

# GUIDE D

Training Guide and Supporting Documents

## Support MFIs to Include the Needs of Persons with Disabilities



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## Table of Contents

1. Introduction .....	2
2. Disability Awareness Training.....	2
3. Disability Inclusion Assessment .....	7
4. Reporting on the Disability Inclusion Assessment .....	8
5. Tools for data collection on clients with disabilities .....	8
Annex D1:The Disability Inclusion Assessment Tool .....	9
Annex D2: Example report MFI on disability inclusion assessment.....	10
Annex D3: Quarterly data collection sheet for MFIs.....	14

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## 1. Introduction

This guide is meant to support the iSAVE Manager, the Inclusive Finance Manager of AMFIU, iSAVE Programme Officers, and Programme Assistants in the relationship with financial institutions. It is guiding the interactions with the selected financial institutions from the moment the first orientation has taken place. This first orientation meeting is described in Guide A: Preparing the Ground for the iSAVE Inclusive Economic Empowerment Programme.

This guide will provide content for the disability awareness training, as well as introduce the different tools and method to do a Disability Inclusion Assessment. The guide also includes tools for data collection on clients with disabilities.

## 2. Disability Awareness Training

The overall aim of this training is to increase knowledge on the topic of disability, and knowledge on how to best communicate with persons with disabilities. It is also meant to build awareness on the concept of disability inclusion and the different barriers that persons with disabilities face to participate in society. It is also meant to increase the appreciation of the need to target persons with disabilities as potential clients.

The session should at least take two hours with attention on:

- The differences between the medical model, the charity model, and the inclusive/ social model;
- Different types of disabilities;
- The benefit of targeting persons with disabilities as potential clients.

### *Session 1: The differences between the medical model, the charity model, and the inclusive/ social model*

Ask participants – ‘What words do you associate with disability? What words or images come to your mind when you say or think the word “disabled”?’ Participants can sit in pairs or with small groups and write the words/ statements down. For example, do you think of somebody who is dependent or independent of others?

Harvest the words and write them on cards and then cluster them on three flipcharts: afterwards these flipcharts can be labelled as medical, charity, social/ inclusive. You can add a number of cards on each of the flip charts:

Medical model: not able to join in, segregation, in need of specialists, rehabilitation centre

Charity model: helpless, unfortunate, recipients, separate group, not able to join in

Inclusive approach: denied of their rights, part of society, barriers prevent participation

Explain:

#### **Medical model: Activities ‘fix’ disabled person, who is ‘sick’, so they can join ‘normal’ society**

- Disability is a problem in the person
- A traditional understanding of disability
- Focuses on a person’s impairment as the obstacle

- Seeks to 'cure' or 'improve' individuals to 'fit' them into society
- Defines the disabled person only as a patient with medical needs
- Segregates disabled people from the mainstream
- Offers only medical help, carried out by specialists
- Expensive, tends to benefit relatively few

### **Charity model: Activities 'help' disabled person who is 'helpless' and outside 'normal' society**

- Disability is a problem in the person
- They are seen as 'unfortunate', 'dependent' or 'helpless'
- They are regarded as people who need pity and charity
- Assumes people with impairments cannot contribute to society or support themselves
- Provides them largely with money or gifts, such as food or clothing
- Disabled people become long-term recipients of welfare and support
- Aid provided by specialist organizations not mainstream development
- Disabled people viewed and kept as separate group

### **Social model: Activities focus on inclusion – disabled people are part of society**

- Focuses on society, not disabled people, as the problem
- Regards disabled people as part of society, rather than separate
- People are disabled by society denying their rights and opportunities
- Sees disability as the social consequences of impairment
- Disabled people's needs and rights are the same as non-disabled people's – e.g. love, education, employment
- Activities focus on identifying and removing attitudinal, environmental and institutional barriers that block inclusion

Then relate the inclusive model to barriers and brainstorm different barriers that are there that prevent persons with disabilities to fully participate and benefit from services – attitudes, infrastructure, communication, policies and systems. Also reflect on whether some of these barriers also exist at the MFI.

## ***Session 2: Different types of disability***

Persons with disabilities constitute about 15% of the world's population what makes up around one billion people [1]. Such a big number makes people with disabilities the world's largest minority that faces social, economic and cultural barriers in accessing full and effective participation in the society.

In Uganda, persons with disabilities make up around 16% or 5 million people out of estimated 31.7 million population in 2010 (Uganda Bureau of Statistics (UBOS) *Uganda National Household Survey*, 2010).

Brainstorm the types of disabilities that are often seen in the community. The group should at least be able to come up with:

- Persons with physical disability
- Persons with a visual impairment, including persons who are blind
- Persons with a hearing impairment, including persons who are deaf
- Persons with a mental disability, and persons with epilepsy
- Persons with an intellectual disability
- Persons with multiple disabilities

To conclude this session, briefly discuss the issue of language used when talking about persons with disabilities. What words are used when talking about persons with disability around here? Discuss which words are respectful and which ones are disrespectful or even discriminatory:

## Introduction

Why use appropriate language? Because it:

- Shapes attitudes and perceptions
- Avoids perpetuating old stereotypes
- Models appropriate language

## Disability etiquette

- **Call a person with a disability by his/her name** and refer to a person's disability only when it is related to what you are talking about. For example, don't ask "What's wrong with you?" Don't refer to people in general or generic terms such as "the girl in the wheelchair."
- **Talk directly to the person with a disability** and not to his or her assistant, when you want to talk to the person with a disability.
- It is okay to use words or phrases such as "disabled," "disability," or "persons with disabilities" when talking about disability issues. **Ask persons with disabilities** which term they prefer if they have a disability.
- When talking about people without disabilities, it is okay to say "**people without disabilities**." But do not refer to them as "normal" or "healthy." These terms can make persons with disabilities feel as though there is something wrong with them and that they are "abnormal."
- Use **respectful language** and avoid disrespectful terminology.

## Respectful terminology

Disability	Disrespectful Language	Respectful Language
General	Handicapped person, invalid, the impaired, the disabled, PWD, CWD, WWD	Person with a disability
Blind or Visually Impairment		Blind/Visually Impaired, Person who is blind/visually impaired
Deaf or Hearing Impairment	Invalid, Deaf-and-Dumb, Deaf-Mute	Deaf or Hard-of-hearing, Person who is deaf or hard of hearing
Speech/Communication Disability	Dumb, "One who talks bad"	Person with a speech / communication disability
Learning Disability	Retarded, Slow, Brain- Damaged, "Special ed"	Learning disability, Cognitive disability, Person with a learning or cognitive disability
Mental Health Disability	Hyper-sensitive, Psycho, Crazy, Insane, Wacko, Nuts, mad	Person with a mental health disability
Mobility/Physical Disability	Handicapped, Physically Challenged, "Special," Deformed, Cripple, Gimp, Spastic, Spaz, Wheelchair-bound, Lame, invalid	Wheelchair user, Physically disabled, Person with a mobility or physical disability
Emotional Disability	Emotionally disturbed	Emotionally disabled, Person with an emotional disability
Cognitive Disability	Retard, Mentally retarded, "Special ed"	Intellectual disabled/ Person with a cognitive/developmental disability

## Session 3: Micro finance and disability

Discuss with the group the mission of the MFI. In most cases this will also concern vulnerable people. After that, go into some of the exclusion mechanisms that prevent participation from persons with disabilities and them becoming clients of micro finance institutions.

Persons with disabilities are continually excluded from access to financial services. At times exclusion is caused by the nature of the operations of the institutions, other times it is caused by unhealthy attitudes towards disability. The causes of exclusion vary from institution to institution but Simanowitz identifies the following mechanisms:

### Self-Exclusion because of Low Self-Esteem

Some persons with disabilities believe that they should be helped out of their poverty situations by way of hand-outs. However, MFIs are business organizations which must operate a cost-plus policy for them to be sustainable. Hence, expectations of persons with disabilities of constantly receiving charity is incompatible with the expectations of the MFI. A person with disability who has such an attitude will naturally be excluded from the micro finance services.

## Annex D1: The Disability Inclusion Assessment Tool

General information			
Name of Financial institution	Location		
	Baseline	Progress	Final
Who were present			
Name of facilitator			
Date of assessment			
No of clients with a disability served at time of the	Male: Female:	Male: Female:	Male: Female:

Financial Institution DIAT checklist					Baseline	Progress	Final	Comments (indicate whether B, P, F assessment)	
	Level 1	Level 2	Level 3	Level 4	EVIDENCE	Score	Score		Score
<b>A. Strategic focus</b>									
1. Is financial inclusion of persons with disabilities part of your strategic objectives?	Financial inclusion is not part of our strategic objectives and there is no mention of persons with disabilities	Financial inclusion is part of our strategic objectives, but there is no mention of persons with disabilities	Financial inclusion of persons with disabilities is part of our strategic objectives, but targets are not followed up in staff or board meetings	Financial inclusion of persons with disabilities is part of our strategic objectives, and the targets are followed up in staff and board meetings	Documented strategic objectives				
Total score:						0	0	0	
Average score:						0	0	0	
<b>B. Partnerships</b>									
2. Does the MFI establish partnerships with disability organizations?	We have no relationship or partnership with disability organizations	We know where disability organizations are but upto now have not worked together	We know where disability organizations are and see the importance of working together	We cooperate with disability organizations e.g. when we are reaching out to rural areas and our relationship has led to an increment in persons with disabilities accessing financial services	Specific examples of working together, being able to mention names of disability organizations and role they could play in financial inclusion, documentation of cooperation (MoU if any)				
3. Does the MFI provide financial services to disability organizations?	We do not provide any services to disability organizations	Members of disability organizations can participate in our financial literacy trainings and access our financial products	We actively target disability organizations with our financial services	We provide tailor made financial literacy trainings to disability organizations as well as providing them with financial services	Registers, examples of efforts to target disability organizations and tailor made trainings				
Total score:						0	0	0	
Average score:						0	0	0	
<b>C. Internal systems</b>									
4. Is the human resource policy disability inclusive?	No human resource diversity policy available in the company. No actions taken to employ persons with a disability.	Diversity policy available in the company, but disability is not mentioned.	Disability is mentioned as part of the human-resource diversity policy.	Disability is mentioned in human resource diversity policy and affirmative actions are taken to employ persons with a disability.	HR policy				
5. Is the MIS disability inclusive	No data on disability are captured	Formats capture general disability data; the data are not analyzed to be used to inform management	Formats capture disaggregated disability data but these data are not yet integrated in the MIS used by the institution; data are manually analyzed to inform management	All formats used capture disability data, and the MIS/ software generates disaggregated data on clients with a disability to inform management	Disability variables in formats and reports; observation of level of disaggregation of disability data				
Total score:						0	0	0	
Average score:						0	0	0	
<b>D. Accessibility</b>									
6. Are the premises accessible to persons with disabilities?	Our premises are not accessible to persons with disabilities.	Most of the service area is accessible to persons with disabilities, apart from the toilets and the loan department which is upstairs.	The entire service area is accessible for persons with disabilities, apart from the toilets	The entire premise that is meant to serve clients, including toilets, is accessible to persons with a disability. (Low tills, ramp, talking ATM)	Observation of premises, take pictures if possible				
7. Is information about our products and financial services accessible to persons with disabilities?	Accessibility of information is not taken into account	Accessibility of information is taken into account by allowing persons with a disability to come with somebody	A selection of information that is used by institutions to inform clients is made accessible to persons with disabilities (big letters, client allowed to come with somebody)	All information that is used by the institutions to inform clients is made accessible to persons with disabilities (big letters, braille, client allowed to come with somebody, sign language on request)	Observation of brochures, other printed material				



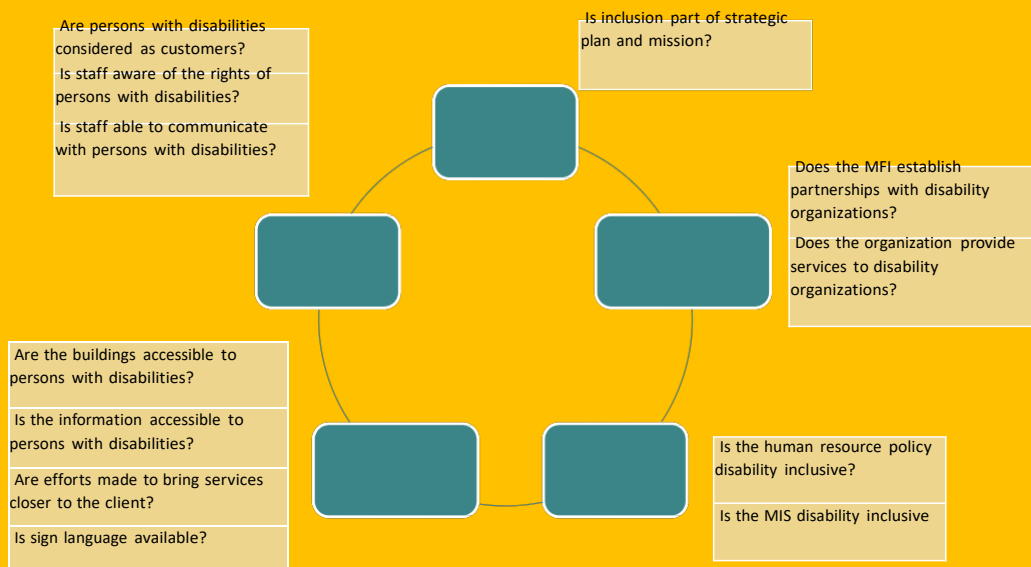
## The Disability Inclusion Assessment



The Disability Inclusion Assessment is done for all MFIs that participate in the iSAVE Inclusive Economic Empowerment Programme

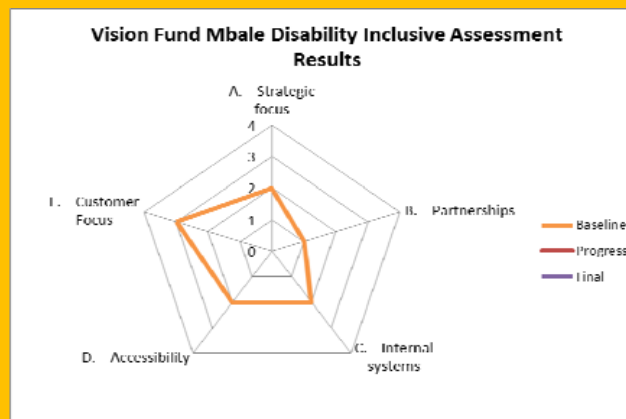


# Elements of the Disability Inclusion Assessment



## Overall results of the baseline assessment

Disability Inclusion Assessment Summary table	
Element	Score
A. Strategic focus	2
B. Partnerships	1
C. Internal systems	2
D. Accessibility	2
E. Customer Focus	3



Elements with a score of 1 or 2 need immediate action!

Next assessment will take place in  
{Month, Year}

contact information

For more info, please  
contact

Flavia Bwire  
[contact details]

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No	CLIENT NAME:	GENDER	AGE	TYPE OF DISABILITY	LEVEL OF IMPAIRMENT	PRODUCT	VALUE OF LOAN	VALUE OF SAVING	COMMENTS
Existing clients with a disability from last quarter									
1	FLAVIA BWIRE	Male	25 - 35	Physical Impairment	No difficulty to carry out daily tasks	Group loans	2,000,000	180000	has challenges in reading
2	Mukasa Geofry	Female	36 - 50	Visual impairment	A lot of difficulty to carry out daily ta	Home improvement Loa	500,000.00	60000	Learning to borrow
3									
4									
5									
6									
7									
8									
9									
10	Add more rows if needed								
New clients with a disability this quarter									
1									
2									
3									
4									
5									
6									
7									
8									
9	Add more rows if needed								

Younger than 25  
25 - 35  
36 - 50  
Older than 50

Physical Impairment  
Visual impairment  
Hearing impairment  
Mental illness  
Learning difficulty or Intellectual impairment  
Multiple impairment  
Other

Group loans School fees loans Asset  
Loans eg Solar, motorcycle etc Agric  
Loans Home improvement Loans  
Individual bussines loan

No difficulty to carry out daily tasks  
Some difficulty to carry out daily tasks  
A lot of difficulty to carry out daily tasks

Cannot do at all

<b>Summary of data on clients with a disability this</b>	
Total number of clients with a disability this month:	2
Total number of male clients:	1
Total number of female clients:	1
<b>Age of clients with a disability:</b>	
Younger than 25	0
26 - 35	1
36 - 50	1
Older than 50	0
<b>Type of disability:</b>	
Physical Impairment	1
Visual impairment	1
Hearing impairment	0
Mental illness	0
Learning difficulty or Intellectual impairment	0
Multiple impairment	0
Other	0
<b>Product</b>	
Group loans	0
School fees loans	0
Asset Loans eg Solar, motorcycle etc	0
Agric Loans	0
Home improvement Loans	1
Individual bussines loan	0
Total value of loan	2,500,000
Total value of savings	240,000