



IGNITING THE LIGHT:

Sekina's journey to
economic independence



INTRODUCTION

This narrative follows the transformative journey of Sekina Hassen, an entrepreneur navigating the challenges of forced displacement in Bambasi refugee camp, Ethiopia. It illustrates how integrated support (combining policy advocacy, business training, and access to finance) can ignite economic inclusion.

Like many in her community, Sekina faced a series of barriers that kept her bakery business small and her family dependent on aid: restricted movement, lack of work permits, and limited capital. But through Inkomoko's holistic approach, Sekina moved from recovery to enterprise, expanding production, creating jobs, and inspiring others to believe that refugees can thrive as business owners.

Her story goes far beyond baking and selling bread. It's about agency, dignity, and the ripple effect of opportunity, spanning household resilience, community empowerment, and big-picture change that affects everyone.

CHARACTERS FEATURED



01

Sekina Hassen

Participant in Inkomoko's training programme



02

Beshan Nure

Sekina's brother-in-law and household member



03

Esan Ali

Chairman of the refugee committee in Bambasi camp



04

Moges Ademasu

Inkomoko's Business Development Manager in Assosa

ACT I

FROM RATIONS TO RESILIENCE

Sekina was born and raised in Gizen, South Sudan. When war broke out near her home in 2016, she fled with her husband and children to Ethiopia where they settled in Bambasi refugee camp.

They faced many challenges in Bambasi, including minimal rations. Sekina decided she needed to start a business to support her family and so nine years ago she began baking and selling bread in the camp.

Sekina started by selling small batches of bread (around 50 loaves) to her neighbours. As demand grew, she managed to increase production to 200 loaves a day. Yet, despite strong demand, she couldn't grow her business further because she lacked the capital to buy wheat flour in bulk. Accessing flour and other essentials was another major hurdle: movement restrictions and the absence of a work permit meant she couldn't leave the refugee camp to purchase supplies from nearby towns.

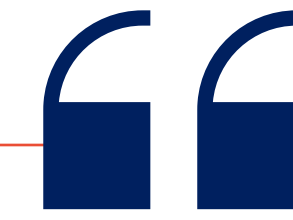
Sekina's greatest challenge came five years after she began selling bread. Tragedy struck when her husband died in a landslide at the mine where he was working to support the family. The loss doubled Sekina's responsibility, leaving her solely responsible for raising their five children.



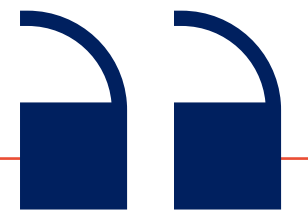
ACT II

THE SPARK OF CHANGE

Two years ago, Inkomoko Business Growth Advisors visited Sekina's bread-selling spot in the camp market and asked her if she wanted to expand her business. They asked if she would be interested in registering for Inkomoko's business development training and Sekina enthusiastically agreed. It was a decision she calls life changing.



The day I met Inkomoko people was the day that ignited the light for my business, and for my family's life.



Sekina recalls, “The day I registered for business development training, I felt my long-time dream to be a big businessperson was going to be realised.”

Sekina received four months of training in business and financial management, a collateral-free loan , and continuous coaching. She also finally received her work permit, facilitated by Inkomoko's advocacy work.

“I'm grateful that the refugee work permit and the support I got from Inkomoko have enabled me to manage both my family and my business correctly.” - Sekina

As soon as she had completed her training and received the loan, Sekina purchased the bread-making ingredients and materials that she needed. She was soon able to quadruple her daily bread production to 800 loaves a day, compared to the 150-200 she used to produce before Inkomoko's support.

ACT III

RIPPLES BEYOND THE OVEN



Photo: Esan Ali Chairman of the refugee committee in Bambasi camp

From skills to self-belief

Through Inkomoko's support, Sekina gained valuable skills in bookkeeping, loan readiness and financial planning. She said: "Before working with Inkomoko, I didn't know how to record my sales or track my expenses." Her confidence and ambition subsequently soared, and she now sees herself as a business owner with a clear vision for future prosperity.

"The training helped me most because it changed my mindset," she explained. This shift, from relying on aid to becoming a productive, self-driven entrepreneur, was, according to Sekina, one of the most essential parts of her journey.

This perspective was shared by Esan Ali, Chairman of the refugee committee in Bambasi camp. He remarked: "Engagements in enterprise are like starting a new life for refugees. It enhances their hope and confidence, and Sekina's success is a good lesson; being a refugee doesn't prevent them from building assets and leading a better life."

A more stable and secure home

Sekina's growing business and income have enabled her to significantly improve her family's living standards. The family now enjoys a more diverse and healthier diet. Her children attend school regularly and have better clothing. Sekina has expanded and upgraded her home, and she is particularly proud of purchasing goats which provide additional income and strengthen her family's financial resilience.

"I am most proud of the improvements I made to my house and the assets I created, such as rearing goats. My house used to be very small, but I have expanded, rebuilt, and made a larger home. The goats are also a significant asset, giving me joy and pride in what I have achieved." – Sekina.

Roles within Sekina's household have evolved, and family members feel more secure. Two of her children actively participate in bread production and sales when they are not in school. Because her bread-making business operates within the camp compound, and most of the bread is sold on-site, Sekina has been able to stay close to home and her children. As the business has grown, she spends more time on production and sales, while her eldest daughter helps manage household tasks such as caring for younger siblings and preparing meals.

Beshan Nure, Sekina's brother-in-law and neighbour, has also felt the benefits of the business. He provides support for bread baking whenever Sekina is sick and unable to work. He knows he can rely on Sekina for help whenever his family faces financial challenges. He said: "Sekina's growth helped the family and close relatives like me to feel I have someone strong who can check-in on my life. I have developed confidence."



Photo: Sekina's brother-in-law, Beshan.

Turning enterprise into opportunity for the community

Sekina's business has had a positive impact on her community. By producing bread locally, she has reduced the need for people to travel long distances to access this essential food item, which is particularly important for the refugee community. Her business also plays a role in the local economy by supplying bread in bulk to small retailers and tea house owners, contributing to opportunities for others to earn an income.

Beyond her family, three community members retail her bread. As her production capacity has grown, she is now able to meet local demand more consistently. Sekina also contributes to community life in other ways. She provides financial support for social events and encourages others to engage with Inkomoko, sharing her experience to help them improve their businesses. Her achievements have inspired others in the community to consider entrepreneurship as a way to improve their livelihoods.

Reflecting on Sekina's impact on the community, Moges said: "Sekina has earned considerable respect in the community as a 'story changer' who has transformed herself from a refugee to a successful business owner, and she is frequently invited to events to share her experiences. She has become a community influencer who contributes to solving local problems and disputes."



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Transforming how things work

Without a work permit, growth for refugee entrepreneurs like Sekina is stifled. Despite Ethiopia introducing directives granting refugees the right to work and operate businesses, implementation has been slow and uneven. Refugees without access to one are unable to register a business, open a bank account and move freely outside the camp. For Sekina, not having a work permit meant she was unable to leave Bambasi camp to purchase supplies in bulk and for lower prices, restricting the amount of bread she could produce despite growing demand from customers.

Implementing these directives has proven difficult, leaving many refugees still waiting for permits. Structural barriers persist, including delays in issuing work permits and IDs, limited banking access and low policy awareness among local partners. Inkomoko, in partnership with the Ethiopian Refugee and Returnees Service and UNHCR, has played a pivotal role in accelerating access to work permits for refugees. Through sustained advocacy and integrated support Inkomoko has helped secure 1,500 work permits since 2021, including for Sekina. This breakthrough is giving refugees legal grounds to engage in economic activity freely and with confidence.

To further expand access, Inkomoko partnered with Dashen Bank to waive ID renewal and administrative fees, allowing 800 refugees to open bank accounts – a critical step toward formalising businesses and accessing credit. These changes are helping to transform the economic landscape for refugees,

making it possible for them to trade legally, buy inputs in bulk, and participate in growing marketplaces within camps.

Community leader, Esan Ali said: “I am most proud of the changes in the community’s access to markets and the right to movement and work opportunities. When we first arrived, there were no nearby marketplaces, and community members, including elders, had to travel far to buy basic items. Now the availability of goods within the refugee camp has improved significantly, making daily life much easier for everyone.”

Beyond permits and banking, Inkomoko works to ensure government directives are consistently applied. They hold workshops and meetings with local authorities and financial institutions to sensitize new directives about refugee right-to-work and the value of integrating refugees and host communities.

According to Moges, this work is helping to shift perceptions. He said: “Stakeholders increasingly believe in refugees’ ability to operate businesses and repay loans. The training and access to finance support provided by Inkomoko, along with the active involvement of refugees in entrepreneurship, has created a significant shift in mindset among stakeholders about the economic participation of refugees.”

This shift is mirrored within refugee communities themselves, where individuals increasingly view



entrepreneurship as a path to self-reliance rather than aid dependence.

Sekina reflected: “After Inkomoko, the outlook regarding the refugee business engagement has changed. The local leaders and local government believe that refugees can take and pay back, and they can run businesses and prosper.”

Sekina’s experience shows that positive changes are happening. But scaling and accelerating impact will require continued support to bridge skills and knowledge gaps, shift aid attitudes, enable access to work permits and finance, and improve linkages with local microfinance institutes and markets.

ACT IV

BUILDING FORWARD

Sekina intends to build on her success. While she has overcome the challenges of limited start-up capital, business management skills, and to an extent market linkages, other challenges persist; notably securing power and fuel for her oven. “Traditional bread-making requires a substantial amount of wood,” she explained. “Access to firewood is becoming increasingly complex and is an environmental concern. The electric grid now reaches our refugee camp, but electricity hasn’t been installed yet and so I have no power.” To address this, Sekina hopes to take another loan and continue growing her business.



Once I complete this round of loans next month, I plan to take a larger loan to increase production and expand into wholesale...



Sekina said: “Once I complete this round of loans next month, I plan to take a larger loan to increase production and expand into wholesale. Once electricity is installed and I have power, I intend to use a modern bread baking machine that operates on electric or solar power, further expanding my production and business as a whole.”

Her vision is to scale her enterprise, mentor others, and help continue to shift community mindsets from aid dependency to entrepreneurship.

Beshan reflected: “Sekina has an attitude that all refugees are like a family, and we need to support each other, and we need to use the opportunity we are given by the hosting country government and the support provided by Inkomoko. This is a great opportunity we should not waste.”

Photo: Sekina tends the bread oven.

ACT V

LESSONS AND CALL TO ACTION

Sekina's journey reflects a broader truth: when refugees are treated as capable entrepreneurs rather than aid recipients, they can thrive.

Inkomoko's integrated model accelerates economic inclusion. As Moges explains:

“When policy advocacy is combined with a full package of enterprise development support training, finance, consultation, and market linkages) it enables refugee clients to operate and grow their businesses effectively and with great success.”

Sekina's story illustrates this transformation. Through business development training, financing, and ongoing consultation, she not only grew her bakery but reclaimed dignity and agency:

“The packages provided by Inkomoko (BDS training, access to finance, market linkage, motivation, and consultation) have enabled me to make a meaningful change in my business and my life as a whole.”

Her message to local authorities and financial institutions is clear: “Trust, regular support, and coaching are more than collateral. If others follow Inkomoko's example, they can help more refugees succeed.”

Photo: Moges Ademasu, Inkomoko's Business Development Manager working in Bambasi.

TURNING LESSONS INTO CHANGE

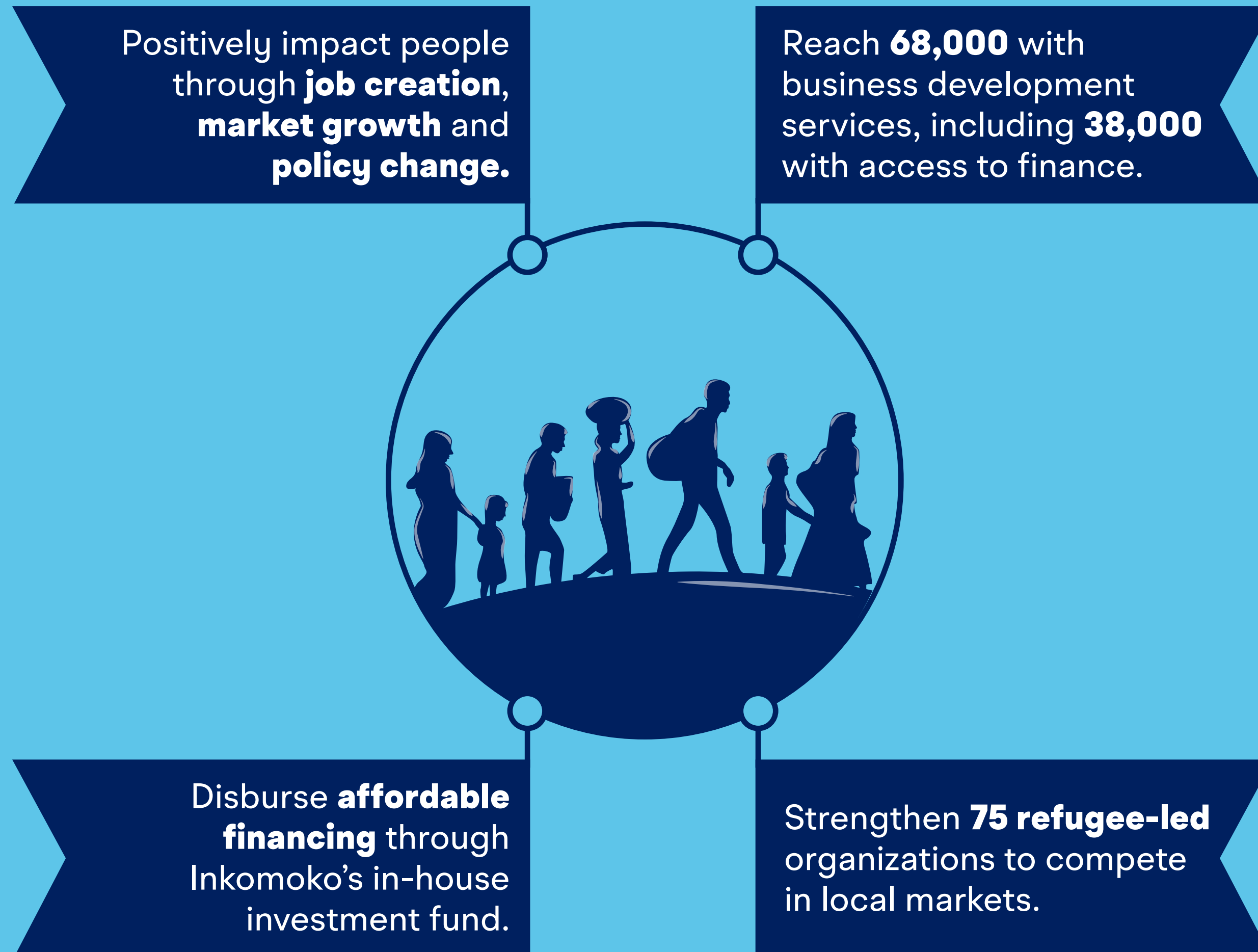
Sekina's story is about agency and the possibility of a future where refugees are seen as entrepreneurs, not aid recipients. But this vision requires collective effort:

- **Refugees** must take the first step; engage with programmes like Inkomoko that offer training, financial support, and mentorship. These resources can unlock potential and transform livelihoods.
- **Policymakers** hold the key to systemic change. By recognizing refugees as a productive force and streamlining work permit and ID processes, they can remove barriers that stifle opportunity.
- **Financial institutions** can redefine what trust means in lending. Moving beyond collateral and embracing trust-based models will open doors for hundreds of aspiring entrepreneurs.
- **Development partners** have the power to scale what works. Integrated models that combine enterprise development with advocacy can reach more refugees and host communities, creating ripple effects of inclusion and growth.

Together, these actions can turn individual success stories like Sekina's into a movement; one that reshapes economies and restores hope.



Inkomoko's Private Sector Approach to Economic Development for Refugee-Displaced Populations and Host Communities is an initiative delivered in partnership with the Mastercard Foundation from 2022-27. The program seeks to:



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