

Inclusive Economic Empowerment Issue Paper

Executive summary

Through our economic empowerment work, we unlock the potential of people with disabilities as contributors to inclusive growth across Africa and beyond. Partnering with governments, the private sector and civil society, we have reframed disability inclusion, not only as a matter of equity and dignity, but as a powerful driver of economic transformation.

At Light for the World, we adopt an impact mindset: every investment in skills and capacity aims to unlock measurable economic returns through enterprise value, job creation and local and national development. By strengthening inclusive systems, we ensure that people with disabilities fully participate in and contribute to the economy.

This issue paper outlines our approach to inclusive economic empowerment. Anchored in Strategy 2030, it highlights five priority areas and four strategic targets guiding our commitment to deliver sustainable impact, scale proven models and shape a more just, equitable and resilient future for all.

Why inclusive economic empowerment is key

At Light for the World, we believe in a world where people with disabilities and eye conditions can fully exercise their rights to health, education, work — and protection in emergencies. Through our work on economic empowerment, we help unlock the economic potential of people with disabilities as contributors to inclusive growth in our focus countries in Africa and beyond.

Although disability inclusion is increasingly recognised in global policy frameworks, official development assistance (ODA) data show that projects with a primary disability focus account for less than 0.1% of total aid.¹ For those with a secondary disability objective, such as economic empowerment, the share is 0.3%. As aid alone cannot address inclusive economic empowerment needs, we work in partnership with national governments, private sector and non-governmental partners.

People with disabilities are consistently denied access to income-generating activities, formal employment, financial services and enterprise development, despite their skills and aspirations. This structural and systemic exclusion, rooted in discriminatory policies and practices, is estimated to further cost developing countries up to 7% of gross domestic product (GDP) annually.² Our goal is to empower people with disabilities to lead change and drive systemic transformation towards inclusive economies where everyone can contribute to, and benefit from, growth.

Looking ahead to 2030, trends such as accelerated digitalisation,³ climate adaptation, data-driven decision-making and the expansion of informal economies offer new pathways for growth. However, without deliberate and inclusive investment, these transitions risk entrenching inequality and leaving people with disabilities further behind. We make the case for reframing disability inclusion not only as a matter of equity, dignity and leaving no one behind, but also as a powerful engine of economic growth.

Our unique approach to inclusive economic empowerment

Our rights-based approach centres people with disabilities as the drivers of change. Anchored in the UN Convention on the Rights of Persons with Disabilities (UNCRPD)⁴ and the Sustainable Development Goals (target 8.1),⁵ we uphold economic empowerment as a pathway to dignity, independence and inclusive development. Our programming and focus are guided by a set of internal Quality Standards for Economic Empowerment, taking a data-driven approach and ensuring meaningful participation of people with disabilities at all levels of programme design and delivery. We also apply a twin-track approach: supporting inclusive systems and institutions to remove structural barriers, while also equipping women, men and youth with disabilities with the skills, tools and opportunities to thrive within those systems.

Our unique value lies in our ability to leverage a community-led process of co-creation where people with disabilities and Organisations of Persons with Disability (OPDs) shape the solutions from the ground up. This enables us to

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- 1 UNICEF (March 2025) A Background Paper for the Global Disability Inclusion report, financing acceleration of disability inclusion in low and middle-income countries p. 35
 - 2 Ananian, S., Dellaferrera, G A study on the employment and wage outcomes of people with disabilities. ILO Working Paper 124. Geneva: International Labour Office, 2024. p. 9
 - 3 United Nations Economist Network (2024) Policy Brief. Transforming the informal economy to leave no one behind. p. 1
 - 4 United Nations (2006). Convention on the Rights of Persons with Disabilities & Optional Protocol. New York, United Nations
 - 5 United Nations Department of Economic and Social Affairs, Sustainable Development Goals (SDGs) and Disability. See: (<https://social.desa.un.org/issues/disability/sustainable-development-goals-sdgs-and-disability>) [accessed 09.12.2025]

blend grassroots implementation with systems-level influence, positioning disability inclusion in high-growth areas such as climate-smart livelihoods and financial inclusion. We approach economic empowerment with an impact mindset. Every investment in capacity strengthening and skills is aimed at unlocking broader economic returns, including increased enterprise value, job creation and local and national economic development.

In every engagement, we put our values into action, by co-designing programmes with communities, ensuring transparent reporting to donors and building adaptive learning systems that respond to evidence.

Our priorities

To strengthen our collaboration with partners and ensure sustainable impact, we have five strategic priorities:

1. Inclusive entrepreneurship and access to finance

- ▶ Scaling inclusive business development services at the community level, equipping people with disabilities with entrepreneurship training, financial literacy and tailored support to build viable enterprises.
- ▶ Strengthening financial inclusion by partnering with local and national actors to co-design practical, scalable and context-appropriate strategies (e.g. savings groups and accessible micro-credit schemes) to expand access to capital for people with disabilities and their communities.
- ▶ Advocating for systemic change by influencing policies, regulations and service standards to create enabling environments where people with disabilities can engage and thrive economically.

2. Skills development and vocational training

- ▶ Expanding inclusive skills development programmes that equip people with disabilities, especially youth and women, with practical, in-demand skills. We support formal and informal technical and vocational institutions to make their learning environments inclusive and accessible, adapting curricula, infrastructure, teaching methods and support services.
- ▶ Promoting lifelong learning opportunities that ensure equitable access for people with disabilities and other marginalised learners. Priority is given to community-based and locally relevant training models that foster confidence, capability and readiness for a variety of economic pathways, from self-employment to entry-level trades.

3. Inclusive employment and workforce transition

- ▶ Closing the gap between training and real job opportunities. We create structured pathways into dignified employment through public-private partnerships, inclusive internship and apprenticeship programmes and job placement support.
- ▶ Building inclusive recruitment systems, providing transition support for graduates with disabilities and advocating for workplace environments that are accessible and accommodating, we work closely with employers, technical institutions and OPDs.

4. Rural development and inclusive agricultural value chains

- ▶ Promoting inclusive rural development by supporting people with disabilities to engage in environmentally sustainable agriculture and related value chains. This includes tailored value chain accelerator programmes, sector linkages for farm and production inputs, extension services, climate-smart farming methods and support on how to leverage collective market systems that enhance rural livelihoods.

- ▶ Implementing AgriLabs, a unique model with community-based hubs for innovation and peer learning that brings together farmers with disabilities, local experts and market actors to co-create adaptive agricultural solutions such as assistive technologies and adaptive tools.

5. Disability-inclusive policy, advocacy and research

We co-create and implement solutions with OPDs and other stakeholders to ensure disability inclusion is built into economic policies, funding frameworks and programme delivery. Through joint design, evidence generation and the use of disaggregated data and lived experiences, we help shift systems and direct investments toward inclusive approaches that translate into measurable impact. The Disability Inclusion Facilitator (DIF) approach is a core model we apply across all the countries where we work. By 2025, we have trained DIFs in seven countries, where they are actively advancing inclusive practices and influencing policy reforms.

Our targets

We have identified the following targets as part of our Strategy 2030:

1. Inclusive entrepreneurship and access to finance

People with disabilities can access finance and pursue entrepreneurship:

- ▶ With more collaboration we will train 1 million people in life skills, entrepreneurship and financial literacy across six countries, helping them enter and grow into local markets.
- ▶ We will support 1,000 disability-led organisations such as OPDs and Self-Help Groups to champion the start or growth of small businesses, with at least 30% securing access to public or private procurement opportunities.
- ▶ We will support, form and strengthen 100 inclusive local savings groups, equipping them with skills and structures to manage their group savings.

2. Skills development and vocational training

Organisations are supported in removing barriers in skills development:

- ▶ 10,000 people with disabilities, 70% of them women and girls, will gain vocational, digital, or trade-based skills that match them to decent job opportunities.
- ▶ 100 formal and informal training institutions will be equipped to deliver accessible, inclusive learning environments.

3. Inclusive employment and workforce transition

Supporting public and private sector to bridge the gap between training and jobs:

- ▶ Grow 40 employer networks, in six countries, committed to inclusive hiring practices.
- ▶ 2,000 young people with disabilities (70% women) access internships, apprenticeships or job placements through public-private partnerships.

4. Rural development and inclusive agricultural value chains

Investing in rural inclusion and climate smart farming:

- ▶ We can scale the AgriLabs model across three countries to integrate at least 1,000 rural people with disabilities (minimum 70% women) as active innovators in designing assistive technologies and adaptive tools.
- ▶ Through the innovation hubs, we will also train and promote climate-smart agricultural inputs and establish sustained market linkages that enable profitable agricultural value chains.
- ▶ We can support 15 farming cooperatives or producer groups to adopt disability inclusive value chain integration and market system development.

Building inclusive economies

InBusiness, implemented by Light for the World under FCDO's Inclusive Futures programme, economically empowers people with disabilities through a twin-track approach promoting both self-employment and waged employment. The informal track has strengthened nearly 1,200 micro-entrepreneurs with disabilities and caregivers through business skills training, start-up grants and market linkages to grow sustainable enterprises and increase income. The formal employment track leverages the Disability Inclusion Facilitator (DIF) model to build the capacity of employers to create accessible, inclusive and decent workplaces. In parallel, Organisations of Persons with Disabilities (OPDs) are supported to advocate for inclusive business policies and remove systemic barriers that hinder equal participation in the economy.⁶

Acknowledgements

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⁶ Light for the World (2022) Learning Document: Consolidated Research on the InBusiness Programme in Kenya. See: (<https://www.light-for-the-world.org/publications/learning-document-research-inbusiness/>) [accessed 09.12.2025]



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