

AWYAD's Economic Empowerment of Families with Disabilities: A Pathway to Education for Children with Disabilities in Kyaka II Refugee Settlement.

Introduction

At Kyaka II Refugee Settlement in Kyegegwa District, children with disabilities often face numerous barriers to education. These range from stigmatization and lack of assistive devices to the inability of their families to meet basic needs. Parents, especially those from economically vulnerable backgrounds, tend to prioritize food and shelter over school fees, resulting in children with disabilities (CwD) being disproportionately left behind. Recognizing these challenges, African Women and Youth Action for Development (AWYAD) implemented a transformative economic empowerment initiative under the “Ensuring Quality Access to Education for All” (EQUAL) project. With funding from VITO Foundation and collaboration from Embrace Kulture and Chance for Childhood, this program equips families with tools to build financial resilience, enabling them to support their children’s education and overall wellbeing.

Economic Empowerment as a Gateway to Education

AWYAD’s approach to economic empowerment is rooted in the understanding that poverty is a major barrier to inclusive education. Through the distribution of small business grants, establishment of Village Savings and Loan Associations (VSLAs), and financial literacy training, the program provides parents—especially mothers—with the capacity to invest in their children’s education.

In Year 3 alone, AWYAD targeted 1,100 out-of-school children, including 250 children with disabilities, with the goal of reintegrating them into education. The project reported that out of 460 children who received scholastic materials, 99% (458 children) returned to school. Among them were 137 children with disabilities (80 girls, 57 boys) who previously struggled to access education due to financial constraints. AWYAD’s financial training and VSLAs have created a platform for caregivers to manage and grow income-generating activities. The results have been remarkable. Households earning less than UGX 100,000 dropped from 75% to 71%, while business participation among targeted families rose from 20% to 49%, enabling more stable income streams.

Success Stories: Transformation through Economic Stability

A Story of Economic Resilience Empowered Through Poultry: How Chicken Rearing Changed Mukeshimana Annet’s Life

Mukeshimana Annet, a 35-year-old refugee from Rwanda, lives in Kyaka II Refugee Settlement in Uganda with her three children, including her 10-year-old daughter who lives with a disability. Like many single mothers in the settlement, life was a daily struggle—especially with the extra care and attention her daughter needed to stay healthy and attend school. “Before, I could not afford school fees, special learning materials, or even transportation to school for my daughter. There were days she stayed home because I simply didn’t have the money,” Annet recalls. Annet’s turning point came when she joined a community group supported by AWYAD under the EQUAL Project, where she received training in poultry farming. Through the project, she was equipped with knowledge in animal care, basic business management, and financial literacy. She also received start-up support with five local chickens, materials to build a small coop, and follow-up mentorship.

"I had never raised chickens before, but I was determined to learn. I took care of them like my children," she says with a smile. Within six months, her flock had grown to over 25 chickens, and she began selling eggs and live birds at the local market. She joined a Village Savings and Loan Association (VSLA), where she saves UGX 5,000 weekly and has access to small loans to grow her business.

"From the money I make, I can now buy scholastic materials, pay for school transportation, and meet the special needs of my daughter," Annet explains proudly. "She now goes to school every day, eats well, and gets the support she needs." What makes Annet even more proud is that she is now mentoring two other women in her community who are also raising children with disabilities. She regularly shares her knowledge and encourages them to believe in small beginnings. "Chicken rearing didn't just bring income. It brought me dignity, confidence, and the power to give my child a better future." Annet plans to expand her poultry business to include a small hatchery and hopes to start packaging eggs for local retail shops. Her dream is to support more mothers of children with disabilities so that "no child is left behind because of poverty or disability."



Mukeshimana Annet from Bwiriza zone of Mtu Kama Nawewe VSLA group attending to her poultry which she established through the cash grant she received.

A New and Happy Life with My Children

Meet Claudine Kubwimana, a 40-year-old refugee from the Democratic Republic of Congo, currently living in Kyaka II Refugee Settlement, Byabakora Zone. Claudine shares her inspiring journey: "I have been a farmer since my days back in Congo. When I fled to Uganda, I continued farming to feed my family. Honestly, many people feel discouraged from farming because the Office of the Prime Minister only gives us small plots of land. But deep in my heart, my dream has always been to start a business so I can educate my children up to university level. I understand the value of education." Claudine is one of the many women who have benefited from trainings on Village Savings and Loan Associations (VSLA),

facilitated by AWYAD and Chance for Childhood. “Thanks to these trainings, I gained vital knowledge in financial literacy—like saving wisely, budgeting, and planning. I joined a VSLA group of 30 members, and I save UGX 2,000 every week. We meet every Friday afternoon for accountability. Through this group, I was able to borrow UGX 360,000 to start a vegetable business at the local trading center. I’m repaying the loan with just 2% interest, which is very fair.” Claudine shares that joining the VSLA has transformed her family’s life: “I can now provide my five children with basic needs like food and school uniforms. All of them are in school, and I’m confident they will complete university. I can even afford medical bills when anyone in the family falls sick. We now have two meals a day—something we could not manage before.” Beyond financial empowerment, Claudine has grown into a community leader. “Through AWYAD’s support, I was trained in leadership skills, and I now serve as the chairperson of our VSLA group. It’s my role to mobilize members and ensure our group operates peacefully and transparently. I feel respected and can make decisions together with others, including men—who used to think women couldn’t lead. I’ve inspired many women to speak up, gain confidence, and make decisions alongside their husbands.” Claudine expresses deep gratitude for the continuous mentorship: “I’m thankful to AWYAD for the ongoing refresher trainings on financial literacy. They’ve taught me to prioritize saving and reinvesting in my business. I’ve also learned good business management practices and continue saving weekly through the VSLA. I plan to support other groups in my village and become a focal person in promoting the VSLA methodology.”



Claudine Kubwimana from Kyamagabo, of Mtu Kama Nawewe VSLA group in her market Stall selling fresh vegetables

Bridging the Gap: School Retention and Assistive Support

Beyond financial empowerment, AWYAD has collaborated with partners such as Humanity and Inclusion to provide assistive devices for children with disabilities. Many children have benefited from mobility aids, hearing devices, and vision support, allowing them to actively participate in school. Additionally, training sessions for teachers and community members have strengthened inclusive education practices, ensuring children with disabilities receive the

necessary support. The impact has been profound. According to AWYAD's monitoring reports, 99% of children supported through these interventions have remained in school, compared to the previous years when many dropped out due to financial hardships. Parents who received economic empowerment support now allocate at least 30% of their earnings towards their children's education, demonstrating a shift in priority from mere survival to long-term investment in learning.

Community-Led Solutions for Sustainability

One of the most remarkable aspects of AWYAD's approach is its focus on sustainability. By establishing VSLAs, the organization has fostered a culture of collective responsibility within the refugee settlement. These savings groups provide families with a financial cushion, reducing dependency on external aid. Moreover, AWYAD has integrated financial training into community structures, ensuring that families continue to benefit even after project completion. Parents who have succeeded in improving their livelihoods serve as mentors for new participants, creating a cycle of knowledge-sharing and economic resilience.

Challenges and the Road Ahead

Despite the progress made, challenges remain. Access to specialized schools for children with disabilities is still limited, and transportation barriers prevent some from attending regularly. Additionally, economic instability within the refugee settlement poses risks to the sustainability of small businesses. To address these issues, AWYAD is working with stakeholders to advocate for increased funding for inclusive education and expanded vocational training for parents.

AWYAD also plans to scale up its interventions by increasing the number of VSLAs, providing additional small business grants, and expanding partnerships with local and international organizations to secure more resources for education and disability inclusion.

According to Steven Bwayo – the Executive Director, AWYAD's economic empowerment program is a testament to the transformative power of financial stability in improving educational access for children with disabilities. By equipping parents with the means to support their families, the organization has not only increased school enrolment but has also strengthened community resilience.

Through stories like Claudine's and Annet's, it is clear that when families are economically empowered, the ripple effects extend far beyond the household, fostering inclusive education and dismantling barriers that have long excluded children with disabilities. As AWYAD continue to champion these efforts, the dream of a more equitable and inclusive future for all children in Kyaka II becomes increasingly attainable.