

Décembre 2010

TRAINING KIT

# Ensuring access to microfinance services for people with disabilities



## Workshop facilitation guide

**DEZA** DIREKTION FÜR ENTWICKLUNG UND ZUSAMMENARBEIT  
**DDC** DIRECTION DU DÉVELOPPEMENT ET DE LA COOPÉRATION  
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**HANDICAP  
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You can also download the electronic version of the guide and its tools at:  
[www.hiproweb.org/fileadmin/cdroms/Kit\\_Microfinance/index.htm](http://www.hiproweb.org/fileadmin/cdroms/Kit_Microfinance/index.htm)

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## Acronyms

**DPO** Disabled People's Organisations

**IGA** Income-generating activities

**MF** Microfinance

**MFI** Microfinance Institution

**NGO** Non-governmental organisation

**PPT** Microsoft PowerPoint® presentation

This workshop facilitation guide follows on from a study carried out by Handicap International in 2006 that resulted in the publication of a document entitled “Good practices for the economic inclusion of people with disabilities in developing countries – funding mechanisms for self-employment”.

This guide is designed for workshop facilitators. It is based on experience acquired during a pilot workshop conducted in March 2010 in Kabul, Afghanistan, attended by stakeholders from the disability sector (mainly Disabled Persons’ Organisations) and the microfinance sector (mainly Microfinance Institutions). The workshop presented in this guide paves the way for projects and activities by building the capacity of participants to provide access to microfinance services for people with disabilities. **It may be conducted prior to the preparation of a project or as one of the initial stages in a project for making microfinance inclusive. It may also be used in awareness-raising activities on inclusive development projects targeting financial stakeholders.**

The specific methodology and content of this guide may be used in its present form or adjusted to suit other contexts. An accompanying toolkit is provided in the form of a CD-ROM containing Microsoft PowerPoint® slides and hand-outs. Explanations of how to use the items in the toolkit are given throughout the guide.

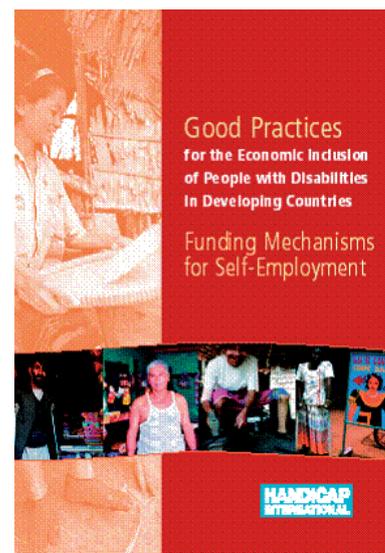
We would welcome feedback from users to help improve the quality of this guide.

## 1. BACKGROUND

In 2006, Handicap International carried out a study into good practices for the economic inclusion of people with disabilities in developing countries. This study resulted in a series of guidelines and practical recommendations for microfinance institutions (MFIs) and Disabled Persons' Organisations (DPOs), designed to help them improve their practices and facilitate access to funding mechanisms for landmine victims and other people with disabilities.

One of the key findings in this study was the obvious need to provide the microfinance and disability sectors with an opportunity to learn from each other. This was Handicap International's aim in developing a workshop that mobilises all the relevant actors for the benefit of people with disabilities.

The content of the workshop is to a large extent based on the document "Good practices for the Economic Inclusion of People with Disabilities in Developing Countries", published in 2006 by Handicap International, and on recent experience.



## 2. PARTICIPANTS

Participants in this workshop should be from either the microfinance sector (or other organisations dealing with financial mechanisms) or from the disability sector. It is intended for operational managers, decision-makers, community leaders and NGO managers. It is not designed for community workers or loan officers.

Participants are asked to bring samples of their organisation's brochures and leaflets with them. These will be used as training materials and will be passed around at the end of the workshop.

## 3. WORKSHOP OBJECTIVES

The **general objective** of the workshop is to build the participants' capacity to develop access to microfinance services for people with disabilities.

The **specific objectives** are:

### ► For microfinance providers :

- To gain an understanding of key disability issues;
- To be aware of the livelihood situation of people with disabilities;
- To identify ways of improving access to livelihood opportunities for people with disabilities;
- To identify ways in which they might adapt their practices;

- To reflect on the benefits of establishing partnerships with actors from the disability sector.

► **For disability stakeholders:**

- To be aware of the livelihood situation of people with disabilities;
- To gain an understanding of the key principles of microfinance;
- To identify ways of improving access to livelihood opportunities for people with disabilities;
- To identify ways in which they might adapt their practices;
- To reflect on the benefits of establishing partnerships with Microfinance institutions.

#### **4. FACILITATORS**

At least two people are needed to facilitate the workshop. As the two target audiences are different, these facilitators need knowledge of both disability and microfinance. Ideally, one facilitator would be experienced in or have knowledge of microfinance and the other would be from the disability sector (he/she could be DPO representative, for example). Facilitation skills are essential. The facilitators should read the study mentioned above and the other key documents referred to in this guide. If only one facilitator is available, the organisation of the workshop will need to be altered. It is strongly recommended to have additional co-facilitators and translators.

The facilitator is responsible for organising and running the workshop and for the methodology used. This guide will provide the basis, but the facilitator should adapt it to suit the needs, expectations and level of the participants. It is advisable to carry out a training needs assessment (TNA) for this purpose.

The co-facilitators should review the workshop module in detail before beginning the session and ensure they are clear about their respective roles.

#### **5. WORKSHOP ORGANISATION AND DURATION**

This 2-day workshop is divided into three parts. The first two parts are dedicated to each category of participant: microfinance providers and disability stakeholders. They last for one full day and should be run simultaneously in two different rooms on the same site. The third part brings all the participants together in the same room for a second full day and should be scheduled either for the following day or the following week. It is best not to leave more than a week between the first day and the second day of the workshop so that none of the learning is lost.

At the beginning of each part, the facilitator presents the order of events. We advise you to stick to the order given, as this is important to the pedagogy of the workshop. Estimates are given of the time needed for each session, but these are recommendations only. Facilitators may decide to allow more time for certain sessions and/or activities. If they need to use interpreters, for example, an average of 50% more time should be added. The level of experience and disability stakeholders' knowledge of economic inclusion should be also taken into consideration. If there is little experience of this issue, we advise allowing two days for part 1 rather than one.

#### **6. WORKSHOP ACCESSIBILITY**

Facilitators should ensure that the workshop environment is disability-friendly (building and workshop room, communication tools/aids, etc.)

## 7. USING THE GUIDE

The workshop is divided into three parts (Part I is this introduction):

- Day 1/ part 2 for the MFI and part 3 for the DPO
- Day 2/ part 4 for the MFI and DPO.

Each part is divided into sessions. Each session includes the following components:

**Title** – Identifies the main topic of the session.

### Objectives

Describes what the group has to do during the session in order to demonstrate increased knowledge, improved skills or changed attitudes. The facilitator should write the objectives on a flipchart prior to each session and open each session by reviewing the objectives.



Indicates the approximate duration of the session.

 **Preparation** – Indicates any arrangements the facilitator needs to make prior to the session.

 **Materiel** – Lists the material required for the session.

Process	Aids / Hand outs	
Gives facilitation/coordination instructions for the session.	Lists the hand outs and PowerPoint presentations required for the session.	Timing of each sub-activity.

 **Facilitator's notes** – These may include background notes, alternative ways of running a particular activity, or keys messages from the session.

 **Content** – Provides the content or links to other HI publications and further contents.

## 8. MATERIAL AND EQUIPMENT NEEDED

It is essential to ensure that facilitators have all the materials needed for the workshop:

- A4 paper – pieces of A5 paper
- Whiteboard
- Whiteboard markers
- Coloured marker pens
- Flipchart
- Flipchart paper
- Name tags (for each participant and facilitator)
- A blindfold
- A leaflet presenting MFI products
- Headphones and portable music player
- A purse with few local coins
- A wheelchair
- A measuring tape
- A pair of crutches
- A notebook/ballpoint pen.
- A video projector
- A laptop computer

The slides to be used during the workshop can be found in the tool kit. Comments accompanying the slides are found in the “📖 Content” section of each session. There are no comments in the PPT documents to allow facilitators to prepare their own.

## **9. HAND-OUTS**

Hand-outs can be printed out from the “hand-out” folder in the electronic version. There is a different file for each category of participant ( DPO or MFI) and a paper called “Access to mainstream microfinance services for persons with disabilities — lessons learned from Uganda”.

## **10. WORKSHOP ASSESSMENT**

The evaluation of the workshop is divided in two parts:

- ▶ An assessment of learning at the end of the first day, using a different assessment form for each category of participant
- ▶ An assessment of the participants’ satisfaction at the end of the second day, using the same form for everyone.



## Day 1 – Microfinance providers

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## Workshop organisation Day 1 – Microfinance actors



Participants from different MFI  
Kabul, Afghanistan, March 2010

Programme and objectives		
Time	Session	Objectives
(45')	1. Introduction	To get to know one another and establish the participants' expectations (from both the MF and Disability sectors) To present the overall objectives of the workshop and how it will be run.
(60')	2. Understanding disability	<b>Objectives</b> To assess the participants' level of understanding of disability issues To increase their understanding of disability
<b>Break (15')</b>		
(50')	2. Understanding disability	
(50')	3. Disability, poverty and livelihoods	To explain the connections between poverty and disability To present the livelihood situation of people with disabilities. To discuss their needs for capital to develop self-employment. To raise awareness of disabled people's potential to become MFI clients
<b>Lunch break (60')</b>		
(90')	4. Difficulties faced by people with disabilities in being self-employed	To experience the difficulties faced by people with disabilities To identify and discuss barriers preventing people with disabilities from becoming self-employed
<b>Break (15')</b>		
(70')	5. Supporting the entrepreneurship of people with disabilities	To identify ways of overcoming the difficulties encountered by people with disabilities in attempting to start up an income-generating activity
(40')	6. Assessment of the day	To summarise and assess the day's learning To get ready for the next day.

# Session 1 – Introduction

## Objectives

- To get to know one another and establish the participants’ expectations (from both the MF and Disability sectors)
- To present the overall objectives of the workshop and how it will run.



45'

## Preparation

An attendance register should be drawn up before opening the workshop to take down the participants’ details. It should ask for participant’s first name, last name, organisation and position, and be signed each day. A name tag should be given to each participant. We advise you to use colour coding to differentiate MF providers from disability stakeholders (this will be of help in later activities). The training materials should then be given out: training outline (printed out beforehand), notebook and ballpoint pen.

Facilitators should decide how they will go about introducing themselves in advance. The following content is offered as a suggestion.

The names of the facilitators and translators (if any) should be written up on the whiteboard before the start of the session.

## Materiel

A4 paper, coloured marker pens, whiteboard markers, flipchart, flipchart paper, whiteboard, name tags.

Introduction	Aids / Hand outs	⌚
1. Welcome participants to the workshop, introduce yourself and your role in the workshop and invite the other facilitators to introduce themselves as well.		5'
2. Present the thinking behind the workshop (reason why this module was designed and these participants invited to attend).		30'
3. Ask participants to pair off: one of each pair should be from the disability sector and the other from the microfinance sector. They should then interview each other to gather information that will enable them to introduce each other to the group later on. The introduction should include each participant’s name, position, brief professional background, their organisation’s name, missions, activities and main achievements and lastly their expectations of the workshop. Pairs are given 10 minutes to prepare.		
4. Ask participants to introduce their counterpart. Expectations should be written up on the flipchart, as they are mentioned.		
5. When everyone has been introduced, ask participants to write the name they would like others to call them by on a folded piece of A4 paper that they will place in front of them.		

<ol style="list-style-type: none"> <li>6. Discuss and summarise the expectations, and then pin the flipchart paper on a wall to be reviewed at the end of the workshop.</li> <li>7. Present the objectives of the workshop and how it will run, referring to the training outline already distributed.</li> <li>8. Present the rules of the workshop: PPT “Introduction” and clarify the role of facilitator.</li> <li>9. Divide the participants into two groups: MF providers and disability stakeholders. One group then moves to another room.</li> </ol>	<p>Workshop plan Appendix 1</p> <p>PPT: 1 - Introduction</p>	<p>10'</p>
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 **Facilitator’s note**

Try to make this introductory exercise as lively and as relaxed as possible. It will help to set the mood for an engaging participatory workshop. The activity could include an energiser (game/physical activity), if appropriate.

**Activity 2**

When explaining the thinking behind the workshop, give a brief presentation of Handicap International, the background to the study “Good practices for the economic inclusion of persons with disabilities in developing countries”, and the reason why the participants were invited to attend.

**Activity 4**

After each introduction, the person introduced should be asked if s/he is satisfied with what has been said and if s/he wants to add anything.

**Activity 6**

Once expectations have been listed, if any of them are not related to the topic of the workshop, this should be pointed out to avoid disappointment later.

**Activity 7**

When presenting the objectives of the workshop, it is useful to link them up with the expectations listed earlier in order to confirm that they are being taken into consideration. It is also useful to explain that the group is being split into two on the first day because some objectives are specific to one or other category of participants.

**Activity 8**

The workshop should be as participatory as possible. During the workshop, facilitators should ensure that every participant is given a chance to express her/his view and provide input. When presenting the rules, facilitators should ask whether anyone has any objections. Setting rules for the workshop is necessary and will help the facilitator if he/she has to deal with a difficult participant during the day (for example, someone who dominates the discussion, interrupts all the time or hasn’t switched off his/her mobile phone , etc.) The role of the facilitator is to create an atmosphere conducive to discussion and consensus.

**Activity 9**

Facilitators should ensure that they have kept a list of the participant’s expectations on a sheet of flipchart paper in order to come back to it at the end of the day.

## Content

### Activity 2

Handicap International is an international aid and development organisation specialised in the field of disability. Since its creation in 1982, it has set up programmes in approximately 60 countries and intervened in many emergency situations. It works alongside people with disabilities, whatever the context, offering them assistance and supporting them in their efforts to become self-reliant. Promoting economic inclusion has been one of HI's key activities for many years.

In 2006, HI conducted a study into funding mechanisms for people with disabilities seeking to be self-employed. 107 organisations from both the microfinance and disability sectors were involved in the study. The final outcome was a paper outlining good practices for funding the self-employment of people with disabilities, published in 2007.

This workshop goes a step further. It proposes bringing stakeholders together to pave the way for their future collaboration and improve access to one kind of funding mechanism, microfinance, for people with disabilities.

We recommend reading Appendix 1 of the paper on :

*“Good practices for the economic inclusion of persons with disabilities in developing countries – funding mechanisms for self-employment”* for more information on the methodology used in the study.

### Activity 7

**Objectives:** refer to 1.3 Workshop objectives

**Running of the workshop:** refer to workshop outline – Appendix 1

### Activity 8

#### **Rules:**

- Confidentiality: specific information on individuals must not be circulated outside the workshop.
- Respect for the opinions of others: all ideas are worth discussing and may be challenged as long as individuals are not called into question. Destructive criticism must be avoided.
- Listening: it is crucial to let others speak and to listen to what they have to say.
- Speaking freely: there are no wrong ideas or input and there are no stupid questions. Participants are free to express themselves.
- Co-responsibility: the success of the workshop is everyone's responsibility.
- Punctuality: nobody likes waiting for late-comers...
- Photographs must not be taken without proper consent

# Session 2 – Understanding disability

## Objectives

- To assess the participants’ level of understanding of disability issues
- To improve their understanding of disability



110'

## Preparation

The facilitator should prepare the projector and the PowerPoint presentation (PPT) entitled “Understanding disability, part 1” and “Understanding disability part 2”.

## Materiel

White board and white board markers, video projector, and laptop computer.

Process	Aids / Hand outs	⌚
<ol style="list-style-type: none"> <li>1. Present the running of the workshop to the participants.</li> <li>2. Split the participants into three groups and explain that at the end of the day each group will prepare a summary of a specific topic and present it the following day. The topics are: <ul style="list-style-type: none"> <li>▪ <b>What is disability? Describe the livelihood situation of people with disabilities?</b> (discussed in the morning)</li> <li>▪ <b>What are the main barriers encountered by people with disabilities that prevent them from becoming self-employed?</b> (discussed in the afternoon)</li> <li>▪ <b>What are the main ways of helping people with disabilities to become self-employed?</b> (discussed in the afternoon)</li> </ul> <p>It is important for the group to prepare their summary by the next day, as their work is part of the programme. Specify that although soft copies of the PPTs will be distributed to them, there are no hand-outs on what is written on the flipchart and whiteboard, so they should take notes.</p> </li> </ol>		5'
<ol style="list-style-type: none"> <li>3. Ask participants: <ul style="list-style-type: none"> <li>👉 - <b>“What is disability?”</b> Write their answers on the whiteboard. Then ask:</li> <li>👉 - <b>“How would you define a person with disabilities?”</b> Write their answers/opinions on the whiteboard.</li> </ul> </li> </ol>		10'
<ol style="list-style-type: none"> <li>4. Present the “Understanding disability part 1” PPT. While presenting disability concepts, it is important to refer back to the answers given previously by the participants.</li> </ol>	PPT: 2 - MFI Understanding Disability Part 1	40'

<p>5. Split participants into groups of 2 or 3. Distribute “Annie’s case-study” and ask the groups the following:</p>	<p>Annie’s case study Annex 3</p>	<p>5’</p>
<p>👉 - <b>“What are the personal and environmental factors that affect Annie’s life habits/situation?”</b></p>		<p>30’</p>
<p>👉 - <b>“What facilitators would have contributed to Annie’s success?”</b></p>		
<p>6. Debrief by asking each group to give its input and then discuss it.</p>		
<p>7. Present the « Understanding disability part 2” PPT.</p>	<p>PPT:</p>	<p>10’</p>
<p>8. Once the participants are back together, ask the following:</p>	<p>3 - MFI Understanding Disability Part 2</p>	<p>10’</p>
<p>👉 - <b>“What are the main obstacles and facilitators existing in your country?”</b></p>		
<p>Then</p>		
<p>👉 - <b>“What facilitators could be easily implemented?”</b></p>		
<p>Answers should be written on the flipchart and the page pinned up on a wall. It may be used at a later stage to remind participants of their initial input.</p>		

 **Facilitator’s notes**

This part is crucial as it paves the way for future activities focusing on livelihood aspects. The facilitator should make sure that all the notions are clearly understood and all the important questions are raised. Participants’ input should not be judged or classified as right or wrong by the facilitator.

The facilitator will choose the best time to take a break, depending on how long each activity actually lasts.

At the end of the session, in addition to the last two questions, the facilitator could also ask: “why these facilitators are not implemented?” This question might be controversial (some may mention politics), but it could serve as a link to the next session.

 **Content**

We recommend reading Chapter 2 (Part I) of the paper on “*Good practices for the economic inclusion of Persons with disabilities in developing countries – funding mechanisms for self-employment*”

## Activity 4

### ▪ **Slide 1 – Understanding Disability**

Tell the audience that this PPT aims to define various key concepts related to disability.

### ▪ **Slide 2 – Definition**

This definition is taken from the United Nations Convention on the Rights of Persons with Disabilities. It illustrates the diversity of impairments. It specifies that only people with long-term impairments are considered to be disabled.

### ▪ **Slide 3 – International convention**

In addition to what is written on the slide, the facilitator could also mention that article 27 of the Convention refers to “work and employment” and includes references to self-employment as a livelihood opportunity for people with disabilities.

### ▪ **Slide 4 – Disability is a human right issue**

The UN Convention asserts the absolute necessity to recognise people with disabilities as human beings/individuals, in other words, to acknowledge their right to be a subject of law rather than an object of charity.

### ▪ **Slide 5**

This slide highlights 4 core human rights values that are ignored when people with disabilities are considered as objects of charity.

### ▪ **Slide 6 – Contrasting disability models**

For a long time, the medical model was the basis of any action directed at people with disabilities, as the focus was the individual’s impairment which had to be “cured”. The social model is far more recent. It focuses on the obstacles surrounding individuals that put them in a disabling situation.

### ▪ **Slide 7 – Human development model**

The human development model aims at reconciling the medical and social model. It recognises the relevance of both approaches and combines them into one. Personal and environmental factors are intended to capture what was meant by both the medical and social models. The human development model asserts the importance of social participation, which is crucial to each individual being considered as a human being.

### ▪ **Slide 8 – Human development model**

This slide provides more insight into the human development model by showing the differences between an individual’s physical integrity and their capabilities (personal factors). It also shows that environmental factors can be both obstacles and facilitators. Interaction between personal and environmental factors leads to the possibility for an individual to realise his/her life habits.

### ▪ **Slide 9 – A heterogeneous group...**

Personal factors and environmental factors are as multiple as organic systems, capabilities and environments are diverse...

### ▪ **Slide 10– ...with a lot of potential**

...offering a wide range of possibilities for developing disabled people’s potential by acting on their impairment and capabilities and filling their environment with facilitators rather than obstacles.

### ▪ **Slide 11 & 12 – Annie’s case study**

These slides are to be used in presenting “Annie’s case study”.

### Activity 5

**Annie's case-study debriefing** illustrates that an accumulation of environmental obstacles might prevent a capable person with disabilities from running a small business. Despite her strong determination to overcome obstacles, Annie was not able to cope with the difficulties. It is important to note that people with disabilities are often very motivated to overcome obstacles and may also have developed specific abilities as a result of their impairment (especially people with sensorial disabilities)

Was Annie capable of running a **profitable** business and making a living? Maybe not. If we consider Annie alone, we may think it better for her not to run such a business. But as she is becoming a burden on a family which has to support her, we may also wonder whether Annie's contribution, however small, might have helped the family and enabled her to gain confidence and self-esteem. Given her determination, there were perhaps lots of reasons why Annie might have succeeded.

### Activity 7

**Understanding disability part 2:** What facilitators would have helped Annie to succeed (a different attitude from her parents and community (potential clients), a ramp in front of the MF branch, different behaviour on the part of the loan officer)? This shows that for people with disabilities to be able to participate fully, a number of actors need to be mobilised.

### Activity 8

The final conclusion of this activity could be to say that people with disabilities also have abilities, but they may be masked by environmental factors.

## Session 3 – Disability, poverty and livelihoods

### Objectives

- To explain the connections between poverty and disability
- To present the livelihood situation of people with disabilities.
- To discuss their needs for capital to develop self-employment.
- To raise awareness of disabled people’s potential to become MFI clients



50'

### Preparation

In this session the facilitator will show a PowerPoint (PPT) on the situation of people with disabilities. Before starting, the facilitator should **put this PPT into context**. Finding some facts and figures about the country where the workshop is being implemented will increase the participants’ involvement and their knowledge of the situation.

### Material

Whiteboard and whiteboard markers, video projector, and a laptop computer.

Process	Aids / Hand-outs	⌚
<p><b>1. Present the PPT “Disability, poverty and livelihoods”.</b> This PPT gives facts &amp; figures about the situation of people with disabilities. The duration of this activity will depend on the amount of participation : it may last much longer than 50’, but shouldn’t go beyond 75’</p>	<p>PPT: 4 – MFI Disability, poverty and livelihood”</p>	50’

### Facilitator’s note

When presenting the PPT, we advise you to ask the participants to comment on the information given.

### Content

We advise you to read Chapter 1 (Part I) of the paper on “*Good practices for the economic inclusion of persons with disabilities in developing countries – funding mechanisms for self-employment*” and the report “*Understanding the vulnerability of Afghans with disability – Livelihoods, employment, income*” – 2005.

## Activity 1

### ▪ **Slide 1 –Disability, poverty and livelihoods**

Inform participants that this PPT will explore the connections between disability and poverty and livelihood opportunities for disabled people affected by poverty.

### ▪ **Slide 2 – General figures...Take one point at a time and ask the participants if they are surprised by the figures.**

Conclude by saying that most people with disabilities are affected by poverty

### ▪ **Slide 3 - ... & facts**

Ask the participants if they have any comments or examples they would like to share about these facts.

Conclude by emphasizing that people with disabilities are seriously affected by poverty

### ▪ **Slide 4 – Link between poverty and disability**

Explain that having a disability usually lessen people's livelihood opportunities. Consequently, most disabled people are poor.

Being poor also reduces disabled people's ability to overcome the difficulties they have to face in their daily lives. Furthermore, being poor increases the risk of illness or accident which can create new or additional disabilities.

### ▪ **Slide 5 – Millennium development goals**

Explain that another way to look at relations between disability and poverty is to use the MDGs. None of the MDGs is disability-specific, but all of them are relevant to disability issues.

When reading the slide, remind participants of the issues raised by the MDG.

### ▪ **Slide 6 - Millennium development goals**

Idem

### ▪ **Slide 7 - Millennium development goals**

Ask the participants to explain and comment on this sentence.

Ask the participants what the most important words are in this sentence. Then highlight the two words « specific » and « include » (referring to inclusion).

Move to the next slide

### ▪ **Slide 8 – Twin-track approach**

When presenting the slide, explain that specific actions should be implemented when necessary, but should remain the exception to ensure equal enjoyment of all human rights and fundamental freedoms.

Inclusion and access to mainstream services must be the rule for ensuring equal enjoyment of all human rights and fundamental freedoms.

Explain that the combination of specific and/or positive actions and inclusion mechanisms is called the twin track approach. This is the approach promoted by the UNCRDP. It is a rights-based approach, as it aims at ensuring the equal enjoyment of human rights for disabled people.

### ▪ **Slide 9 – The situation in Afghanistan**

Before presenting the slide on the country situation, ask the participants what they know about the economic situation of disabled people in their own country. Then show the slide.

Explain to participants that, surprising as it may seem, findings in Afghanistan show that for the extremely poor, whether they are disabled or valid does not make much difference. In both cases, they are seriously lacking in opportunities.

Then show the last sentence and ask the participants how they understand it. Add (if necessary) that differences are seen when opportunities such as poverty alleviation

programmes are offered, as they tend to overlook people with disabilities. Most disabled people remain excluded from poverty alleviation initiatives and are not given the same access to livelihood opportunities.

▪ **Slide 10 – Livelihood opportunities**

Present the three points first and then ask participants about current opportunities for access to a livelihood for each category in Afghanistan

Explain that self-employment is the main option, and then add: « isn't this what leads any poor person to start his/her own business? »

Remind the participants that, as discussed earlier, people with disabilities are a heterogeneous group. Consequently, starting a business is not an option for all disabled people - but most of them are capable.

▪ **Slide 11 – Being self-employed**

Before presenting the slide on “Being self-employed”, ask participants what they think disabled people need to start their own business and if they know any disabled people who run a business. Then show the slide.

While showing the first series of items, ask the audience what has been forgotten: access to capital, of course!

Explain that access to capital is one of the most important aspects (although this should be obvious for all participants as they are from the MF sector).

▪ **Slide 12 – Access to Capital**

Ask the audience about possible sources of capital for starting a business. Then show the items on the slide, asking what participants think about each of the options presented.

Specify that MFI still offer disabled people very limited access to credit (which is why the participants are here). Conclude that disabled people do not have enough access to capital to start their own business.

▪ **Slide 13 - Conclusion**

Conclude by highlighting the three main points presented in the slide

## Session 4 – Difficulties faced by people with disabilities in being self-employed

### Objectives

- To experience the difficulties faced by people with disabilities
- To identify and discuss barriers preventing people with disabilities from becoming self-employed



90'

### Preparation

The session starts with an activity that gives each participant an experience of disability. A simulation allows participants to explore and relate to the needs of people with disabilities by experiencing some of the difficulties that a disabled person may face in their day-to-day lives and when interacting with society. Prior to the workshop, the facilitators should analyse the training environment for opportunities and borrow mobility equipment from a CBR or rehabilitation organisation. The training venue should be prepared before the session starts, while participants are still on their lunch break. It should be divided into four platforms (dedicated area in the training venue) according to the four scenarios described in appendix 3. The necessary materials should be put in place in each part of the training venue (material and the corresponding scenario for people to read when arriving on the platform).

### Materials

A blindfold and a leaflet presenting MF products; headphones with a portable music-player; a purse with few local coins, a wheelchair; a measuring tape, a pair of crutches; a notebook/ ballpoint pen; coloured marker pens; flipchart paper; whiteboard and whiteboard markers; video projectors; a laptop computer.

Déroulement	Supports	⌚
<p>1. Introduce the session by welcoming back the participants. <b>Explain to them that the session starts with an activity that will allow them to experience being a person with disabilities.</b> Then split them into 4 groups. Each group must be made up of at least 4 people and it will follow the instructions given in the four scenarios and play out each of the situations described in turn. When a group has finished with one scenario, it will move to another platform to play out the next scenario. It is important that each participant experiences the functions of actor, assistant and observer.</p>		30'
<p>2. Participants will then come back together to discuss/debrief on their observations and experiences. Themes of discussion may include:</p> <ul style="list-style-type: none"> <li>▪ How did it feel to be a disabled person?</li> <li>▪ What kind of difficulties did you experience while performing the task? (as actor)</li> <li>▪ What difficulties did you feel as an observer or assistant?</li> </ul>		15'

<p>3. Draw the table “Difficulties faced by people with disabilities in being self-employed” on the whiteboard (appendix 4). Then divide <b>participants</b> into 3 groups (maximum) and <b>ask</b>:   - <b>What are the difficulties encountered by people with disabilities in their IGA/micro-enterprise?</b></p>		20'
<p>4. Each group presents its results. Summarise the input given in the corresponding part of the table on the whiteboard. Ask participants to comment on the results given by each group and if they want to add anything to the table.</p>		15'
<p>5. <b>Present the PPT “Difficulties in being self-employed”</b>. The two slides present the results of a study conducted with disabled people in Uganda in 2005. It confirms and/or adds to what has already been identified by the participants. Ask if they are surprised by the results of the study and if they want to comment on them.</p>	<p>PPT: 5 – MFI Difficulties in being self-employed”</p>	10'

 **Facilitator’s note**

Simulation promotes participation, commitment and exploration of the concept by the participants in a more effective way than verbal discussions. It is important to clearly explain each participant’s role:

- **Actors:** they act out the situation described in the scenario. They are free to improvise as they see fit.
- **Assistants:** their role is to intervene when actors are not able to achieve the mission described in the scenario. They also ensure the actors’ safety (especially for the blind person and the person using crutches).
- **Observers:** they take notes of their main observations in preparation for wthe debriefing.

While debriefing, it is recommended to ask participants whether the difficulties encountered were due to personal or external factors (referring to the Human Development model).

If the number of participants is low, the number of scenarios should be reduced.

 **Content**

**Activity 1**

The four scenarios are:

**Scenario 1: Getting information on MF products**

A person with a hearing impairment enters a microfinance institution and tries to get information on saving and credit products.

This scenario requires:

- Two actors: a loan officer (must use the leaflet presenting her/his MF product) and the person with a hearing impairment (must use the headphone and play music with the portable music player while acting)
- One assistant who can help the actors to understand each other, if needed.
- One observer minimum

**Scenario 2: Making a call**

A blind person enters a small shop to make a phone call to a relative. S/he has to pay for her/his communication (use the purse with coins).

This scenario requires:

- Two actors: one shop keeper and one blind person (use blindfold)
- One assistant who can help the blind person if needed
- One observer minimum

### Scenario 3: Tailor-made...

A tailor in a wheelchair takes the measurements of a customer to make a suit.

This scenario requires:

- Two actors: one tailor (with wheelchair and measuring tape) and one customer
- One observer minimum

### Scenario 4: Collecting reimbursement

A loan officer with crutches visits a client to collect the monthly instalment.

This scenario requires:

- Two actors: a loan officer (with crutches, notebook and ballpoint pen) and a borrower
- Two assistants who ensure the safety of the person with crutches.
- One observer minimum

### Activity 3

Possible answers

Difficulties ...	Internal	External
In accessing funding (any type of funding)	People with disabilities lack the confidence to ask for a loan Lack of collateral	Poor accessibility (wheel chair ramps, payment windows too high, for instance) Lack of information as MFI do not target people with disabilities in their information campaigns Attitudinal barriers Financial products do not suit people with disabilities (not accessible for starting business, long way to go to make deposit) Borrowers are reluctant to accept people with disabilities in their group
In implementing one's activities (if necessary, give example of impairment)	Lack of technical skills Lack of managerial skills Difficulties in carrying merchandise	People are reluctant to buy products from people with disabilities Business site environment not accessible

### Activity 5

The findings of the study show that most people with disabilities tend not to approach MFI and that MFI have as yet been unable to attract them.

For more information on the study, see "Microcredit for self-employed disabled persons in developing countries" – Roy Mersland.

<http://www.microfinancegateway.org/gm/document-1.9.24229/79.pdf>

## Session 5 – Supporting the entrepreneurship of people with disabilities

### Objectives

- To identify ways of overcoming the difficulties encountered by people in attempting to start up an income-generating activity



70'

### Preparation

At the end of the session, participants will be given a paper called “Access to microfinance services for persons with disabilities in Uganda”. A sufficient number of copies must be prepared.

### Material

Coloured whiteboard markers, whiteboard, sheets of paper.

Process	Support / Hand out	⌚
1. Ask each participant to take a piece of paper and write down the following question: <b>“Why is it important for MFI to provide access to microfinance services for people with disabilities?”</b> They should then pass the paper to the neighbour on their left and write an answer on the paper passed to them. The operation should be repeated three times. Ask each participant to read the answers on the paper they have in hand. Write the answers given on the whiteboard.		10'
2. Ask the participants if they can identify reasons why MFI should not provide access to microfinance services for people with disabilities. If there is still any doubt, facilitate a discussion/debate among participants.		10'
3. Draw the table “Ways of helping people with disabilities to become self-employed” (Appendix 5) on the whiteboard. Divide the participants into 3 groups (as before). Ask each group to find solutions. Encourage the participants to use their own organisation’s experience to identify solutions.		20'
4. Each group presents its results. Summarise the input given on the corresponding part of the table on the whiteboard. Ask the participants to comment on the results given by each group. Ask them if they want to add anything to the table.		25'
5. Distribute the paper called “Access to microfinance services for persons with disabilities in Uganda”. Encourage them to read it for the next day.		5'

## Facilitator's note

### Activity 2

Activity 2 aims at ensuring that everybody agrees on the need to provide access to microfinance services for people with disabilities. Should any doubts remain, the facilitator should ask participants to answer the questions/remarks formulated. It is important to ensure there is consensus on the issue at this point. However, some people may still express reluctance. The facilitator should attempt to identify the reasons for this reluctance and suggest to the participant that he/she should try to overcome any reluctance in the next activity; i.e. consider any reluctance as an additional difficulty to overcome.

The facilitator should encourage the groups to be as detailed as possible in their responses when they are working on ways of helping people with disabilities to become self-employed.

## Content

### Activity 1

#### **Possible answer:**

- People with disabilities are a potential market (10% of the global population, and 80% are vulnerable);
- Poverty and disability are linked (MFI have a mandate to reach people who do not have access to financial services, reduce poverty and reach vulnerable persons);
- People with disabilities are able to work, earn money and run credit successfully!
- People with disabilities have the right to access financial services;
- MFIs have a social responsibility: microfinance services are a social concern and this is a win-win situation for both Parts;
- Develops a positive social image of the institution;
- Should give opportunities to access donor funding;
- The disabled market segment should be approached in the same way as any other: people with disabilities do not form a homogeneous group and therefore it is neither wise nor necessary to develop special products. Consequently, it is not costly to reach them.
- Having disabled customers can be used as a benchmark to indicate whether an MFI is inclusive in its practice and whether its products suit the needs of vulnerable groups. If an MFI is able to design disability-friendly services, then these services will also be friendly to most other potential customers. Hence, learning to serve the disability market segment can enable an MFI to serve most other vulnerable market segments as well.

### 3<sup>e</sup> activité

#### Réponses possibles

Solutions	Individual	Environment
Financial	<p>Provide specific psychosocial support to build the confidence of people with disabilities</p> <p>Organise guidance on MF services through DPOs</p>	<p>Build ramps at MFI branches</p> <p>Train MFI staff in disability</p> <p>Recruit people with disabilities as loan officers</p> <p>Launch advertising campaigns showing disabled people as clients</p> <p>Organise meetings between MFI and DPO</p> <p>Raise group borrowers' awareness to the inclusion of disabled people in their group</p> <p>Print forms in Braille</p> <p>Train some staff in sign language</p>
Non-financial	<p>Training in entrepreneurship</p> <p>Access to vocational and skills training</p> <p>Provide specific tools and adapt the working environment</p> <p>Organise guidance on self-employment through DPOs</p>	<p>Awareness campaign to promote the inclusion of people with disabilities</p> <p>Improve the accessibility of the business site surroundings</p>

The facilitator must have read the paper: *“Access to microfinance services for peoples with disabilities in Uganda”* - Flavia Nakabuye Bwire, George Mukasa, Roy Mersland:

<http://www.dsqsds.org/article/view/168>

## Session 6 – Assessment of the day and preparation for the next one

### Objectives

- To summarise and assess the learning
- To get ready for the next day



40'

### Preparation

The facilitator should prepare the correct number of assessment forms and the flipchart paper to note down the participants' feedback.

### Material

Evaluation form, flipchart paper, coloured markers

Déroulement	Supports	⌚
1. Ask the participants what the day's key messages were.		5'
2. Come back to the expectations and ask if they have been met. Remind them that some of these expectations will be covered on the second day.		5'
3. Remind the participants that they will be given 10 minutes to do their assignment after completing the assessment form.		10'
4. Distribute the hand-outs from the first day (to be printed out from tool-kit: PPT "MFI Hand-out Day 1") and the assessment form (to be printed out from the "tool kit"). Participants should be asked to fill in the form on their own.		10'
5. On a piece of flipchart paper to be pinned to the wall, ask participants to write down their recommendations for the next day just before leaving.		10'
6. Ask each group to complete their assignment. They may leave once they have finished.		

### Facilitator's note

This is a key session for the facilitator as it tells him/her whether he/she is on the right "track" and boosts his/her confidence for the rest of the training. Participants are often tired and in a rush to leave at the end of the day. However the facilitator should close the day with as carefully as he/she began it.

On the flipchart paper for listing the recommendations, you may give categories, such as: facilitation, venue, hand-outs.

Each small group should be given a piece of flipchart paper to prepare their presentation.



# Day 1 – Disability stakeholders

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## Workshop organisation: Day 1 – Disability stakeholders



Participants from Disabled People's Organisations and Handicap International.  
Kabul, Afghanistan – March 2010

### Programme and objectives

Time	Session	Objectives
(45')	1. Introduction and presentation of the workshop	To get to know one another and determine the participants' expectations (from both the MF and Disability sectors) To present the overall objectives of the workshop and how it will run.
(60')	2. Disability and inclusive development	To assess the participants' level of understanding of disability issues To improve their understanding of disability and inclusive development
<b>Break (15')</b>		
(120')	3. Disability, poverty and livelihoods	To explain the connections between poverty and disability To present the livelihood situation of people with disabilities. To identify what people with disabilities need to be self-employed To discuss their needs for capital to develop self-employment. To discuss different source of capital
<b>Lunch Break (60')</b>		
(60')	4. What is Microfinance?	To explain the fundamentals of microfinance
(30')	5. Barriers preventing people with disabilities from being self-employed	To identify and discuss the barriers faced by people with disabilities wishing to become self-employed
<b>Break (15')</b>		
(30')	5. Barriers preventing people with disabilities from being self-employed	
(40')	6. Supporting the entrepreneurship of people with disabilities	To identify ways of overcoming the difficulties encountered by people with disabilities in attempting to start up an income-generating activity
(40')	7. Assessment of the day	To summarize and assess the learning process To prepare the next day

## Session 1 – Introduction

### Objectives

- To get to know one another and determine the expectations of the participants (from both the MF and Disability sectors)
- To present the overall objectives of the workshop and how it will run.



45'

### Preparation

An attendance register should be drawn up before opening the workshop to take down the participants' details. It should ask for participant's first name, last name, organisation and position, and be signed each day. A name tag should be given to each participant. We advise you to use colour coding to differentiate MF providers from disability stakeholders (this will be of help in later activities). The training materials should be given out: training outline (it should be printed out beforehand), notebook and ballpoint pen.

Facilitators should decide how they will go about introducing themselves in. The following content is offered as a suggestion.

The names of the facilitators and translators (if any) should be written up on the whiteboard before the start of the session.

### Material

A4 paper, coloured marker pens, whiteboard markers, flipchart, flipchart paper, whiteboard, name tags.

Introduction	Aids / Hand outs	
1. Welcome participants to the workshop, introduce yourself and your role in the workshop and invite the other facilitators to introduce themselves as well.		5'
2. Present the thinking behind the workshop (reason why this module was designed and these participants invited to attend).		
3. Ask participants to pair off: one of each pair should be from the disability sector and the other from the Microfinance sector. They should then interview each other to gather information that will enable them to introduce each other to the group later on. The introduction should include each participant's name, position, brief professional background, their organisation's name, missions, activities and main achievements and lastly their expectations of the workshop. Pairs are given 10 minutes to prepare.		30'
4. Ask participants to introduce their counterpart. Expectations should be written up on the flipchart, as they are mentioned.		
5. When everyone has been introduced, ask participants to write the name they would like others to call them by on a folded piece of A4 paper that they will place in front of them.		

6. Discuss and summarise the expectations, and then pin the flipchart paper on a wall to be reviewed at the end of the workshop.
7. Present the objectives of the workshop and how it will run, referring to the training outline already distributed.
8. Present the rules of the workshop: PPT “Introduction” and clarify the role of facilitator.
9. Divide the participants into two groups: MF providers and disability stakeholders. One group then moves to another room.

Workshop plan  
Appendix 1  
PPT:  
1 - Introduction

10'

### Facilitator's note

Try to make this introductory exercise as lively and as relaxed as possible. It will help to set the mood for an engaging participatory workshop. The activity could include an energiser (game/physical activity), if appropriate.

### Activity 2

When explaining the thinking behind the workshop, give a brief presentation of Handicap International, the background to the study “Good practices for the economic inclusion of persons with disabilities in developing countries”, and the reason why the participants were invited to attend.

### Activity 4

After each introduction, the person introduced should be asked if s/he is satisfied with what has been said and if s/he wants to add anything.

### Activity 6

Once expectations have been listed, if any of them are not related to the topic of the workshop, this should be pointed out to avoid disappointment later.

### Activity 7

When presenting the objectives of the workshop, it is useful to link them up with the expectations listed earlier in order to confirm that they are being taken into consideration. It is also useful to explain that the group is being split into two on the first day because some objectives are specific to one or other category of participants.

### Activity 8

The workshop should be as participatory as possible. During the workshop, facilitators should ensure that every participant is given a chance to express her/his view and provide input. When presenting the rules, facilitators should ask whether anyone has any objections. Setting rules for the workshop is necessary and will help the facilitator if he/she has to deal with a difficult participant during the day (for example, someone who dominates the discussion, interrupts all the time or hasn't switched off his/her mobile phone, etc.) The role of the facilitator is to create an atmosphere conducive to discussion and consensus.

### Activity 9

Facilitators should ensure that they have kept a list of the participant's expectations on a sheet of flipchart paper in order to come back to it at the end of the day.

## Content

### Activity 2

Handicap International is an international aid and development organisation specialised in the field of disability. Since its creation in 1982, it has set up programmes in approximately 60 countries and intervened in many emergency situations. It works alongside people with disabilities, whatever the context, offering them assistance and supporting them in their efforts to become self-reliant. Promoting economic inclusion has been one of HI's key activities for many years.

In 2006, HI conducted a study into funding mechanisms for people with disabilities seeking to be self-employed. 107 organisations from both the microfinance and disability sectors were involved in the study. The final outcome was a paper outlining good practices for funding the self-employment of people with disabilities, published in 2007.

This workshop goes a step further. It proposes bringing stakeholders together to pave the way for their future collaboration and improve access to one kind of funding mechanism, microfinance, for people with disabilities.

We recommend reading Appendix 1 of the paper on *“Good practices for the economic inclusion of persons with disabilities in developing countries – funding mechanisms for self-employment”* for more information on the methodology used in the study.

### Activity 7

**Objectives:** refer to 1.3 Workshop objectives

**Running of the workshop:** refer to workshop outline – Appendix 1

### Activity 8

#### **Rules:**

- Confidentiality: specific information on individuals must not be circulated outside the workshop.
- Respect for the opinions of others: all ideas are worth discussing and may be challenged as long as individuals are not called into question. Destructive criticism must be avoided.
- Listening: it is crucial to let others speak and to listen to what they have to say.
- Speaking freely: there are no wrong ideas or input and there are no stupid questions. Participants are free to express themselves.
- Co-responsibility: the success of the workshop is everyone's responsibility.
- Punctuality: nobody likes waiting for late-comers...
- Photographs must not be taken without proper consent

## Session 2 – Disability and inclusive development

### Objectives

- To assess the participants’ level of understanding of disability issues
- To increase their understanding of disability and inclusive development



60'

### Preparation

The facilitator should prepare the projector and the PPT entitled “Disability and inclusive development”.

### Material

White board and white board markers, video projector, and lap top computer.

Process	Aids / Hand outs	⌚
<p><b>1.</b> Present the running of the workshop to the participants.</p> <p>Split the participants into three groups and explain that at the end of the day each group will prepare a summary of a specific topic and present it the following day. The topics are :</p> <ul style="list-style-type: none"> <li>▪ <b>What is microfinance?</b> (discussed in the morning)</li> <li>▪ <b>What are the main barriers preventing people with disabilities from being self-employed?</b> (discussed in the afternoon)</li> <li>▪ <b>What are the main ways to support people with disabilities in becoming self-employed?</b> (discussed in the afternoon)</li> </ul> <p>It is important for the group to prepare their summary for the next day, as their work is part of the programme. Specify that although soft copies of the PPTs will be distributed to them, there are no hand-outs on what is written on the flipchart and whiteboard, so they should take notes.</p>		5'
<p><b>2.</b> Ask participants:</p> <p>👉 - <b>“What is disability?”</b> Write their answers on the whiteboard. Then ask:</p> <p>👉 - <b>“How would you define a person with disabilities?”</b> Write their answers/opinions on the whiteboard</p>		10'
<p><b>3.</b> Present the “Disability and inclusive development” PPT. While presenting disability concepts, it is important to refer back to the answers given by the participants previously.</p>	PPT: 6 – DPO Disability and inclusive development	45'

## Facilitator's note

This part is crucial as it paves the way for future activities focusing on livelihood aspects. The facilitator should make sure that all the notions are clearly understood and all the important questions are raised. Participants' input should not be judged or classified as right or wrong by the facilitator.

## Activity 3

The facilitator of this session should be familiar with the "Disability Creation Process" which is "an explanatory model of the causes and consequences of disease, trauma and other disruptions to a person's integrity and development". Many documents are available from Handicap international on this issue.

## Content

### Activity 3

#### ▪ **Slide 1 – Disability and inclusive development**

Tell the audience that this PPT aims to define various key concepts related to disability.

#### ▪ **Slide 2 – Definition**

This definition is taken from the United Nations Convention on the Rights of Persons with Disabilities. It illustrates the diversity of impairments. It specifies that only people with long-term impairments are considered to be disabled.

#### ▪ **Slide 3 – International convention**

In addition to what is written on the slide, the facilitator could also mention that article 27 of the Convention refers to "work and employment" and includes references to self-employment as a livelihood opportunity for people with disabilities.

#### ▪ **Slide 4 – Disability is a human right issue**

The UN Convention asserts the absolute necessity to recognise people with disabilities as human beings/individuals, in other words, to acknowledge their right to be a subject of law rather than an object of charity.

#### ▪ **Slide 5**

This slide highlights 4 core human rights values that are ignored when people with disabilities are considered as objects of charity.

#### ▪ **Slide 6 – Contrasting disability models**

For a long time, the medical model was the basis of any action directed at people with disabilities, as the focus was the individual's impairment which had to be "cured".

The social model is far more recent. It focuses on the obstacles surrounding individuals that put them in a disabling situation.

#### ▪ **Slide 7 – Human development model**

The human development model aims at reconciling the medical and social model. It recognises the relevance of both approaches and combines them into one. Personal and environmental factors are intended to capture what was meant by both the medical and social models. The human development model asserts the importance of social participation, which is crucial to each individual being considered as a human being.

#### ▪ **Slide 8 – Human development model**

This slide provides more insight into the human development model by showing the differences between an individual's physical integrity and their capabilities (personal factors). It also shows that environmental factors can be both obstacles and facilitators. Interaction

between personal and environmental factors leads to the possibility for an individual to realise his/her life habits.

▪ **Slide 9 – Inclusive development**

In this slide a definition of inclusive development is given. In brief, inclusive development is a human development where every human being is considered in all process and activities.

▪ **Slide 10 & 11 – Twin track approach**

According to the inclusive development concept, it is crucial to ensure that mainstream services are accessible to people with disabilities. In addition, specific services may be required to ensure that people with disabilities can enjoy their rights on an equal basis with other –this could include specific medical services (physiotherapy, for instance). The combination of both types of services is called the '»twin-track approach', as it uses two kind of services to ensure the equal enjoyment of all human rights for people with disabilities. This last slide shows examples of services which may be either specialised or non-specialised. The non-specialised services must be set-up to ensure their accessibility and delivery to all.

## Session 3 – Disability, poverty and livelihood

### Objectives

- To explain the connections between poverty and disability
- To present the livelihood situation of people with disabilities.
- To discuss their needs for capital to develop self-employment.
- To make participants aware of the potential of disabled people to become MFI clients



120'

### Preparation

In this session the facilitator will show a PowerPoint (PPT) on the situation of people with disabilities. Before starting, the facilitator should **put this PPT into context**. Finding some facts and figures about the country where the workshop is being implemented will increase the participants' involvement and their knowledge of the situation.

### Material

Coloured makers, white board and white board markers, video projector, and lap top computer.

Déroulement	Supports	⌚
<p><b>1. Present the PPT “DPO- Disability, poverty and livelihoods”.</b> This PPT shows facts &amp; figures about the situation of people with disabilities.</p>	PPT: 7 – DPO Disability, poverty and livelihood	20'
<p><b>2. Divide the participants into three groups and ask them:</b> 👉 - <b>What do people with disabilities need to start a business?</b> Ask the group to answer using the table “Needs for starting a business” (in PPT “8 - DPO Being self-employed”).</p>	PPT: 8 - DPO Being self-employed	20'
<p><b>3. Ask each group to write up their answers on the white board and note everything down. Make any additions to the input provided by the groups, if necessary. Indicate that the focus will be on access to capital (as this is the main topic of the workshop). Non-financial needs will be tackled at a later stage. Ask participants about different sources of capital (this might have been mentioned in the input given previously), then show the PPT.</b></p>		45'
<p><b>4. Explain that those in a position to support people with disabilities with self employment (such as the participants) need to know when</b></p>		

1. Le Content du PPT est similaire à celui utilisé pour l'autre groupe de participants.

it is appropriate to provide access to grants or loans and when to encourage the use of savings. Add that each source of capital needs to be discussed further to identify the advantages and disadvantages. Start presenting the slides (from slide 5) on PPT “8 - DPO Being self-employed”. Once the advantages and disadvantages of providing grants have been presented, ask participants to identify measures for preventing or correcting the disadvantages. Then present the answers on the slide. Repeat the operation for loans and savings.

35'

PPT:  
8 - DPO Being  
self-employed

### Facilitator's note

The session should be participatory: the facilitator must make sure that all the participants get a chance to speak during the session.

### Content

#### Activity 1

The comments on the 14 slides of the PPT “DPO- Disability, poverty and livelihoods” are as follows:

#### ▪ **Slide 1 –Disability, poverty and livelihoods**

Inform participants that this PPT will explore the connections between disability, poverty and livelihood opportunities for disabled people affected by poverty.

#### ▪ **Slide 2 – General figures...Take one point at a time and ask the participants if they are surprised by the figures.**

Conclude by saying that most people with disabilities are affected by poverty

#### ▪ **Slide 3 - ... & facts**

Ask the participants if they have any comments or examples they would like to share about these facts.

Conclude by emphasizing that people with disabilities are seriously affected by poverty

#### ▪ **Slide 4 – Link between poverty and disability**

Explain that being a person with disabilities will usually reduce one's livelihood opportunities. As a result, most disabled people are poor.

Being poor also reduces disabled people's capacity to overcome the difficulties they have to face in their day-to-day lives. Furthermore, being poor increases the risk of illness or accident which can create new or additional disabilities.

In addition, being poor reduces one's capacity to overcome the constraints disabled people have to deal with in their daily lives. Furthermore, poor people are more exposed to illness or accidents which can create additional situations of disability.

#### ▪ **Slide 5 – The situation in Afghanistan**

Before presenting the slide on the country situation, ask the participants what they know about the economic situation of disabled people in their own country. Then show the slide. Explain to participants that, surprising as it may seem, findings in Afghanistan show that for the extremely poor, being disabled or valid does not make much of a difference. The very poor, whether or not they are disabled, are seriously lacking in opportunities.

Then show the last sentence and ask the participants how they understand it. Add (if needed) that differences appear when opportunities such as poverty alleviation programmes are offered, as they tend to overlook people with disabilities. Most disabled people are excluded from poverty alleviation initiatives and are not given the same access to livelihood opportunities.

▪ **Slide 7 – Livelihood opportunities**

Present the three points first and then ask participants about current opportunities for access to a livelihood for each category in Afghanistan  
 Explain that self-employment is the main option.

▪ **Slide 8 – Conclusion**

Conclude by highlighting the two main points presented in the slide

Activity 2

▪ **Slide 2 – Needs for starting up and managing a business**

The empty table is to be used by the group for activity 3

Activity 3

Answers are given in slide 3 of the PPT as examples. Participants may provide more answers. When providing their answers, participants may mention “grants” or “loan” or “savings”. At this stage, the facilitator should include these three options under capital. The actual need is not for a loan or a grant, which are sources of capital, but for the capital itself, whatever its origins.

	Non-specific to people with disabilities	Specific to people with disabilities
Needs for starting up and managing a business	<ul style="list-style-type: none"> <li>▪ Technical skills</li> <li>▪ Business management skills – Experience</li> <li>▪ Conducive legal environment</li> <li>▪ Reliable suppliers – good products/services</li> <li>▪ Market – potential clients</li> <li>▪ Capital (to buy tools, equipment, supply, etc.)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Physical access to facilities (business sites, market, suppliers sites)</li> <li>▪ Absence of discrimination – community support</li> <li>▪ Adapted work stations</li> <li>▪ Self-confidence</li> </ul>

Activity 4

▪ **Slide 4 – Access to Capital**

The three main sources of potential capital are grants (the money is given out), loans (the money is borrowed, usually with interest) and a person’s own savings (the money has been accumulated).

▪ **Slide 5 – Providing grants**

Providing grants is usually more appropriate for people who do not have an existing business and who are unable to offer any collateral (a guarantee mobilised in case of default on a loan). Grants are therefore appropriate for very poor potential entrepreneurs, provided they have business management capacity (they may require some entrepreneurial training). Grants may also be used to compensate for a competitive disadvantage. Indeed, in some cases, people with disabilities may have higher operational costs than able-bodied people (for instance, it may be more complicated for a shopkeeper to get to his/her supplier). In such situations, providing a grant to a disabled entrepreneur can be a means of offsetting this competitive disadvantage (for the shopkeeper, this could mean buying a cart to make it easier to make purchases from his/her supplier). Grants may be offered in kind or in cash.

▪ **Slide 6 – Providing grants**

This slide is self-explanatory.

▪ **Slide 7 – Providing loans**

Providing loans is appropriate when the person has existing repayment capacity, i.e. the capacity to pay back the amount borrowed. It is not advisable to grant a loan to people who have no income whatsoever, i.e. to grant a loan on the basis of future repayment capacity, once the business is underway. If the business does not do as well as expected, the person would be unable to make the payments and end up in debt. In most cases, loan providers require collateral or the possibility to use peer pressure. Therefore, it is advisable only to offer loans to disabled people who meet these criteria.

▪ **Slide 8 – Providing loans**

This slide is self-explanatory.

▪ **Slide 9 – Using one's own savings**

Using savings is only possible when the person concerned has saving capacity, a saving habit and when saving schemes exist. It may be useful to propose a saving scheme (open a savings account) to develop saving habits as a means of accumulating a small amount of capital prior to starting a business.

Some saving schemes can be associated with other activities. Instead of providing trainees following courses in a vocational training centre with an allowance entirely in cash, for example, part of it could be set aside in preparation for starting a business. An incentive mechanism could also be introduced, such as providing a grant to the trainee if s/he completes her/his training.

It is important to bear in mind that using one's saving is a personal decision. A person can not be forced to use her/his personal savings to invest in a business.

▪ **Slide 10 – Using one's own savings**

This slide is self-explanatory.

## Session 4 – What is microfinance?

### Objectifs

- Présenter les principes de base de la microfinance



60'

### Preparation

In this session the facilitator will show a PowerPoint (PPT) about microfinance. Before starting the training, he/she should check whether local microfinance practices are consistent with the PPT. In some Muslim countries, for example, interest rates are not allowed and this term should be avoided.

### Material

Coloured marker pens, flipchart paper, whiteboard and whiteboard markers, video projector, lap top computer.

Process	Aids / Hand outs	⌚
<p>1. After the previous discussion (session 3), ask the participants to say who are financial services providers. Note their answers on the whiteboard and explain that this input will be useful later on. Then show the PPT : « DPO- What is Microfinance »</p>	<p>PPT: 9 – DPO Microfinance”</p>	60'

### Facilitator's note

Participants should be reminded that a group will be asked to present microfinance in a plenary session the next day.

### Content

We advise you to read Part III of the paper on “Good practices for the economic inclusion of persons with disabilities in developing countries – funding mechanisms for self-employment” (Part 3: “Understanding funding mechanisms and the microfinance sector”)

#### ▪ Slide 2 - Definition

This slide shows two definitions of microfinance.

Start by emphasising that, contrary to popular opinion, MF is not restricted to credit. The offer of savings schemes, for example, is a key service. It is thought that there is more demand for saving services among poor people worldwide than for credit.

Loans are usually provided for businesses, but more and more products are aimed at housing or education.

Micro-insurance is also a growing area. Most insurance services are related to loans (in case of repayment difficulties), life (in case of death) and more recently health (to cover expenses

such as medicine, hospital care or doctors' fees)

Money transfer is a growing market as well, especially in countries with a large diaspora abroad sending money back to relatives. Money transfer may be local or national.

MF is gradually offering the same services as the regular banking system.

### ▪ **Slide 3 – Objectives of microfinance services**

There are two major objectives to microfinance, contributing towards one main goal: reducing poverty. These objectives are:

- Increasing income by giving the client access to sources of funds that may be used for regular or production expenses (family or business).
- Reducing vulnerability through savings and micro-insurance services. These services make MF clients less vulnerable to unexpected events that could otherwise badly affect a family or a business, such as accidents, natural disaster, death, etc.

### ▪ **Slide 4 - History**

MF started up at about the same time in two different parts of the world:

In 1973, in Recife (Brazil), an NGO called Accion started providing small individual loans to small entrepreneurs who expressed the need for capital to develop a very small business.

Meanwhile, in Chittagong (Bangladesh), Prof Mohammed Yunus began lending money to small groups of women to enable them to develop their own economic activity. He is known as the inventor of MF, and in particular of the first method for group-lending.

MF mechanisms have actually existed for a long time. In Africa, rotating saving and credit associations such as « tontine » have been operating in most villages for centuries. Similarly, in Asia, groups that collect from and lend to their members have long-existed. At the end of the 19th century, saving and credit cooperatives were also set up in countries such as Canada and Germany, which could be considered the precursors of today's MFIs.

In the 80's, MF really took off, with initiatives in all kinds of country, including developed ones.

Nowadays, MF services are available everywhere, but are still a long way from reaching all the people who need them. It is estimated that at least 500 million people are in need of MF services.

The main providers are banks (usually former NGOs) such as Grameen and Bancosol, and NGOs such as BRAC and ACCION

### ▪ **Slide 5 – Microfinance services providers**

MF service providers can be divided into two categories: formal and informal

Formal providers are usually called MF institutions. There are comprised of banks and NGOs, as well as cooperatives and credit unions

There are two types of informal MF provider: usurers (who are usually not aiming to help their clients) and groups of people who join forces and collect their members' saving, which they then lend to those among them who are in need (this system is intended to help members).

### ▪ **Slide 6 – Microfinance methodologies**

Almost every MFI or ROSCA (rotating saving and credit association) will have its own specific financial products/services. But most MF practices can be divided into three categories:

Individual lending: usually intended to reach micro and small businesses with a high development potential. Collateral is very often required.

Group lending: tends to target poorer people as it starts with a very small amount. The number of group members can be as low as 5 (initial Grameen methodology) or be over 30 (ASA methodology). Peer pressure plays a big role, as defaulters are put under pressure by the group to encourage them to pay. Some methodologies require the other members of the group to pay if a person defaults.

Village banking: consists in lending a large amount of money to a community, which will then divide the loan among its members.

▪ **Slide 7 – Being a MFI client**

Becoming a MF client is not always synonymous with borrowing money. As mentioned earlier, saving is a priority. Sometimes it is even required in order to access a loan. Savings are sometimes frozen and used as collateral in case of default.

Other forms of collateral may be required, such as assets or a person who undertakes to pay in case of default.

Different kinds of charges can be made on a loan: interest (not always called interest!), administrative costs, additional interest in case of late payment, etc. It is important to mention that saving accounts usually pay interest (always less than the interest on loans!)

Before borrowing money, it is important for the potential client to assess his/her own capacity to repay, as this is what MFI are looking for primarily. Indebtedness is major risk for all borrowers. Accessing credit is an opportunity; it should not become a burden.

In general, the amount of subsequent loans increases as borrower prove their capacity to repay and their reliability.

## Session 5 – Barriers preventing people with disabilities from being self-employed

### Objectives

- To identify and discuss the barriers faced by people with disabilities wishing to be self-employed



60'

### Preparation

The facilitator should prepare the projector and the PPT called “Difficulties in being self-employed”.

### Material

Coloured marker pens, flipchart paper, whiteboard and whiteboard markers video projector and laptop computer.

Déroulement	Supports	⌚
1. Show the “Difficulties in being self-employed” table (PPT). Then divide the participants up into 4 groups (maximum) and ask them to think about the difficulties encountered by people with disabilities wishing to be self-employed.	PPT: 10 - DPO Difficulties in being self-employed	20'
2. Each group then presents its results. Summarise each group’s input in the corresponding part of the table on the whiteboard. Ask the participants to comment on the results given by each group and whether they want to add anything to the table.		30'
3. Present the PPT “DPO- Difficulties involved being self-employed”. The last two slides give the results of a study conducted with people with disabilities in Uganda in 2005. It should confirm what has been said earlier by the participants. Ask them if they are surprised by the results of the study and if they wish to comment on it.	PPT: 10 - DPO Difficulties in being self-employed	10'

### Facilitator’s note

The facilitator should ensure that all the group members participate.

## Activity 2

### Possible answers

Difficulties...	Internal	External
In accessing funding (any type of funding)	<p>People with disabilities lack the confidence to ask for a loan</p> <p>Lack of collateral</p>	<p>Poor accessibility (no wheelchair ramps, payment windows too high, etc.)</p> <p>Lack of information, as MFI don't target disabled people in their information campaigns</p> <p>Attitudinal barriers</p> <p>Financial products are not adapted to people with disabilities (not accessible for starting business, too far to go to make a deposit)</p> <p>Borrowers are reluctant to allow people with disabilities into their group</p>
In implementing one's activities (if necessary, give example of impairment)	<p>Lack of technical skills</p> <p>Lack of managerial skills</p> <p>Difficulties in carrying/transporting merchandise</p>	<p>People are reluctant to buy products from disabled people</p> <p>Business site environment not accessible</p>

## Activity 3

The results of the study explain why people with disabilities tend not to approach MFI. It shows that MFI have so far been unable to attract them.

For more information on the study, see "Microcredit for self-employed disabled persons in developing countries" – Roy Mersland.

<http://www.microfinancegateway.org/gm/document-1.9.24229/79.pdf>

## Session 6 – Supporting the entrepreneurship of people with disabilities

### Objectives

- To identify ways of overcoming the difficulties encountered by people with disabilities in attempting to start up an income-generating activity



40'

### Preparation

At the end of the session, participants will be given a paper called “Access to microfinance services for persons with disabilities in Uganda”. A sufficient number of copies should be prepared.

### Material

Coloured whiteboard markers, whiteboard, sheets of paper.

Déroulement	Supports	⌚
1. Show the table “Supporting the entrepreneurship of people with disabilities” from the PPT “10 – DPO Difficulties in being self-employed. Divide the participants into four groups (as previously).	PPT: 10 - DPO Difficulties in being self-employed	15'
2. Each group then presents its results. Summarise each group’s input in the corresponding part of the table on the whiteboard. Ask the participants to comment on the results given by each group. Ask if they want to add anything to the table.		20'
3. Explain that a paper called “Access to microfinance services for persons with disabilities in Uganda” will be handed out. Encourage them to it read by tomorrow.		5'

### Facilitator’s note

When working on solutions for supporting people with disabilities, the facilitator should encourage the groups to give as much detail as possible.

### Activity 3

#### Possible answers

Solutions	Individual	Environmental
Financial	<p>Provide specific psychosocial support to build the confidence of people with disabilities</p> <p>Organise guidance on MF services through DPOs</p>	<p>Build ramps at MFI branches</p> <p>Train MFI staff in disability</p> <p>Recruit people with disabilities as loan officers</p> <p>Launch advertising campaign showing disabled people as clients</p> <p>Organise meetings between MFI and DPO</p> <p>Raise awareness of group borrowers to the inclusion of disabled people in their group</p> <p>Print forms in Braille</p> <p>Train some staff in sign language</p>
Non-financial	<p>Training in entrepreneurship</p> <p>Access to vocational and skills training</p> <p>Provide specific tools and adapt the working environment</p> <p>Organise guidance on self-employment through DPOs</p>	<p>Awareness campaigns to promote the inclusion of people with disabilities</p> <p>Improve the accessibility of the business site surroundings</p> <p>Training of non-financial services providers (training centres)</p>

The facilitator is expected to have read the paper: *“Access to microfinance services for persons with disabilities in Uganda”* - Flavia Nakabuye Bwire, George Mukasa, Roy Mersland

<http://www.dsqsds.org/article/view/168>

## Session 7 – Assessment of the day and preparation for the next one

### Objectives

- To summarise and assess the learning
- To prepare for the next day



40'

### Preparation

The facilitator should prepare a sufficient number of assessment forms and the flipchart paper to gather feedback from participants.

### Material

Evaluation form, flipchart paper, coloured markers

Déroulement	Supports	⌚
1. Ask the participants what the day's key messages were.		5'
2. Come back to the expectations and ask if they have been met. Remind them that some of these expectations will be covered on the second day.		5'
3. Remind the participants that they will be given 10 minutes to do their assignment after completing the assessment form.		10'
4. Distribute the hand-outs from the first day (to be printed out from tool-kit: PPT "MFI Hand-out Day 1") and the assessment form (to be printed from the "tool kit"). Participants should be asked to fill in the form on their own.		10'
5. On a piece of flipchart paper to be pinned to the wall, ask participants to write down their recommendations for the next day just before leaving.		
6. Ask each group to complete their assignment. They may leave once they have finished.		10'

### Facilitator's note

This is a key session for the facilitator as it tells him/her whether he/she is on the right "track" and boosts his/her confidence for the rest of the training. Participants are often tired and in a rush to leave at the end of the day. However the facilitator should close the day with as much attention as he/she began it.

On the flipchart paper for listing the recommendations, you may give categories, such as: facilitation, venue, hand-outs.

Each small group should be given a piece of flipchart paper to prepare their presentation.

- ▶ **Workshop organisation:  
Day 2 – Microfinance and Disability  
stakeholders** ..... PAGE 52
- ▶ **Session 1  
Introduction** ..... PAGE 53
- ▶ **Session 2  
Mutual understanding  
of microfinance and disability** ..... PAGE 54
- ▶ **Session 3  
Implementing solutions** ..... PAGE 56
- ▶ **Session 4  
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- ▶ **Session 5  
Evaluation of the workshop and close** ..... PAGE 60

## Workshop organisation: Day 2 – Microfinance and Disability stakeholders



Participants from MFIs, DPOs and Handicap International. Kabul, Afghanistan – March 2010

Programme and objectives		
Time	Session	Objectives
(40')	1. Introduction	To explain how the last day of the workshop will be organised
(50')	2. Mutual understanding of microfinance and disability	To review the previous day's learning To develop a shared understanding of the issues discussed in the workshop
<b>Break (15')</b>		
(40')	2. Mutual understanding of microfinance and disability	
(60')	3. Implementing solutions	To identify the roles of each actor in the implementation of solutions To give an opportunity to actors from both sectors to work together on specific issues
<b>Lunch Break (60')</b>		
(90')	3. Implementing solutions	
<b>Break (15')</b>		
(85')	4. Plan of action	To encourage participants to commit to an action plan
(25')	5. Assessment of the workshop and close	To assess the participants satisfaction and learning.

# Session 1 – Introduction

## Objectives

- To present the last day of the workshop
- To create a conducive atmosphere



40'

## Preparation

An attendance register should be drawn up before opening the workshop in order to gather all the participants' details.

Introduction	Aids / Hand outs	⌚
1. Welcome participants to the workshop. Explain that during this last day, participants will be much more involved, as small groups have prepared a presentation of the different topics discussed the day before in the two different groups. Explain that listening to each other will be even more crucial today, and that participants will be given the opportunity to explore how partnerships can be built between actors from the disability and microfinance sectors. It is therefore essential for the participants to be familiar with each other's organisations.		5'
2. Ask each participant in turn to introduce the same person they introduced the day before and this person's organisation. This time there is no prior interview to help prepare. The presentation should be based on what each person remembers. Once the introduction has been made, ask the person introduced to make any necessary additions and specify the current and future location of her/his organisation's operation. The assistant facilitator should write the name of each organisation with the location of its operations on a piece of flip chart paper which will be pinned to the wall to create a mapping of the organisations participating in the workshop.		30'
3. Once the activity is over, explain how the day will be organised, referring to the training outline already distributed.		5'

## Facilitator's note

### Activity 2

Facilitators should keep an eye on the time and might have to ask participants to summarise their introductions.

The mapping of the participants' organisations should stay on the wall until the last session, as it will be used for the "plan of action" in session 4.

# Session 2 – Mutual understanding of microfinance and disability

## Objectives

- To review the previous day’s learning
- To develop a shared understanding of the issues discussed in the workshop



90'

## Preparation

The facilitator will need assistance with a number of the activities in this session. The role of assistant facilitator should be assumed by day one’s facilitator who is not the main facilitator on day two.

## Material

White board and white board markers

Process	Aids / Hand outs	⌚
1. Ask the group that prepared a presentation on microfinance to make its presentation. Encourage the other participants to take notes. Then ask them to comment on the presentation, starting with those from the disability sector, and followed by those from the microfinance sector.		15'
2. Ask the group which prepared a presentation on disability and the livelihood situation of people with disabilities to make its presentation. Encourage the other participants to take notes. Then ask them to comment on the presentation, starting with those from the microfinance sector, and followed by those from the disability sector.		15'
3. Ask the group that prepared a presentation on the main barriers preventing people with disabilities from being self-employed to make its presentation. Then ask the other group which prepared a presentation on the same topic to make its presentation. Summarise one by one all the points made, pinpointing where the two presentations coincide and where they differ. Conclude by saying that the presentations have produced a comprehensive list of the barriers preventing people with disabilities from being self-employed.		30'
4. Ask the group which prepared a presentation on the solutions for supporting the entrepreneurship of people with disabilities to make its presentation. Then ask the other group which prepared a presentation on the same topic to give its presentation. Summarise one by one all the points made, pinpointing where the two presentations coincide and where they differ. Conclude by saying that the presentations have produced a comprehensive list of solutions for supporting the entrepreneurship of people with disabilities.		30'

### Facilitator's note

#### Activities 1, 2, 3 & 4

As the facilitator summarises the points made, the assistant facilitator writes them down on the whiteboard.

### Content

The content of this activity is a combination of participants' input and content from the previous day's workshops.

## Session 3 – Implementing solutions

### Objectives

- To identify the roles of each actor in the implementation of solutions
- To give an opportunity to actors from both sectors to work together on specific issues



140'

### Preparation

The facilitator should ensure that the solutions for supporting the entrepreneurship of people with disabilities are still written up on the whiteboard. They should not be erased after the previous session.

The facilitator should prepare sheets of paper with topics and questions on these topics for use in activity 2 – Topics can be printed from Appendix 6.

### Material

White board and white board markers, coloured marker pens, flipchart papers, laptop and projector

Process	Support / Hand outs	⌚
1. Present the PPT “DPO & MFI Day 2”	PPT:	60'
2. Divide the audience into 3 groups- there should be participants from both sectors in each group. Explain that each group will be given a specific subject related to inclusive microfinance and will be required to answer a series of questions on this subject. Give a subject to each group and ask them to prepare a presentation of their input on a sheet of flipchart paper.	11 - DPO & MFI Day 2	20'
3. Each group presents its plan for addressing the issue they were asked to examine. After each presentation, ask for the reactions of the other participants and discuss the plan presented (questions, remarks and suggestions).		60'

### Facilitator’s note

#### Activity 1

The facilitator needs to keep the content of the PPT “DPO & MFI Day 2” in mind. Participants’ input may contradict what is said on the PPT, in which case it would be useful to discuss any contradictions.

#### Activity 2

In this activity, each group works on a specific issue. The facilitators should be attentive to any difficulties the members of a group may have in working together. S/he should also ensure that everyone participates and that no-one «takes over» a group, preventing other members from participating fully.

This group work is intended to offer an opportunity to actors from both sectors to tackle

practical issues which so far have not been discussed in any detail during the workshop. They should be encouraged to be pragmatic and creative, as these discussions should produce ideas that can be included in the action plan they will be asked to prepare in the next session.

## Content

### Activity 1

#### ▪ **Slide 2 – Microfinance providers**

The actions microfinance providers can carry out are presented first of all. The posters on the following slides were developed in Uganda to promote access to microfinance services for people with disabilities.

#### ▪ **Slide 3 – Including disabled clients in communication materials**

Including disabled clients in communication material helps to show people with disabilities that MFI welcome them and encourages them to go inside. It also helps illustrate the absence of discrimination.

#### ▪ **Slide 4 – Making MF branches accessible**

Making MF branches accessible is crucial. Annie's case study showed how simple arrangements could have made a big difference. Many practical constraints that go unnoticed by able-bodied people prevent disabled people make certain premises inaccessible. Accessibility means being able to get to the premises, enter them, move around once inside and use the facilities on offer there.

#### ▪ **Slide 5 – Recruiting people with disabilities**

Recruiting people with disabilities shows that the organisation is disability-friendly and illustrates that the MFI does not discriminate.

#### ▪ **Slide 6 – Make disabled clients' success stories public**

Make disabled clients' success stories public

#### ▪ **Slide 7 – Training for MFI staff**

Self-explanatory

#### ▪ **Slide 8 – And also**

Other activities could also be considered:

#### ▪ **Slide 9 – Disability stakeholders**

Actors from the disability sector also have a crucial role to play in developing access to microfinance services for people with disabilities

#### ▪ **Slide 10 – Prepare your organisation**

The first step is to prepare the organisation to work on this issue

#### ▪ **Slide 11 – Services to people with disabilities**

Direct services could be offered devoted to supporting disabled entrepreneurs.

#### ▪ **Slide 12 – Collaborate with MFIs**

Maintaining active collaboration with MFIs is important

#### ▪ **Slide 13 – Work with the general public and other services providers**

Working on the environment is also important.

#### ▪ **Slide 14 – What about INGO/us?**

INGOs from the disability sector may also have a role to play

## Activity 2

### Employing people with disabilities

- What challenges and difficulties are involved in recruiting people with disabilities?  
Possible answers:  
Acceptance by colleagues and clients; the need to adapt workstations and adjust the site and surroundings
- What benefits are there for MFIs in recruiting people with disabilities?  
Possible answers:  
Demonstrates the MFI's social commitment; increases its capacity to deal with people with disabilities; builds team spirit; complies with the legal framework; encourages other organisations to do the same; attracts potential donors
- How can the difficulties be addressed?  
Possible answers:  
Staff preparation and training/awareness; accessibility work (MFIs & DPOs should give examples) and adjustments to workstations (examples to be given); client communication showing employees with disabilities performing their tasks

### Collecting repayment from defaulters with disabilities

- What specific difficulties and risks might there be in collecting from a defaulter with a **disability**?  
Possible answers:  
Bad image for the MFI; reluctance on the part of the loan officers; opposition from DPO; total absence of repayment capacity
- How can these difficulties be addressed (prevention and reaction)?  
Possible answers:  
Training of DPO workers and members on the meaning of credit and saving (responsibilities; preparation (training) of loan officers to deal with the issue; importance of the explanation given when the loan contract is signed; same treatment for defaulters with disabilities as for others; grant mechanism for very fragile enterprises/start-ups

### Monitoring and ensuring that MFIs maintain their disabled clientele

- What are the indicators/sources of verification for monitoring whether MFIs have a disabled clientele?  
Possible answers:  
Requirement to specify whether or not clients are disabled  
Percentage of disabled clients to be monitored and included as a social performance indicator  
Include disability issues in any surveys conducted and ensure that disabled clients are systematically interviewed during surveys
- What action could be taken to maintain a disabled clientele? At Board of Trustees level? At management level? At field level?  
Possible answers:  
At board level: invite a person with disabilities to become trustee  
At management level: include data on the disabled clientele in official reports  
At field level: include a session on disability and disabled clients in the training of field staff

# Session 4 – Plan of action

## Objectives

- To encourage participants to commit to an action plan



85'

## Preparation

This is the right time to come back to personal involvement and organisational commitment. This action planning session is an essential part of the workshop as it will serve as the basis for follow-up to the training. Usually, when participants go back to their job/office, they “forget” what the decisions they took during their training. It is especially important for the DPOs to forge a positive relationship with the MFIs in order to ensure future dialogue and partnership.

## Material

Coloured marker pens, flipchart, flipchart paper.

Process	Aids / Hand outs	⌚
<p><b>1.</b> Participants are put into groups with any other members of their own organisations. If an organisation is represented by a single person, s/he will have to work alone. Ask them the following questions while showing the PPT 11 – DPO &amp; MFI Day 2 (slide 16):</p> <ul style="list-style-type: none"> <li>👉 - <b>What aspects of what you have learnt during this workshop will you be able to incorporate into your professional practice? What actions do you plan to take once you are back in your organisation?</b></li> <li>👉 - <b>What are the actions my organisation can take and when?</b></li> <li>👉 - <b>What kind of partnership should my organisation look for? Where? What should we expect from a partner organisation?</b></li> </ul> <p>Allow 15 minutes</p>	<p>PPT: 11 - DPO &amp; MFI Day 2</p>	20'
<p><b>2.</b> Each organisation then presents their plan of action to the rest of the participants. The facilitators note each organisation’s input on a piece of flipchart paper and pin it on the wall.</p>		60'
<p><b>3.</b> The facilitator summarises the different plans of action. S/he should invite participants to begin building partnerships straightaway.</p>		5'

## Facilitator’s note

It is difficult to get a personal commitment from individuals as they see themselves more as a representative of an organisation than an individual. For this reason, the facilitator should explain that this exercise is important for deeper and sustainable change, as change is always brought about by individuals. It is the “addition of individual changes” and their interaction that produce organisational change. The facilitator should allow time for the individual consolidation learning process.

Participants should be invited to use their learning and the mapping produced in the morning session and is still up on a wall, to think about the kind of partnerships they could develop.

## Session 5 – Evaluation of the workshop and close

### Objectives

- To assess the participants satisfaction and learning.



25'

### Preparation

A sufficient number of forms should be prepared.

Process	Aids / Hand outs	⌚
1. Summarise the day's learning		5'
2. Come back to the expectations and assess whether they have been met. If some of them have not been met, the facilitator should explain the reasons.		5'
3. Hand out the assessment form and allow the participants enough time to fill it in.		15'
4. Explain that they will all be contacted at a later date to establish whether any partnerships have been established or are being prepared. This will also be an opportunity to discuss the learning and decide whether a follow-up workshop is needed.		5'
5. Thank the participants for their work. Close the workshop by taking the traditional group photo!		

### Facilitator's note

You should take as much time and care to close the workshop as you did to open it. As it is the end of the workshop, some facilitators think their job is over. Far from it! This last session is very important for instilling motivation and commitment in the participants. If they leave with a positive feeling, they will take ownership of the issue and your efforts will bear fruit!

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## APPENDIX 1 - TRAINING OUTLINE

### DAY 1 – MICROFINANCE STAKEHOLDERS

Programme and objectives		
Time	Session	Objectives
(45')	1. Introduction	<ul style="list-style-type: none"> <li>To get to know one another and establish the participants' expectations (from both the MF and Disability sectors)</li> <li>To present the overall objectives of the workshop and how it will run.</li> </ul>
(60')	2. Understanding disability	<p><b>Objectives</b></p> <ul style="list-style-type: none"> <li>To assess the participants' level of understanding of disability issues</li> </ul> <p>To improve their understanding of disability</p>
<b>Break (15')</b>		
(50')	2. Understanding disability	
(50')	3. Disability, poverty and livelihoods	<ul style="list-style-type: none"> <li>To explain the connections between poverty and disability</li> <li>To present the livelihood situation of people with disabilities.</li> <li>To discuss their needs for capital to develop self-employment.</li> <li>To raise awareness of disabled people's potential to become MFI clients</li> </ul>
<b>Lunch break (60')</b>		
(90')	4. Difficulties faced by people with disabilities in being self-employed	<ul style="list-style-type: none"> <li>To experience the difficulties faced by people with disabilities</li> <li>To identify and discuss barriers preventing people with disabilities from becoming self-employed</li> </ul>
<b>Break (15')</b>		
(70')	5. Supporting the entrepreneurship of people with disabilities	<ul style="list-style-type: none"> <li>To identify ways of overcoming the difficulties encountered by people with disabilities in attempting to start up an income-generating activity</li> </ul>
(40')	6. Assessment of the day	<ul style="list-style-type: none"> <li>To summarise and assess the day's learning</li> <li>To get ready for the next day.</li> </ul>

## DAY 1 – DISABILITY STAKEHOLDERS

Programme and objectives		
Time	Session	Objectives
(45')	1. Introduction and presentation of the workshop	<ul style="list-style-type: none"> <li>• To get to know one another and determine the participants' expectations (from both the MF and Disability sectors)</li> <li>• To present the overall objectives of the workshop and how it will run. To get to know one another and determine the participants' expectations (from both the MF and Disability sectors)</li> <li>• To present the overall objectives of the workshop and how it will run.</li> </ul>
(60')	2. Disability and inclusive development	<ul style="list-style-type: none"> <li>• To assess the participants' level of understanding of disability issues</li> <li>• To improve their understanding of disability and inclusive development</li> </ul>
<b>Break (15')</b>		
(120')	3. Disability, poverty and livelihoods	<ul style="list-style-type: none"> <li>• To explain the connections between poverty and disability</li> <li>• To present the livelihood situation of people with disabilities.</li> <li>• To identify what people with disabilities need to be self-employed</li> <li>• To discuss their needs for capital to develop self-employment.</li> <li>• To discuss different source of capital</li> </ul>
<b>Lunch Break (60')</b>		
(60')	4. What is Microfinance?	<ul style="list-style-type: none"> <li>• To explain the fundamentals of microfinance</li> </ul>
(30')	5. Barriers preventing people with disabilities from being self-employed	<ul style="list-style-type: none"> <li>• To identify and discuss the barriers faced by people with disabilities wishing to become self-employed</li> </ul>
<b>Break (15')</b>		
(30')	5. Barriers preventing people with disabilities from being self-employed	
(40')	6. Supporting the entrepreneurship of people with disabilities	<ul style="list-style-type: none"> <li>• To identify ways of overcoming the difficulties encountered by people with disabilities in attempting to start up an income-generating activity</li> </ul>
(40')	7. Assessment of the day	<ul style="list-style-type: none"> <li>• To summarise and assess the learning process</li> <li>• To get ready the next day</li> </ul>

## DAY 2 –MICROFINANCE AND DISABILITY STAKEHOLDERS

Programme and objectives		
Time	Session	Objectives
(40')	1. Introduction	<ul style="list-style-type: none"> <li>• To explain how the last day of the workshop will be organised</li> </ul>
(50')	2. Mutual understanding of microfinance and disability	<ul style="list-style-type: none"> <li>• To review the previous day's learning</li> <li>• To develop a shared understanding of the issues discussed in the workshop</li> </ul>
<b>Break (15')</b>		
(40')	2. Mutual understanding of microfinance and disability	
(60')	3. Implementing solutions	<ul style="list-style-type: none"> <li>• To identify the roles of each actor in the implementation of solutions</li> <li>• To give an opportunity to actors from both sectors to work together on specific issues</li> </ul>
<b>Lunch Break (60')</b>		
(90')	3. Implementing solutions	
<b>Break (15')</b>		
(85')	4. Plan of action	<ul style="list-style-type: none"> <li>• To encourage participants to commit to an action plan</li> </ul>
(25')	5. Assessment of the workshop and close	<ul style="list-style-type: none"> <li>• To assess the participants satisfaction and learning.</li> </ul>

## APPENDIX 2 – ANNIE’S CASE-STUDY

This is the story of Annie, a 23 year old woman from Zambia. Annie Mweemba is a wheelchair-user. Annie has completed a two-year tailoring course. She knows she was lucky to complete this training. After spending some time at home helping her parents with domestic chores, Annie thought of using their old sewing machine to start her own business.

She began by advertising her home-based business, but met with negative attitudes, especially from her parents, because of her disability. However, Annie persisted and eventually people began bringing her sewing. Her business was not profitable because she had a lot of competition from other tailors, but she continued to work hard to earn a living. However, her sewing machine was not adapted to her needs and her old wheelchair made it even more difficult for her to work efficiently.

She tried to get a loan from a bank to buy a new better-adapted sewing machine, but she couldn't get into the building with her wheelchair. After much effort she convinced a friend to help her to get inside, but the bank personnel rejected her request outright because of her impairment, without even trying to gauge her skills in business management, her technical expertise or the collateral guarantee. Despite all her efforts, Annie was forced to give up her dream of becoming financially independent and had to go back to being dependent on her family.

She is now confined to her home and reduced to doing the domestic chores. She often wonders how different her life would have been if she had had access to information on places that help people like her to realise their aspirations. Annie is just a case in point. There are countless Annies in our society, people who have the skills, determination and aspirations to make it on their own, but are unable to do so...

## APPENDIX 3 – EXPERIENCING DISABILITIES – SCENARIOS

### SCENARIO 1: GETTING INFORMATION ON MF PRODUCTS

A person with a hearing impairment enters a microfinance institution and tries to get information on saving and credit products.

This scenario requires:

- Two actors: a loan officer (must use the leaflet presenting her/his MF product) and the person with a hearing impairment (must use the headphone and play music with the portable music player while acting)
- One assistant who can help the actors to understand each other, if needed.
- One observer minimum

### SCENARIO 2: MAKING A CALL

A blind person enters a small shop to make a phone call to a relative. S/he has to pay for her/his communication (use the purse with coins).

This scenario requires:

- Two actors: one shop keeper and one blind person (use blindfold)
- One assistant who can help the blind person if needed
- One observer minimum

### SCENARIO 3: TAILOR-MADE...

A tailor in a wheelchair takes the measurements of a customer to make a suit.

This scenario requires:

- Two actors: one tailor (with wheelchair and measuring tape) and one customer
- One observer minimum

### SCENARIO 4: COLLECTING REIMBURSEMENT

A loan officer with crutches visits a client to collect the monthly instalment.

This scenario requires:

- Two actors: a loan officer (with crutches, notebook and ballpoint pen) and a borrower
- Two assistants who ensure the safety of the person with crutches.
- One observer minimum

## APPENDIX 4 – DIFFICULTIES FACED BY PEOPLE WITH DISABILITIES IN BEING SELF-EMPLOYED

Difficulties...	Internal	External
In accessing funding (any type of funding)		
In implementing one's activities (if necessary, give example of impairment)		

## APPENDIX 5 – SOLUTIONS FOR SUPPORTING THE ENTREPRENEURSHIP OF PEOPLE WITH DISABILITIES

Solutions	Individual	Environmental
Financial		
Non-financial		

## APPENDIX 6 – IMPLEMENTING SOLUTIONS: ISSUES TO BE ADDRESSED

### Employing people with disabilities

What challenges and difficulties are there in recruiting people with disabilities?

What benefits are there for organisations (MFI) in recruiting people with disabilities?

How can the difficulties be addressed?

### Collecting repayment from defaulters with disabilities

What specific difficulties and risks might there be in collecting from disabled defaulters?

How can these difficulties be addressed (prevention and reaction)?

### Monitoring and ensuring MFIs maintain a disabled clientele

What are the indicators/sources of verification for monitoring whether MFIs have a disabled clientele?

What action could be taken to help maintain a disabled clientele? At Board of Trustees level? At management level? At field level?

## APPENDIX 7 – TOOL-KIT CONTENT

On the CD-Rom that accompanies this manual, you will find a toolkit containing the following folders:

- **Hand-outs:** the documents to be distributed are named according to a) the category of participants (microfinance or disability) and b) the day on which they are to be handed out. This folder also contains the paper to be handed out during session 5 of day 1 for MFIs and session 6 of day 1 for DPOs.
- **PPT slides:** all the PPT files to be used by the facilitator during the workshop.
- **Assessment forms:** the three different assessment forms – two for use at the end of the first day and the third one for use on the last day.



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This workshop facilitation guide is a practical tool for use on projects for improving access to microfinance services for people with disabilities. It draws on Handicap International's experience of the economic inclusion of landmine survivors and other people with disabilities.

This guide follows on from a study carried out by Handicap international in 2006 which resulted in the publication of "Good practices for the economic inclusion of people with disabilities in developing countries – funding mechanisms for self-employment".

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