Inclusive Futures
Promoting disability inclusion

UKaid
from the British people

Unlocking potential: transforming livelihoods for refugees with disabilities

Lessons from Inclusive Futures, 2025

Working in partnership with:

humanity &inclusion

Contents

Introduction

Inclusive Futures is UK aid's flagship disability inclusion programme. It brings together a consortium of development and humanitarian organisations, disability inclusion specialists, and experts working in media, research, and academia, in partnership with organisations of people with disabilities (OPDs) to innovate and scale approaches to disability inclusion in global development and humanitarian responses. Together, we aim to address the global evidence gap about what works in disability inclusion by generating research, learning, and disseminating this information to national and local governments, donors, humanitarian actors and civil society, including OPDs.

Working with our partner, Humanity & Inclusion, we have developed a practical learning product drawing on our experiences from Kakuma and Kalobeyei refugee settlements in Kenya.

The challenge

Refugees have the right to work under international human rights frameworks, including Article 23 of the Universal Declaration of Human Rights and Articles 6 and 7 of the International Covenant on Economic, Social and Cultural Rights. This right covers all types of work, from self-employment to wage-earning positions, without discrimination based on legal status or documentation.

Despite these legal protections, in practice refugees face administrative hurdles, discrimination, non-recognition of qualifications, and barriers around language, and access to work permits. Additionally, restricted access to essential rights, such as freedom of

movement, education, financial services, social protection, and business registration, further hinders refugees from fully exercising their right to work[1].

For refugees with disabilities, these challenges multiply. They face compounding intersectional discrimination based on their nationality, ethnicity, religion, impairment type, age and sex. Limited inclusive policies, agency and access to platforms; gaps in identification and registration; and limited access to education and skill-building opportunities limit their potential for sustainable livelihoods and exclude them from participating in the design and implementation of programmes. Households affected by disabilities often experience higher rates of poverty[2]. **Employment rates for refugees with disabilities are nearly half that of their non-disabled peers[3].** Mobility, financial, and communication barriers limit access to income opportunities, financial services, markets, and suppliers. Social stigma and perceptions that people with disabilities are of 'no value' further exclude them from participating in local economies.

Rehabilitation services and assistive devices, which are essential for many people with disabilities to participate fully in work, are limited and costly in refugee camps. Movement restrictions, inaccessible public transport and poor road conditions make it harder for refugees with disabilities to travel to work and access markets.

Supporting the livelihoods, and economic inclusion, of refugees with disabilities is essential to achieving the 2030 agenda of leaving no-one behind, and securing the rights enshrined in the UN Convention on the Rights of Persons with Disabilities (UNCRPD). Access to livelihoods helps refugees with disabilities and their families to meet their basic needs, as well as cover the extra costs[4] associated with their disabilities, thereby promoting dignity. This support is crucial for coping with fragile contexts in refugee camps and for building resilience among these communities.

Inclusive livelihoods in Kakuma refugee camp, Kenya

What we did

Our Inclusive Futures **livelihoods project**, delivered by HI, enhances the socio-economic wellbeing of micro-entrepreneurs (MEs) with disabilities in Kakuma refugee camp, Kalobeyei

[1] The UN Refugee Agency. **Global Survey on Livelihoods and Economic Inclusion Report**. (2023)

[2] The UN Refugee Agency. (Regional Refugee Response for Ukraine Situation) **High employment rates, but low wages: A poverty assessment of Ukrainian Refugees in neighbouring countries**. (2025)

[3] Refugees Rights Resettlement. **Economic integration of refugees with disabilities in the United States.** (2024)

[4] For more information on 'disability extra costs' see ILO-UNICEF. **Guidance Note V1.0. Towards Inclusive Protection Systems: Enabling participation and inclusion of persons with disabilities.** (2024)

settlement, and the host community in Turkana West sub-county, Kenya. The framework of intervention focuses on three pillars:

1. **Investing in people and places that have been left behind:** supporting micro-entrepreneurs with disabilities with resources and services to improve inclusion – assistive devices, reasonable accommodation, training on confidence and safeguarding, and business development services.
2. **Supporting business dynamics and inclusive labour markets:** linking micro-entrepreneurs to market and procurement opportunities.
3. **Building efficient and responsive government entities:** empowering OPDs to meaningfully participate in economic growth and engage in evidence-based advocacy to influence government and other actors. A key aspect of the approach is the participation of a range of stakeholders to contribute to shaping a disability-inclusive economic environment.

Methodology

This learning report is based on practical experiences of project delivery, and is the result of a mixed-method learning review:

- A desk review of project documents and external resources, which provided the framework for the study.
- Two learning workshops with project teams and consortium partners to examine aspects of the project intervention that a) worked well, and b) that required improvement.
- Primary data collection through 14 key informant interviews, three focus group discussions and seven individual testimonials. These provided an in-depth understanding of project implementation, incorporating diverse perspectives from those directly involved or impacted.
- Two reflection sessions with consortium partners and project stakeholders to agree on key lessons learned from working with refugees with disabilities.

What works: six lessons for inclusive livelihoods for refugees

From our work in Kakuma, we identified six key lessons that work for inclusive livelihoods in refugee contexts. This learning is part of our **broader work** exploring what makes inclusion successful in refugee and humanitarian settings. These six lessons directly inform the key recommendations outlined in our **executive summary**, showing how targeted livelihoods interventions contribute to broader disability inclusion in refugee contexts.

Lesson 1: Intentionally target people with disabilities

The current refugee population in Kakuma is 298,0535. The camp is home to refugees from 20 nationalities, and South Sudanese make up the majority (52%) of the population. An estimated 7% of the refugee population has a disability[6], but this number is almost certainly an underestimate as there is a lack of data on people with disabilities in refugee contexts.

Humanitarian agencies in refugee camps operate with limited resources and tend to prioritise target groups based on their organisational mandates. As a result, people with disabilities are often overlooked in livelihood programmes, despite policies and guidelines on disability inclusion. There is no publicly available data on people with disabilities benefitting from the different livelihood programmes implemented in Kakuma. No formal disability registry exists, and stigma often prevents families from disclosing disabilities. This results in some individuals being repeatedly targeted and others being missed altogether.

> "We find that in some communities, such as the Somali community, due to the extent of stigmatisation of disability, most often it is the same person with a disability receiving multiple benefits as no one else will disclose their disability."
> Project Manager, Humanity & Inclusion

The approach: We adopted a deliberate approach to target micro-entrepreneurs with disabilities from the refugee camps and host communities. We partnered with refugee-led organisations (RLOs) with a disability mandate[7] to identify micro-entrepreneurs with disabilities and conduct community awareness sessions. The application process allowed for online and physical submissions to address connectivity and low mobile phone usage issues.

Local leaders were actively involved in recruiting participants by identifying and connecting with individuals with disabilities in their communities. For many of the participants, this project represented the first time that an organisation had recognised and specifically targeted people with disabilities.

[5] The UN Refugee Agency: **Kenya statistics package 31 December 2024.** (2024)

[6] World BankGroup. **Understanding the socioeconomic conditions of refugees in Kenya, Volume A, Kalobeyei Settlement**. (2019)

[7] At the beginning of the intervention, there were only RLOs with a disability remit and no registered organisations of people with disabilities (OPDs) in Kakuma refugee camp and very few in the surrounding areas.

Figure 1: Ali, a Somali refugee and shopkeeper living in Kakuma refugee camp in Kenya. © Imani Rugenge / HI

> "No NGO or organisation has ever looked at us. It's the first time an organisation came out to support persons with disabilities! I was surprised: 'Really, you want to work with me?'—until now, no agency has ever given us even five shillings."
> Ali, a Somali refugee and shopkeeper, Kakuma refugee camp

What worked well? Having a targeted, rather than a cross-cutting, approach to inclusion proved effective in identifying and reaching refugees with disabilities.

Engaging with humanitarian agencies, such as the UN refugee agency, UNHCR, and government departments like the Department of Social Protection, and Department of Trade, from the outset, led to the development of a policy brief that explicitly articulates the rights, needs and resources required for refugees with disabilities. This engagement not only broadened stakeholders' understanding of disability inclusion but also led to the allocation of resources for a county-wide disability prevalence study.

Collaboration with OPDs and RLOs provided access to accurate information on people with disabilities and their economic activities, in the camps when there was no disability data available. Cultural and linguistic familiarity of OPDs enhanced identification and outreach.

What was challenging? We faced challenges in confirming disability status due to the unclear processes in the camps for disability identification and certification. Identifying and

recruiting individuals with invisible disabilities, such as those with psychosocial, intellectual, or sensory impairments, was even more challenging.

Through our outreach, we received many applications from refugees to join the livelihoods project. We required additional time and resources for the shortlisting process.

Key lessons:

- Despite institutional commitments on disability inclusion, refugees with disabilities tend to fall through the cracks of both humanitarian livelihood initiatives in camps and government-led development programmes.
- To translate commitments on disability inclusion into concrete actions in low-resource refugee settings, actors must adopt a deliberate and coordinated approach. This includes designing a specific targeting approach and setting measurable disability inclusion goals, systematically monitoring progress, and collaborating closely with community stakeholders, OPDs, humanitarian agencies, and government actors, for better outreach and identification of people with disabilities

Lesson 2: Partnerships with organisations of people with disabilities (OPDs) require creativity and adaptability

Obtaining the proper documentation to register as a refugee is challenging, and additional documentation is required to register as a person with a disability. When combined with movement restrictions and limited resources, forming refugee-led organisations (RLOs) and OPDs is difficult. Refugee-led organisations in Kakuma must register with the Social Development Office. **Refugee-led OPDs struggle to meet registration requirements, such as having 70% of board members with disabilities, because people lack official disability certification.**

The approach: We modified OPD selection criteria for the project to include legally registered RLOs that include people with disabilities with a reduced membership ranging from 8 to 15 people. We trained the RLOs on disability inclusion and provided hands-on-support through a Disability Inclusion Facilitator (DIF)[8] – a person with a disability in the refugee community trained in disability inclusion. The RLOs led on the identification of micro-entrepreneurs with disabilities, community sensitisation through radio talk shows and events, and advocacy on the rights of people with disabilities in the refugee context.

We helped form an umbrella network linking RLOs with host community OPDs for collective advocacy. We collaborated with county government officials, the National Council for Persons with Disabilities (NCPWD) and the Social Development Office to register refugee-led OPDs. However, there is no formal policy or guideline that institutionalises this process.

[8] Light for the World. **Disability inclusion facilitators. Young persons with disabilities and change makers**. (2023)

Figure 2: Stephen is a father of six and is originally from Burundi. He runs the Voice for Disabled People Association – an OPD which advocates for the rights of people with disabilities in Kakuma refugee camp. © Ninth Wonder Productions/Sightsavers

What worked well? The flexibility to modify the OPD selection criteria allowed RLOs to participate, which better suited the refugee context. Comprehensive training and mentorship by DIFs equipped RLOs with the knowledge and skills to engage in project activities and advocacy. As individuals with disabilities themselves, DIFs understood the context, which helped the RLOs with their advocacy efforts.

Collaboration with government departments at national and local levels helped identify local solutions and provided legitimacy to the OPD partnership. Creating an umbrella network including OPDs from the host community allowed RLOs to meet legal requirements while ensuring disability representation.

What was challenging? RLOs faced competing priorities and had other ongoing commitments, which made it challenging to secure their time and sustained attention for disability inclusion.

A lack of enabling frameworks for OPD registration and limited resources to operate continue to be a challenge in refugee contexts. Refugee-led OPDs registered through the project did not have nationally recognised documentation, making them ineligible for benefits and schemes available to host community OPDs. While OPDs in the host communities are strong advocates for disability inclusion, policy change and increased visibility, they seldom address the needs of refugees with disabilities.

Key lessons:

- Due to the challenges associated with formally registering OPDs, being flexible with the membership and selection criteria for OPDs in refugee camps helps ensure people with disabilities can meaningfully participate in advocacy initiatives.
- Supporting the registration, mentorship, training and funding for refugee-led OPDs can ensure their long-term viability.

Lesson 3: Promote multi-stakeholder collaboration

While government stakeholders and humanitarian agencies operating in refugee camps often have clear mandates to promote disability inclusion, they tend to lack the knowledge, skills and resources to implement inclusive approaches. The lack of policy provisions for inclusion, gaps in identification and registration, and unreliable disability data complicate interventions in refugee settings.

Collaboration between government and humanitarian actors can create synergies and strengthen disability-inclusive responses. However, in practice, such collaboration is rarely prioritised. Limited funding in refugee settings is typically directed towards meeting the basic needs of refugees, leaving little to no allocation for establishing or sustaining collaborative mechanisms focused on disability inclusion.

The approach: We facilitated a steering committee at the county level, bringing together stakeholders from government departments, UN agencies, the private sector, NGOs and OPDs. The committee is chaired by the Director of Social Protection of Turkana County with NCPWD as co-chair, while HI provides the secretariat, supporting with logistics.

We sensitised the steering committee members on disability inclusion, developed a scope of work and arranged quarterly meetings. Thereafter, the committee took the lead on several initiatives to promote an inclusive environment for businesses. A few examples are listed below:

- Prepared a policy brief on the right to work for refugees with disabilities.[9]
- Supported refugee-led OPDs to engage in policy dialogue and planning for disability inclusion at the county level.
- Supported the project to link with relevant services – training, financial services, and business regulatory.
- Mobilised mobile outreach services for disability certification and documentation.
- Organised learning visits for county officials to refugee camps to understand the context, and adapt training and business support.

[9] Inclusive Futures. **Policy Brief: Refugees with Disabilities in Kenya and the Right to Work**. (2021)

What worked well? Having secure funding was crucial for the collaboration mechanism. Other advantages included its geographic proximity to both refugee and host communities, which facilitated direct engagement, improved understanding and made implementation more efficient. The steering committee comprised members of both government and non-government bodies. Senior officials reinforced their commitment, bringing a deep understanding of their priorities and the authority to implement necessary changes. Providing the committee with capacity-strengthening prior to engaging in policy and implementation discussions contributed to their success. The committee operated within existing policy frameworks. OPDs shaped the committee's agenda, co-developing solutions, advocating for inclusive policies and ensuring that the voices of people with disabilities were central to decision-making.

What was challenging? Despite successes, the committee faces sustainability challenges. Key questions remain: Who will cover meeting and travel costs? Who will fund the secretariat's operations? Maintaining stakeholder engagement over time is challenging, particularly as priorities shift among government departments, NGOs, and the private sector. To address sustainability concerns, strategies such as integrating the committee's work into existing county development plans and encouraging private sector investment in disability inclusion could be explored.

Key lessons:

- Investing in and strengthening a collaborative mechanism for disability inclusion between government, humanitarian agencies, private sector, and OPDs at a county level, helps to provide strategic direction and mobilise resources for disability inclusion, especially where policy guidance and resources are lacking.
- Practical considerations around budget allocation – for meetings, travel costs and secretarial costs - need to be considered.

Lesson 4: Support micro-entrepreneurs with disabilities on business compliance

Refugees are required to register their businesses, but they often lack the necessary documentation to do so. Movement restrictions make it difficult to access national offices to obtain the required paperwork**. A study on Kakuma's market economy shows that only 38% of businesses belonging to refugees were registered, compared to 51% of businesses in the host community[10].** Project data shows that, among refugees with disabilities doing business, only 25% had business registration at the start of the project.

[10] International Finance Corporation (IFC). World Bank Group. **Kakuma as a marketplace - A consumer and market study of refugee camp and town in northwest Kenya**. (2018)

> "Registration is a big issue for refugees. Host communities can get the registration more easily, as they have all the necessary documents."
> Director, Department of Social Protection, Lodwar, Kenya

Refugees with disabilities said that accessing documentation, such as alien cards[11] is time-consuming and requires several visits to the relevant government office. Physical accessibility issues and travel costs are a bigger challenge for refugees with disabilities, due to compounding barriers and discrimination.

Not having a business permit means that an enterprise is illegal and could therefore face closure. It also means that refugees with disabilities cannot access formal procurement opportunities, loans from banks, or grants and schemes from the government. Refugees with disabilities also face challenges confirming their disability status, which prevents them from accessing business license waivers available to people with disabilities in Kenya.

The approach: We trained micro-entrepreneurs with disabilities on business compliance and procedures. The training was conducted with Turkana West sub-county trade departments, Department of Refugee Services (DRS), Trade and Revenue Department, National Police Service, National Council for Persons with Disability (NCPWD) and the Refugee Consortium of Kenya (RCK). We adapted the training to the needs of the micro-entrepreneurs, and trainers were officials from Turkana, familiar with the language and contexts in Kakuma. To follow-up, we arranged dedicated sessions between micro-entrepreneurs with disabilities and relevant government officials to discuss the challenges faced by refugees with disabilities in obtaining business permits.

We also leveraged Gava Mashinani[12] – a mobile outreach initiative in Kakuma, that helps refugee and host communities with business registration and compliance, to support micro-entrepreneurs with disabilities in getting business permits, medical assessments, and disability verification by county NCPWD officials for licence waivers.

[11] Alien card is the common term used for the refugee identity card issued by the Department of Refugee Services, Government of Kenya.

[12] Gava Mashinani is a one-stop mobile outreach, designed to support micro-entrepreneurs from the refugee and host with business registration, name search, licensing, and compliance. This initiative is supported by GIZ and the Turkana County Government, (Biashara Huduma Centre services).

Figure 3: Judita, a refugee from South Sudan in Kalobeyei refugee settlement, where she runs a hotel © Imani Rugenge/ HI

What worked well? Training micro-entrepreneurs with disabilities on compliance and regulatory requirements by business licensing officials helped micro-entrepreneurs understand the importance of business registration. One microentrepreneur with disabilities who participated in our training said:

> "We realised what we were doing was illegal. And that we need a licence."

They also became aware that they were eligible for business licence waivers issued by NCPWD. The follow-up sessions, between government officials and micro-entrepreneurs with disabilities, allowed for the direct sharing of challenges and the identification of local solutions.

Leveraging the Gava Mashinani helped bring the business registration services to micro-entrepreneurs with disabilities, particularly as movement restrictions make it hard to access these services.

Strong collaboration with government partners and humanitarian organisations from the outset was crucial. Their commitment and willingness to engage on disability inclusion was key to ensuring success.

What was challenging? The business licence waivers issued to micro-entrepreneurs with disabilities are only valid for one year, and business registration needs to be renewed every five years. In the absence of solutions, such as the Gava Mashinani, refugees with

disabilities will continue to face challenges registering their businesses in compliance with national laws.

Another complication we faced was that not all micro-entrepreneurs were refugees; some were asylum seekers who needed different documentation to be vetted by government officials.

Key lessons:

- Refugee micro-entrepreneurs with disabilities often face significant challenges in accessing business permits and licences due to compounding barriers and discrimination.
- To support micro-entrepreneurs with disabilities to legally engage in business, refugees with disabilities and their caregivers need to be trained on legal and regulatory processes for starting and running a business in refugee camps. Business compliance services also need to be accessible and made available locally.
- Concessions and fee waivers available to micro-entrepreneurs with disabilities in host communities must be extended to refugees.

Lesson 5: Support micro-entrepreneurs with disabilities to enter formal banking systems

The biggest challenge refugees face in starting or scaling a business is access to finance, due to limited access to banking and credit services and legal obstacles. **In Kakuma, only 10% of refugees have a bank account compared to 54% in the host community.** Financial literacy is low in the Kakuma area, particularly in the camp, where 73% of refugees lack information about financial services[13].

Refugees with disabilities face additional barriers to opening a business account as information on banking processes tends to be inaccessible, outreach is not usually inclusive due to discrimination, and people with disabilities are more likely to lack the identification documents, credit history, and funds needed. Other key barriers to banking services include physical distance to the bank, lack of accessible public transport, procedures and documentation that are difficult to navigate, and negative perceptions among some officials regarding the capability of people with disabilities to run businesses.

The approach: We partnered with Equity Bank in Kakuma, which accepts the government of Kenya's Department of Refugee Services registration documentation that a refugee receives on arrival to the country as valid documentation for opening an account. Equity Bank provided training for micro-entrepreneurs on banking processes, financial literacy and

[13] International Finance Corporation (IFC). World Bank Group. **Kakuma as a marketplace - A consumer and market study of refugee camp and town in northwest Kenya**. (2018)

management, and waived account opening costs. We provided business development support and small grants based on business plans developed by the micro-entrepreneur.

Figure 4: Poni, a refugee from South Sudan who has a motor disability, at her shop in Kalobeyei settlement, Kenya. © Imani Rugenge/ HI

What worked well? Having a Memorandum of Understanding (MoU) with the bank confirmed its commitment to disability inclusion – it outlines the roles and responsibilities of both parties in ensuring that the bank services are accessible to refugees with disabilities. Since the programme provided the grant, the bank received an increase in business with low financial risk.

Financial literacy training helped to improve financial management.

> "We were able to differentiate between personal finance and business finance and try and separate the two."
> Micro-entrepreneur with disabilities
>
> "Their way of saving has changed – [they] moved [their money] to the bank from putting their savings in a hole in the ground."
> Jennifer, Business Development Service Trainer

What was challenging? Due to regulatory constraints, refugees with disabilities – unlike Kenyan nationals – often cannot access digital and mobile banking services in Kakuma. This forces them to travel to bank branches or depend on others for transactions, compromising their independence, privacy, and financial security.

Provision of grants tends to create expectations of continued support and dependency, undermining efforts to promote self-reliance.

We encountered instances where individuals, even within a family, used people with disabilities as a front to access financial support.

Key lessons:

- Establishing a partnership between banks or financial service providers and an NGO (in this case, HI) – which raises awareness about disability inclusion and provides business grants – enables banks to better serve refugees with disabilities, who often lack credit history or capital and are typically viewed as financially unviable.
- Providing direct financial support (grants) and financial literacy training to micro-enterprises led by refugees with disabilities not only sustains individuals' livelihoods but also serves as a critical entry point into formal banking systems.

Lesson 6: Support micro-entrepreneurs with disabilities to access markets and procurement opportunities

For refugees in Kakuma, access to markets is limited by low purchasing capacity, distance from market hubs, movement restrictions, and legal regulations[14]. Refugees with disabilities face additional barriers to accessing markets, suppliers and procurement opportunities. Designated market centres in the refugee camp also lack accessible infrastructure such as ramps and toilets. As a result, **micro-entrepreneurs with disabilities in the camp are forced to conduct their businesses from their homes, with limited space and opportunity to grow.**

> "The market centre is not accessible, there is no toilet for a wheelchair user like me. I had to be carried to the market and depend on someone to take me back home or to the toilet. It was difficult, so I moved my business to my home. But few people came to buy from me, and so I had to close my business."
> Micro-entrepreneur with disabilities, Kakuma refugee camp, Kenya

[14] International Finance Corporation (IFC). World Bank Group. **Kakuma as a marketplace - a consumer and market study of refugee camp and town in northwest Kenya**. (2018)

The option to engage in online business for refugees with disabilities facing mobility challenges is limited due to low levels of digital literacy, poor internet connectivity, and legal restrictions in the camps.

Businesses in Kakuma usually depend on supplies from outside of the county. Limitations in mobility prevent micro-entrepreneurs with disabilities from verifying the quality of goods, leaving them to rely on hired support or accept unseen goods – both of which can increase operating costs and reduce competitiveness.

Humanitarian agencies in camps have a significant influence on the market and typically procure goods and services through their central offices. Local micro-entrepreneurs, therefore, miss business opportunities as procurement isn't done locally.

The approach: We conducted a market assessment and provided modular training on entrepreneurship, financial literacy, customer relations and marketing, which we adapted to meet the learning needs of entrepreneurs with disabilities. We provided reasonable accommodation for training and business activities in consultation with the micro-entrepreneurs with disabilities.

We supported micro-entrepreneurs with disabilities to update their business plans based on market assessments and training they received. Business Development Service (BDS) providers[15] , who were refugees themselves, provided regular follow-up and mentoring. We identified institutions such as local businesses, RLOs, and humanitarian organisations, willing to engage in inclusive procurement and training, and facilitated connections between micro-entrepreneurs and institutions.

[15] Business Development Service (BDS) providers offer a variety of non-financial services to help businesses improve their performance, access markets, and compete effectively. Their key role is mentorship and coaching, with close monitoring to support microentrepreneurs to grow their businesses.

Figure 5: Nancy (right) owns a hotel and restaurant in Kakuma town. After receiving inclusion training, she adapted her business to employ refugees with disabilities, like Joy (left). © Ninth Wonder Productions / Sightsavers

What worked well? The training was effective not only in enhancing business knowledge, but it also fostered peer networks among micro-entrepreneurs with disabilities, which in turn improved confidence and collaboration.

Accompaniment by the BDS providers helped micro-entrepreneurs with disabilities gain the confidence to visit the offices of humanitarian agencies and private institutions to seek procurement opportunities. The BDS providers also helped micro-entrepreneurs adapt their business plans to the prevailing market situation.

> "I used to make beautiful wooden items, but I had no buyers. People in the camp do not want to buy an item of value, and they feel that someday they will relocate to a better place. After the project training, I shifted my shop to Kakuma town. I have better sales now."
> Micro-entrepreneur and refugee from Uganda, Kakuma refugee camp

What was challenging? Reasonable accommodation for training and participating in livelihood activities requires planning, resource allocation and creative thinking from the outset.

> "As we don't have public transport, sometimes we hire three Boda Bodas (motorbikes) to assist refugees with disabilities to travel to the training venue – one boda boda for the person with disabilities, one for her/his wheelchair and one for the caregiver."
> BDS provider, Kakuma, Kenya

While micro-entrepreneurs with disabilities achieved business growth, they found it challenging to secure government procurement opportunities due to a lack of documentation and difficulties in managing payment processing. Furthermore, securing contracts from humanitarian agencies was demanding as the procurement processes are controlled by headquarters.

Key lessons:

- Implementing a comprehensive approach that tackles systemic barriers to procurement opportunities and market access, as well as addressing individual barriers faced by refugees with disabilities, enhances their ability to meet market demands and improves overall access to markets.
- This means developing person-centred approaches to build capacity and mentor micro-entrepreneurs on market demand, supply and procurement opportunities, and addressing accessibility challenges. Meanwhile, simultaneously advocating and sensitising procurement staff and institutions on inclusive practices and supporting linkages with micro-entrepreneurs with disabilities.

Why this matters

Access to livelihoods is crucial for refugees with disabilities and their families. It helps meet their basic needs, promotes wellbeing and dignity, and strengthens their ability to cope in fragile camp environments.

Through Inclusive Futures, we've learnt that improving access to livelihood interventions for refugees with disabilities requires a deliberate and inclusive approach. Support for micro-entrepreneurs must be tailored to address intersecting barriers arising from their disability and refugee status. This includes ensuring refugees with disabilities have access to information, business services, markets and financing. Building effective collaborative mechanisms involving government and humanitarian stakeholders, and making sure people with disabilities can meaningfully participate in advocacy and policy dialogue, helps build an enabling environment for business.

This learning product outlines six key actions to help improve disability inclusive livelihood programming in Kakuma refugee camp. Each of these six lessons contributes to recommendations on how to include people with disabilities in refugee settings more broadly. Visit our **refugee hub page**, and download our **executive summary**, to read our recommendations.

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We hope the learning piece will be used, adapted and translated as required to bring transformative changes to the lives of children and people with disabilities.

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