

Executive summary



Project name: Sightsavers' unrestricted economic empowerment programme

Evaluation type: End of Term Evaluation

Evaluator: Genesis Analytics Ltd

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Introduction

This report presents the findings of the evaluation of Sightsavers' unrestricted economic empowerment portfolio. The portfolio comprises nine distinct projects implemented across Côte d'Ivoire, Ghana, Malawi, Mozambique, Nigeria, Senegal, Tanzania, Zambia and Zimbabwe.

Drawing on the lessons learned from Sightsavers' previous programmes, such as the Inclusion Works programme, the Unrestricted Economic Empowerment portfolio piloted four different economic empowerment models, with the intention of understanding how, and in which contexts, each of these models contributes to the economic empowerment of people with disabilities.

These models are the:

1. **Information technology (IT) bridge academy** – which provides market relevant IT skills to programme participants to position them for employment,
2. **Waged employment model** – which is designed to facilitate the entry of people with disabilities into the formal labour market by simultaneously building participant capacity and advocating for more inclusive employment practices within the private sector,
3. **Self-employment and entrepreneurship model** – which supports people with disabilities to start or scale their enterprises by providing them with technical and business advisory support, and mechanisms to improve access to finance,
4. **Inclusive agriculture model** – which focuses on linking farmers with disabilities to self-employment opportunities, improved access to inputs and improved access to markets within the agricultural sector.

Different interventions under each model were implemented and tested across the countries of implementation.

 IT academy	 Waged employment	 Entrepreneurs/BDS	 Agriculture
<ul style="list-style-type: none"> • Cisco certified network associate (CCNA) training • Accessible ICT curriculum • Internships • Mentorship • Career readiness 	<ul style="list-style-type: none"> • Skills to Succeed (S2S) • Employer engagement • Business Development Networks (BDNs) • Mentorship 	<ul style="list-style-type: none"> • Technical and business support • Mentorship • Access to finance (VSLA, innovation challenge, start-up kits, links to grant schemes) 	<ul style="list-style-type: none"> • Agricultural skills • Access to finance (incl. VSLA) • Grouping component / model / producer groups incl. value chains • Market system development models

Figure 1: Four key models for skills development and economic empowerment were tested across the different countries: IT academy, waged employment, entrepreneurs/business development services (BDS), and agriculture.

The purpose of this evaluation was to:

1. Assess the extent to which the purpose of the portfolio has been achieved,
2. Identify models and approaches that are effective in improving the economic inclusion of people with disabilities,
3. Identify effective partnership models to facilitate the economic inclusion of people with disabilities,
4. Understand what prevents and motivates the provision of financial products and services to people with disabilities,
5. Identify the factors that influence the above effectiveness.

The overarching objective of the above was to provide recommendations for Sightsavers to consider to leverage and scale impact. The report details the key methodology, findings, and emerging lessons and recommendations.

Methodology

The evaluation employed a mixed-methods approach that used both secondary and primary data collection, review and analysis. As part of the secondary data review, the evaluation conducted a comprehensive desk review of all relevant programmatic documents from the nine countries including country-level labour market assessments, activity reports and learning logs, previous Sightsavers' programme reports including the Inclusion Works Programme final evaluation report and the Futuremakers final report and learning briefs, and country-level learning reviews. Approximately 140 documents were reviewed as part of this evaluation.

This analysis was then triangulated with primary data collection and analysis which included qualitative insights gathered from Sightsavers' teams (global and country teams),

programme participants, implementing partners (such as Organisations of people with disabilities (OPDs) and government bodies), and other key stakeholders such as employers, through a series of in-person and virtual workshops, focus group discussions (FGDs), and key informant interviews (KIIs). Approximately 160 people were consulted through the evaluation.



Key findings

The findings from the evaluation are presented below, in line with the learning questions for the evaluation.

Has the purpose of the unrestricted portfolio been achieved?

The portfolio has successfully achieved its core purpose of establishing and testing four distinct, scalable economic empowerment models across nine countries. The portfolio has generated a rich body of evidence on what works in different contexts, strengthening the credibility of Sightsavers as a leader in disability-inclusive economic empowerment.

The portfolio has also been successful in leveraging its initial investment of £3.5 million, securing an additional £8.76 million from a range of actors in support of the economic inclusion of people with disabilities. Finally, the programme has successfully built the organisational capacity and expertise of Sightsavers and its local partners to better support the economic inclusion of people with disabilities, particularly national OPDs, fostering a culture of learning and adaptive management.

What models and approaches have proven effective in improving economic inclusion for people with disabilities?

The evaluation found that each model's effectiveness is context-dependent, with no model being universally more effective than another. Each model had elements that were effective and scalable, and elements that needed further consideration.

Specifically, the IT Academy is a high-impact model when implemented in countries with dynamic and advanced Information and Communication Technology (ICT) ecosystems like

Kenya and Nigeria. 40% of graduates in Kenya and 35% in Nigeria reported transitioning into waged positions post the academy, with stakeholders crediting this success to the advanced ICT ecosystems in these countries, targeted employer engagements core to the implementation of the IT Bridge Academies, close collaborations between public and private actors, and the programme's use of the universally recognised CISCO curriculum.

However, there are a few limitations to this model. The employer base engaged was insufficient to absorb the high number of graduates seeking employment, and a narrow focus on the CISCO Networking certification limited the range of job opportunities available. Other challenges included insufficient engagement with families and communities, which limited their potential role as advocates for graduates. Additionally, in some instances, the accessibility of infrastructure and equipment was not fully addressed from the outset, and the model's singular focus on waged employment pathways left a gap for graduates who did not immediately secure formal jobs.

The waged employment model had varied results, with transition rates into employment as high as 36% in Ghana to as low as 7% in Zambia. The evaluation found that this model is most effective in countries with relatively stable economies and growing formal sectors where opportunities for inclusive hiring are more readily available. Key enablers of success in this model include the soft skills training provided through the Accenture digital platform, which is most impactful when complemented with preliminary ICT training and facilitated classroom sessions. Mentorship is also another key intervention in this model, with participants benefiting most when mentors are consistently engaged and are able to provide tailored guidance.

Direct employer engagement and the formation of Business and Disability Networks (BDNs) to advocate for inclusive employment practices for people with disabilities was also a key enabler. Nonetheless, there were several limitations to this model, including a mismatch in expectations between mentors and mentees, limited availability of mentors due to competing demands, logistical challenges with the virtual delivery models, unreliable internet connectivity, limited adaptation for diverse disabilities, and long employer due diligence processes that slowed employer engagements.

The entrepreneurship model is highly relevant across all contexts where opportunities for formal employment are limited. It is most effective when participants are supported with tailored Business Development Services (BDS) from technical BDS partners, as well as supported with access to finance and market linkages.

Community-based financing mechanisms, such as Village Savings and Loan Association (VSLAs), emerged as effective avenues for people with disabilities to access finance. Additionally, targeted market linkage interventions were found to be crucial in helping entrepreneurs with disabilities secure markets for their products.

The implementation of this model was, however, constrained by a number of systemic barriers. Across the model an average of only 32% of participants were still actively engaged in entrepreneurship following their involvement in the model, and success in accessing formal finance has been near-zero. Another barrier is household vulnerability which in some cases leads to the diversion of business capital to meet urgent family needs. In addition, BDS delivery that is not accessible and sufficiently differentiated according to business stages limits its effectiveness.

Finally, the inclusive agriculture model is effective in rural, agrarian contexts like Malawi, where it delivered a nearly nine-fold increase in average participant profits. Stakeholders and programmatic data linked the success of the model to the targeted skills building offered by government agricultural extension workers in key agricultural farming techniques, proactive market linkages to bulk buyers, and facilitating the creation of farmer groups that allowed farmers with disabilities to learn from each other while also benefiting from existing community structures like VSLAs and Savings and Loans Groups (SLGs). However, linking farmers to larger financial institutions, and a lack of adoption of climate smart farming practices were key challenges to this model.

What partnership models and government mechanisms are effective?

The portfolio engaged a diverse range of partners including OPDs, private sector employers, technical service providers and various government entities. The evaluation found that a combination of public, private, and civil society partnerships was most effective as it allowed each of these actors to leverage their key strengths. For example, the evaluation found that OPDs were essential for community mobilisation and providing direct implementation support drawing on their existing networks and knowledge to ensure the right participants were reached.

Private sector partners similarly played a key role in supporting curriculum co-design, providing mentorship, delivering specialised training, and providing internships and employment opportunities for participants.

Partnerships with government entities such as the Digital Bridge Institute (DBI) in Nigeria and National Industrial Training Authority (NITA) in Kenya provided critical physical infrastructure and institutional legitimacy for the training.

The most effective partnership models therefore were multi-stakeholder, which combined the comparative strengths of all of these different actors.

What prevents or motivates financial inclusion for people with disabilities and how can it be improved?

People with disabilities remain largely excluded from formal financial systems. This is due to several factors including a lack of awareness among financial institutions about disability-specific needs.

This knowledge gap coupled with the absence of disaggregated data fuels negative perceptions that people with disabilities represent a higher default risk and are unable to repay loans or manage viable businesses. Consequently, these biases lead to exclusionary practices such as collateral requirements that most people with disabilities do not have.

Structural barriers, including inaccessible bank infrastructure, digital platforms that do not support assistive technologies, complex loan procedures and prohibitively high interest rates, further restrict the financial inclusion of people with disabilities.

Beyond these institutional barriers, people with disabilities themselves often have internalised stigma and fear of rejection that deters them from engaging with formal finance.

While financial inclusion for people with disabilities remains low, the evaluation identified a number of motivators that may support improved financial inclusion going forward.

Financial institutions that have adopted internal commitments to disability inclusion are more likely to invest in product adaptation, accessible services and staff training enabling them to broaden their offerings to people with disabilities.

Continuous capacity building initiatives, such as disability sensitisation workshops with banks and regulators improve staff's disability awareness and fosters better engagements in serving clients with disabilities.

Additionally, alternative risk management mechanisms, such as group guarantees, government-backed schemes, and VSLAs help reduce perceived default risk.

Finally, direct advocacy from OPDs and people with disabilities themselves is a strong driver of change, particularly when backed by repayment data and success stories.

Key lessons



The evaluation identified several lessons from the design and implementation of the Economic Empowerment (EE) programming. These lessons are presented below.

- **Integrated approaches yield stronger outcomes:** The most effective approaches were those that integrated supply-side support (for example, skills and confidence-building activities), demand-side engagement (for example, employer partnerships), and enabling environment interventions (for example, activities targeted at shifting policy and social norms).
- **Specialisation and contextual alignment drive success:** Projects achieved strong and coherent results when they were deeply aligned with the local economic context and labour market, drawing on labour market assessments to tailor interventions accordingly.
- **Accessibility must be core and resourced:** Equitable outcomes require accessibility to be embedded in budgets, delivery plans and staff skills from the outset.

- **Employer engagement needs senior leadership buy-in:** Employer engagement was most successful when it secured management buy-in and provided clear pathways to translate initial interest into action.
- **OPDs are central to sustainability:** OPDs' community ties and operational role were pivotal to programme implementation, although their influence on broader policy and systemic change remained limited within the project's timeframe.
- **Community finance models create pathways to inclusion:** VSLAs and SLGs offer immediate access to credit for people with disabilities who are otherwise excluded from the formal financial system.
- **Entrepreneurship support must be differentiated:** Entrepreneurship interventions ought to be differentiated by business stage and tailored into distinct, stage appropriate BDS and support packages.
- **Timeframes must match the scale of change:** Programme timeframes must match the scale of change, as two-to-three year programme cycles were insufficient to embed and sustain systemic policy or norm change.
- **Peer-to-peer support drives confidence:** Cohort and peer-based models were effective in shifting internalised stigma and building confidence within participants.
- **MEL systems must be leveraged to serve multiple audiences:** Finally, MEL systems need to serve multiple audiences, continuing to support internal adaptive management, while also producing evidence that can influence external stakeholders.

Key recommendations

The evaluation highlighted the below recommendations as the most strategic priorities at both model and portfolio levels.

Model-specific recommendations:

- **IT Academy:** Sightsavers should establish a robust quality assurance framework to ensure accessible infrastructure, evolve the curriculum to remain market relevant and inclusive of all disability types, diversify employer partnerships to expand employment opportunities for graduates, and consider the inclusion of a self-employment pathway within this model.
- **Waged employment:** Future projects should adopt blended learning approaches for all Skills 2 Succeed interventions to ensure full participation, strengthen mentorship to maximise impact, and prioritise building longer-term employer partnerships through BDNs that are sustainable and influential in driving inclusive employment.
- **Entrepreneurship:** Interventions should prioritise alternative financing mechanisms such as VSLAs and government-backed schemes, make business formalisation and market linkages core components of BDS support, and differentiate BDS for start-ups versus growth-stage entrepreneurs.
- **Agriculture model:** The model should establish VSLAs as the foundational component of financial inclusion, deepen partnerships with government extension services, integrate

climate-resilient practices, and support value addition and cooperative formation to increase profitability and market bargaining power.

Portfolio-wide recommendations:

- **Adopt a more specialised and context-driven approach to programming:** Future programme design should move towards a more specialised approach, selecting and investing deeply in the one or two models that are best aligned with a country's national economic context.
- **Design future programmes with longer-term horizons:** Future programmes should be designed with a longer-term horizon, ideally a minimum of five years, to allow the time required to build mature employer networks, cultivate government relationships, and achieve sustainable change.
- **Strengthen the existing MEL framework while also integrating a deliberate strategy for operational research.** This operational research should aim to address critical evidence gaps identified to guide future programming. This dual approach will not only support internal learning and programmatic adaptation (the role of MEL) but it will also proactively generate a robust and targeted evidence base designed to influence both internal and external stakeholders. Furthermore, to effectively influence external audiences, the Global Thematic Leads (GTLs) should oversee a formal collaborative process that unites the MEL, Policy and Global Advocacy (PGA), and Communications teams to strategically package and disseminate key findings.
- **Invest in OPDs as drivers of sustainability and systemic change:** OPDs should be placed at the centre of future programming, moving beyond operational roles to become strategic leaders equipped with the skills to drive systemic advocacy, financial management, and governance.
- **Integrate Social Behavioural Change (SBC) into each model:** SBC interventions should be embedded as a core component of programme design and delivery, rather than as an add-on activity.
- **Embed disability inclusive design across all models:** Establish portfolio-wide minimum standards for accessibility, targeting, and reasonable accommodation, ensuring these are consistently applied and resourced.
- **Build strategic partnerships for scale and influence:** Deepen collaboration with governments, private sector actors, financial institutions, and civil society to scale proven models and interventions, and influence national policy frameworks

Taken together, these recommendations provide a coherent roadmap for building on the lessons of the current portfolio, positioning Sightsavers to deliver a more sustainable and scalable impact in its future EE programming.