Promoting Inclusiveness in Savings Groups: Participation of Disabled Populations

19 October 16

Notes

Chloe Bass

- Are you open to sharing a copy of the Implementation Manual with us?
    - **George**: *Right now the iSAVE Implementation Manual is in its draft form and we are at the final stages of lay out; consulting with all the key players to provide their input to it. The iSAVE program has established an internet domain: www.iSAVE.inclusion.com which will soon be developed and the Implementation Manual plus other resourceful materials shall be made available to the general public and Savings Groups practitioners. A feedback mechanism in this regard will also be put in place.*

Jane Kinoti

- Mukisa- how do you finance businesses that have out grown the savings and credit if there is no external funding in cash or in kind?
- How do you finance businesses that have out grown the savings and credit if there is no external funding in cash or in kind?
- Thank you George. Is your manual available online?
    - **George**: *The iSAVE program incorporates entrepreneurship skills and financial literacy training to the group members and when the groups reach a certain level of maturity they are linked to formal financial services (MFIs). The groups, as well as their individual members, are encouraged to open bank accounts with professional, licensed financial institutions to enhance security of funds. To make this happen the program raises awareness and trains persons with disabilities on the micro finance sector, and at the same time teams up with key actors in the micro finance industry. This approach takes into consideration the business model of micro finance institutions and banks while sensitizing them on inclusion to ensure that their services become more inclusive of the needs of persons with disabilities. While doing this, the program encourages businesses to join the microfinance sector as independents; use of groups' funds to guarantee members' loans in the MFIs is strongly discouraged.*

Pamela Johnson

- I wonder if there is gender disaggregated data on participation? Will George share his slides following this session? It would be greatly appreciated. Thanks.
    - **George**: *As a program we have targeted the participation and involvement of youths and female members. Actually 67.1% (20, 660) of the total members reached are female and 10.2% (3, 140) are youths under 25 years of age. The running project i.e. 2016 to end of 2019 has prioritized gender based Action Research to assist in action learning through making a better understanding the gender dynamics in relation to poverty reduction,*

empowerment and inclusion. The results of the gender-based Action Research will inform any modification towards gender promotion in the iSAVE program.

Christian Onyia

- My name is Christian Onyia from Lagos Nigeria, I would want to start a program with the disabled community. But am concerned about Logistics involve.
  - **George**: *Starting a program for the disabled community requires that you make a clear definition of the target group, the territorial coverage, key partners and a sustainability mechanism. You need the target group on board to better understand their culture, their needs and develop strategy together. This may involve having them participate in the key processes since they have the first hand information within their network and amongst them you can identify relevant dedicated resourceful persons or organizations to work with.*

Ernesto Vazquez

- Mukasa, what if a group it's not able to paid right away for the starter kit?
  - **George**: *The iSAVE program allows for flexibility whereby the groups can arrange to meet the start-up kit costs in 3 to 4 equal instalments within the first 3 months from start of cycle. Since inception, we have never come across a single group that cannot afford to pay for the Start-Up Kit. The program has packaged the information on cost-sharing and ownership in a clear manner from onset by not making promises for external funding; rather it emphasizes the long-term benefits, expansion and sustainability as the key drivers to cost-sharing.*
  - **Leonor:** *Our experience in the Dominican Republic, is that the field agent at the beginning of SILC training process, informed people to the group (who are self-selected to form the group), that they must buy their kit to start their saving. In this sense, the field agent motivates them to perform activities such as raffles, individual contributions (not related to savings) so they can buy the most necessary items, as the cash box, locks and log book. In some groups, the plastic gallons, kitchen utensils are recycled and they are used as bowls to avoid having to buy new ones. Someone of the group regularly provides a calculator. Other groups get the saving kit through others persons or community institutions.*

Fernando Salazar:

- The impact of getting the interest in advance
  - **George**: *We do not have other activities at the moment. Interest on loans is charged upfront to ensure members understand that a loan is an obligation. It also assists to ensure there are sufficient funds in the Loan Fund for uninterrupted on-lending.*
  - **George**: *It should be noted that most interventions towards the disabled populations have been charity based hence breeding a heavy and lasting dependency syndrome whereby persons with disabilities tend to think and behave like whatever comes to them must be free regardless of the circumstances. Besides encouraging good practice among the borrowers, paying interest in advance helps members to appreciate their individual*

contribution towards the group fund. It avoids impulsive borrowing so that only those individual who are ready to pay back the interest shall contract a loan, promoting hard work.

Mbonisi Tshuma

- What are the most common disabilities in your program? Are there any people living with disabilities that you have had challenges working with?
    - **George**: *The iSAVE program had by end of December 2015 reached 18, 469 members with disabilities. Physical impairment dominated the list, followed by visual, then hearing impairment but there were others like the little persons, members with albinism, cerebral palsy, mental retardation and epilepsy. The summary breakdown is as hereunder:*
        - *Members with physical impairments were majority i.e. 58% (10,720);*
        - *Members with visual impairment were 17% (3, 140)*
        - *Members with Hearing Impairments were 10% (1, 854) and*
        - *Members with other impairments were 15% (2, 770)*
    - **Leonor**: *ASODIFIMO (Association of People with Physical Motor Disabilities) is a CRS Dominican Republic partner that promotes the formation of SILC. They only have integrated people with physical and motor disabilities in the groups and also people without any physical disability.*

Trust Muronzereyi

- How is disability measured, medically or visually? Is there no degree of disability that prevents full participation of members in a savings groups` activities, if so how is that handled?
- What is the average cost per beneficiary for groups with disabled members in USD/member?
    - **George**: *The iSAVE program has not taken a step to measure disability. Instead we liaise with resourceful persons among the disability leadership and membership plus community to identify the disabled for recruitment in the program. There is massive community awareness on disability to create a platform for disability mobilization. Since disabled persons are in every community it is easy to identify them through community members and fellow persons with disabilities.*
    - **George**: *The common impediments that prevent full participation of disabled members in savings groups include:*
        - *Lack of information*
        - *Low self-confidence*
        - *Fear of loss based on bad history of fraud, theft common in informal groups, etc.*
        - *Fronting of charity and/or free items in the savings groups*
        - *Limited entrepreneurship skills among the disabled*
    - **George**: *The iSAVE program has addressed these challenges through:*
        - *Intensive training of the group membership on entrepreneurship,*
        - *Ensuring that NO free things are given or promised to the groups.*
        - *Also important, having the disabled championing the program implementation right from inception, planning, recruitment, training, support supervision and*

> *monitoring. These are sourced from the existing groups hence creating a pool of disabled ToTs who are role models to influence participation of their peers.*

- o **George**: *The cost of outreach in the iSAVE program is **USD 25.4**. This cost takes into account the entire program membership that is; members with disabilities, their care givers and other community members.*

Zegeye Bante

- SILC groups and Saving groups are likeminded people and we cannot impose on the group members, any experiences from in iSave project and CRS? Thanks, Zegeye from CARE Ethiopia
- Can you please share us the SG's training material that use?
    - o **George**: *In the iSAVE program, we encourage members to self-select whereby the groups must consist of willing members; not coerced or persuaded to hope for any external gain now or in the future. The use of mobilizers/trainers who are persons with disabilities and community members with the passion to work under the disabled has activated transparent and participatory self-selection at group formation stage.*
    - o **Leonor:** *In CRS Dominican Republic, we used the SILC Field Agent training guide and the Guide for Private Service Provider, which are designed in a simple and friendly way, with practical exercises adapted to the target population of saving groups. First of all, the methodology suggests that the Field Agents have a meeting with community leaders to explain them the SILC methodology. Then, a second meeting with the people of the community, to also explain the methodology and its benefits. In this meeting they are invited to a next meeting for the people interested to be part of a SILC group. In this third meeting they choose with whom they want to participate in the group. Group participants themselves choose their own executive board and its own rules, so that the methodology is not imposed on participants, the CRS methodology guides them to be better organized. The methodology empowers them. Participants feel the group as themselves. They decide the rules and fines. No one decides for them. They are the protagonists of their own development. The guide has 9 training modules. In the training sections we use videos that tell stories of lives impacted by SILC and how these lives have changed.*

Michael Felix

- Could you share the link for the manual that Svein referenced?
    - o George: *Please refer to response on availability of Implementation Manual above.*

Laura Gore

- Have you been collecting data by impairment type? If so, has this shown any particular trends? For example, have you found that people with particular impairment type access services less or more than others?
    - o **George**: *The iSAVE program purposed to collect data by impairment type:*
        - ▪ *Members with physical impairments were majority i.e. 58% (10,720);*
        - ▪ *Members with visual impairment were 17% (3,140)*
        - ▪ *Members with Hearing Impairments were 10% (1,854) and*
        - ▪ *Members with other impairments were 15% (2,770)*

- **George**: *In the preceding Project Phase I (2011 – 2015) the program reached out to more members with physical impairments – 58% of total number of disabled. In the Project Phase II; (2016 - 2019) the program has purposed to increase outreach to other disability categories other than physical. Also, systematic data collection on ALL members with disabilities in 3 phases; at entry level, after 2 years and at end of 4 years in a bid to measure the impact of the intervention towards members with disabilities. Specific data is captured on among other things:*
  - *Their personal details; i.e. age, gender, level of education, etc.*
  - *Type and degree of impairment*
  - *Level of participation in family activities plus contribution to household basic needs*
  - *Level of participation in and community activities and contribution to community development*
  - *Means of livelihood and the bearing on family and community*
  - *Their financial behavior; and relationship with financial institutions*
  - *Self-confidence and Lotus of control*
- **George**: *The results and lessons from this shall be documented and publicized.*

Jordan Bailey

- Two questions:
  - 1) What constitutes people with disabilities (i.e. language development, autism, physical disabilities, etc.)?
  - 2) What strategies do you use for identifying people with disabilities?
    - **George**: *The UN definition for disability:* ***"A substantial functional limitation of daily life activities of an individual caused by the physical, sensory or mental impairment and environmental barriers."*** *In the case of the iSAVE program we have adopted this definition and therefore we recognize, mobilize and register every willing female and male member with disability regardless of age group. The common group members come from one or a combination of the following disability categories:*
      - *Hearing impairment – including congenital, pre-lingual deafness and post-lingual deafness*
      - *Visual Impairment – including total and partial blindness*
      - *Physical impairment – including cerebral palsy, spinal cord injuries*
      - *Albinism*
      - *Autism*
      - *Mental retardation*
      - *Epilepsy*
      - *Little Persons*
      - *Deaf-Blind*
    - ***K****ey strategies for identifying people with disabilities:*
      1. *Community awareness raising on disability, causes and potential of persons with disabilities*

2. *Using disability leadership structures (where they exist)- to champion the program processes*
3. *Partnership with Disabled Peoples' Organizations- to mobilize their membership*
4. *Recruitment of trainers/staffs with disabilities- for easy proliferation into disability population*
5. *Multi-stakeholder active involvement- influencing prioritization of disability inclusion*
6. *Use of successful disabled role-models.*
7. *Endorsing caretakers of disabled persons as legitimate group members; - hence motivating mobilization of their relatives and dependents with disabilities who had in the longtime been kept away from public.*
8. *Deliberate targeting of women made it easy to identify children and youths with disabilities*

Asheri Ngah

- What has been the experience with Persons with visual impairment? My program has a microfinance scheme and we have a hard time more with the visually impaired
  - **George**: *The iSAVE program has not had specific challenges serving members with visual impairment.*
  - **Leonor:** *In CRS DR we have only worked with people with physical and motor disabilities.*

Anna Kehl

- Do you find that there is a need for specific groups for those who are developmentally or mentally disabled?
  - **George**: *The iSAVE program is designed to address all forms of exclusion for persons with disabilities, including self-exclusion. It promotes unity and love whereby there is <u>equal access and benefits</u> of its activities for all persons with disabilities. In this regard, the program does not promote or inspire having groups of exclusive disability as this would undermine the essential principles of confidence building, unity and love which are a prerequisite for peer learning and social integration.*
  - **Leonor:** *SILC in Dominican Republic is inclusive and everybody can save; therefore, we do not create special groups because we integrate all participants into existing groups. We believe it important to integrate special training activities that contribute to the integration of people with disabilities and for those people that accompany the groups.*

Hamza Hamwie

- If you have Best practices guide and challenges that you can share it with us.
  - **George**: *The iSAVE inclusive program implementation manual also contains the best practices and challenges faced to enrich learning and exchange of knowledge. Refer to notes above.*

Frances Bekey

- Would it appropriate to put all disabled persons in a group. Would it not be regarded as discriminatory?
    - **George**: *In the iSAVE program groups are mixed to include members with disabilities, their caregiver as well as other community members willing to work under the disabled. The approach to put all disabled persons in one group and/or forming disability exclusive groups is not sustainable as they may not have much to learn from each other, they will lack the platform to compete and besides it would culminate into secondary discrimination.*
    - Leonor: *Having a group conformed of only people with disabilities could be seen as discriminatory. We are referring to people socially excluded in regards to social, physical and attitudinal obstacles that do not permit them to participate in the society. One of the principal obstacles is to limit their participation because of erroneous perception of this population. As people, they have the capacity to decide on desired participation we should integrate this population to groups without distinction.*

Florie Bielsa

- Hi, I'm working in Trickle Up from Guatemala. We are also working with people with disabilities and extreme poverty in rural area, through graduation (including savings groups and VSLA methodology). It's quite difficult to imagine achieve savings groups of 25 to 30 peoples in rural communities that include 60% of people with disabilities because of dispersion of the houses and other factors. Do you have any advices to achieve it (in rural context)?
    - **George**: *The iSAVE savings program is purely rural and experience has shown that most persons with disabilities are among the rural community but if you do not purpose to reach them you cannot find them. To be able to promote disability inclusion, the program should:*
        - *Remain rural since the demand for savings groups services is higher in the rural setting;*
        - *Set clear realistic targets (we set 60% in the iSAVE based on the prevailing disability networks);*
        - *Identify and engage relevant organizations to work with in promoting disability inclusion;*
        - *Adopt the disability mobilization strategies highlighted above;*
        - *Not promise on what it cannot deliver to this population*
    - ***Leonor****: At CRS Dominican Republic we have been motivating Field Agents to get closer to and integrate people with disabilities. Rural contexts still value solidarity and we believe in empowering local people to identify ways and alternatives for integration. We believe practical training course for different trades will contribute in lowering existing participation fears and would contribute to increase skills. Regarding ASODIFIMO, a CRS partner, an important component of their daily work is to help increase self-esteem in people who live with disabilities.*