

Inclusive Livelihoods Programs: Practical Guidelines for Nonprofits



Inclusive Livelihoods Programs: Practical Guidelines for Nonprofits

Table of Contents

Purpose and Audience – 4

About This Guidance – 4

Core Design Approach – 4

Use a Staged Model – 4

Design for Two Distinct Participant Groups – 4

Include Caregivers to Reach Children – 4

Participant Selection and Access – 5

Recruitment – 5

Selection – 5

Training Design and Accessibility – 6

Logistical Considerations for All Trainings – 6

Staffing for the Program and Trainings – 6

Caregivers of Children with Disabilities (Parent Support Groups) – 6

Youth with Disabilities – 7

Cross-Cutting Considerations – 8

Business Planning and Safeguarding – 8

Keep Business Plans Simple and Achievable – 8

Strengthen Business Plans During Mentorship – 9

Address Risk of Theft and Exploitation Early – 9

Promote Safe Financial Practices – 9

Adapt Safeguarding by Participant Type – 10

Microloans and Financing – 10

Delay Financing Until Participants Are Ready – 10

Use Conservative Loan Sizes – 11

Adjust Loan Terms for Inclusion – 11

Sequence Financing with Mentorship – 11

Reduce Risk Through Structured Disbursement and Monitoring – 12

Inclusive Livelihoods Programs: Practical Guidelines for Nonprofits

Table of Contents

Mentoring and Monitoring – 12

Strengthen Local Ownership and Market Linkages – 12

Appendices

Appendix A: Participant Selection Interview Guide & Matrix – 14

Appendix B: Inclusive Training Planning Checklist – 16

Appendix C: Business Planning and Safeguarding Checklist – 17

Appendix D: Pre-Financing Readiness Checklist – 18

Appendix E: Mentor Call or Visit Checklist – 19

Inclusive Livelihoods Programs: Practical Guidelines for Nonprofits

Purpose and Audience

These guidelines are designed for:

- Nonprofit leaders and program staff who:
 - already run livelihoods programs and want to make them more inclusive
 - are designing new livelihoods programs with inclusion in mind from the start
- Partner organizations and funders seeking practical, field-tested approaches to disability-inclusive economic empowerment

About This Guidance

These guidelines are based on a two-year pilot livelihoods program (July 2024 – June 2026) implemented by Kupenda and Kuhenza with 71 participants, including:

- Youth with disabilities
- Caregivers of children with disabilities, primarily organized into Parent Support Groups (PSGs)*

* “Parent Support Groups” is the common term used in the program, though not all caregivers are parents.

Core Design Approach

Inclusive livelihoods programs require intentional design at every stage. Based on our experience, three elements are essential.

Use a Staged Model

1. Training - Participants complete two multi-day trainings (not exceeding one week each): sustainable agriculture and business and entrepreneurship.
2. Mentorship - This is followed by at least six months of mentorship to strengthen business plans, support early implementation, and assess readiness.
3. Microloans - Participants receive microloans only after readiness is demonstrated. Monthly or weekly mentorship continues to ensure participants are on track for income growth and loan repayment.

Design for Two Distinct Participant Groups

- Youth with disabilities
- Caregivers of children with disabilities, often organized in parent support groups.

These groups require different eligibility criteria, pacing, and support systems.

Include Caregivers to Reach Children

Caregivers often cannot work consistently due to intensive caregiving responsibilities. Including them strengthens household income, creates peer support systems, and improves children’s wellbeing outcomes.

Note: Do not combine caregiver groups with youth participant groups. Caregivers of children with disabilities have different time demands, require more flexible pacing, and depend on mutual support. Mixed groups often struggle with cohesion and expectations.

Inclusive Livelihoods Programs: Practical Guidelines for Nonprofits

Participant Selection and Access

Recruitment

Strong participant selection is one of the most important drivers of success. Programs should begin with existing relationships and networks, including support groups, community leaders, and organizations of persons with disabilities (OPDs).

The program should first be presented clearly to potential participants, including:

- the time commitment required
- the expectations for participation and follow-up
- the phased structure (training, mentorship, then financing)

After this initial presentation, participants should be given time to decide whether to participate.

This may include:

- discussing with family or support systems
- considering whether they have the time and capacity to engage
- reflecting on whether they are interested in starting or growing a business

Programs should allow several days to a few weeks for this decision-making process, rather than requiring immediate commitment.

Participants who choose to continue are more likely to:

- remain engaged throughout the program
- follow through on business activities
- succeed during the mentorship and financing phases

Selection

Selection should focus on readiness, not just need. Priority should be given to participants who:

- have relevant skills or prior training (e.g., tailoring, carpentry, agriculture)
- have already been earning income or actively working toward a business idea
- understand that a project is not a business until it starts generating income
- understand that businesses take time to generate consistent profit

Programs should aim for a balanced group using an 80/20 approach:

- Approximately 80% of participants should have existing income-generating activities, relevant skills, and a track record of actively working on their business for at least several months
- Up to 20% may be newer entrepreneurs who demonstrate strong motivation, have a realistic business idea, and have reliable support from a caregiver, family member, or trusted individual

Caregiver groups (parent support groups) should be:

- pre-existing and meeting regularly, not newly formed for the program
- composed of caregivers of children with disabilities living near one another
- registered or formally organized, enabling them to open and manage a group bank account
- able to demonstrate prior collaboration, such as participating in group activities or support meetings

Inclusive Livelihoods Programs: Practical Guidelines for Nonprofits

Participant Selection and Access

Selection (continued)

Youth with disabilities should:

- have relevant skills or prior training
- be currently earning income or actively developing a business
- be available and reachable for regular mentoring and follow-up visits

See **Appendix A: Participant Selection Interview Guide and Matrix**

Training Design and Accessibility

Trainings should be practical, accessible, and designed around the realities of participants' daily lives. In this program, participants completed two separate multi-day trainings (not exceeding one week each):

- Sustainable agriculture (to support climate resilience and food security)
- Business and entrepreneurship skills

Logistical Considerations for All Trainings

- Select a central location most participants can travel to within 30–60 minutes
- Ensure the venue is physically accessible (including entrances, seating, and training space)
- Provide travel stipends to reduce participation barriers
- Build in additional time for discussion, questions, and practical application
- Share training materials in advance when possible, especially with interpreters and support persons

Staffing for the Program and Trainings

- When possible, the program's lead business mentor should be an employee of the organization running the program. Ideally, this person should have business experience or experience supporting livelihoods programs.
- For climate smart agriculture and livestock trainings, select facilitators from area agriculture and livestock officers from the Government department.
- For business and entrepreneurship skills trainings, select facilitators from existing microfinance / table banking organizations in the area.

Caregivers of Children with Disabilities (Parent Support Groups)

Caregivers face significant time and caregiving constraints. Trainings must be designed to enable their participation.

Childcare and Participation Support

- Arrange onsite childcare support, including:
 - staff or volunteers to supervise children
 - safe space with mats and play materials
- Allow caregivers to:
 - bring children if needed
 - bring an additional caregiver or support person (provide a stipend where possible)

Inclusive Livelihoods Programs: Practical Guidelines for Nonprofits

Training Design and Accessibility

Caregivers of Children with Disabilities (Parent Support Groups) (continued)

Feeding and Daily Care Needs

- Contact participants in advance to understand:
 - feeding needs for children with disabilities
 - how long feeding takes
- Adjust training schedules accordingly:
 - extend lunch breaks if needed
 - allow flexible timing for caregiving tasks
- Allow time and space for:
 - breastfeeding
 - administering care routines

Financial and Time Considerations

- Provide a small daily stipend to support food and basic needs during training
- Recognize that caregivers are often forgoing income or time needed at home to attend

Participation Realities

- Even when accommodations are offered, some caregivers may still leave children at home
- Programs should plan for both scenarios and avoid assuming uniform needs

Youth with Disabilities

Youth participants require a different set of accommodations, particularly related to communication, mobility, and ongoing support.

Hearing Disabilities (Deaf or Hard of Hearing)

- Provide sign language interpreters where needed
- Prepare interpreters in advance:
 - share training materials ahead of time
 - allow at least 2 days of preparation to understand business terminology
- Build in additional time during training for interpretation and clarification
- Recognize that interpreters will need to explain concepts, not just translate words into sign language

Visual Disabilities (Blind or Low Vision)

- Ensure trainers:
 - describe concepts verbally and avoid relying only on visual materials
 - use clear, practical language
 - allow time for questions and repetition
- Ensure participants can safely navigate the training and practice spaces with support if needed

Mobility Disabilities (Physical Disabilities)

Ensure training venues and practice spaces (e.g., agriculture demonstrations) are accessible

Inclusive Livelihoods Programs: Practical Guidelines for Nonprofits

Training Design and Accessibility

Youth with Disabilities (continued)

Other support needs

- Identify whether participants need:
 - a support person (e.g., for navigation, note taking, or communication)
 - assistance with reading or writing materials
- Allow participants to bring a trusted support person, or provide one if needed
- Provide stipends for support persons where possible

Cross-Cutting Considerations

Across both groups:

- Plan for variation in needs, not a single “standard participant”
- Expect that accessibility requires:
 - time adjustments
 - additional staffing or support
 - flexibility in delivery
- Recognize that inclusion is not only about access to the training, but also:
 - the ability to fully participate and apply what is learned

See Appendix B: Inclusive Training Planning Checklist

Business Planning and Safeguarding

Participants require targeted support to develop business plans that are realistic, sustainable, and safe. In this program, stronger outcomes were seen when business planning was kept simple and paired with early attention to financial and personal risk.

Keep Business Plans Simple and Achievable

Participants should be supported to develop businesses that:

- can start small and grow over time
- require low initial capital
- generate regular, predictable income

Avoid:

- high-cost infrastructure (e.g., renting shops, building structures) that reduces available working capital
- complex business models that are difficult to manage or monitor

Participants should be able to clearly explain:

- what they will sell
- who their customers are
- how they will generate income on a regular basis

Inclusive Livelihoods Programs: Practical Guidelines for Nonprofits

Business Planning and Safeguarding

Strengthen Business Plans During Mentorship

Business planning should not be a one-time activity during training.

During the initial 6-month mentorship phase, participants should:

- revise and simplify their business plans
- test small aspects of their business (e.g., sourcing, pricing, selling)
- demonstrate effort through saving, small investments, or early activity

Programs should use this phase to assess:

- whether the plan is realistic
- whether the participant is actively working toward implementation
- whether adjustments are needed before financing

Address Risk of Theft and Exploitation Early

Participants with disabilities may be at higher risk of:

- theft by family or community members
- pressure to share or give away business income or assets

These risks should be addressed before any financing is provided.

Programs should:

- discuss these risks openly during training and mentorship
- ask participants to identify:
 - who might take advantage of them
 - who they trust to help protect their business

Where possible:

- involve a trusted family member or support person in the training and business plans
- monitor for signs of exploitation during mentoring calls and visits

Important: Participants may not be able to report exploitation, especially if they depend on the same individuals for care. Ongoing monitoring is critical.

Promote Safe Financial Practices

Participants should be supported to manage money in ways that reduce risk.

Encourage:

- use of mobile money platforms (e.g., M-Pesa)
- frequent deposits rather than keeping cash on hand
- use of a basic phone if needed to access financial services
- avoidance of mobile app money lenders (many of whom are exploitative)

Programs may consider:

- making access to mobile money a requirement or strong expectation
- training participants on how to safely manage and store funds

Inclusive Livelihoods Programs: Practical Guidelines for Nonprofits

Business Planning and Safeguarding

Adapt Safeguarding by Participant Type

For youth with disabilities:

- identify a trusted caregiver, family member, or support person who can help protect the business
- ensure participants are not isolated in managing finances

For caregiver groups:

- ensure clear roles and accountability within the group
- monitor for internal conflicts, conflicts of interest, or misuse of funds
- reinforce shared expectations about how income and responsibilities are managed

See Appendix C: Business Planning and Safeguarding Checklist

Microloans and Financing

Access to financing is a critical component of livelihoods programs, but in this model, timing and structure of loans are more important than the amount provided. Strong outcomes depend on delaying financing until participants are prepared and structuring loans in ways that reduce risk.

Delay Financing Until Participants Are Ready

Financing should not be provided immediately after training, as it is in some livelihoods programs. This delay is not based on an assumption that participants with disabilities are less capable of managing funds. Rather, it reflects the realities many participants face, including increased vulnerability to financial pressure, theft, or misuse by family members or others. In some communities, funds provided through programs may also be perceived as welfare payments that do not need to be repaid or reinvested.

The initial 6-month mentorship period allows participants to:

- establish greater control over their business and finances
- identify trusted support systems
- and clearly understand that funds are intended for business use and repayment

During this phase they will also be supported by business mentors to:

- refine and simplify their business plans
- demonstrate consistent effort toward implementation
- begin saving or making small investments
- test elements of their business (e.g., sourcing, pricing, selling)

Financing should only be provided once participants show:

- active engagement over time
- a clear and realistic business plan
- readiness to manage and repay funds

Delaying financing improves:

- business success rates
- loan repayment
- participant confidence and discipline

Inclusive Livelihoods Programs: Practical Guidelines for Nonprofits

Microloans and Financing (continued)

Use Conservative Loan Sizes

Loan amounts should be:

- aligned with the scale of the business
- sufficient to support growth, but not large enough to create financial pressure

Avoid:

- over-investment in infrastructure (e.g., shop rental, construction)
- large upfront costs that reduce working capital

Participants should retain enough capital to:

- purchase inventory
- manage day-to-day operations
- respond to unexpected challenges

Lesson from the Pilot - Several participants invested a large portion of their funds in infrastructure, such as building a poultry house or securing a physical shop space. As a result, they had little or no capital remaining for operations, including purchasing stock or inputs. This limited their ability to generate income and slowed business growth.

Adjust Loan Terms for Inclusion

Participants with disabilities and caregiver groups often require more flexible loan structures.

Recommended adjustments include:

- longer repayment periods (e.g., 18 months instead of the traditional 12)
- more frequent follow-up and support during repayment
- flexibility in early stages as businesses stabilize

These adjustments help account for:

- slower business growth
- interruptions due to caregiving or disability-related needs

Sequence Financing with Mentorship

Financing should be closely linked to ongoing support.

Programs should:

- continue regular (monthly or weekly) mentoring after loan disbursement
- monitor how funds are used
- identify and address challenges early

More intensive follow-up is often needed:

- in the first months after disbursement
- for participants who are struggling

Inclusive Livelihoods Programs: Practical Guidelines for Nonprofits

Microloans and Financing

Reduce Risk Through Structured Disbursement and Monitoring

Programs should:

- confirm that funds will be used for the intended business purpose
- monitor for misuse, diversion, or external pressure
- reinforce financial management practices (e.g., mobile money use)

For caregiver groups:

- ensure clear roles and accountability for managing funds
- monitor group dynamics and decision-making

For youth with disabilities:

- confirm that support systems are in place to help manage funds safely

See Appendix D: Pre-Financing Readiness Checklist

Mentoring and Monitoring

Ongoing mentoring is essential to the success of inclusive livelihoods programs. Training and financing alone are not sufficient. Participants require consistent follow-up, practical problem-solving support, and accountability, particularly in the early stages of business development.

Mentoring should be:

- more frequent in the early stages, especially after training and loan disbursement
- adapted based on participant needs, with more intensive support for those facing challenges
- focused on practical problem-solving, including sourcing, pricing, sales, and use of funds

Monitoring should also include:

- verification that businesses are active and funds are used as intended
- identification of financial pressure, misuse, or exploitation
- attention to group dynamics (for caregiver groups) and support systems (for youth with disabilities)

These activities should be integrated throughout the mentorship and financing phases, rather than treated as a separate program component.

See Appendix E: Business Mentor Call or Visit Checklist

Strengthen Local Ownership and Market Linkages

To promote long term sustainability, programs should engage relevant government departments and local stakeholders from the outset.

Programs may consider establishing a local advisory committee that includes representatives from:

- Agriculture and Livestock Departments
- National Council for Persons with Disabilities (NCPWD)
- Culture and Social Services Departments
- Local administrative leaders and community representatives

Inclusive Livelihoods Programs: Practical Guidelines for Nonprofits

Strengthen Local Ownership and Market Linkages

This committee can help:

- provide ongoing technical guidance and oversight
- strengthen coordination among local stakeholders
- support participants' access to government programs and services
- identify additional livelihood opportunities and referral pathways
- increase the likelihood that activities continue beyond the life of the project

Participants should also be linked, where appropriate, to other livelihood actors, producer groups, cooperatives, savings groups, government programs, and market opportunities to support long-term economic inclusion.

Inclusive Livelihoods Programs: Practical Guidelines for Nonprofits

Appendix A: Participant Selection Interview Guide & Matrix

Part I: Interview Questions

For All Participants

- What type of business are you currently running or planning to start?
- How long have you been working on this activity?
- What do you sell, and who are your customers?
- How do you currently earn income (if applicable)?
- What challenges have you faced in running or starting this business?
- Do you have time each week to participate in training and follow-up visits?
- Who supports you in your daily life or business (family, caregiver, group members)?

Additional Questions: Youth with Disabilities

- What skills or training do you already have?
- What steps have you taken to start or grow your business?
- Who can support you if you face challenges in your business?
- Are you able to meet regularly with a mentor (in person or by phone)?

Additional Questions: Parent Support Groups

- How long has your group been meeting?
- How often do you meet?
- What activities have you done together as a group?
- Do you have a group leader or committee?
- Are you registered or able to open a group bank account?
- How do you make decisions as a group?

Inclusive Livelihoods Programs: Practical Guidelines for Nonprofits

Appendix A: Participant Selection Interview Guide & Matrix

Part 2: Scoring Matrix (Circle One per Row)

Criteria	0	1	2	3
Business Activity	No activity	Idea only	Some activity (irregular)	Active income
Skills/Training	None	Basic exposure	Some training/experience	Strong skills
Consistency (last 3–6 months)	No effort	Occasional effort	Inconsistent effort	Regular effort
Understanding of Business	Expects quick profit	Limited understanding	Some understanding	Understands time to profit
Support System	None	Unreliable	Some support	Strong, reliable support

Total Score: ____ / 15

Additional Scoring (Only if Applicable)

For Youth with Disabilities

Accessibility for Mentoring (circle one):

0 = Not reachable | 1 = Difficult | 2 = Reachable with effort | 3 = Easily reachable

For Parent Support Groups

Group Cohesion (circle one):

0 = No collaboration | 1 = Limited | 2 = Some | 3 = Strong

Group Structure (circle one):

0 = None | 1 = Informal | 2 = Some structure | 3 = Registered / can manage funds

Part 3: Classification (Check One)

- 80% group
(existing business, skills, and consistent effort)
- 20% group
(newer participant with strong motivation and support)

Part 4: Final Decision

- Select
- Select with conditions
- Do not select

Notes

Key strengths:

Key risks:

Inclusive Livelihoods Programs: Practical Guidelines for Nonprofits

Appendix B: Inclusive Training Planning Checklist

Before Training

- Identify participant needs (mobility, communication, caregiving)
- Confirm accessible venue
- Arrange childcare support (for caregiver groups)
- Contact caregivers about feeding needs and schedules
- Arrange interpreters and share materials in advance
- Meet with interpreters to train on new vocabulary / concepts
- Identify need for scribes or support persons
- Plan and prepare travel stipends

During Training

- Allow extra time for interpretation and questions
- Use clear, practical language
- Avoid reliance on visual materials only
- Provide flexible breaks (feeding, caregiving)
- Ensure accessibility of all spaces (including practice areas)

After Training

- Confirm understanding of key concepts
- Identify participants needing additional support
- Plan follow-up mentorship

Inclusive Livelihoods Programs: Practical Guidelines for Nonprofits

Appendix C: Business Planning and Safeguarding Checklist

Business Plan Basics

- Business is simple and achievable
- Low startup cost
- Generates regular income
- Clear product and customers

Feasibility Check

- Participant can explain business clearly
- Market demand exists
- Business can start small

Safeguarding

- Participant identified trusted support person
- Risks of theft or pressure discussed
- Monitoring plan in place

Financial Safety

- Mobile money available (e.g., M-Pesa)
- Participant understands safe money handling
- Plan to deposit funds regularly

Inclusive Livelihoods Programs: Practical Guidelines for Nonprofits

Appendix D: Pre-Financing Readiness Checklist

Participants should meet most or all of the following before receiving a loan:

Business Readiness

- Active business or clear implementation steps
- Business plan refined and realistic
- Demonstrated effort over time

Financial Readiness

- Some savings or small investment made
- Understands loan repayment expectations
- Has plan for using funds

Support Systems

- Trusted person identified (if needed)
- Group structure clear (for PSGs)

Risk Awareness

- Risks of theft/exploitation discussed
- Mitigation strategies in place

Inclusive Livelihoods Programs: Practical Guidelines for Nonprofits

Appendix E: Mentor Call or Visit Checklist

Name of the Business Owner	
Business Type	
Location	
Period (from __ to __)	

Business Mentorship Checklist

1. Daily records well documented and assistance provided where needed

- Daily purchases _____
- Daily sales _____
- Daily expenditures _____
- Stock balance _____

2. Measure or determine incomes

- Monthly gross purchase _____
- Monthly gross sales _____
- Monthly gross profit or loss _____
- Monthly expenditure _____
- Monthly net profit _____

3. Innovativeness

- Is there any new product that was introduced for the past period since the last mentorship session?
- Is there change in demand or supplies?
- What are the things that you were able to do?

Inclusive Livelihoods Programs: Practical Guidelines for Nonprofits

Appendix E: Mentor Call or Visit Checklist

Discuss any challenges that the business is currently facing and provide advice accordingly. Note observations below.

Observation

Note observations you have made below. Where possible, share advice with the business owner or discuss issues with other mentors back in the office.

Closing remarks

Get closing remarks from the owner of the business and summarize them below.

General remarks from the mentor:

Name of the Mentor	
Signature	
Date	