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The Effectiveness of Peer Support Models in Inclusive Micro-Entrepreneurs Programmes in Kenya

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Context

The TO50 Inclusive Business (InBusiness) project is implementing a model that supports micro-entrepreneurs (MEs) with disabilities and their caregivers to grow, develop and sustain their businesses through: business skills training, provision of assistive devices and business growth kits and advocating for more inclusive procurement chains in the public and private sector.

The project is a three-year project funded through the FCDO Disability Inclusive Development (DID) Inclusive Futures Programme and is implemented by a consortium of four partners. Light for the World is the project management organization and implements this inclusive model for micro-entrepreneurs with disabilities and their caregivers in 8 counties including Meru, Laikipia, Nairobi, Kiambu, Machakos, Homabay, Migori, Kakamega. Humanity & Inclusion (HI) implements the model in a refugee context in Kakuma. Sense International (SI) implements the model to persons with complex disabilities while UDPK is the umbrella Organization of Persons with Disabilities (OPD) taking lead in the advocacy role within the consortium.

As part of core activities, the project implementing a peer-to-peer learning framework for microentrepreneurs with disabilities (MEs) and their caregivers in the 2024-2025 period. This is a structured approach that leverages shared experiences and knowledge of MEs and caregivers within the community to provide relevant, accessible, and practical business support to their peers. This approach enables MEs and caregivers to learn from each other's experiences, share knowledge and skills, and collaborate to address common business and social challenges. Peer support networks can provide practical assistance, emotional support, and encouragement, empowering persons with disabilities to participate more fully and equitably in society.

This insight brief explores the effectiveness of peer support models within inclusive micro-entrepreneur programmes in the TO50 initiative. It examines how defined roles and responsibilities within these models have supported MEs in growing their businesses and driving systemic change and inclusion across public and private institutions. The brief also considers key factors for successful group formation and participant matching, highlighting how these elements can enhance the impact of mentoring. Across all peer support models, we assess which knowledge-sharing methodologies most effectively deliver value to mentees. Finally, we reflect on the successes and challenges of the various models and outline lessons for sustainability and long-term impact.

This learning brief was developed using data gathered from a document review of peer support case studies, Key Informant Interviews (KIIs) with county leaders responsible for disability matters, peer mentors, and representatives from private organizations, as well as Focus Group Discussions (FGDs) with selected Micro-Entrepreneurs (MEs) who have benefited from the peer support programme.

From Left: Stephen Malondo, Anne Mwega, Agnes Wangui, Ian Kimani, Microentrepreneurs from Nairobi.

Peer to peer models under the TO50 programme

Microentrepreneurs under the programme benefitted from a variety of mentorship approaches, broadly categorized into structured and unstructured models. Each model presents distinct features in terms of organization, delivery, and outcomes. This section explores these models to assess their focus areas and effectiveness.

Structured peer mentoring model

Structured peer mentorship connects experienced micro-entrepreneurs (MEs) with peers through guided, goal-driven learning. Mentors are carefully selected, trained, and paired with mentees to offer practical support in skills like tailoring, poultry farming, and business compliance. The mentors deliver structured support and are given some honorarium, depending on frequency, and duration of the interactions. Backed by ongoing supervision and technical support from consortium partners, the model ensures consistent, measurable progress, creating a ripple effect of shared success within the community. Under the InBusiness programme, three distinct approaches of structured peer mentorship have emerged:

Light for the World approach

The Light for the World approach was anchored in identified business needs, expressed by participants during previous "In Business" training sessions and follow ups. The needs were clustered by sector or function including poultry farming, soap making, hairdressing, dressmaking and business compliance (tender application). Following the needs assessment, selection of mentors was formal, with MEs in the programme invited to apply as mentors based on the identified needs and their competencies. Selection of mentors from within the programme is a foundational element, as MEs have already established trust and relationships with their peers. Once selected, mentors participated in a one-day training session designed to prepare them for the role. The training focused on safeguarding, managing the mentor–mentee relationship and, developing strong communication abilities to enable them have clear, empathetic, and productive interactions with mentees. Mentors expressed value for the training as key for their delivery and success.

> Before the training, I relied only on my personal and business experience. Now, I know how to listen actively and guide my peers based on their needs and aspirations Learning about safeguarding also helped me understand the boundaries of mentorship and how to build trust in a safe way — Peer Mentor on Poultry, Kakamega

Matching mentors with mentees was a vital step in the mentorship process. Using a needs-based system, small groups (2-3) of MEs were paired with mentors operating in similar sectors. This ensured that guidance was practical, relevant, and aligned with each mentee's goals. Mentors led group training sessions during knowledge-sharing events, supported by project officers, who organized small group meetings and workshops. Various topics like business compliance and procurement were taught in accessible venues, while technical skills such as poultry farming or tailoring were passed on through hands-on sessions at the mentor's own place of work or home. This on-site approach provided mentees with hands-on learning opportunities, allowing them to observe real operations and receive specific guidance.

Following the group sessions, some mentees received personalized, one-on-one mentorship. While this engagement proved valuable, especially where mentors and mentees lived nearby, it also posed challenges such as long travel distances and limited travel facilitation for mentors. In Kakamega County, a large geographical distance between mentors and mentees further limited the frequency and consistency of in-person follow-ups. In Homa Bay, where some MEs working on tailoring were close to the MEs, the interactions were more beneficial and regular leading to business improvements. In Kiambu, where some poultry and rabbit MEs were very close to mentors, coaching – a form of intensive, performance-focused support – was applied to improve specific business functions and overcoming targeted challenges.

To enhance the mentorship process and address logistical challenges, mentors utilized digital platforms such as *WhatsApp* and *Facebook* to share their knowledge and conduct follow-ups. These platforms enabled continuous communication, allowing mentors to track mentees' progress on training outcomes, provide timely guidance, and receive regular feedback. Furthermore, the platforms facilitated cross-learning among MEs, enabling them to support one another within group fora. This not only extended the reach of mentorship but also strengthened the peer support network beyond physical interactions.

> Following mentorship training on business and procurement, I created a WhatsApp group for mentees and am able to follow up their progress on business registration and application for tendering, offering real-time support — Peer Mentor on Business Compliance, Nairobi

Sense International approach

Sense International (SI) applies a tailored, person-centered enterprise model aimed at economically empowering individuals with deaf-blindness and complex disabilities. The program provides *one-on-one mentorship* through trained Business Development Service Providers (BDSPs), who serve as enterprise mentors. These BDSPs are carefully selected based on their professional experience in small enterprise development and their capacity to engage inclusively with persons with disabilities. The primary focus of the training is on mentors (BDSPs), who receive in-depth orientation on inclusive mentorship strategies, disability awareness, and communication techniques specific to the needs of persons with deaf-blindness. This includes the use of tactile communication, assistive devices, and behavior-sensitive coaching methods. Caregivers, while not the main training recipients, are involved in supplementary support sessions. These sessions equip them to reinforce lessons, provide continuity of support, and ensure that daily enterprise activities are sustained once the mentors conclude their engagement.

Mapping of MEs is a collaborative process led by SI field officers in partnership with local community-based organizations and disability networks. It involves: (i) identification of individuals with deaf blindness or complex disabilities showing interest in enterprise development, (ii)assessment of individual needs, existing skills, and environmental factors (e.g. support systems, market proximity), and (iii) matching each ME with a trained BDSP based on the ME's sector of interest, such as poultry farming, kiosk operations, or soap making, and their expertise.

The program was implemented across six counties, Kisii, Homabay, Migori, Bomet, Bungoma, and Trans Nzoia. Over one-and-a half months period: eleven MEs across Kisii, Homabay, and Migori received mentorship, and five MEs were supported in Bomet, Bungoma, and Trans Nzoia. Each ME not only received targeted business mentorship but also underwent practical, hands-on training, including joint sessions with subject-matter experts (e.g., poultry specialists). They were further supported with startup kits tailored to their enterprise goals and linked to inclusive enterprise networks for long-term sustainability. This model is individualized, recognizing each ME's communication, mobility, and learning needs.

Humanity & Inclusion (HI) approach

The Humanity & Inclusion (HI) model facilitates peer-to-peer mentorship among MEs and caregivers in both refugee and host community settings. This approach acknowledges the unique vulnerabilities faced by refugees, including challenges in obtaining necessary business and legal documentation, restricted movement, psychosocial stress and trauma, as well as language and cultural barriers that impact business operations. Likewise, host communities contend with high poverty levels, food insecurity, and social tensions both within and between refugee and host populations. By fostering mutual support and knowledge exchange, the HI model aims to empower both groups to overcome these challenges and build resilient, inclusive local economies.

Following the InBusiness training, the project team selected mentors from among the MEs and provided them with mentorship training that emphasized safeguarding and protection principles. This focus was informed by the potential for social tensions, gender inequalities, and cultural barriers in the host-refugee context. Mentors were then paired with mentees based on proximity, business type, and nationality. Nationality played a crucial role in the matching process, as shared culture and language helped foster greater trust and stronger relationships among MEs. Among the host communities, a similar process was followed where mentors were paired with MEs with similar needs. The project design intentionally paired MEs with mentors from either the refugee or host communities, in recognition of diverse training needs and cultural differences. However, mentors from both groups met bi-monthly to exchange experiences and learn from one another.

Mentors supported MEs and caregivers across key areas such as business compliance and customer service. Through regular follow-ups and personalized guidance, they assisted participants in applying for business license waivers from the County Government, enabling legal and confident operation. Improved customer relations across nationalities was a key positive outcome, given strong negative attitudes among different nationalities. MEs reported increased business by accommodating customers from different backgrounds. However, the mentorship process did not heavily leverage ICT tools, as previous regulations by the Communications Authority of Kenya (CAK) restricted refugees from registering SIM cards, which limits digital communication and follow-up.

Unstructured peer mentorship approach

An unstructured peer mentorship approach is an informal, flexible method of mentorship where MEs support each other's growth without a formalized framework or structure. Unlike structured programs with defined goals, roles, and timelines, unstructured peer mentorship emphasizes organic, mutual relationships that evolve naturally based on trust, shared experiences, and mutual interests. In the InBusiness programme, three approaches emerge;

OPD-led mentoring approach

In this approach, OPDs provide business support services to entrepreneurs. MEs who are part of the OPD networks are able exchange information and skills for business. OPDs help micro-enterprises (MEs) navigate and access formal procurement opportunities by emphasizing business compliance. Some OPDs offer training and support to their members to ensure that MEs meet the necessary legal and regulatory requirements. The mentorships occur mostly during formal and regular meetings where MEs who double up as OPD leaders sensitize and training their members on business compliance and technical skills.

Selecting OPD leaders as both MEs and mentors enabled them to informally initiate business training within the OPDs they are affiliated with. While awaiting formal mentorship roles within the programme, these OPD leaders voluntarily conduct training sessions for their OPD groups on various topics, including business compliance and procurement. These trainings are low-cost and seamlessly integrated into their regular meetings, making them both accessible and sustainable. This approach enables MEs to address real-time concerns promptly, without having to wait for scheduled formal sessions, thereby enhancing the relevance of the support provided.

> As I awaited to deliver formal mentorship, our OPD meetings became a platform to share business ideas and solve problems together. The trainings helped the OPDs to get this knowledge and support their business, without being part for the InBusiness Programme — OPD Leader and Mentor, Kakamega

OPD-led mentoring enhances the dissemination of business-critical information by leveraging trusted networks and existing grassroots structures. In the case of the Bunge la Disability Network, mentors connected to this umbrella organization used their sub-county-level reach to actively sensitize members on the rollout of business compliance training, ensuring that micro-entrepreneurs with disabilities were informed and equipped to meet regulatory requirements. This approach works because OPD-affiliated mentors operate within established community systems, enabling consistent messaging, wider outreach, and practical alignment with the lived realities of MEs. It’s not just about sharing updates, it’s about using trusted peer leadership to bridge gaps in access, awareness, and inclusion.

In Kiambu, experienced mentors and members of the *Green Field Self Help Group* mentor youth with disabilities through farm visits, informal learning, and cohort-based training**.** The mentorship is supported by a strong OPD network, including the Kiambu Development Disability Network (KDDN) and 15 OPDs under one umbrella, which help coordinate follow-ups and sustain peer engagement. The model is community-centred and flexible, since MEs regularly and voluntarily visit the mentors for with the desire to learn more from them, especially in poultry and rabbit farming. Caregivers also play an active role in both learning and advocacy, as they are important in helping MEs in navigating the systems like eCitizen and accessing tax exemptions. Successful MEs often extend mentorship to others facing vulnerability, such as widows and people with chronic illnesses due to a combination of shared lived experience, personal empowerment, and strong social norms. Having experienced marginalization themselves, MEs tend to empathize deeply with others confronting structural barriers. As they gain economic independence and recognition, their identity often shifts from beneficiaries to agents of change, motivating them to uplift others. Their success also enhances their social capital, positioning them as trusted leaders within their communities. In closely connected, high-need environments, where reciprocity and mutual aid are cultural norms, this kind of peer-driven mentorship becomes both a natural and powerful expression of solidarity and leadership. Additionally, mentorship offers them a way to reinforce their own learning, build community resilience, and gain recognition as changemakers.

In Kakuma, some OPDs have been responsible for advocacy, working with government agencies to improve access to services and identifying public and private institutions where MEs can access businesses. As part of growing the peer to peer model, HI has formed a network of nine OPDs based in Turkana West to support MEs in training and business networking. The network will require foundational capacity-building support and access to key resources to effectively undertake this work.

Institutional-led mentoring approach

National, County governments, churches and private sector offer mentorship services through training of experienced MEs and who in turn support others. The capacity strengthening sessions may be formal but the mentorship transmission to MEs is largely informal. An example is the peer-to-peer model championed by the Capacity and Training Institute (CTI) in Kakamega, which applies a semi-formal approach that leverages the lived experiences and existing capacities of persons with disabilities to foster entrepreneurship.

> Our partnerships with Light for the World, the County Government and Persons with Disabilities demonstrates that all people can learn at all levels regardless of their circumstances and age. Collaboration with learning institutions can ensure more inclusive learning of all people. — CTI Programme Leader, Kakamega

Founded on CTI's core pillars: training, incubation, innovation, research, and production, the model encourages collaborative learning and skill-sharing. Successful MEs, particularly those in poultry farming or agribusiness, are elevated as community motivators, participating in school boards, public forums, and advocacy events to inspire fellow MEs.

Mentorship is anchored in needs assessments and previous program cohorts, with approaches used including classroom sessions, mentor farm visits, revolving savings groups, and digital engagement via WhatsApp and Facebook across the 12 sub-counties. Mentees learn critical entrepreneurial skills such as AGPO registration, poultry management, tendering, record keeping, and advocacy.

In Homa Bay County, a leading hotel stands out as a model for private institutions, demonstrating how businesses can actively support disability inclusion. Staff were trained in sign language by Light for the World, recruitment policies changed to emphasize non-discrimination, and the hotel offers attachment opportunities for persons with disabilities. It even provides wheelchairs for visitors, reinforcing hospitality that's both practical and inclusive. In Kakuma, a prominent hotel has established an inclusive catering school that currently trains over 33 students with disabilities from both refugee and host communities. This initiative is part of the hotel's broader disability inclusion journey, reflecting its dedication to creating opportunities and breaking barriers in society.

ME-led peer mentoring approach

The ME- led approach represents a dynamic, community-anchored model that employs the local existing support systems in the reach of the persons with disabilities. The approach is rooted in informal, voluntary engagement, which thrives on trusted networks made up of family, friends, and peers with shared experiences and entrepreneurial ambitions. These circles offer more than technical advice, they provide emotional, social, and practical support, with regular interactions that build confidence and resilience outside the boundaries of formal programming.

For instance, in Sindo, Suba South, an ME supports entrepreneurs by helping them navigate the procurement systems and disability-inclusive policies such as AGPO. His mentorship is deeply practical, ranging from business registration support to coordinating with education and health officers to ensure persons with disabilities access services like vocational training, referrals, and assistive devices.

Informal youth mentorship is emerging as a powerful tool for peer-to-peer business support. In Kakamega, a youth micro-entrepreneur is training youth leaders to become trainers, indirectly supporting over 100 peers— including youth with disabilities— to start and grow agribusinesses such as poultry and rabbit farming. The ME has has indirectly supported many youths to start and grow their business. In Lari, Kiambu County, a youth rabbit farmer has been assisting hundreds of farmers to start and grow rabbit farming businesses. The lead farmer manages a WhatsApp group of over 300 youth, where he provides structured support, sharing practical advice, coordinating activities, and fostering peer learning within the community. As part of sustainability, he leverages on social media and radio to reach many more people. In contrast, digital mentorship in limited in Kakuma owing to the limited access to sim cards and mobile registration and poor access to smart phones.

Kamau Rabbit Farm, located in Kimende, Lari Sub-County (Kiambu County), provides hands-on training in rabbit rearing for both individuals and groups. The training program is covers cage construction, breeding, weaning, feeding, disease control and the use of rabbit by-products in organic farming. Training is offered at a rate of KES 2,000 for individuals, and KES 1,500 per person for groups of 10 or more. The farm also sells rabbit urine and droppings in bulk at competitive prices - as they particularly valued in organic agriculture. This model demonstrates how small agribusinesses can serve as community-based training hubs, contributing to youth employment, food security, and sustainable farming practices

Comparative assessment of the peer to peer models

The value of peer mentorship depends on the approach and context in which it`s being implemented. We assess the value of each approach in terms of inclusion, reach and scale, business outcome, resource requirements, sustainability. For each domain we assign a rating as high, medium or low based on document review and interviews. While the models are applicable to different contexts, understanding their characteristics is essential to inform scale-up efforts and ensure contextual relevance (Table 1)

Table 1: Comparison of peer mentorship models in the InBusiness Programme

Domain	Light for the World model	SI model	HI model	OPD -led model	Institution -led	ME led model
Inclusion	MEs and caregivers	MEs with complex disabilities	MEs in refugee settings	MEs and caregivers	MEs and caregivers	MEs and caregivers
Reach and scale	High	Low	Medium	High	Low	Medium

Domain	Light for the World model	SI model	HI model	OPD -led model	Institution -led	ME led model
Business outcome	Medium	Medium	Medium	High	Medium	Low
Resource requirements	High	High	High	Medium	Medium	Low
Sustainability	Medium	Medium	Low	High	Medium	Medium

Light for the World approach works well among MEs who have well established groups and networks making reach and scale up easier through TOTs. The model is effective for both business and technical skills, with the former being more dominant. However, the business outcomes are denoted as medium as the TOTs become effective. The SI model on the other hand is tailored for persons with complex and multiple disabilities as it is personalized and ME-centered. The HI model is suited for refugee contexts as it emphasizes safeguarding, protection and cultural differences. All the three structured approaches are resource intensive making their sustainability low.

Among unstructured models, OPD-led offer the greatest promise for reach and scale especially where they are well organized and coordinated. As OPDS become more vocal and recognized by the government authorities, their impact on business outcomes is likely to be high. At the same time, OPDs have moderate resource requirements making it the most sustainable model. Institution and ME led approaches also offer some low to medium resource requirements, suggesting some level of sustainability.

From Left: Agnes Akoth, Beatrice Adhiambo and Sophia Akinyi, Microentrepreneurs from Homabay County

Effectiveness of the peer-to-peer mentorship models

Peer mentorships have been effective across a number of domains:

Business compliance and procurement: A notable success of the mentorship program is the formalization of businesses. Many mentees have registered their businesses, enrolled in the AGPO program, and initiated bids for public and private tenders. However, delayed payments from both county and national government entities were reported as a critical challenge, undermining the momentum of newly formalized MEs. Some MEs have found success in supplying schools and hotels, which has emerged as a promising procurement pathway and may warrant targeted support.

> Following registration, I was able to bid and supply over 30 birds to a big hotel in Kakamega town in February 2025. In addition, I`m supplying eggs to a neighbouring school, increasing profits greatly — Poultry Farmer and Mentee, Kakamega.

Transfer of technical and marketing skills: Though training, coaching and networking, a number of MEs reported successful transfer of important of skills. Some skills acquired are have already been applied and aiding business growth. However, the number of sessions is few and far between, hampering sustained acquisition of skills.

> Following the mentorship, I've been able to advertise my salon business and I'm now regularly invited to some private schools to do hairdressing for pupils. More training sessions can help reach many customers and cater for their diverse needs — Salon-based ME mentee

Project officers and BDS providers: Project officers and business development service (BDS) providers were a key anchor for supporting structured mentorship programmes. The officers provided the initial capacity strengthening and skill development for the MEs. Having built a rapport with MEs they were able to identify their needs, support mentor selection and facilitate successful matching of the mentees. The project officers are also key for monitoring program outcomes and take corrective action. Their involvement enhances the quality, inclusiveness, and sustainability of mentorship programmes. In case of unstructured approaches where this support lacks, there was observed lack of clear objectives, limited mentorship monitoring, and inconsistent and irregular interactions between mentors and mentees. Without structure, there's no guarantee of follow-through or measurable outcomes.

County Government: County Governments are key are enablers of inclusive economic empowerment initiatives, including mentorship programmes for persons with disabilities. Within InBusiness programme, Counties developed and implemented disability-inclusive policies around license waivers, business registration processes, representation and access to finance. Counties with representation within ranks of government were more effective in pushing for inclusive procurement and access to finance. For example, in

Kakuma, the County Government supported processing of licensing waivers, even though many MEs in the refugees lack legal documents to facilitate business. In Homa Bay, senior OPD leaders work in government are able to push for inclusive business opportunities. Senior OPD leaders embedded in county structures help institutionalize disability-inclusive policies and ensure follow-through.

> Leadership and cohesion is key for the disability family to push for government action. We are first representatives of persons with disabilities before we are government officials. That way we can leverage on the influence to bring positive change among MEs — Senior County Government official, Homa Bay County.

We however observed that counties are yet to have desk officers who promote inclusive procurement opportunities by assisting the MEs during the application process. The tender processes do not cater for the needs of persons with disability especially the visually impaired and the deaf. While County departments are responsible for social services, youth, gender, and disability affairs, there is little evidence for government- facilitated mentorship activities.

Private sector: Private sector involvement helped advance inclusive market access and employment opportunities for persons with disabilities. Through a deliberate disability inclusion journey, private institutions revised their internal policies and practices to reflect inclusive language, accessibility, and action. For example, hotels in Nairobi and Homa Bay updated their policies to be more inclusive. Over time, these hotels began hiring persons with disabilities and invested in staff training on disability awareness and inclusive service delivery. In Kakuma, one hotel is supporting MEs by employing and giving the supply opportunities. This shift demonstrates how targeted engagement can influence institutional behavior and drive systemic inclusion.

Through strengthened relationships with project partners, private businesses have started sharing tender and procurement opportunities directly with MEs. This marks a major step forward in addressing a longstanding barrier: the lack of information and visibility around inclusive procurement processes. However, for MEs to successfully take advantage of these opportunities, they must meet basic compliance requirements and demonstrate operational capacity. Equally, stakeholders must support disability inclusion journeys as way of influencing businesses to be more inclusive.

Mentorship delivery approaches: The mentors applied hybrid models that combine formal training, structured (formal) and unstructured (informal), community-led learning. Mentors typically support groups of up to 20 mentees and address diverse topics ranging from AGPO registration to poultry farming and detergent production. Learning takes place through WhatsApp forums (e.g. WhatsApp group with over 350 members on rabbit farming in Lari), on-farm demonstrations, and peer storytelling sessions. Mentors often specialize in areas where they've found personal success, while continuing to learn in others, which creates a dynamic, circular model of shared growth. In Kakuma, the mentorship process did not significantly leverage ICT tools or social media platforms such as WhatsApp, primarily due to earlier regulatory restrictions by the Communications Authority of Kenya (CAK), which prevented refugees from registering SIM cards. This limited the scope for digital communication and remote follow-up. However, recent policy reforms now permit SIM card registration for refugees, potentially opening opportunities for integrating mobile-based tools into future mentorship and support systems, particularly in enhancing accessibility, peer learning, and continuity of engagement in displacement settings.

This dual structure way of mentorship ensures learning takes place both formally and informally. Peer visits, follow-up trainings, and experience sharing continue to strengthen practical skills amongst the MEs. At the same time, innovative initiatives are opening doors for digital and physical accessibility, providing ICT training and assistive devices to those who need them most. An example is the Kasipul Paralympics initiative in Oyugis, Homa Bay, where persons with disabilities come together not only for sports, but also for technology access and mentorship. Similarly, in Rangwe, Migori County, a training hall has been allocated to support over 30 youth with disabilities and others, serving as a space for continuous learning and empowerment. In Kakuma, social platforms are yet to be applied owing to limited access to smartphones and restriction on mobile phone registration. Thus, a combination of these approaches would likely sustain peer learning in a cost-effective way.

Enablers and barriers of peer support models in micro-entrepreneurship programmes

Enablers of peer support models

The key enablers of effectiveness in Peer-to-Peer mentorship models are as follows;

Shared experiences, local context, and disability-inclusive peer mentorship: Peer mentorship thrives when MEs operate within similar value chains, face common challenges, and share cultural and lived experiences. In Kiambu, for example, poultry-focused mentorships enabled mentees to receive tailored advice on feeding cycles, local markets, and climate-specific practices, building immediate trust and uptake. For MEs with disabilities, these shared experiences are even more critical. When mentors also navigate disability-related barriers, such as mobility constraints, stigma, or access to assistive tools, their guidance becomes not only technically relevant but deeply relatable. This fosters psychological safety, boosts confidence, and validates the mentee's journey. Matching mentors and mentees based on both business interests and disability experience helps ensure that advice is context-sensitive, inclusive, and empowering. In refugee or rural settings, where disability stigma may be more pronounced, this approach can be transformative, turning mentorship into a platform for both enterprise growth and social inclusion.

Social capital and trust networks: Strong social bonds form the foundation of successful peer mentorship. Trust between micro-entrepreneurs (MEs), Organizations of Persons with Disabilities (OPDs), and project implementers reinforces learning, deepens engagement, and nurtures mentorship as a shared journey. In Kiambu, a WhatsApp group with over 300 members, both with and without disabilities, interested in rabbit farming became a dynamic trust network. Members routinely shared challenges, tender opportunities, and coordinated farm visits, transforming the platform into a space for collective growth, support, and enterprise development.

Leveraging locally available resources: Community-led mentorship models, often facilitated by OPDs and successful MEs, are grounded in local realities and rely on minimal resources. Compared to formal training programs, these informal setups, such as church halls, local gatherings, and volunteer-led sessions, offer flexible and cost-effective environments for learning. They are especially key in resource-limited settings, fostering accessibility and ownership. By leaning on community networks and shared materials, these models ensure sustainability while amplifying the voices of local changemakers..

Self-advocacy and leadership development: **They** were key enablers of transformative growth within the mentorship programme, turning mentees into influential community leaders. In Homabay, for example, a young woman with a disability began her journey by acquiring agribusiness skills through mentorship. However, it was the programme's deliberate focus on building confidence, communication skills, and decision-making capacity that catalysed her shift from passive participant to active policy influencer. Through structured opportunities for public speaking, group representation, and goal-setting, she developed the ability to advocate not just for herself but for others, culminating in her current role leading farmer training and representing her group in ward planning meetings. Her progression illustrates that while technical training imparts knowledge, it is the nurturing of self-advocacy and leadership that unlocks agency and sustained impact.

Flexible and adaptive learning: Flexible and adaptive learning is a crucial enabler for micro-entrepreneurs (MEs) with disabilities, supporting real-time problem-solving tailored to their unique challenges. For example, in Nairobi, mentors leading detergent-making trainings adapted content to use locally available, affordable ingredients, making the process more accessible to mentees with limited resources and specific needs. This flexibility fosters not only inclusivity but also promotes resourcefulness and sustainability—key for enterprise growth among MEs with disabilities. While many enablers, such as adaptive learning, benefit all MEs, its importance is heightened for those with disabilities, as it encourages creative responses to both common and disability-specific barriers using accessible, local solutions. This adaptive approach can thus strengthen resilience and innovation across diverse business sectors and locations.

Inclusive mentor selection: The success of the mentorship programme was strongly shaped by a deliberate focus on mentor diversity, spanning gender, age, disability type, refugee status, and business sector. This inclusive pairing approach ensured that mentees connected with relatable and representative role models, fostering trust and relevance across varied social and economic contexts. In refugee settings, for instance, diverse mentors helped bridge linguistic and cultural gaps, enabling knowledge sharing beyond technical skills.

Role of OPDs: Organizations of Persons with Disabilities (OPDs) played a catalytic role by identifying and supporting mentors from within their networks. Their involvement enabled the formation of informal mentorship extensions—peer support circles, community trainings, and local advocacy—greatly expanding the reach and sustainability of the programme. Together, the pairing strategy and OPD facilitation created a mentorship ecosystem rooted in representation, trust, and grassroots leadership.

Participant matching and effective communication: Effective mentorship hinges on thoughtful matching between mentors and mentees, particularly when they share similar life stages, communication styles, and lived experiences. In Nairobi, younger mentees connected more easily with tech-savvy mentors who guided them through digital platforms like eCitizen and procurement portals, areas where older mentors often faced limitations. For MEs with disabilities, matching becomes even more critical. When mentors understand disability-specific challenges, such as navigating inaccessible systems, managing stigma, or balancing entrepreneurship with health needs, their support becomes not only practical but deeply empathetic. Matching based on both age and disability experience fosters trust, relevance, and psychological safety, enabling mentees to engage more confidently and meaningfully. While this enabler benefits all MEs, it is especially transformative for those with disabilities, who often face compounded barriers in accessing mentorship, technology, and enterprise opportunities.

Policy alignment enhances program success. Strategic partnerships between government entities, civil society organizations (CSOs), development partners, and community groups greatly enhance the effectiveness and sustainability of peer-to-peer mentorship models. For example, in Nairobi County, coordinated efforts between the County Disability Office, OPDs, and international NGOs enabled the rollout of accessible AGPO training sessions, which included sign language interpreters and braille materials. In Migori, a local CSO teamed up with the Department of Social Services and an agricultural extension office to co-host farm demos for youth with disabilities, combining technical knowledge with empowerment messaging. In Kakamega, the county is facilitating access to trade expos, including international forums, as platforms for market linkages and business networking.

Barriers to peer support models

Despite their strengths, peer-to-peer mentorship models are face several challenges:

Lack of structure and coordination: Without clearly defined role, frameworks, or leadership support, peer groups often face division leading to inconsistent mentorship and follow-up delivery. For instance, in some Kiambu-based networks, group momentum was lost when project leads relocated or did not systematically hand over responsibilities, leading to delays in follow-ups and planned activities. Peer mentorship efforts in Kakuma often suffer from fragmented implementation. With limited formal disability registries and inconsistent handover between humanitarian actors, some individuals are repeatedly targeted while others are missed entirely. This undermines continuity and equitable access to mentorship opportunities.

Power Imbalances and representation gaps: Peer support groups, while rooted in mutual empowerment, can be affected by internal power dynamics that hinder inclusive participation and effective knowledge exchange. More experienced or outspoken members may unintentionally dominate discussions, limiting space for diverse voices—particularly those of younger micro-entrepreneurs (MEs), women, or individuals with less confidence. This imbalance may discourage active contribution and reduce engagement. Socio-economic disparities also play a role; for example, a wealthier ME might hesitate to accept advice from a mentor with fewer financial resources, even if that mentor holds valuable expertise. These dynamics can erode the foundational intent of peer learning. In refugee contexts, such challenges are often amplified. Without strong Organizations of Persons with Disabilities (OPDs) to ensure representation, refugee-led groups may lack inclusive leadership. Dominant voices, typically from more mobile or visible subgroups, can overshadow those from marginalized or stigmatized backgrounds, including persons with less-recognized disabilities. This leads to uneven participation and weakens the transformative potential of peer mentorship.

Resource and accessibility constraints: Micro-entrepreneurs (MEs) with disabilities face significant and compounded resource limitations that hinder their participation in peer support and mentorship activities. Across contexts, challenges such as transport limitations, lack of digital devices, and the limited stipends for facilitators restrict engagement, especially for individuals with physical, hearing, or visual impairments. In Homabay, for example, a mentoring group was forced to suspend meetings when their venue became unavailable and members could not afford alternatives or transportation to centralized locations. Furthermore, the cost of sign language interpreters posed a barrier to informal mentor outreach for deaf participants. In refugee settings like Kakuma, these constraints are magnified by poor infrastructure, inaccessible venues, and restrictive camp layouts that limit mobility. Digital exclusion is particularly acute, with low smartphone ownership and weak connectivity making virtual support nearly impossible for many. These resource gaps underscore the need for disability-responsive investment in transport, digital access, and inclusive facilitation to ensure equitable participation across all peer support models.

Cultural and gender norms: In some areas, mentorship of different genders, or ages is sometimes viewed with suspicion or discomfort. In Migori, male mentors mentoring female mentees were met with resistance from family members, while generational gaps in digital literacy created discomfort or even inaccessibility in WhatsApp-led training groups. Deep-rooted stigma around disability, especially in communities like Somali refugee groups—leads to underreporting and exclusion. Families hide members with disabilities, preventing them from joining peer networks. This limits the reach and impact of mentorship models The cultural barriers are also depicted in refugee camps where different nationalities have strong negative attitudes towards each other, undermining business partnerships.

Negative attitudes and limited institutional support: Even within relatively well-resourced networks, persistent stigma and bias continue to limit participation among micro-entrepreneurs (MEs) with disabilities. In Kakamega, for instance, the Capacity and Training Institute (CTI) reported that out of more than 200 registered persons with disabilities, only around 30 actively engage in mentorship activities—largely due to fear of judgment and lack of confidence. Such attitudes create invisible barriers to peer learning and discourage vulnerable individuals from accessing opportunities. These challenges are compounded in contexts like Kakuma, where interventions began without registered Organizations of Persons with Disabilities (OPDs), and disability inclusion was often sidelined in broader livelihood programs. In the absence of institutional anchors, peer support models struggle to gain the legitimacy, funding, and continuity needed for long-term success. Together, these attitudinal and structural barriers undermine the effectiveness of inclusive entrepreneurship and mentorship initiatives.

Sustainability of peer-to-peer models

Peer-to-peer mentorship models are a potentially sustainable approach to empowering persons with disabilities through business development and inclusive entrepreneurship. The sustainability of these approaches is rooted in their community-led design, low operational costs, and alignment with the lived experiences of both mentors and mentees. For these models to be sustainable, a number of issues emerge;

Trainer of trainer models: By equipping mentors not just with technical skills but also with facilitation, safeguarding, and inclusive communication, they become capable of mentoring other mentors, which creates a self-enabling cycle of local leadership. These models must be rooted in OPDs, CBOs, and county structures to ensure continuity. These institutions already hold trust and can serve as coordination hubs for mentorship even after donor funding ends. Sustainability can be strengthened by building the capacity of Organizations of Persons with Disabilities (OPDs), positioning them as "super mentors" for ongoing community-based support. Refugee settings often experience frequent mentor attrition due to relocation, burnout, or lack of incentives. Without regular training, supervision, and psychosocial support, peer mentors may disengage, weakening continuity.

Diversification of outreach: There is a need to diversify outreach methods, particularly to engage youth audiences. One participant noted, *"In the generation we are in, we must use alternative means such as art to scale up."* One youth participant even composed a song that is available online to encourage unity among youth with disabilities. Also sporting activities are a diverse way of empowering MEs to grow their skills be a source of livelihood.

Complimentary services: The potential of coupling mentorship with complementary services such as table banking, access to finance, and self-advocacy training was highlighted as key for business growth. Participants and stakeholders emphasized the importance of exploring higher-value chains and innovations, particularly through linkages with research and development institutions such as KIRDI and universities. Strengthening sector-specific value chain development was highlighted as a priority, especially in the poultry, soap-making, salon, and procurement sectors.

Resource mobilization: Peer networks often rely heavily on external support. Once donor funding or NGO facilitation ends, engagement becomes a challenge. For example, some mentorship group might end their operations after NGO-funded projects end, with mentors shifting focus to income-generating activities due to a lack of incentives for continued voluntary involvement. Some mentorships, particularly those involving individuals with complex disabilities, were limited to a period of less than two months, raising concerns about depth and sufficiency.

Leveraging on ICT: Platforms like WhatsApp groups and SMS are not only cost-effective but also familiar to many MEs. They can continue as self-sustaining peer support spaces long after formal programming concludes. In addition, supporting MEs in refugee settings to access ICT is key for scale up of the mentorship.

Community ownership is critical: Sustainability improves when mentorship programs are co-designed with community-based organizations and local leaders. In refugee settings, this means engaging refugee-led groups and ensuring cultural relevance, especially for persons with disabilities and marginalized subgroups. Peer models thrive when built on pre-existing trust. Informal networks (e.g., WhatsApp groups, community circles) often outlast formal programming, especially when mentors are embedded in the community and supported by local facilitators.

Policy: Advocating for the inclusion of peer mentorship in county development plans (CIDPs), as demonstrated by Nairobi City County 's efforts to align the recently their policies with the Persons with Disabilities Act (2023) so as to help secure resources and embed peer support models within long-term, sustainable development strategies. In places like Kakuma, embedding mentorship within recognized structures, such as county plans or humanitarian coordination platforms is key to long-term viability. Advocacy for inclusion of peer mentorship in humanitarian response plans and development strategies (e.g., CIDPs or UNHCR livelihood frameworks) helps secure funding and embed models into broader systems of support.

Lessons Learned

Mentorship as form of leadership: Mentorship training prior to delivery ensures that a pool of mentors becomes leaders and agents of changes within their community. The model nurtures self-confidence, advocacy, and leadership, especially among women, youth, and marginalized groups and over time many MEs can grow into mentors themselves.

Embedding mentorship within entrepreneurship programs: Embedding mentorship within entrepreneurship programs is most effective when mentees first acquire foundational business skills. In the InBusiness Programme, the initial focus on building core competencies equipped micro-entrepreneurs (MEs) with the necessary knowledge, making subsequent mentorship more targeted and impactful. Future programs should prioritize delivering essential business training before introducing mentorship to maximize benefits for mentees. ‘

Diversity of mentorship models and participant matching: Successful mentorship hinges on selecting a diverse pool of mentors, spanning gender, age, disability type, refugee status, and business sector, and thoughtfully matching them with mentees to reflect this diversity. Such pairing not only fosters relatability but also helps reduce physical, cultural, and gender-based barriers, creating more inclusive and effective mentorship relationships. While the core model remains consistent, its implementation must be adapted and sensitively tailored to refugee contexts and individuals with complex disabilities. This includes accounting for mobility constraints, language differences, trauma-informed approaches, and cultural norms. Rather than developing an entirely separate model, the existing framework should be flexible and responsive, allowing for contextual tweaks that uphold its inclusive intent while ensuring relevance and accessibility in humanitarian settings.

Embedding mentorship in OPD structures: Sustainable mentorships should be rooted OPDs by through wide scale trainer of trainer (ToT) models, where OPDs are empowered to run mentorship in their groups right from the village to the county level. By developing super mentors and champions, OPDs can integrate mentorship into routine meetings and effectively monitor progress. However, ensuring equitable participation of both OPD leaders and members is essential to promote inclusivity within these mentorship programs.

Role of ICT in mentorships: Digital tools and platforms can enhance mentorship for persons with disabilities by improving accessibility, inclusivity, and continuity of support. These tools help bridge physical, financial, and communication barriers that often limit participation in traditional mentorship models. Training of mentors and mentees on digital tool use is important for scale up. Strengthening digital hubs within OPDs as well as virtual mentorship group can foster cross-learning among peers.

Reasonable accommodation: Success of mentorship is rooted in reasonable accommodation such as physical access, language, availability of ICT tools in accessible formats (e.g. screen readers, captioned videos, or voice notes) and availability of sign language interpreters where requited. Investment in these tools ensures inclusive participation in mentorship activities.

Caregivers and OPDs are catalysts for inclusion: Caregivers and OPDs are essential catalysts for inclusion. Effective mentorship goes beyond business skills by relying on a strong support system. Caregivers and local disability organizations are key to mobilizing participation, helping translate training into practical action, and anchoring the sustainability of mentorship programs.

Strengthening mentorship through holistic support: While mentorship is central to empowering micro-entrepreneurs (MEs), its impact is significantly enhanced when combined with complementary services that address broader business needs. Participants and stakeholders consistently highlighted the importance of integrating mentorship with practical enablers such as access to finance, innovation, and value chain development. Strong linkages with finance providers, research institutions like KIRDI, and universities are critical priorities for sustainable business growth.

Importantly, value chains, such as poultry and agribusiness, need to be prioritized and tailored to the interests and capacities of MEs with disabilities. These sectors often face unique challenges, including market access, input supply, and environmental factors, which require targeted support beyond mentorship alone. Based on the work of Light for the World (LFTW) in the development sector, layering mentorship with technical assistance, financial services, and innovation partnerships has proven effective in addressing these barriers and fostering economic inclusion. However, it is important to note that this approach is context-specific and may not be universally applicable. Adaptations may be necessary in humanitarian settings or regions with different infrastructure, policy environments, or market dynamics.

Role of disability inclusion journey: Private and public sector organizations are more responsive to the needs of MEs when they have information about disability inclusion. Therefore, disability inclusion journeys are key for organizations in embedding inclusive procurement in their programmes. Platforms where development partners, project implementors and MEs interact is critical for influencing market linkages of MEs.

Seated from Left: Erina Susan, Lucy Mulombi, Joseph Mukoya. Standing from Left, Catherine Shiundu, Brayson Museve, OPD representatives from Kakamega County.