

Acknowledgements

This study has been undertaken with the assistance of a large range of organizations, groups and individuals.

First of all the consultant has worked with study teams in each of the countries consisting of:

- Lesotho: Nkhasi Sefuthi (Director, LNFOD) and Rabasotho Moeletsi (Project Coordinator, LNFOD)
- Malawi: Simon Munde (Head of Programs, FEDOMA), Enock Mithi (Project Officer, PODCAM), Patric Elaya (Microfinance Project Officer, FEDOMA) and Lyness Manduwa (Research assistant)
- Zambia: Lucy Muyoyeta, (Project director, OZ), Alick Nyirenda (Senior CBR Advisor-Zambia Support Programme), and Florence Choongo (Program Officer, Response Network)

In the three countries the team was further supported by sign language interpreters. I wish to thank the teams most sincerely for all the support and inputs provided, without you this study could never have succeeded and produced to this standard.

The teams have discussed with hundreds of individuals. I am especially grateful to them for giving their time and providing us with their views. For the sake of brevity, the task of mentioning them individually has been simplified by mentioning them in Annex 2 attached to this report.

It must be noted that in Malawi there were severe floods at the time of the mission, and in Lesotho there was political unrest just after the mission. Apart from that, in each of the three countries the teams were preparing for at least two other upcoming explorative studies to be conducted right after the completion of this feasibility study. It is because of the level of commitment of the teams that these conditions have not affected the mission. It illustrates well the dynamic context the partners are working in and their impressive ability to adapt and be flexible.

My acknowledgement would be incomplete without mentioning a word of thanks to the Norwegian Association of Disabled (NAD). Linda Suvatne has been there throughout the preparations and implementation, and other NAD staffs have provided background documents and input. I am deeply grateful to NAD for the confidence shown in me to lead this Study on the feasibility of economic empowerment initiatives in Lesotho, Malawi and Zambia. I trust that the results of this study will contribute to the development of Economic Empowerment activities in the three countries.

I take full responsibility for any errors of omission and the views expressed in this report.

Anneke Maarse

Kampala, 27th of April, 2015

List of acronyms

AEC	Area Executive Committee (decentralised government on T/A level Malawi)
AMFIU	Association of Microfinance Institutions of Uganda
AMIZ	Association for Microfinance Institutions Zambia
APDM	Association of Physically Disabled Malawi
BAM	Bankers Association of Malawi
BEDCO	Basotho Enterprise Development Cooperation
CAB	Care for the Basotho
CHEP	Copperbelt Health Education Project
CBL	Central Bank of Lesotho
CBR	Community Based Rehabilitation
COH	Corridors of Hope
CONGOMA	Council for Non-Governmental organisations in Malawi
CUMO	Concern Universal Microfinance Operations
DEAZ	Disabled Entrepreneurs Association of Zambia
DDCC	District Development Coordinating Committee
DIWODE	Disabled Women in Development
DPOs	Disabled People's Organizations
DWOOM	Disabled Widows Orphans Organization in Malawi
FEDOMA	Federation of Disability Organisation in Malawi
FGD	Focus group Discussions
GRZ	Government of the Republic of Zambia
HiH	Hand In Hand
IGA	Income Generation Activity
ILO	International Labor Organization
INGO	International NGO
LNAPD	Lesotho National Association of the Physically Disabled
LNFOOD	Lesotho National Federation of Organisation of the Disabled
LNLVIP	Lesotho National League of Visually Impaired Persons
LPB	Lesotho Postbank
LSMHP	Lesotho Society for Mentally Handicapped Persons
MACOHA	Malawi Council for the Handicapped
MADISA	Malawi Disability Sports Association
MAMN	Micro finance network
MANAD	Malawi National Association of the Deaf
MAP	Malawi Against Physical Disabilities
MDA	Mineworkers Development Association
MHAZ	Mental Health Association of Zambia
MSME	Medium and Small enterprise
MCDMCH	Ministry of Community Development and Mother and Child Health
MUB	Malawi Union of the Blind
NAADS	National Agricultural Advisory Services
NAD	Norwegian Association of Disabled
NADL	National Association of the Deaf Lesotho
NGO	Non-Governmental Organization
NTD	National Trust for the Disabled
NUDIPU	National Union of Disabled Persons of Uganda
OZ	Opportunity Zambia

PWD	Persons with a Disability
PCI	Project Concern International
PODCAM	Parents of Disabled Children in Malawi
SES	Socio Economic Status
SILC	Saving and Internal Loan Community
TAAM	The Albino Association of Malawi
T/A	Traditional Authority
ToR:	Terms of Reference
UNCRPD	United Nations Convention on Rights of Persons with Disabilities
VDC	Village Development Committee
VIHEMA	Visual Hearing Membership Association
VSL	Village Savings and Loans
WCM	We Can Manage
ZACALD	Zambia Association for Children and Adults with Learning Disabilities
ZAFOD	Zambia Federation of Disability
ZANFOB	Zambia National Federation of the Blind
ZAPCD	Zambia Association of Parents of Children with disabilities
ZAPD	Zambia Agency for Persons with a disability
ZNAPD	Zambia National Association for Physically Disabled
ZNAPH	Zambia National Association of the Physically Handicapped

Table of Contents

Acknowledgements.....	2
List of acronyms	3
Executive summary	7
Introduction	9
Methodology	10

LESOTHO

L.1	Economic empowerment situation Lesotho	13
L.2	Findings from interviews with stakeholders in economic empowerment	13
	L2.1 Disability fraternity	13
	L2.2 Public sector	14
	L2.3 Financial sector	15
	L2.4 International development sector	15
L.3	Enhancing and hindering factors to implementation.....	16
L.4	Conclusions and Recommendations	17

MALAWI

M1.	Economic empowerment situation in Malawi.....	22
M2.	Findings from interviews with stakeholders in economic empowerment	22
	M2.1 Disability fraternity	22
	M2.2 Public sector	24
	M2.3 Financial sector	25
	M2.4 International development sector	26
M3.	Enhancing and hindering factors to implementation.....	27
M4.	Conclusions and Recommendations	28

ZAMBIA

Z1.	Economic empowerment situation in Zambia.....	32
Z2.	Findings from interviews with stakeholders in economic empowerment	32
Z2.1	Disability fraternity	32
Z2.2	Public sector	33
Z2.3	Financial sector	34
Z2.4	(International) development sector.....	35
Z2.5	Strengths and weaknesses of possible implementing partners.....	36
Z3	Enhancing and hindering factors to implementation	38
Z4.	Conclusions and Recommendations.....	39

Overall conclusions and recommendations..... 42

1.	Conclusion on feasibility of an Economic Empowerment Program in each of the countries	43
2.	Recommendations.....	44

Annex 1 Lists of persons involved in the study in the three countries.....52

Annex 2 Some additional information for each of the three countries64

Annex 3 Information on the MF related projects implemented by FEDOMA and PODCAM

69

Executive summary

This study was commissioned by NAD to assess if the conditions are in place to transfer lessons learned from the successful Uganda Economic Empowerment program to other contexts and whether to start up economic empowerment initiatives in Malawi, Zambia and / or Lesotho. The overall objective of the feasibility study was to establish the feasibility of establishing Economic Empowerment initiatives by using the NUDIPU Economic Empowerment program as a role model and inspiration.

In each of the countries a study team was established ranging from 2-5 people. The teams were led by Anneke Maarse, a consultant based in Uganda and involved on the side line in the Uganda Economic Empowerment Program. The study mainly took a qualitative approach targeting respondents in at least two districts per country and where possible national level institutions. The major constraint was the short time available for fieldwork and reporting.

The study has been conducted in a selected number of districts in each of the three countries. In Lesotho the study focused on Maseru, Berea district in Kanana (lowlands) and Leribe district (highlands), in Malawi the selected districts involved in the study were Blantyre, Balaka, Dedza, Salima and Lilongwe, in Zambia the study was conducted in Livingstone, Kazungula, andimba.

The mission was divided in two trips; the first trip was conducted from 25th of January – 7th of February and included Lesotho and Malawi. The second trip to Zambia took place from the 22nd of February – 28th of February 2015.

Conclusion on Feasibility

In all three countries, we consider it feasible and relevant to establish economic empowerment initiatives. We see as core components the establishment of We Can Manage groups alongside advocacy for mainstreaming of persons with disabilities in livelihood related development efforts, policies and support programs.

Lesotho: In the light of the possible phasing out of NAD's/ Norwegian government's support to LNFOD we recommend to start as soon as possible a pilot on the establishment of We Can Manage groups. We suggest combining this with entrepreneurship trainings and business development support services for WCM members that are starting a small business. The economic empowerment initiatives could be linked with the advocacy and human rights activities that LNFOD is engaged in. The access to formal financial institutions could be implemented later when resources allow.

In Malawi we consider it feasible to, apart from establishing We Can Manage groups, also implement a component on inclusive microfinance in the first design, since this approach has already successfully been piloted by both FEDOMA and PODCAM. We observe it might be worth exploring the potential added value of a component on vocational training with attention for the role of inclusive vocational training and special vocational training in economic empowerment, with attention

for access, quality and match with the labor market. We see FEDOMA/ PODCAM-initiated economic empowerment initiatives on access to finance and entrepreneurship trainings, as complementary to CBR activities.

In Zambia we conclude that it is feasible to establish WCM groups making use of existing expertise of development actors like CHEP and COH as well by adding a staff member to CBR Zambia with a background in micro finance. From the start a component on inclusive microfinance can be added by facilitating interactions between MFIs and disability organizations, as well as linking entrepreneurs with disabilities to MFIs. As for partnership in farming we see a need for sensitizing extension workers and their supervisors on disability. As in Malawi we see economic empowerment initiatives as complementary to the CBR livelihood component. For economic empowerment activities we suggest a stronger role for disability structures (DPOs and other groups representing persons with a disability) in mobilizing and supporting the groups, which can be piloted in Livingstone. This will also ask for capacity development support for groups representing persons with a disability which can be organized through Opportunity Zambia.

Recommendations STILL INCLUDE MORE RECOMMENDATIONS ALSO COUNTRY SPECIFIC?

Saving and loans component

- We recommend replicating the model of We Can Manage groups, meaning that persons with a disability are in the lead of establishing the group by having them selecting other group members. It might not always be possible to keep to the 60% - 40% rule as in Uganda, but let this at least account for the management committees of the groups;
- Apart from We Can Manage groups we recommend to pay attention to make the VSL approach as applied by other development actors more inclusive. This by organizing disability awareness training and ensuring that their training materials and saving and loans systems and procedures become more inclusive.
- Build awareness among members of WCM groups (starting from second cycle) on the potential added value and the risks of using services of MFIs so that individual members can make an informed decision on whether or not to use those services.
- Provide *all* group members with a thorough training and well elaborated but basic system to manage their groups savings and transactions.
- Invest in learning from pilots in the different countries around security of accumulating funds: VSL groups as mobile money agents - piloted by CARE in Malawi, mobile banking -CARE Kenya, and branchless banking – CUMO Malawi.

The importance of data

- Install the data base for WCM groups as used in Uganda, and train the implementing partners on how to use it.
- Build consensus and understanding with all stakeholders at all levels about how to define disability, the target group of economic empowerment initiatives, and how to monitor whether the target group is reached.

- Explore the tools that have been developed in the EEP in Uganda to assess, benchmark and monitor inclusion (e.g. of MFIs) and progress, and contextualize them together with relevant stakeholders.

First step in is first step out

Even though NAD generally commits to a long term partnership we suggest to integrate a phasing out strategy already in the design of economic empowerment initiatives.

Attention for gender dynamics

Aim at defining outcomes in relation to changing gender dynamics so that it can be monitored whether the interventions are indeed contributing to this change. It will also ensure that possible negative and unintended changes in relation to gender dynamics can be identified and mitigated.

Vocational training

We recommend exploring in at least one country (Malawi?) to explore the potential added value of a focus on inclusive vocational training as a component of the economic empowerment program.

1. Introduction

This study was commissioned by NAD to assess if the conditions are in place to transfer lessons learned from the successful Uganda Economic Empowerment program (EEP) to other contexts. The EEP in Uganda has basically three main components: 1) a component that looks at making services of microfinance institutions more inclusive to the needs of persons with a disability, 2) a component that works on mobilizing and training saving- and credit ("We Can Manage"-WCM) groups and 3) Inclusive public agricultural advisory/extension services. The feasibility study is to establish whether it is feasible to start up economic empowerment initiatives in Malawi, Zambia and / or Lesotho with attention to each of the three components. Sub-objectives as stated in the Terms of Reference are:

- Prepare a situational analysis of the situation of potential stakeholders, partners and implementers of economic empowerment initiatives in Malawi, Zambia and Lesotho.
- Document and assess contextual information that is relevant for determining the feasibility of establishing an economic empowerment initiatives / projects in Malawi, Zambia and Lesotho
- Determine the feasibility of initiating an Economic Empowerment program in Malawi, Zambia and / or Lesotho.
- Make recommendation for next steps should the findings suggest that economic empowerment initiatives are feasible.

The study will form the basis for discussions and guide the decision for whether or not to proceed with the planning for start-ups in the 3 selected countries. The study will be shared with NAD's partners in Lesotho, Malawi and Zambia and other relevant

stakeholders as appropriate and at the discretion of NAD. It will also be shared with Atlas Alliance Secretariat (the alliance in which NAD is part) for learning purposes.

The study has been conducted in a selected number of districts in each of the three countries. In Lesotho the study focused on Maseru, Berea district in Kanana (lowlands) and Leribe district (highlands), in Malawi the selected districts involved in the study were Blantyre, Balaka, Dedza, Salima and Lilongwe, in Zambia the study was conducted in Livingstone, Kazungula, andimba.

The mission was divided in two trips; the first trip was conducted from 25th of January – 7th of February and included Lesotho and Malawi. The second trip to Zambia took place from the 22nd of February – 28th of February.

Methodology

The study was preceded by an exposure visit of most of the study team members to Uganda. This enabled the teams get familiar with the Uganda Economic Empowerment program as well as to be involved in the design of the ToR. During this visit it was agreed that for the feasibility study at least two districts per country should be involved based on the following agreed criteria:

- i. High level of poverty
- ii. Rural settings
- iii. High population size (including number and % of persons with disabilities)
- iv. Presence of functioning microfinance activities
- v. Proximity to the districts where other programs are implemented (to facilitate coordination, synergies, maximum use of resources, etc.)
- vi. Number and type of other development programs present in the district (ensure complementarity, facilitate multiplier effects and avoid overlap).

The study largely took a qualitative approach. The study team used participatory methodologies to maximize input of as many stakeholders as possible. The study was undertaken by a team of 3-5 people including an external consultant, the team size varying from country to country. Each country team had a representation of both men and women and persons with disabilities. In each of the countries the main focus of study was grass root; this was combined with consultations with different ministry representatives as well as national and international development organizations.

Quantitative data was largely obtained through secondary data sources and a few direct interactions mainly about target beneficiaries.

A number of tools were used to maximize data/information capture that would satisfy the scope of information required. These included: document review, semi-structured interviews with stakeholders in economic empowerment, including key informant interviews and focus group discussions. Bearing in mind that a number of respondents were civil servants – heads of government departments, the study was preceded with protocol visits to the district offices so as to solicit their support for the

study. In each of the countries it was ensured that the team would meet with persons with disabilities, organizations of person with disabilities, representatives of relevant ministries, National and Local / District Government, CBR program staff, MFIs, farmer organizations and relevant CSOs and development actors.

Limitations of the study

The main limitation experienced was time. The time allocated for this study was very limited, in terms of days available for field visit as well as days to document the findings. It was felt to be a challenge to capture findings of three countries in one report. The time limitation has also forced the teams to limit the scope of the study, which for example in the case of Zambia made it impossible to meet some of the Lusaka based stakeholders.

It should be noted that some of the major stakeholders (and potential Economic Empowerment Program implementers) were part of the feasibility study team. We expect that this has influenced the objective assessment of the feasibility as well as the recommendation on the best delivery structure. At the same time we realize that the study team composition has been a deliberate choice of NAD based on in depth knowledge of the situation in each of the three countries. The lead consultant has tried to mitigate possible bias by studying background documents as well as making sure that all potential stakeholders have been consulted during the study.

Some government offices and MFIs did not respond to the introduction letters sent out by the local team members. It has been time intensive to follow up, and in some cases the organization could not be met.

Lesotho

26 -30 January 2015



Photo 1: Woman with physical disability, Leribe, Lesotho (Photo by: Anneke Maarse)

Study team:

Nkhasi Sefuthi (Director, LNFOD) and Rabasotho Moeletsi (Project Coordinator, LNFOD), Anneke Maarse (Team leader)

L.1 Economic empowerment situation Lesotho

The results from the 2006 Lesotho Population and Housing Census Analytical Report show that 3.7 % of the population, about 70,000 people, had some form of disability that required service¹. The census report further shows that in terms of economic activity the main difference between the disabled and non-disabled population is the percentage of males engaged in regular wages/ salary earner which is for non-disabled males 31% versus 16,9 % for disabled male. See for a full overview on employment status annex 2. The SINTEF Study on Living Conditions of Persons with Disabilities in Lesotho² conducted in 2011 further states that 59,8 % of the disabled respondents mentioned that they had never been employed, versus 49,9 % of the non-disabled. These figures were slightly lower for females with a disability.

The Berea baseline study indicated that 76% of the PWDs in Berea were unemployed, while only 12% were pensioners. Interesting is the fact that only 4% of PWDs were employed, either permanently or on contractual agreements, this is a much lower percentage than the one found in the census. Unfortunately the baseline study did not take into account the group of self-employed/ farmers.

It should be noted that the impact of HIV and AIDS on the agricultural sector has been detrimental with loss of adult manpower that leaves orphans and/or widows that do not have the resources to sustain production³.

In 2011 a Finscope survey was conducted in Lesotho to measure levels of financial inclusion⁴. The level of financial inclusion in Lesotho was found to be unexpectedly high with only 19.1% of the adult population being financially excluded. The main reason for the high level of financial inclusion is the high level of usage of products related to funeral cover. It was found that 62.4% of the adult population use informal financial mechanisms, but also the proportion of the banked population was found to be high (38%). The formal Microfinance sector is very limited with only one registered Microfinance institution in the whole country.

L.2 Findings from interviews with stakeholders in economic empowerment – Potential partners and their capacity

L2.1 Disability fraternity

The **Lesotho National Federation of the Disabled (LNFOD)** is an umbrella organization of organisations dealing with disability in Lesotho. Its mission is to protect the rights of

¹ 2006 Lesotho Population and Housing Census Analytical Report, Volume IIIB Socio Economics Characteristics, Maseru, December 2009

² Living Conditions among People with Disabilities in Lesotho, A National Representative Study, SINTEF Technology and Society Global Health and Welfare, 2011

³ From National Strategic Development Plan 2012/13 – 2016/17

⁴ Financial inclusion is defined as the delivery of financial services at affordable costs to sections of disadvantaged and low-income segments of society.

people with disabilities Lesotho by providing support for disabled people's organizations and empowering their members with life-skills, financial and material resources and representing their needs to the government, development partners and wider society. Its member organizations are:

- Lesotho National Association of Physically Disabled (LNAPD),
- Intellectual Disability Association of Lesotho (IDAL),
- Lesotho National League of the Visually Impaired Persons (LNLVIP)
- National Association of the Deaf in Lesotho (NADL).

At present LNFOD has 6 paid staff and 1 volunteer to run its operations. A NAD funded Organizational Development project has resulted in a well-established LNFOD and the establishment of DPO branches in Leribe and Berea, the two districts that were part of this study. A three year disability mainstreaming project implemented by LNFOD and its members between 2013 and 2015, has resulted in having focal persons for disability in a number of relevant ministries like the Ministry of Trade, Industry, Marketing and Cooperatives, and the Ministry of Agriculture. It has greatly improved the network of LNFOD.

When looking at the capacity of LNFOD to run an Economic Empowerment Program the following strengths and weaknesses have been discussed:

Strengths	Weaknesses
Well-developed advocacy and networking skills	Lack of expertise in Microfinance
Existing branches of DPOs at district/ councils	Shortage of staff
Proven management skills	Lack of established district disability structures that are cross disability
Disability expertise	M&E system to track changes not well developed
Established links with councils as well as district coordinator in place in Berea	
HIV expertise	
A youth committee in place consisting of 8 members who could make sure that youth is well involved in the EEP	

L2.2 Public sector

The **Ministry of Trade & Industry, Coops. & Marketing** aims as a part of their mission at strengthening the capacity of micro and small enterprises, as well as local entrepreneurs. The Department of Trade organizes trainings in business development for community groups as well as for existing and potential entrepreneurs. Under the Department of Industry, the Basotho Enterprise Development Cooperation (BEDCO) has been established. BEDCO is providing capacity building programs for businesses in different phases of development, including startups. Both the Business developer under the Department of trade as the Regional Manager of BEDCO indicate that

they realize that they are not able to fully include persons with disabilities in their activities, because of lack of awareness and capacity to do so. Because they aim at reaching out to the rural population without excluding people, they are open to be part of an EEP and its capacity building activities.

The **Ministry of Social development** is to lead and facilitate the provision of sustainable social development services that are universally accessible to all vulnerable groups in Lesotho in collaboration with other key stakeholders. One of the departments is Disability Services that aims at promoting and facilitating the protection of the rights of people with disabilities and ensures mainstreaming of disability issues in national agendas. Already for many years the department is running a Community based rehabilitation program. At present CBR workers are placed in Leribe, Mafeteng, Maseru and Berea. Recently the ministry has also established a Community Development Project aiming at reduction in numbers of potential recipients of social assistance. However, both the CBR and the Community Development Project lack funding, capacity and clear direction and are not found to be able to play a role of significance in any Economic Empowerment Initiatives in Lesotho.

The **Ministry of Agriculture and Food Security** has a one of their objectives to strengthen capacity of agricultural groups in production and agri-business development as well as offering services that attract and maintain membership. It also runs the Smallholder Agriculture Development Project (SADP), which focuses amongst other things on increasing market oriented smallholder production. The manager of the SADP acknowledged the importance of including targets on including persons with disabilities in the program, but also mentions that the program is already past midterm, so it will be hard to still incorporate this in the design.

L2.3 Financial sector

The microfinance sector in Lesotho is very weakly developed; there is only one registered microfinance institution *Moliko Micro Credit Trust*. The study team met with one bank, the *Boliba Savings and Credit Bank*, and *Moliko Micro Credit Trust*. The latter was established in Lesotho in October 2007 to assist and develop micro enterprises run by young people to access financial services. Moliko Finance Trust is an off shoot of the Mineworkers Development Agency – MDA. Moliko reports to have 1,531 clients of whom 8 are disabled. They have 7 field based staff who visit the groups every month and provide them with financial literacy training.

L2.4 International development sector

There are a number of international and national development organizations that could be interesting partners in Economic Empowerment Initiatives in Lesotho.

Hand in Hand implements Economic Empowerment activities for vulnerable groups, but acknowledge that up to now they have not paid full attention to inclusion of disabled persons. This is remarkable since their country manager was the former director of LNFOD. HiH has a fully-fledged and well documented training program for saving groups that include group dynamics as well as entrepreneurship trainings.

The program pays particular attention to gender. They are doing well in establishing partnerships with other development actors like World Vision.

CARE Lesotho works with communities and local organizations to implement programs in the areas of health care and HIV/Aids, economic empowerment, democratic governance and food security. In their economic development program they have reached 244 groups of which 65 are having bank accounts. They have motivated Postbank to start doing outreaches to assist the groups in opening bank accounts. In March 2015 CARE will move out of Lesotho; a local NGO has been established called Care for the Basotho (CAB). One of the focus areas of CAB is Economic Empowerment. The primary focus in this area will be the implementation of voluntary savings and loan (VSL) groups, and the scaling up of already in place groups, including the establishment of linkages to financial institutions. Income generating activities (IGAs) will also be supported. In a first phase 2015 Mochale's Hoek will be targeted and potentially Berea and Leribe.

One of the strategic objectives of **World Vision** is that boys and girls and their families are food secured, and participate in income generating and economic development initiatives. As a part of their programs they are also starting saving and loan groups. They have subcontracted Hand in Hand to provide the training and mentoring of those groups. World Vision has a disability mainstreaming policy so they have to make sure that PWD are included in all their activities. However, at this moment they do not pay specific attention to this. They would be open for collaboration to make sure that PWD are better included in their livelihood program.

Skillshare runs a 3 year EU funded community saving and loan scheme that specifically targets grandmothers but also other vulnerable groups in the community. This project covers 40 villages in Leribe, where Skillshare has an office. The project has been able to establish 43 groups, with a total of 703 members. Among those members there are 12 persons with disabilities. Skillshare's activities in Leribe will phase out in January 2016, and will leave behind a network of saving and loan groups as well as 2 trained community facilitators and 4 volunteers (village agents).

The **Mineworkers Development Association** provides business management training and technical training to reskill ex miners and their communities. To address the challenge of access to finance, they established Moliku Trust (see under financial sector stakeholders). MDA is a well-established organization with innovative and strategic approach to enterprise development and livelihood support. Their activities are wide spread and they are open to collaboration to better include PWD in their activities.

L.3 Enhancing and hindering factors to implementation

Facilitating factors

- Mainstream saving and loans activities are going on in study districts; involved organizations are willing to collaborate with LNFOD to include PWD in their efforts.
- Government funded training opportunities on entrepreneurship development and support are in place

- LNFOOD is well established and well known among persons with disabilities, development and government actors at national level as well as in the districts
- Focal persons for disability mainstreaming in relevant ministries are in place, as well as a district disability coordinator in Leribe who can support coordination and advocacy activities.

Hindering factors	Implication for EE initiatives/ ways to mitigate this factor
Microfinance sector is still in development and not yet organized under an umbrella organization.	The component on inclusive Microfinance could be picked up in a later phase in the program, but not in a first pilot
Entrepreneurial spirit is generally low under rural population, even more under persons with disabilities	Need for awareness raising and capacity building on entrepreneurship. Important to make use of role models and making results visible
Potential overlap in mandate of different bodies, like BEDCO and Ministry of Trade	Involve different stakeholders in a planning workshop where they are invited to define their role and made aware of the potential role of other stakeholders
Lack of market opportunities and little diversification in rural enterprises	Work with institutions that have expertise in market research, that can give advice on potential new areas of business development
Topography of Lesotho results in low density of persons with disabilities which might hinder the formation of groups of sufficient size and balance between persons with and without disabilities.	Make sure that persons with disabilities are in the lead of formation of the groups and have a majority in the Management Committees of the WCM groups. At the same time the groups might be smaller in size than they are in Uganda.
Persons with high capacity tend to migrate to South Africa to work there (brain drain) which can disturb program implementation	Avoid dependence on a few individuals by building capacity of a larger number of persons that are part of the (government) system.

L4 Conclusions and Recommendations

Feasibility of an economic empowerment program in Lesotho

The team considers it feasible to implement activities aiming for economic empowerment of disabled people in Lesotho. An EEP is found to be relevant in the context of Lesotho where access to finance is a burning issue and people with disabilities are not well included in ongoing activities to improve livelihoods of the rural population. An EEP could build on existing initiatives and capacities in place, with a focus on inclusion of persons with disabilities. We Can Manage groups can be established owned and managed by PWD even though other non-disabled people

can also participate. In the light of the possible phasing out of NAD's/ Norwegian government's support to LNFOD we recommend to start as soon as possible with the establishment of We Can Manage groups making use of expertise of organizations that are already active in the field of VSL like CAB and Skillshare. The establishment of the WCM groups is to be combined with entrepreneurship trainings and business development support services making use of expertise and services of BEDCO and other opportunities through the ministry of Ministry of Trade & Industry, Coops. & Marketing. The access to formal financial institutions and partnership in farming activities could be implemented later when resources allow. We suggest linking these economic empowerment activities with the advocacy and human rights activities that LNFOD is engaged in. When focusing on the contextualization of the UNCRDPD specific attention could be paid to policies and programs that relate to livelihood under the Ministry of Social Development, the Ministry of Trade & Industry, Coops.& Marketing, and the Ministry of Agriculture and Food Security.

Suggested delivery channel

LNFOD is suggested to be the main implementing partner, being the umbrella organization for organizations of disabled persons. They will need to be strengthened with an EEP officer with a strong background in microfinance. At district level representatives of different DPOs could be organized in an Economic Empowerment committee, being coordinated by the district disability coordinator and technically and administratively supported by a program officer and an administrative assistant. At national level LNFOD can work closely together with the disability focal persons in each of the ministry with a focus on the Ministry of Social Development, the Ministry of Trade & Industry, Coops.& Marketing, and the Ministry of Agriculture and Food Security

We see four major program components that each will have a different delivery channel under the management and coordination of LNFOD. As mentioned under the previous heading we suggest to primarily focus on component 1 and 2.

- 1) *Saving and loans component* through:
 - a) Establishment of We Can Manage groups. Program officer EEP will work together with saving and loan experts from other partners to establish WCM groups. EEP committee will support mobilization of the groups. Training in group dynamics, recordkeeping, entrepreneurship, farming as a business, marketing etc. could be organized by linking them to existing initiatives as mentioned under 2). As mentioned under hindering factors it might be hard to keep to the rule of Uganda where We Can Manage groups have to consist of 60% persons with disabilities and 40% of caretakers and well-wishers (the 60-40 rule). We suggest ensuring that persons with disabilities at least constitute a majority in the Management Committee of the We Can Manage groups. Groups might be slightly smaller in size, e.g 25 members.
 - b) Partnership with HiH, Care for the Basotho, World Vision and MDA to include PWD in their saving and loan groups (and other economic empowerment activities).

- 2) *Inclusive entrepreneurship training.* LNFOD will partner with the Ministry of Trade & Industry, Coops & Marketing to include PWD in their capacity building programs on entrepreneurship and rural productivity; there will be a specific focus on the activities of BEDCO. As with the agricultural services the business development officers and consultants of BEDCO can be linked with (members of) WCM groups that have a demand for entrepreneurship training and business development coaching.
- 3) *Inclusive financial services through LNFOD signing MoUs with financial institutions that are active in serving rural populations in the program areas, like Moliku Trust, Bolibu Savings and Credit Bank, Postbank and Standard Lesotho Bank.* In a later phase this component could also include MoUs between LNFOD, financial institutions and mobile providers like Econet and Vodacom aiming at developing mobile phone applications that can be tailored to the needs of the saving groups and enhance the security of the money transactions.
- 4) *Inclusive agricultural services (Partnership in Farming)* LNFOD will partner with the Ministry of Agriculture and Food Security to include PWD in their extension and other agricultural support services. The district extension officers can be sensitized and linked to WCM groups when there is a demand for technical agricultural training. Efforts should be made to explore possibilities to include PWD in the SADP.

Selection criteria for geographical focus

The criteria that are mentioned in the ToR are all relevant. However, in the context of Lesotho and the EEP it is considered to be most important to look at population size/density which both have an impact on the number of persons with disabilities that will be found in villages⁵. In most rural areas villages are widely scattered which would make it difficult to establish WCM groups that go beyond the population of one village. Another important criterion is the availability of other LNFOD programs, which will ensure an existing network of PWD but also with relevant stakeholders. Thirdly the presence of other development programs that relate to the EEP is important. On the basis of those criteria the team suggests Leribe and Berea as implementing districts. It is suggested to start with 2 councils in each district.

Possible additional elements that can be included in an implementation model (apart from inclusive microfinance, we can manage groups and inclusive agricultural services).

As mentioned under the section on delivery channel we identify the need to pay more attention to:

⁵ Disability prevalence does not differ much over the different districts, even though available figures might not represent reality.

- Mainstreaming PWD in existing government programs that aim at enhancing entrepreneurship and livelihoods of rural/ vulnerable populations. Where in Uganda there is a sole focus on making the NAADS program more inclusive, we suggest in Lesotho to also focus on capacity building programs of the Ministry of Trade, Industry, Marketing and Cooperatives, and the Ministry of Social Development (their Community Development Program).
- Mainstreaming PWD in existing saving and loan activities of other development actors like Hand in Hand, CARE Lesotho⁶, World Vision and MDA. An important element in these collaborations will be disability awareness and capacity building to include PWD, as well as monitoring the number of PWD that are included as well as the impact this has on the livelihood but also the social inclusion and self-esteem of PWD.
- Employment of PWD as an addition to the focus of the Uganda program on self-employment. This can be done through LNFOD advocacy of bigger employers in Lesotho for employment of persons with disabilities and provision of reasonable accommodations for persons with disabilities building on networks and contacts that have been established as a part of the one year US Embassy funded project on employment for persons with a disability.
- An element that we have not mentioned yet, but is certainly important in the context of Lesotho is the attention for HIV. Whereas we do not recommend targeting a % of PLWH as group members of the WCM groups, we do suggest using the platform of the WCM groups to provide training and information on HIV and discuss the link between HIV and economic empowerment.

Further studies

It has been hard to collect relevant data on the financial sector of Lesotho. Main reason being that at present the Central Bank of Lesotho is developing a strategy to further develop the microfinance sector of Lesotho. A group of consultants is working on a report, which made it impossible to retrieve any information from the Central Bank spokespersons who wanted to wait for the results. In a later phase, when resources allow to expand the Economic Empowerment Program to Inclusive Microfinance we suggest a study on access to finance of rural populations in the selected districts, as well as national developments in enhancing access to finance for this group. This study could include the level of which persons with disabilities are already included in ongoing saving and loan groups, and identify main obstacles for not participating in those groups.

⁶ Care for the Basotho people from 1st of April 2015.

Malawi

2-6 February, 2015



Photo 2: VSL group established with support from PCI, Balaka, Malawi (Photo: Anneke Maarse)

Study team

Simon Munde (Head of Programs, FEDOMA), Enock Mithi (Project Officer, PODCAM), Patric Eluya (Microfinance Project Officer, FEDOMA), Lyness Manduwa (Research assistant), and Anneke Maarse (Team leader)

M1. Economic empowerment situation in Malawi

The 2008 Malawi Population and Housing Census showed that there are 498,122 PWDs in Malawi and this translates into a national prevalence of 4.0% of the population⁷. The Living conditions survey⁸ that was conducted in 2004 showed a prevalence of 10,6 %, of the sampled population being disabled up to 11,4% in the Southern Region. One of the other findings of this study was that significantly more households with one or more disabled family members have no one employed (18.1%) as compared to the non-disabled households (13.5%).

In 2012 a national representative survey⁹ was conducted that focused on the status of small businesses in Malawi. The study finds an all over a lack of access to finance; only 22 percent have or use products or services offered by a commercial bank, while 13 per cent use formal but non-bank financial institutions.

The CBR report over the period 2010- 2013 shows that the CBR activities in the field of livelihood have been quite successful in improving living standards of households of persons with disabilities¹⁰. This is attributed to community based vocational skills programme which has allowed persons with disabilities to set up income generating activities. However, in this feasibility study it was also found that for persons with a disability that have participated in a vocational skills training program, access to finance to start-up businesses is an obstacle to economic empowerment. Others reported that the training offered was not in line with the needs of the labour market.

M2. Findings from interviews with stakeholders in economic empowerment – Potential partners and their capacity

M2.1 Disability fraternity

The Federation of Disability Organisations in Malawi (FEDOMA) is the umbrella membership organization of associations of persons with disabilities which advocates for the rights based approaches to disability and development. Its agenda is to empower persons with disabilities to be actively engaged in decisions that affect their lives. FEDOMA affiliates are involved in advocacy and lobbying activities as well as disability specific interventions in various parts of the country.

⁷ It was noted by the feasibility study team that the prevalence of persons with a disability can be assumed to be higher because the enumerators were not trained on various disability issues such as identification which increases the possibility that invisible disabilities such as intellectual, epilepsy and even visual and hearing impairments are overlooked.

⁸ SINTEF, CSR and FEDOMA. (2004). *Living conditions of people with activity limitations in Malawi*. Oslo: SINTEF.

⁹ FinScope MSME Survey Malawi 2012, Finmark Trust

¹⁰ From NHF_MW_0917_CBR

Both FEDOMA and PODCAM already have ongoing activities in the field of inclusive microfinance and/ or village saving and loan groups funded by Gorta, CBM Canada and NFU. See annex 3 for details. The Disabled Women in Development Malawi (DIWODE) has agriculture and economic empowerment of women with disabilities in their portfolio. This project is funded by the Royal Norwegian Embassy through the gender coordination network. They also implemented a woman entrepreneurship development project funded by ILO.

The Malawi National Association of the Deaf (MANAD) and the Malawi Union of the Blind (MUB) have some member specific agro economic empowerment activities, with a focus on vocational and leadership trainings.

In the focus group discussion held with the FEDOMA membership it was mentioned that the role of DPOs in an Economic Empowerment Program could be in:

- Mobilization, identification and verification
- Monitoring progress
- Act as role model
- Communication with members on conditions of MFIs and banks as well as linking members to MFI/Banks through the established system
- Sensitizing MFI/ banks about the specific needs of their members
- Facilitate exchange and learning between branches

The shared strengths and weaknesses of FEDOMA and PODCAM as separate entities to run an Economic Empowerment Program are:

Strengths
<ul style="list-style-type: none"> • Cutting across disability and representing needs of persons with different disabilities • Already piloted Economic Empowerment activities including activities in the field of Inclusive Micro Finance and Saving and Loan groups • Is already networking with various key stakeholders in the field of Economic Empowerment in the suggested districts • At least 3 of the FEDOMA members have some kind of structures on the ground; PODCAM has branches in 23 of 28 districts in Malawi, and is represented at District Council level in 11 districts. • Staff with background in Micro Finance which facilitates linkages with Micro finance institutions • Member of Micro Finance network of Malawi and already existing partnership • Registered with reserve bank of Malawi • Advocacy role is well established
Weaknesses
<ul style="list-style-type: none"> • Lack of capacity in business development services • Even though some members have structures on the ground there is no cross disability structure in the districts • There is a tendency among members to have a sole focus on their membership and develop exclusive activities in the field of economic empowerment

Malawian council for the handicapped (MACOHA)

MACOHA is a parastatal organization that is coordinating the CBR program of Malawi. Through CBR, considerable effort is being made to promote access to services for PWDs in 12 of the 28 districts countrywide. In four of these districts namely Blantyre, Machinga, Balaka and Mzimba, the programme is comprehensive and modelled on the WHO CBR matrix with funding of NAD. In six districts the program is supported by CBM namely Lilongwe, Nkhota-kota, Salima, Nkhata Bay, Dowa and parts of Ntchisi. In these districts the emphasis is more on skills development and self employment. The CBR programme is largely supported by government. The CBR program works through a network of Community Rehabilitation Workers (1 per traditional authority) and district officers (1 per district). Further they are volunteers at grass root level.

In all 12 districts the CBR program has elements of Economic Empowerment. MACOHA sees a clear role for CBR in an Economic Empowerment in terms of identification and mobilization, and advocacy for mainstreaming persons with disabilities in existing livelihood programs. MACOHA mentions the public vocational training colleges as an important stakeholder in an EEP, they are said to be accessible and to provide sign language when needed. It is also mentioned that it would be good to focus on agribusiness for youth (focus on 17-25 year old).

M2.2 Public sector

The District council structure is organized through District executive committee that consist of social welfare, M&E, Agriculture and Community development officers. They work together with area development committee at the level of traditional authorities and village development committees. As part of the decentralization policy of Malawi¹¹ it was recommended that 5 persons from interest groups should form part of district structures. It is against this background that FEDOMA has advocated for having a person with disability represented at each level.

The **Department of disability under ministry of gender, children, disability and social welfare** embarks on mainstreaming disability in every program in every sector in line with the UNCRPD. Different policies are already disability inclusive like the TVET, labor and education policy. The representative also gives an example on how the department works together with TVETA to reserve 30 places at the technical school for disabled persons. However, the last years they have not been able to fill these places because the disabled persons were not able to pay the school fee.

The **Ministry of agriculture** is running several programs to support farmers; the most well-known being the Farm Input Support Program (FISP) program. There are no targets on including persons with a disability and when interviewed the district agricultural officer mentioned that he did not know how many disabled person access FISP. However, the CBR officer in Salima could provide us with those data

¹¹ National Decentralization Policy Malawi, 1998?, Decentralisation Secretariat, Government of Malawi

(see annex 2. The agricultural officer in Salima mentioned that it would be very feasible to make their services more inclusive but it would ask for sensitization and training.

The team also met two farmer groups; the district farmer association in Balaka, mention that at this moment the association does not do much to ensure that disabled persons are involved, even though they can give several examples of clubs that have included disabled persons with different kinds of disabilities, including examples of disabled persons who have taken up leadership positions. In Salima the team met members of Malimba cooperative. They feel that some of the conditions to become part of the cooperative will be hard to fulfil for disabled persons. The cooperative also has a strong financial component on giving out loans and the members can buy shares. In case an agricultural component is integrated in a possible EEP it might be worthy to explore possible involvement of the Farmers Union of Malawi as an umbrella organization.

The **Ministry of Industry and Trade** provides training to SMMEs through SMME development institutes (SMEDI). They further provide technical support through business advisors, and help SMMEs by linking them to markets. They do needs assessments and refer to existing Business Development Services in the area. Their representation at district level changed from having a Trade officer, to working through the One Village One Project Assistant Cooperative Liaison Officer. It was hard to see a possible involvement of this ministry, but it could be explored whether involvement in EE initiatives can work through the OVOP officer.

The **Technical, Entrepreneurial, Vocational, Education and Training Authority (TEVETA)** covers both entrepreneurship and vocational training. They also focus on business development. TEVETA has an inclusive policy meaning that every college that is established under their mandate is to be accessible. Challenge is that the TEVETA structure itself is not inclusive. There still seems to be an issue around the vocational trainings that are offered; PWD can access carpentry, but it is often too costly for them to access IT or mechanical engineering whereas this might be the course they are most interested in. The quality of the training also needs to be looked at: are trainees well prepared to respond to existing needs in the labor market? Are there any efforts to link trainees to available internships? Are the vocational training institutions well equipped to address needs of persons with visual and hearing impairments?

M2.3 Financial sector

The **Bankers Association of Malawi (BAM)** has a financial inclusion committee that discusses how people can be included that were unbanked in the past¹². They look at developing products that can serve people at the 'lower end', aiming at financially including everybody. The director admitted that up to now they had not

¹² A National Financial Inclusion Policy is in development but not yet released.

thought about FEDOMA and/ or including persons with disabilities, but that it is certainly feasible to pay attention to persons with disabilities. FEDOMA is invited for the next meeting of the committee.

The **Micro finance network (MAMN)** develops, promotes and regulates MF activities, as well as facilitates exchanges of experiences and innovations. MAMN members send in quarterly reports using a format and MAMN is working on including disability indicators in this format. MAMN has drafted a Code of Conduct (CoC) for its members, for example the commitment to share their data. MAMN also plans to include the element of disability inclusion in this CoC with input from FEDOMA. At present MAMN has 23 members, including Opportunity Bank Malawi, Vision Fund, CUMO, Malawian Union of Savings and Credit Co-operatives (MUSCCO) and CARE Malawi. So the membership does not only include MFIs but also organizations involved in VSL activities and SACCOs (through MUSCCO). MUSCCO is an apex institution that coordinates and supervises SACCOs, including training of management and boards. FEDOMA is in the process of becoming a member of MAMN; at present FEDOMA/ PODCAM work together with three of the MAMN members:

1. *Opportunity Bank Malawi*: from a discussion with a loan supervisor from OIBM in Salima we learned that it is the mission of OIBM to provide financial services to marginalized Malawians. They have different loan products and there is attention for inclusive financing. There are already experiences in working with FEDOMA in Blantyre.
2. *CUMO* is mainly operating in the central and southern region of Malawi and focuses on the rural active poor. CUMO works with officers who stay in the communities; they are responsible to form groups, conduct trainings as well as being an agent for National Insurance Company to ensure that the loans that are provided are insured. In 2014 CUMO was serving 15.000 people through VSLs, and 50,000 who were part of VSL and also got a loan from CUMO. Through the project that is run together with FEDOMA, 229 PWD were already reached (157 female, 72 male). The target is to have reached out to 250 PWD by the end of December 2015. The MIS of CUMO already includes disability indicators, and inclusion has become part of customer service training.
3. *Vision Fund* is involved in the PODCAM inclusive microfinance project and has a specific focus on children through women. They provide products through groups and 70% of the groups are women. There are mothers with a disability that already access their services.

M2.4 International development sector

The study team has met with **Project Concern International (PCI)** in Balaka where they have established 130 VSL groups since July 2014. What was striking is that PCI strongly discourages their VSL groups to get loans from MFIs because their experience is that it kills the savings of the group -> the members will only save to pay back their loan from the MFI. We visited one of their groups that also included a

disabled woman. PCI is open to collaborate with a possible EEP since they believe that they could become more inclusive if they were trained on how to go about this.

World Relief has mobilized 215 VSL groups in Salima that include PLWH, youth and PWD. However, up to now the groups have only included 5 PWD; together with MACOHA they are working on adopting their approach to include more PWD, for example by sensitizing communities on disabilities and making sure that at least 1 PWD is part of the management committee of a group. It was stated by the project officer that “we discourage our members to go for a loan at a MFI. We want them to be independent, and worry that the saving part will die...”

CARE Malawi started working with VSL groups in 1999 in the central region. The representative of CARE responsible for saving and loan groups mentions that they do not collect disaggregated data on PWD in their VSL activities except if they are VSL only projects. CARE is willing to become more inclusive, to give an example their manual that they use to train the groups does not yet have a section on disability. CARE shares an interesting example of how they have worked on ensuring security of group funds with mature groups that accumulate much. The perspective of CARE is that it is important that mature groups (after at least 2 years of training and support) are well aware of the conditions and products of different MFI, so that they can make an informed choice in case they need loan products that go beyond the capacity of the group. There are also cases where groups graduate into becoming SACCO's.

CARE Malawi signed an MOU with Airtel on having a pilot where mature VSL groups become mobile money agents. This pilot was to address security issues with mature VSL groups that accumulate large amounts of money. The group members can use mobile money for their group transactions without charge, and the groups can provide mobile money services to community members against a commission. In case there is a security issue and the cash is robbed then Airtel takes responsibility.

From: interview with CARE Malawi

M3. Enhancing and hindering factors to implementation

Facilitating factors

- We found a general willingness of key actors, like agricultural extension development officer in Salima, NGOs working in the field of VSL, MFIs and the MAMN to become more inclusive. They mention that they lack awareness on how to go about it;
- Persons with disabilities are well represented in different decentralized committees that play a role in selecting beneficiaries for different government programs and other decision making processes. This based on the decentralization policy as mentioned before;
- Vibrant MF network organized under an umbrella organization that seems to be well established
- DPO's willingness to see their members being empowered economically

- Existing knowledge and experience of implementation of Economic Empowerment activities by FEDOMA and other DPO's such as PODCAM, MUB and DIWODE. The organizations have learned by doing and at present the economic empowerment approaches applied by especially FEDOMA and PODCAM are much in line with the EEP approach that is implemented in Uganda

Hindering factors	Implication for EE initiatives/ ways to mitigate this factor
Cross disability structures at district level are weakly developed which might lead to a situation wherein the implementation capacity remains with FEDOMA and national level DPOs.	Lack of ownership at grass root level might affect sustainability. FEDOMA is already running some initiatives funded through CBM Malawi to enhance participation of PWD in development activities and strengthen DPO structures at grass root level.
Poor business environment and lack of vibrant market opportunities	This could affect the level to which persons with a disability can set up viable small enterprises with their savings and loans. To address this issue the government of Malawi has initiated several programs to address poor facilities and infrastructure in rural areas.
Lack of self- esteem among disabled persons and an attitude of dependency	It will be needed to start small with a group of disabled persons that have an entrepreneurial spirit that mobilize others (including non disabled persons in WCM groups). After persons with a disability see that the concept works with their disabled peers they will feel inspired to do the same.

M4. Conclusions and Recommendations

Feasibility of an economic empowerment program in Malawi

The implementation of an economic empowerment program in Malawi is considered to be feasible. Three (pilot) projects in the field of access to formal and informal financial services have already been implemented by FEDOMA and PODCAM. Apart from FEDOMA and PODCAM also other FEDOMA affiliates are conducting economic empowerment activities for their members, such as DIWODE. The FEDOMA and PODCAM projects on access to finance include partnerships with MAMN, CUMO and Vision Fund that seemingly work well. Further, the districts that the study occurred both have CBR networks that are already active in identification and mobilization of disabled persons, advocacy for mainstreaming of disabled persons in livelihood programs, and skills development.

Suggested delivery channel

We suggest FEDOMA to be the lead partner with active roles of a selection of affiliates that have local structures and relevant economic empowerment activities such as PODCAM and DIWODE. When working through the networks of the affiliates there should be an emphasis to look beyond their networks i.e. inclusion of other PWDs other than women and parents. This creates a broader understanding of the inclusion agenda; even from within the disability fraternity. Close involvement of PODCAM has a clear added value because of their local representation as well as their experience in the field of VSL and inclusive Microfinance; DIWODE could lead on ensuring attention for gender dynamics in economic empowerment activities from the design onwards. We recommend that apart from FEDOMA staff, other national level based DPOs should not have much involvement in the district apart from working through their branches and, where available, offices. Experiences from Uganda learn that the Economic Empowerment program might very well be a trigger to strengthen disability structures at district level, building on grass root structures that consist of We Can Manage Groups and other self-help groups. This could be materialized by establishing cross disability district EEP committees, building on already available district level disability structures, if any.

We also see a need for close collaboration with the CBR program by further strengthening and capitalizing on their advocacy role in mainstreaming disabled persons in livelihood programs. Community Rehabilitation Workers (CRWs) can be trained on entrepreneurship, financial literacy and existing formal and informal financial services so that they can adequately inform and coach disabled persons in their localities about opportunities and risks. Better still, it could be considered to recruit (a selection of) CRWs as Field Officers in a WCM component of an EEP. They already have a spirit of voluntarism and their expectations are manageable. As such they can influence continuity of an EEP.

Agricultural extension workers and NGOs that are active in VSL (such as PCI, CARE, and World Relief) should be involved in an economic empowerment program to make their groups and efforts more inclusive. This would require disability awareness training, and review of their training materials. It could also work to involve role models with a disability, like successful disabled entrepreneurs that have built their capital through saving and loans groups and/ or access to MFIs in training sessions.

We suggest further that FEDOMA will continue to collaborate with MAMN and support MAMN to further strengthen their capacity on inclusive micro finance, updating their manuals and Performance Monitoring Tools by making use of good practices in Uganda. Among MAMN members it is advised to renew/ develop MoUs on inclusive MF services with for example CUMO, OIBM, Vision Fund and MUSCO.

Instead of a partnership with the Ministry of Agriculture it might be considered to explore a possible partnership with Farmer Union of Malawi to influence inclusive practices of their members supported by capacity building and coaching.

In relation to creating linkages with (agri) business development services it should be further explored whether the OVOP could be an entry point.

Selection criteria for geographical focus

It has been discussed in the team that it would be good to have some diversity in the selected districts to learn optimally about what is needed in case of upscaling to other districts. This is why we suggest to include one NAD funded CBR district, one CBM funded CBR district, and one district without CBR with a representation of the three regions. Suggested criteria for selection of the districts: pick areas where 1) the EEP can add most value/ high complementarity to what is already done, 2) there is a dense population consisting of considerable population of disabled persons, 3) there is not yet a level of saturation in terms of existing VSL groups, and 4) that are covered by FIs. It is suggested to implement such a pilot for a period of three years after which it might be rolled out to other districts.

Possible additional elements

There was quite some discussion around the possibility to add an inclusive vocational training component to a possible EEP in Malawi. There is quite some work already done on vocational training and making vocational training institutions more inclusive, but it seems that there are still issues around: costs, and orientation to the needs of the labor market and/ or a link business development support and coaching. It has been suggested by the Malawi team that, even though it is really needed to explore the inclusive vocational training element, this might be too much to already include in a first phase of implementation. Possibilities can be explored towards the end of a first phase, to be incorporated in a second phase of EEP implementation.

Another element that is suggested to be added to the EEP strategy is to ensure that other mainstream VSL initiatives become more inclusive. The VSL strategy is extremely popular in rural Malawi and there is a lot to be gained by investing in disability awareness training to the staff the organizations that run those VSL initiatives, as well as by supporting them in making their training (material)s more inclusive. Experiences from Uganda learn that it is important to pay attention to gender equality. FEDOMA has some expertise on gender through DIWODE, we suggest that it is made sure that this expertise is taken along in program design, implementation and monitoring.

Further studies

If it is considered to take include a component on inclusive vocational training we suggest to conduct a study that looks at elements as mentioned above: are trainees well prepared to respond to existing needs in the labor market? Does the TVET institution have relationships with employers that can give advice on content of the curriculum? Are there any efforts to link trainees to available internships? Are the vocational training institutions well equipped to address needs of persons with visual and hearing impairments? Is there sufficient attention for business selection and planning, as well as business development coaching and access to finance?

Zambia

23 – 28 February, 2015



Photo 3: Members of Women's Group Siamulunga, Zimba district, with some of their handicraft (Photo: Anneke Maarse)

Study team:

Lucy Muyoyeta, (Project director, OZ), Alick Nyirenda (Senior CBR Advisor-Zambia Support Programme), and Florence Choongo (Program Officer, Response Network),
Anneke Maarse (Team leader)

Z1. Economic empowerment situation in Zambia

The disability prevalence rate of the Census of 2010 of 2.0 % is lower than the prevalence rate of 2,7% that was measured in the 2000 Census.¹³ This is considerably lower than the prevalence estimated by WHO of 10 -15% of the population having some kind. of disability, as well as the 13,3% prevalence rate calculated by SINTEF in their 2006 Living Conditions Survey. The census 2010 also gives some insight in the employment status of persons with a disability, 63,9% being self employed, 20,6% unpaid family worker, 14.8% being an employee, 0.7% were employers themselves.

A Finscope study that was conducted in 2009¹⁴ showed 62.7% of Zambian adults could not access financial services, because they were not available or affordable. The bulk of the savings market was served informally: 17.1% of Zambian adults saved informally, compared to just 9.9% who saved through formal channels. Among the unbanked and formally unserved, usage barriers such as trust and knowledge about products as well as how and where to open accounts with formal financial institutions appear to be significant demand-side barriers to inclusion.

Although the Zambia CBR program is still at its growth phase, the programme has rapidly matured into 2 interconnected programmes namely the CBR Zambia Support Program and Opportunity Zambia Phase-2. The CBR Zambia support programme in 2012, prepared government line ministries with skills to build national and local capacity to take the lead in planning, implementation and monitoring the CBR program in Zambia. On the other hand, Opportunity Zambia phase-2 provides financial and technical assistance to DPOs and NGOs with disability activities in the areas of advocacy and networking and capacity building.

Z2. Findings from interviews with stakeholders in economic empowerment

Z2.1 Disability fraternity

Zambia Agency for Persons with a disability (ZAPD) was established in 1996 under the Persons with Disabilities Act with among other roles a mandate to “co-ordinate rehabilitation and welfare services provided to persons with disabilities by ministries and voluntary associations”. The team met one ZAPD representative who is based in Choma and stated to be mainly responsible to follow up on the Linda (ZAPD) Farm that is based in Livingstone. **The Zambia Federation of disability organizations (ZAFOD)** was officially registered in 1995 and legally constituted as a national umbrella organisation for disability organisations in Zambia. Its mission is to “facilitate the unification, capacity building and efficient networking of Disability Organisations

¹³ National Implementation Plan/national disability mainstreaming plan, ZAFOD, UNZARD, November 2013

¹⁴ FinScope Zambia 2009. Top line findings. Final Report. Prepared by FinMark Trust, June 2010

in Zambia as instruments of positive change in the lives of persons with disabilities and in their communities"¹⁵

We did not meet with ZAPD nor ZAFOD because we did not conduct any interviews in Lusaka, but various respondents report that ZAPD and ZAFOD both have limited presence in provincial and district centres; besides they lack absorptive capacities and have challenges in meeting the increasing needs of DPOs in Zambia.

Apart from the two bodies mentioned above there are **more than 40 disabled peoples organizations** in Zambia some of which include: Zambia National Federation of the Blind (ZANFOB), Zambia National Association of the Physically Handicapped (ZNAPH), Zambia National Association of Disabled Women (ZNADWO), Zambia National Association of the Deaf (ZNAD), Zambia Association for Children and Adults with Learning Disabilities (ZACALD), Zambia Association of Parents for Children with Disabilities (ZAPCD), Disabled Entrepreneurs Association of Zambia (DEAZ) and Mental Health Association of Zambia (MHAZ).

As for the districts included in the study we note that **persons with disabilities in especially Kazungula andimba districts** are poorly mobilised and hardly empowered to know and pursue their rights. It was good to see that at least in Siamulunga,imba district there were village based self-help groups established with the support of Response Network; there was also an effort to bring the self-help groups together under an Association of Persons with Disabilities.

In Livingstone the team met with the **Livingstone Network of People with Disabilities**, a cross disability DPO. There seemed to be a lot of cohesion among the membership, irrespective of disability of each member. The network is an umbrella organisation and it has 8 affiliate members. The network has a democratically elected executive. . The network has been supported through Opportunity Zambia (OZ) in their organizational development.

2.2 Public sector

This section will mainly look at the ministry structures at district level, since this was the focus of the interviews and the study. Each district has a District Development Coordinating Committee (DDCC) which comprises all heads of line government departments and NGO partners in the district. DDCC works through specialized committees; disability matters fall under the Social Services Committee.

The **Ministry of Community Development, Mother and Child Health (MCDMCH)** is a key implementing partner in the CBR program and has a structure extending from the national to the community level to cater for vulnerable people in general and persons with disabilities in particular. Through this structure the MCDMCH collaborates and networks with other sectoral ministries, NGOs and DPOs to implement CBR. At district level the ministry is represented by district community development officers, community development assistants and social welfare officers

¹⁵ www.zafod.org.zm

and assistants. These district officers in turn delegate authority to and supervise community volunteers and the community welfare assistance committees (CWACs) who work at the grassroots.

A focus group discussion and meetings with CDOs and welfare officers in the three districts show that the CDAs and CWACs complement each other when implementing CBR/disability related activities. The officers in Kazungula and Livingstone are trained on CBR and make sure that persons with disabilities are identified and referred for support through different livelihood support programs, such as the Food Security Pack, the Social cash Transfer Scheme, The Women Empowerment Fund, Village banking, and The National Trust for the Disabled (NTD)

The Agribusiness and Marketing department in the **ministry of Agriculture and Cooperatives** (MACO) runs several agricultural support programs, like the Smallholder Agribusiness Promotion Programme. The target population of this program consists of around 30,000 small-scale farming households who are either organized in enterprise groups or have the potential to join groups that can be better linked to markets. In our discussion with the department of agribusiness and marketing in Livingstone it was discussed that block supervisors and extension officers can be involved in an EEP. A first step would then be to sensitize them on the abilities and needs of persons with a disability.

22.3 Financial sector

The **Association of Micro Finance Institutions in Zambia** (AMIZ) was established in Zambia in 1998 as an informal association. The team was not able to meet AMIZ in the course of the study because they are based in Lusaka. However, when asking the MFIs involved in the study they mention that AMIZ is active in representing them and coordinating dissemination and exchange of information.

The team visited the **Christian Enterprise Trust of Zambia** (CETZAM) branch in Livingstone, where the manager seemed to be open to potential involvement in an Economic empowerment program for people with disabilities. The manager reports that CETZAM Livingstone is already serving clients with a disability (a physical disabled client and had interactions with visually and hearing impaired persons), but recognized that they could do better and certainly perceives PWD as potential clients. As long as they have viable businesses and business plans. CETZAM seems to have options for agricultural loans that might be more attractive than the conditions that are offered by some of the savings groups. Whereas the manager described the option of a 3- 6 months agricultural loan with an interest rate of 4,6 % per

Kalwizi Kabalumbu group has 34 members and developed from saving 1 ZMW per share (4 ZMW per month) to 5 ZMW per share (20 ZMW per month). The last sharing out they had accumulated an amount of 23000 ZMW the highest amount paid to a member being 2398 ZMW. The group does not include PWD yet and when discussed they mentioned that it would be hard to include them because it is hard for them to walk the distance. The Community Based Trainer (CBT) mentioned that it has been an oversight not to include PWD more deliberately.

month, the Kalwizi Kabalumbu Group in Kazungulu¹⁶ gives loans with an interest rate of 25% per month. The manager recommends a partnership between CETZAM and CBR Zambia to share information and establish linkages between PWD and CETZAM.

The team further met with **Madison Microfinance, NATSAVE Bank, Bayport Microfinance and Meanwood Finance**. This was done in an informal way because it was not possible to set up formal meetings. Most receptive to serving vulnerable groups including persons with a disability was NATSAVE bank. The others mainly focus on a segment of the population who are employed or run medium to large businesses.

Z2.4 (International) development sector

Although **Response Network** does not particularly target persons with a disability, it has positioned itself as a capacity building organization that acts as a catalyst to development and a motivator for self-empowerment in rural communities. Response Network interacts with communities through meetings, trainings, and manuals developed by the organisation to assist communities to set up and organise self-help activities.

The team has met representatives of 6 women groups that were established with the support of Response Network; we further met one village based support group for persons with a disability and representatives of an Association of Persons with a disability. All of those groups were engaged in saving and loan activities, some of them just starting others already in a second cycle. It was great to see a very positive spirit and empowerment; as for the way the saving and loan activities were organized we observed a need to enhance the capacity of the groups to do this in a systematic way.

Response Network is open to expand the collaboration with CBR Zambia part of the Economic Empowerment program. This would be a very good opportunity because of the elaborate network of groups and volunteers that has already been established in Livingstone, Kazungula and Zimba districts.

Corridors of Hope (COH) III is a five-year HIV/AIDS prevention project running from 1st October 2009 to 30th September 2014. COH has set up VSL groups that work with cashboxes and group processes similar to the WCM groups in Uganda. The team has met one of their groups, Kalwizi Kabalumbu (see box above). It is unfortunate that COH project will close on the short term. An EEP in Kazungula might consider to make use of the experiences of the established groups as well as the expertise of Community Based Trainers.

The **Copperbelt Health Education Project (CHEP)** facilitates the establishment of Saving and Internal Lending Communities (SILCs). The team had a meeting with representatives of four SILCs, including two Private Service Providers (PSPs). The participants narrated about the functioning of their SILCs, and the impact it had on

¹⁶ Group established with support from Corridors of Hope

their lives. The PSPs are highly trained group members that are selected to support their group with training and coaching in the field of entrepreneurship, marketing and business development. The groups pay the PSP for these services. This is how CHEP ensures that the groups are well supported also after phasing out. CHEP had established SILCs in all three districts that are foreseen for a possible EEP.

The **Business and Investment Unit for People with Disabilities** (BIUD) was established in May 2012 to supplement the Government's efforts in economically empowering people with disabilities through Savings-Led micro-finance and other business services for micro, small and medium enterprises (MSMEs) and advocacy for people with disabilities' inclusion in formal employment and inclusion in financial sector. One of the implementing districts was Kazungula where some groups were already established and village volunteers (BIUD champions) were trained. Even though activities were kicked off and groups were established, in due time the project collapsed as a result of internal conflict. In Zimba district the team has met a former BIUD group (and champion) that was still functioning. The EEP ought to draw from the BIUD project especially when it come to the point/time of program design level. What was BIUD's relationship with the DPOs, how the existing groups have managed to continue without direct support from the founding organization as well as what could/ should be done differently.

Z2.5 Strengths and weaknesses of possible implementing partners

To conclude this section we present an overview on what are found to be strengths and areas that need attention for different possible implementing partners for an EEP. The reasons we have described this selection of partner is because they are also partners in the CBR strategy.

MCDMCH
Strengths
Network of well-trained CDAs, CDOs and CWACs in Livingstone and Kazungula. Zimba officers will be trained on the short term.
Capacity to identify persons with a disability using standard formats
Active referral and linkages of PWD to existing economic empowerment/ support programs such as: Women Empowerment Fund, Social Cash Transfer, CEEC, Youth Empowerment Fund, Food Security Package, Village Banking, Adult Literacy program
Areas that need attention
Even though there is disaggregated data on disability for some of the programs (social cash transfer, Food Security Package), this is not the case for some other programs like Women Empowerment Fund, Village Banking. This makes it difficult to establish and monitor how inclusive those programs are.
Not all data are entered in the data base yet. It is hard for the teams to reach out to the whole district because of lack of staff/ transport. This makes it difficult to get a comprehensive picture of who is being reached, and who is not yet being reached

in each of the districts.
The MCDMCH network has been trained to identify and refer persons with disabilities. They do not yet have the skills and expertise in the network to ensure that persons with a disability are well supported in selecting a business, developing viable business plans and coach them on development of their businesses
Response network
Strengths
Extensive skills, experience and materials to promote self- help skills among vulnerable groups including persons with a disability
Already introduced the concept of saving and loan groups among their self-help groups; several groups have adopted this approach.
Vast network of trained community volunteers
Areas that need attention
There seems to be a focus on self-organization and self-help among parents of children with a disability and caretakers; not so much among persons with disabilities themselves?
Groups met during the mission show evidence of a need for a more systematic model of implementation of the concept of saving and loans.
Disability fraternity (focus on study area)
Strengths
Livingstone Network for persons with disabilities. <ul style="list-style-type: none"> - The network is developing evidenced by the fact that the number of affiliates has increased from 3 to 8 over the past year. The network represents persons with different types of disabilities. - The network is active in monitoring the social cash transfer program, and was able to provide several examples of advocacy and lobby activities. - The network has a relationship with ZAFOD and seats on their meetings.
Evidence of self-organization among persons with disabilities at grass root level in areas where response network is active.
Role models available of successful entrepreneurs with a disability that could help in changing attitudes as mentioned below
Areas that need attention
The Livingstone Network for persons with disabilities would need to be capacitated on financial literacy skills, establishing linkages with MFI and entrepreneurship. So that they can better assist their members in the field of economic Empowerment
Even though there is some self-organization at grass root level, Kazungula and Zimba do not have a district based cross disability, representative organization for persons with a disability.
Among persons with disabilities we have noted an attitude of dependence on government support, lack of entrepreneurial attitude, and self-help skills

Z3 Enhancing and hindering factors to implementation

Facilitating factors

- In the three foreseen districts of EEP implementation (especially in Kazungula and Livingstone) there is already a close partnership with MCDMCH and Response network. This partnership can also be a sound basis for Economic Empowerment activities.
- There is available expertise from other NGOs (COH, CHEP) on saving and loan approaches that are very similar to the model that is applied in Uganda and that have already proved to work well in the context of Southern Province.
- Mainstreaming persons with disabilities in livelihood support programs is already an integrated element of the CBR strategy as found in Kazungula and Livingstone.

Hindering factors	Implication for EE initiatives/ ways to mitigate this factor
There is little cohesion in the representation of persons with a disability at all levels, including national level.	The lack of representation makes it hard for persons with disabilities to play their crucial role in an economic empowerment program to advocate for, and monitor inclusion of persons with disabilities in financial services and government livelihood support programs. Besides DPOs have a role to play in sensitization and mobilization of persons with disabilities to participate in saving and loan activities. Opportunity Zambia has experience and capacity to build capacity of grass root groups of persons with disabilities. Economic Empowerment activities can be a trigger for self-organization from where this capacity development can start and activities of groups of persons with a disability can further expand to lobby and advocacy.
Strong attitude of dependency among persons with a disability, best illustrated by our visit to the Linda Farm. Besides persons with a disability do not have a good track record in repayment of loans	Because of this attitude and negative experiences around loans, it might be hard to mobilize persons with disabilities to participate in WCM groups. This can be addressed by starting with smaller number of WCM groups in different locations; focus on disabled individuals with an entrepreneurial spirit that mobilize others (including non-disabled persons in WCM groups). Make sure that those groups are well trained and coached so that things work well and others are likely to follow. Make use of already successful entrepreneurs with a disability as role models. Combine WCM groups with coaching and advice on financial literacy, record keeping, business selection etc.

Z4. Conclusions and Recommendations

Feasibility of an economic empowerment program in Zambia

We consider all three components of the EEP approach to be feasible in the context of the three districts that were part of the feasibility study. Since inclusion of persons with disabilities in livelihood support programs is already part and parcel of ongoing CBR activities it seems like a natural fit to introduce a more systematic and comprehensive approach to economic empowerment learning from what has already worked in Uganda.

In the feasibility study area the concept of **VSL** is already popular and applied by several NGOs. We have seen good practices of CHEP and COH that give evidence that this approach is feasible in the context of Southern Province. We have not seen good practices of VSL groups that are managed by persons with disabilities in line with the WCM concept. Still we think this can work in the context of Zambia but it is essential that the WCM approach is introduced in a systematic way by well trained staff of CBR Zambia as well as Response Network. We also see added value of working together with trained field staff of CHEP and COH who have experience and expertise.

Inclusive Microfinance will be a new area of attention; even though we have met entrepreneurs with a disability who have already accessed loans from MFIs, we have observed an overall fear and negativity around formal financial services. This stems from negative experiences in terms of attitudes and bureaucracy but also from a lack of information on the products that different MFIs offer and the related terms and conditions. We still feel that this component is feasible to pilot in a first phase, since the Microfinance sector is well established, also in rural areas.

The **inclusive agricultural services** will ask for linkages with the district agricultural department. Experiences from Uganda learn that it is not feasible on the longer term to organize agricultural training and services for groups of persons with a disability. After some time it was found that it worked better to focus on sensitizing extension staff and their manager on the need to include persons with disabilities in their services and to monitor closely whether this happens. It will also ask for sensitization of persons with a disability themselves to actively participate in any training that is offered.

Suggested delivery channel

We suggest a delivery channel that is similar to the implementation structure for the CBR program, working through MCDMCH, and at the same time having strong partnerships with relevant sectors, DPOs, and NGOs (like Response Network and CHEP and COH). Additional to existing relationships, as a part of an Economic Empowerment Program CBR Zambia will have to develop a partnership with the department of Agriculture to explore how persons with disabilities can best be included in existing agricultural programs and extension services. We suggest that CBR Zambia will facilitate a disability inclusion assessment of the extension service and agricultural programs, building upon tools that have been developed as a part of the EEP in Uganda. This will build awareness among agricultural stakeholders on what disability inclusion looks like, and give input for an action plan to become more

inclusive where needed. Bringing in additional stakeholders at all levels from district to grass root, will ask for clarity about roles and responsibilities. We suggest that CBR Zambia will facilitate planning and review meetings at all levels to discuss those roles, agree on the roles, and facilitate exchange of information and reflection on how the roles are filled in.

As a response to the lack of coherent representation of persons with a disability at district level (apart from Livingstone), we suggest that Opportunity Zambia supports the establishment of cross disability groups of persons with a disability inimba and Kazungula. These groups can be brought together around Economic Empowerment with the role to mobilize persons with disabilities to engage in saving and loan activities and advocate for and monitor the participation of persons with a disability in government livelihood programs. From the start the focus should be on empowerment, moving away from the dependency attitude. The expertise and experience of Response Network will come in well here too. To capacitate them to play such a role would ask for them to be part of WCM management committees themselves, and apart from that receive additional training in Economic Empowerment as well as capacity development in self-organization and lobby and advocacy. Where the initial focus would be on economic empowerment, such a group can develop itself into a DPO/ network like the Livingstone network of persons with disabilities. Stronger/ mature WCM groups can become their members. Over time, in areas where the committees are active they could be further capacitated to support and coach the saving and loan groups.

We further suggest exploring the willingness and capacity of AMIZ to be a main implementing partner in the Inclusive microfinance component of a potential EE program. Their role could grow to be similar to that of AMFIU; in the first phase of implementation AMFIU could be actively involved by sharing their experiences and lessons learned. We suggest that Opportunity Zambia will take the lead in developing such a partnership starting with explorative conversations, a disability awareness training, and disability inclusion assessment.

It is further suggested to link with trained Community Based Trainers (through COH) and Private Service Providers (through CHEP) and use their expertise in providing technical support for the groups. This will need their sensitization and awareness building on disability, which could then also lead to their SILCs and VSL groups becoming more inclusive.

Selection criteria for geographical focus

In the pre meeting for this feasibility study it was already established that an EEP should be implemented alongside the CBR program. This means that the main selection criteria for geographical focus in Zambia would be the presence of the CBR program. In all of the three districts zones will have to be selected where the EE activities will be spearheaded for one year. Based on the experiences during this

year the activities can be gradually expanded to other zones of the district. We suggest to start with highly populated zones in the 3 districts and where possible close to areas where COH and CHEP are currently working, so that we link up and get support from their trained staff (PSPs and/or CBTs) for training and technical support of the WCM groups.

Additional components and further studies

We do not foresee any additional components. An area for further study could be the impact of the social cash transfer on economic empowerment of persons with a disability. There has been a range of research activities around the cash transfer program (10% Inclusive scheme) that includes Kazungula. The research is conducted by the Institute for Development Studies and well documented. Recently a pilot has started to focus on the social cash transfer program in urban areas on persons with a disability only, and doubling the amount. Livingstone is included in this pilot. Also the CWACs have been instructed on engaging the persons that receive social cash transfer in saving groups. Altogether, a range of interesting activities that are worth following up with action research to learn whether those activities indeed lead to lifting the 'poorest of the poor' persons with disabilities out of the poverty cycle. One of the conclusions of the IDS study is that "The 10% Inclusive scheme is relatively well suited to the target population for whom it is intended. The small and reliable inputs of cash can play a number of important roles in improving the wellbeing of recipients. It is important however that it is not seen as some kind of cash input that will make the elderly, disabled or those who are otherwise incapacitated into entrepreneurs who can be 'weaned off' or graduated from the programme. Perhaps one of its most important successes is the restoration of some level of dignity to recipients."¹⁷

¹⁷ The Wider Impacts of Social Protection. Research on the Views, Experiences and Perceptions of Social Cash Transfer Programme Recipients and their Communities in Zambia, Report on the 10% Inclusive SCT: Kalomo, Monze and Choma. June 2014, The Institute of Development Studies (IDS)

Overall conclusions and recommendations



Photo 4: meeting with representatives of SILC groups, Livingstone Zambia (Photo: Fergus Myoba, CHEP)

1. Conclusion on feasibility of an Economic Empowerment Program in each of the countries

It has been an interesting and challenging experience to conduct this feasibility study for three countries that are so different in context. Where Lesotho has a weak, almost non existing formal microfinance sector, in Malawi this sector is booming; and in Zambia the microfinance sector seems to be mainly targeting the segment of employees and established businesses. There is also a pronounced difference in how CBR activities are organized and how well developed the national CBR program is. In Lesotho the CBR program is dormant with little or no budget allocation from the government side, and untrained CBR coordinators in a limited number of districts. In Malawi we see a well-established CBR program which is supported from different sources including the government with a diverse set of activities in the livelihood component. In Zambia the CBR strategy is inclusive implemented through government structures, NGOs and DPOs. As for business development services we see more potential in Lesotho where the government has a number of initiatives to support entrepreneurial efforts.

In all three countries the ratification of the UNCRPD results in efforts to mainstream disability in policies and livelihood programs. In Lesotho and Malawi LNFOD and FEDOMA/ PODCAM are well known for their lobby to further enhance mainstreaming of the rights and needs of persons with disability. In Zambia a strong umbrella organization to voice this lobby is missing, but this lobby is included in the CBR strategy. Apart from that Opportunity Zambia plays a key role in developing capacity of DPOs so that over time they gain voice. Altogether, in all three countries, we have identified entry points for Economic Empowerment initiatives, and consider the implementation of targeted economic empowerment activities feasible and needed.

In all three countries, we see the establishment of We Can Manage groups as core alongside advocacy for mainstreaming of persons with disabilities in livelihood related development efforts, policies and support programs. This would also imply attention for disability awareness trainings for extension workers, their supervisors and NGO officers, loan officers and conducting inclusion audits/ assessments.

Lesotho: In the light of the possible phasing out of NAD's/ Norwegian government's support to LNFOD we recommend to start as soon as possible a pilot on the establishment of We Can Manage groups. We suggest combining this with entrepreneurship trainings and business development support services for WCM members that are starting a small business. The economic empowerment initiatives could be linked with the advocacy and human rights activities that LNFOD is engaged in. The access to formal financial institutions could be implemented later when resources allow.

In Malawi we consider it feasible to, apart from establishing We Can Manage groups, also integrate a component on inclusive microfinance in the first design;

since this approach has already successfully been piloted by both FEDOMA and PODCAM. We see FEDOMA/PODCAM-initiated economic empowerment initiatives on access to finance and entrepreneurship trainings, as complementary to CBR activities. Further we consider it worth exploring the potential added value of a component on vocational training in a first phase of and EEP. An analysis could be made of the role of inclusive vocational training and special vocational training in economic empowerment, with attention for access, quality and match with the labor market. Results of this analysis could then lead to incorporation of an inclusive vocational training component in a second phase of implementation of and EEP. Potentially vocational training institutions can learn from/share skills with Malawi based institutions and then develop a component on inclusive vocational training in Zambia as well.

In Zambia we conclude that it is feasible to establish WCM groups making use of existing expertise of development actors like CHEP and COH as well by adding a staff member to CBR Zambia with a background in micro finance. From the start a component on inclusive microfinance can be added by facilitating interactions between MFIs and disability organizations, as well as linking entrepreneurs with disabilities to MFIs. As for partnership in farming we see a need for sensitizing extension workers and their supervisors on disability. As in Malawi we see economic empowerment initiatives as complementary to the CBR livelihood component. For economic empowerment activities we suggest a major role for disability structures in mobilizing and supporting the groups, which can be piloted in Livingstone and up scaled to Zimba and Kazungula. In Zambia we further conclude that it is worth following the development of the SCT program and monitor its implications for the EEP strategy.

2. Recommendations

2.1 Saving and loans component

Group establishment

As mentioned, for all three countries we see a role for an Economic Empowerment Program to enhance access for persons with a disability to informal saving and loans activities. In the Ugandan EEP this is done through by establishing We Can Manage groups; this approach does not only focus on access, but also on empowerment by having persons with a disability in the lead of saving and loan groups from the start. We recommend:

- That in each of the three countries the We Can Manage concept is piloted, persons with a disability are in the lead of establishing the group by selecting other group members keeping into consideration the 60% - 40% balance as is the rule in Uganda. Please note that this is different from self-help groups of persons with a disability starting saving and loans activities, since they have not come together for saving purposes in the first place.

- Attention to make the VSL approach as implemented by other development actors more inclusive. This implies working with actors that are active in the field of VSL (or SILC as it is called in Zambia), making them more disability aware and advise them on how their training materials and saving and loans systems and procedures can be made more inclusive.

It would be very interesting to link this to some action research that looks at how these different approaches impact persons with disability with a focus on empowerment and inclusion.

The concept of graduation

In the discussions we had with organizations that are active in supporting VSL activities we noted reluctance among some of them to link the VSL groups to MFIs. Their rationale was that acquiring loans from MFIs would kill the saving spirit and accumulation of savings in the groups because people would use their savings to pay back their loan to the MFI. Also among groups themselves, especially in Zambia, we found fear and negative attitudes towards the services of banks and MFIs. We recommend that the issue of Bank Linkages should be deliberately incorporated and emphasized by the EEP. This is one way of making the EEP relevant to the banks/FIs. It also creates an atmosphere for WCM groups to consider short, medium and long term investment besides savings and loans. Deliberate financial linkages if taken from the start create a lasting relationship with financial institutions thereby making disability inclusion a reality in the long run. as part of the approach mature We Can Manage groups have access to updated information on services and conditions of different MFIs and banks so that they can make an informed decision on whether or not to use those services. This could for example be done by facilitating meetings where MFIs and group representative interact.

Security

The majority of VSL groups we interacted with were said to not have a bank account. Still they were accumulating and handling large amounts of money. We understand that it is not always attractive for groups to deposit their funds in a bank account because of distance and costs involved. However, experience learns that where big amounts of money are involved there is a risk. We recommend to:

- Provide the groups with a thorough training and well elaborated but basic system to manage their groups savings and transactions. Experience from Uganda learns that it is extremely important that all group members are trained and aware of the procedures of their group.
- Other deliberate actions should be taken to support groups step by step, throughout their development and growth, on actions to take to secure their funds
- Explore possibilities that are piloted in the different countries around mature VSL groups becoming mobile money agents (piloted by CARE in Malawi), and other experiences around mobile banking (CARE Kenya) and branchless banking (CUMO).

The importance of data

If we want to take mainstreaming and inclusion efforts serious an Economic Empowerment program should focus on data collection and make different stakeholders aware of the importance of data. This needs a general consensus about who the program is targeting: if we talk about persons with a disability who do we mean? How can we monitor that we do not leave out certain groups of persons with a disability, without unnecessary labeling persons as being disabled? We recommend to actively organize discussions around these topics with all stakeholders at all levels.

We further would like to stress the importance of unpacking the concept of inclusion and disability mainstreaming. What do we mean with these two concepts in the context of an Economic Empowerment Program? It is extremely important that those concepts are related to concrete and tangible changes and that there is a buy in among all stakeholders. We recommend exploring the tools that have been developed in the EEP in Uganda to assess, benchmark and monitor inclusion, and contextualize them together with relevant stakeholders.

Exit strategy

Even though NAD generally commits to long term partnerships we suggest to already integrate an exit strategy in the design of the program. Experience from Uganda learns that it is important to:

- Be transparent about the duration and process of support from the onset of the relationships/ partnerships that are established as a part of the program
- Create ownership of the program among all stakeholders. This might sound obvious but we have to realize that it asks for a participatory approach which is time and cost intensive
- Introduce the idea of cost sharing for services like training and business development support in an early phase of the program. This means that persons with disabilities/ WCM group members will be asked for financial contributions, e.g. for their pass book or for coaching sessions on business development.
- Make use of existing structures for support of the groups, for example extension and business development services. This also implies that these actors will have to make their services inclusive, which will ask for disability awareness training and adaptation of their training materials. In some cases it might be needed to create additional support structures, for example by training village agents or business development coaches and making sure that conditions are in place for them to implement their tasks in a sustainable way.

Attention for gender dynamics

It cannot be ignored that an Economic Empowerment Program that pays attention to women with a disability has a direct impact on gender dynamics. Experience from the EEP in Uganda but also from some of the discussions we had in Malawi learns that there is a close relation between increased access to finance, status, power and gender dynamics. There is also evidence that the fact *who* accesses finance, has an impact on *who* benefits. For example, if a woman with a disability or

a female caretaker accumulates income as a result of participation in a VSL group, it is more possible this will be spent on school fees and has a positive impact on food security than if this is a man. On the other hand we have learned that the fact that a woman starts to generate income because of her participation in a VSL group has an impact on domestic relationships, either in a positive or in a negative way. We recommend that as a part of the design phase it is well defined what changes we are after in terms of gender dynamics. Only if we define the change we are after, we can monitor whether our interventions indeed contribute to this change. But also: only if we keep our eyes open for possible negative and unintended changes in relation to gender dynamics, we can learn and find ways to mitigate those negative effects. Doing so we can make use of skills and expertise of organization like CARE, Oxfam etc. that have a specific focus on gender. There should be some key resources to be incorporated into existing training packages/ manuals of the EEP.

Vocational training

Even though skills development is part of the Economic Empowerment program in Uganda, there is not particular attention to formal or informal vocational training. In Zambia and Malawi the element of vocational training was mentioned in interviews with CBR managers, and persons with a disability. It was mentioned as being important and impactful in relation to economic empowerment, but we have also heard examples of vocational training being disempowering because the training received was not in line with the needs of the person with a disability and/or the needs of the labor market. We recommend exploring in at least one country (Malawi?) the added value of vocational training in an economic empowerment program. Such an exploration should incorporate formal training and informal training (e.g. through local artisans). As for formal vocational training it could explore the added value of inclusive vocational training and special vocational training. Possible elements to look at are:

- What is the impact of the different options (formal/ informal/ inclusive/ special) on empowerment, access to (self) employment and living conditions?
- What are success factors, and what are factors that negatively affect the effectiveness and impact of each option?

Annex 1: Lists of organizations/ people met in Lesotho, Malawi and Zambia

List of organizations/ people met in Lesotho

Name	Position	Organization	Email	Telephone
Liau Motoko	Country Manager	Hand in Hand		
Refiloe Letsie	Enterprise development officers			
Mabasia Nkhetse				
Matsepang Polaki	Regional manager - Department of consulting	BEDCO	p.polaki@bedco.org.l s	58708485
Puseletso Salae	Country director	Mineworkers Development Organization (MDA)	psalae@mda.org.ls	58882111/223 24004
Mamohapi Mohapi	Manager	Moliku Trust	mamohapim@ymail. com	58752978/ 22327672
Stephen R. Thoahlane	CBR coordinator	Ministry of Social Development	srthoahlane@gmail.c om	
Lualo Halahala	CBR worker Berea	Ministry of Social Development		
Mahlehlame Emmanuel Moletsane	Community councilor	Kanana D08, Berea		
Mahlabathe Majaro	Deputy chair	Kanana D08, Berea		
Elias Puhimo	Area Technical extension officer	Ministry of Agriculture, dept of livestock		
Mothontsi Lekau	Town Clerk	Mapoetsu, Leribe		58950290/634 32268
Pabanno Pune	Extension worker	Ministry of Agriculture, Nutrition sector		

Matebello Moteete	Extension worker	Id		
Bathadelo Bridygate Phakisi	CBR worker Leribe	Ministry of Social Development		
Nabusetsa Makau	DAO Leribe	Ministry of Agriculture		
Malintle Matlakeng	Economic program officer	CARE Lesotho	Malintle.matlakeng@c4ba.lesotho.org.ls ; malintle.matlakeng@ls.care.org	22314398/58903636
Mollie Dugan	Microfinance program manager	Social workers beyond borders	mdugan@socialworkersbeyondborders.org	50450347
Lebese S. Lekholoane	Project manager	Small Holder Development Project	lekholoane@yahoo.com	58850762/22312578
		Skillshare	Telephone interview	
Limpho Maqelepo	Senior Business Extension Officer	Department of Trade, Ministry of Trade, Industry, Marketing and Cooperatives	maqelepoliclimpho@gmail.com	63023815/58826926
Mapule Nketsi	Marketing officer	Boliba Finance and Credit Bank		58031390/22325615
Limakotso Molapo	Sales officer			69369066
Mammuso Matef	Microfinance department	Central Bank of Lesotho		

List of organizations/ people met in Malawi

PERIOD: From 01-06 February 2015

DISTRICTS VISITED: Blantyre, Balaka, Dedza, Salima and Lilongwe

No	Name of Participant	Sex	Organisation	Location	Contact
REPRESENTAIVES OF DPOs					
1	Action Amos	M	FEDOMA	Blantyre	Amos_action@yahoo.co.uk
2	Miriam Namanja	F	PODCAM	Blantyre	
3	Sigele Kasasi	F	DIWODE	Blantyre	Ksigere26@yahoo.com
4	Haneck Mdoka	M	PODCAM	Blantyre	hanneck@podcam.org
5	Bruno Mwase	M	MANAD	Blantyre	brunomwassy@ymail.com
6	Byson Chimanya	M	MANAD	Blantyre	info@manadmw.org
7	Martha Momba	F	VIHEMA	Blantyre	Vihema.deafblindmalawi@gmail.com
8	Hawkins Mnyenyembe	M	VIHEMA	Blantyre	Munyenembe1971@gmail.com
10	Phillip Lapozo	M	MADISA	Blantyre	phillipmappozo@gmail.com
11	Latimu	M	MUB	Blantyre	0881519093
12	Maria Phalula	F	APDM	Blantyre	0888590423
13	Shamisso Mandala	F	EAM	Blantyre	0991541587
BALAKA COTTON FARMERS ASSOCIATION					
14	Tyson Mpange	M	Chairperson	Balaka	0995795844
15	Chrissy Lubeni	F	Secretary	Balaka	
16	Mphatso Dickson	M	Treasurer	Balaka	099378797
17	Catherine Billy	F	Member	Balaka	088497276
18	Chakwana Friday	M	Member	Balaka	0999272968
19	Peter Bwanali	M	Member	Balaka	
20	Bertina Chimambo	F	Member	Balaka	0998589227
21	Arnold Gonthi	M	Member	Balaka	0884316374
PERSONS WITH DISABILITIES REP. BALAKA					
22	Godfrey Chinkhota	M	APDM	Balaka	0999801120

23	Magret Zagwazatha	F	DIWODE	Balaka	0999062462
24	Hilda Malikebu	F	APDM	Balaka	malikebu@gmail.com
25	Loveness Hadji	F	MADISA	Balaka	0888335346
26	Bryson Phiri	M	MUB	Balaka	0881867710
27	Elizabeth Trapense	F	VIHEMA	Balaka	0888657805
28	Elizabeth Kadewere	F	PODCAM	Balaka	0999018354
29	Stella Luwani	F	PODCAM	Balaka	0992932763
30	Chisomo Chimkondenji	F	MANAD	Balaka	0884981965
31	Brighton Paul	M	APAM	Balaka	0888030610
32	Manuel Mkwapatira	M	APAM	Balaka	0994089900
NSAMALA AREA DEVELOPMENT COMMITTEE. BALAKA					
33	Bamusi Makilole	M	Chairperson	Balaka	0999486814
34	Frida Khungwa	F	Secretary	Balaka	0991290058
35	Andreya Galimoto	M	Treasurer	Balaka	0995350594
36	Patricia Lali	F	Member	Balaka	0997071678
37	Jolly Makungwa	M	Member	Balaka	0996646589
38	Janet Afiki	F	Member	Balaka	0995351579
39	Martin Nicholas	M	Member	Balaka	0998444237
40	Benita Thomas	F	Member	Balaka	0888666574
41	Master Ommar	M	Member	Balaka	0995859740
42	Ellen Rashidi	F	Member	Balaka	0992604595
MACOHA CBR. BALAKA					
43	Dennis Ngaiyaye	M	MACOHA CBR Officer	Balaka	
GOVERNMENT OFFICIALS. BALAKA					
44	Mr. Gondwe	M	District Commissioner	Balaka	
45	Mr. Chawinga	M	Monitoring & Evaluation Officer	Balaka	

46	Mr. Chirambo	M	Social Welfare Officer	Balaka	
MICROFINANCE INSTITUTIONS, BALAKA & DEDZA					
47	Bhahat Kalera	F	Project Coordinator PCI	Balaka	0997950130
48	Blessings Dullah	M	Project Facilitator PCI	Balaka	
49	Gilbert Jangasiya	M	Operations Manager CUMO	Dedza	gjangasiya@yahoo.co.uk
GOVERNMENT OFFICIALS. SALIMA					
50	Fedda Mbwana	F	Social Welfare Officer	Salima	Feddambwana@gmail.com
51	Moses Chimphepo	M	District Commissioner	Salima	lilianchimphepo@yahoo.co.uk
52	Mathias Mailosi	M	M& E Officer	Salima	chipibanda@yahoo.co.uk
53	Aaron Kachimera	M	District Agriculture Dev. Officer	Salima	akachimera@yahoo.com
MICROFINANCE INSTITUTIONS IN SALIMA					
54	Blester Mara	M	Vision Fund	Salima	
55	Christopher Kamtwanje	M	Opportunity Bank of Malawi	Salima	
56	Chipiliro Kachaje	M	Microloan	Salima	
PERSONS WITH DISABILITIES REP. SALIMA					
57	Alexander Saidi	M	PWD	Salima	
58	Kelvin Boniface	M	PWD	Salima	
59	Yamikani Njobvu	F	PWD	Salima	
60	Peter Mgodamika	M	PWD	Salima	
61	Micheal Phiri	M	PWD	Salima	
62	Dorothy Mhango	F	PWD	Salima	
63	Patricia Assan	F	PWD	Salima	
64	Joseph Namwera	M	PWD	Salima	
65	Wailesi Chigalagala	M	PWD	Salima	
66	Martha Khombe	F	PWD	Salima	
67	Mahamudu Mailosi	M	PWD	Salima	
MALIMBA COOPERATIVE SALIMA					
68	Fredrick Mwantisi	M	Chairperson	Salima	

69	Ellen Mtayamakoko	F	Secretary	Salima	
70	Rose Chiyenda	F	Treasurer	Salima	
71	Patricia frank	F	Member	Salima	
72	Ednes Kimu	F	Member	Salima	
73	Edward Nguluwe	M	Member	Salima	
74	Timveletu Kafuta	M	Member	Salima	
75	Antiwell Chidanda	M	Member	Salima	
CHISAMALIRO DISABLED AND AIDS SUPPORT(VSLA) GROUP					
76	Tobiyasi Mafukeni	M	Chairperson	Salima	
77	Yusufu Kachigamba	M	Secretary	Salima	
78	Bornwell Malata	M	Member	Salima	
79	Tchapion Jolodan	M	Member	Salima	
80	Alineti Kanama	F	Member	Salima	
81	Maso Kasonda	M	Member	Salima	
82	Salomi Phiri	F	Member	Salima	
83	Lackson Chinyama	M	Member	Salima	
84	Pofera Chikoti	M	Member	Salima	
85	Sofeleti Mackson	F	Member	Salima	
86	M'sadalira Ganizani	M	Member	Salima	
87	Alinafe Levisoni	M	Member	Salima	
88	M'katisowa Gwagwa	M	Member	Salima	
MACOHA CBR SALIMA					
89	Miriam Maganga	F	CBR worker	Salima	
90	Chester Mtengula	M	CBR Worker	Salima	
91	Mathias Molande	M	CBR Officer	Salima	
AREA DEVELOPMENT COMMITTEE SALIMA					
92	T/A Khombedza	M	Chairperson	Salima	
93	Joel Misiyasi	M	Member	Salima	

94	Vainess Abraham	F	Secretary	Salima	
95	Chifundo Chataika	F	Member	Salima	
96	Amina Mustafa	F	Member	Salima	
97	Jennifer Daniel	F	Member	Salima	
98	Violet Naliwongo	F	Member	Salima	
MINISTRY OF INDUSTRY AND TRADE, LILONGWE					
99	Alexander Mtsehero	M	Principal SME's Officer	Lilongwe	mtsendero@gmail.com
MALAWI MICROFINANCE NETWORK Lilongwe					
100	Duncan Phulusa	M	Executive Director	Lilongwe	dphulusa@mamn.mw
101	Chimwemwe Kaphagawani	M	Inspector	Lilongwe	kaphagawanic@mamn.mw
DISABILITY AND ELDERLY DEPARTMENT Lilongwe					
102	Jessie Chiyamwaka	F	Chief Rehabilitation Officer	Lilongwe	
CARE Malawi					
103	Hazel Kantayeni	F	Microfinance Coordinator	Lilongwe	hazel.kantayeni@co.care.org
104	Auster Gondwe	M	VSL Lead Technical Advisor	Lilongwe	auster.gondwe@co.care.org
105	Peter Chimsasa	M	VSL Facilitator	Lilongwe	0999749441
OPPORTUNITY BANK OF MALAWI Lilongwe					
106	Bruno Kaunda	M	Consumer Credit Manager	Lilongwe	
TECHNICAL VOCATIONAL ENTREPRENEURSHIP AND TRAINING AUTHORITY (TEVETA)					
107	Mr. Mataya	M	Entrepreneurship Director	Lilongwe	
MINISTRY OF AGRICULTURE Lilongwe					
108	Bob Chilemba	M	Deputy Director	Lilongwe	

Total number of individuals contacted 108, Men 65 and Women 43.

List of organizations/ people met in Zambia

Zambia Study on Economic Empowerment for Persons with Disabilities: 21st February to 1st March 2015						
	Names	Responsibility	Organisation	Contact tel. no	Location	Email Address
1	Mr Kayaaya	Branch manager	CETZAM	975043279	L	
2	Ms Kalaluka	District Commissioners Office	Zimba District	955428010	Z	
3		District commissioners Office (secretary?)	Zimba district Council		Z	
4	Ms Bridget Siampongo	Economic Planner	Zimba District Council	976033788	Z	
5	Evaristo Ndalama	District Community Development Officer	MCDMCH-Zimba District		Z	
6	Randy Nchimunya	District Social Welfare Officer	MCDMCH-Zimba District	977627968	Z	randychimus@gmail.com
7	Name of coordinator?	Former BIUD group (name of group?)			Z	-
8	Getrude Muvwimi	Community Development Officer	MCDMCH-Kazungula District	979527200	K	
9		Community development assistant	MCDMCH-Kazungula District			
10	Tom Mungala	District Community Development Officer	MCDMCH-Kazungula District	977896387	K	tommungala@yahoo.com
11	Ms Chilila Shilimi	District Social Welfare Officer	MCDMCH-Kazungula District	963936081	K	lalashilimi@yahoo.com
12	Mr Kaonga	District Agricultural Officer	Min Agric-Kazungula District	977665832	K	

13	Mr Kelyson Mangola	Economic Planner	Kazungula District Council	977700700	K	
14		Group of individuals with a disability mixed with CWAC members	MCDMCH - Kazungula District			
15	Mr Modern Simabenga	District Social Welfare Officer	MCDMCH-Livingstone	950700680	L	
16	Mr Stephen Chikate	District Community Development Officer	MCDMCH-Livingstone	977725180	L	
17		District Agricultural Officer	Min Agric-Livingstone District		L	
18	Mr Mvula	District Commissioners Office	Agric Business	979752879	L	
19			CHEP			
20	Fergus Miyoba	SILC supervisor	CHEP	955521020	L	
21		SILC communities (4 groups) Marambe and Kalomo, Livingstone, plus two Private Service Providers (PSPs)	CHEP		L	
22	Agatha S. Maluza		Corridors of Hope-Kazungula	977808553	K	
23		Kalobe Womens Club- Chinkonzya	Response Network	979305058	Z	
24		Lukamantano Womens Club-Simwami		979305058	Z	
25		Singandu Womens Club-Siamulunga		976206636	Z	
26		Chimwemwe Womens Club-Siamulunga		976206636	Z	
27		Siamulunga Womens Club-Siamulunga		976206636	Z	

28				977873514	K	
29		Disability Support Group	Response Network/ CBR			
30		Association of PWD Siamulunga	Response Network/ CBR		K	
31		Chairperson, vice secretary treasurer and secretary of "Maata Ki Kopano" group of Persons with a Disability, Nakatindi.			L	
32	Alick Nyirenda	Team member and respondent	CBR Zambia Support Program	973901965	L	
33	Lucy Muyoyeta	Team member	Opportunity Zambia	971254308	Lusaka	
34	One of the team members has informally spoken to a loan officer, since it was hard to meet those MFIs on appointment		Madison Microfinance		L	
35			NATSAVE Bank			
36			Bayport Microfinance			
37			Meanwood Finance			
37	Ms Janet Chisupa	ZAPD	ZAPD	977315923	Choma	
38	George Mizinga	Coordinator		955675450	L	
39	Elvis Mbewe	Chairman	Livingstone Network of Persons with Disabilities			
40	Joyce Munsanje	Vice chair				
41	Deophista Chisenga	Member				
42	Gideon Chisenga	Agribusiness Consultant		gchisenga1744@yahoo.co.uk		
43	Elvis Mbewe	Entrepreneur	Mechanic	977500382	L	

44	Ritah Simalumba Musingo	s with a disability, Livingstone	Tailor hospital compound	978024555		
45	Ritah Makoye		Maramba Market Shop nr 6	969646576		
46	Simoonga Simalimbu		Cashew nuts/ cassava meals dealer	955794726		
47	Isaac Sijo		Cross border trade	965539427		
48	Jim Siatembo		Sell talktime/ cobbler			
49	Thomas	Coordinator of Linda Farm	Linda Farm	-	L	

Annex 2: Some additional descriptive and quantitative information for each of the three countries

LESOTHO

The results from the 2006 Lesotho Population and Housing Census Analytical Report show that 3.7 % of the population, about 70,000 people, had some form of disability that required service¹⁸. A baseline study that was done in Berea¹⁹, gives an impression on the division of disabilities by type of disability: people with physical disabilities consisting of 60 % of the total number of PWD, visual impairments 10,2 %, intellectual disability 18,3% and hearing impairment 9,4 %, others 2,1%²⁰.

In terms of disabled persons being economically active, the census report further shows that 19,3 % of the male persons with disabilities is own account worker/farmer, and 16.9% regular wages/salary earner, 32.8 % was registered as housewife, and 13,2 % as disabled²¹. The main difference with the non-disabled population is the percentage of males engaged in regular wages/ salary earner which is for non-disabled males 31% versus 16,9 % for disabled male. The percentage of males involved in own account work/ farmers is slightly higher for the disabled (19,3%) than for the non-disabled (15,1%). See for a full overview on employment status annex 2.

The SINTEF Study on Living Conditions of Persons with Disabilities in Lesotho²² conducted in 2011 also looked at employment status and found that 6% of the disabled were working, versus 18.5 % of the non-disabled. 59,8 % of the disabled respondents mentioned that they had never been employed, versus 49,9 % of the non-disabled. These figures were slightly lower for females with a disability.

The Berea baseline study indicated that 76% of the PWDs in Berea were unemployed, while only 12% were pensioners. Interesting is the fact that only 4% of PWDs were employed, either permanently or on contractual agreements, this is a much lower percentage than the one found in the census. Unfortunately the baseline study did not take into account the group of self-employed/ farmers.

Looking at source of income we note that the contribution of agriculture to GDP has declined over time, from around 20% thirty years ago to around 7%²³ now. However, it still remains an important sector for increasing employment and rural incomes. The

¹⁸ 2006 Lesotho Population and Housing Census Analytical Report, Volume IIIB Socio Economics Characteristics, Maseru, December 2009

¹⁹ Disability baseline study for Berea and Mohale's Hoek, NHA, December 2013

²⁰ The census figures are difficult to interpret because of the categories of disabilities they used

²¹ For females this is 8,9 %, 10,5% , 53,7% and 11,5 % respectively.

²² Living Conditions among People with Disabilities in Lesotho, A National Representative Study, SINTEF Technology and Society Global Health and Welfare, 2011

²³ Uganda, 23,1 %,, data from IndexMundi, http://www.indexmundi.com/uganda/gdp_composition_by_sector.html

crops and livestock sector contribute 2.3% and 4.1% to GDP respectively²⁴. When relating agriculture to potential small scale enterprises for rural populations we note little diversity: it is mainly poultry and piggery. Whereas the livestock sector is dominated by sheep and goats which are kept mainly for wool and mohair, we have not heard this in relation to the small scale business in the districts that we have visited. The national strategic development plan mentions as major constraints to agricultural production the limited access to finance, agricultural inputs, technology, quality extension services, marketing information; poor market organisation and integration due to poorly developed supply chains and limited capacity to deal with agricultural risks. This was confirmed in the discussions that we held in the districts Berea and Leribe. The impact of HIV and AIDS on the sector has also been detrimental with loss of adult manpower that leaves orphans and/or widows that do not have the resources to sustain production²⁵.

When considering the ability to meet the basic needs of persons with disabilities the study on living conditions of persons with disabilities looked at the Socio Economic Status (SES) of households. In general, disabled households had significantly lower SES compared to control. For instance, 24% of disabled households had lowest SES compared to 16% among control households²⁶.

The living conditions study also looked at experiences of being discriminated both in the family and society among disabled respondents who were 15 years old and above. 16,2 % of the disabled respondents mentioned that they had an experience of being discriminated in any public services ie. hospital, clinic, police station, bank etc.

In 2011 a Finscope survey was conducted in Lesotho to measure levels of financial inclusion. Level of financial inclusion in Lesotho was found to be unexpectedly high with only 19.1% of the adult population being financially excluded. The main reason for the high level of financial inclusion is the high level of usage of products related to funeral cover. It was found that 62.4% of the adult population use informal financial mechanisms, also the proportion of the banked population was found to be high (38%), although most individuals use bank accounts and have/use transactional and savings type facilities. Whereas Boliba Savings and Credit Cooperative was found to be the largest financial cooperative (having 4 branches), many other Cooperatives and Rural Savings Groups offer financial services through the informal sector. Standard Lesotho Bank and Lesotho Postbank were the largest banks with 16 resp. 13 branches. The formal Microfinance sector is very limited with only one registered Microfinance institution in the whole country.

²⁴ National Strategic Development Plan 2012/13 – 2016/17, government of Lesotho, 2012

²⁵ From National Strategic Development Plan 2012/13 – 2016/17

²⁶ Page 46, Living Conditions among People with Disabilities in Lesotho, A National Representative Study, SINTEF Technology and Society Global Health and Welfare, 2011

Some additional figures Lesotho

Table 6.9: Distribution of population by disability status and employment status								
Percentage distribution of population aged 10 years and above by sex, disability status and employment status, Census 2006								
10_14			15_64		65+		All Ages	
Employment Status	Male	Female	Male	Female	Male	Female	Male	Female
Without Disability								
Employer	0.0	0.0	0.2	0.1	0.1	0.0	0.2	0.1
Own account worker/farmer	0.5	0.1	15.1	8.4	36.0	12.3	13.7	7.5
Regular wages/salary earner	2.5	0.3	31.0	19.7	6.2	2.4	25.2	15.4
Casual worker	0.1	0.0	4.5	2.0	2.2	0.8	3.7	1.6
Unpaid family worker	2.2	0.2	4.5	1.3	1.5	0.5	3.9	1.1
Job seeking	0.0	0.0	2.4	1.4	0.7	0.2	1.9	1.1
Job seeking for the first time	0.1	0.0	2.1	1.1	0.0	0.0	1.7	0.8
Homemaker	0.0	0.0	0.3	1.1	0.5	1.2	0.3	1.0
Housewife	4.2	2.8	23.4	49.0	44.2	74.8	21.3	44.2
Retired	0.0	0.0	0.3	0.1	8.0	7.4	0.6	0.7
Student	90.4	96.4	16.0	15.8	0.6	0.3	27.5	26.6
Disabled	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Not applicable	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.0	0.0	0.1	0.0	0.1	0.1	0.0	0.0
Total (%)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number	108,227	108,207	520,323	558,398	31,352	57,442	659,902	724,047
With Disability								
Employer	0.0	0.0	0.1	0.0	0.1	0.0	0.1	0.0
Own account worker/farmer	0.8	0.4	19.3	8.9	25.9	7.3	19.4	7.8
salary	1.4	0.1	16.9	10.5	2.7	1.2	12.9	6.5

earner								
Casual worker	0.1	0.1	4.1	1.9	1.6	0.5	3.3	1.3
Unpaid family worker	2.5	0.4	3.6	1.3	1.2	0.6	3.0	1.0
Job seeking	0.1	0.0	1.5	1.0	0.5	0.2	1.2	0.7
Job seeking for the first time	0.4	0.0	1.0	0.6	0.0	0.0	0.8	0.4
Homemaker	0.0	0.1	0.4	1.5	0.4	0.7	0.4	1.1
Housewife	10.6	9.7	32.8	53.7	45.3	66.3	33.9	55.3
Retired	0.0	0.0	0.8	0.4	6.8	7.3	2.0	2.9
Student	78.5	85.1	6.2	8.5	0.2	0.3	9.9	10.6
Disabled	5.6	4.3	13.2	11.5	15.2	15.3	13.1	12.4
Not applicable	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.0	0.0	0.0	0.1	0.1	0.2	0.1	0.1
Total (%)	100.00	100.00	100.0	100.0	100.0	100.0	100.0	100.0
Number	2,493	1,899	26,186	16,282	7,661	10,336	36,340	28,517

MALAWI

The Malawi Government has domesticated the United Nations Convention on the Rights of Persons with Disabilities through the Disability Act of 2012. The development of a Disability Bill was to enforce provisions of Malawi's National Policy on Equalisation of Opportunities for Persons with Disabilities of 2006. It was passed in 2012 almost 8 years after it was drafted. By now the Parliament has enacted the Malawi Disability Bill into law.

The 2008 Malawi Population and Housing Census showed that there are 498,122 PWDs in Malawi and this translates into a national prevalence of 4.0% of the population²⁷. The Census also demonstrates that there are more PWDs in rural areas compared to urban areas and that the major types of disability were visual and walking impairments. The Living conditions survey²⁸ that was conducted in 2004 showed a prevalence of 10,6 %, of the sampled population being disabled up to

²⁷ It was noted by the feasibility study team that the prevalence of persons with a disability can be assumed to be higher because the enumerators were not trained on various disability issues such as identification which increases the possibility that invisible disabilities such as intellectual, epilepsy and even visual and hearing impairments are overlooked.

²⁸ SINTEF, CSR and FEDOMA. (2004). *Living conditions of people with activity limitations in Malawi*. Oslo: SINTEF.

11,4% in the Southern Region. In the same study it was found that that among the group of potentially economically active persons 15 – 65 years of age, 41.2% of those with disabilities had acquired some skill, compared to 38.7% of the non-disabled. This is most likely reflects that skills training is (more) common in the special education services for persons with disabilities. Another finding was that significantly more households with one or more disabled family members have no one employed (18.1%) as compared to the non-disabled households (13.5%).

In 2012 a national representative survey²⁹ was conducted that focused on the status of small businesses in Malawi. It looks at the most binding constraints to MSMEs development and growth with a focus on access to financial services. It was found that Malawi has about 760 000 small business owners generating annual revenue of about US\$2billion, but 60 per cent of whom do not use financial services. The survey establishes that the smaller the business in terms of number of employees the less likely that the owner has or uses banking services to manage the finances of their business. The study finds an all over a lack of access to finance; only 22 percent have or use products or services offered by a commercial bank, while 13 per cent use formal but non-bank financial institutions.

In 2011 a baseline study was conducted to map existing documentation related to CBR programs in Malawi³⁰. Most of the information below comes from this baseline study since it brings together information about livelihood of PWD in Malawi from a number of studies.

The major source of livelihood for people with disabilities is subsistence and commercial farming. As a part of CBR activities in Malawi people with disabilities have been provided with vocational skills in order to earn a living. Most of the people with disabilities have acquired skills at training centres of MACOHA and TEVETA or at primary schools where handcrafts were provided. The most common vocational skills acquired by people with disabilities are tailoring, weaving, agriculture, carpentry and home economics and women were more likely to be trained in home economics and weaving compared to men who were most trained in agriculture and tailoring³¹. A more recent study conducted in 2010 has shown that after being equipped with vocational skills people with disabilities are recognised by society and have been able to take up jobs³². In addition to TEVETA and MACOHA training centres, people with disabilities also acquired vocational skills from local artisans as was the case in the Msakambewa CBR program. In this program people with disabilities acquired skills in carpentry, knitting, tailoring and tin smithing. MACOHA paid the training fees because, as has been mentioned earlier, there were problems in terms of people with disabilities being able to pay such fees. A

²⁹ FinScope MSME Survey Malawi 2012, Finmark Trust

³⁰ A baseline study to map existing documentation related to CBR programs in Malawi, Munthali, A.C., Kakhongwe, P., Centre for Social Research Zomba, March 2011. Part of The Documentation and Research (D&R) Project, being supported by NORAD and the Atlas Alliance through the Norwegian Association of the Disabled (NAD)

³¹ International Labour Organisation. (2007). *Strategies for skills acquisition and work for persons with disabilities in Southern Africa – Malawi*. Geneva: International Labour Organisation.

³² Massa.(2010), *Quality of life assessment tool and impact analysis in the framework of 2010*.

study conducted in 2007³³ found that a good proportion of people with disabilities were in self-employment engaging in trades such as bicycle and radio repairing; selling foods; and tailoring. Others were in formal employment: they either found their jobs through the training centres where they got vocational skills or on their own, help from friends and relatives. This study also looked at the barriers for people with disabilities in finding work and these included lack of skills training that could empower people with disabilities, lack of jobs, mobility challenges, lack of access to credit for small scale businesses and lack of awareness among employers about the rights of people with disabilities. From discussions with the team and some representatives of persons with a disability we learned that despite the fact that a considerable number of persons with disabilities have been able to access vocational training, lack of access to finance has been a major obstacle to their economic empowerment.

The CBR report over the period 2010- 2013 shows that the CBR activities in the field of livelihood have been quite successful in improving living standards of households of persons with disabilities³⁴. This is attributed to community based vocational skills programme which has allowed persons with disabilities to set up income generating activities. 653 persons had opened businesses by the end of 2013, compared to the 5 year target of 250 and 936 were in employment which is 178% of the 5 year target. A large group, 6559 persons have benefitted from subsidized farm inputs over the 4 years, which exceeds the 5-year target with more than 500% due to overwhelming cooperation by chiefs after awareness raising. This is important as it contributes to independence and belonging as well as to the reduction of poverty.

Some additional figures (Malawi)

DATA FOR PERSONS WITH DISABILITIES IN BALAKA								
N O	Disability	Adults(Above 18)			Children(Below 18)			Total
		Mal e	Female	Tota l	Mal e	Femal e	Tota l	
1	Total Visual Impairment	152	138	290	75	83	158	448
2	Low Vision	784	929	1713	253	250	503	2216
3	Total Hearing Impairment	127	167	294	151	109	260	554
4	Partial Hearing Impairment	147	131	278	185	173	358	636
5	Physical	740	664	1404	464	570	1034	2438
6	Learning Difficulties	104	95	199	160	126	286	485

³³ International Labour Organisation. (2007). *Strategies for skills acquisition and work for persons with disabilities in Southern Africa – Malawi*. Geneva: International Labour Organisation. Also see Ministry of Persons with Disabilities and the Elderly. (2009). *Baseline survey on the socio-economic situation of people with disabilities in Chikhwawa District*. Lilongwe: Ministry of Persons with Disabilities and the Elderly.

³⁴ From NHF_MW_0917_CBR

7	Mental	56	69	125	94	82	176	301
8	Epilepsy	172	210	382	227	236	463	845
9	Albinism	18	9	27	31	26	57	84
10	Others(Hydrocephalus etc)	36	47	83	108	60	168	251
11	Grand Totals	2336	2459	479 5	174 8	1715	346 3	8258

Source: CBR program Balaka

PROGRAM	2014			2013		
	M	E	Total	M	E	Total
public works	42	28	70	17	20	37
fertiliser subsidy	63	66	129	34	29	63
social cash transfer	51	42	93	4	10	14
village savings	37	60	97	11	18	29
Microfinance (CUMO)	30	64	94	?	?	?
other microfinances	1	3	4	?	?	?
vocational skills	2	8	10	2	5	7
	266	271	497	68	82	150

Source: CBR program Salima

DATA FOR PERSONS WITH DISABILITIES IN SALIMA	
Disability	Number of persons
Visual Impairment - low vision	3,652
blind	153
Physical impairment	3,076
Hearing impairment	880
Speech impairment	40
Epilepsy	319
Albinism	36
Learning difficulties	19
Grand total	8,175

Source: CBR program Salima

ZAMBIA

It is interesting to note that the disability prevalence rate of the Census of 2010 of 2.0 % is lower than the prevalence rate of 2,7% that was measured in the 2000 Census.³⁵ This is considerably lower than the prevalence estimated by WHO of 10 -15% of the population having some kind of disability. It is also much lower than the 13,3% rate calculated by SINTEF in their 2006 Living Conditions Survey. We might assume that the figure provided by the SINTEF study is most accurate because of the thorough methodology and sampling procedures. It is expected that there will be a follow up study conducted by SINTEF on the short term.

The SINTEF study shows that among the group of potentially economically active persons 15 – 65 years of age, 59.0% of those with disabilities had acquired some skill, compared to 58.7% of the non-disabled. This is most likely a reflection of what is offered to children/persons with disability, i.e. skills training is (more) common in the special education services for persons with disabilities.

The census 2010³⁶ gives some insight in the employment status of persons with a disability, 63,9% being self employed, 20,6% unpaid family worker, 14.8% being an employee, 0.7% were employers themselves. Among persons with disabilities, agricultural occupations were the most common at 83.3 (69,5% for non-disabled persons). When disaggregating those data to urban and rural we note that there were more persons with disabilities working on a family business, without pay or profit, in rural areas (40.8 percent) than urban areas (11.9 percent). The figure also shows that the proportion of persons with disabilities who were employees was higher in urban areas than in rural areas, 40.7 and 5.3 percent, respectively.

The SINTEF report on Living Standards of People with Activity Limitations³⁷ observes a gap between the expressed need for services and the actual acquisition of that service. Among the most noticeable shortcomings were, for example, welfare services and vocational training – only 8.4% of those who expressed a need for these services had actually received them. It was further found that need for emotional support surpassed economic support when asking for what type of assistance that was needed in daily life. This is important to bear in mind when developing services for people with disabilities, as emotional needs will more readily be neglected when the focus of service delivery is generally in terms of practical help and economic and material needs.

Access to finance

A Finscope study that was conducted in 2009³⁸ showed overall financial inclusion increased from 33.7% of adults in 2005 to 37.3% in 2009. The level of financial inclusion in 2009 was 42% in

³⁵ National Implementation Plan/national disability mainstreaming plan, ZAFOD, UNZARD, November 2013

³⁶ 2010 Census of Population and Housing, National Analytical Report, Central Statistical Office, 2012

³⁷ Living Conditions among people with Activity Limitations in Zambia, A National Representative Study, 2006, SINTEF et al.

³⁸ FinScope Zambia 2009. Top line findings. Final Report. Prepared by FinMark Trust, June 2010

urban areas and 34.4% in rural areas. The biggest increase was seen in the informal market which served 14.1% of the adult population in 2009, compared to the 11.3% recorded in 2005. Overall 62.7% of Zambian adults remain financially excluded in 2009.

In 2009 22.4% of urban and 13.9% of rural adults saved in some form or another. The bulk of the savings market was served informally: 17.1% of Zambian adults saved informally, compared to just 9.9% who saved through formal channels. Credit is the only financial service for which usage was higher in rural than in urban areas. 13.7% of urban adults and 20.5% of rural adults had some form of credit. This was partly explained by the fact that rural inhabitants turn to informal forms of borrowing more than their urban counterparts. In total, 17.9% of adults borrow informally, compared to just 8% that do so from a formal institution. Among the unbanked and formally unserved, usage barriers such as trust and knowledge about products as well as how and where to open accounts with formal financial institutions appear to be significant demand-side barriers to inclusion. The study notes that a larger increase in financial inclusion would have been expected since 2005 given the increased policy emphasis on financial inclusion on the one hand and the substantial increase in financial sector infrastructure (as measured by the number of branches, ATMs and point of sale (POS) devices) and the proliferation of bank products on offer since 2005 on the other hand. Particularly surprising is the fact that the proportion of the adult population that is banked remained the same since 2005.

The development of CBR.

NAD/NFU piloted a 2 year small grants and capacity building exploratory program under OZ phase 1 (year 2009-2011), which later evolved into the CBR Program and the OZ Phase 2 program, from year 2012 to-date. The CBR Zambia Support Programme officially commenced in July 2011, to support the Government of the Republic of Zambia (GRZ) in its goal of improving the living conditions of persons with disabilities through community based rehabilitation. The programme is jointly funded by the GRZ and NAD/NFU with an MOU. The CBR Zambia support programme prepared government line ministries with skills to build national and local capacity to take the lead in planning, implementation and monitoring the CBR program in Zambia. On the other hand, Opportunity Zambia phase-2 provides financial and technical assistance to DPOs and NGOs with disability activities in the areas of advocacy and networking and capacity building.

Some additional figures Zambia

Kazungula district

Social cash transfer: 500 HH with a disability out of 2573 HH benefited from social cash transfer.

Village banking started in two centers: Mukuni and Semango. In Mukuni 40 women benefited for a total of 33,300 ZMK (loan given range from 200 – 1000 ZMK). In Semango still in process; 15 women already got loans for a total of 13,800 ZMK, target is to provide 40 women with loans (total 80 women in two centers). Of these women part are women with a disability; exact figure not known.

Under the women empowerment fund 2 out of 10 groups of women with a disability were funded in 2014.

Livingstone district

Social cash transfer: 530 HH with a disability out of 1350 that were submitted. All cash transfers are allocated to HH that have a person with a disability

Annex 3: Information on the microfinance related projects implemented by FEDOMA and PODCAM

Organ.	Proj. Name	Funder	Implementing Agency	Time Flame	Main Components	Budget
FEDOMA	Rural Savings and Loan Project	Gorta of Ireland	FEDOMA	1 year	<ul style="list-style-type: none"> - Village Savings and Loan services. - Microcredit scheme. Where clients were graduating from VSL to credit scheme. - Provision of business skills to persons with disabilities and caregivers. 	122,829.74 Euros
<p>Results</p> <ul style="list-style-type: none"> - 700 people receive loans for their small and medium businesses - Increased number of persons with disabilities starts small scales businesses using loans from savings. - Persons with disabilities in identified groups gain skills in business management 						
<p>Challenges/Mitigation</p> <ul style="list-style-type: none"> - Distance to meeting points might be a problem to many persons with disabilities. <i>Radius for group members recommended to be not more than 2 kms and where possible meeting venues to be located to the residence of PWD with the most mobility challenge..</i> - Literacy levels may affect information uptake. <i>Working in groups will ensure synergy and complimentarily</i> - Poverty levels might jeopardize the savings efforts. <i>Other income generating activities will be done in groups.</i> 						
FEDOMA	Inclusive Livelihood and Sustainable Livelihoods Project	CBM	MACOHA & FEDOMA	2 years	<ul style="list-style-type: none"> - Provision of small loans by CUMO in Salima rural and OBM in Blantyre urban. - Provision of financial literacy to PWDs and caregivers. - Assessing Improvement of the welfare of PWDs participating in the project. - Development of inclusive microfinance training manual 	332,429.82 Euros

FEDOMA (cont.)	<p>Results</p> <ul style="list-style-type: none"> - 500 Persons with disabilities have improved income and savings culture through provision of inclusive financial services. - Members of the Malawi Microfinance Network (MaMN) have increased awareness on disability as a rights issue, and in line with their industry policy - Persons with disabilities increasingly participate in livelihood related activities through improved inclusion by local government structures and communities - Practise knowledge and evidence gained from the project is documented and disseminated for possible replication 					
<p>Challenges/Mitigation</p> <ul style="list-style-type: none"> - Capturing disability clients data electronically is still a challenge. <i>MIS personnel for both CUMO and OBM to be oriented on the project objectives in order to gain their commitment.</i> - Low self esteem amongst PWDs. <i>MACOHA Community Rehabilitation Workers as well as MACOHA Volunteers are tasked with the responsibility of encouraging PWDs to participate in the project.</i> - Adopting disability inclusive policies by MFIs is not easy. <i>MAMN decided to have the project introduced to MAMN board of executives as one way of ensuring that their members are aware of the initiative. MAMN has now also engaged the Reserve Bank of Malawi on the matter</i> 						
PODCAM	Linking parents , youth with disabilities to micro finance institutions	NFU	PODCAM	2012 - 2014	PODCAM <ul style="list-style-type: none"> - Mobilizes parents groups - Lobby meetings with MFI to include parents - Help in the formulation of by laws in the groups - Monitoring to follow up performance - Review meetings with MFI 	13,000 USD (for the two projects)

PODCAM (cont.)					MFIs (Vision Fund and FINCOOP)	
					<ul style="list-style-type: none"> - Awareness on products - Train the groups - Give loans, and receiving and monitoring repayments 	
	Results <ul style="list-style-type: none"> - Up to 270 groups linked to MFI. - 1200 persons with disabilities receiving individual loans. - 102 groups linked to Vision Fund, 168 to FINCOOP 					
	Village Saving and Loan groups	NFU	PODCAM	2012-2014	<ul style="list-style-type: none"> - Mobilization and formation of inclusive saving and loan groups. 80% of group members will have to be parents / care-givers or disabled people - Groups located in Blantyre (Southern), Mangochi (Southern), Salima (Central), Mzimba (Northern). 	See above
Results <ul style="list-style-type: none"> - 19 groups since 2013. - Best group shared 1,1 million Kwacha in 2013 (approx. 2000 USD) 						