IMPLEMENTATION MANUAL

iSAVE INCLUSIVE ECONOMIC EMPOWERMENT PROGRAMME

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iSAVE INCLUSIVE ECONOMIC EMPOWERMENT

NAD – The Norwegian Association of Disabled

AMFIU

NUDIPU

ACRONYMS

AMFIU	Association of Micro Finance Institutions of Uganda
CAT	Capacity Assessment Tool
DCDO	District Community Development Officer
DIAT	Disability Inclusion Assessment Tool
DPO	Disabled People's Organization
DU	District Union
EE	Economic Empowerment
FP	Field Promoter
ILO	International Labour Organization
M&E	Monitoring and Evaluation
MFI	Micro Finance Institutions
MIS	Management Information System
MoU	Memorandum of Understanding
NUDIPU	National Union of Disabled Persons of Uganda
PMT	Performance Monitoring Tool
PSDC	Private Sector Development Centre
SACCO	Saving and Credit Cooperatives
SCG	Saving and Credit Group
UNESCO	United Nations Educational, Scientific and Cultural Organization
WCM	We Can Manage
WHO	World Health Organization

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Who is this manual for and how is it organized?

This manual is written for managers and implementers of the iSAVE inclusive economic empowerment programme. It is a practical manual that describes the different steps of implementation.

The manual is organized in three phases of implementation: Preparing the Ground, Capacity Building and Implementation, Sustainability and Upscaling. It starts with an introduction chapter that describes the economic empowerment approach, the theory of change, as well as the key actors in the programme.

Throughout the document text boxes describe experiences, illustrations and examples from practice. References to tools and guidelines to the following guides are also mentioned:

A: Preparing the ground for the iSAVE inclusive economic empowerment (iSAVE) programme

B: Establishment and capacity building of We Can Manage (WCM) groups

C: Capacity development of District Unions (DU)

D: Support Micro Finance Institutions (MFI) to include the needs of persons with disabilities

E: Monitoring, evaluation, learning and reporting of the iSAVE inclusive economic empowerment programme

In case you have any comments, feedback or questions in relation to this manual do not hesitate to contact the iSAVE Programme Officer Ambrose Ogwang oambrose38@gmail.com

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Chapter 1

The Economic Empowerment Approach

1.1   The Concept of Economic Empowerment

What Do We Mean by Economic Empowerment?

Economic empowerment (EE) is the capacity of women and men to participate in, contribute to and benefit from development processes. It is about contributions being valued, dignity being respected and a fairer distribution of the benefits of development. Economic empowerment increases access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. Economic empowerment also breaks down inclusion barriers as people become more independent, earn respect and actively contribute to the development of their communities. To bring about economic empowerment multi-stakeholder involvement is essential including persons with disabilities, their families, caretakers and representative bodies, as well as actors in the local government, micro finance, private sector and communities.

What do we mean by disability?

Disability and impairment are often used as if they are the same word. But they are different things:

Impairment is the loss of a function of the body. For example, when someone cannot see properly. Impairments are mostly irreversible and lifelong. Sometimes the impairment can be treated, for example in the case of vision by using glasses.

Disability is when the person has an impairment and experiences a barrier to do an activity. For example, if someone has an eye problem which cannot be treated, and therefore cannot read printed materials. If the materials were in braille, there would be no barrier for the person to read.

> **IMPAIRMENT X BARRIERS= DISABILITY**

The iSAVE programme recognizes, mobilizes and registers every willing female and male member with disability regardless of age group to participate in the program processes and activities. The common group members come from one or a combination of the following disability categories:

- Hearing impairment – including congenital, pre-lingual deafness and post-lingual deafness
- Visual Impairment – including total and partial blindness
- Physical impairment – including cerebral palsy, spinal cord injuries
- Albinism
- Autism
- Intellectual impairment
- Epilepsy
- Little Persons
- Deaf-Blind

Why should we pay attention to Economic Empowerment of persons with disabilities?

WHO, UNESCO, ILO (2004) observe that, "there is a strong correlation between disability and poverty. Poverty leads to increased disability, and disability in turn leads to increased poverty." Evidence shows that the majority of persons with disabilities are unemployed and often denied employment opportunities even when they have met necessary requirements.[1] Economic empowerment of persons with disabilities is further hindered by four mechanisms that lead to the exclusion of the more vulnerable from accessing formal or informal financial services, as described by Simanowitz (2001):

Exclusion because of low self-esteem

Persons with disabilities often experience exclusion and rejection. The accumulation of such repeated negative experiences produces secondary incapacities like lack of self-esteem, which often lead to self-exclusion from public and private services such as micro finance (ILO, 2002). Besides, some people with disabilities and their families may have the expectation to constantly receive charity (Thomas, 2000) which is incompatible with economic empowerment.

> **Box 1: Exclusion because of low self esteem**
> Entrepreneurs with disabilities who go to an MFI for a loan, report that negative attitudes of loan officers make them feel unwelcomed. This feeling is enforced by the inaccessibility of the premises. "Also, the fact that there are a lot of smartly dressed people, makes me feel I do not belong there, that I am not meant to be there" *Narrates a person with a physical disability*.

Exclusion by other members

Persons with disabilities often face difficulties to access cooperatives, farmer groups, formal group credit or village saving and loan groups. Local stigmatization or the perceived risk posed by persons with disabilities becoming members in groups may discourage community members from including them.

> **Box 2: Exclusion by service providers**
> "One day I entered a bank crawling because I could not enter the bank building with my wheelchair. I came in to withdraw over 30 million shillings, but I was initially sent away because they thought I was a beggar. Finally I was able to make the transaction and they were very surprised when they realised the amount I came to withdraw." *Member of a WCM group*

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1   http://www.un.org/disabilities/default.asp?id=18

http://www.un.org/disabilities/default.asp?id=255;

http://www.ilo.org/global/topics/disability-and-work/lang--en/index.htm

http://siteresources.worldbank.org/SOCIALPROTECTION/Resources/SP-Discussion-papers/Disability-DP/1109.pdf

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Exclusion by service providers or livelihood programmes

Due to attitudes and prejudices within society, the staff of an MFI, business development service or responsible government officer will often deliberately or unknowingly exclude persons with disabilities. The personnel often lack the necessary experience and training to understand the abilities of persons with disabilities, or in the case of micro finance, distinguish between real credit risk and perceived credit risk. Business development services often do not consider persons with disabilities as (potential) entrepreneurs. In many cases responsible officers are not able to see beyond the disability and recognize the real ability of a person with disability. Service providers, particularly credit officers or business development coaches are therefore a core target group to influence. However, if such influence is to be efficient, it must be backed by top management.

> **Box 3: Exclusion by design**
>
> "To access a group loan you have to meet weekly at the bank premises. Most of us live far from the bank, and the premises are not accessible. Also to access a loan they look at your credit history; many of us do not have this, so we are excluded because of that. We are now planning to open a savings account at the bank, because that might help us to access a group loan later on. "
>
> *Member WCM group*

Exclusion by design

The selection processes of livelihood programmes or the credit methodology practiced by MFIs often hinder persons with disabilities and other vulnerable groups from participating. In the case of micro finance, mobility challenges make weekly installments a greater obstacle for persons with disabilities. Other examples include compulsory upfront savings, fees as high as 20% of the loan amount and short repayment time. Moreover, since credit history in micro credit in many ways replaces formal collateral or guarantees, it becomes difficult for persons with disabilities to get started on building a credit record.

Consequently, people with disabilities have no stable income and have to depend on family members, well-wishers and charity groups for hand outs to sustain their livelihood. Economic empowerment is a way to get people with disabilities out of the poverty cycle they are often entangled in. At the same time economic empowerment is not only about building financial self-reliance it is also about improving the status of persons with disabilities in the family and community, leading to enhanced social relations and self-confidence. For men and women with disabilities those life changes are considered just as important.

What is the iSAVE inclusive economic empowerment programme?

The iSAVE Inclusive Economic Empowerment Programme (iSAVE) is an **integrated approach** designed to address the four mechanisms as described above. The assumption is that by understanding and gradually removing these barriers, persons with disabilities can be mainstreamed into livelihood programmes, informal and formal financial services allowing them to establish and nurture small scale businesses. The iSAVE programme pays attention to **equal access and benefits of its activities** for all persons with disabilities. This implies that in all programme activities specific attention has to be paid to reach out to persons with disabilities with different categories of impairments, women and youth. This goes beyond counting who is involved, and also considers the level of access to programme activities and benefits.

For many persons with disabilities the entry point to economic empowerment is to create an atmosphere where they can build their self-confidence and freely engage with fellow community members. In such an environment they can nurture development using resources in their reach to pool a local fund, from which they can progressively increase their access to informal financial services. The informal financial service is a **village based savings-led initiative**; therefore, it has no external liabilities. It is member-owned, self-managed and looks at creating improved relations, social capital and insurance amongst members, with everyone's contribution being valued through equal active participation.

The underlying assumptions are that healthy saving attitudes, access to affordable credit and basic

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entrepreneurial skills lead to sustainable economic empowerment. This is why the programme aims to organize persons with disabilities in inclusive saving and credit groups called the "**We Can Manage groups**". The WCM groups are managed by persons with disabilities, and also include other non-disabled members, such as family members or caretakers of persons with disabilities and other community members.

The membership of the WCM groups gives the members access to loans that support them in developing sustainable income generating activities and lead productive, independent lives. To do so, the members are trained to run the WCM groups in a sustainable way. The groups are also trained in **entrepreneurship skills** and when they reach a certain level of maturity they are **linked to formal services** (micro finance institutions).

The WCM groups, as well as their individual members, are encouraged to open bank accounts with professional, licenced financial institutions to enhance security of funds. Being clients of formal financial institutions also opens the door to other formal financial services, which might further foster the development of their businesses. To make this happen the iSAVE economic empowerment programme raises awareness and trains persons with disabilities on the micro finance sector, and at the same time teams up with key actors in the micro finance industry. It is important to understand and influence the business model of **micro finance institutions and banks** while sensitizing them on inclusion to ensure that their services become more and more inclusive of the needs of persons with disabilities.

The iSAVE involves a selection of MFIs in the district, as well as their often Kampala-based Head Offices, by building disability awareness and inclusive practices. To do so, including persons with disabilities is presented as a business case. Step by step, formal financial services become more inclusive to the needs of persons with disabilities. As a result, members of WCM groups that develop economic activities and other entrepreneurial persons with disabilities who might not be members of WCM groups, gain **access to formal financial services**.

The iSAVE inclusive economic empowerment programme pays attention to **evidence based action learning**, as the programme has a strong focus on data collection and data analysis. The data is used to support monitoring of progress and quality of programme activities, to enhance continuous learning and adapt intervention strategies where thought to be needed. All implementing partners and programme actors are involved in understanding the data to ensure that the lessons learned are translated to practice.

In summary, the vision of the iSAVE inclusive economic empowerment programme is:

To contribute to a society where male and female persons with disabilities are economically independent, socially recognized and participate in efforts to bring about sustainable change. By having full access to quality and needs-based financial and business development services and livelihood programmes, male and female persons with disabilities improve their livelihood resulting in overall poverty reduction in the programme area.

The mission of the iSAVE inclusive economic empowerment programme is:

- To facilitate multi stakeholder involvement in disability inclusive economic development

- To mobilize persons with disabilities to establish sustainable inclusive village-based saving groups, with a focus on participation of women and youth with disabilities

- To enhance entrepreneurship skills of the group members and support them in the development of small and medium sized enterprises

- To link the inclusive saving groups and individual entrepreneurs with disabilities to formal financial services in line with their needs

- To sensitize MFIs and banks on disability and inclusion, ensuring that their services become more inclusive of the needs of persons with disabilities.

Provided below is a visualization of the theory of change of the programme.

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1.2 Theory of Change of the iSAVE inclusive economic empowerment programme

MULTI STAKEHOLDER COLLABORATION TO CREATE EQUAL ACCESS FOR MEN, WOMEN AND YOUTH WITH DIFFERENT TYPES OF DISABILITIES

Person with disabilities are mobilized to establish WCM groups together with non-disabled group members

Persons with disabilities develop a saving attitude

Capital of the group accumulates and members have access to informal credit

Other WCM groups start to emerge, replicating the model

WCM group members and entrepreneurs with disabilities are sensitized on financial services

(Potential) entrepreneurs with disabilities are aware of the benefits and the risks of engaging with formal financial institutions

Businesses of persons with disabilities are growing

Household income of persons with disabilities targeted grows and becomes more diverse

WCM group members are trained on financial literacy and other entrepreneurship skills and receive business development services

An increasing number of persons with different types of disabilities start their own (small scale) businesses

Selected formal financial institutions and Business Development Services are sensitized on disability inclusion and staff receives disability awareness training

Entrepreneurs with disabilities and WCM groups and their members access formal financial services

Serving clients with disabilities becomes a business case and part of the systems of selected MFIs

Persons with disabilities and their families are economically and socially empowered as evidenced by:

- **Enhanced food security**
- **Improved livelihood situation**
- **More diverse social relationships**
- **Improved status in the community**
- **Boosted self esteem**

DU, WCM groups, MFIs, and resource persons sustain, further develop and upscale EE activities

STORY TELLING - ACTION LEARNING – DOCUMENTATION

DUs and all other key stakeholders are capacitated to implement their role in EE

Figure 1: Theory of change of the iSAVE programme

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1.3 Implementing Partners

The iSAVE inclusive economic empowerment programme is implemented through a partnership between two Ugandan-based umbrella bodies. In the disability sector, the implementing partner is the National Union of Disabled Persons of Uganda (NUDIPU). In the micro finance industry, the implementing partner is the Association of Micro Finance Institutions of Uganda (AMFIU).

NUDIPU is an indigenous NGO of persons with disabilities that brings together all disability categories including sensory, physical and mental impairments. NUDIPU was formed in 1987 as a voice for persons with disabilities and it derives its mandate from the membership of district based disability associations and national Disabled Peoples' Organizations. NUDIPU is mainly responsible for channeling the programme funds to the district unions (DU) and to provide technical, capacity development training and support for the DUs through responsible programme manager and programme officers.

The **District Unions** (DU) provide office premises for iSAVE programme activities, manage and coordinate programme implementation at district level, bring together the key actors, and train and conduct supportive monitoring for the We Can Manage Groups. Together - NUDIPU and AMFIU - are responsible to mobilize sufficient resources and to ensure continued implementation.

AMFIU is an umbrella organization of MFIs in Uganda founded in 1996, through the collaboration of several organizations with interest in micro finance. The vision of AMFIU is to be a strong, sustainable and professional network of all micro-finance stakeholders in Uganda. AMFIU's mission is to enhance the sustainable delivery of inclusive micro-finance services in Uganda. Through their Inclusive Finance Manager, AMFIU is mainly responsible for providing technical support and training to MFIs to target and include persons with disabilities in their services. AMFIU also invests in data collection on inclusion of persons with disabilities in formal financial services through their Performance Monitoring Tool (PMT).

Together NUDIPU and AMFIU:

- Coordinate and organize data collection and analysis and make sure that the data are used for continuous improvement of the programme implementation at all levels;
- Chair the National Advisory Board and feed the board with rigorous and up to date programme data to gain strategic advice and directions;
- Advocate and lobby for continuous and increased attention for economic empowerment for persons with disabilities at district, national and international fora;
- Create and enhance linkages between the disability, livelihood and micro finance sector at all levels;
- Facilitate cross programme learning and exchange, and bring together experiences, information and stories on iSAVE programme in accessible digital and hard copy format;
- Mobilize resources needed to develop and upscale iSAVE programme, with close involvement of the DUs.

1.4 Key Actors at District Level

The iSAVE programme is an integrated approach requiring multi stakeholder involvement. Apart from the DU, the core implementer at district level, there are a number of other actors who play key roles in training, monitoring, and supporting the iSAVE programme:

> **Box 4: Role of the DCDO**
>
> "It is the intention of the iSAVE programme to influence the office of the DCDO in the various districts to participate and perpetually get involved in key programme activities. Where this has been prioritized from the on-set (at inception) of the iSAVE programme in the district, the DCDO's offices have successfully supported the programme and participated in its planning, groups training, monitoring and reporting activities even after the districts have ceased getting direct funding by the programme." *iSAVE Manager*

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Actor	Role
MFI	
	• Increase access to their financial services for persons with disabilities to improve their livelihood. This includes a strategy on how to target potential clients with disabilities most effectively
	• Making their premises accessible and have good infrastructure so that clients with disabilities can fully access their services
	• Ensure that information on financial products and procedures is made accessible to all clients (including blind and deaf clients)
	• Incorporate inclusion of persons with disabilities in operational manuals and strategic plan, as well as staff orientation manuals
	• Develop performance indicators that relate to access to financial services by persons with disabilities and have these integrated in their Management Information System (MIS) or Monitoring & Evaluation
	• Exposes staff to role models with disabilities (e.g. staff members with disabilities, successful entrepreneurs)
	• Product promotion and marketing products mention inclusion of persons with disabilities
	• Maintain active relationships with AMFIU, District Union and Disabled Peoples Organizations
DCDO	
	• Lobbying, linking and networking to facilitate access of persons with disabilities to livelihood programmes, financial services, business development services and other related services or opportunities
	• Mobilization of persons with disabilities to attend the iSAVE meetings
	• Coordinate the registration of WCM groups at sub county and district level respectively so that they can be legally recognized in the community. The registration certificate allows groups to access disability grants and any other government programmes
	• Following up and monitoring of iSAVE activities
Regional Private Sector Development Centre	
	• Provide training for (potential) entrepreneurs with disabilities
	• Provide regular Business Development Services to starting entrepreneurs – support with business plan development, record keeping, market research and so on)
	• Develop indicators to monitor sustainability and viability of businesses
	• Advice entrepreneurs with disabilities on investment decisions and financial products
	• Advice to the District Economic Empowerment Core Group on issues relating to entrepreneurship
Religious and cultural leaders	
	• Advocate for equity and inclusion
	• Support and mobilization
	• Provide spiritual counselling to persons with disabilities and their family members so as not to neglect persons with a disability
Village Agents	
	• After one year of implementation the programme will select and bring on board willing and vibrant WCM group members to serve as Village Agents. They act as volunteer community mobilizers and replace the programme-paid Field Promoters when phasing out. During the transition, Field Promoters coach and educate Village Agents to play their role. Village Agents are supervised by the DU. They perform all the roles of the Field Promoters, provide business development support services and coaching, and also act as a voice of the groups at sub county and district level.

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1.5   Phases in the Economic Empowerment Approach

The Economic Empowerment Approach (EEA) has three phases. In all three phases, the focus is on sustainability. This implies that from the beginning of EE activities in a district, capacities are built to ensure continued implementation of EE activities in the district even after external financial and technical support has been phased out.

This manual is organized around the three phases as follows:

Phase 1: Preparing the ground (3 months)
Program initiation – iSAVE programme information and launch meetings
Identify key actors, roles and responsibilities
Developing a shared vision on economic empowerment
Induction on the iSAVE programme for the DU
Hiring of district level iSAVE programme staff – Programme Assistant, Field Promoters and an Administrative Assistant after about one year
Establish programme implementation structure – District and Sub County EE working groups
Develop and share phasing out strategy with partners and beneficiaries

Phase 2: Capacity building and implementation (21 months)
Establishment and capacity building of We Can Manage Groups
Equip key actors with knowledge, skills and tools to enable them to play their role in a sustainable way
Build data collection capacity and ensure that data are collected, analyzed and used
Involve partners in monitoring and learning from experience; thus ensuring continuous improvement, and documentation
Identify a pool of resourceful persons and further build their capacity
Continuous communication with all stakeholders and enhance synergies among projects, government, donors and other stakeholders
Documentation and sharing of results
Starting cost sharing on service provision by beneficiaries

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Phase 3: Sustainability and upscaling (12 months)
Withdrawing direct funding support, phasing out of programme staff
WCM groups pay for the services of a pool of resourceful persons to support them in their operations and advice members on business development
DU has stronger focus on advocacy and dissemination of results through media -> visibility of the programme
Enhanced autonomy in programme implementation
Intensive supportive monitoring by NUDIPU and AMFIU for quality control, but without direct support
Costing system is in place and implemented -> beneficiaries pay fully for services received

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Chapter 2

Preparing the Ground
(Timeframe: 3 months)

2.1 Introduction

This chapter gives guidance on the range of interventions that are to be conducted to prepare for actual programme implementation consisting of:

• Programme induction DU

• Programme initiation meetings

• Setting up implementation structures

2.2 Programme Induction District Union

As mentioned before, the DU is the main coordinating body at district level. In order for it to play that role the first step in the programme is to train all DU staff on the vision, mission and approach of the iSAVE programme.

Induction training on iSAVE programme; The iSAVE programme manager and officer will organize this training for two days.

Content: Mission, vision and approach of the iSAVE inclusive economic empowerment programme.

Output:

• Shared understanding of the vision and mission of the programme, as well as roles and responsibilities of the DU and other programme stakeholders in the implementation of the programme;

• Clear overview of the targeted beneficiaries, with an understanding of the need to focus on reaching out to men, women and youth with different categories of impairments;

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- Practical understanding of:

  ◦ The implementation structure of the iSAVE programme, including an understanding of the multi-stakeholder approach and the function of the District and Sub County iSAVE working groups;

  ◦ The impact of economic empowerment activities on gender relations, including the positives and the potentially negative impacts and how to mitigate those;

  ◦ The relationship between ownership and sustainability, as well as the phasing out strategy of the iSAVE programme;

- Assigning Focal Persons to each of the sub counties to be involved in the iSAVE programme (territorial division).

Refer to:	
Guide A: "Preparing the Ground for iSAVE inclusive economic empowerment programme"	Page2: Induction of District Union on iSAVE inclusive economic empowerment programme

2.3 Programme Initiation Meetings

The long term success or failure of the EE activities in a district is directly related to the level of understanding and ownership of different stakeholders. Every programme staff at headquarter level is only temporarily assigned to support the district, so local stakeholders like the District Community Development Officer (DCDO), the disability leadership; DU, the MFI's staffs and Disabled People's Organizations (DPOs) are responsible to sustain and further develop EE activities.

The long term success or failure of Economic Empowerment Activities in a district is directly related to the level of understanding and ownership of different stakeholders.

To build ownership and thus sustainability of the activities, it is essential to involve the stakeholders as mentioned above in the design, implementation, monitoring and evaluation of the economic empowerment activities. This is done by supporting existing disability structures and the identified partners by strengthening their capacities to deliver, sustain and upscale the iSAVE programme activities.

Ownership starts from understanding and having a shared vision on the need for, and benefits of economic empowerment of persons with disabilities. It is further essential that different key actors understand and commit themselves to their own role and responsibilities in achieving economic empowerment of persons with disabilities. The main implementation structure for the programme is the District Economic Empowerment Core Group; this group consists of decision making and implementing representatives of all key actors

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Information Meetings

There a number of meetings to be held to ensure involvement and ownership of key actors:

Orientation meetings with MFI top management by AMFIU inclusive finance officer

Content: explanations of the importance of recognizing entrepreneurs with disabilities and serving them consciously.

Output: a contact person to be a reference point for any intended interventions around disability inclusion and also on continuous update on the progress.

A Memorandum of understanding that clearly spells out responsibilities of AMFIU and the MFI in the process of becoming more inclusive to the needs of persons with disabilities.

Box 6: Orientation meetings with MFIs
"We always start with meeting an individual in an institution, and then guide that person to link us to the top management. For the small Saving and Credit Cooperatives (SACCOs) we involve the board as well. We try to sell the idea of an MoU to guide the partnership and outlining obligations of each party. The detailing of the MoU is a collaborative process, in which we share what we can offer: a Disability Inclusion Assessment, sensitization of staff, and tools to collect data on customers with disabilities. The MoU makes it clear what kind of partnership we want, and we can refer to it during our relationship."
Disability Inclusion Officer

Orientation meetings with each of the key actors at district level: district local government officials, DCDO, administrators, private sector development center, involved MFI branch offices and DPOs.

Content: iSAVE inclusive economic empowerment programme introduction.

Output: key stakeholders assign decision making and implementing representatives to the programme kick-of meeting.

A programme kick-off meeting with representatives of key actors (2 days)

Content: mission and vision of the iSAVE inclusive economic empowerment programme, discussion of roles and responsibilities of each of the stakeholders and action planning.

Outputs:

- Detailed understanding of the implementing organization(s), their vision and mission;

- Shared understanding of the vision and mission of the programme as well as roles and responsibilities of each of the programme stakeholders in the implementation of the programme;

- Clear overview of the targeted beneficiaries, with an understanding of the need to focus on reaching out to men, women and youth with different categories of impairments;

- Practical understanding on how to include the groups as mentioned above with attention for accessibility, communication, and attitudes;

- Practical understanding of the impact of economic empowerment on gender relations, including the positives and the potentially negative impacts and how to mitigate those;

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- Definition of the territory of coverage i.e. the sub counties and formal introduction of the Field Staffs in charge of the created operational zones;

- List of Sub County Chiefs and Assistant Community Development Officers, including their telephone contacts;

- Establishment of a District Economic Empowerment Core group, to be chaired by the DU;

- A district action plan for year one, as well as action plans of each of the stakeholders to be approved and finalized after the workshop and formalized in MoU with each of the stakeholders.

- Note: Usually the iSAVE inclusive economic empowerment programme will start in five to six sub counties/operational zones; to roll-out to a wider area overtime after it has picked momentum.

Box 7: From three projects to an integrated ISAVE inclusive economic empowerment programme
"Before 2015 the iSAVE programme was run as three separate projects: The We Can Manage Project, The Inclusive Finance Project and the Partnership in Farming Project. When we talked about inclusion of persons with disabilities in MFIs, we did not link this to the WCM group members as potential customers. Now with the integrated approach, it is has become easier to convince the MFI – since there is a large potential client base we can link them up with." *Inclusive Finance Officer*

Information meetings will be held **in the selected sub counties** with the sub county leadership, local representatives of DPOs, the Sub County Councilor representing persons with disabilities, the DU Focal Person, religious leaders and opinion leaders.

Content: Introduction to the iSAVE inclusive economic empowerment programme, discussion of roles and responsibilities.

Outputs:

- Shared understanding of the programme as well as roles and responsibilities of each of the sub county stakeholders;

- Clear overview of the targeted beneficiaries, with an understanding of the need to focus on reaching out to men, women and youth with different categories of impairments;

- Practical understanding of how to include the groups as mentioned above with attention for accessibility, communication, and attitudes;

- Establishment of a sub county Economic Empowerment working group;

- Understanding of, and commitment to the tasks and responsibilities of the Economic Empowerment working group;

- Action plan detailing out the schedule of Parish information sharing meetings;

- Proposed list of prospective mobilizers to liaise with the programme staff to organize Parish meetings.

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Parish information meeting include the Parish Chief, the Assistant Community Development Officer, DU Focal Person, DPO representatives, religious leaders, opinion and cultural leaders, and prospective group members.

Content: To provide information about the iSAVE inclusive economic empowerment programme in general and the establishment of WCM groups in particular, including:

• Detailed understanding of the implementing organization(s), their vision and mission;

• Shared understanding of the programme as well as roles and responsibilities of each of the parish stakeholders;

• Clear overview of the targeted beneficiaries, with an understanding of the need to focus on reaching out to men, women and youth with different categories of impairments;

• Understanding of, and commitment to the tasks and responsibilities of the Economic Empowerment working group i.e. Focal Persons, Field Promoters and Mobilizers;

• Action plan detailing out the schedule of Village Groups training meetings;

• Proposed list of prospective group members; including persons with disabilities.

Refer to:	
Guide A: "Preparing the Ground for iSAVE inclusive economic empowerment programme"	Page 12: Programme introduction Page 13: Facilitation guide district planning meeting Page 13: Facilitation guide sub county information meetings Page 16: Facilitation guide parish information meetings

2.4 Implementation Structures

Introduction

The District Union is central to the iSAVE programme coordination and implementation, coordinating the programme technical staffs and community mobilizers and all actors in the programme at sub county, parish and village level respectively. The DU chairs the District Economic Empowerment Working Group and supports the Economic Empowerment Working Groups at sub counties level. The Working Groups are important to enhance multi- stakeholder collaboration and information sharing, needed to build ownership

> *The District and Sub County Economic Empowerment Working Groups are important to enhance multi stakeholder collaboration and information sharing.*

and effectively implement, and monitor and evaluate progress. NUDIPU and AMFIU as implementing partners play a main role in monitoring, guiding and providing technical support, and co chair the National iSAVE inclusive economic empowerment Advisory Committee.

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District Union based programme staff

A number of paid staff in the first two years of the iSAVE inclusive economic empowerment programme:

- one Programme Assistant, hired by NUDIPU

- one Administrative Assistant, hired by the DU

- five to six Field Promoters (one per sub county) also hired by the DU.

NOTE: <u>NONE</u> of the programme staff or focal persons is allowed to touch, handle and/or manage the groups' and individual members' cash during and after the weekly meetings whatsoever.

Box 8: Focal persons should not handle cash

"We had a scenario where one of the focal persons received the contribution from some WCM groups but it never reached the office. It was diverted to other use other than to run the office and programme activities. So now we encourage the different districts to guide the groups to bank their contribution into the DU accounts. This is more transparent, and ensures that the money will effectively be used to support the work plan."

"There was another case where WCM group members entrusted the Project Assistant to open bank accounts for them. They then even asked him to bank their money to avoid travelling on their side. Afterwards they realized that the Project Assistant never opened a bank account and their moneys had never reached the bank."

iSAVE Programme Officer

Programme Assistant (PA) – Responsible to: Administrative Assistant (one) and Field Promoter (five - six)
REPORTS TO: NUDIPU iSAVE Programme Manager
• Hired at the start of programme activities in a district; directly paid by the programme;
• Responsible for the day-to-day implementation of the programme, working in liaison with the DU leadership;
• Spearheads strategic partnerships with key programme partners and local government offices to ensure inclusion of persons with disabilities in their agenda;
• Heads and supervises the programme Administrative Assistant as well as the Field Promoters (Field Promoters and/or Village Agents);
• Mainly responsible for planning, monitoring and reporting of programme activities and guiding programme implementation;
• Conducts and supervises training of groups and acts as a technical advisor to the DU, aiming at building capacity of the Union to sustain and further develop the economic empowerment activities also after the direct support has phased out;
• Does the finance, book keeping and accountability of the programme, and is the principal agent for DU programme bank accounts.

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The Administrative Assistant (AA) - Responsible to: All Field Promoters

REPORTS TO: Programme Assistant and DU Chairperson

- Will be hired when the district has attained 50 active groups;

- Normally selected from existing exemplary Field Promoter, his/her appointment is determined in a panel consisting of the Programme Assistant, Programme Officer and three to four DU executive members;

- Responsible for carrying out the routine operations and management of the programme offices as well as managing external relations with partners, programme beneficiaries, clients and other stakeholders;

- Stationed at the district programme offices but occasionally travels to the field to provide work related support to the Field Promoters and Groups' Management Committee members and data collection as deemed fit.

- Responsible for:

    - Management of data, storage of records and stock of programme materials;

    - Receiving and maintaining receipt of DU local revenues collected from the groups and bank all the cash; otherwise ALL groups are expected to deposit any payments to the DU on the prescribed bank account.

- They are directly paid by the programme for three years; after which the DU takes full charge of paying them wholly using locally generated revenue.

FIELD PROMOTERS (five to six per district)- Responsible to: Village Agents (five to eight) and Group Management Committee (40 – 64)

REPORTS TO: Programme Assistant and Administrative Assistant

- Hired when WCM groups are mobilized to support the establishment of the groups; sourced from among the residents in the community where the programme operates;

- Appointed by a panel consisting of the Programme Officer, Programme Assistant, three DU executive members and a Community Development Officer (Local Government Administration);

- Responsible for the direct programme implementation among the target group i.e. persons with disabilities and their caretakers in the community;

- Work in the operational zone determined and allocated by the programme but may be rotated and/or transferred to other territories as work requires;

- Do not control the groups but rather facilitate groups' learning process (see box 9);

- Directly paid by the programme for three years, after which they are replaced with Village Agents (group-aided).

iSAVE INCLUSIVE ECONOMIC EMPOWERMENT

Box 9: Field Promoters a group facilitators or as group controllers

A group facilitator:

- Allows opinions from group members

- Values every individual in their capacity

- Builds people's confidence

- Allows responsibility – sharing of roles and responsibilities

- Coaches and mentors, gives direction

- Stimulates learning from practice among the group members

- Is accountable to the programme and the group members

- Asks himself or herself the question: How much am I contributing to the group?

A group controller:

- Decides on behalf of the group

- Assumes that they understand the needs of the group and acts on behalf of them

- Prioritises their own interests instead of the group

- Lectures the group instead of making it a participatory session

- Controls the process and procedures

- Asks himself or herself the question: How much can I personally get out of the group?

Refer to:		
Guide A: "Preparing the Ground for iSAVE inclusive economic empowerment programme"	Page 19:	Job Description Programme Assistant
	Page 20:	Job Description Administrative Assistant
	Page 21:	Job Description Field Promoter

Box 10: When to source for Field Promoters and Administrative Assistants

"When we hire a Programme Assistant at district level we make sure that he or she mobilizes at least ten groups. This practical field experience is needed to supervise others. For mobilizing and training the next groups, we hire Field Promoters. They are also paid staff; they get a minimum basic monthly allowance but are mainly paid on the basis of their performance (number of groups established and the quality of their performance). When a district has established about 60 groups, the district hires an Administrative Assistant to support data collection and recordkeeping. Both the Field Promoters and Administrative Assistants are hired with strong involvement of the DU, and the Community Development Officer of the district. An important selection criterion is that they should be residents."
iSAVE Programme Manager

iSAVE INCLUSIVE ECONOMIC EMPOWERMENT

iSAVE Inclusive Economic Empowerment Programme Organogram

Sub county 1: EE working group			
LG	Rep of PWD	Field promoter(s)	Three to five WCM group representatives

Sub county 2-6: EE working group			
LG	Rep. of PWD	Field Promoter(s)	WCM group representatives

District EE Working Group

District Union (DU staff, Programme Assistant, Programme Administrative Assistant)				
MFIs	DCDO	DPOs	PSDC	Sub County EE working group representatives

AMFIU	NUDIPU

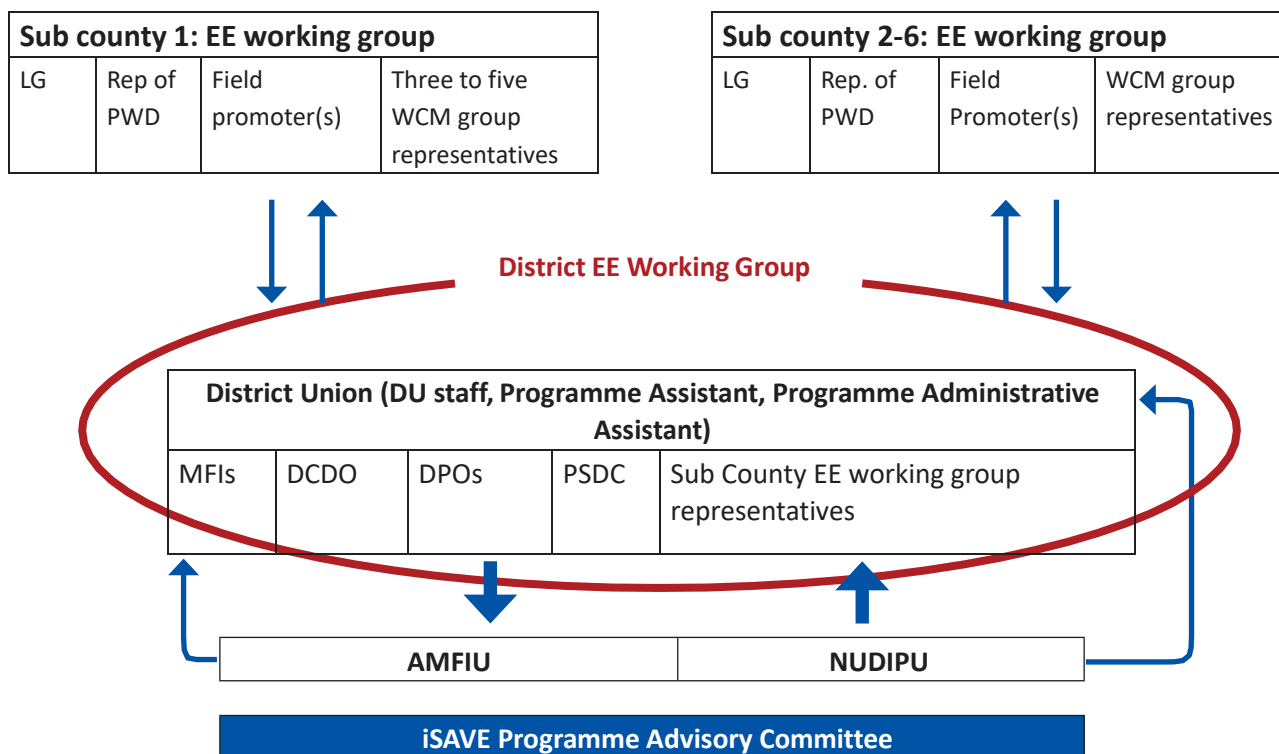**iSAVE Programme Advisory Committee**

Figure 2: Organogram of the iSAVE Programme

District Economic Empowerment Working Group

During it's first meeting, the District Economic Empowerment Working Group agree on the Terms of Reference, including the objectives, the core responsibilities of each member, and meeting schedule (at least quarterly). The agreements and commitments made at the kick of meeting shall be used as a starting point. The District EE Working Group is an important actor in the implementation, monitoring and evaluation of the progress and achievements of the iSAVE programme in the district. The group meets at least quarterly to share information, achievements and challenges and use this information for planning activities in the next quarter. The Programme Assistant uses the data shared in this meeting to report to NUDIPU/ AMFIU.

Sub County Economic Empowerment Working Group

The sub county EE Working Groups are needed to coordinate and create ownership at sub county level. It enhances visibility and momentum of the Economic Empowerment activities at sub county level. In the first phase of the programme, the field promoter plays a key role in coordinating the meetings of the EE working groups at sub county level. However, over time more responsibility is expected from other actors either from the local government or from active WCM group representatives. The working group's main role is to coordinate activities, share data, and information on challenges and opportunities. It is also needed to ensure that local leaders are involved and that issues arising at community level are identified and dealt with.

Refer to:	
Guide A: "Preparing the Ground for iSAVE inclusive economic empowerment programme"	Page 23: Sample Terms of Reference District EE Core Group Page 24: Sample Terms of Reference Sub Country EE Working Group

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Chapter 3

Capacity building and Implementation (Timeframe: 21 months)

3.1 Orientation and Establishment of We Can Manage Groups

Following the mobilization of prospective members, a first orientation meeting will be organized. This will be followed by the establishment and verification of WCM groups' eligibility to enter the programme.

First meeting with prospective members conducted by Field Promoter

Content:

- Step-by-step description of how iSAVE inclusive economic empowerment programme works

- Qualities of good members

- Obligations of WCM group Management Committee, Field Promoter and Group members

- Training schedule

- Date and place for first training

Output: Groups are formed and ready for verification

Group verification done by District Union Focal Person

Content:

This step is to verify whether the group is eligible to enter the programme. When found eligible the group will be certified to enter the programme and be given a unique identification number (which will go together with its name).

Output:

Certified groups with a Group identification number which is composed as follows:

- Each group will have a maximum of four digits

- The identification code for the group will start with the district code, then have the code of the field promoter, and the third and fourth digit will be the number of the group

- The field promoter will be the one giving the identification code to the group in communication with the Programme Assistant

Each group will have to be made aware of their code.

Box 11: Examples where groups did not pass the verification process
"I remember a case in Lira where we found a group that had only 12 members with disabilities out of the 30 members which is less than the required 60%. So we took the group through the programme targets and they confessed that they were not clear about this; if they had known they would have been able to mobilize more persons with disabilities. Another group we came across, had been in place for many years, but because the members came from distant places they could not meet weekly. So we decided that this group could not be part of the programme. It is important to meet weekly, but this can never happen if, because of the distance, coming to a meeting already costs 5000 UGX. This would mean there is nothing left to save…. "*iSAVE* Programme *Officer*

Refer to:		
Guide B: "Establishment and capacity building of WCM groups"	Page 3:	Facilitation guide orientation meeting with prospective WCM members
	Page 7:	Group verification guide
	Page 23:	WCM group identification sheet

3.2 Building capacities

At the start of the implementation, much attention is paid to building capacities of different key actors to implement economic empowerment activities. Below you find an overview of the kind of capacities needed for each of the key actors:

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Key actor	Capacities	Interventions/Trainings	Refer to manual:
iSAVE programme staff	• Facilitate multi-stakeholder engagement • Use all data collection and monitoring tools • Enhance gender equality in all activities • Fully include youth in all activities	• M&E training • Gender equality and mainstreaming • Inclusion of youth	**Facilitation guides and supporting documents:** **Guide A "Preparing the Ground for iSAVE inclusive economic empowerment programme"** **Guide E Monitoring, Evaluation, Learning and Reporting in the iSAVE inclusive economic empowerment programme "Tools, formats and supporting documents"**
District Union	• Deliver on organizational objectives • Balance diversity and coherence • Act and commit • Relate and attract resources • Adapt and self-renew	• Training on economic empowerment model • Participatory capacity assessment • Development of capacity development plan • Trainings on strategy development, resource mobilization, financial management, monitoring and evaluation	**Facilitation guides and supporting documents:** **Guide A "Preparing the Ground for iSAVE inclusive economic empowerment programme"** **Training manual and supporting documents Guide C "Capacity Development of District Unions"**
MFI	• Awareness on disability inclusion • Basic skills to communicate with clients with a disability • Capacity and systems in place to collect data on clients with disabilities • Capacity to reach out to clients with disabilities • Accessibility	• Disability awareness training • Participatory disability inclusion assessment • Development of an action plan to become more inclusive, including accessibility measures	**Training manual and supporting documents Guide D "Support MFIs to include the needs of Persons with Disabilities"**

Implementation

iSAVE INCLUSIVE ECONOMIC EMPOWERMENT

Key actor	Capacities	Interventions/Trainings	Refer to manual:
Management Committees of We Can Manage saving groups	• Ensure proper (administration of) group operations • Build cohesion among group members • Conflict resolution • Ensure gender equality and attracting youth • Ensure security and proper utilization of group funds • Business development support	• Training in: • Group leadership and election of management Committee • Social fund, share purchase, loan fund policies and Accounting system • Development of the group constitution • Managing the first share purchase meeting • Management of first loan disbursement meeting • Developing a savings culture and understanding micro finance	**Facilitation and training guides and supporting documents: Guide B "Establishment and capacity building of WCM groups"**
District and Sub County Economic Empowerment Working Groups	• Hold effective meetings • Plan, monitor and document activities and proper filing of those documents	• Orientation/ iSAVE programme launch meeting meetings • Coaching and supervision	**Facilitation guides and supporting documents:** **Guide A "Preparing the Ground for iSAVE inclusive economic empowerment programme"**

District Union

During the orientation phase the DU has been sensitized and trained on the economic empowerment model; staff has been hired to support the DU in the implementation phase with technical support, training and coaching for the We Can Manage groups. It is important though that in the implementation phase, capacities of the DU are built to maintain, develop and upscale economic empowerment activities after direct support has been withdrawn.

Apart from technical capacity needed to guide key actors in the implementation of economic empowerment activities, capacities to manage and operate the DU in a sustainable way will also be developed. To assess the existing capacities of the DU and build awareness on capacity strengths and gaps, NUDIPU will facilitate a capacity assessment exercise. This is a guided self- assessment that looks at different components of organizational capacity.

> **Box 12: Example of results of Capacity Assessment Process**
> "In one of the recently formed districts, the DU was still 'young'. Consequently, most of the DU members did not clearly know their roles as DU executives. Going through the capacity assessment process was an opportunity for the executives to discover their roles and some of the capacity gaps that needed to be addressed. This resulted in an action plan. One of the actions related to the fact that they were housed in a rented office premise; the capacity assessment made them understand that this was a sustainability risk and they were able to lobby for office space at the district." *iSAVE Programme Officer*

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The assessment will result in a capacity development plan. Four trainings will be incorporated in the capacity development plan of the DU: 1) Monitoring and evaluation, 2) Financial management, 3) Training for board members including strategic development, and 4) Resource mobilization.

Refer to:		
Guide C: "Capacity Development of District Unions"	Page 5:	Financial Management
	Page 8	Training for Board Members – Strategic Development
	Page 16:	Resource Mobilization
	Page 19:	Capacity Assessment Tool District Union

Selected Micro Finance Institutions

A significant number of persons with disabilities are entrepreneurs but lack access to financial services. They have limited access to reliable information about the micro finance industry and at the same time the micro finance industry does not consider persons with disabilities as potential customers. It is important to realize

> *The Micro Finance industry does not consider persons with disabilities as potential customers*

that persons with disabilities do not seek special services, but rather require physical access to buildings, and information designed for persons with communication impairments.

The iSAVE programme aims at building capacities of the micro finance sector to increase their outreach of sustainable mainstream micro finance services to persons with disabilities. As mentioned in Chapter 2, the ground for starting inclusive practices has already been prepared by AMFIU working with MFI head offices to build awareness about inclusion. Two capacity building interventions need to be conducted at the level of branch officers of the selected MFIs (at least two per district) at the start of the implementation phase:

> *The capacities needed of the District Union go beyond technical capacity, but also relate to capacities to manage and operate the District Union in a sustainable way*

Box 13: Some reflections on Disability Awareness Training by MFI representatives

After the disability awareness trainer one of the MFI managers mentioned: "This training has been an eye opener. I remember one day I had sent away a blind man who had come to open an account. The reason I refused at that time was because I did not know how he could sign to withdraw. Now I understand that this can be solved if the person comes with somebody he trusts…". Another participant mentioned: "Before this training I thought persons with disabilities need special products, which we thought is not profitable for us. Now I see that they can actually benefit from our regular products as long as we listen to their needs. If we reach out and share our services, persons with disabilities can make their own choice. I have also learned that we need to link up to disability structures… that there are disability leaders who are able to mobilize big groups of potential customers. That offers good perspectives for us."

A disability awareness training: conducted by AMFIU, (approximate duration: one and half hours)

Content:

- Definition of disability and its causes, and the mechanisms hindering the inclusion of persons with disabilities

- Inclusion of men and women with disabilities as a business case, with specific attention to women with disabilities

- Communication with clients with different categories of disabilities

- A list of do's and don'ts

A Disability Inclusion Assessment: conducted by AMFIU together with Programme Assistant District Union, (approximate duration: three hours)

Content: A facilitated self- assessment that evaluates baseline data on the number of clients with disabilities and how disability inclusive the institution is. It focuses on:

- The strategy of the MFI: is financial inclusion of persons with disabilities part of the strategic objectives?

- Partnerships: does the MFI establish partnerships with disability organizations and provide them with financial services?

- Accessibility: are the premises and information about products and financial services accessible to persons with disabilities? Are efforts made to bring financial services closer to the client, with special attention for reaching out to persons with disabilities?

- Internal systems: are human resource policies and management information systems disability inclusive?

- Customer care: are persons with disabilities treated as potential clients? Is staff aware of the rights of persons with disabilities and able to communicate with them well?

When completing the Three Disability Inclusion Assessments, the progress might look like this:
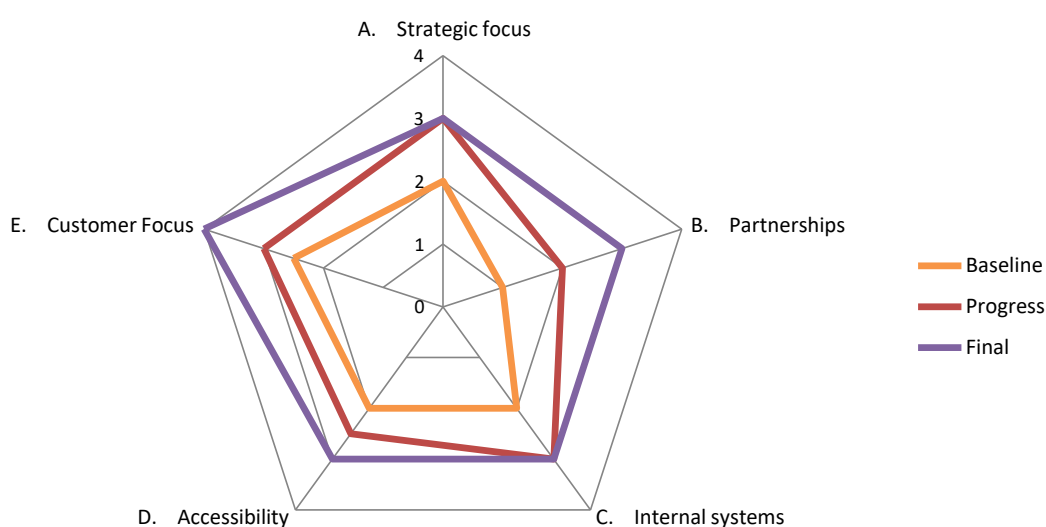

Figure2: Example of visualization of results of Disability Inclusion Assessment

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We Can Manage Groups and their Management Committees

The primary purpose of WCM groups is to provide simple savings, loan facilities and social insurance to its members; which is crucial in a community where access to formal financial services is limited. This is in line with the interest to enhance the self-esteem and promotion of self-reliance and financial independence among persons with disabilities. The fundamental principle for inclusive WCM groups is that persons with disabilities shall constitute at least 60% of the members of a self-selected and voluntarily formed economic group

The fundamental principle of inclusive WCM groups is that persons with disabilities shall constitute at least 60% of the members

which saves money in a common loan pool from which members can borrow and pay back with interest.

The functioning of the WCM groups is further based on the five principles of:

1. **Confidence building** – whereby every member's self-worth is appreciated to actively participate in group activities;

2. **Simplicity** – of procedures, systems and records for ALL members;

3. **Transparency** – group transactions are witnessed by the group members;

4. **Confidentiality** – sensitive information shared within the group should not be shared with outsiders; think about amount of savings or size of loans that members have received;

5. **Self-reliance and growth - based on what we have; not what we do not have** – The group functions independently and no assets or resources are received from outside, all funds are generated within the group.

Box 14: Illustration of the principles of the WCM groups

When we asked a WCM group member: what is this group about? A female group member mentioned: "This group really supports the poor and needy members of our community. We can all understand what is happening because it is simple and we can see the stamps in our passbooks. What we discuss and do in our group stays in our group. I feel we really trust each other and our money is safe. Since I am part of the group, I feel I am my own boss. Even at home now I can talk and my husband is listening."

Training of the WCM group members in operating the group

A number of essential phases should be followed right from the point of mobilizing community members. The (potential) group members should be taken through the process of group formation, trained and supervised up to the point of closure of the business cycle. The Field Promoter is responsible for following a chronological flow of key events, whereby all the influential stakeholders are engaged in

It is important when organizing the trainings to keep in mind issues of accessibility of the training venue and access to the information provided to all participants.

Implementation

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the smooth implementation of the programme. The process is expected to take time and patience will be key. It is important that the process of capacity building is not rushed, or efforts on monitoring and coaching are not reduced, as these will determine the success of the programme.

The Field Promoter should NEVER train more than one WCM group at the same time and place. Training different groups simultaneously is ineffective, as it can influence the autonomy of the group development process and compromise on the quality of newly created groups at their infancy. Also, confusion may arise since the groups are not homogeneous; every group is unique in its own way therefore this guidance should be respected by the Field Promoter.

WCM Group member's training

All group members have to go through a period of rigorous trainings. It starts off with five trainings spread over a five weeks' period:

Module 1: Groups leadership and elections (1 day)

- Individual self-selection

- Role of General Assembly

- Quality and roles of leaders

- Preparation for elections

- Elections

Box 15: A good leader is....
"For me a good leader should be somebody who listens and understands the members and also values every member and encourages their heart. He/she helps to solve problems when they arise, and reminds us of the constitution. It is somebody who is naturally respected by the members and the community." *WCM group member*

Module 2: Social Fund, savings/credit policies and Accounting system (1 day)

- Social Fund: policies/rules

- Share-purchase policies and rules

- Credit: policies and rules

- Repayment: policies and rules

- Accounting system

- Safe money handling

Box 16: The Social Fund
"In the middle of taking the loan a member lost one of her parents and needed extra money to meet the funeral costs. Instead of using the loan money this member got money from the social fund to meet the funeral costs. The decision to allocate the social fund is guided by our constitution." *WCM Group member*

Module 3: Development of Group constitution and Registration (2 day)

- Group governance

- Development of Group Constitution

- Group registration

Module 4: Managing Share-purchase meeting (1 day)

- Supervision of first meeting in which cash is handled

- Contribution to Social Fund

- Share-purchase

Module 5: Management of First Loan disbursement meeting – (1 day)

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Development of Group Rules and Procedures: This process is facilitated by the field promoter and requires full participation, understanding and ownership by the committee members.

Refer to:		
Guide B: "Establishment and capacity building of WCM groups"	Page 9:	Group Leadership and Election of Management Committee
	Page 14	Facilitation Guide Meeting to Develop Group Rules and Procedures
	Page 15:	Social Fund, Share Purchase, Loan Fund Policies and Accounting System
	Page 25	Annex B3: Development of the Group Constitution and Registration

Training of WCM Group Members on Formal Financial Services

Overall there is mistrust and fear around engaging with MFIs, apart from that entrepreneurs with disabilities have sometimes already tried to access formal financial services but were turned down. Two groups of persons with disabilities to be trained are:

1. Entrepreneurs with a disability

2. Members of We Can Manage saving groups; some of them might also be entrepreneurs

Box 17: Perspectives of entrepreneurs with disabilities on formal financial services

When I think about formal financial services:

- "I fear losing my property."
- "Those services are not for us illiterate people."
- "We need lower interest rates, special treatment."
- "We lack collateral."
- "They are only there to give out loans."

Box 18: Perspectives of MFI representatives on persons with disabilities as potential clients

When I think about persons with disabilities as potential clients:

- "They need special products; this is expensive…"
- "They need special treatment."
- "They don't have collateral…"
- "We do not know how to handle them when problems occur."
- "We do not know sign language."
- "There are only a few that need our services, we cannot make adjustments to only reach out a few."
- "We are not a charity organization…"

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Training on formal financial services to be conducted by representatives of MFIs/ AMFIU in collaboration with the Program Assistant

Content:

On Micro finance:

• The composition of the financial sector in Uganda;

• Services that MFIs offer and how to qualify for them;

• The benefits of membership with an MFI;

• The common dangers associated with micro finance (indebtedness and potential costs of services);

• How persons with disabilities could approach MFIs if interested.

Savings

• The various forms of savings like participation in a savings group or opening up a savings account;

• How to develop the culture of savings and the benefits that come with savings;

• The importance to starting small businesses based on savings rather than relying on borrowed funds.

Refer to:	
Guide B: "Establishment and capacity building of WCM groups"	Page14: Group operations and Procedures

Training of WCM Group Members on Sharing-Out and Graduation

Following the intensive training period, the group is encouraged to start running their affairs without involvement of the Field Promoter. Only four field visits are made during loan and repayment meetings. After another period of 18 weeks (by now the group is 36 weeks old) the group members receive their first sharing-out.

Training to prepare for share-out and graduation

The group is oriented for share-out and preparation made for the next cycle.

The training supports the group on closing the books and lastly the ultimate sharing-out (closure of business cycle)

Training of WCM Group Members on Entrepreneurship

Apart from the saving skills and provision of access to informal loans through the WCM groups, economic empowerment is also about helping the members to make optimal use of their own resources and realize opportunities. Entrepreneurship training deals with general

Please note that it is good to involve successful entrepreneurs with disabilities in the entrepreneurship trainings and business coaching.

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business management skills such as selecting good business ideas, getting started, improving sales, effective uses of loans, and investment decisions. It is about unlocking the entrepreneurial potential of the members as well as to enable WCM group members to learn simple accounting, essential in business management. This will be done in a participatory manner with experienced trainers.

Training in business planning to be provided by Private Sector Development Center two sets of trainings will be provided to the group members.

Module 1: on business planning and management skills (approximate duration: two to three days):

- Self-confidence;

- Business planning;

- Selling and customer care;

- Credit and risk management in business;

- Managing working capital;

- Record keeping and;

- Business networking.

Module 2: Investment ventures for the WCM groups (approximate duration one day):

- Savings with a purpose;

- Investment opportunities.

Training WCM Group Members on Household Budgeting

A shift in household dynamics is expected once the group starts accumulating cash and (bigger) loans are given out. Women with disabilities make up the majority of the members, who in many cases may not have had access to financial means before. We have learned that gaining access to finances has positive influences, such as improved self-esteem and control over resources, resulting in progress of overall household livelihood conditions. However, also potential negative influences have been reported in terms of increase in gender-based violence, divorce and household-level conflict. One way to mitigate this is to provide training on household budgeting to group members and their respective household members. This will prepare the families in advance on the inflow of easily accessible money from the WCM group. WCM group members will undergo the training with their spouses or another relevant family member.

Training in household budgeting to be provided by a gender expert or other resourceful person to the group members and their spouses or another household member, where applicable

Content:

- Gender relations – roles and responsibilities in the household, gender dynamics, respectful relationships;

- Household budgeting.

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Provided below is a WCM Groups training and supervision schedule that will guide the field promoter through the different steps of establishing and consolidating groups.

WCM Groups Training and Supervision Schedule			

Preparatory	Intensive Phase	Development Phase	Maturity Phase
A B C	1 2 3 4 5 6 7 □ ■ 8 PC	■ 9 ■ □ ■ 10 □ PC	□ ■ □ 11 □ PC
1–2 Weeks	1 week | 2 | 3 | 4 | 5 | 6 | 7 | 9-10 | 14	16 | 20 | 24 | 28 | 32	36 | 44 | 48-50

A	Orientation of local leaders and government officials. **Attended by PA & Focal Person(s)**	1	Training: Groups, leadership & elections	7	Training: Entrepreneurship and business management (note: Open Training!)
B	Introduction of WCM model to the community. **Attended by PA, Field Promoter & Focal Person(s)**	2	Training: Development of Group Constitution	8	Training: Investment decisions
C	First meeting with newly formed groups	3	Training: Record keeping, Accounting system and safe money handling	9	Training: Household Budgeting
PC	Phase Change. **Attended by PA/AA**	4	Training: Social fund, share purchase and First savings meeting. **Attended by PA/AA**	10	Training: Formal Financial Sector and products (Note: Open Training!)
		5	Training: First Disbursement meeting. **MUST be attended by the PA and MIS data must be collected**	11	Training: Action Audit/share-out and elections. **Attended by PA/AA**
	Support supervision visits/ business development coaching/ coaching household budgeting and gender: no training module	6	Training: First Loan repayment meeting		Actual Action Audit/share-out and elections. **Attended by PA/AA and Focal Person(s)**

Note:

1. The red circles indicate the Program Assistant's attendance at: the first savings meeting; the two phase changes; the Action audit/share-out.
2. The frequency of visits by the Field Promoter in the Intensive Phase is so pronounced since the WCM group Management Committees need to be grounded well.
3. During the Development phase, no training shall be conducted but monitoring supervision shall be done on a monthly basis.
4. Training on Action audit/share-out should be scheduled at least 6 weeks prior to sharing-out. The groups are considered independent and ripe for graduation into the next cycle after week 50; most importantly after Sharing-Out.

3.3 Security of funds

Savings groups do not provide large investment capital or long term loans. However, due to their nature of self-capitalization, autonomy and self-management practices coupled with the low level of economic activity in the rural areas, these groups will accumulate big pools of funds with limited opportunity to utilize these funds.

This poses a security risk to the members' funds since it is susceptible to abuse by selfish individuals within the groups, at the DU and among the programme staff.

The iSAVE programme insists that the programme staff, DU Focal Persons, Field Promoters and Trainers do not personally manage the groups' and individual members' money.

Within the operational framework, the programme undertakes and supports the following safety measures:

1) Promotion of transparency during weekly transactions whereby:

- The Chairperson manages the meeting by announcing the transactional stages in a logical order – one at a time;

- All transactions related to savings pay-ins, social fund contributions, grants, new loan disbursements and repayments are conducted only during the weekly meetings;

- The seating arrangement is in a circular format so that members are able to observe the stamping of their books or writing in the Cashbooks as well as the individual contribution from each one of them;

- The Money-Counter(s) make a physical count of the funds at start, during and end of meeting. They verify all the monies to ensure no counterfeits are brought to the fund. At every stage and transaction, they count out loud and clear to remove all doubts;

- The Secretary fills out the members' passbooks and shows what was recorded to the member;

- The Treasurer fills out the Cashbook and announces the beginning and closing cash position to the group at start and end of the meeting respectively;

- Loan requests are done in the open - disclosing the amount, purpose and duration of the loan requested for. Disbursement of the money is transparent and witnessed by all members;

- For consistency and confidence building, the members keep their individual passbooks between meetings to enable further reference if deemed fit;

- Every group must have three Key Keepers who should neither be relatives by blood nor neighbors to one another;

- None of the Management Committee members should be among the key keepers;

- Loan Funds are never diverted to cover up for the Social/Insurance Fund and vice versa. The two funds are separately kept and distinctively managed.

Box 19: Examples of implications of lack of transparency on WCM group operations

Lack of transparency: "There have been cases where some of the group members come late and find cash box already open. In such cases not all individuals are in control of the group fund and there is a risk of manipulating records because the box is open. Funds can be misused without the knowledge of the owners. I reminded the group that all members should be present when the box is opened for all of the group members to witness how much cash is there when it is opened; and again when it is closed. How much money is there in the social fund and how much in the loan fund. The same amount should be there when the box is opened next time." *iSAVE Programme Officer*

2) Cleanness and Accuracy of Groups' Accounting Records:

- The programme promotes the use of the individual member passbook as the primary record of the group. The Secretary fills out the passbook and the member verifies;

- The programme also promotes the use of a Ledger (Cashbook) as the key secondary record that shows all the transactions in the group from start till the end of the cycle;

- Share values (savings) are stamped on every page in passbooks and the cells clearly filled. Unused cells are immediately cancelled;

- The members sign for every loan transaction i.e. receipt and periodic installment;

- Upon receipt of final loan installment, the loan is cancelled and signed by the borrower and the Secretary;

- In practice, all accounts records are updated during the weekly meeting;

- The passbooks and loan records are checked for compliance and mathematical accuracy during the meeting and instant feedback is shared with the group members;

- Quarterly audits of the group records are conducted by the programme team i.e. the Field Promoter, Administrative Assistant, Focal Person and Programme Assistant to measure accuracy and consistency. Instant feedback is shared with the group;

- Unnecessary cross-outs and changes are emphatically discouraged. Records should be completely accurate so any errors are pointed out to the Secretary and Treasurer, and also to the entire group;

- The Secretary, Treasurer and sometimes the members are shown the correct way of keeping records to make sure they understand it.

Box 20: Examples of implications of lack of clean and accurate records on WCM group operations

Clean and accurate records: "In one WCM group the Chairperson and the Treasurer at the time of sharing-out did not inform the group members about the amount of interest that was accumulated for the period of savings. During the sharing-out, only the savings were distributed and the interest was held back. When the PA came to verify the sharing-out he found out that about 1,3 million UGX was missing; the members were not aware. Even though the Chairperson and the Treasurer were taken to court, the money was already gone. This shows how important it is that all members understand the procedures…" *iSAVE Programme Officer*

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3) Proper Loan Disbursement and Timely Repayment of Loans:

- Strict adherence to the rules governing loans;

- Interest on loans is charged up-front on the day one contracts the loan;

- In WCM groups, the ratio of loans to savings is 3:1; that is members cannot borrow beyond three times their savings worth. Where the groups find it relevant they can adjust the ratio downwards to 2:1 i.e. loans are only two times a member's savings;

- WCM Savings Groups have flexible but mandatory loan terms where repayment is weekly;

- Late payment of loans exposes the group to risk of losing their funds. Therefore, the programme dictates that members sufficiently service their loans on time;

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- Members intending to borrow must disclose the purpose of loans to the group for discussion prior to taking the lending decision. This saves the fund from impulsive borrowing that may result into bad debts;

- Group cohesion is encouraged so that members other than the programme take it upon themselves to recover all monies outstanding from defaulting borrowers;

- The Program staff, Focal Persons, and Field Promoters engage members in discussions to formulate a plan to improve on-time loans repayment.

Box 21: Examples of implications of lack of late repayment of loans on WCM group operations

Timely repayment of loans: "When loans are not paid on time the biggest risk is that the loan fund is not growing. This means that other members of the group will not have the opportunity to borrow, and in the end the entire money handling process will be doubted and members' morale to save dwindles. This does not only pose a risk on the group funds but it is a breeding ground for financial misconduct among the group members; especially those that already have loans. Sometimes group members start to extend new loans against old ones. This should never be allowed. In the worst case scenario if this happens towards the end of the cycle, there is no money to share-out. Then the group cycle risks lasting longer than one year, because sharing-out had to be pushed…" *iSAVE Programme Manager*

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4) Registration of WCM Groups Within First Six Months of Operation:

- Groups' registration with the local authorities cultivates ground for recognition as community based organizations;

- This allows the authorities to monitor the group activities, assist in loan recovery, and conflict resolution which threaten sustainability of the loan fund;

- Groups that meet the registration requirement are awarded with Registration Certificates from the local authorities.

Box 22: Benefits of registration with local authorities

Benefits of registration:

When a group is registered it is easier to recover their money from defaulters. The police can come in to support; this will only happen if the group is known to the local authorities;

Registration makes the group an organized entity, which might enable access to special grants through the district;

Financial institutions will require registration when the groups want to open a bank account to secure their group funds.

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5) Bank Linkages to Secure Access to Formal Finance and Secure Group Funds:

- Through the collaboration with the umbrella organization for MFIs i.e. AMFIU, the Programme collaborates with a selection of professional, licensed financial institutions;

- The selected partners include AMFIU as well as other commercial banks willing to work with the programme;

- Rigorous sensitization of groups about fees and procedures of financial institutions is conducted by the programme in collaboration with the DU and the selected partners i.e. the MFIs, Private Sector Development Centres (PSDCs) and DCDOs;

- Group members are consulted and involved in the decision for choice of bank prior to account opening and deposit of group funds. The decisions are made by the group members, and not the Management Committee;

- Mature groups are linked to licenced financial institutions to secure their excess loan funds. This reduces the risks associated with keeping cash in the box e.g. theft, fires and insecurity of the Treasurer's home.

- Group members with big investment needs are linked to the MFIs/banks to save the group from the risk of lending out big unsecured loans;

- Bank linkages also help reduce the burden of members' over-indebtedness by the group, as a means of limiting the risk of keeping big sums of money in the cash box;

- Bank records including deposit slips and monthly bank statements are regularly shared with the group members.

6) Constitution Formulation

- All groups are trained in constitution formulation and supported to have the constitutions written by the programme office;

- The constitution should provide for the agreed group funds i.e. the Loan Fund and Social Funds, and give details on contributions and management;

- The constitution stipulates the minimum fund amounts to be kept in the group's cash box between meetings;

- The constitution should have special provisions relating to bank account opening and management, procedures for storage and sharing of banking records, and naming of the bank account signatories;

- Where the existing constitution lacks the necessary provisions for the safety and security of the group funds, the Programme Assistant must make time to engage the group in a discussion that will result in formulation of a living document to close the gaps. The programme officer compiles the members' views, puts them in writing and prints the new constitution for the group;

- The members and Management Committees are encouraged to follow their constitution in terms of Banking, Loan, Savings and Social Fund activities.

Box 23: When a constitution is not well formulated…

Constitution formulation: "The constitution of one WCM group stipulated that the money belonged to the treasurer, and was kept by the treasurer. This is not in line with the group principles and procedures and it had to be rectified. We have also seen cases where the constitution would state that the Management Committee is responsible to make and reinforce the group rules; whereas this should be done by the entire group.

The constitution is a live document and should be followed and reviewed annually. Provisions should be recited every week…All group members should be aware of the content of their constitution." *iSAVE Programme Manager*

3.4 Community Awareness – Use of Media

Engaging the media such as TV, radio, social media and newspapers can help influence communities, private and micro finance sectors to become more inclusive to the needs of men, women and youth with disabilities. The different means to disseminate information, in addition to the trainings and capacity building efforts, can stimulate debate and create awareness among stakeholders. The **community** should be made aware of the key message of 'Disability is Not Inability' to change the perception that people with disabilities cannot live independently or participate in economic activities. This can be done by showing successful male, female and young entrepreneurs with disabilities in talk shows or through social media.

Financial Institutions will be made aware that persons with disabilities constitute a significant market segment for MFI services and therefore, ought to be included in their plans of expanding client base in the highly competitive financial sector. Experience shows that some loan officers believe that providing loans to persons with disabilities may make them lose out on their portfolio, as they think that persons with disabilities are incapable of repaying the loan amount.

Increased access to information for **persons with disabilities** will increase awareness of the opportunities available. They will learn that formal or informal financial services can help generate savings, making them competent to face contingency situations, enhance social respect and increase peer relationships. In addition, people with disabilities benefit from being exposed to positive role models of fellow people with disabilities who are successful entrepreneurs.

Box 24: The Annual Citi Micro Entrepreneurship Award

The Annual Citi Micro Entrepreneurship Awards ceremony is a collaboration between CitiBank and AMFIU. The award has three special categories, youth, persons with disabilities and women. The intention of the award is to identify those clients of financial institutions that have best put to use the services obtained from the institutions. It is to recognize the institutions for reaching out to vulnerable groups in poor communities. With the Award we want to communicate to the public that small loans can create big impact.

The award in the disability category for the period of 2014 - 2015 was given to a person with hearing impairment. He started working by getting a loan from a MFI to buy a motorcycle for his transport business. He has now expanded his services by buying four motorcycles.

In 2010, the Platina overall award was given to an entrepreneur with a physical impairment. He was a cobbler who expanded his skills to learn shoe making and then went onto establish a training school in leather tanning and shoe making.

Inclusive Finance Officer

Radio, TV talk shows and social media channels on disability can help to bring these messages to society at large. Bringing in role models of successful entrepreneurs with disabilities will facilitate behavior change.

3.5 Collection of Baseline and Monitoring Data

WCM groups

As mentioned, evidence-based action learning is an important element of the economic empowerment approach. We have already talked about collecting baseline data at the level of the DU, and the MFIs. In this section we focus on collecting baseline and monitoring data at the group and individual level. Please note that it is extremely important that the individual baseline data is collected from the moment the group is formed.

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Otherwise it will become difficult to gauge the impact of the WCM group on individuals and it will no longer be considered baseline data.

> **Box 25: When baseline data do not reflect the baseline situation**
> "When we did the first round of collecting individual assessment data we started with groups that were already in place for a few months because we had to catch up. When we asked them about their saving attitude, 70% reported that they were saving regularly. We realized this was because they already started saving in the WCM group. Whereas actually in the baseline we would like to know their saving behaviour before they joined the group." *iSAVE Programme Officer*

Data collection on individual WCM group members with disabilities

Content: The programme assistants and administrative assistants are responsible for collecting two types of data:

1. *Quantitative data using a survey*: of all WCM group members. The survey brings together personal data and data on impairment, with data on livelihood, participation, financial behaviour and social inclusion.

2. *Qualitative data using stories*: collected of 30 sampled programme beneficiaries per district. The stories are meant to give illustration of the quantitative data collected. The stories primarily focus on the social emotional status of the selected programme beneficiaries and are collected from 30 sample individuals representing men and women of different age and disability. These 30 individuals will be followed over three years' time, to trace changes in their lives that might be positive or negative and as such contribute to understanding the impact of the iSAVE programme.

Apart from having the individual data to trace the changes in the lives of the programme beneficiaries, it is also important to monitor the performance of the WCM groups. When done in a systematic way, cases of theft or diversion of group funds can be recognized in an early phase, and the risk of such instances will be significantly reduced. Four data collection tools that collect information on the performance of the WCM group are: 1) The First day of savings form, 2) The MIS form, 3) Last day of savings form, and 4) The Maturity Assessment Form.

Box 26: Examples of a baseline story and a story of change

Baseline story: "I have to rely on my friends and family for survival. My disability makes it difficult to get involved in income generation activities. I now want to start a business and poultry farm because that is what I can manage. I have joined the group so that I can socialize and get ideas on how I can get my own income from fellow members".

Story of change: "Now I am getting profits and I even started giving loans to other people of 3 million and it has gone to a level of 7 million. At the moment, people see me as a person who has access to things and is doing a little bit well. If I see now how the people look at me, they respect me and many come to borrow from me; and that means that life is not all that bad…."

Data collection on savings and credit activities of the WCM groups

Content: The programme assistants are responsible that the following data is collected on the group operations:

- First day of savings data; at the start of every cycle;

- MIS data; these data are to be provided quarterly;

- Last day of savings data; at the end of every cycle, at the moment of sharing-out;

- We Can Manage group performance data; first time after six months of group operations, to be repeated after each six months.

Maturity Assessment Tool

Content: this tool looks at 16 indicators that look at the health of a group. Each group will be scored on each of the indicators, which will result in an overall score. This score tells how healthy the group is, considering its 'age' and will inform the iSAVE Programme Manager on the quality of interventions in the district, as well as help the Programme Assistant and field staff to establish how much support needs to be given to that particular group. This tool is administered every six months after the group has been functioning for six months. The five red flag indicators call for immediate action on:

1)   Transparency of transactions

2)   Late loan repayment

3)   Records accuracy

4)   Constitution

5)   Safety of the group funds and Bank linkage

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Some findings of a Maturity Assessment that was done among 45 groups in one district.

Of the 45 groups 21 groups (47%) were found to be in "poor health", which means they should be supported and closely monitored. Nine groups (20%) were in the category "sick", they cannot graduate and a total overhaul will be needed to improve their operations. Examples of issues found:

**Record accuracy:** less than 75% of the groups got two out of three marks, meaning that there were few errors found. So the large majority of the groups showed many errors and/ or incomplete records. The reason given was that many of the group members do not know how to write and despite the training, they have not been able to fill the records in the manner that is required.

**Late repayment of loans:** in all 45 groups there were at least one or two outstanding loans where repayment was late. It was found that group members sometimes take loans that are three times beyond their savings; the member takes long time to pay back claiming that their business needs time to generate the profits needed to repay the loans.

Refer to:		
Guide E: "Monitoring, Evaluation, Learning and Reporting in the iSAVE inclusive economic empowerment programme"	Page 13:	First day of savings tool
	Page 14:	MIS data collection tool
	Page 15:	Last day of savings data collection tool
	Page 30:	WCM group performance Assessment Tool

MFI Clients with Disabilities

To monitor inclusion, it is important to collect data on clients with disabilities, such as type of disability and financial products used. It was long considered to be better not to 'count' clients with disabilities because this might be discriminatory or stigmatizing. However, it has been concluded that it is important for a financial institution to know how many persons with disabilities they are serving to be aware of the extent of this market segment, and what kind of additional products they might want to develop to serve this client segment. The moment serving clients with disabilities becomes part of the strategic plan of an MFI, it becomes even more important to have data to be able to monitor the related target.

AMFIU as an umbrella organization has incorporated two disability indicators in their Performance Monitoring Tool. This implies that their members have to include data on clients with disabilities in their quarterly reports to AMFIU. To support his process AMFIU has developed an excel sheet that can support MFI branch offices in collecting this information. Some MFIs, like Opportunity Bank has incorporated disability indicators in their Management Information System (MIS). Disability data are collected as a part of their account opening forms and the group loan application forms. The MIS also offers opportunities to link disability data to other data that is collected around the Progress out of Poverty Index.

Overview of All Data Collection Tools

All the below mentioned tools have been described in this chapter. The only one that has not been covered is the monitoring checklist. The monitoring checklist is used by the programme manager when on a monitoring visit to a district as a reminder of things that need to be checked, and that can be documented in the monitoring report.

Tool	Information	Responsible person	When/ how often
Individual Tracing Tool	Individual information on the beneficiaries of the programme: personal data, data on social relationships and livelihood	Programme Assistant, Field Promoters	When entering the programme (baseline), and after that annually
Capacity Assessment Tool (CAT)	Information on the capacity of the DU to implement, sustain and further upscale the programme	Programme Manager	At the beginning of the programme, and after that annually
Disability Inclusion Assessment Tool (DIAT)	Information on how inclusive an MFI is to the needs of persons with disabilities	Financial Inclusion Officer AMFIU, together with Programme Assistant	At the beginning of the programme, and after that annually
Data Collection Tool for MFI on Clients with a Disability	Excel tool that MFIs can use to trace their clients with a disability; it records the volume of savings or loans, gender, disability and so on	Loan officer	Quarterly
WCM Group Maturity Assessment Tool	Information on the health of the WCM group; can be used to determine the level of support and attention needed from Programme Assistant and/ or Programme Manager	Programme Assistant	First time after 6 months of group operations, after that annually
MIS Tool WCM Groups	Information on the performance of the WCM in terms of membership and savings and loans	Field Promoter	Quarterly
First Day of Saving form	Information on the money in the group at the start of a cycle	Field Promoter	First day of savings
Last Day of Savings Form	Information on the money in the group at the closing of a cycle before sharing out	Field Promoter	Last day of savings
Story Form	Qualitative information on the changes in self-esteem, confidence and social relationships of a selected group of programme beneficiaries	Programme Assistant with Field Promoter	Annually

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Monitoring Checklist	Information to be collected by the programme manager when conducting monitoring visits	Programme Manager	During monitoring visits (at least quarterly)

Refer to:	
Guide E: " Monitoring, Evaluation, Learning and Reporting in the iSAVE inclusive economic empowerment programme "	Page 17: Monitoring checklist

3.6   Mobile Data Collection

The iSAVE programme encourages the use of mobile data collection, as Programme Assistants and Field Promoters need to collect a large numbers of data. This method of data collection uses tablets or phones by ticking answers to a survey that is uploaded on the device. At the start of implementation, each district receives two tablets for data collection; on the tablets the following forms are uploaded:

• The Individual Tracing Form

• The MIS form

The data collected on the devices will be shared with the iSAVE Programme Officer at NUDIPU when the tablet or phone is connected to the internet.

3.7   Use of data

Monitoring is a great source of learning. The advantage of collecting data through mobiles is that the individual tracing the data and data on the performance of the groups can be shared real time whenever the tablet or phone is online.

The iSAVE Programme Officer will then use this data to provide analysis, feedback and observations. This feedback will be shared by the Programme Assistant in the quarterly district working group meetings to inform planning. This way monitoring data serves to inform key stakeholders on progress or lack thereof. It will also inform on the quality of programme performance by implementers and whether targets will be met.

Age of beneficiary

- Younger than 25
- 26-35 years old
- 36-50 years old
- Older than 50
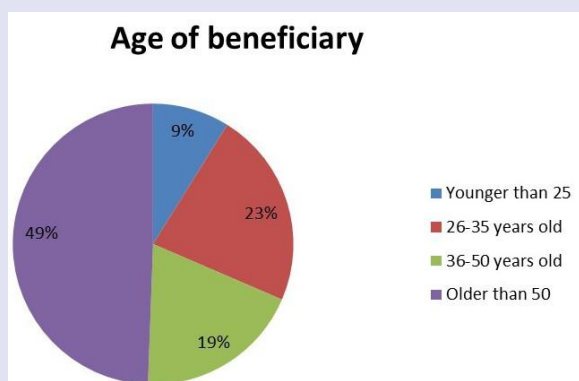
When analysing the baseline data in one of the districts we learned that more than 49% of the WCM group members with disabilities were over 50 years old, and only 23% fell in the category 26-35 years old. Since we aim to target youth, action is needed to ensure that new groups focus at mobilizing young persons with disabilities.

By reflecting on the monitoring data, useful lessons can be drawn to inform upcoming activities (see box…). This process is called action learning and can be visualized as below:
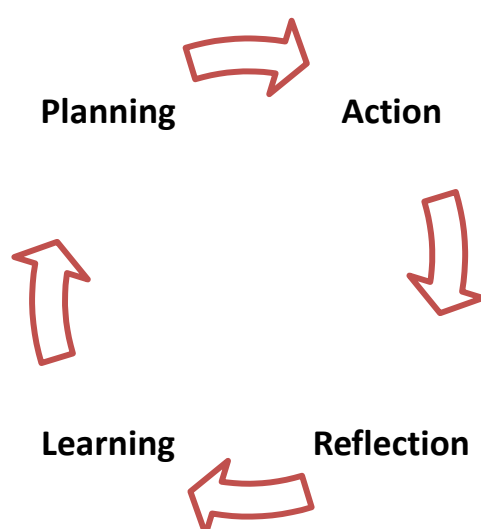

Figure 3: Action Learning Cycle

Guidelines on how to present monitoring data in a quarterly meeting of the WCM core group can be found in the appendix. Suggestions for reflection questions are also attached to help facilitate the reflection process. A number of topics that must be incorporated and reflected upon twice a year are:

Equality: Is the programme reaching out to, and providing equal access to programme interventions for:

- Men and women?

- Youth as well as other persons with disabilities?

- Persons with different categories of disabilities?

Gender relations: What are the positive and negative impacts of the iSAVE programme on relations between men and women? Think of:

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- Control over resources (finance, land etc.)

- Self-esteem

- Respect between men and women

- Impact of social values and norms

- Changes in social status of men and women

- Conflict and gender-based violence

- Relationships (marriage and divorce)

Box 29: Examples of positive and negative impact of iSAVE on gender dynamics

In a gender equality reflection session iSAVE staff at national and district level discussed about the positive and negative impact of the WCM group on gender relations. **Positive changes** were noted when looking at social relationships and empowerment of women with disabilities. It was noted that because of becoming economically active women with disabilities became more attractive for relationships/marriage, and were able to get leadership positions in WCM groups and local government. However, **unintended negative changes** were also there: it was noted that there were cases of marriages that were broken up by the woman with disabilities: "I do not need him anymore now that I have my own income", and examples of domestic tensions were given by women with disabilities because now they started to bring in their own income; this leads to changing power dynamics that in some case caused domestic violence.

Please note that to prepare for such a meeting you will need to engage with the different stakeholders to make sure that you receive data from their side, so that you can present them, or instruct them to present these data during the meeting.

Refer to:		
Guide E: Monitoring, Evaluation, Learning and Reporting in the iSAVE inclusive economic empowerment programme "	Page 17:	Format presentation monitoring data
	Page 19:	Facilitation guide action learning

3.8 Reporting and documentation

Proper use of the monitoring and reporting tools that are part of the iSAVE design and proper filing of the monitoring information already takes care of a large part of the documentation of the programme. This includes the minutes of the WCM core group meetings. Regularly completing narrative reports is a way to document results, successes and challenges as well as lessons learned. The Programme Assistant is responsible to compile a narrative report quarterly using the provided format.

This report is to be submitted at the end of the week after the quarter ends, e.g. for 2016:

- 8th April, 2016
- 8th July, 2016
- 7th October, 2016
- 6th January, 2017

The narrative report combines quantitative data with qualitative descriptions and elaborations. It is organized in sections to provide updates on:

Item	Explanation
Progress of activities	Elaborations to an attached Activity Progress Sheet
Progress on implementation of District Union capacity development action plan	With reference to the Capacity Development action plan, and explanation of what goes well, any delays and why
Meetings of District Economic Empowerment Working Group	Highlights from the meeting with reference to attached minutes
Implementation in each of the sub counties	Highlights from briefing on performance in each of the sub counties involved
Performance of We Can Manage Groups	With reference to the MIS data, the MAT with explanations on what goes well and doesn't, with mitigating actions
Inclusive practices of selected MFIs	With reference to the MFI action plan to become more inclusive and explanations on what goes well and doesn't, with mitigating actions
Budgetary issues	If any
Challenges in implementation	If any, and not yet described in other sections
Lessons learned	Mention any examples that illustrates well the lesson mentioned

Refer to:	
Guide E: Monitoring, Evaluation, Learning and Reporting in the iSAVE inclusive economic empowerment programme "	Page 20: Quarterly narrative reporting format

Apart from this, biannual write shops can be organized. These write shops support the documentation of experiences and lessons learned, based on a selection of case studies. These case studies can be stories of success, but should also include stories of failure, as both types of stories can generate great learning. These learnings can be used not only for the programme, but also for others that would like to replicate or upscale the programme.

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Sustainability and Upscaling (Timeframe: 12 months)

4.1 Sustaining Results

Introduction

It is a common saying that when starting a programme "the first step in, should be the first step out". This means that when the iSAVE programme is initiated in a district, stakeholders should already be made aware of the timeframe of the programme. Programme management and key stakeholders should share a vision of how the programme can be developed over time in such a way that it can be sustained also after direct financial and technical support has phased out.

Box 30: Funding cycle of the WCM

"We learned that a support cycle for a district takes three years. The first two years we will provide direct funding to pay salaries of the key implementers (Programme Assistant, Administrative Assistant and Field Promoters). The third year, the direct funding is phased out, and we only pay the salary for the Project Assistant and the Administrative Assistant. *iSAVE Programme manager*

In the third phase of programme implementation, it is essential to assign persons who can continue to implement tasks that were earlier paid for by the programme, for examples, the role of Field Promoters can be taken over by Village Agents. The story of Sironko provides insights on how to motivate the Village Agents:

Minimum conditions for successful phase out

When phasing out is carefully planned during the different phases of programme implementation, the chances of successful phasing out and sustainable programme implementation are high. A number of minimum conditions need to be in place to enhance successful phasing out:

1. A phase out plan that is owned by the DU and key partners;

2. The DU should have the capacity in place to carry forward the programme activities e.g. ability to administer the iSAVE monitoring tools;

3. The DU should show willingness and a positive attitude to take the economic empowerment activities forward even after financial and technical support has been phased out;

4. Target beneficiaries should be prepared to adjust to change;

5. Human resources should be locally available, such as a pool of experts on management of WCM groups, entrepreneurship and inclusion;

6. Willingness of other partners to allow the programme to work through their structures.

Cost sharing and sustainability

From the inception meetings with the selected DUs throughout the community sensitization, the issues of sustainability and cost sharing are stressed prior to implementation of the programme. The emphasis of no external cash and in-kind funding to groups is made throughout the programme cycle.

Specifically, this can be expounded at three levels; -

1. **DISTRICT UNION**
• Executive members (Focal Persons) volunteer to serve the programme through spearheading community awareness meetings, group mobilization and monitoring. This workforce stays back after direct funding by the programme.
• Upon receipt of the payments for the first kits, plough back the proceeds by stocking new Start-Up kits for re-selling to the upcoming groups at full cost.
• Sustains the sale of materials to the groups by providing them a considerable profit margin. Sometimes it makes provisions for payment in installments; this is only applicable to new Cycle I groups.
• With guidance from the programme, formulates Price Catalogues for all sellable items like padlocks, stamps, ink, rulers, calculators, cloth bags, money-counting bowls, metallic cash box, cashbook and passbooks.
• The price catalogues are shared with all the groups in advance and updated once every year; during the AGM.
• Builds a relationship with the groups through continued support in training, guiding in governance, networking with service providers, etc.
• Accountable to the groups to continuously influence groups' contribution towards programme costs. This is done through organization of Annual General Meetings to share programme progress, projections and strategic plans.

Box 31: Illustration of group contribution to DU

District Union cost sharing. "If a district starts to generate money from the groups they should be able to account for the money. The DU should have a strategic plan, and a work plan that shows clearly how they plan to use the funds. The DU needs to show to the groups how much came in, and how the money was spent. This is needed to maintain the spirit of the groups to contribute. So that they know what services they got back in return…If this is not done well, the support will dwindle over time…"

iSAVE Programme Officer

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2. THE GROUPS:

- Purchase the Star-Up Kits provided by the DU at 100% full cost.
- Contribute towards and participate in the Annual General Meetings (AGMs) where discussions and resolutions on supporting programme continuity take place.
- Deliberately pass the move to contribute towards the field staff's allowances and individual member's annual subscription fees. Every group member contributes towards programme sustainability through annual subscriptions every year.
- Register with local authorities at the sub county and sometimes district level to win recognition and strengthen ties with relevant development offices.
- Tap into government disability grants and other development programmes e.g. in areas of education, health, environment protection to strengthen the programme.
- Identify and recommend selected group members to train and serve as Village Agents to replace the programme-paid Field Promoters

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Box 32: Illustration of WCM groups paying for services of resourceful persons

Cost sharing group level: "It is important that the groups start to identify resourceful members in their group or other groups that can provide technical support to the group members; and that the group members are willing to pay for this service. What is needed is a simple agreement where the group agrees on the number of trainings to be provided by the service provider, and that the payment will be done on the closure of the cycle. For sharing out the groups will always need an external person and the groups will need to pay for this service. The amount of the payment is up to the groups to decide together with the one providing the service."

iSAVE Programme Officer

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3. THE PROGRAMME:

- From the on-set shares an understanding with the DUs and other key partners that direct funding would be for three years; after which the DUs fully service the programme.
- In the beginning, provides 15 full Start-Up Kits to every new district as start-up capital to be dispatched to the first WCM groups.
- Supports groups' governance training and members' entrepreneur skills development so that group autonomy is cemented to self-finance group activities.
- Initiates and supports groups' strategic linkage to relevant offices like the District Commercial Office, District Community Development Office, Financial Institutions and local development agencies.
- Facilitates the writing and printing of groups' constitutions and maintain copies at the office for future reference during amendments and guiding future relations.
- Extends financial support to sustain programme activities as well as staff's remuneration for three full years but with reducing commitment every successive year.
- Mentors group members to work as community-based mobilizers and trainers to stay with the groups long after termination of direct funding.
- Builds capacity of the key partners to self-promote disability inclusion and continuity of the ISAVE inclusive economic empowerment programme in their systems and routine.

Sustainability programme level: "For a district to maintain and coordinate the WCM activities, you need a sustainable and capable district union having access to resourceful persons. The PA will mentor and assist the DU one more year after direct funding has stopped, to build capacity help them with strategic planning, financial management, relationship management and resource mobilization."

iSAVE Programme Officer

Monitoring and support after phasing out

Following the phasing out, the national programme team will monitor and support implementation. However, instead of conducting quarterly monitoring visits and providing regular technical support in the form of coaching and training, this will be reduced to distance monitoring. Where possible annual cross district learning and exchange events can be organized, to ensure continuous learning and document experiences from different districts.

4.2 Upscaling

Upscaling takes place within the district and from one district to the other.

Within the district
Each district will start with five-six sub counties for implementation. The moment that the sub county is saturated, the Field Promoter can decide to expand activities to another sub county following all the steps as described in this manual – starting from orientation, to mobilization and then move to capacity building, monitoring and coaching implementation. The discussion to upscale will be discussed in and taken by the District Economic Empowerment Working group, so that all stakeholders are aware and can support this development.

Box 34: Illustration of upscaling of the WCM within the district

"We see that when a district is phased out from direct funding and other support, the PA will stop working because he does not receive any salary anymore. The District Union then selects from the existing mobilisers a replacement they can afford. This mobiliser works with existing teams to reach out to new sub counties, where trainers are identified and coached to start as a voluntary supporter. When the new groups are accumulating and see the added value of the volunteers, they will then be able to contribute and pay for the services."

iSAVE Programme Manager

From one district to the other
It can happen that an implementing district undergoes an administrative division into two districts during the course of the iSAVE inclusive economic empowerment programme; this has implications for the programme and often leads to the fact that both districts (the 'old' and the 'new') will continue to implement iSAVE activities, and will need adequate structures to do so. Amongst other things this means that over time each of the two districts will need an Economic Empowerment Working Group.

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Also natural upscaling to a new district might happen if a neighboring district with an active DU sees the programme developments in a district and asks the implementing DU for support to also start Economic Empowerment Activities. It is very positive if such self-driven initiatives are happening, however, the implementing partners should carefully monitor the implementation process.

From 2016 - 2019 the iSAVE programme will upscale to eight new districts. This will be a guided process that goes hand in hand with needed resources for technical support and monitoring. The implementation will follow the process as described in this manual.

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