

Building Livelihoods within Fragile Ecosystems: Economic Empowerment in Kakuma

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Background - Displacement

- More than **117 million forcibly displaced people** globally (Ahmed, 2026)
- **71% live in low and middle income countries** (UNHCR, 2025)
- **Kenya hosts 830,000+ refugees** and asylum seekers, displaced through persistent insecurity, war and conflict, and climate crises (van den Boogaard, 2025)
- Environmental challenges within displacement:
 - **Extreme heat, harsh climate, & dry conditions** (UN Environment Programme, 2018)
 - **“Drought to deluge”** - challenging, dry conditions for agriculture, followed by [climate change \(irregular rainfall, extreme heat, flash floods\)](#) - leads to economic loss (Luundo et al., 2025)



Background - Kakuma Refugee Camp, Kenya

- Established 1992 (UNHCR, 2016)
- **More than 300,000 refugees** (Soy, 2025) from South Sudan, Sudan, Somalia, the Democratic Republic of the Congo, Burundi, Ethiopia, and Uganda (Pape & Beltramo, 2021)
- Turkana County: **severe poverty and vulnerability** for hosts and refugees (Pape & Beltramo, 2021)
- **68% of Kakuma refugees below poverty line of \$1.90** per day in 2021 (Pape & Beltramo, 2021)



Background - The Problem

International funding cuts in 2025 intensified refugee vulnerabilities (Soy, 2025)

- **Funding cuts** leave refugees more vulnerable to malnutrition and starvation (70% of aid to Kakuma was previously from U.S.) (Soy, 2025)
- **Combination of funding cuts, climate change, poverty & lack of employment** place refugees at greater risks (Luundo et al., 2025)
- **Endemic poverty, limited infrastructure, and income inequalities** compound vulnerabilities (Flynn, 2021)



The Problem-Localized

Contextual learnings from deep listening (Mugenyi & Nduwimana, 2026)

- **Work related restrictions** limit ability to produce an income
 - **Restricted travel and working hours** for refugees
 - Challenges obtaining **needed documents**
 - Small businesses are led by mothers and teen mothers – problems arise from **lack of capital and lack of knowledge** about managing finances
 - **Gaps between policy and practice**
 - **Limited access to capital and weak money circulation**
- Refugees rely on **personal data bundles** for internet at home
- *Other stakeholder for deep listening session from Rhino Refugee Camp, Uganda*





The Discover Organization

The Discover: founded in 2021 and registered with the Kenyan government in 2023 by Seth Mugenyi and Joseph Nduwimana

- Community-based, non-profit, **refugee-led organization**
- Utilizes **education** to develop skills which **enhance self-reliance** (The Discover, 2026)
 - **English language learning**
 - **Social entrepreneurship course** targeted for youth populations - Amala partnership
 - **Practical skills training:** hairdressing, tailoring, and cyber security
- **~500 beneficiaries** through programs and services



Opportunity for Empowerment

Refugees can “drive economic growth, enhance public finances, and create more dynamic labour markets”

(UNHCR, n.d., para.1)

In Kenya, refugees (UNHCR, n.d.):

- increased the gross regional product by 3.4%
- created new jobs
- contributed to better health and education
- strengthened the per capita income by 6%



Mission and Theory of Change

“To equip refugee entrepreneurs with skills and savings for economic mobility.”

IF we implement financial literacy training in conjunction with community savings and loan model

THEN existing and new small business owners in Kakuma will have access to needed capital and knowledge to manage income and expenditures

THEN participants will be empowered to sustain themselves and their families economically
AND Kakuma market and money circulation will be strengthened.



The Discover Economic Empowerment Program (DEEP)

Leveraging local leadership and global evidence.

DEEP: pilot program within the Discover

- **Co-designing** financial literacy curriculum and community savings and loan group strategy
- Including **implementation and evaluation** planning

Two phase program, using evidence-based curricula:

- UNCDF Financial Literacy Training Toolkit for Refugees
- Peace Corps Savings and Loan Associations Guide

Target population: male and female small business owners/entrepreneurs

- Pilot cohort 10-15 individuals in year 1

Timeline: 12-15 months pilot program

- Group establishment: 1-2 weeks
- Financial literacy training: 5-9 weeks
- Community savings and loan group: 9-12 months



Why The DEEP Pilot?

Rationale for combined savings/loan group with training on financial literacy:

- Ability to access loans internally within savings group is a **new model in Kakuma**
- Research demonstrates that **long-term impacts require** adding literacy programs, cash grants, and entrepreneurial training to savings and loan groups (Hatlebakk, 2024)

Benefits:

- Provides access to loans and capital accumulation, promoting self-sufficiency
- Supports business ventures and strengthens local market
- Develops financial skills and informed financial decisions
- Community savings and loan groups increase employment opportunities and women's empowerment (Hatlebakk, 2024)
- Household benefits: profits & strengthens ability to withstand income fluctuations & shock (Hatlebakk, 2024; Cotton, 2022)
- Implementation costs are minimal in relation to the benefits generated by members



Connection to Environmental Justice and Sustainability

Environmental Justice

- Economic empowerment builds climatic resilience
- Model is also **responsive** to climate constraints that limit agriculture product
- Access to financial markets **safeguards food security** during environmental & climatic shock



Sustainability

- After the initial cycle the group can function **self-sufficiently**, with minimal trainer support
- Members acquire critical financial literacy, leading to greater **future financial success**
- Fosters an environment that encourages **savings**



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