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ACTION ON POVERTY

**COMMUNITY BASED TECHNOLOGY DEVELOPERS (CBTD), SRI
LANKA**

NATIONAL UNION OF DISABLED PEOPLE OF UGANDA (NUDIPU)

**A GUIDE TO BUILDING THE CAPACITY OF DISABLED PEOPLE WITH
DIFFERENT IMPAIRMENTS**

TO SECURE A LIVELIHOOD THROUGH EMPLOYMENT

AND SELF-EMPLOYMENT



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INTRODUCTION

A livelihood is the means by which individuals and households secure and maintain access to the resources necessary to ensure their immediate and long-term survival. A livelihood is sustainable when it can cope with, and recover from, stresses and shocks and maintain or enhance its capabilities, assets and entitlements both now and in the future, while not undermining the natural resource base. Successful enterprises provide sustainable livelihoods and secure economic returns to enable disabled people to regain their self-esteem, re-route themselves to a productive path, and continue to enjoy improved livelihoods.

Disabled people who have been marginalised and excluded often lack social and economic power and face other situations and challenges that require additional and/or alternative interventions. This guide aims to highlight some of those issues and suggest ways of overcoming these. While many of techniques and practices described to motivate and support disabled people into work are the same as those for non-disabled people, some have been adapted to address the specific circumstances and situations of disabled women and men with common impairments - speech and hearing, visual, physical/mobility and intellectual.

APT Action on Poverty is a UK-based charity that works to reduce the poverty of marginalised and vulnerable people in Africa and Sri Lanka by working with our partners to increase opportunities for employment and income generation. 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 for themselves. 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. Our target groups include disabled people, people living with HIV/AIDS and vulnerable women as well as people facing harsh environmental conditions, or rebuilding their lives following conflict or natural disasters.

From 2000 to 2008, Action on Poverty partnered with the **National Union of Disabled Persons of Uganda (NUDIPU)** to implement two four-year projects funded by the UK Government's Department for International Development (DFID) designed to demonstrate that disabled people are trainable, employable and capable of starting and running their own businesses, borrowing and repaying loans. The purpose of both the original pilot project (2000-04) and follow up "Business Development Support" project (2004-08) in northern Uganda was to generate evidence with which to persuade, convince and encourage other organisations working on livelihoods issues, enterprise development and microfinance to include disabled people within their programmes. Over the course of the second project, 400 disabled people were trained - mainly through informal apprenticeships (enterprise based training) at existing small businesses - and 250 of these secured employment or started their own businesses. The process of how NUDIPU supported disabled people into work, most of them for the first time, was documented in a manual produced by Action on Poverty and NUDIPA in 2008 "*Building the Capacity of People with Disability in Northern Uganda to Access their Livelihoods: A Handbook for Disability Advocates and Practitioners.*"

Community Based Technology Developers (CBTD) is a Sri Lankan business development support organisation working with disadvantaged people, communities, Community Based Organisations (CBOs) and enterprises. Between 2005-10 and in partnership with Action on Poverty, CBTD led a consortium of local organisations in southern Sri Lanka in a DFID-funded project to empower disabled people to access or improve their livelihoods. This was followed by a second project between 2012-16 supported by Big Lottery Fund. While the overall aim of the “Reaching Disabled People in Sri Lanka” project was to reduce discrimination and poverty among 2,200 disabled women and men in post-conflict eastern Sri Lanka through participation in reconstruction and economic recovery programmes, a key outcome was to support 500 disabled people into employment or self-employment, 60% of whom would earn at least LKR5,000 (GBP25) per month.

Working in five Divisional Secretariat (DS) Divisions in each of Trincomalee and Batticaloa Districts, the project ultimately enabled 2,169 disabled people to participate in social and economic activities through membership of 374 informal self-help groups (SHGs), CBOs and Disabled People’s Organisations (DPOs). In all, 524 disabled people (44% women) secured employment or self-employment (60% of them earning over LKR5,000), actively demonstrating their trainability, employability and business skills, with 75 groomed as active role models to inspire others. In so doing, the project enabled disabled women and men to develop livelihood skills to lift themselves out of poverty, access services and entitlements, exercise their human rights and challenge negative attitudes.

While one major difference between the NUDIPU and CBTD projects was the differing contexts - East Africa and South Asia - another was that whereas a large majority (75%) of the 400 disabled people trained and/or supported into work in Uganda were men with physical (mobility) impairments, the Sri Lankan project achieved a much greater diversity of beneficiaries. Of the 524 disabled people supported into work, 44% were female and only 45% were physically impaired. Of the remaining 55%, 21% had speech and/or hearing impairments, 12% had intellectual impairments, 11% had visual impairments, 9% had mental health problems and 2% had multiple impairments. With Sri Lanka’s last disability census estimating that 20% of the disabled population had speech and/or hearing impairments and 9% were intellectually impaired, the CBTD project reached numbers that were over and above the national average.

For many organisations and projects working with disabled people in general rather than targeting specific impairments - and not just within livelihoods - the majority of beneficiaries reached are usually men with physical/mobility impairments as the most visible, vocal and easiest to reach - gender inequality is not unique to the non-disabled population. Further, working with people who have speech/hearing, visual and intellectual impairments requires greater effort in first reaching and communicating with them, and then encouraging and persuading individuals, their families, trainers, employers and financial services to support them into working and earning an income - usually for the first time. CBTD chose not to take the easy option of achieving their targets by working with those easiest to reach but instead made a conscious effort to focus on the most marginalised and excluded of disabled women and men and were highly successful in this.

Although the Action on Poverty-NUDIPU manual was a tool to encourage and enable organisations and individuals to support disabled people into work, it inevitably mirrored project experience with little information on engaging with the full diversity of the disabled population. CBTD's experiences and successes in working with both disabled men and women with a broader range of common impairments therefore presents an opportunity to complement the earlier manual by not only providing information and guidelines on supporting disabled people into work in a South Asian context, but also engaging with and supporting disabled women and men with speech/hearing, visual and intellectual impairments as well as those with physical impairments.

This guide is not intended to replace the NUDIPU handbook. Many of the techniques and practices to encourage and support disabled people into employment or self-employment are common to all disabled people and there is no need to replicate this. However, working with disabled women and disabled people with different impairments does call for additional and different factors and circumstances to be taken into consideration, and with that, other techniques and practices to be deployed. As such, this guide seeks to build upon the information, advice and experience from Uganda by providing more detailed and in-depth information from Sri Lanka on how to achieve greater diversity among your disabled beneficiaries. It has also incorporated relevant experience and learning from projects working with people living with HIV/AIDS in Kenya from our long standing partnership with Rural Education and Economic Enhancement Programme (REEP).

This guide is intended to be a practical handbook for organisations working in the disability movement, disability sector and livelihoods sector on how to build the capacity of disabled women and men with different impairments, and enable them to develop and secure their own livelihoods based upon the experiences, successes and learning of Action on Poverty, CBTD, NUDIPU and REEP. 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 microfinance opportunities as everyone else.

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. And 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.

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?

Turning someone from being unproductive and dependent on household, state and/or community resources into a producer capable of buying, using and consuming other goods and services and contributing to the economy wherever possible is an obvious solution. Surely it is a socio-economic imperative to include disabled people in enterprise development and enable them to achieve sustainable livelihoods?

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

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?

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. Hearing impaired people may be left out if they don't receive the message due to communications barriers. Wheelchair users, people with other mobility issues and visually impaired people may be unable to access the venue. Family attitudes may contribute to the exclusion of people with intellectual impairments. 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. This process may also generate recommendations from the community.

Engaging with disabled women and men with different impairments calls for diversity and creativity in the development and use of communication techniques and any Information, Education and Communication (IEC) materials to be used. Both the most common forms of alternative formats - Braille and Sign Language - have limitations: only 40% of visually impaired people use Braille (and the number is declining) while only around 5% of deaf people know Sign Language. Large print versions and CDs are alternatives to Braille but be aware that not all blind people may be able to afford the equipment to make use of these. Descriptions of any posters or PowerPoint presentations used, tactile charts, full-scale replicas and allowing people to feel objects are other methods of ensuring better communication with visually impaired people. Use of captioning, mime and/or a family

member or friend familiar with an individual deaf person's own form of gestures can improve communication with deaf people who cannot lip read. Use of simple terms, repetition, pictures and photographs are helpful in enabling people with intellectual impairment to understand.

People with speech and hearing impairments

Deaf and hearing impaired people are generally excluded from everyday life because people are not aware they are deaf - you cannot tell by looking. Since ability to communicate is the most important factor in the acquisition of knowledge, there are particular considerations in terms of deaf and hearing impaired people. 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.

The majority of deaf children do not go to school and as such, illiteracy levels may be very high, certainly higher than non-disabled children of the same age. For deaf children who have attended regular school, teachers are usually not given adequate training, time or resources to communicate effectively and as a result, much of the curriculum passes them by. Although some hearing impaired children attend schools with specialist training and facilities for deaf children, in most cases, these only go up to 7th Standard. The ability to learn effectively - in any subject - is dependent upon the communication skills between teacher and student.

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 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.

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.

People with visual impairments

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.

Tactile charts are simple to make by affixing different widths of string around outlines and other details, meaning that these posters can still be used for sighted or mixed audiences.

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 website 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.

People with physical/mobility impairments

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. As such, key factors to consider are location and access. 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.

People with intellectual impairments

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. The key is simple language and patience.

Disabled women

Exclusion and marginalisation on the basis of sex and impairment are two of the most common forms of discrimination, meaning that many disabled women face the impact of double discrimination. 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.

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 woman 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!

HOW DIFFERENT IMPAIRMENTS CAN IMPACT UPON EMPLOYMENT AND SELF-EMPLOYMENT CHOICES

Hearing impaired people in employment and self-employment

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!

Basic communication with hearing impaired people is actually a lot easier than many people think or realise. Gestures and facial expressions are the most natural forms of communication, used between parents and babies as well as between two people do not share a common language. Since most practical training is visual, most hearing impaired people can learn a skill by observing and practising in the same way as everyone else. While knowing Sign Language is undoubtedly an advantage (as long as the hearing impaired person also knows Sign), simple gestures and miming - complemented by written notes for any essential detail - can convey all but the most complicated information. When more complex communication is required - such as to deal with a personnel matter, develop a business plan or apply for a loan - asking a family member or friend who is able to communicate more effectively for support can help. Hearing impaired people can also communicate with customers as long as they are aware they are deaf. When dealing with new customers or potential clients visiting for the first time, the hearing impaired person should be encouraged to make them aware of their impairment.

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 such as stringing chairs or as masseurs. Clearly, they have an advantage in this respect and one organisation in Bangalore, India - Association of People with Disabilities - has trained over 300 visually impaired in horticulture for example. 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.

Travelling to and from a regular workplace may require some assistance from a sighted assistant (usually a relative), while the workplace requires no specific adaptations once the visually impaired person is familiar with the layout. 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. If he or she has not received this training and wishes to move around without a sighted assistant, Orientation and Mobility 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.

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.

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.

Intellectually impaired people in employment and self-employment

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.

SUPPORTING DISABLED PEOPLE INTO WORK - THE CBTD PROCESS AND EXPERIENCE

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 *Gram 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. This was an extended strategy that began by asking disabled people and/or family members to record all daily, weekly and subsequently monthly household expenditure and categorise this into different areas before income was then introduced into the discussion through questions of how households cover their monthly expenditure.

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.

CBTD learning and experience

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. 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. Whether that reticence came from the disabled individual or a family member, one approach successfully used to overcome this was getting families to think about the need to make the disabled person as independent as possible so that they can manage for themselves after their parents have died. 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.

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. This not only gave CBTD staff the confidence to begin working with people with more challenging attitudes and/or impairments, but increased visibility of disabled people in work motivated other disabled people and influenced potential employers, making the work easier.

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.

With one national garment company actively promoting employment of disabled people, these were seen as a key source of employment and with entry level monthly salaries of LKR8,000 (GBP40) well paid and secure employment. However, this proved less successful than hoped for and although around 50 disabled women were placed at two local factories and more distant workshops near Colombo over the course of the project, only around 20 women have continued in this employment. Many of those who initially moved outside the project area subsequently returned home citing loneliness and/or family pressure, while many more - who had not worked previously - simply preferred more flexible and less demanding working arrangements. While it was not difficult to persuade employers to hire disabled people in more formal employment, the bigger challenge was preparing disabled people who had not worked before - being expected to

turn up every day on time and at the same time and work throughout the day with minimal breaks. The learning was the need to fully prepare individuals working for the first time of the realities of regular and strict working routines and again, the need to ensure the full support of at least one key family member.

EMPLOYMENT OR SELF-EMPLOYMENT?

The decision whether a disabled person should take up employment or self-employment will depend upon a range of factors. 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. 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.

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 SELF-EMPLOYMENT

Generating business ideas

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. Will there be sufficient demand for the product or service? Are there any gaps in the local market for particular services or products that can be exploited? Are there opportunities for value addition to existing products or services? What about reliable access to raw materials? Where might they work from? Are there any relevant government regulations that might impact upon their idea - positively or negatively? Working with the prospective beneficiary, a few viable business ideas may then be developed before he/she is asked to prioritise the one they wish to pursue and an operational plan of action then developed.

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.

Business counselling

Business counselling aims to help a client make decisions about an enterprise. 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.

The business counselling process encourages the individual to consider different business ideas and assess the relevance of their skills and what further support might be required. Other 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.

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.

Developing role models

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 EMPLOYMENT - THE NUDIPU PROCESS AND EXPERIENCE

Since most disabled people will not have the necessary skills to secure employment straight away, job placement schemes are less appropriate at this stage and the priority is to support disabled people in acquiring the skills for employment. 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. One way of initiating this is to conduct a survey of local businesses and service providers who are open to working with disabled people as trainers, employers and microfinance clients. Another is to hold a meeting with potential trainers and employers to discuss the need to support disabled people into work and how they might help with this. Having secured expressions of interest and offers of support, an assessment of their suitability, commitment and reliability is essential, as is a discussion and agreement on terms and conditions that may include a training fee, supply of additional tools and a contribution to raw materials that trainees can practise on.

By the end of this process, a list of disabled people interested in training and starting work, and another of different stakeholders interested in supporting them such as trainers, employers, sub-contractors, NGOs/INGOs, government schemes, BDS providers and microfinance agencies should be developed. The next step will be matching disabled people with trainers based upon mutual interests and professions as well as proximity to the disabled person's home.

Placing disabled people in enterprise based training

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. Since many business will not have previous experience of training or employing disabled people, it is essential to assess the training site in terms of accessibility. For instance, if the workplace is not on the ground floor or in an area difficult to access on foot, a wheelchair user or someone using crutches will not be able to reach it. 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).

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. In some cases, the trainer may come forward to offer employment if they have been satisfied with their work, while others may find work through their own family and community networks. 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 be identified by project staff going shop to shop in towns, finding out what vacancies exist, what skills and experience are required, and whether those enterprises would be interested to interview disabled people referred by the organisation. Having earlier registered the skills, experience and interest of disabled people, the project then matches those considered suitable with the potential employer's requirements and passes on these details to the employer to interview and make their own decision. Once referred however, it is made clear to both parties that the project's only role is to bring the two together and that any future issues are entirely a matter between employer and employee.

Others may be confident enough to start their own business venture or go into partnership with a friend or a family member. If so, this is the stage where BDS providers and MFIs that have been identified should be involved. BDS providers should be able to help trainees develop a realistic business plan, while MFIs can help them initiate savings and later access credit based on the business plan they develop. Local Government and/or NGO programmes for livelihoods assistance may also be able to assist disabled people interested in starting their own business.

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

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. At the same time, 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.

Disabled people starting and expanding their own businesses

Having worked for some time either on a self-employment basis or employed with a local business, some disabled people may wish to move into the small or micro-enterprise sector or expand their existing business by diversifying their products or services, recruiting additional staff or opening up new and larger outlets in response to market demand. While reinvesting their profits or savings may be one source, others may require larger loans to achieve this.

By this stage, many disabled entrepreneurs are effectively independent of the organisations and supporters who helped them reach this level. On the other hand, they may become inter-dependent through new business relationships with suppliers of raw materials, traders, brokers and employees. While some may think this is impossible for a disabled person, the evidence is that there are born entrepreneurs within the disabled community as elsewhere and providing additional assistance can help them unleash their potential.

SELECTED CASE STUDIES FROM CBTD IN SRI LANKA

Musmiya Iqbal 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. She bought some jewellery and then opened a joint bank account in August and has saved 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.

Mohammed Safan 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 every month which goes directly into his son's own bank account.

Priyalakshmi, a **physically impaired woman** from Koralai Pattu started her own fish drying business, most of which she buys from her father who is a fisherman. Before that, she wasn't doing anything, but was inspired by CBTD. Her father taught her how to dry fish which she now sells from home to neighbours or mobile sellers. She makes between LKR5-10K per month for all but two months during the monsoon when the seas are too rough. For Priyalakshmi, the big change is having money for herself and her children and the independence this gives her. Previously her husband (who works in Saudi Arabia) and father both used to grumble whenever she asked them for money, but both are now very supportive and seem more willing to give her money when she asks now that they see her working herself.

Shah Jehan from Seruvila **uses a wheelchair** and had only ever begged for a living before. Initially, he wasn't interested to work as he felt he made enough money from begging, but after a few meetings with the project team, he and wife decided he should try something else. He first tried buying vegetables from other people's gardens and then selling these from the roadside, but this was unsuccessful. He then decided to try selling different items such as biscuits, peanuts and snacks from home, again with little success. CBTD then suggested he try basing himself at a more public place near to the hospital and bus stand and this has proved to be very successful. Whereas in the past he used to buy small bags of peanuts to sell, he now bulk buys one or two kilos at a time and bags them up himself, which means his expenditure has reduced. Shah Jehan's average daily sales are around LKR420, making LKR2,520 a week or over LKR10K a month.

Masilamani, a **physically impaired man** from Koralai Pattu was encouraged by the project team to start working and launched three different businesses: poultry keeping, chilli powder and selling rice. Having started with six chickens, he now has ten and sells eggs at LKR100-150 a day, while chilli powder earns him LKR100 a day on average, and rice brings him a further LKR200 daily. On average, Masilamani generates around LKR400-450 a day. As well as inspiring and enabling him to start, Masilamani said CBTD's main role was to teach him how to monitor his income and expenditure.

Abdul Raheem from Kinniya is an **intellectually impaired man**, married to a visually impaired woman who has worked as a cleaner in a restaurant in Kinniya since August 2015. Originally, Faris had helped him get employment as a cleaner in a flour mill, but after he was unable to provide the necessary medical and police report, he had to leave after only one month. Then he got his own job as a cleaner in a garage for two months on LKR150 a day and asked Faris to help him get an increase to his salary. When this was not possible, Faris help Abdul Raheem find a job at the restaurant where he now earns LKR400 a day, working from 0630-1900 with breakfast and lunch provided, as well as LKR500 a month for medication. For the owner, it was the first time he had employed a disabled person and he was satisfied with Abdul Raheem's progress.

Bahardeen Jabar Hira from Muttur had **mental health problems** after her husband left her. Before that, she was not working as first her husband and then her mother looked after her. However, at the project's encouragement, Bahardeen started preparing and selling breakfast meals to order in the village 3-4 days a week. She borrowed LKR5K from neighbours to buy baskets and cooking utensils which she has now repaid and gets her ingredients on credit every day which she repays at the end of the same day or the next day. On average she spends LKR500 a day on ingredients and earns LKR600. Since then, she has also started a poultry business, buying 15 hens of an improved variety whose eggs, meat and live birds fetch a higher price. The chickens cost her LKR10K which she managed with a further LKR5K loan from a neighbour that she is still repaying, with the rest coming from the earnings of her breakfast business. Bahardeen plans to sell eggs in the first instance and once her birds start laying in another six weeks, she expects to get around 20 eggs a day which she will sell at LKR18 each rather than the standard LKR20 to get a foothold in the market.