

Good Practices : Economic Integration *for disabled persons* *Financing tools*

Improving access and inclusion

15 – 16 March 2006

Venue: Savelberg Retreat Centre, (off Elgeyo Markwet rd. on Muringard. Telephone: 041 250412, 0772 505539)

**Day 1
Workshop
Wednesday 15th March**

Presentations from participants highlighting their experience in economic integration and livelihoods projects for disabled people. Open discussion, exchange and group work.

**Day 2
Workshop
Thursday 16th March**

Day 2 will follow on from Day 1, with a more practical focus. Practitioners will have the opportunity to exchange experience, and identify strategies, lessons learned and collaborative approaches to improve financial access and inclusion for disabled people.

Workshop on ‘Good practices for economic integration of persons with disabilities: Financing tools’

Date and Time: 15 March: 9.30 hrs. – 17.00 hrs.
16 March: 9.00 hrs. – 16.00 hrs.

Participants:

- APDK (Association for the Physically Disabled of Kenya), 3 participants from the Embu, Kisii and Mombassa - branches
- CBM – Ethiopia (Christoffel Blindenmission), 1 participant
- EFPD (Ethiopian Federation of Persons with Disabilities), 1 participant
- Handicap International (HI) – Nairobi, 2 participants, HI Lyon, 1 participant
- K-REP, micro finance institution from Kenya, 1 participant.
- LCI – Tanzania (Leonard Chesire International), 1 participant.
- NUDIPU – Uganda, 1 participant.
- UPDK (Union for Persons with Disabilities Kenya), 1 participant

Facilitator: Ton de Klerk, consultant for Handicap International.

Purpose of the workshop:

- During the workshop some major issues regarding programmes for economic integration of persons with disabilities will be discussed, that require clarification.

Expected outcomes : To **develop concrete ideas** on: ‘*Guidelines for good practices on economic integration of persons with disabilities: the financing tools*’, that can be incorporated in a later publication on the subject.

Through **discussion of the experience** that participants have :

1. **With linking of income generation programmes for disabled persons with mainstream micro finance programmes/institutions.** Partnership requires a proper understanding and definition of the roles and respective tasks of both partners. What precise arrangements have been made to facilitate their co-operation? What lessons have been learnt? How is the partnership assessed? Is there a need for adaptations of micro finance programmes to assure accessibility for persons with disabilities, and if so: what adaptations are needed? Etc.
2. **With loan programmes for disabled persons, but through own implementation i.e. using revolving funds.** Many of these loan programmes have passed through a prior phase where grants were given to the beneficiaries to start-up or expand their income generation activities. How do the participants assess this change? Is there a place for grant programmes depending on the situational context, characteristics of the beneficiary group or of the implementing agency and other factors, or should organisations always be advised to use loans as a tool for financing the beneficiaries’ income generation activities
3. Disabled persons are not a homogeneous group. Among them there are also less vulnerable and more vulnerable groups. Do the new approaches, loans instead of grants and inclusion of disabled persons in mainstream micro finance programmes, not carry the risk that the more vulnerable among them will be excluded from the programmes?

Methodology:

- Some of the organisations that participate in the workshop have experience with programmes linking micro finance institutions with income generation programmes for disabled persons. (EFPD, HI-Lyon, LCI). Other organisations implement loan programmes using revolving funds (APDK, CBM-Ethiopia). Further we have participants (HI – Nairobi, UPDK), and an MFI (K-Rep) that have no experience with the implementation of income generation programmes for disabled persons, but can bring in their expertise in other fields.
- We hope to **capitalise on the respective experience of each of the participants**. Mutual exchange of experience and opinions will be the main tool to gain more profound insights. We will use a workshop-methodology requiring an active participation.
- Participants will be asked to provide input for the discussions through short presentations about **specific features** of their programmes, that can inform us about the **opportunities but also the constraints of the different programme approaches, and to draw ‘lessons learnt’**.

Programme schedule

Day 1. 15 March

- 9.30 hrs.** Welcome. Short introduction of the aim of the workshop, the programme and the methodology. Short introduction of the participants.
- 10.00 hrs.** Short presentations (10 – 15 minutes) by the participants that implement economic integration programmes for disabled persons, with a short discussion after each presentation (10 – 15 minutes).
First round: APDK (2 branches) and CBM-Ethiopia.
- 11.15 – 11.30 hrs.** Short break
- 11.30 hrs.** Second round: EFPD, HI-Lyon, LCI
- 13.00 – 14.00 hrs.** Lunch break
- 14.00 – 14.30 hrs.** General discussion of issues raised in the morning presentations
- 14.30 – 14.45hrs.** Explanation of assignments for the afternoon workshops
- 14.45 – 17.30hrs.** **Group work**
- The participants will be divided in two groups.
- Group 1** (core group: EFPD, HI-Lyon, LCI) will discuss their experience with linking income generation for disabled persons with micro-finance institutions.
What are the similarities and what differences in the programme designs? What have been the problems? What have been the results? What lessons have been learned? Can the programmes easily be replicated? If so, what conditions should be fulfilled?
- Group 2** (core group: APDK and CBM) will discuss their experience with the loan programmes and the transition from a grant to a loan programme.
What are the similarities and what differences in the programme designs? What have been the problems? What have been the results? What lessons have been learned?
- And: Should organisations always be advised to use loans as a tool for financing the beneficiaries' income generation activities, or does it depend on the situational context, characteristics of the beneficiary group or of the implementing agency and other factors?
- 17.30 hrs** Closure

Day 2. 16 March

- 9.00 – 9.30 hrs.** Presentation by Group 1 of the results of their discussions of the previous day.
- 9.30 – 10.15 hrs.** Discussion
- 10.15 – 10.30 hrs.** Short break
- 10.30 – 11.00 hrs.** Presentation by Group 2 of the results of their discussions of the previous day.
- 11.00 – 12.00 hrs.** Discussion
- 12.00 – 13.00 hrs.** Lunch
- 13.00 – 15.45 hrs.** Programme to be defined (after consultation with participants)
- 15.45 – 16.00 hrs.** Closure