

## **Inclusion of disabled people into mainstream economic empowerment development programme- A case study from Dodoma Microfinance Project for Disabled people**

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### **Introduction**

5% of poorest people in resource poor countries are disabled people (ILO). Their poverty is perpetuated by lack of appropriate training on entrepreneurship skills and financial capital to start their own income generation activities. Proper strategically designed economic empowerment programme support may reverse the situation to disabled people in Tanzania. This article gives a practical experience on how the disabled people have joined mainstream economic empowerment programmes offered in their communities.

### **Background of Dodoma microfinance project**

Dodoma Microfinance Project for Disabled People (DMPDP) is three years project run in partnership between Cooperative Collage of Moshi Tanzania - Directorate of Field Education Dodoma Wing. DFE is the implementer with Leonard Cheshire International, which is providing financial and technical support. This project started July in 2003 and is implemented in Dodoma municipality. The project is targeting disabled people, parents and guardians of children with disabilities and adults who cannot manage income generation activities into their families. The project is offering microfinance services and entrepreneurship training to clients.

### **Mainstreaming disabled people into economic empowerment programme**

For sometime now development organisations and communities at large have been looking at disabled people as individual who cannot live economically independent lives. This perception has remained in people mindset for generations now. However the experience generated from DMPDP has proved that disabled people can live economically independent lives once provided with opportunities. Mainstreaming of disabled people into economic empowerment programmes involves strategic and flexible entrepreneurship trainings and financial products development activities. Here below is an outline of the activities undertaken by DMPDP. The activities given are not listed in logical flow order but are important to mention activities involved. The order of the activity can be determined by implementing organisation and actual situation at the ground.

#### **1. Changing the attitude by information sharing with the services providers**

Mainstream Microfinance Institutions (MFIs) are approached in order to share with them the project initiatives. This is aimed at changing their attitude towards disabled people economic capacity potential. At this stage the project shows MFIs that disabled people like able bodied persons need economic support services to meet their economic development goals. Moreover MFIs are asked to work together with disabled people to change their attitude towards economic support services and need for sustainability.

Apart from that DMPDP is continuously developing learning material from the lesson drawn from the project. This is done to ensure that challenges arising from the implementation of this kind of project is addressed and shared amongst interested partners. The project organises workshops and seminars with mainstream organisations in order to inform them on what is going on in the project. Other means in which the information is shared and disseminated is through news letters, leaflet network conferences and sharing activity reports of the project. Currently the project has interested the Dodoma municipal council to the extent that it is invited into quarterly municipal council meeting to explain the progress of the project.

DMPDP has influenced the disabled people, economic empowerment development organisations, Dodoma municipal authorities and communities to change their attitude towards inclusion of disabled people. Not only by disabled people and non disabled are involved in income generation project through the training and financial services offered by the project but also mainstream MFIs have started to recruit disabled people into their programme like any other people in the community.

## 2. Inclusive development and management of the programme

For the Inclusive mainstream economic empowerment programme to be successful disabled people need to have active involvement in an inclusive programme. DMPDP started by involving disabled people, non disabled people, local authorities and the community in general in all stages of project development such as conception, designing, implementation and management. DMDP gave individual category of the stakeholders' specific roles to play. Each category shared and gave inputs during consultations and meetings on programme development. The main focus was how to develop, manage and deliver training services and financial products. This was done to ensure collective ownership of the project despite of its greater focus to disabled people and the parents with disabled children. Participatory project designing ensured the incorporation of individuals the needs and interest. These were reflected in project documents, policies and internal regulations.

## 3. Services and products delivered by DMPDP

Disabled people are lacking education and skills due their unfavourable education background. Most of the communities have been denying them access to inheritance of the family resources which resulted marginalisation of the disabled people. Due to the facts given above the project designed to focus on two main areas given below.

### a) Training on Entrepreneurship skills

Since most of them are adult, it's difficult to take them back to school. DMPDP has designed a participatory way of learning. In this process the project clients themselves determine the training needs and ways in which they want it to be delivered. The project designs curriculum to suit the specific need at a given time. The training facilitators and clients always have in consultant discussion on the contents of the training package. This was done after detailed strength, weakness, opportunity and threat analysis which is always referred to as benchmark of the training.

### b) Start up loan Capital

The project provides loan to Project clients according to specific needs and the capital demand of the clients. Credit Officer determines the individual capital before loan approval. The capital granted normally is such that it will support the training so far offered. The experience shows that properly trained clients ask credit to suit the business demands only. Unlike in other programme were people are given credit because they qualify for that without enough business validation. Other financial services delivered by the project are savings and social credit.

## 4. Products and services accessibility by the clients

The Services and products are designed such that disabled people and non disable people are able to access all the services and products offered by the project for examples sign language for the deaf, basic material for blind, friendly physical structure for the physical handicapped and premises with shed for albinos. Credit Officer has been trained on how to work with disabled people as part of staff capacity building. Credit Officer is making

regular visits to their business premises or at their homes. Therefore good working relationship developed between the project and the clients.

According to International Standard rule and Regulation on Equalization of Opportunities of the UN, ratified by Tanzanian government the accessibility to services and products offered in the community is human right of the disabled people. By considering that inclusions of disabled people into development programmes become obligation to all MFIs including DMPDP. But this can be achieved by participatory designing of the inclusive economic empowerment programme.

## Conclusion

To conclude the experiences given shows that disabled people can become economically actives provided are: supported by skill necessary and financial services, to undertake their income generation activities in the mainstream. Mainstream economic services providers willingness to become flexible and accommodating disabled people specific needs is contributing factor to the inclusion programme. Through this approach DMPDP managed to reach about 210 clients in one year. 20% of the clients are people with disabilities and the rest are parents or guardians with disable people in their families.

## Reaching Service providers

Another stage was consultation and meeting with mainstream services providers. Numerous efforts was made to ensure that all economic empowerment programmes in the mainstream management are aware of the initiatives taken by Dodoma Microfinance project for Disabled people. The information is distributed in form of News letter and sharing then activity reports. Besides that project is producing experience based information continuously to ensure that all the fear and dilemma of the mainstream service providers is defeated.

## Incorporation of Disabled people Needs into programme

This stage involved incorporation of Disabled people needs into the programme. Disabled people were asked to give their views on the services and products of the project. It was from this way where the services and products of the project was developed. Therefore the project policies and internal regulations were designed such that they reflected the needs of all stakeholders of the project. For example repayment period, place and day of repayment and how disabled people could be identified and reached, and how disabled people will be included into the project. It is this process which led to inclusion of parents of disabled children and adults who cannot manage income generation activities due to severity of disability. This ensured the all the categories involved in project designing work together as groups.

## b) Project targeting Disabled people

Dodoma Microfinance project for the disabled people is targeting Disabled people in an inclusive way. It is true that the project priority is Disabled People but even non disabled people are included into this project provided that they accepts working and teaming up together with Disabled people. Therefore, regular reflection is made to check as to what extent the disabled people have been accessing the project and its products.