

Disability Inclusion Learning from Savings Groups Project Model

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Acronyms

ADP Area Development Programme
CoP Community of Practice
DPA Development Programme Approach

DPO Disabled Peoples' Organisation
IGA Income Generating Activities
NO National Office
VSLA Village Savings and Loan Association



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Foreword

We are pleased to share with you the results of a study on inclusive programming within World Vision where persons with disabilities are members of savings groups. Extensive interviews were made with World Vision National Offices in Sierra Leone, Solomon Islands, Democratic Republic of Congo, and Ghana. We are thankful for staff in the NOs for sharing their invaluable experiences. We are also thankful for the support World Vision Finland Graphic Designer / Art Director Katri Kurisjärvi who provided the design and layout of the document, and World Vision International's Learning Management Specialist Barbara Frost for strengthening the learning of the document.

What was found was that savings groups improve the economic well-being of persons with disabilities and, more importantly, foster inclusion, boost self-confidence, and transform communities. We share it with you in the hope that you will be encouraged to:

1. Intentionally include persons with disabilities into your existing and future savings group projects.
2. Learn about and document unique opportunities, challenges and good practices in including persons with disabilities in savings groups projects. Share with Economic Development and Disability Communities of Practice.

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Luke 9:48... **Whoever welcomes this little child in my name welcomes me; and whoever welcomes me welcomes the one who sent me. For it is the one who is least among you all who is the greatest.**

There are many persons with disabilities begging in Kinshasa, the capital of DRC. One day, a group of them came to the World Vision office gate. Although it could have been dangerous to let strangers into the compound, WV DRC Quality Assurance Director decided to let them in to listen to what they had to say.
– From interview with WV DRC –



Savings group of people with disabilities in northern Ghana started by Tolon-Kumbungu ADP.

Introduction

World Vision staff learn valuable lessons when they intentionally seek to include persons with disabilities in our programmes. This learning report shares key experiences and lessons learned around inclusion of persons with disabilities in Savings Groups. The intended audience is our programme staff and others who are helping to shape and implement Savings Groups Project Model.

The Savings Groups Project Model developed by the World Vision International Economic Development team addresses the “root causes of lack of capital, inability to save, exclusion from existing financial services...”, and targets community members living below the poverty line. The Project Model document effectively integrates disability issues, i.e., poverty and exclusion faced by persons with disabilities. Many persons with disabilities have their own families and they too need to participate in economic activities and save money to support daily needs and their children. When many lack assets or capital because of extreme poverty, savings groups provide life-changing opportunities for their economic wellbeing that contribute to ‘life in all its fullness’.

Understanding the impact that savings groups have on the lives of persons with disabilities, WVI Economic Development Director asked the Economic Development CoP in October 2012 to help determine which offices and / or programmes were working on savings groups that support persons with disabilities. A survey was conducted with the 14 NOs / ADPs that responded to our initial request for information and which were then identified as being at one of the following stages:

- (1) They have not started savings groups
- (2) They are open for persons with disabilities to join but without intentionality for inclusion.
- (3) They intentionally include persons with disabilities with equitable access for their full, equal, and meaningful participation.

¹ 82% of persons with disabilities live below poverty line in developing countries (UN)



Extensive interviews were conducted with four NOs / programmes in the last group, i.e., those who were intentionally including persons with disabilities to further learn what savings groups disability inclusion looks like in practice, the challenges faced and innovative practices instituted by savings groups practitioners in those interviews. We learnt that there are three approaches to inclusion of persons with disabilities in savings groups. This report explains each approach, with an emphasis on what worked well, the opportunities each approach offers, challenges, and key lessons.

Recommendations:

For programmes that would like to promote intentional inclusion of persons with disabilities in savings groups, below are recommended activities learnt from World Vision's savings groups good practice:

- (1) Identify local organisations or groups of persons with disabilities. They will be a strong resource and consultant in the following actions you may decide to take.
- (2) Identify who and where community members with disabilities are. Your local partner organisation or group of persons with disabilities will be a great help in this. Learn about their situation, and their capacity and willingness to join savings groups. If there are enough community members with disabilities to form a group and they are willing, you may consider forming a disability specific group. If there are just a few community members with disabilities interested in savings groups, intentional inclusion in mainstream savings groups is likely the option.
- (3) Help build the capacity and self-confidence of persons with disabilities in the community. Your local partner organisation or group of persons with disabilities can help you with ideas and facilitation. If you do not find such partners, there are other support resources included at the end of this document.
- (4) Sensitise and empower the community. Again, your local partner organisation or group of persons with disabilities can assist you with ideas and facilitation. As Ghana's Tolong / Kumbungu ADP manager shared: "Savings groups of persons with disabilities is a window to share a message that disability is not an inability. It contributes to community sensitisation. Exposing persons with disabilities to everything that is happening in the community helped sensitise the community."
- (5) Accessibility: Disability is about experience. When we do not know how a person with moving difficulty, for example, encounters challenges using public transportation, we can ask those who have gone through the experience in the community. Seek support from community partner organisations or a group of persons with disabilities.
- (6) Other vulnerability factors such as support structures (e.g., family, neighbours) may be weak or missing for the case of persons with disabilities. Forming a group (e.g., savings groups of persons with disabilities seen in Ghana's example, or a group of persons with disabilities seen in the DRC example) will help minimise this vulnerability. In the long term, Sierra Leone / Solomon Island approach to include persons with disabilities in mainstream savings groups is an important goal.
- (7) Gather statistics and actual rate of inclusion. Intentional inclusion and flexibility in how persons with disabilities participate are keys to successful inclusion.



Three approaches to Disability Inclusion in Savings Groups

I. Intentional inclusion in mainstream savings groups

– Learning from Sierra Leone and Solomon Islands

This approach includes persons with disabilities in mainstream savings groups, without creating a special group only for persons with disabilities. The approach is useful in communities where there are not enough persons with disabilities to form a disability specific savings groups. Intentionality in inclusion and close monitoring is a key to success to this approach.

Sierra Leone's Bonthe ADP manager and Tikonko ADP Development Facilitator share: "Because savings group money is their own money, group members naturally want other members to be someone they can trust as capable. Thus, trust within the group is an important element to success for inclusion. It is also important that both members with and without disabilities appreciate that those with disabilities can and should contribute to and participate in decision-making process."

WV Solomon Islands encourages persons with disabilities to join mainstream savings groups, while also supporting savings groups specifically for persons with disabilities. WV SI Economic Development Coordinator started to pay more attention to the importance of inclusion of persons with disabilities in savings groups, as they became aware of their exclusion and challenging situation. Some members have been fishermen, raising chickens, or doing small farming. He shares: "About half of group members with disabilities have minor impairments and already had capacity to join. They only needed a welcome invitation and some support that could be provided within ADP"



Savings group's members come to cast vote in the management committee election. ~ from Solomon Islands.



Opportunities:

- (1) By targeting parents of potential registered children, savings groups work contributes to the wellbeing of registered children with disabilities and registered children of parents with disabilities.
- (2) A commitment to hard work is demonstrated by persons with disabilities who are included in mainstream savings groups because they want to show that they too can contribute. This accelerates their inclusion in community.
- (3) When persons with disabilities start paying taxes or financially contributing to their family for the first time, it is a dignifying process. It also builds their self-esteem.

Challenges and strategies for addressing them:

- (1) Identifying persons with disabilities is a challenge, because information about community activities is often not accessible for persons with disabilities and they may not attend meetings. **It is important to work closely with existing savings groups members (both with and without disabilities) to identify potential members with disabilities.**
- (2) Non-disabled people often assume that persons with disabilities do not have natural ability or capacity. This becomes a barrier for their joining savings groups. **Disability sensitisation and promotion of trust and confidence for both those with and without disabilities is needed. It is important to do so without giving a spotlight on specific persons to avoid stigmatising.**
- (3) Many persons with disabilities lack initial money to contribute, because they are so poor and often do not have income. Even to come to a meeting is difficult. If public transportation is not accessible, they have to arrange for their own transportation). **Because circumstances will be unique to each context and to each individual, problem-solving discussions are important to resolve this.**
- (4) Low literacy rates amongst persons with disabilities was a major problem, because many did not have the opportunity to go to school when they were children. **WV Solomon Islands encourages potential members with disabilities to join ADP's adult literacy programme.**

Key lessons:

- (1) To promote the inclusion process, help strengthen local groups or organisation of persons with disabilities.
- (2) Consult with and let persons with disabilities decide if they want to be included in mainstream savings groups or form a disability special group. World Vision can support both approaches.
- (3) When joining savings groups, persons with disabilities assess and decide for and by themselves whether they are capable of fulfilling the requirements to join or not. World Vision then interviews those who declare they can participate and facilitates their membership.



2. Creating disability specific groups within a mainstream savings groups programme

– Learning from Ghana

This approach is effective where there are enough persons with disabilities in a community to form a group. The reasons for creating a disability specific group may be:

- (1) Persons with disabilities cannot join or do not feel confident joining mainstream savings groups because of stigma and discrimination against them or lack of self-esteem.
- (2) Persons with disabilities may feel more comfortable with this approach, as their diversity and need for equitable access are more respected. For example, persons with disabilities may take more time to communicate or move about, or use different methods of communicating. Persons with disabilities testify that persons without disabilities often fail to understand or are not patient enough with those who may take more time or do things differently than others. With this type of group setting, savings groups can be flexible to suit their situation. This is a key to success.
- (3) The approach is also useful where there are a number of persons with disabilities who lack the capacity to join mainstream savings groups. **Capacity building exercises could be held for these individuals with no skills. When small tasks are achieved, they are prepared to join savings groups for persons with disabilities.**

WV Ghana supports increased income for families, especially through farming livelihoods, with access to capital, markets and information. Savings groups allow access to know-how, and introduce better management skills for small businesses. The Tolon / Kumbungu ADP manager saw exclusion of persons with disabilities in all spheres of community life, and decided to help improve the situation by working together with local organisation of persons with disabilities. Today, the ADP has two savings groups specifically for persons with disabilities, each with about 25 members. Most of them have difficulty seeing, moving or hearing. Some have intellectual impairments.

Opportunities

- (1) The national government of Ghana focuses on minimising stigma towards persons with disabilities. Using the government platform helped to reduce stigma and negative attitudes towards community members with disabilities.
- (2) Selecting women beneficiaries with disabilities contributes to the wellbeing of their children, as they can earn and use the money to raise the child.
- (3) While community members without disabilities have not touched the social security fund in their savings groups, groups of persons with disabilities have been using this for community people who are sick, injured or in other need of help.





Challenges and strategies for addressing them:

- (1) Lack of inclusion of persons with disabilities in mainstream savings groups and in community life comes from strong stigma. **The ADP manager identified and contacted a local organisation of persons with disabilities, and together they**
 - a. **Identified who and where community members with disabilities are**
 - b. **Conducted sensitisation and capacity building training for community members with disabilities**
 - c. **Conducted disability sensitisation for community members without disabilities through local radio broadcasting, seminars, etc., and talked about rights of persons with disabilities to participate, and to be protected and accepted as “normal” community members. Community members also contributed in raising community awareness and changing their perceptions.**
- (2) Not being able to read, write or count, as well as to be accountable to what was agreed on by the group was one of many challenges faced by persons with disabilities in joining savings groups. **To overcome this, the ADP manager advises: “A little bit of education is helpful for some members. Being respectful of diversity and staying flexible to meet the situation of each group member is a key to success. For those with no skills, provide them with something to do. When this is achieved, they can join a group.”**

Key lessons:

- (1) “First year of VSLA (Village Savings and Loan Association) and savings groups is the year of discovery and potential. It is the year to develop the habit of savings. The second year is the year to start moving forward” (WV Ghana Economic Development Coordinator).
- (2) Assessment must be done well, so the intervention can support key areas of need such as literacy.
- (3) “The wonderful thing about including persons with disabilities in savings groups is the way they feel and are excited about this. They found they were able to save money, which they did not know beforehand they had the capacity to do. They develop confidence. Their happy face is the best reward. When they have confidence, they move forward faster.” (Tolon / Kumbungu ADP manager).



3. Disability specific savings groups project with special funding (not a part of mainstream savings groups programme)

– Learning from Democratic Republic of Congo

This approach is an option when and where there are opportunities for special funding for disability specific savings groups. The process and challenges faced with this approach may be similar to those with the above two approaches. The project designer must keep in mind the importance of integrating the initiative in the mainstream savings groups programme in the future to ensure sustainability and inclusivity.

There are many persons with disabilities begging in Kinshasa, the capital of DRC. One day a group of them came to the World Vision office, and although it could have been dangerous to let strangers in the compound, WV DRC Quality Assurance Director decided to let them in to listen to what they had to say. Over a series of meetings, she understood that the group of persons with disabilities was well organised and knew exactly what they wanted: to start a small business of sewing, shoe repair, salon and photocopying under one structure. They needed startup funds to do this.



The meeting on savings group at the end of every month ~ from Ghana.



Funding was acquired, a project was designed for animal breeding and husbandry. However, through discussing this with them, it was later found that this was not suitable because of the space issue in town. Further, their need for capacity building in IGA management and accounting was identified. WV and the group of persons with disabilities agreed that it was best for them to first learn how to organise and manage a savings group. They organised themselves, refurbished two containers provided by the DRC Ministry of Social Affairs, and set up an office. Eight months later, their business is going well, and there are now three savings groups under this project, each group having 20-25 members. One woman member with disabilities who started to sell bananas says she is “very, very happy” due to what she was able to accomplish, which is to support her family.

Opportunities:

- (1) Partnering with the Ministry of Social Affairs was an opportunity. The Ministry “wanted to see beggars on the streets organizing businesses, which matched with what the persons with disabilities desired”. World Vision, the Ministry, and a local organisation of persons with disabilities collaborated to support the group of persons (beggars) with disabilities.
- (2) Some members have children with disabilities, so the groups organised to support these children, with help such as contributing to their school fees.
- (3) The next step for WV DRC is to support the group of persons with disabilities with different income generating activities. In doing so, they would like the Ministry to take charge of the initiative by identifying other groups of persons with disabilities and giving them legal identity.

Challenges and strategies for addressing them:

- (1) The major challenge was training members with disabilities. As some of them did not know how to read and write, they had to be trained in literacy.
- (2) Many persons with disabilities are homeless and move from one place to another. It was difficult to follow up with them. Forming and belonging to a savings group gave members with disabilities an opportunity to earn and save money towards solving the problem.

Key lessons:

- (1) “Disability is not an inability. Having disability is not a problem to be included in savings groups”, says the project manager.
- (2) “Some persons with disabilities were rejected by their family and had no home or support from them. That is their vulnerability” (Quality Assurance Director).



Common findings for all three approaches:

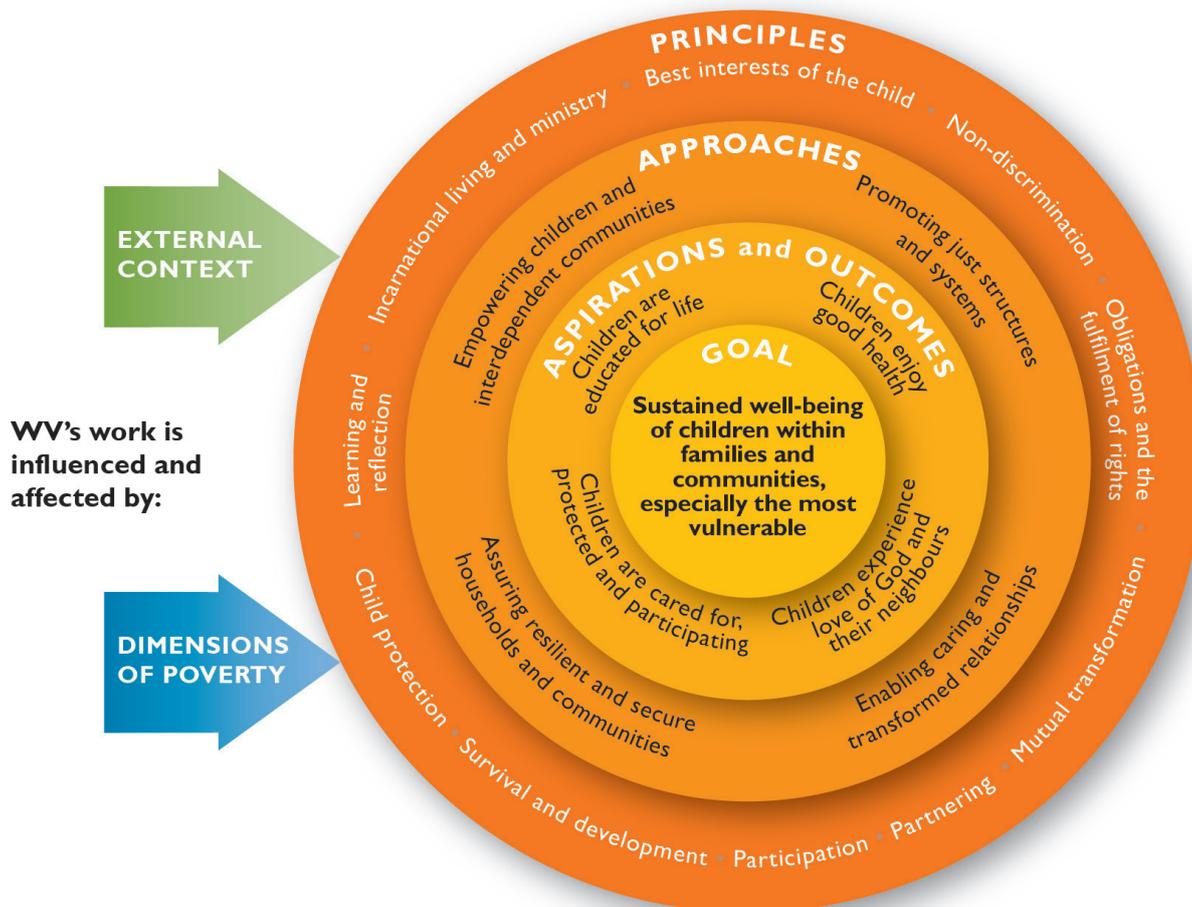
Contributions / identifications of good practice

Disability inclusion aligns with **World Vision’s Development Programme Approach** including the **Critical Path**. Intentional inclusion of persons with disabilities in savings groups fulfills all of DPA Principles, identifies with all of DPA Approaches, and shares the DPA Goal “the sustained well-being of children within families and communities, especially the most vulnerable”.

Sustained well-being of children within families and communities, especially the most vulnerable.

The framework’s goal, aspirations, approaches and principles are illustrated in Figure 2.

Figure 2. The World Vision Ministry Framework



² 90-98% of children with disabilities in developing countries do not receive education. One out of three children not in school is a child with disabilities (UNESCO / UNICEF).



Challenges in fulfilling DPA Principles were identified by the four national offices:

- Invisibility of persons with disabilities, hence the problems that need to be addressed also become invisible
- Unwelcoming community due to stigma and assumptions that persons with disabilities are not capable
- Lack of self-confidence of persons with disabilities
- Inaccessible infrastructure and services that are available to other community members (e.g., public transportation)
- Lack of ability to write, read or count due to the fact many did not receive basic education as child .This last concern, which was shared by all interviewees, provides World Vision further opportunity to ensure basic education for all children including those with disabilities.
- During the survey, many savings groups programmes claimed that they were “open” to community members with disabilities. One national office “open” to include community members with disabilities shared that their inclusion rate in savings groups was 0.33% in over 30 ADPs. Many ADP managers in this national office were astounded and started an intentional inclusion approach. Just being “open” to inclusion does not automatically create an accessible environment and practices for inclusion.

Reflection and conclusion

First and foremost, my sincere thanks to World Vision International Economic Development Director and the colleagues who corresponded with me to share their practice and lessons. I have learnt that the Savings Groups Project Model provides significant opportunities to engage community’s most vulnerable members in economic activities. Importantly, savings groups transforms the community in the process by raising community awareness about their neighbours with disabilities, promoting inclusion in the community, and helping to restore the dignity and self-confidence of persons with disabilities. These have a cascading effect in many unexpected areas, including impact on the well-being of the children of group members with disabilities. Another important note is that the medical aspect of disability was never mentioned by any of the colleagues I interviewed. As disability work is often associated with medical interventions and this association becomes a stumbling block to disability inclusion in development, this was encouraging. Inclusion can and does take place in development without a medically focused intervention.

Through my interviews with colleagues from the four national offices, I was strongly reminded how God uses us in his work. Working for the poorest of the poor and those who are less visible, excluded and despised requires time, flexibility, creativity, patience, and compassion. The colleagues who shared their work let God touch them and open their eyes to the injustice and human misery. Even in the midst of a busy workload, they chose to respond to the call. Through the survey, it was confirmed that the Savings Groups Project Model is being used as a catalyst and a process to foster community inclusion and a better economic life for some of the most vulnerable members of communities where World Vision works. It is hoped that the work shared in this learning document inspires many colleagues in the World Vision Partnership, and that they will support savings groups with a more intentional inclusion approach in the future.



Because Disability is about a whole person, not about sectoral work, challenges and opportunities found in savings groups inclusion does not end in savings groups work. We have seen how the lack of basic education for children affects their economic life in adulthood. This is especially critical for the poorest of the poor who have no money or assets, and for those who are marginalised and rejected even by their families. World Vision has an opportunity to make a significant difference in education for all children including and especially those who are most vulnerable.

For those who need support with intentional inclusion of persons with disabilities, contact disability focal point of your National Office or Regional Office, Disability CoP at WV Central, or WVI Disability Advisor at: hitomi_honda@wvi.org

Staff who are working on disability inclusion in Savings Groups and participated in this survey:

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