A Guide to Building the Capacity of Disabled People to Enhance their Livelihoods

Contents of this Guide

The Aim of this Guide

The contents of this guide aim to highlight ways to alleviate restrictions and limitations places on PWD inclusion and accessibility. It looks into the specifics enhancing the opportunities for disabled men and women with a wide range of disabilities.

- At Action on Poverty we have previously partnered with the National Union of disabled people of Uganda (NUDIPU).
- A disability inclusion manual was provided as a result of this partnership.
- More recently we have partnered with the Community Based Technology Developers (CBTD) in Sri Lanka. In comparison this work was more effective in reaching a greater variation of people with disabilities and there was a wider range of impairments included.
- This guide is 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.

There is a more detailed paper to accompany this guide and it can be found on our website. For more information on the work of these organisations please visit their websites through the logo links on this page.

THERE ARE AN ESTIMATED ONE BILLION DISABLED PEOPLE WORLDWIDE

80% OF THESE PEOPLE LIVE IN DEVELOPING COUNTRIES

http://www.who.int/disabilities/world_report/2011/report/en/

Disability Inclusion in the Developing World

People with disabilities living in developing countries are often the poorest of the poor.

They are often socially excluded and face discrimination because of their impairments

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.

People are excluded from life events, access to basic human rights. They are less able to access education, skills training and employment.

These factors mean people with disabilities are often viewed as a burden and less respected.

The Disability – Poverty Circle

Disability and Poverty fuel each other creating a cycle that is hard to escape

Including a variety of 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 microfinance opportunities as everyone else.

Disability in Sri Lanka

Our project with CBTD aimed to empower disabled people to access or improve their livelihoods, and reduce the amount discrimination and poverty among those with disabilities.

Unemployment rates of those with a disability averaged 85% in Sri Lanka

- Ministry of Social Welfare, 2003

Among those disabled people that can access work 66% live below the Poverty Line ($1 a day)

Only 41% of disabled people were accessing welfare payments ($1-3 per month)

87% of PWD that worked had a household income less than $2 a day

51% lost earnings because of a disabled family member

53% of families have incurred extra costs because of a disabled family member

Success of our project in Sri Lanka

Project aimed to support 500 disabled people into employment or self-employment

524 gained employment or self-employment

60% were earning least LKR5,000 a month (£25)

Diversity of impairments were included in this project, allowing for a more comprehensive approach

Success of our project in Sri Lanka

Diversity of impairments included

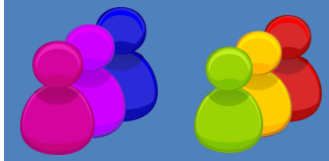
45% physically impaired

12% intellectually impaired

11% visually impaired

9% had mental health diagnosis'

2% had multiple impairments



Engaging with people with different impairments

The Problem: Different impairments effect peoples ability to be included in different ways. The solution is not universal. The Ability to receive, digest and understand information differs depending on the impairment someone has. Understanding this variation and preparing for it is key to succeed in positively including these people.

The Solution: There is no universal way to solve this problem this guide is broken down into the different and specific ways each variation of impairment should be considered.

The following sections focus on the different impairments of disabled people and how to engage them in employment or enterprise at a practical level, rather than the techniques for better inclusion through legal frameworks and wider awareness raising. Whilst this guide does not discuss the latter it is important to note that these techniques could also have a significant impact.

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.

Key Solutions: Adapt how employers would interact with employees.

Gestures and facial expressions are most common form of non-lingual communication

Use of visual aids. Allow employees to be taught through observation

Sign Language can be effective if both the employer and impaired person knows sign

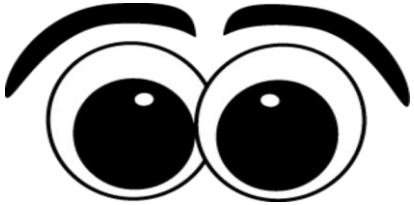
Ask family members or friends who can communicate more effectively for support when more complex issues arise.

People with Speech and hearing impairments

How this effects employability: They are often physically fully able to work but are restricted by their limitations in acquiring the knowledge they need. The sort of work they pursue then becomes dependant on their own interests, skills, and resources.

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.

People with Visual impairments



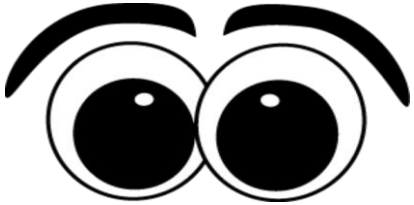
The Problem: Living with a visual impairment can be quite isolating. Accessibility in gaining information from printed literature or practical demonstrations becomes restricted. This kind of impairment can also lead to heightened dependency.

How this effects employability: Traditionally visually impaired individuals have been trained in selected professions that relied on touch or feel. However, visually impaired people can work in a greater variety of roles if given the appropriate basic training.

Key Solutions: Printed material can be easily converted into audio-visual formats with descriptive narrative – but not everyone in developing environments will be able to afford the equipment to access these. Transforming printed word to spoken word is a cheaper alternative but care would be needed to ensure clarity and accuracy. It's Important to note that only 40% of visually impaired people know Braille.

Again customer facing roles can be accessed –most countries have notes and coins of different sizes for different values, so there is no reason why a visually impaired person cannot handle money.

People with Visual impairments



How this effects employability

Workplace environments

Travelling to and from a workplace may require assistance.

Workplaces may need to make some adaptions in layout.

Orientation and Mobility training could be offered to individuals using a white cane.

This training allows them to orientate themselves in new surroundings and navigate more independently.

Projects could link to local schools, or centres for the blind to offer this training to employees.

Some individuals may prefer to work from home or seek work in familiar surroundings.

People with Physical or Mobility impairments

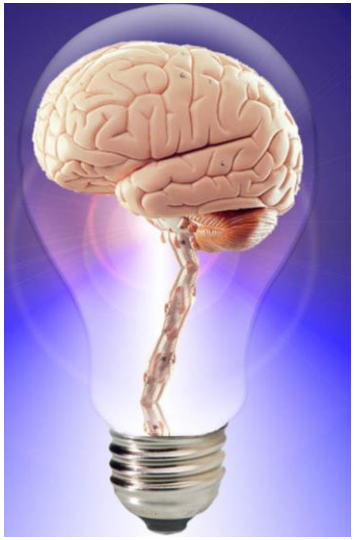
The Problem: Individuals who have these kinds of impairments tend to struggle more with access and performing some tasks. The amount of exclusion they face tends to correlate with the severity of their impairment.

How this effects employability: Again this is dependant on the severity of the impairment. If adaptions are made to access, workplaces and if needed, equipment to consider a individuals impairments then their exclusion will be alleviated.

Key Solutions: Location and access to meeting points needs to be considered in any project seeking inclusivity. 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.

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

People with intellectual impairments

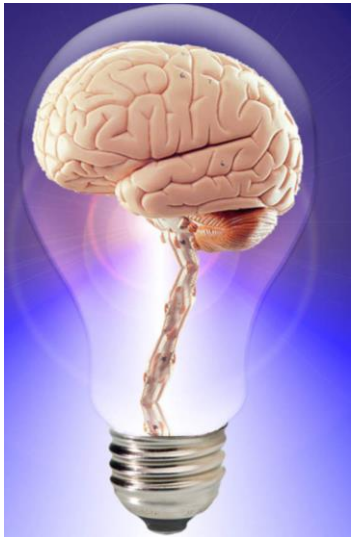


The Problem: Tackling intellectual impairments is probably the most overlooked type of disability in the developing setting. Intellectual impairment is a spectrum so there is not one universal restriction on solution. The problem lies with lack of knowledge and education on how to train, teach and effectively communicate with these people.

How this effects employability: People with Intellectual impairments are vulnerable in certain situations. They can often struggle with:

- Poor Impulse control
- Limited social skills and interaction
- Cognitive restrictions
- Making decisions
- Retaining information
- Short attention spans

People with intellectual impairments



Key Solutions: The key is understanding the specific implications of an individuals 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.

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.

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: Many disabled women live sheltered lives, being kept at home for 'protection.' This is often linked with embarrassment attached to their impairments. Many disabled women therefore have also not had the chance to acquire education, social and/or vocational skills.

These women will have diminished self confidence

Counselling should be considered in attempts to alleviate this

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

Key Solutions: Primarily work needs to focus on persuading both the disabled women and their family that they can and should be trained. Showing people that disabled women should have the opportunity to earn may be the greatest barrier.

Employment or Self-employment?

There is not a universal answer to this choice.

Projects aiming for greater inclusion have to consider the range of facets of this decision.

The decision whether a disabled person should pursue employment or venture into self employment is dependant on circumstances specific to the individual.

Identifying the most realistic option for an individual will depend on a combination of both considering the local environment and opportunities as well as the individual's motivation, character, skills and experience.

Employment

Many people, disabled and non-disabled, will prefer the security of employment and a regular and reliable salary. But we did identify some concerns that future projects should consider.

Our project found that a proportion of beneficiaries that secured employment further from their homes, left their roles because of loneliness, lack of support, and struggles with a work structure.

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

Projects need to ensure they fully prepare individuals for the realities of working routines.

Entry into employment can also depend on the individuals location. People living in more rural and remote areas have less access to formal and informal employment opportunities. For many disabled people self-employment may be the more realistic option.

Supporting Disabled People into Employment

APT Action on Poverty's experiences with different overseas partners

For more information on our work with NUDIPU please refer to the manual created from this partnership

NUDIPU – UGANDA

Job placement schemes are not always appropriate when working with disabled people – many will not have the necessary skills to secure employment straight away. The priority is to support disabled people in acquiring the skills for employment.

APT/NUDIPU's project used a system of informal apprenticeships - Enterprise Based Training (EBT) .

Disabled women and men canlearn a trade in a real life market situation.

Unlike many formal training institutions EBT don't have academic entry requirements

Training in public places means that potential employers, customers and the wider community see disabled people working.

This helps influence and convince others and change negative perceptions.

To reduce the risk of people leaving their roles NUDIPU arranged informal apprenticeships to suit individual interests and needs at work places close to their homes.

Supporting Disabled People into Employment

APT Action on Poverty's experiences with different overseas partners

NUDIPU – UGANDA

Mobilising Trainers and Employers to include disabled people

Conduct a survey of local businesses and service providers who are open to working with disabled people as trainers, employers and microfinance clients.

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.

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.

Supporting Disabled People into Employment

APT Action on Poverty's experiences with different overseas partners

NUDIPU – UGANDA

Placing disabled people in Enterprise based training (EBT)

It's important to:

- Prepare trainers for their role in the process.
- Assess trainers ability to provide the training needed.
- Assess training sites in terms of their accessibility.
- Agreements on costs and duration of training programme should be put into an Memorandum of Understanding (MoU)
- Trainers, trainees and facilitating organisations should sign MoU

Use of Entrepreneurs as trainers

They can transfers their expertise and knowledge to trainees through practical hands-on experience – but separate business management training may need to be organised.

Supporting Disabled People into Employment

APT Action on Poverty's experiences with different overseas partners

NUDIPU – UGANDA

From Training to Employment:
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.

We found that at times the trainers came forward to employ their trainees if they had been satisfied, and sometimes very impressed, with their work. In other instances people may find employment through family and community networks.

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 (our experience on this is discussed later in the document)

Supporting Disabled People into Employment

APT Action on Poverty's experiences with different overseas partners

NUDIPU – UGANDA

Disabled people accessing micro-finance:
Disabled people can often find it difficult to build up a credit history. This is often achieved by people in developing countries through joining group savings and loan scheme. Having a disability often leaves people excluded from these groups.

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.

NUDIPU met with local MFIs to share the projects aims andstart-ups that were successfully utilised and repaid. objectives to influence them to allow disabled people to take loans for business

Any concerns and issues were addressed by sharing 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

APT Action on Poverty's experiences with different overseas partners

CBTD– SRI LANKA

The process used by CBTD can be divided into two elements:

Community mobilisation and group formation

Disabled people were placed into informal self-help groups (SHGs). These were then merged into Community Based Organisations (CBOs) at *Gram Niladhari* (GN) Division level and registered with the Social Services. This provided a structure for mutual collaboration and support that could continue beyond the project.

CBTD met with district social services and community leaders to introduce the project aims and objectives. From these meetings lists of disabled people accessing social services were complied. They were used as a base to introduce people to the project, and generate interest in the work that we would be doing.

Community Consultation is vital for a projects success. Identified disabled people and their family members were invited to a half-day workshop to give more information on the project. Participants were then encouraged to start their own SHGs with other attendees that lived nearby. Communities had become used to hand-outs in the wake of the tsunami so consultation aimed to overcome **high levels of expectation and dependency.**

Supporting Disabled People into Employment

APT Action on Poverty's experiences with different overseas partners

CBTD– SRI LANKA

The process used by CBTD can be divided into two elements:

Identification and Motivation of Disabled People

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. But more commonly we found that barriers to participation came from 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.

While many people living with a disability are capable of working, without family support several stopped working. This highlights how critical it is to support the disabled individual, and also generate the support and understanding of at least one key family member. This can help ensure a project has higher levels of inclusion.

One approach that was successful in overcoming this barrier was making families see the long term benefit of working. Looking at household income and expenditure flows helped them see how allowing the disabled person to work would create more independence - so that they can manage for themselves after their parents have died.

Supporting Disabled People into Employment

APT Action on Poverty's experiences with different overseas partners

CBTD– SRI LANKA

Project

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.

Increased visibility of disabled people in work motivated other disabled people and influenced potential employers, making the work easier.

27% of disabled participants entered employment

73% of disabled participants began working on self-employment basis

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.

Supporting Disabled People into Self-Employment

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.

Generating Business Ideas

Business Counselling

Marketing Support

Resource Mobilisation

Developing role models

Generating Business Ideas

It is important to develop strong and viable business ideas with an individual.

These have to be realistic to their capabilities. So first it is key to help them identify their skills, interests, experience and resources that they can draw upon, as well as other opportunities within their environment they can exploit.

Care needs to be taken to ensure that their ideas put forward are also relevant to market needs – individuals should be discouraged from pursuing opportunities and entering business where the market is saturated.

Questions to consider:

- Is there sufficient demand for the product or service?
- Are there any gaps in the local market that can be exploited?
- 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?

Generating Business Ideas

Identification of limitations

Once a business idea has been generated and developed it is important to consider how an individuals impairment may place any constraints or limitations on their ideas, and how these might be overcome.

Are adaptations needed?

The need for any alternations to a workplace, tools and equipment should be explored at this stage. Additionally thought could go into whether an assistant may be required.

Possible business ideas that could be suggested:

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

This 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.

For disabled people counselling could become a longer process, particularly if they have never worked before, and have no previous experience.

It cannot be overlooked as a important tool in ensuring successful self-employment. It is critical to ensure that any plans that emerge have been thoroughly considered, are realistic and viable.

Counselling can aid people develop their business understanding, and should be used to develop the following:

- The basics of business planning
- A tailored plan and budget of their start up costs
- Recording income, expenditure, profit, loss etc.
- Business management skills

Business Counselling

The importance of developing business plans

Business plans will enable the new entrepreneur to monitor their progress, and 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.

Marketing Support

As previously mentioned, earlier in this guide, it is vital to understand the market in which businesses will operate.
Here we break down market analysis and support into <u>six</u> main areas which we believe are vital in supporting disabled people into self-employment.
Again these factors can apply to all those entering self-employment aren't exclusive to those with impairments

Collection of market information

Individuals should be supported in 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 & distribution channels

An understanding of customer characteristics can help entrepreneurs design suitable pricing and promotional strategies and identify less costly but effective channels of product distribution. This can be useful in helping them enhance customer attraction and retention, leading to increased sales and profits.

Improving customer care

It is important that entrepreneurs are trained to treat customers with courtesy, to extend manageable credit facilities and encourage them to buy more. This can be achieved through training in marketing, business counselling and advisory services, entrepreneurs develop and understanding of the importance of customer care.

Marketing Support

Value addition

To allow individuals to excel in their new businesses they should be encouraged to find an unique feature they could add to their service. Value addition activities can give business owners a competitive edge. 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

Developing a support system for these new entrepreneurs can help them develop confidence in business and subsequently makes it more likely they will remain in business. Traders dealing in similar products should be brought together to discuss and address issues affecting their businesses or share experiences that help improve their trade. Entrepreneurs generate and gain practical solutions from others on how to address challenges facing their business.

Marketing organisation and linkages

Entrepreneurs should be 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

For disabled people, it can be particularly challenging to access sufficient financial and material resources. To address this, three forms of resource mobilisation were identified:

Convert household resources into business resources

People pursuing self-employment should be made aware of how assets such as livestock, land, trees and water resources can be used or converted into business resources that can help generate income and be reinvested to start-up other enterprises.

Group saving and loan funds

Beneficiaries should be encouraged to establish and participate in group saving and lending schemes. By contributing a minimum monthly or weekly amount, members will be able to develop savings. 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

To gain start-up capital, disabled people could 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 living in developing countries can often lead isolated lives because of 'overprotection.' Living these sheltered lives can lead to low levels of self-esteem. They are made to feel incapable. This diminished confidence in their abilities can make it difficult for them to see themselves as businessmen or women.

Motivating the disabled person, and their family can be a difficult task. Disabled people are more likely to be influenced by another disabled person who is a successful entrepreneur rather than a non-disabled person. Because of this, the use of peer role models can be an effective strategy for practitioners to adopt.

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.

Case Studies from Sri Lanka

Musima Iqbal, speech & hearing impaired

Went to school until 18 but there was no adaptions or special support for her. She may have attended a school but she did not receive an education. Through the project she was taught how to grow crops and now tends and sells from her own family garden.

She recently sold some crops for LKR8K

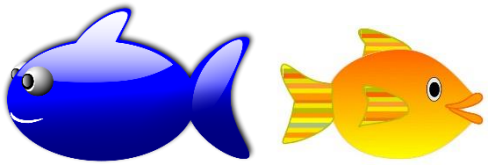
She has been able to save LKR1K so far

She is now very happy and has recently been given more responsibility by looking after half the family's chickens. She is allowed to keep any income she earns.

Priyalakshmi, physically impaired

Before the project she was not working at all. She relied on her husband sending money from his job is Saudi Arabia. Now has been able to start her own fish drying business. She buys most of her fish from her father who is a fisherman. He taught her how to dry fish, and she sells them from home to neighbours. She makes between **LKR5-10K a month.**

Gained independence from her new income



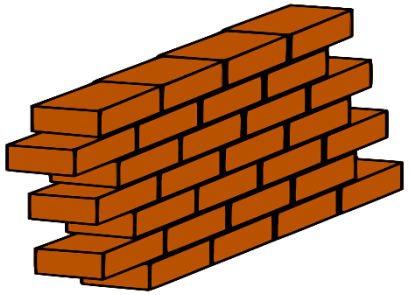
Has her own money for her and her daughter

Case Studies from Sri Lanka

Mohammad Safan, speech & hearing impaired

He has been deaf since birth, and was left to his own devices after leaving school at 14. The project made his family see he had potential. His father, who is a brick maker for a local contractor, began including Mohammad. With Mohammad's help he went from making 300 to 500 bricks a day.

Can earn LKR500 in two rather than three days



Mohammad gets LKR3000 per month

Shah Jehan, wheelchair user

Because of his disability he had only ever gained money from begging. He was initially reluctant to seek formal work because he didn’t want to give up what he was getting from begging. He initially set up 2 petty trading businesses but they proved unsuccessful. He then relocated his business selling snacks and peanuts closer to a hospital where he attracts more trade.

Average daily sales of LKR420

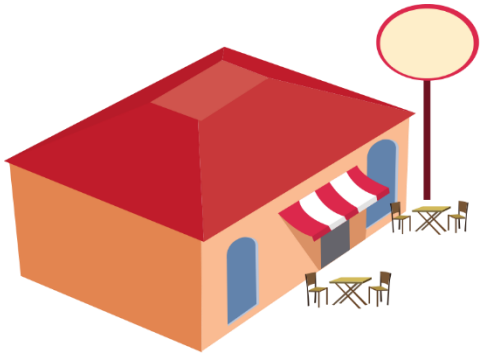
Can earn on average of LKR10K a month

Case Studies from Sri Lanka

Abdul Raheem, intellectually impaired

He is married to a visually impaired women who works as a cleaner in a local restaurant. With the project Abdul is tried a few different roles before he found one that was suitable and appropriate. He eventually gained a job at a restaurant and even gets his breakfast and lunch provided.

Abdul earns LKR400 a day & works full days

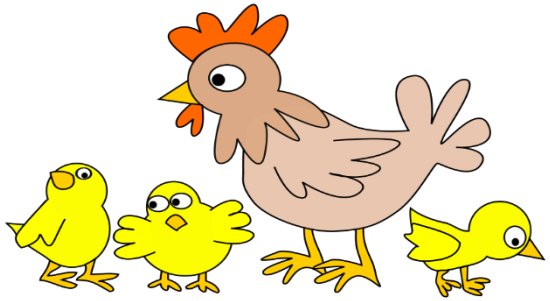


He is provided LKR500 a month towards medication

Masilamani, physically impaired

After being encouraged by the CBTD team he launched three different businesses, in poultry keeping, chilli powder and selling rice. He started with six chickens but the business was been a success he now has 10.

Average daily sales from all businesses LKR400-500



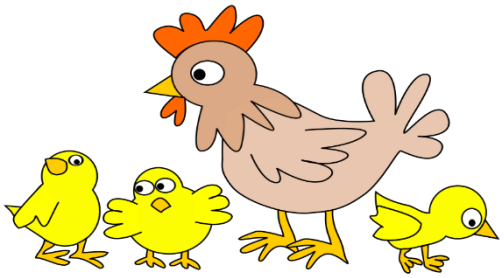
Thankful that the project taught him how to monitor income & expenditure

Case Studies from Sri Lanka

Bahardeen Jabar Hira, Living with mental health problems

At the project's encouragement, Bahardeen started preparing and selling breakfast meals to order in the village 3-4 days a week.
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 LKR5K loan from a neighbour which she is now paying off

From her breakfast business she averagely spends LKR500 a day on ingredients and earns LKR600



Annex

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/