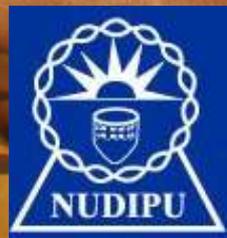


A GUIDE TO BUILDING THE CAPACITY OF DISABLED PEOPLE TO ENHANCE THEIR LIVELIHOODS

**ACTION ON
POVERTY**



OUR VISION

BUILDING
LIVELIHOODS,
TRANSFORMING LIVES

For over 30 years, Action on Poverty has been working with local partners in some of the poorest regions across the world, so that some of the most marginalised and vulnerable people can access sustainable livelihood opportunities.

What we do:

We aim to provide opportunities for vulnerable people to build their own capacity to earn a living, improve their quality of life and address the root causes of their poverty. We support the development of livelihoods generated from agricultural activity and other enterprises, and provide specific expertise on accessing mainstream markets in order to bridge the gap between the most vulnerable producers and a wider range of customers.

Previous work

From 2000 to 2008, Action on Poverty partnered with the National Union of Disabled Persons of Uganda (NUDIPU) to implement two four-year projects designed to demonstrate that disabled people are trainable, employable and capable of starting and running their own businesses, borrowing and repaying loans. The process of how NUDIPU supported disabled people into work, was documented in a manual produced by Action on Poverty and NUDIPU “Building the Capacity of People with Disability in Northern Uganda to Access their Livelihoods: A Handbook for Disability Advocates and Practitioners.”

This guide:

The contents of this guide aim to highlight ways to alleviate restrictions and limitations placed on disabled peoples inclusion and accessibility. It looks into the specifics of enhancing the opportunities for men and women with a wide range of disabilities. Action on Poverty more recently partnered with Community Based Technology Developers (CBTD) in Sri Lanka. It is from this experience that this guide was produced.

It serves as an extension of the Action on Poverty-NUDIPU manual and is a way of complementing that work by giving guidelines and information in the different context of South Asia but also engages a wider variety of beneficiaries and impairments.

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DISCLAIMER: Whilst the projects and experiences discussed were in conjunction and partnership with NUDIPU, CBTD and Big Lottery Fund - the opinions and recommendations of the guide are solely the responsibility of APT Action on Poverty.

WHY IS BUILDING CAPACITY IMPORTANT?

Disability particularly in the developing world is often overlooked and **misunderstood** - the information poverty these people live in has restricted the knowledge they have access to. This often mean those living with disability are excluded even if it is unintentional. They are excluded from life events, and access to basic human rights. PWD are less able to access education, skills training and employment.



THE GLOBAL SITUATION OF DISABLED PEOPLE

Disabled people are the world's largest minority. The World Health Organisation estimates that one billion people are disabled - about 15% of the world's population or nearly 1 in 7 people - and that **80% of these (800 million people) live in developing countries**. This number is increasing due to ageing populations and the global rise in chronic health conditions. Conflicts are another major cause of disability and for every person killed in warfare, many more are injured and permanently disabled.

The Poverty - Disability Trap

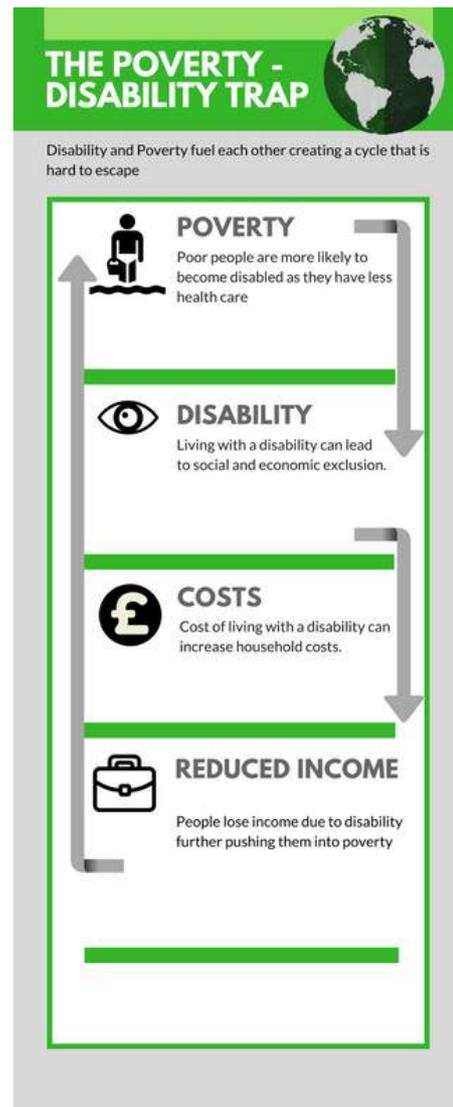
Disabled people are often the poorest of the poor, experiencing social exclusion and discrimination at all levels. Disability and poverty fuel each other, creating a cycle that is hard to escape. People experiencing poverty are more likely to become disabled as they have less access to healthcare and are more vulnerable to malnutrition and preventable diseases. They are also more likely to live and work in dangerous or polluted environments with low quality housing, reduced access to safe drinking water and sanitation, and are more likely to live in areas prone to the effects of natural disasters, dangerous traffic and higher rates of violence.

Similarly, people who are disabled are more likely to be poor as attitudinal, institutional and environmental barriers restrict their opportunities to education, training, employment and income generation.

Stigma and shame lead to isolation from families and communities, meaning they are less likely to be members of self-help groups, religious organisations or community initiatives, including development programmes.

The cost of living with a disability can increase household poverty, which means disability is not an issue limited to individuals. Exclusion and stigma, low incomes and high costs of rehabilitation and care create a vicious circle that holds back not only individuals with impairments, but their families and children too. Children are particularly affected as poor households have a higher risk of disease and malnutrition and as such, disability can trap people in poverty from one generation to the next.

For many disabled people, the social consequences of having an impairment are severe. Marginalised or excluded from life events, opportunities and other basic human rights, disabled people are less likely to benefit from an education, receive skills training, get a job and access credit with which to start a business. Limited ability to earn money and contribute to household income means that disabled people are often viewed as a burden, less respected by others and have low self-esteem. Consequently, a disabled person is less likely to be married, consulted on family and community decisions, and participate in family and community events. The economic consequences of over 80% of disabled people not working has a negative impact upon the individual, their family, community, and society. Can we really afford to ignore the productive potential of 15% of our populations?



THE SITUATION OF DISABLED PEOPLE IN SRI LANKA

Studies and data on disability and the situation of disabled people in Sri Lanka are limited, with the most recent survey commissioned by the Ministry of Social Welfare in 2003 categorising disabled people into seven categories: **visual, speech, hearing, mobility, intellectual and psychiatric impairments and disability arising out of epilepsy.**

In 2013, the Department of Census and Statistics used data from the 2001 Census on Population and Housing to produce a report "Information on Disabled Persons."

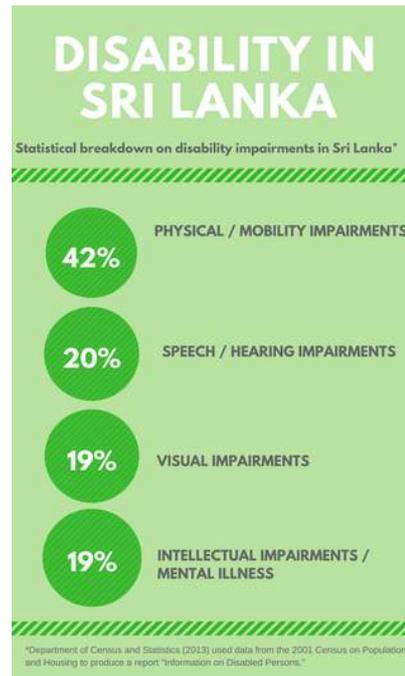
That report identified six categories of impairment: disabilities in seeing (visual impairment), disabilities in hearing/speaking (speech and/or hearing impairment), disabilities in hands, disabilities in legs, other physical disabilities (combined here as physical/mobility impairments) and mental disabilities (a combination of intellectual impairment and mental illness).

The 2013 report estimated that 42% of Sri Lanka's disabled population have physical/mobility impairments, 20% have speech and/or hearing impairments, 19% have visual impairments and a further 19% have intellectual impairments or mental illness. Applying the WHO statistic of 15% of any country's population being disabled would imply there are 1.28 million people with physical/mobility impairments in Sri Lanka, 611,000 speech and/or hearing impaired, around 580,000 people with visual impairments and a similar number of people with intellectual impairments or mental health issues.

The 2003 Ministry of Social Welfare study found that unemployment rates for disabled people in Sri Lanka averaged 85%, ranging from 74% for those with mobility impairments to 99% for those with intellectual impairments compared to a national unemployment rate of 10%. The situation for disabled women was worse with an unemployment rate of 92% compared to 78% for disabled men.

Even among disabled people who were working, 66% lived below the International Poverty line of USD1 per day while 87% had a household income of less than USD2 per day. The fact that national data estimated that 7% of the total population lived below the International Poverty line and 45% had a household income of less than USD2 per day clearly demonstrates that disabled people are among the poorest of the poor in Sri Lanka. 53% of families said they had incurred extra costs because of a disabled family member while 51% of families said they had lost the possibility of earning more income for the same reason. Only 41% of disabled people were accessing welfare payments of between USD1-3 per month from the Department of Social Services.

With only 17% of disabled people accessing opportunities for skills development, most rely on their innate abilities or skills acquired from relatives and neighbours to generate an income. Although self-employment has been successful for the few with natural entrepreneurial skills, the majority do not have the business skills or capacity to plan ahead and use savings effectively to improve their enterprise. Instead, lack of understanding of market demand leading to poor selection of activity, inaccessibility and increasing costs of raw materials, poor access to credit and difficulties in marketing in a deteriorating economic environment all contribute to failure. The fact that only 63% had some degree of schooling is another contributory factor.



ENGAGING WITH DISABLED PEOPLE WITH DIFFERENT IMPAIRMENTS

Dealing with physical disability is seen as easier to tackle, partly because the disability can be seen.

This guide aims to expand on this and become more inclusive of a wider range of disabilities. Speech, hearing and intellectual disabilities also need to be included in development practices.



We hope that this guide can encourage and support other organisations to ensure that people with a wide range of impairments have the same access to training, livelihoods, and micro finance opportunities as everyone else.

Differing Impairments

The ability to receive, digest and understand information differs by impairment. Impairments that affect communication - sight, hearing, speech and understanding - are the most significant since information is provided on the assumption that it can be seen, heard and understood. So a person who is visually or hearing impaired, or has an intellectual impairment will miss most or all information. How do you hear a radio campaign, follow a lesson or public talk if you can't hear it? How can you receive business counselling if the counsellor can't communicate with you? If you are blind or have low vision, how do you see a poster campaign or public notice? If you have an intellectual impairment, how do you understand information that is provided in complex terms? If you are unable to walk very far, use crutches or a wheelchair, how do you attend community meetings, visit a training centre or work place that is a long way from your home, not on the ground floor, up a steep slope or along a rough and muddy road?

Creating Engagement

Before planning and designing a project to support disabled people, first talk with them - individually and collectively - about the challenges they face in accessing livelihood opportunities. Including disabled people in consultations and identifying and meeting with other key stakeholders is critical so that they can hear some of the challenges faced by disabled people with different impairments for themselves and be motivated to engage with the project from the outset. If baseline research is to be conducted, ensure that disabled people are involved in the process from collecting data to analysing the results. This will build capacity, facilitate engagement and ownership and contribute to the reliability of the results and proposed interventions. Gather as much information as possible on local Disabled People's Organisations (DPOs) and relevant local activities by government and NGOs. Since different impairments come with their characteristics and challenges, organisations and individuals with experience of working with people with these impairments can be valuable sources of further advice and support.

Not every disabled person will be able to participate or contribute if issues related to their impairments are not addressed beforehand so remember to ask invitees in advance if they will need support to participate. Holding meetings in accessible venues can increase participation, so consider this as well as the need for organising Sign Language interpretation. Home visits will avoid the exclusion of people with severe impairments from the consultation process. It is important to provide adequate space and time for participants to express their views, needs, problems and interests, with facilitators actively listening.

WORKING WITH DISABLED PEOPLE WITH DIFFERENT IMPAIRMENTS

People with Speech and Hearing Impairments

The Problem:

People that have hearing and speech impairments are often missed or overlooked because their impairments are invisible. The main barrier to people with these kinds of impairments comes from their inability to communicate in a standard way. Many deaf children do not attend school because there is not enough adequate training on how to teach and communicate with them.

Communication

The ability to communicate also depends on when they became deaf. Someone who became deaf after they learnt to talk (post-lingual deafness) will be at a greater advantage in terms of speech skills and the ability to lip-read than someone who was born deaf (pre-lingual deaf) which results in the speech impairment that often accompanies hearing impairment. Communication also depends upon the degree of deafness: someone who is hard of hearing but able to acquire and use a hearing aid will be at a greater advantage than someone who is completely deaf.

Only a small proportion of deaf people will know formal Sign Language - possibly as low as **5%** - and the inability to communicate effectively increases their marginalisation and exclusion. Although most deaf people communicate with each other and family members using a form of Sign Language, in 95% of cases, these are individual or local forms of gestural communication - finger spelling, pidgin Sign, manual codes, visual-gestural combinations or mime.

Although there are no physical barriers to prevent deaf people from attending public meetings, they generally get left out because people cannot tell if someone is deaf. The only way to be sure is to ask the audience before beginning a session. For people able to lip read, ensuring that the speaker's face is well lit, close to and in direct line with the lip reader and speaking clearly all help in better communication.

Key Solutions/ Recommendations

- Although both issues of low levels of literacy and limited knowledge of Sign Language can be overcome to a certain degree through extensive use of visual aids and mime, **inviting** hearing companions of deaf people who are familiar with their individual gestures to translate can often help in communicating and training.
- Adapt how employers would interact with employees. For example, use of **visual aids**. Allow employees to be taught through **observation**.

Hearing impaired people in employment and self-employment

People with this variety of impairment are often physically fully able to work but are restricted by their limitations in acquiring the knowledge they need. With only communication issues to take into consideration, hearing impaired are able to work in almost the same full range of professions as a non-disabled person and as such, decisions of what sort of work and whether to be employed or self-employed will almost exclusively depend upon their interests, skills, background and character. Many businesses who have employed deaf people consider they are more productive than other workers because they do not stop working to chat with their colleagues. Hearing impaired individuals can work in customer facing roles as long as they make clients or customers aware of their impairment so that alternative communication can be adopted.

WORKING WITH DISABLED PEOPLE WITH DIFFERENT IMPAIRMENTS

People with Speech and Hearing Impairments

Stories from the Field:

Musmiya is a 26 year old speech and hearing impaired woman from Kinniya who is now tending her own kitchen garden at home, growing groundnuts and some vegetables. She went to school until she was 18 but because there was no special support for her, she did not get an education. When a member of the CBTD project team - Faris - first visited her at home, Musmiya was doing little other than helping her mother with a few cooking tasks and chores.

Faris talked with the mother and stressed the importance of enabling Musmiya to be able to do things for herself and earn some money so that **she could be more independent by the time her mother is no longer able to support her**. Earlier, her mother had not thought this would be possible, but after Faris encouraged her to teach Musmiya how to grow different crops in the plot, she agreed to give it a go. This has proved very successful.

The family garden was divided into two and Musmiya was given her own plot where she grew aubergines, okra and carrots which she recently sold for LKR8K (around £42). She has been able to save LKR1K so far. She is now very happy and has recently been given half the family's chickens as well to look after and keep any income this makes.

Mohammed is a speech and hearing impaired man from Muttur who has been deaf from birth.

Although his father produces bricks for a local contractor, Safan had been left to his own devices since leaving school at 14. After the project team made Safan and his parents realise the importance of his having an **independent source of income in order to manage after his parents have gone**, his father began including Safan in both brick making as well as when he goes fishing.

Working on his own, his father produces 300 bricks a day but with Safan's assistance, they now produce 500 a day. Selling 1,000 bricks for LKR500 means he now earn LKR500 over two rather than three days and has started giving Safan LKR3,000 (around £16) every month which goes directly into his son's own bank account

WORKING WITH DISABLED PEOPLE WITH DIFFERENT IMPAIRMENTS

People with Visual Impairments

The Problem:

Living with a visual impairment can be quite isolating. Accessibility in gaining information from printed literature or practical demonstrations becomes restricted. This kind of impairment can also lead to heightened dependency. Although there are clearly accessibility issues around the ability to see printed literature and practical demonstrations without an accompanying commentary, much of this is fairly easy to overcome. Putting material into audio-visual formats such as on to CDs, available for download (as long as it is accompanied by a descriptive narrative) or use of radio are all options, although it is important to recognise that not all visually impaired people may be able to afford the equipment to access these. The transformation of printed word into spoken word is relatively inexpensive, but care is needed to ensure clarity, accuracy and detail in describing accompanying pictures, charts or diagrams.

Key Solutions/ Recommendations

Translation of material into Braille has been the most common example of adaptation of information although **only around 40%** of visually impaired people know Braille and the number is declining. For people who are partially sighted, large print versions is another option, while for visually impaired people who are IT literate and with access to software, screen-reading programmes such as JAWS enable them to have the contents of a web-site or file read out automatically.



When conducting an awareness session in a community, find out before starting by asking and observing (people may feel shy to speak) if there is anyone present who cannot see or has limited vision. If there is someone who is partially sighted, make sure that they can see what is being shown by ensuring they are close enough and the place is well lit. Practical demonstrations require detailed descriptions and the opportunity for visually impaired people to feel any visual aids such as tools or products.

Visually impaired people in employment and self-employment

Visually impaired people seeking to work have traditionally been trained in a few selected professions that rely on touch and feel. However, the reality is that visually impaired people can and do many more and different types of work following basic training. The advent of Information and Communication Technology (ICT) and development of speech-assisted software means that visually impaired people who are computer-literate can work in a wide range of secretarial and administrative functions, although any enterprise seeking to employ visually impaired people would need to invest in software that enables screen reading.

Assistance in the workplace

Travelling to and from a regular workplace may require some assistance from a sighted assistant (usually a relative). Many visually impaired people, particularly those who use a white cane, will have received Orientation and Mobility training when learning to use it for the first time. This enables them to orientate themselves in new surroundings and move between different locations independently. This training can usually be accessed from a local school or centre for the blind, or from another visually impaired person with these skills. Because of these challenges, some visually impaired people may prefer to work either from home or nearby in their own enterprise, or more often than not, working within a family business such as a shop with other colleagues. Since most countries have notes and coins of different sizes for different values, again there is no reason why a visually impaired person cannot handle money.

WORKING WITH DISABLED PEOPLE WITH DIFFERENT IMPAIRMENTS

People with Physical/Mobility Impairments

The Problem:

People with physical/mobility impairments may have problems with access: leaving home, using public transport, and getting into meeting venues, training centres and work places. Meetings and services in distant and inaccessible venues with stairs and without ramps or lifts will prevent and/or deter many from participating. *The amount of exclusion they face tends to correlate with the severity of their impairment.*



Otherwise, people with mobility impairments are generally at no significant disadvantage in terms of their ability to absorb information, as the absence of any communication barriers mean they are able to learn as much as anyone else.

Key Solutions/Recommendations

Location and access to meeting points needs to be considered in any project seeking greater inclusion. For example ground floor sites would allow for wheelchair users to be included. Employers need to be flexible and adapt to the needs of those with impairments. These adaptations will be specific to an individuals particular impairment and needs.

Physically/mobility impaired people in employment and self-employment

The type of work someone with a physical impairment can do will depend on the nature and degree of their impairment, but there are no particular barriers to employment or self-employment which, as with anyone else, will depend on their skills, interests and motivation.

For someone with restricted use of their legs but full use of their arms, there is no reason why they cannot be trained and work in a wide range of traditional trades and professions such as carpentry, metalwork, motor repairs, tailoring, etc.

JUST ASK!
The individuals with an impairment will have the best idea of what adaptations will be needed for them. Ask them first to see how you can best aid them.

The main issue will be one of access: getting to the training venue or place of work on a daily basis, possibly using public transport, and possibly requiring some adaptations to the workplace and/or any tools and equipment used. If the person is a wheelchair user, ground floor sites will be easier to access, with any changes in levels overcome by portable wooden or metal ramps if permanent adjustments are not practical. A wheelchair user may also need to have a workbench or desk lowered, raised or otherwise adapted to enable them to use it, while someone using crutches may need a seat or stool provided.

In many countries where people generally sit on the floor to work, this is less of a problem.

For people without the use of both hands or who have problems using one or both hands, tools and equipment may need simple adaptations such as larger handles, a vice or something similar to hold an item while it is being worked on. Most people with physical and mobility impairments will already know what, if any, adaptations might be needed, so it is always best to ask him or her first.

WORKING WITH DISABLED PEOPLE WITH DIFFERENT IMPAIRMENTS

People with Intellectual Impairments

The Problem:

Since intellectual impairment is a spectrum, the ability to understand and process information will depend on the degree of impairment. For people with mild to moderate intellectual impairments (also known as learning disabilities, mental handicap and developmental delay), many are capable of working. However, there are other factors that can make people with intellectual impairments vulnerable, including **poor judgement, poor impulse control, social skill deficits, cognitive problems and difficulties in making decisions.**

People within the mild to moderate spectrum are able to understand information and advice in varying levels of detail according to the degree of impairment. There are also issues around short attention spans and the ability to retain information. For an organisation providing information and/or other services, it is important to ensure that people with mild to moderate intellectual impairments are also included in community programmes.

Key Solutions/Recommendations

The key is understanding the specific implications of an individual's impairment. Organisations striving for greater inclusion should aim to assess what is possible, practical and realistic for individual beneficiaries. This can be achieved by speaking to those with impairments and their families. Communicating and interacting can be difficult for some with intellectual impairments; we found that being patient and using simple language is the key to overcoming these barriers.

Intellectually impaired people in employment and self-employment

Our work with CBTD successfully saw people with mild to moderate intellectual impairments enter into simple work. Family support can prove instrumental as many were able to secure employment in family shops or doing labour alongside other family members.

There is no reason why people with mild to moderate intellectual impairments cannot undertake a wide range of simple work. In Sri Lanka, CBTD had success in supporting many people with moderate intellectual impairments into work, often into existing family businesses as an assistant. While working in shops selling fruit, vegetables and consumable items was particularly successful, others worked alongside family members as manual labourers in farming, fishing and construction. Again, the key is to talk with the individual and their family to assess what is possible, practical and realistic.

WORKING WITH DISABLED WOMEN

With gender inequality and disability discrimination still rife in many countries across the developing world, many disabled women have to face double discrimination.



The Problem:

Gender inequality is of course not limited to the non-disabled population and disabled men will generally have more opportunities than disabled women. Many disabled women have sheltered lives, kept at home by families for “protection,” out of embarrassment or simply limited mobility and/or communication, which means that many have not had the opportunity to acquire social and/or vocational skills. As such, working with disabled women effectively demands consideration of the impact and implications of both gender and impairment.

Women will have diminished self confidence

Counselling should be considered in attempts to alleviate this

Identifying & using other disabled women as case studies can be really persuasive

Key Solutions/Recommendations

Working with disabled women is not the same as working with disabled men. While many of the steps and techniques of training and supporting disabled women into work depend upon the nature of their impairment and are therefore similar to those for men with the same impairments, the fact that disabled women are less likely to have been to school, attended a training course or worked before calls for particular attention. In most cases, the primary input will be in persuading both the disabled women and her family that she can and should be trained in a skill and have the opportunity to earn an income from employment or self-employment. The importance of thorough counselling should not be under-estimated nor compromised upon. It can take many sessions to overcome lack of confidence, low expectations and outright scepticism with no guarantee of success, although options to work from home can often persuade reluctant parents or families. In many situations, identifying and using other disabled women - ideally with the same or similar impairment - who have become successful employees or entrepreneurs as role models can be persuasive, either bringing them to the potential beneficiary’s house or taking the beneficiary to their workplace. Seeing is believing!

EMPLOYMENT OR SELF-EMPLOYMENT?

The decision whether a disabled person should take up employment or self-employment will depend upon a range of factors. There is not a universal answer to this choice.

Employment:

Most people - disabled and non-disabled - will prefer the security of employment with a regular salary. However, this will depend on the availability of local opportunities. People living in rural areas will have less access to formal or informal employment than those living in, or near to, urban areas with markets and industrial areas. Daily travel to the nearest town for work is more difficult for a disabled person with an physical/mobility, visual or intellectual impairment in the absence of, or difficulties in accessing, public transport.

Barriers to Employment:

Many disabled people have never worked before so adjusting to the demands of a work schedule and commitment can be difficult.

Although some informal employment may be available locally - in a restaurant, shop or other small business - for many disabled people, self-employment may therefore be the only realistic option.



Self-Employment:

However, self-employment (business) is not something that everyone can do. To run a viable business, a person needs to be entrepreneurial, and while some people are natural entrepreneurs with the basic instincts and skills to run a business, others will need to acquire these characteristics. Favourable conditions such as wealth and assets, a business background within the family and motivational role models can encourage some people to engage in self-employment. Those who are not entrepreneurial by nature will require business development support to achieve this and even then, not everyone will be suited to self-employment.

Preparing disabled people for work that suits their interests, skills and experience is a challenge in areas with limited choices. In many rural areas, conditions are less favourable to the development of non-agricultural businesses, with few viable alternatives available locally. As such, helping individuals to make decisions about whether employment or self-employment is a realistic option for them will depend upon a combination of both considering the local environment and opportunities as well as the individual's motivation, character, skills and experience.

SUPPORTING DISABLED PEOPLE INTO EMPLOYMENT



THE NUDIPU PROCESS AND EXPERIENCE

From 2000 to 2008, Action on Poverty partnered with the National Union of Disabled Persons of Uganda (NUDIPU) to implement two four-year projects designed to demonstrate that disabled people are trainable, employable and capable of starting and running their own businesses.

What we learned: In Uganda, NUDIPU used a system of informal apprenticeships - Enterprise Based Training (EBT) - whereby disabled women and men could learn a trade in a real life market situation. In many cases and upon completion of their training, the trainer later took them on as regular employees. In Uganda, as elsewhere, disabled people are often considered unproductive and incapable of working regularly by community members, employers and service providers. NUDIPU's EBT model was developed in consultation with disabled people, trainers and employers to increase work opportunities for disabled people. EBT provides greater opportunities for disabled trainees to learn more about the world of work than formal training institutions which may have academic entry requirements that exclude many disabled people. Further, being trained in public places such as the market or industrial area means that potential employers, customers and the wider community see disabled people working, which helps influence and convince others and change negative perceptions.

Following direct discussions with disabled people eager to start work, NUDIPU arranged informal apprenticeships to suit individual interests and needs at work places close to their homes supplemented by short-term programmes on business management for those thinking of starting their own business. They also supported trainers to adapt their work environment, equipment and tools to make them disability accessible and encouraged families to contribute to the costs of training.

Mobilising Trainers and Employers to include disabled people

If disabled people are to be motivated to take up training and enter the world of work, suitable sources of training need to be identified locally and their support secured.

Effective ways of doing this include:

- Conducting a survey of local businesses and service providers who are open to working with disabled people as trainers, employers and microfinance clients.
- Holding a meeting with potential trainers and employers to discuss the need to support disabled people into work and how they might help with this.
- Comply a list of disabled people interested in training and starting work, and another of different stakeholders interested in supporting them.
- Match disabled people with trainers based on mutual interests, profession and proximity to the trainees home.

Placing disabled people in Enterprise based training (EBT)

Once a pool of trainers willing to provide training opportunities and informal apprenticeships for disabled people has been identified, they will need to be prepared for this process. Specific training and/or business management skills to be provided should be identified in advance and an assessment made of their ability to deliver these. It is essential to assess the training site in terms of accessibility. It is also important to assess how disability-friendly work benches, equipment and tools are and whether these can be modified. Other preparations include negotiating the cost and duration of the training programme and any specific terms and conditions before including these into a Memorandum of Understanding (MoU). The trainee should also be asked to state the contribution of themselves and/or their family towards the training that might include local travel costs and/or meals provided. This should also form part of the MoU before it is signed by all three parties (trainer, trainee and facilitating organisation).

SUPPORTING DISABLED PEOPLE INTO EMPLOYMENT

THE NUDIPU PROCESS AND EXPERIENCE



Using entrepreneurs as trainers

The EBT model was developed on the assumption that skilled entrepreneurs would be able to transfer their technical and business management skills to trainees through practical hands-on experience. However, in some cases, business management training may need to be organised separately through external resources such as the implementing organisation (if those skills are available in-house) or from identified BDS providers or MFIs operating in the project area.

The transition from training into work

Having completed their training, trainees then need to be supported into roles and positions that enable them to apply their newly-acquired knowledge and skills in a relevant sector as soon as possible in order to maintain momentum and motivation. Many or most trainees may prefer the **security of employment** (where opportunities exist) and identifying potential placements should be an integral part of any project.

Job placement opportunities can also be identified by project staff; they should seek to find out what skills and experience is required and whether employers would be interested in interviewing disabled people referred by the organisation.

Some of the disabled people worked with may be confident enough to start their own businesses.

Disabled people and access to micro-finance: the need for advocacy and collaboration

Barriers: With NUDIPU's EBT developing the business and technical skills of disabled people to run efficient businesses, the need was to build productive partnerships with micro-finance institutions (MFIs) to support disabled people opting for self-employment to graduate from training to starting up their own businesses. However, access to credit is one of the biggest challenges facing disabled people wishing to start their own businesses. In common with much of society, many MFIs hold negative views of disabled people despite their stated focus on the poorest and most vulnerable. Many prefer not to lend to disabled people, assuming they will not be able to pay their loans back on time as they will be unable to earn enough or have sufficient assets that can be used as collateral. Disabled people also find it hard to build up a credit history.

Generally, people achieve this by joining a group savings and loan scheme and successfully borrowing and repaying loans on time. However, since disabled people are rarely included in mainstream groups, they do not get this opportunity.

Solutions:

Many disabled people are reluctant to get involved with MFIs for fear and the repercussions of failure. This is why **group formation of disabled people and potential beneficiaries** is a key element of any project seeking to support disabled people into work: it enables disabled people to **build a credit history** and gives them the confidence to borrow and repay loans within their own peer self-help group before seeking external support.

In Uganda, NUDIPU worked to influence local MFIs which enabled some disabled people to take loans for business start-ups that were successfully utilised and repaid. This was achieved by first meeting with local MFIs to share the project's aims and objectives and ascertain their issues and concerns. In most cases, these were addressed by sharing testimonies and stories of successful businesses run by disabled people and agreeing collaborative action that would address their concerns. Some of that collaboration included joint monitoring of disabled clients and their businesses.

SUPPORTING DISABLED PEOPLE INTO EMPLOYMENT



THE CBTD PROCESS AND EXPERIENCE

Community Based Technology Developers (CBTD) is a Sri Lankan business development support organisation working with disadvantaged people, communities, Community Based Organisations (CBOs) and enterprises.

The process used by CBTD can be divided into two elements. The first was community mobilisation and group formation of disabled people into informal self-help groups (SHGs) later clustered into Community Based Organisations (CBOs) at Gram Niladhari (GN) Division level and registered with the Social Services in order to provide a structure for mutual collaboration and support that could continue beyond the project. The second was the identification and motivation of disabled people interested in working - many for the first time - before supporting them to achieve this through employment or self-employment.

Community mobilisation and group formation

With a functioning social welfare system providing different grants and access to other services for people living below the poverty line or considered vulnerable in Sri Lanka, there is an incentive for people to register with the local government. Having made initial visits to local authorities including the District Social Services Office, the Grama Niladhari (head of the GN Division) and other community leaders to introduce the project aims and objectives, the CBTD team were given lists of disabled people in each GN Division who had registered with the Social Services. These were then used as the basis for a house to house survey in each GN Division to identify disabled people living in the area, again to introduce them to the project, but also augment those lists by adding those who had not yet registered.

The next step was **community consultation**. Disabled people and family members identified through the survey and community leaders were then invited to a half-day workshop which provided a more detailed introduction to the project rationale and aims. Participants who felt the project was relevant and of interest were then encouraged to start an informal SHG with other attendees living nearby. Operating in an area where communities had become used to hand-outs in the wake of post-tsunami and post-conflict interventions, this was not an easy process with high levels of expectation and dependency that needed to be overcome. In the first year, a sizeable number of those attending community consultations decided not to join local groups or dropped out when it became clear they would not receive any hand-outs.

For those disabled people and family members who decided to start an informal SHG in their neighbourhood, CBTD then provided capacity building support that included how to organise meetings, prepare an agenda, chair and facilitate meetings to ensure active participation, agree decisions, keep records and maintain an attendance register. After two months, informal SHGs in the same GN Division were encouraged to merge into a single CBO so that they could more easily be provided with further support on a regular basis.

Identification and motivation of disabled people

Household expenditure monitoring was introduced for individual members of informal SHGs and had a dual purpose. It enabled the project to establish a baseline for current household income and at the same time helped individual members understand household income and expenditure flows as a basis for discussions about increasing income. In the majority of cases, gaps between expenditure and income were identified, thereby generating discussions on reducing expenditure or more commonly, increasing income and from that, how the disabled person might be able to contribute (or contribute more). The process also enabled the project to identify those who might be suitable for self-employment - those who rapidly acquired the ability to understand, analyse and budget household expenditure.

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Project Findings and Experience

Barriers to Participation

Not all disabled people identified were interested and/or able to take up some form of work and only around half of those identified were considered viable prospects. In a few cases, this was down to severe or multiple impairments that made working unrealistic.

Lack of family support

However, in most cases it was either over-protective parents unwilling to let their son or daughter be exposed to the outside world, or an inability to consider them capable of working.

In some cases, disabled people who were keen to work faced outright opposition or a lack of support from their families which proved to be a major barrier if the disabled person later encountered financial problems or other difficulties when working or became demotivated. Without family support, several stopped working when problems arose, highlighting how critical it is to not only support the disabled individual into work, but also secure the support and understanding of at least one key family member.

Overcoming barriers

Several members of the CBTD team became adept at being able to make rapid assessments about who they should most effectively invest their time. This was based on criteria such as those with realistic ideas on what they could and wanted to do that was linked to something they had previous experience of, or close contact with. The team also became more strategic about who they worked with, starting with disabled people with minor impairments willing and able to start working immediately.

Working in this manner allowed the team to grow in confidence before tackling more challenging cases.

Employment opportunities

The project estimated that 60% of disabled people supported into work would be through employment since opportunities are available and earnings higher. However, only 27% of disabled people eventually went into employment with 73% working on a self-employed basis. Most people who wanted or needed to be home-based such as people with mobility issues and/or domestic responsibilities - particularly women and mothers - opted for self-employment, often selling fruit, vegetables and other consumable items.



SUPPORTING DISABLED PEOPLE INTO SELF-EMPLOYMENT

Self-employment gives the individual more control over the work they partake in, and offers more flexibility in schedules and working routines. However running your own business is not something everyone can do.

A successful business requires someone entrepreneurial at the helm. Not everyone will be a natural entrepreneur – some will have to acquire these characteristics.

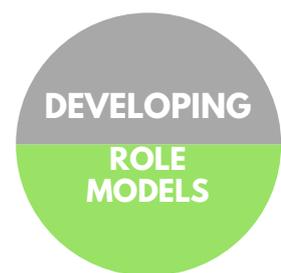
Those who are not entrepreneurial by nature will require business development support to achieve this and even then, not everyone will be suited to self-employment. Favourable conditions such as wealth and assets, a business background within the family and motivational role models can encourage some people to engage in self-employment.

While some may think this is impossible for a disabled person, evidence from both our projects with NUDIPU & CBTD is that there are born entrepreneurs within the disabled community as elsewhere and providing additional assistance can help them unleash their potential.

Once a person expresses interest in entering self-employment and it seems viable option, projects need to help support individuals to establish this business.

We have identified 5 different ways in which support should be offered to those disabled people striving to set up their own business. Which unsurprisingly, are common to many other people aiming to set up their own business.

The next few pages will breakdown each of these options and highlight ways in which we found them successful in our projects.



SUPPORTING DISABLED PEOPLE INTO SELF-EMPLOYMENT

GENERATING BUSINESS IDEAS

First Steps:

Once a disabled person expresses an interest to work and earn an income, the first step is the generation of business ideas and selection of viable options by helping them identify their skills, interests, experience and resources that they can draw upon, as well as other opportunities within their environment they can exploit. Any skills or capacity gaps that may need to be addressed should also be identified at this stage

However, developing and selecting the most appropriate option(s) should not only be based upon the individual's skills and interests, but also in terms of a thorough market analysis. Individuals should be discouraged from entering a business whose market is saturated and encouraged to trade in products or services that are marketable.

Questions to Consider:

Are there any gaps in the local market that can be exploited?

Is there sufficient demand for the product or service?

Is there reliable access to raw materials?

Are there opportunities for value addition to existing products or services?

Are there any relevant government regulations that might impact upon their idea - positively or negatively?

Other Considerations:

At this stage, the disabled person also needs to be supported to think whether their impairment will place any constraints or limitations on their ideas, and if so, how these might be overcome. For someone with a physical or visual impairment, access might be an issue while for someone with a speech/hearing or intellectual impairment, communication may be a barrier. Other factors to explore at this stage would be the need for any adaptations to the workplace, equipment and tools used, or whether different items might be necessary or an assistant required.

Small-scale business ideas might include growing horticultural crops for consumption and sale, running a small kiosk, poultry keeping, pig rearing, bee keeping, tailoring, mobile phone charging and repairs, selling paraffin or second hand clothes, or running a hairdressing salon or barber's shop. These are only a few suggestions, there are many more.

SUPPORTING DISABLED PEOPLE INTO SELF-EMPLOYMENT BUSINESS COUNSELLING

It can help recipients gain support in deciding whether or how to start, improve, diversify or expand an enterprise. It can also help people overcome problems within existing businesses.

The Purpose

The emphasis is on encouraging clients to make their own decisions based on their own assessment of what the “problem(s)” might be, aided by awareness and information provided by the counsellor about different options. From the client’s perspective, the purpose of counselling is to seek help in deciding whether or how to start, improve, diversify or expand an enterprise or overcome a problem in an existing business. For the counsellor, the aim is to increase incomes and employment.

Counselling enables people to share and discuss particular issues or circumstances they are facing and how these might be addressed, resolved or coped with and in so doing, increase self-esteem by building confidence. Business counselling supports people to identify potential solutions to their current economic situation and from that, develop a clear plan on what they would like to do and how this might be achieved. For disabled people, business counselling may be a longer process, particularly if the person has not worked before and has no previous work nor “real life” experience. Although the process may take considerable time and over several sessions, it is critical to ensure that any plans that emerge have been thoroughly considered, are realistic and viable.

Areas for discussion include who their customers, competitors and collaborators will be.

Understanding the basics of business planning and management such as start-up costs, recording income, expenditure, profit, loss, working capital and the importance of savings and reinvestment are essential, as is knowing what resources can be called upon to start, maintain and grow their business idea. By the end of the process, the client should have an individually tailored plan and budget of their start-up costs, with projections for income, expenditure, profit and working capital as well as plans for savings, reinvestment and any repayments on loans that may be required. The business plan not only enables the new entrepreneur to monitor their progress, but also forms the basis of any application for support from financial service providers. Disabled entrepreneurs are particularly encouraged to involve family members in enterprise planning and management from the beginning in order to build their support and understanding.

For those clients who are already in business, a thorough analysis of the enterprise is conducted to help them assess its rate of return and suitability in relation to the needs of the client’s household and lifestyle. If the business is found to be viable, the client is assisted to establish and introduce proper mechanisms for business expansion. If the business is found unsuitable, the client is taken through the process of new business idea generation.

DEVELOPING ROLE MODELS

The Purpose

Disabled people are more likely to be influenced by another disabled person who is a successful entrepreneur than a non-disabled person and as such, the development of peer role models can be an effective strategy. Having conducted a general assessment of all disabled entrepreneurs, those with particularly successful businesses or unique experiences are then identified and trained as role models. Exchange visits can then be organised for disabled role models to meet with individual members, existing businesses, informal SHGs and CBOs to encourage and inspire others.

SUPPORTING DISABLED PEOPLE INTO SELF-EMPLOYMENT MARKETING SUPPORT

Market analysis and marketing links closely with business counselling and can be divided into six areas:

Collection of market information: Acquiring an in-depth understanding of existing and potential customers in order to establish their needs and expectations in terms of quality and price as well as likely levels of demand in order to assess quantities.

Pricing/promotion strategies and channels of distribution: An understanding of customer characteristics helps business people design suitable pricing and promotional strategies and identify less costly but effective channels of product distribution. This is useful in helping entrepreneurs enhance customer attraction and retention, leading to increased sales and profits.

Improving customer care: Through training in marketing, business counselling and advisory services, entrepreneurs develop an understanding of the importance of customer care. Entrepreneurs are trained to treat customers with courtesy, to extend manageable credit facilities and encourage them to buy more.

Value addition: Value addition activities can give a competitive edge. This involves adding a unique feature to the business, product or service that is different from others. For example, an entrepreneur operating a food kiosk might provide warm water for washing hands or a free fruit salad after a meal, with the cost factored into the main meal.

Conducting business clinics: Traders dealing in similar products are brought together to discuss and address issues affecting their businesses or share experiences that help improve their trade. In this way, entrepreneurs generate and gain practical solutions from others on how to address challenges facing their business.

Marketing organisation and direct market linkages: Entrepreneurs are organised into marketing groups for bulking purposes which facilitates increased production and quantity. With bigger quantities, businesses can achieve substantial reductions in the costs of transport and distribution through greater collective bargaining power.

RESOURCE MOBILISATION

All business start-ups and expansion of existing enterprises require resource inputs. For disabled people, it can be particularly challenging to access sufficient financial and material resources and to address this, three forms of resource mobilisation were identified:

Converting household resources into business resources: Through business counselling, beneficiaries are made aware of how they can convert some of their existing assets such as livestock, land, trees or water reserves into business resources that can help generate income and be reinvested to start-up other enterprises.

Group saving and loan funds: Beneficiaries are encouraged to establish and participate in group saving and lending schemes. Members agree to contribute a minimum weekly or monthly amount based upon the poorest members' ability to save.

While the group may allow members to save different amounts, some groups also have a maximum amount to avoid any distortion or tension. Members are encouraged to use loans to invest in new or existing enterprises by ensuring that the terms and conditions for accessing loans are friendly.

Linking disabled people to microfinance institutions for credit facilities: For start-up capital, disabled people can be linked to financial service providers using business plans developed during the business counselling process, enabling them to establish or expand their business.

Organisations Details

APT Action on Poverty

Action on Poverty has 30 years' experience working to improve the livelihoods of the most vulnerable people in some of the poorest regions of the world. They have worked extensively with marginalised groups in Sub Saharan Africa and South Asia. They strongly believe in creating a lasting and sustainable difference that really empowers our beneficiaries to become independent of our help.

<http://aptuk.org.uk/>

National Union of Disabled People in Uganda (NUDIPU)

NUDIPU exists to promote the equalisation of opportunities and active participation of people with disabilities (PWDs) in mainstream development processes. They do this through participation in policy planning, capacity building, awareness enhancement and resource mobilisation. NUDIPU believe that the position of disabled people in society is a human and civil rights issue and that society must be changed to allow our full inclusion.

<http://www.nudipu.org/>

Community Based Technology Developers (CBTD – Sri Lanka)

CBTD is registered as a non profit sharing company with the Registrar of Companies. They are striving to establish entrepreneurial culture among the most vulnerable communities in Sri Lanka to get their contribution for the social and economic development of the country.

<http://www.cbtdsl.org/>