

GUIDE A

Training Guide and Supporting Documents

Preparing the Ground for iSAVE Inclusive Economic Empowerment Programme



INCLUSIVE ECONOMIC
EMPOWERMENT



NAD – The Norwegian
Association of Disabled



AMFTU



DRAFT



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1. Introduction

This guide is meant to support the iSAVE Programme Manager, Officers, Assistants and the Administrative Assistants in the implementation of the first phase of the iSAVE inclusive economic empowerment programme. It elaborates on the descriptions given in the implementation guide, mainly by providing facilitation guides for the different orientation meetings.

2. District Union iSAVE induction training

What? Two day training organized by the iSAVE Programme Officer and Programme Assistant

Participants All members of the District Union Board and staff (if any)

Outline

Day 1

Introduction

Session 1: The concept of Economic Empowerment (EE)

Session 2: The iSAVE inclusive economic empowerment Programme – vision mission and approach

Session 3: Roles and responsibilities of the District Union and other programme stakeholders

Session 4: Who are we targeting?

Session 5: Gender relations and the iSAVE programme

Day 2

Session 1: The different components of the iSAVE programme

Session 2: The implementation structure

Session 3: Planning for Sustainability

Session 4: Activity planning and assigning focal persons

Evaluation

DAY ONE

Session 0: Introduction

Time:	20 minutes	Content:	Objective
Preparations	One flipchart with the outline of the programme for the two days	Welcome, introductions and outline to the programme	Make a good start, explain programme and objectives and note any other expectations of the participants.

Activities

- Start with introductions and explanation of the programme of the two days;
- Ask for questions/comments about the programme.

Session 1: Introduction - The concept of Economic Empowerment

Time:	40 minutes	Content:	Objective
Preparations	Four cards that mention each of the mechanisms of exclusion; 1) low self-esteem, 2) other members, 3) service providers, 4) design of products	Explaining the concept of Economic Empowerment	Shared understanding of the concept of Economic Empowerment and the mechanisms of exclusion

Activities

- To engage the participants in the topic ask them to mention and/or write down three words that come to their mind when they think about Economic Empowerment.
- Write the words on a flipchart and use these words, as well as the description in the implementation manual to explain about Economic Empowerment.
- After that you divide the group in four subgroups/ couples and you give each of the groups one card. Ask them to discuss each of the exclusion mechanisms: how could this work? Do you have examples of this in your own locality or own experience?
- Conclude the session by having a plenary discussion on why it is important to pay attention to economic empowerment of persons with disabilities.

Session 2: The iSAVE Inclusive Economic Empowerment Programme

Time:	30 minutes	Content:	Objective
Preparations	Write the vision and the mission of the iSAVE programme on flipchart (write underlined key words only)	Discuss the Vision, Mission and Approach of the iSAVE inclusive economic empowerment programme	Shared understanding of the iSAVE Programme

In summary, the vision of the iSAVE 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, leading to overall poverty reduction in the programme area.

Mission of the iSAVE programme is:

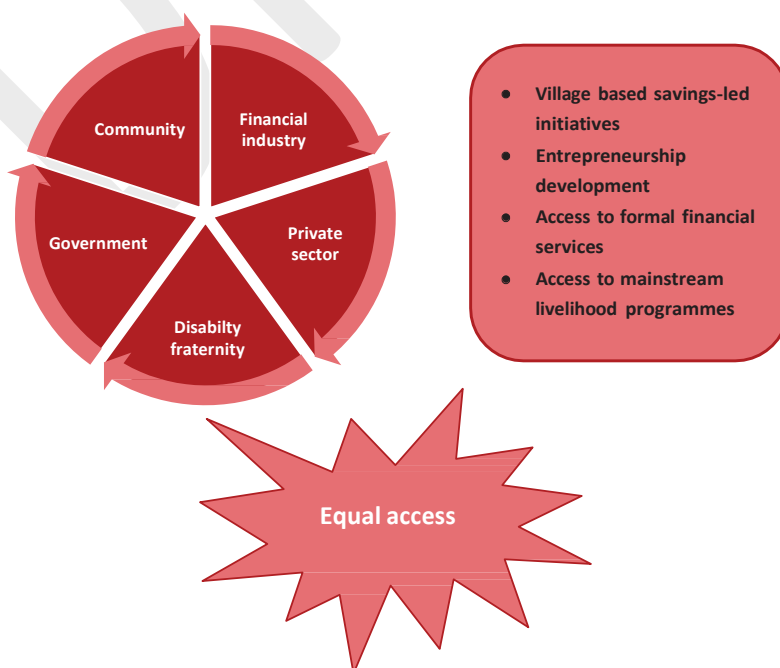
- To facilitate multi stakeholder involvement in disability inclusive economic development;
- To mobilize persons with disabilities and establish sustainable inclusive village based saving groups, with a focus on participation of women and youth with disabilities;
- To enhance entrepreneurship skills 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 Micro Finance Institutions (MFIs) and banks on disability and inclusion, ensuring that their services become more and more inclusive to the needs of persons with disabilities.

On another flipchart you draw a visualization of the approach (below).

Activities

- Briefly discuss the vision and mission of the programme;
- Hang the visualization on the wall, ask people to stand around it and explain what they see. In case of visually impaired people this has to be explained well!;
- Participants sit down again and facilitator briefly explains each of the components of the programme, more detail will come on day two.

An integrated approach to economic empowerment



Session 3: Roles and responsibilities

Time:	20 minutes	Content:	Objective
Preparations		Discuss roles and responsibilities in the iSAVE programme	Shared understanding of roles and responsibilities in the iSAVE and building ownership of the programme
The visualization from session two can be used			

Activities

- Use the visualization from session two and discuss the roles and responsibilities of each of the actors. No need to go into details of the Field Promoter and Programme Assistant; it is more about understanding the roles. Do not forget to also discuss the roles and responsibilities of the target group themselves: persons with disabilities and their families/ caretakers!

Session 4: Who are we targeting?

Time:	30 minutes	Content:	Objective
Preparations		Discussion on the target group 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
Prepare presentation on disability data together with Community Development Officer (CDO). This needs to include information on the number of persons with disabilities in the district, if possible divided by men and women, types of impairments and age.			

Activities

- Brief presentation by CDO on the prevalence of persons with disabilities in the district disaggregated by men, women, types of disabilities and age;
- Discuss about the need to reach out to all and implications for communication, and accessibility;
- Brainstorm on specific strategies that can be used to attract/ engage youth, e.g. link with youth focused initiatives in the district, ICT training, youth groups and so on.

Session 5: Gender relations and the iSAVE programme

Time:	45 minutes	Content:	Objective
Preparations		Discussion on the relation between gender and economic empowerment	To realize the potential impact of economic empowerment on gender relations, including the positives and the potentially negative impacts and how to mitigate those of the programme
Print three stories: 1) A story of women empowerment, increased self-confidence and positive changes in household dynamics. 2) A story of male dominance in a We Can Manage group. 3) A story of household conflict, husband not accepting that woman has access to money and wants to decide how to spend it.			

Activities

- Divide the group in three gender balanced subgroups. One person reads the story aloud and the other listen. What do we learn from this story about how economic empowerment can influence relations between men and women?
- The subgroups share what they learned with the other groups.
- Brainstorm on the implications for practice:
 1. What do we need to ensure in the programme to enhance positive change and avoid potential negative change in relationships between men and women?
 2. What do we need to do to ensure that men and women equally access the programme activities and benefits? Think of time of organizing the trainings, how to mobilize group members and so on.

DAY TWO

Session 1: The different components of the iSAVE programme

Time:	120 minutes	Content:	Objective
Preparations		Explanation on the different components of the iSAVE programme and the implementation structure	The participants become familiar with the different iSAVE programme components so that they can effectively play their role
Make sure that the visualization is still hanging on the wall Prepare a flip chart with the principles of the WCM group			

Activities (for all activities, refer to the visualization)

We Can Manage groups (50 minutes)

- Discuss the WCM group principles using the prepared flipchart
- Discuss the WCM methodologies
- Show an example of the pass book and the cash box
- Explain the steps in implementation and write them on a flipchart (only words in bold):
 - ▶ Appointment and holding of **orientation meetings** with district local government officials and administrators.
 - MoU signed with the authorities (optional)
 - Letter of approval from authorities – General
 - Planning with the line office (DCDO)
 - ▶ **Sub County Information meetings** with local administration/leaders and representatives of DPOs, religious leaders and opinion leaders at the sub county.
 - Catchment parishes identified
 - Potential mobilizers identified and contacted
 - Follow-up meetings arranged
 - ▶ **Parish and village meetings** with clustered groups of prospect WCM members at parish and village levels through invitation letters, radio notices, PWD leadership and opinion leaders.
 - Self-selection to get group members
 - Group verification
 - Registration/membership fees collected by group
 - Registration by programme office
 - ▶ **WCM Training seminars** on Group formation, Leadership and elections
 - Discuss benefits and challenges of being in group
 - Discuss qualities of management committee
 - Roles and responsibilities of management committee
 - Constitution developed

- Management Committee in place
- ▶ Training seminars on policies for record management, share purchase/savings, lending and social fund
 - Record filling exercise
 - Facilitation of first share purchase meeting
 - Facilitation of first loan meeting
 - First loan repayment meeting
- ▶ Training on safe money handling
- ▶ Trainings/orientations about closing books and lastly the ultimate sharing out (closure of business cycle)
- Draw another flipchart showing a summary of the tasks of the Programme Assistant, the field promoter, administrative assistant and the focal person. You can do this in a participatory way.

Project assistant- management and day to day operations

- Heading community mobilizers
- Ensure proper utilization of project resources
- Lobby and advocacy
- Timely report to NUDIPU

Field promoter –direct implementation

- Promotion and Mobilization
- Trainer
- Facilitator
- Data collection

Administrative assistant - administration

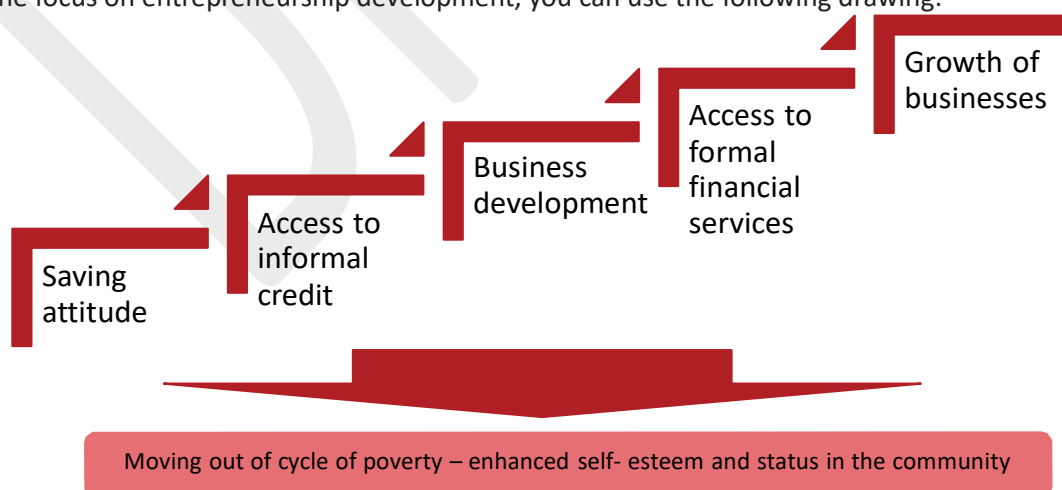
- Filing
- Store and dispatch project materials
- Manage office petty cash
- Minute taking

Focal person –effective participation of the DU

- Strategic input
- Representation
- Supervision and monitoring

Entrepreneurship development (20 minutes)

Discuss the focus on entrepreneurship development, you can use the following drawing:



Mention the entrepreneurship training, including financial literacy, business plan development and business development coaching, with involvement of the Private Sector Development Centre.

Access to formal financial services (50 minutes)

- Relate to the barriers to inclusion of day one
- Explain the role of AMFIU (see implementation manual)
- Two MFIs will be selected and undergo a disability awareness training and a Disability Inclusion Assessment. Elements of the assessment are:
 - ▶ 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? Relationship with DU in mobilizing persons with disabilities as potential clients!
 - ▶ Accessibility: are the premises and information on products and financial services accessible to persons with disabilities? Are efforts being made to bring financial services closer to the client, with special attention on reaching out to persons with disabilities?
 - ▶ Internal systems: are human resource policy and management information system 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 effectively with them?

Action points will be identified and documented in an action plan that will be monitored

- Explain that it is important that the MFIs start to collect data on clients with disabilities, and that the programme provides a format for that through AMFIU

Access to livelihood programmes (10 minutes)

- Explain that persons with disabilities are often excluded from ongoing livelihood and entrepreneurship programmes
- Brainstorm on a list of ongoing programmes in the district and what could be the role of the DU in lobby for inclusion

Session 2: The implementation structure

Time:	40 minutes	Content:	Objective
Preparations		Explanation on the implementation structure of the iSAVE – organogram	The participants understand the implementation structure of the iSAVE programme and their own role in this structure
Prepare a flipchart with organogram (see implementation manual)			

Activities

- Explain the organogram
- Pay special attention to the District and Sub County EE working groups:
 - ▶ They are active in the implementation, monitoring and evaluation of the progress and achievements of the iSAVE programme in the district
 - ▶ The working groups are key in enhancing coordination and multi stakeholder collaboration and

ownership

- ▶ The group meets at least quarterly to share information, achievements and challenges and use this information to plan activities for the next quarter.
- ▶ At sub county level the working group is also key to enhance outreach and engage local leaders
- Discuss the role of the District Union:
 - ▶ Overall management and coordination
 - ▶ Chair and secretary to the EE working group
 - ▶ Lobby and advocacy
 - ▶ Capacity development
 - ▶ Resource mobilization
- Discuss the role of MFIs
 - ▶ Increase access to their financial services for persons with disabilities
 - ▶ Ensure that information on financial products and procedures is made accessible to all clients (including blind and deaf clients)
 - ▶ Develop performance indicators that relate to access to financial services by persons with disabilities and have these integrated in their MIS/ M&E
 - ▶ Maintain active relationships with AMFIU, District Union and Disabled Peoples Organizations
- Discuss the role of DPOs
 - ▶ Conduct sensitization meetings in the target area
 - ▶ Mobilization of membership to participate in the iSAVE activities
 - ▶ Mapping of stakeholders in the territory of operation
 - ▶ Identification of training gaps and other needs assessment for their members
 - ▶ Data collection and information dissemination
 - ▶ Resource mobilization for organizational strengthening
 - ▶ Advocacy and lobbying
 - ▶ Networking and linkage with DUs and local partners in their area of jurisdiction
 - ▶ Monitoring the partners' and group activities to provide feedback to the iSAVE
- The role of 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

Session 3: Planning for sustainability			
Time:	40 minutes	Content:	Objective
Preparations		Discussion of the phasing out strategy	Participants understand the relationship between ownership and sustainability, as well as the phasing out strategy of the iSAVE programme
None			

Activities

- Explain the time frame of the programme
 - ▶ Year 1: Direct funding for implementation and staff (Programme Assistant and Administrative assistant – the latter after establishing more than 50 groups, and field promoters)
 - ▶ Year 2: Direct funding for implementation and staff -> start co funding some of the activities, field promoters are phased out
 - ▶ Year 3: Direct funding phased out, funding for staff still available
 - ▶ Year 4: No direct funding, no funding for staff
- Explain the elements of membership fees and importance of group contribution from the start

Session 4: Activity planning and assigning focal persons			
Time:	60 minutes	Content:	Objective
Preparations		Plan all activities that are part of the first phase (preparing the ground) including the assignment of focal persons for the selected sub counties	Short term activities are planned and responsible people are assigned Focal persons for selected sub counties are assigned
Overview of activities to be planned 1. 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. 2. A programme kick-of meeting with representatives of key actors (two days). 3. Information meetings will be held in the selected sub counties. 4. Parish information meeting include the Parish Chief, the Assistant Community Development Officer, DU Focal Person, DPO representatives, religious leaders, opinion/cultural leaders, and prospective group members.			

Activities

- Explain the different activities including the content and the expected outputs (see implementation manual)

- Set dates for each of the meetings as well as responsible persons
- Assign focal persons (one per sub county)

3. Programme Introduction to Use at Orientation Meetings

Orientation meetings to be held with district local government officials, DCDO, administrators, private sector development centre, involved MFI branch offices and DPOs.

The Programme Assistant and/or Field Promoter should introduce him/herself, NUDIPU, the District Union and the iSAVE inclusive economic empowerment programme in a systematic and clear manner for all participants to understand.

Programme Goal

To enhance livelihoods of persons with disabilities through improved access of men and women with disabilities to village saving and credit groups, services of Micro Finance Institutions, Business Development Services and livelihood programmes.

Programme Objectives

1. To build the self-esteem of persons with disabilities.
2. To promote the participation of female and male persons with disabilities in community development.
3. To provide persons with disabilities with safe and secure savings, easy loans and improve incomes for better livelihoods.

Why the iSAVE program targets persons with disabilities?

- Evidence from other programme areas shows that at the start of the programme over 85% of persons with disabilities is not or hardly able to meet basic needs of the household.
- Benefits of the iSAVE Programme to persons with disabilities and community members include:
 - ▶ Opportunity to save and borrow money on flexible terms and condition.
 - ▶ Income generation and meeting the needs of the poor, e.g. food, children's school fees.
 - ▶ Insurance in case of death, accidents, illness or natural disaster.
 - ▶ Builds members' self-respect, self-reliance and self-confidence.
- Collaboration between service providers, disability fraternity, private sector, community, and local government in breaking down barriers to inclusion; by changing attitudes, improving accessibility and changing systems.
- Millions of poor people have successfully and independently participated in saving and credit groups worldwide, this will also work in our communities and for persons with disabilities. The saving and credit group approach assures high gains.
- It is about groups managing their own activities; the programme pays a Field Promoter to support them in the first years. Also two MFIs will be supported to make their services inclusive to the needs of persons with disabilities and serve as a role model for others. The programme will work with the Private Sector

Development Centre to train and support persons with disabilities to set up sustainable enterprises.

- The iSAVE stresses the participation of women, youth and persons with different categories of disabilities.
- Prompt for participation in a programme kick-off meeting with presence of multiple stakeholders. Mention date and venue for this meeting.
- Provide for feedback where people should ask questions. Do not promise what the iSAVE cannot offer, be honest.

4. Facilitation Guide District Planning Meeting

What? Three-hour meeting with DU focal persons and PO, DCDO, Focal person inclusion of selected MFIs, Representatives of Private Sector Development Centre.

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

Objectives:

- Shared understanding of the programme as well as roles and responsibilities of each of the district 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 on how to include the groups as mentioned above with attention for accessibility, communication, and attitudes;
- Establishment of a District Economic Empowerment working group;
- Understanding of, and commitment to the tasks and responsibilities of the District Economic Empowerment working group;
- Action plan detailing out the planned activities and budget;
- Schedule of meetings.

5. Facilitation Guide Sub County Information Meetings

What? Three hour meeting with 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

Objectives:

- 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 on 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 sub county 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 staffs to organize Parish meetings.

Activities

- Introduce NUDIPU, AMFIU and the District Union to the leaders/representatives present.
- Present the basic principles of the iSAVE programme in a structured way (see programme introduction).
- Go into the specific principles of We Can Manage Groups

Savings:	consist of regular purchase of shares/deposits by members at each meeting. On the first day of savings, members are free to contribute BIG amounts. Groups share-out their savings plus profits after a period of 48-52 weeks.
Social Fund:	Members also contribute to a social fund to help in emergencies.
Loans:	the group members can access loans at interest rate of 1% per week. Interest is paid upfront – on the day one contracts the loan.
Source of funds:	all the funds used in the group come from the members' own share-purchase/savings and social fund contributions; not from an external donor.
Profits:	The group members are assured of a high profit on their savings at end of the cycle.
Benefits:	only the group members can access loans, social fund grants; non-members are not entitled to group benefits.
Purpose:	the iSAVE programme is a Disability development initiative which stimulates the creation and operation of independent, autonomous Savings and Credit groups.
Operating principles:	the WCM builds members' confidence, groups practice simplicity, transparency and confidentiality in all their weekly transactions.
Size:	of the group should be between 25 to 30 members. No group should have more than 30 members.
Rules:	Members participate in formulation of rules, with the guide of WCM policies.
Meeting venue:	It is decided upon by the group members, it should be accessible to the least mobile member(s). The venue can be a mosque, church, school, public building or the home of any of the members; it should be quiet, shaded, not too windy, private and big enough for all members to be seated. A convenient day and time is agreed by all the members.
Attendance:	should be in person and not proxy and non-members must not participate in the group meetings.
Training:	is a MUST for every WCM group and the Field Promoter explains the training

curriculum.

- Leadership:** of the group is elected by the members in one of the training sessions. Emphasize the importance of high quality of leaders in the WCM groups.
- Records:** are maintained by the groups are the Passbooks and Cashbook form the WCM accounting system.
- Field Promoter:** is a facilitator during meetings and is not to manage the groups.
- Group responsibility:** before joining the programme, interested members must know and trust each other.
- Safety of funds:** the groups are encouraged to open a savings account with a licensed financial institution of their choice to secure their excess cash. As a rule, WCM staffs, Field Promoters and Focal Persons are NOT allowed to handle or manage the groups' funds.

Make a **summary of the requirements** for joining or starting a WCM group.

- Ideal group size should be 25-30 members.
- Majority members MUST be persons with disabilities (at least 60%) – first priority.
- Caretakers and family members of persons with disabilities – second priority and community members willing to work with persons with disabilities may join too.
- Group autonomy with no interference by the local DPO leaders.
- Non-discrimination based on politics, gender, religion, disability. Think of equal access for men and women, persons with disabilities and attract youth!
- Payment for start-up kit (the price is subsidized i.e. 20% discount).
- Contribution to group membership fees by ALL members.
- Register with the local authorities and open a bank account (this is optional but highly recommended).
- Leaders should be democratically elected; majority must be persons with disabilities and at least three out of the six leaders should be female. They should be good mobilizers with the ability to read, write and do simple arithmetic.

Make a **summary of the presentation:**

- NO external funds given to WCM groups.
- The success of iSAVE programme largely depends on their effort, solidarity and ability to organize groups' operations.
- Appreciate that group comprises 25-30 members who MUST attending trainings.
- Emphasize that iSAVE programme staffs, Field Promoters and Focal Persons are NOT allowed to touch, keep or manage the groups' funds at all times.
- Stress the members' ownership and the democratic election of group leaders.
- Check whether the participants understand the necessary steps that should be taken in order to register

with iSAVE programme and participate further.

Establishment of a **Sub County Working Group**

- Important to mobilize the groups, coordinate activities, share information on functioning of the groups, but also on challenges and opportunities around inclusion and livelihood
- Will start with representatives of DPOs and local leaders, and later on will also include representatives of the WCM groups
- Meets quarterly and is initially facilitated and guided by Field Promoter, who will also represent the group in the District EE working group
- Note down the names and contacts of DPO representatives and local leadership to join the group

After presentation open up for **questions**.

6. Facilitation Guide Parish Information Meetings

What? Half day session with prospective members will involve at least two to three groups

Content: General principles of the iSAVE programme and the WCM model are explained to the participants in a systematic, detailed manner. Issues of membership, group autonomy, weekly transactions, business cycle and mutual expectations are discussed at length.

Objectives:

The participants will have a detailed understanding on how the WCM model works.

1. The participants will make a decision to form groups to join the iSAVE programme
2. The facilitator will have had a thorough understanding of the behaviour, motive and general character of the prospective members and get insight on how to handle them.

Activities

- Describe the Economic Empowerment approach, with focus on the WCM model:
- **Savings:** consists of regular purchase of shares/deposits by members at each meeting. On the first day of savings, members are free to contribute BIG amounts. Groups share-out their savings plus profits after a period of 48-52 weeks.
- **Social Fund:** members also contribute to a social fund to help in emergencies.
- **Loans:** the group members can access loans at interest rate of 1% per week. Interest is paid upfront – on the day one contracts the loan.
- **Source of funds:** all the funds used in the group come from the members' own share-purchase/savings and social fund contributions; not from an external donor.
- **Profits:** the group members are assured of a high profit on their savings at end of the cycle.
- **Benefits:** only the group members can access loans, social fund grants; non-members are not entitled to group benefits.
- **Safety of funds:** the groups are encouraged to open a savings account with a licensed financial institution of their choice to secure their excess cash. As a rule, WCM staffs, Field Promoters and Focal Persons are

NOT allowed to handle or manage the groups' funds.

- **Size:** of the group should be between 25 to 30 members. No group should have more than 30 members.
- Explain about **membership**:

The WCM groups shall not be built on existing community groups to avoid conflict of interest. Thus, the fact that an individual already belongs to another type of group is not a guarantee to joining a WCM group.

There should be only one member from the same household; it is better if members from the same household join different groups.

Members must be aware of the qualities that are needed in a member. The Field Promoter reviews the qualities of a good member, and suggests that anyone who is not able to meet these standards should probably not join.

Good members will:

1. Know each other and be from a similar economic background.
2. Not live too far from where the meetings will be held.
3. Have a reputation for honesty and reliability.
4. Be able to attend all meetings, arrive on time and follow all group rules.
5. Have a cooperative personality. Someone who is known to create conflict should probably not join.
6. Be able to buy at least one share each week.
7. Be able to repay loans on time.

Group autonomy

- The WCM group are autonomous and independent of the District Union and local DPOs/associations
- Group affairs are run by the Management Committee (MC) who are entrusted by the members to practice good, transparent and democratic leadership where all members are treated equally.
- The MC is elected annually to serve one business cycle and leadership is rotated amongst members. The leaders include a Chairperson, Treasurer, Secretary, two Money counters AND a Security Assistant. As a rule, majority of the MC members should be persons with disabilities and at least three must be women.

How does it work?

Transactions:

- All transactions take place in meetings, in front of all of the members.
- The WCM model uses a money management system where a metallic cash-box has three padlocks.
- The keys to the padlocks are kept by three group members different from the Management Committee members; and they are only produced in a group meeting to open the box.
- Record-keeping is based on Passbooks, Cashbooks, and memorization so that everyone understands the system and the financial status of the group. Every individual member holds a passbook. The groups meet at weekly intervals to transact in a convenient and accessible meeting place agreed on by all members.

Savings.

- On the first day of savings, members are free to save BIG amounts; based on their dreams and abilities.

- In the remaining period, the savings are made weekly in form of share purchases whereby a member is free to buy one-five shares per week.
- The share amount/value is decided by the group members.
- Savings continues for a full business cycle (48-52 weeks) when the group shares out their savings plus profits made in the course of the cycle.

Loans

- All loans given out to the group members bear interest.
- The interest is paid upfront (i.e. on the day one takes the loan).
- The loans enable members to meet household and small business expenses.
- Majority of the group members should be involved in a lending decision.

Social Fund

- This is a fund from which members are offered mutual support and form a self-insurance scheme by accessing grants against calamities that might have befallen them.
- Social Fund can also be used for non-emergency situations.
- Every group member contributes an equal amount to the fund in the weekly meeting
- The group decides on the amount of Social Fund grants to be awarded and the circumstances warranting the same.
- Only group members are entitled to the Social Fund.

Fines

- There is a prohibitive penalty which is charged from those members who violate the group rules and regulations.
- The value of fines and circumstances under which a fine is levied are agreed upon by all the group members.
- The best practice is for the Chairperson to charge and collect the fines instantly during the meeting; otherwise the unpaid fines are recorded in the group cashbook.
- No loans and/or social fund grants should be extended to a group member who has unpaid fines.

Closure of cycle

- The system ensures that every WCM member earns an attractive and fair profit commensurate to their savings at the end of each business cycle (usually 48-52 weeks) after all loans are fully repaid and fines settled.

After this, members who do not want to stay can leave, and new members can join provided that the 60% disability proportion is maintained – the activities then begin for another year.

Field Promoters' role

- A trainer and facilitator who should not manage the WCM group activities.
- To empower the group members to conduct the weekly affairs in a manner that is acceptable to the WCM guidelines and procedures.
- In all circumstances at the group meeting, the WCM staff and Field Promoters MUST not touch the group's money.

Mutual responsibilities and obligations

All the stakeholders have a role to play, for example:

- The donor provides funds and technical expertise to facilitate the staffing, trainings, mobilization, administration and other costs incidental to the implementation of the iSAVE programme.
- Group members attend weekly meetings, make and observe group rules, appoint leaders and actively participate in the group proceedings and decisions.
- The iSAVE programme provides a start-up kit containing a cash box with 3 padlocks, calculator, 25-30 passbooks, cash book, stamp, ruler, eraser/rubber, 2 fabric bags, ink pad, 2 plastic Money-counting bowls and 2 pens. : The start-up kit is not given free of charge; groups purchase it at a 20% discount
- The iSAVE programme reserves the right to retrieve/withdraw the start up kit if it deems it fit especially in cases where the affected group diverts from established WCM policy guidelines.

To conclude the meeting:

- Encourage the participants to ask questions and be prepared to respond with clarity.
- Probe the participants to establish whether they are interested in becoming a WCM group so that you agree on the date of the first training module.
- It is important to close the meeting by thanking all the participants for sparing time to attend and assure them of a fruitful collaboration in the future.

7. Job Description Programme Assistant

The Programme Assistant shall be a member of staff of NUDIPU responsible for management and day to day implementation of the iSAVE programme in the district of operation.

Based at the district programme office, the Programme Assistant shall be an accounting officer and custodian of all the programme resources in their area of jurisdiction.

The Programme Assistant shall be the head of the programme's district based Administrative Assistant and community mobilisers (Field Promoters) to spearheading the promotion, training and monitoring activities of the programme in accordance with the established framework.

He/she will be reporting to the Programme Officer who will supervise him/her in collaboration with the respective District Union Chairperson.

The Programme Assistant shall work hand in hand with their respective District Union leadership and the District EE Working Group to enhance multi stakeholder collaboration, coordinate iSAVE activities, open new catchment areas, build a spirited team of Field Promoters through rational recruitment, allocation of operational zones, supervision and motivation.

Specific duties:

- Coordinate the activities of the District EE Working Group, planning and preparing for meetings and ensure that the content is there;
- Support the programme to reach out to the target group to ensure they have access to secure savings and loans in accordance with laid procedures;
- Participate in the routine planning and implementation of activities and develop appropriate work plans

based on the programme goal;

- Promote self-reliance among WCM groups through provision of quality and timely technical guidance and capacity development support;
- Formulate operational budgets, strategies and schedules and sharing the same for ratification by the District EE working group;
- Ensure proper utilization of programme resources and/or funds in accordance with the planned activities and accepted procedures;
- Build a team of motivated Field staff, allocate operational zones/areas to them and appraise their performance in line with the programme guidelines and targets;
- Prepare timely reports for sharing with the supervisor and maintain an updated record keeping system for all the programme activities, correspondences and reports;
- Work in liaison with the District Union to promote the iSAVE model in the community, oversee the recruitment of groups, regularly conduct on spot group records' audits and communicate the findings in the meetings to promote transparency and sustainability;
- Cultivate avenues for sustainable strategic networks with relevant partners and stakeholders in service provision and Disability development issues;
- Champion the iSAVE promotional campaigns, mobilizing the target population into active savings and credit groups that are independent for sustainability;
- Head the iSAVE data collection and dissemination activities in the district of operation and produce corresponding reports in line with programme monitoring tool;
- Take active role in the promotion of all NUDIPU programmes and initiatives in their areas of operation and report on the same appropriately;
- Actively participate in NUDIPU's research activities to ensure that realistic approaches based on facts are employed in the implementation;
- Actively participate in NUDIPU's resource mobilization efforts by way of initiating fundraising strategies and development of proposals to solicit support;
- Effectively represent NUDIPU in the relevant stakeholders' collaboration meetings and attend to any other duties assigned;
- Attend to any other duties that may be assigned by NUDIPU.

8. Job Description Administrative Assistant

The Administrative Assistant will be responsible for carrying out the routine operations and management of the satellite offices as well as managing external relations with beneficiaries/clients and other stakeholders in the district to ensure that NUDIPU Programmes realize the set objectives.

He/she shall be based at the district programme offices but may be required to travel to the field to provide work related support to the respective team players as duty calls.

He/she will be reporting to the Programme Assistant who will supervise him/her in collaboration with the

District Union Chairperson.

Specific tasks and responsibilities:

- Maintain an updated filing system for NUDIPU programmes in the district; this involves receipt of progress reports, preparation and maintenance of clean files and stock/asset registers and appropriately liaise with the Programme Assistant formalize reports and make requests for stock replenishments respectively.
- Store and dispatch programme supplies and other materials taking precaution of the safety and security of such items and ensuring that all programme resources are in a usable condition and are appropriately utilized according to plan.
- Manage the programme office reception by liaising with all beneficiaries and partners appropriately and ensuring the office is kept in a clean and tidy state including the washrooms, store and welfare rooms.
- Prepare, update and display programme activity plans and group schedules and facilitate provision of interpretation services to deaf members in selected WCM groups and other meetings deemed fit by the office.
- Manage office petty cash, the registry at programme events and take charge of taking minutes and sharing the same during programme and/or District Union meetings.
- In liaison with the Programme Assistant participate in field work, group monitoring and supervision activities.
- Attend and participate in relevant meetings and working groups as required by the programme and/or the District Union.
- Undertake as required any other duties compatible with the level and nature of the post and/or reasonably deemed by the supervisor(s).

9. Job Description Field Promoter

The Field Promoter will be responsible for the direct implementation of the iSAVE inclusive economic empowerment programme with a focus on the establishment and capacity building of the “We Can Manage” group members.

He/she shall be working in the operational zone determined and allocated by the programme but may be rotated and/or transferred to other territories as work requires.

He/she shall be reporting to the Programme Assistant who will supervise him/her in collaboration with the programme Administrative Assistant based at the district programme offices.

Specific tasks include:

- Prepare periodic activity plans for endorsement and submit timely progress reports to the supervisor(s).
- Raise awareness in the community through information dissemination meetings and facilitation of formation of viable economic groups.
- Mobilize people with disabilities and caretakers for active participation in iSAVE programme and build their capacity to practice the model and work with other community members.
- Train WCM members in group formation and management, Savings, Loan and Social Fund procedures, records filling and the accounting system in accordance with the set WCM guidelines.
- Provide support supervision to WCM groups through guidance, auditing records and providing immediate feedback to the members to ensure there is compliance to the established standards.

- Carry out periodic data collection and monitoring among WCM groups to monitor growth and submit findings to the supervisor(s) for appropriate action.
- Strictly adhere to the programme policy guidelines and maintain set standards in relation to group formation, training, data collection, groups' supervision schedules and self-conduct.
- Promote and motivate team building among group members and fellow Field Promoters and attend to any other duties assigned by the supervisor(s).

10. Task description Focal Person

This tasks description has been formulated to guide the effective participation of the District Union in directing the implementation of the iSAVE inclusive economic empowerment programme in the district.

The terms cover functions, qualities of Focal Persons, representation on the District EE working group monitoring and reporting mechanisms, remuneration and other considerations.

Qualities

The iSAVE Focal Persons shall have the following qualities:

- Ability to handle and manage conflict among WCM group members
- Honesty and integrity
- Confidentiality where programme secrets and plans are not disclosed to outsiders
- Ability to understand the WCM policy guidelines
- Ability to respect the District Union values and protect the iSAVE image
- Commitment to uphold NUDIPU values and treat iSAVE staff and members with respect
- Observe impartiality while administering services to the programme stakeholders.

Functions

The functions of Focal Persons shall be categorized as Strategic, Supervisory, Protective and Representational.

1. Strategic

The following make up some of the strategic functions of the Focal Persons:

- Setting programme targets and allocation of territories to field staff;
- Opening and cultivation of ground for the community information meetings;
- Approval of reports, work plans and budgets at district level;
- Discussion and approval of policies affecting the direction of the programme and;
- Ensuring proper utilization of programme resources which include personnel, funds, equipment and materials.

2. Representation

- On a rotational basis, Focal Persons shall be appointed during the Annual General Meetings to represent the respective District Unions and local DPOs on the District EE working group;
- To this effect, each district where the programme is operational shall be allocated two seats;
- Gender and Disability shall be followed while appointing District EE working group representatives to ensure that the two members do not have a similar disability or gender;

- Where appropriate, the District working group members shall provide useful contacts for the Unions they represent.

3. Supervision and Monitoring

In performing this function, the Focal Persons will be involved in carrying out field visits; undertake direct inspection and review of available reports through:

- Public awareness through community information meetings and other forums;
- Participation in the recruitment of district based programme staff and field officers;
- Reporting to the District EE working group and Union about the progress;
- Groups monitoring to ensure adherence to WCM standards and encourage members;
- Oversee staff performance and monitoring the budget against the work plans;
- Ensure the quality of the portfolio meets the desired standards worth of support;
- Essential situational data collection and reporting;
- Identify grey areas in the implementation and make suggestions for improvement;
- Advise the District EE working group on the appropriate remuneration packages for Field programme staff.

4. Remunerations

- The support provided by Focal persons is voluntary; aimed at benefiting persons with disabilities.
- Focal Persons shall not be paid salaries or sitting allowances.
- A reimbursement shall be made to enable them meet the expenses incurred while on official iSAVE programme.

5. Other considerations.

- The Focal Persons shall maintain confidentiality and safeguard the programme and Union interests at all times.
- Focal Persons will take part in capacity building activities such as training field staff in specific areas relevant to their functions.
- Focal Persons shall not practice segregation on the basis of tribe, gender, disability, religion, political affiliation in the course of administering their duties.
- Focal Persons shall produce reports on the Monitoring activities they have participated in.

11. Sample Terms of Reference District EE Core Group

This Terms of Reference has been drafted to guide the development of a tailor made Terms of Reference. This ToR describes the functions and the objectives of the group and details the tasks.

Function: To enhance multi stakeholder collaboration and coordination of the iSAVE programme

Objectives:

- To serve as a platform to share activities, results, challenges and lessons learned
- To enhance coordination between iSAVE activities of the different programme stakeholders
- Collaborative quarterly planning Members:
- The members of the District EE Working Group will at least consist of:
- DCDO
- District Union Focal Persons
- Representatives of DPOs
- Representatives of the Private Sector Development Centre
- Representatives of the MFIs
- Field Promoters

Operations:

The District EE Working Group will meet every first [day] of the first week of the next quarter for two hours. The agenda for the meeting will be prepared and sent out to all members by the iSAVE Programme Assistant

12. Sample Terms of Reference Sub County EE Working Group

This Terms of Reference has been drafted to guide the development of a tailor made Terms of Reference. This ToR describes the functions and the objectives of the group and details the tasks.

Function: To enhance multi stakeholder collaboration and coordination of the iSAVE Programme at sub county level

Objectives:

- To serve as a platform to share activities, results, challenges and lessons learned
- To enhance coordination between iSAVE activities of the different programme stakeholders
- To identify territories for implementation
- Coordinate and support mobilisation activities at the Sub counties
- The members of the Sub county EE Working Group will at least consist of:
- Representatives of DPOs
- Field Promoters
- **Operations:** The Sub county EE Working Group will meet whenever mobilisation activities need to be planned for.

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