tel:** +254 743955180

CONSENT DECLARATION

Please tick below if you agree:

- ☐ I have read or had the information explained to me.
- ☐ I understand the purpose of this research and what it involves.
- ☐ I understand that my participation is voluntary and that I can withdraw at any time.
- ☐ I consent to take part in this survey.

Participant's Name (optional): _____

Signature or Thumbprint: _____

Date: _____

Enumerator Name (if applicable): _____

APPENDIX 2: QUANTITATIVE INSTRUMENT

1. Name of the interviewer?
2. County residence?
3. GPS coordinates

SECTION A: DEMOGRAPHIC INFORMATION

1. How old are you?
 - ☐ 18-25
 - ☐ 26-30
 - ☐ 31-35
 - ☐ 31-40
 - ☐ 41-45
 - ☐ 46-50
 - ☐ 50+
2. What is your Gender?
 - ☐ Male
 - ☐ Female
 - ☐ Non-binary
 - ☐ refer not to say
3. What type(s) of disability do you identify with? (Multiple choices allowed)
 - ☐ Physical
 - ☐ Visual
 - ☐ Hearing
 - ☐ Intellectual
 - ☐ Psychosocial
 - ☐ Other: _____
4. Highest level of education:
 - ☐ No formal education
 - ☐ Primary
 - ☐ Secondary
 - ☐ Tertiary/University
 - ☐ Vocational/Technical training
5. Employment status:
 - ☐ Employed (formal)
 - ☐ Casual Labourer
 - ☐ Self-employed
 - ☐ Unemployed
 - ☐ Student
 - ☐ Retired
 - ☐ Other: _____
6. Are you a registered taxpayer with KRA?
 - ☐ Yes
 - ☐ No
 - ☐ Not sure

7. Are you currently registered with the National Council for Persons with Disabilities (NCPWD)?

- ☐ Yes
☐ No
☐ Not sure

SECTION B: CAPABILITY – KNOWLEDGE AND SKILLS

8. Have you heard of tax incentives or exemptions for Persons with Disabilities in Kenya?

- ☐ Yes
☐ No

9. If yes, where did you learn about them? (Select all that apply)

- ☐ TV/Radio
☐ Social media
☐ Community/DPO group
☐ Kenya Revenue Authority (KRA)
☐ Employer
☐ Other (please specify): _____

10. Are you aware of the registration process to qualify for tax exemption?

- ☐ Yes
☐ No
☐ Not sure

10b. Was the information you received accessible to you (e.g., clear language, format you could understand)?

- ☐ Yes
☐ No
☐ Not sure

11. Have you ever tried to register for tax exemption as a PWD?

- ☐ Yes
☐ No

12. If not, why? (Select all that apply)

- ☐ I don't know the procedure
☐ It is too complicated
☐ I do not qualify
☐ I don't trust the process
☐ Other: _____

13. How would you rate your understanding of how to apply for a tax exemption?

- ☐ Very good
☐ Fair
☐ Poor
☐ I do not know anything about it

14. How confident are you in your knowledge of how to file tax returns with KRA?
- ☐ Very confident
☐ Somewhat confident
☐ Not confident at all
15. Have you ever filed a personal income tax return?
- ☐ Yes
☐ No
16. Are you currently tax compliant? (Have you submitted your returns as required in the past year?)
- ☐ Yes
☐ No
☐ Not sure
17. Are you aware of the steps required to obtain a tax exemption certificate as a PWD from KRA?
- ☐ Yes
☐ No
18. If yes, please rate how easy or difficult the exemption process is:
- ☐ Very easy
☐ Somewhat easy
☐ Neutral
☐ Somewhat difficult
☐ Very difficult
19. Have you received any training or support on financial or tax literacy?
- ☐ Yes
☐ No
20. If yes, who provided the training?
- ☐ DPO
☐ Government agency
☐ NGO
☐ Other: _____

SECTION C: OPPORTUNITY – ENVIRONMENTAL AND STRUCTURAL FACTORS

21. Have you ever attempted to apply for a tax exemption?
- ☐ Yes
☐ No
22. If yes, what was the outcome?
- ☐ Successful
☐ Rejected
☐ Still pending
☐ I gave up before completing the process

23. What challenges did you face in the application process? (Select all that apply)

- ☐ Too much paperwork
- ☐ Unfriendly staff
- ☐ Physical inaccessibility
- ☐ Lack of guidance
- ☐ Long delays
- ☐ Online system was inaccessible
- ☐ I could not afford the transport
- ☐ I was not aware of the deadlines
- ☐ Other: _____

24. How far is the nearest KRA office from your residence?

- ☐ Less than 5 km
- ☐ 5–10 km
- ☐ 11–20 km
- ☐ More than 20 km

25. Do you have access to the internet?

- ☐ Yes, regularly
- ☐ Sometimes
- ☐ Rarely
- ☐ No

26. Do you have access to a smartphone, tablet, or computer to access online services?

- ☐ Yes
- ☐ No

27. In your opinion, are government tax services (KRA) disability-friendly?

- ☐ Very friendly
- ☐ Somewhat friendly
- ☐ Not friendly
- ☐ Not sure

SECTION D: MOTIVATION – ATTITUDES, BELIEFS, AND INTENTIONS

28. Do you believe tax exemptions can improve your financial situation?

- ☐ Yes
- ☐ No
- ☐ Not sure

29. How likely are you to apply for a tax exemption in the next year?

- ☐ Very likely
- ☐ Likely
- ☐ Unlikely
- ☐ Not at all likely

30. What discourages you from applying for a tax exemption? (Select all that apply)
- ☐ I don't trust the government
 - ☐ I fear stigma or discrimination The system is too complex
 - ☐ I don't believe it will benefit me
 - ☐ I have more urgent needs
 - ☐ Other: _____
31. How confident are you that your application would be fairly processed?
- ☐ Very confident
 - ☐ Somewhat confident
 - ☐ Not confident
 - ☐ I don't know
32. Do you know anyone with a disability who has successfully obtained a tax exemption?
- ☐ Yes
 - ☐ No
 - ☐ Not sure
33. Would peer support or community groups make you more likely to apply?
- ☐ Yes
 - ☐ No
 - ☐ Not sure
34. What would increase your motivation to apply for tax incentives? (Select all that apply)
- ☐ Simplified application process
 - ☐ Availability of assistive technology
 - ☐ Training and information sessions
 - ☐ Dedicated support personnel
 - ☐ Public awareness campaigns
 - ☐ Other: _____
35. Do you believe that increasing awareness and targeted support for Persons with Disabilities would increase tax compliance?
- ☐ Strongly agree
 - ☐ Agree
 - ☐ Disagree
 - ☐ Strongly disagree

APPENDIX 3: IDI QUALITATIVE INSTRUMENT

Title: Exploring Experiences with Tax Exemptions and Services Among Persons with Disabilities **Duration:** 1.5 – 2 hours

Participants: Persons with Disabilities Facilitation: Lead facilitator and note-taker

Tools: Flip chart, pens, audio recorder, consent forms

1. Opening and Introduction (10 minutes)

- Welcome participants and thank them for coming.
- Introduce the team and explain the purpose of the discussion.
- Assure participants of confidentiality and voluntary participation.
- Ask each participant to introduce themselves (first name, age group, and occupation or activity).

1b. How old are you? What do you do for a living? What type of disability do you have?

2. Exploring Awareness and Understanding (Capability)

- i. Let's start with your general understanding— **When you think about taxes and persons with disabilities, what comes to mind?**
- ii. Have you heard of any tax exemptions or support available for persons with disabilities? **Where or how did you learn about it?**
- iii. Let's talk about the application process for tax exemption— **What do you know about it? Have you or someone you know ever tried applying? What was the experience like—from getting medical documents to submitting the forms?**
- iv. How do people in your community usually find out about tax services and their rights, especially related to exemptions?

If you're employed—

How does your employer support you with tax-related matters, if at all?

3. Exploring Access and Environment (Opportunity)

- i. Think about your experience trying to access tax services—either physically (like at KRA offices) or online (like iTax). **What was that experience like? What helped or made it difficult?**
- ii. In your opinion— **Are tax systems and offices inclusive and accessible to persons with disabilities? Why or why not?**
- iii. When you need help with tax matters— **Who do you usually turn to, and how helpful are they?**
- iv. How do you find using technology (phones, computers) to access tax information or services?
- v. Now let's focus on the process of applying for a tax exemption certificate— **What stories or experiences stand out to you? What went well, and what was frustrating or surprising?**

4. Exploring Motivation and Perceptions

- i. 1. What motivates people with disabilities to apply for a tax exemption? **And what makes others choose not to?**
- ii. How would you describe your feelings—or what you've heard from others—about government services related to taxes?
- iii. Do you feel that persons with disabilities are treated fairly within the tax system? **Why or why not?**
- iv. What do your friends, family, or people in your community say about tax exemptions? **How do their views affect your decisions or interest in applying?**

Finally—

If someone asked you whether they should apply for a tax exemption, what would you say?

Solutions and Ideas – 10 minutes

- If the Kenya Revenue Authority or the government wanted to improve tax services for people with disabilities, what should they do?
- What kind of support or information would help you and others go through the tax process more confidently?
- How can employers, community leaders, or DPOs better support you when it comes to taxes?
- What recommendations would you have for making the tax exemption process more accessible?

Closing (5 minutes)

- **Wrap-up:** “We’ve learned a lot from you today. Your views are very important and will help
- **Shape recommendations** to improve the tax system for persons with disabilities.”
- **Final question:** “Is there anything we didn’t ask that you think is important to share?”
- **Thank participants** and inform them of the next steps (e.g., report development, possible validation meeting).

APPENDIX 4: KEY INFORMANT INTERVIEW (KIIS) INTERVIEWER INTRODUCTION

- Brief overview of the project
- Purpose of the interview
- Confidentiality assurance
- Voluntary participation and consent to record

SECTION 2: BACKGROUND INFORMATION

1. What is the name of the Organization/Institution you work for?
2. What is your role related to tax policy, disability, or service provision?

Awareness and Implementation of Tax Incentives

1. Are you aware of the tax incentives or exemptions available to Persons with Disabilities in Kenya?
 - Probe: PWD income tax exemptions, duty waivers, VAT exemptions
2. In your view, how well are these provisions (PWD income tax exemptions, duty waivers, VAT exemptions) implemented at the national or county level?
 - Probe: Clarity of the process, efficiency, equity
3. What challenges, if any, have you observed or received feedback about from Persons with Disabilities when trying to access these tax benefits?

Capability (Knowledge, Skills)

4. In your opinion, how knowledgeable are Persons with Disabilities about their tax rights and entitlements?
 - Probe: Registration process, understanding forms, digital filing
5. What measures (if any) have been put in place to improve Persons with Disabilities' awareness or knowledge on tax compliance and exemptions?
6. Are there any training or education programs targeted at improving Persons with Disabilities' financial or tax literacy?

Opportunity (Environmental/Structural Enablers or Barriers)

7. What infrastructural or environmental barriers may prevent Persons with Disabilities from accessing tax offices or services?
 - Probe: Physical access, assistive technologies, location
8. How do KRA offices or related institutions offer disability-friendly services?
 - Probe: sign-language interpreters, Braille documents, accessible e-platforms
9. What specific policies or institutional adaptations exist to promote accessibility and inclusion for Persons with Disabilities in tax-related processes?

Motivation (Beliefs, Attitudes, Trust, Culture)

10. How would you describe Persons with Disabilities' attitudes toward tax compliance and engagement with tax systems?
11. What factors do you think shape their willingness or reluctance to participate?
 - Probe: trust in tax authorities, perceived fairness, fear of discrimination
12. What myths or misconceptions around tax obligations or benefits exist that influence Persons with Disabilities' behavior?

Stakeholder Roles and Collaboration

13. How effectively do institutions like KRA, NCPWD, and others collaborate to improve access to tax incentives for Persons with Disabilities?
14. What role do advocacy organizations and DPOs play in promoting tax justice for Persons with Disabilities?
15. Are there examples of successful collaborations or programs that could be scaled up?

Policy and Program Recommendations

16. What policy or administrative changes do you recommend to improve access and utilization of tax incentives by Persons with Disabilities?
17. How can Kenya's tax system become more inclusive and gender-sensitive for different groups of Persons with Disabilities (e.g., women, youth, elderly)?
18. What strategies could be adopted to improve awareness and uptake of tax benefits among Persons with Disabilities?

Closing

19. Is there anything else you'd like to add regarding tax justice or inclusion of Persons with Disabilities?

TOWARDS FISCAL JUSTICE:

ADDRESSING THE TAX CONCERNS OF PERSONS WITH DISABILITIES IN KENYA

SEPTEMBER 2025

DESIGN & LAYOUT : HUSH CREATIVES KE





P.O. Box 4037-00506 Nairobi, Kenya

Phone: +254-701-946557 / +254-734-500940

E-mail: admin@nta.or.ke

