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PREFACE

This guide was developed based on Trickle Up’s experience developing and implementing a disability inclusive livelihood project in rural Guatemala from 2010 to 2013 that was supported by the United States Agency for International Development (USAID). It also draws on Trickle Up’s broader disability inclusion experience in Burkina Faso, India, Mali, and Nicaragua.

Trickle Up is not a disability-focused organization, but we do work for the social and economic empowerment of ultrapoor households. Ultrapoor households are isolated from their communities, often heavily reliant on sporadic wage labor, and food insecure. They are susceptible to financial shocks that destabilize the household economy and health expenses for these families typically represent the second largest expense after food.

Research has shown that people with disabilities are disproportionately represented among the ultrapoor, and Trickle Up made a commitment years ago to be deliberate about including this population in our programs. While we do not claim to be experts on disability, we do believe that our singular focus on reaching people who are among the poorest and most vulnerable in communities requires us to deliberately focus on supporting people with disabilities as well.

Trickle Up’s work with marginalized populations around the world has certainly enhanced our ability to include people with disabilities in our projects. The project in Guatemala, which focused exclusively on people with disabilities, increased our understanding even more. We found that engaging with people with disabilities in Guatemala is surprisingly similar to engaging with marginalized people in marginalized communities in our projects in India and Burkina Faso, most of whom are people without disabilities.

This guide allows us to share what we have learned, some pitfalls we encountered, and some examples of transformation we witnessed as people with disabilities, and their households and communities, overcame seemingly insurmountable challenges through the course of this project.

We would like to thank our USAID colleagues in Guatemala, Mali and Washington, DC for their support and flexibility, and their willingness to accompany us in this learning process. We also offer our sincere thanks to our partners for embracing the goals of this project and bringing about remarkable changes in their organizations and their communities. Special thanks to the Trickle Up staff in Guatemala for their dedication and commitment. Most of all we thank the project participants and their families for taking a leap of faith with us.
Developed with generous support from the United States Agency for International Development. Written by Jo Sanson and Michael Felix of Trickle Up with invaluable project management, contributions, and editing from Ameneé Siahpush.


REVIEWERS included Marieme Daff (Trickle Up), Maitreyee Ghosh (Trickle Up India), Joshua Goldstein (ACCION Center for Financial Inclusion), Anne Hayes (Perkins International), Ton de Klerk (Independent Consultant), Jan Maes (Independent Consultant), Sophie Mitra (Fordham University), Susan Sygall (Mobility International USA) and Michael Szporluk (Independent Consultant). Reviewers and their organizations do not necessarily endorse all content.

DESIGN by Tyler McClelland.

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This guide is intended to encourage and assist organizations seeking to include people with disabilities in their economic strengthening and livelihood programs. It contains lessons for organizations that aim to move households out of poverty, those that seek to economically and socially empower particularly vulnerable members of poor households, and those that seek to achieve both goals simultaneously.

A study by Handicap International identifies two main barriers to the economic inclusion of people with disabilities. First are internal barriers such as a lack of business skills, lack of formal education, or the lack of self-confidence of people with disabilities.1 Second are external barriers, such as inadequate access to financial services or attitudinal barriers (stigmas and prejudices). This guide focuses on these two types of barriers and offers suggestions on addressing them through effective program design and implementation.

This guide is intended to help practitioners be mindful of how to actively seek out and engage people who are ready to be economically active and who may thrive when included with others. We hope it will also offer encouragement to organizations considering how to be inclusive of marginalized groups, including people with disabilities. The project in Guatemala offered a number of challenges, but many of Trickle Up’s staff and the partner agency staff agree that it was enormously rewarding for them, personally and professionally. Their commitment to including people with disabilities

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in their program continues beyond the completion of this project.

Currently, most strategies to engage people with disabilities focus on urban settings and are of limited applicability in rural environments where economic opportunity is largely in the informal economy. The project in Guatemala and this guide were developed in response to the special challenges of supporting and engaging people with disabilities in rural settings and informal sectors.

It is important to note that while the Trickle Up Guatemala project consisted exclusively of people with disabilities, Trickle Up typically seeks to work with people living in ultrapoverty, which includes a subset of people with disabilities. We did not select for our project those people with disabilities who were not living in ultrapoverty. Engaging people living in ultrapoverty requires a deliberate focus and intention, and designing a livelihood project for them can be resource-intensive. Working with those people with disabilities who are living in extreme poverty is no exception. But bear in mind that disability cuts across all classes and classifications of people—from the ultrapoor to the wealthiest. This guide is intended to help organizations interested in supporting livelihood development for extremely poor families and also those interested in engaging people with disabilities at various levels of the economic spectrum.
The World Bank and the World Health Organization estimate that people with disabilities represent approximately 15% of the global population.\(^2\) Of this population, 82% live in developing countries and 20% live in extreme poverty.\(^3\) People with disabilities are overrepresented among the people living in extreme poverty, on less than $1.25 per day.

Disabilities can exacerbate poverty by increasing the costs incurred by a household for care and treatment, and negatively impacting earnings if the person with a disability is dependent on others for day-to-day support. In turn, living in poverty can increase the likelihood of disability due to hazardous living and working conditions, inadequate access to treatment, and malnutrition, especially in childhood. However, people with disabilities are underrepresented in development programs. AusAID has estimated that existing development programs reach a mere 3 to 4% of people with disabilities.\(^4\) For financial services, the situation is particularly dire: it is estimated that less than 1% of the poor served by microfinance organizations are people with disabilities.\(^5\)

\(^3\) Ibid.
Extremely poor families that include a member with a disability face enormous economic challenges as access to affordable services, support and education can be beyond reach. Often, looking after a family member with a disability can require the time and support of someone who otherwise would be earning. Furthermore, people with disabilities often face stigma and are socially isolated within their communities, thus compounding the challenges of living in poverty.

In this context, then, providing opportunities for people with disabilities to build sustainable livelihoods both strengthens the economic base of the family and helps to break down prejudices and build social connections.
Trickle Up was founded in 1979 to bring livelihood opportunities to people living in extreme poverty, and has since reached nearly a million people worldwide who live below the $1.25 extreme poverty threshold. Over the last few years, Trickle Up has sought to deepen its poverty targeting to more deliberately reach people (predominantly women) living in “ultrapoverty,” those who are among the poorest of the extreme poor.

Ultrapoor populations tend to have insufficient and irregular income, are chronically food insecure, have minimal productive assets and savings, and tend to experience poor health, vulnerability and social marginalization. They generally must prioritize meeting immediate consumption needs over investments in livelihood development, thus severely limiting their opportunities to break the cycle of poverty. In 2007, Trickle Up participated in the CGAP-Ford Foundation Graduation project by implementing one of the first pilot projects in India. This graduation approach seeks to move ultrapoor families out of poverty along a livelihood strengthening “pathway” that starts with provision (helping families recover assets and stabilize consumption), proceeds to protection (protect key household assets, manage cash flow) and ends with promotion (smooth income and promote asset growth). Participation in this program helped strengthen Trickle Up’s programmatic approach and poverty targeting.

Typical Trickle Up interventions consist of three central components: 1) Building Skills with training in sustainable livelihood activities both in group meetings and through one-on-one mentoring, 2) Establishing Sustainable Livelihoods through an initial cash transfer or seed capital grant to help jump-start or expand livelihood activities, and 3) Establishing Strong Savings Habits through savings-and-credit-group formation and training so that participants have
a safe place to save, access to credit (in flexible amounts and at reasonable interest rates), and the opportunity to build social capital by working with their peers. Trickle Up’s projects are implemented by local organizations, with support and training from local Trickle Up field staff in Central America, West Africa and India.

**Trickle Up’s experience with people with disabilities.** Trickle Up is proud of its commitment to include people with disabilities in our work. In 2012, 13% of Trickle Up households were living with a disability. This includes people with disabilities themselves, who pursue livelihood activities with Trickle Up support, and women who support a family member with a disability. Our commitment enabled us to receive the first-ever Disability Inclusion Award from InterAction, a network of US-based poverty organizations in 2009.

Our work with people with disabilities began with a collaboration with Mobility International USA, and our experience has grown with strong support from USAID. We have instituted a strategic partnership with Handicap International, and built a strong alliance with CBM, with whom we are exploring integrating a strong livelihood component to their Community-Based Rehabilitation projects.

In addition to providing the three central components of most Trickle Up interventions to people with disabilities, we also partner with Disabled People’s Organizations (DPO) to leverage their expertise and, where appropriate, build their capacity to implement livelihood programs. We also work with community development organizations and municipal governments to build their capacity to include people with disabilities in their programs. We actively seek opportunities to increase our outreach to people with disabilities and to partner with organizations that share our commitment.

Although all Trickle Up programs include people with disabilities, the USAID-funded project in Guatemala, *Microenterprise Opportunities for People with Disabilities*, launched in 2010, focused exclusively on people with disabilities. In addition to improving livelihoods, the goal of this program was to improve the inclusion of people with disabilities in livelihood programs for extremely poor rural populations and to increase local organizational capacity to effectively include people with disabilities in the development process.

This project was implemented in indigenous communities by working in partnership with five community development NGOs, one municipal women’s office, and one DPO. These partnerships were intended to ensure that Trickle Up programs not only directly assist people with disabilities in moving out of extreme poverty, but also increase the number of people with disabilities served in future development programs.

In order to create this manual, Trickle Up has collected experiences from three primary sources:

- Its traditional livelihood development projects in Central America, India and West Africa, which focus on enabling families living in ultrapoverty in rural and isolated communities to develop sustainable livelihoods and practice strong savings and credit activities.

- A USAID-funded project in Mali from 2009-2011, which supported savings groups formed exclusively by people with disabilities, enabling 800 Malian people with disabilities to unite, form 32 legally registered DPOs, and have a more active voice and role in their communities.
A USAID-funded project in Guatemala working with 320 participants with disabilities to develop livelihood activities, save actively in a group, and learn planning and business skills for the future.

**Trickle Up’s Project in Guatemala: Microenterprise Development for People with Disabilities.**

**Dates:** September, 2010 – November, 2013

**Number of Participants:** 320

**Location:** rural communities in Alta Verapaz, Baja Verapaz, and Sololá, Guatemala

**Goals of project:**

- Increase the participation of people with disabilities, particularly women, in the economic sector.
- Increase access to financial services through strong savings programs.
- Increase food security by sustainably raising income levels and increasing access to savings and credit.
- Increase the capacity of a disabled people’s organization to implement livelihood interventions.
- Increase the capacity of local organizations to effectively integrate people with disabilities in livelihood programs.

**Partners:**

- Asociación Coordinadora de Organizaciones de Desarrollo Integral en Alta Verapaz, a non-profit community development and microfinance organization in Alta Verapaz.
- Asociación de Padres y Amigos de Personas con Discapacidad de Santiago Atitlán (ADISA), an organization for people with disabilities in Sololá.
- Caritas Baja Verapaz, a non-profit organization focused on extending services to the poorest in Baja Verapaz.
- Fundación Laguna Lachuá, a non-profit focused on sustainable community development and management of natural resources in the Lachuá ecoregion.
- The municipal Office of Women in the municipality of Nahualá, Sololá.
- CBM, international disability NGO.

**Selection Strategy:** The project targeted people with disabilities living in the poorest households and people with disabilities who are ultrapoor, but who live in households that are not ultrapoor.

**Training:** Participants received extensive livelihood development, business and financial management training, occupational training, and home-based “coaching” visits.

**Livelihood Planning:** Participants were accompanied in a robust livelihood planning process with Trickle Up and partner staff. Plans were financed with cash transfers of US $150.

**Financial Inclusion:** Participants were trained to manage their own Village Savings and Loans groups.
When designing a program for people with disabilities, it is important to understand the context of marginalization and the diversity of the population. Disability, like gender, is a cross-cutting category that is represented in all segments of society from the wealthiest to the poorest and from indigenous communities to majority communities. While disability exists in the highest economic classes, it is also true that people with disabilities are disproportionately represented among the poorest, as poverty is considered both a cause and a consequence of disability. Disability can be present from birth or acquired later, and the nature and severity of the disability can vary greatly. So context is critical to designing effective programs.

Understanding the unique experiences of people with disabilities requires dedication, time, and active involvement from those who know best—people with disabilities themselves and the staff of DPOs. Engaging these actors from the outset of a program is critical. While Trickle Up learned a great deal about disability through experience, the DPO partner staff and people with disabilities did the most to increase Trickle Up staff's understanding of disability and to improve program design. Below is a brief summary of the complex and evolving concept of disability, with a list of resources and tools that can provide additional insight and guidance.
1.1. Disability and Definitions

According to the UN Convention on the Rights of Persons with Disabilities (CRPD), “Persons with disabilities include those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others.”

The definition of disability is a controversial and evolving concept that has been identified and shaped over time through a variety of perspectives. It is important to note that the CRPD does not define disability. As an evolving concept, it depends very much on country and context. The way societies perceive disability has a very strong impact on how people with disabilities are viewed and what types of responses are provided on disability issues.

Medical and charity models of disability. These models view disability as an individual health problem, illness or impairment to be addressed from a medical or charitable viewpoint. The medical model seeks a cure to “repair the broken” through medical treatment or rehabilitation, while the charity model views the individual with pity and advocates for generosity in helping people with disabilities. In both models, the problem is placed on the individual who must be “fixed” and the disability is viewed as an impairment that needs to be treated. Both models view the person with disability as a ‘subject’ or ‘object’ in need of treatment, rather than an actor with rights.

Social and human rights models of disability. In contrast, the social and human rights models view people with disabilities as actors endowed with full rights and presents a radically different way of viewing disability than the medical and charity models. Disability is the result of limitations imposed by social, cultural, economic and environmental barriers. The locus of the problem is on the practice of discrimination and exclusion. Therefore, the response is to remove those barriers and provide support where required for people with disabilities to exercise their rights on an equal basis. The human rights model of disability builds on the social model and is based on the principle that all people must have equal opportunities to participate in society. This model’s main goal is to empower people with disabilities and to guarantee their right to equal and active participation in political, economic, social, and cultural activities.

Trickle Up is guided by the social and human rights approaches to understanding disability. Trickle Up believes that disability is best understood by exploring

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**TOOLBOX 1.1**

**Broad Categories of Disabilities**

- Physical
- Psychosocial or emotional: trauma, mental health issues
- Cognitive: learning disability
- Sensory: visual, hearing, speech related disability
- Other: depending on context, can include short stature, albinism, HIV/AIDS

Many people have a combination of disabilities, including chronic illness, which may not always be obvious or visible. For a more information on specific disabilities, please see the list of additional resources at the end of this chapter.

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**TOOLBOX 1.2**

**A Deeper Understanding of Disability**

Social and cultural context must help shape the understanding of disability. Be sure to explore national standards, guidelines and legislation (around the Convention on the Rights of People with Disability and others), including the extent to which legislation is enacted, in order to become familiar with local policy and norms around disability. As always, involve local people with disabilities as staff or partners, as they can provide the best perspective on how their society views and defines disabilities and how to best overcome contextual barriers.
Case 1.1

Heterogeneity among People with Disabilities: Some examples of Trickle Up participants in Guatemala prior to program engagement

Juan is the main breadwinner of his household, which consists of his wife and six children. He has a visual impairment in one eye, but it does not present a major obstacle to his work, nor prevent him from having a leadership role in his community. His main income was derived from raising and selling chickens, which was fairly successful, yet he was still vulnerable to seasonality as they did not have regular income year-round.

Paulo has a wife and children and contributed to his household’s income by making furniture. He has a physical disability which limited his mobility on the difficult terrain, and this affected the profitability of his business. To get by, his household often depended on his parents and siblings for support.

Fedelia lived with her parents and sister and took care of her sister’s children and did house work in exchange for food and clothing. She was born with a harelip which affected her speech. She did not go to school because other children teased her so she never learned to read and write. She once tried a business selling peanuts in the street but she found it frustrating as people did not understand her and many made fun of her way of talking.

Elena has a moderate intellectual disability and epilepsy. When she was a child a doctor told her mother that she would never be able to learn so her mother did not send her to school. Elena had twins after being sexually abused as an adolescent, but one was given away for adoption and the other died: her family always took decisions for her. At one point a neighbor asked her to help sell prepared beans in the community, which she enjoyed doing, but her neighbor took advantage of her by not paying her properly and her family insisted that she stop for fear that she would be sexually abused again.

Domingo was 42 years old and never went beyond his own house and that of his sister’s 15 meters away. He has physical and intellectual disabilities and his mother did not want him to leave the house because she was worried the neighbors would say he was crazy. He had never actively engaged in a livelihood activity.
the contextual factors that serve to exclude people with disabilities. Three main categories of barriers include: 9

- Environmental barriers: inaccessible buildings or modes of public transportation; inaccessible information.
- Institutional barriers: inadequate laws, policies and standards; lack of representation in governing bodies; exclusions from existing employment or financial services; lack of funding to sustain services.
- Attitudes and social barriers: stigma or discrimination against people with disabilities at the political, community, religious, or household levels.

1.2. People with Disability: A Heterogeneous Group

People with disabilities are a diverse group. The type and severity of disabilities fall on a large spectrum, as does each individual’s combination of skills and education level. This results in varying degrees of social and economic exclusion. It is difficult, and inadvisable, to generalize about people with disabilities.

The specific contexts and cultural beliefs surrounding disability greatly influence people's experiences with disability. In Guatemala, for example, Trickle Up staff encountered some people with religious beliefs who thought that disability was a consequence of a sin, and others who believed that disability was contagious. The attitudes and supportiveness of family and community members can vary widely and be a major determinant of the space and opportunities that people with disabilities are given. If they are given the proper space and opportunities, they are much more likely to be successful in a livelihood program or any other endeavor.

It is important to note that participation in an economic strengthening program is possible for people with all forms of disability, and that success, or even participation, may depend more on levels of support and accommodation than the type or severity of disability. It is crucial that staff do not pre-judge a person’s ability to participate in an economic activity, and that staff seek accommodations where possible. Sensitization training for staff is helpful to address some of these biases. (See Chapter 2 on capacity building for more information.)

1.3. Relationship between Disability and Poverty

There is a dual relationship between disability and poverty, as poverty is considered both a cause and a consequence of disability. People with disabilities are overrepresented among people living in extreme poverty because disabilities can exacerbate poverty and poverty can increase the likelihood of disability. Extremely poor families that include a member with a disability face enormous economic challenges as access to services, support and education can be beyond reach.

What results is multiple layers of marginalization, as depicted in Toolbox 1.3, that leaves people with disabilities invisible not only within their communities, but
**TOOLBOX 1.3**
The Negative, Cyclical Link between Disability, Poverty and Vulnerability


**DISABILITY**

Social and cultural exclusion and stigma

Reduced participation in decision-making. Denial of civil and political rights

VULNERABILITY TO POVERTY & ILL-HEALTH

Denial of opportunities for economic, social and human development

Deficits in economic, social and cultural rights

**TOOLBOX 1.4**
Cycle of Invisibility


Discrimination and lack of awareness within the community regarding the specific needs of people with disabilities.

Without access to goods, services and rights, people with disabilities are left out of community support efforts.

People with disabilities are often kept inside the home, making them invisible to their community.

People with disabilities are not perceived as part of their community and are not provided access to goods, services and rights.
also to development practitioners and government service providers. This cycle of invisibility may deepen when ethnicity or gender marginalizes further. So programs that help people with disabilities build sustainable livelihoods can fight one family’s poverty while also breaking down prejudices and building social connections.

### 1.4. Additional Resources


- For more information on specific disabilities, please see: MIUSA. Disability Information and Adaptations. [http://www.miusa.org/publications/books/altformats/bbpdf/bbch2](http://www.miusa.org/publications/books/altformats/bbpdf/bbch2)


Developing successful inclusive livelihood programming requires a commitment to inclusion at all organizational levels. Below are some considerations to proactively shape the strategies, partnerships and culture of inclusion in an organization.

2.1. Organizational Commitments to Inclusion

Ensure senior management commitment. The commitment of senior management is critical because effective inclusion strategies require cohesive decisions on staffing, budgeting, and partnerships. Visits at the community and household level, as well as participation in key program events, can be critical to building management understanding and support of the complexities of programs that work at the intersection of extreme poverty and disability. For senior managers with limited disability experience, the value of building relationships in the disability community cannot be overstated. Approaching CBM, Handicap International, Mobility International USA (MIUSA), Disabled People’s International, the Working Group on Disability at InterAction, or other DPOs present in a working area can be an important first step.
Hire people with disabilities. Involve people with disabilities in all stages of program development, from design to implementation. This allows for valuable insights into the barriers and challenges facing an organization, as well as strategies for more effective and inclusive efforts.

Budget for inclusion. Plan for potentially higher program and administrative costs as programs and offices are made more accessible to participants and staff alike (by hiring interpreters, installing ramps, etc.). Bear in mind that many reasonable accommodations for people with disabilities to access or use existing structures can be reasonable in price and relatively simple—buying or building a ramp, raising the height of a desk to enable access for a wheelchair, installing railings, etc. To account for such costs, MIUSA recommends adding a “reasonable accommodation” line to all project and administrative budgets to ensure resources are available. They recommend allocating 1-5% of program costs to making programs accessible, and 1-3% of administrative costs to providing accommodations to staff with disabilities. For more information, see MIUSA’s budgeting tip sheet “Budgeting for Inclusion” listed at the end of this chapter.

Plan generously for processes and learning. Trickle Up’s experience is that working with the ultra-poor, and particularly people with disability, who experience extreme marginalization requires more generous time allotments in program implementation. The following sections detail program processes. In the Guatemala project, Trickle Up initially underestimated the invisibility of people with disabilities in project communities and the time that would be required to effectively identify and engage them as participants. For programs that focus exclusively on people with disabilities in rural areas, the dispersion of homes and difficulty of access will add significant time to program implementation. As discussed in further chapters, the importance of establishing trust (which may require up to five times more visits to the household than other programs), as well as the intensive coaching dimension must also be factored into the time and cost of the program.

Strengthening the organizational culture of inclusion and building capacity in the implementation of projects tailored to people with disabilities takes time. Be sure to allot sufficient time for feedback sessions, field visits, and partnering with DPOs and other organizations. Realistic project design and planning is important for ensuring quality implementation and minimizing potential tensions between project managers, partners, and donors.

Set concrete goals. When designing projects and programs, it is helpful to set explicit inclusion targets. As an example, Trickle Up in Guatemala aims to have at least 10% of project participants be people with disabilities in its mainstream programming and formalizes this commitment in memorandums of understanding with partners. Refer to Chapter 3 and Chapter 7 for more information on designing targets. When establishing goals it is critical to collect data required to measure progress against the targets.

Additional resources and tools for inclusion are listed at the end of this chapter.

2.2. Staffing and Capacity-building

Depending on the location of your organization, it may be difficult to find staff with experience working with people with disabilities. Trickle Up in Guatemala found it very useful to invest in an organization-wide training on disability issues to build program staff capacity. Local and international DPOs were engaged to assist in this process.

Hire dedicated and knowledgeable staff. Skilled program staff are the key to successful program design and implementation. When working with extremely poor people with disabilities, seek people with disabilities and staff that are committed to inclusion and have some experience working with people with disabilities.

Building self-esteem is a critical part of helping people with disabilities to build sustainable livelihoods. Self-esteem is developed in part through close, supportive relationships with staff members on the project. Those project staff need the orientation and capacity to build strong rapport and trusted relationships with marginalized households and individuals. They should be
mature and sensitive to community, family, and individual dynamics. It is important that they approach their work with creativity and flexibility, identifying barriers and potential agents for change while recognizing that there may be different measures of success for different situations.

It can be difficult to find staff with this particular skill-set and background, so incorporating disability training and sensitization into your organization’s professional development and capacity-building strategies is crucial.

**Internalize learning.** Make sure there is more than just one internal champion for people with disabilities (as so often happens with these initiatives). If that person leaves, so does the institutional memory. Trickle Up has learned the importance of involving all staff members and partner staff in disability training and program implementation, not just those directly engaged in the project. Recognize that expertise and sensitivity also come from experience and the integration of learning: Trickle Up’s second cohort of participants with disabilities in Guatemala generally were more successful than the first, which staff attribute to their improved capacity to engage and support people with disabilities.

**Understand disability.** Build sensitivity to and understanding of disability as a first step in a staff training program. Promote the understanding of the issues that serve to marginalize people with disabilities; acknowledge that people with disabilities are underrepresented in most development programs; and build awareness that they can be, and in some cases are now, productive members of their household and communities. In some contexts, it may be necessary to eliminate the stigma of and misinformation about disability, such as that it is a sickness. This sensitization should be followed by practical tips for working with people with disabilities, such as communication techniques, accessibility issues, etc. Please refer to the list of suggestions at the end of this chapter as a starting point.

Ensure a culture of open learning. As with any effort to engage a population that faces stigma and discrimination in a society—which can affect how people relate to one another—staff on these projects endure a lot of stress. It is important to provide them with opportunities to share their experiences, questions, and concerns in an open, non-judgmental environment. As highlighted in Case 2.1, it is crucial to create open spaces within an organization to discuss issues, questions, and challenges. This culture of shared and open learning will greatly improve the staff’s capacity to appropriately and effectively respond to new and often uncomfortable situations.

**Consider specialization of roles.** While organization-wide trainings are essential to ensuring that inclusion is mainstreamed, from a managerial perspective, it may also be necessary to consider specialization. Depending on the project portfolio, it may make sense to have disability focal points or specialists, similar to how an organization

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**Toolbox 2.1.**

**Program Staff Capacities**

- Experience in livelihoods work (in the context of extreme poverty, as appropriate)
- Experience with disability preferred
- Good communication skills and knowledge of how to communicate with people with sensory disabilities
- Good understanding of disability dynamics based on a human rights framework (the barriers an individual might face due to a lack of confidence, rarely having been asked an opinion, etc.)
- Good understanding of local context
- Value commitment
- Creativity, flexibility, and sensitivity
- Patience and persistence
Case 2.1
Culture of Open Learning
Hermelinda is an excellent field worker, who has patience, empathy and commitment, and a deep understanding of local context and livelihoods experience. While she had limited experience with disability, she was quick to embrace a commitment to working with people with disabilities. She was patient and creative, and became especially adept at developing a rapport and common vocabulary with deaf participants, many of whom do not have formal education or fluency in any formal sign language.

At the same time, as with many staff, numerous questions emerged for her throughout the project. For example, when she visited a participant who had hands but no arms, she was unsure about how to greet that person—whether to shake his hand or not. The participant felt confident enough with Hermelinda to tease her about it, but such situations can be uncomfortable, even for seasoned field workers. When designing inclusive projects, be sure to build in opportunities for staff to share their experiences, questions, and concerns, in an open, non-judgmental environment with their peers.

Case 2.2
Example of a Successful Partnership
Trickle Up and ADISA, a DPO partner, established an alliance with the municipal women’s office in Nahualá, Guatemala that leveraged the strengths and experience of all. Trickle Up offered livelihoods experience and project management infrastructure. ADISA provided disability expertise and support and helped build rapport with participants. The municipal government enjoyed a strong rural presence, community authority and a connection to additional services and to political voice. Successful partnerships could also offer a connection to other services for program participants, which is a great asset. During the course of the project, there was a destructive earthquake in Nahualá. Having established links to hundreds of people with disabilities, the municipal leaders moved to connect people with disabilities to relief and reconstruction efforts. (See Case 3.1 for additional details.)

Case 2.3
Promoting Inclusive Partnerships
Through the course of the project in Guatemala, Trickle Up worked with five community partners that had no previous disability experience. All of these organizations were trained extensively by Trickle Up, a DPO partner, and CBM. There were many challenges along the way that required Trickle Up staff to accompany partners in the field much more than originally intended and Trickle Up continuously reinforced commitments to the project. Towards the end of the project however, partners expressed great pride in their work and appreciation for all they had learned. Most importantly, they have embraced the commitment to include at least 10% of people with disabilities within their target populations and have extended other services to project participants and other people with disabilities in their communities.
might have a youth or gender specialist. **Ensure accessibility.** It is important to ensure that an organization’s facilities and services are physically accessible to people with various disabilities. People with disabilities should be able to fully participate in all activities outlined in the program. People with disabilities who need assistance with sign language should have access to interpreters wherever possible. When printed materials are prepared, adaptive printed materials should also be provided, as appropriate. If interpreters are not available, support people from the community or household should be encouraged to assist during key program events.

For guidelines on ensuring accessibility, see CBM’s “Promoting Access to the Built Environment” listed at the end of this chapter.

### 2.3. Partnership and Collaboration

#### 2.3.1. Disabled People’s Organizations

Disabled People’s Organizations are often run by people with disabilities or by parents of children with disabilities. Some are national and others are local, and most can serve as valuable resources for organizations seeking to be more inclusive.

DPOs can provide disability expertise, education and sensitization trainings for new staff, and they can become ongoing advisors when questions about disability arise during project implementation. DPO networks may also prove useful in facilitating partnership with other NGOs or government actors, finding staff, or connecting people with disabilities to other services. They can also be effective partners in changing local attitudes toward disability. Bear in mind that some of these organizations are quite small and may require some capacity building support themselves.

**Gauge the mission-match with the DPO.** Be clear about what support is sought from a DPO and what compensation will be offered. Then vet DPO candidates to find the best match. Some organizations focus their support on people with one type of disability. Others gain new members not from community outreach but from referrals. It may be helpful to seek support from multiple DPOs to meet the needs of an inclusive program. DPOs’ visions can vary as much as do those of any NGO. Some organizations’ community development manner may still reflect the medical or charity model of disability. Be sure to find a DPO that shares the program vision.

**Define the scope and limits of collaboration.** Respect the mission and capacities of DPOs. It may not be possible to find DPOs with the appropriate rural presence and technical skills, such as those required for livelihood development interventions. When considering partnership arrangements, determine whether to build disability capacity in organizations focused on livelihoods or to cultivate livelihood expertise in DPOs. The answer will depend on the organization and the objectives of the program. Trickle Up Guatemala found that it was more sustainable to build disability capacity in existing livelihood organizations. As with all partnerships, collaboration should be approached with clearly defined roles and objectives.

For more information on collaborating with DPOs, see the resources at the end of this chapter.

#### 2.3.2. International Disability Organizations

There are several international disability organizations that are always looking for new partners to extend services to people with disabilities. These organizations are wonderful resources for all NGOs aiming to begin or improve their inclusive programming. Seek out partnerships with CBM, Disabled People’s International, Handicap International, and MIUSA. Together, they can connect your organization to disability leaders, networks, and DPOs just about anywhere in the world.

#### 2.3.3 Local NGOs

As in all our programs worldwide, Trickle Up partnered with local NGOs in the implementation of this project. Local NGOs bring local knowledge, language and contextual understanding to program implementation as well as the ability to broaden outreach. Local NGO partners have different levels of experience around working with people with disabilities. It is important to include not only project staff, but also management staff, in initial training and sensitization and project design workshops. Issues outlined in sections 2.1 and 2.2 above need to be incorporated into partner discussions.
agreements, and relationships.

2.3.3 Local Government
Trickle Up has found that many of its participants with disabilities lack access to basic health services. Wherever possible, develop connections and partnerships with local health workers and government officials that can offer support to people with disabilities. Identify relevant national policy and the local implementation body. For example, Trickle Up pursued a partnership with the Office of Women at the municipal level in Guatemala (See Case 3.1). Oftentimes, these officials welcome support in strengthening their outreach to people with disabilities, as this may be part of a heavy implementation portfolio. There may also be opportunities to promote services or rights that are mandated by law. Ensure that you identify key government actors and invite them to events or field visits to secure their support and involvement.

2.3.4 Funders
Identifying relevant funders can include some of the same guidance suggested above for DPO partners such as gauging the mission-match and finding alignment in the scope of collaboration. Engage your funders as partners. Funders are often interested in organizational learning and it is important to utilize progress reports to capture these lessons. Seek a relationship of open communication with your funder in which you can engage in joint-learning. Early in the Guatemala project Trickle Up realized that initial plans had underestimated the time and efforts needed to identify our target population of people with disabilities and engage them as project participants. Trickle Up was very fortunate to have a strong relationship with a grant officer committed to understanding and overcoming project challenges.

2.4. Working and Communicating with People with Disabilities

The following guidelines were compiled from a variety of sources and have been adapted, when appropriate, to the particular situations of individuals living in extreme poverty.101112

General Suggestions

- In some situations, people with disabilities may have had very little direct contact with strangers. Be sure to take your time building rapport and trust. Get to know the particular situation of that person, including how they prefer to work and communicate.
- Greet people according to cultural norms (e.g., shaking hands).
- Do offer assistance. Wait until it is accepted and provide the help in the way the person asks you to. Do not be offended by a refusal.
- Do not make assumptions — remember that anybody may have a hidden impairment.
- Treat people as individuals and treat adults as adults.
- Talk directly with the person, and not to their assistant or family member even if the family member is the one that helps you communicate.
- Do not worry about making mistakes — just ask.
- Be mindful of using language that promotes equality.
  - Medical terms do not reflect people’s abilities and may reflect negative attitudes.
  - People with disabilities are not ‘abnormal’ or ‘unhealthy;’ non-disabled people are not ‘normal’ or ‘regular’ or ‘healthy.’
  - People with disabilities are not ‘brave,’ ‘afflicted,’ ‘victims,’ or ‘tragic,’ and they do not ‘suffer’ from anything. But they do experience discrimination and other negative attitudes.

Visual Impairment

- Introduce yourself and all others who are there, and say where each person is located in the room. Tell the person when you are leaving.

To start a conversation, use the person’s name to gain their attention. When conversing in a group, remember to identify yourself and the person to whom you are speaking.

Ask the person if they would like to be oriented to a room, including any obstacles you may perceive (steps, doors, etc.).

Do not attempt to lead a person without asking first. If they agree, allow them to grab your arm. If they want assistance, remember to be descriptive when giving directions (e.g., when approaching steps, mention how many steps).

Describe visual aids and tools that you are discussing.

Feel free to use visual words such as “look” and “see.” Expressions such as these are commonly used by people who cannot see.

Remember that a visually impaired person may miss out on gestures or facial expressions and may therefore appear to respond inappropriately, when in fact the message was not properly communicated to them.

Hearing Impairment

Do not shout at people with a hearing impairment.

Gain the person’s attention before starting a conversation. Position yourself in their vision, and attract their attention with a light touch or a wave if needed.

Do ask how a person wants to communicate — they may wish to lip-read, for example.

Lip-reading is tiring and not totally reliable. Speak slowly and clearly, and try to provide emphasis with gestures and facial expressions. Do not cover your mouth, and avoid smoking or chewing gum. Do trim your beard and moustache.

Be mindful of having adequate lighting levels.

If the individual uses a sign language interpreter, speak directly to the individual, not the interpreter.

Many people in extreme poverty have not had the opportunity to learn standardized sign language and may instead have developed idiosyncratic methods of communicating with family members. Be creative in your communication. When engaging family members to help with communication, remember to speak directly to the individual, be patient and wait for a response, and do not let others answer for them even if it saves time.

Use drawings, writing, and gestures to assist you in communicating. Be mindful that many people in extreme poverty are not literate. Ask if you are unsure.

Find ways to fully include the person with a hearing impairment in group conversations. For example, repeat discussion questions and statements made by other participants in a meeting or presentation.

Speech Impairment

Be patient. Do not correct them or finish their sentences.

If you do not understand what they said, do not pretend you do. Ask them to repeat if needed, and let them know what you have understood so far.

Try to ask questions which require only short answers or a nod of the head.

If you are having difficulty understanding the individual, consider writing as an alternative means of communicating. Be mindful, however, that many people in extreme poverty are not literate. Ask if you are unsure.

If your communication with a person depends on the assistance of a family member, be sure to keep the individual at the center of your attention. Speak directly to them and do not let their family members answer for them.

Mobility Impairment

If possible, put yourself at the person’s eye level.

Do not lean on a wheelchair or any other assistive device. Consider these an extension of the person’s body.

Offer assistance if the individual appears to be having difficulty, for example when opening a door or carrying a package. Wait for the person to accept the offer.

Feel free to use phrases such as “walk this way” with a person who cannot walk. Expressions such as this are commonly used by people with mobility impairments.

Cognitive Disabilities

Be patient, flexible and supportive. Take time to
understand the individual and make sure the individual understands you.

- Be prepared to repeat what you say, orally or in writing.
- Offer assistance when completing forms or understanding written instructions and provide extra time for decision-making. Wait for the individual to accept the offer of assistance; do not “over-assist” or be patronizing.
- Some people may want to have a friend or advocate join the conversation, but in all cases speak directly to the person with a disability. The advocate may be able to help with interpreting concepts or language.

2.5. Additional Resources


Selecting participants for livelihood development programs is an important process, and organizations need to ensure that program participants can benefit the most from the services provided. Microfinance providers want to ensure clients meet criteria for receiving loans, for instance. Other programs may work with an entire community and vary the financial services provided according to the participants’ needs. Both of these types of programs can utilize lessons from Trickle Up to ensure people with disabilities are considered during the selection process, but the recommendations below are directly related to the selection of people living in ultra-poverty for the livelihood development project implemented by Trickle Up.

Trickle Up sought to be inclusive of people with disabilities in Guatemala, but did not seek to work with all of the people with disabilities living in a given community. Instead, in each community selected for the project, Trickle Up first identified those households that were living in ultra-poverty (some of them households affected by disability). Next, Trickle Up identified those people with disabilities who were so marginalized that they lived in ultra-poverty, even if their family did not.

In this chapter, we provide general suggestions based on these specific experiences for most effectively identifying,
selecting, and integrating people with disabilities into livelihood development programs.

### 3.1. Determining Who to Work With

While each organization’s selection criteria may vary according to its mission, Trickle Up has found that similar strategies can be used to include people with disabilities in development projects as are used for including the poorest and most marginalized people (widows, people on the edge of destitution, members of marginalized ethnicities or castes, etc.). When establishing selection criteria that are inclusive of marginalized people and people with disabilities the following guidelines may be helpful:

#### 3.1.1. Selection Criteria and Program Design are Related

The relationship between selection criteria and program design should be iterative. Selection criteria should lead to the inclusion of people who have a reasonable likelihood of benefiting from the program; at the same time, program design should be adapted in order for particularly marginalized people to benefit. In order to inform this ongoing, iterative process of learning and adaptation, it is important to monitor and document who is being excluded (by field staff, family, or community or through self-exclusion), and the reasons for such exclusion. Two such considerations to bear in mind include:

**Exclusion due to immediate consumption needs.** Extreme poverty or marginalization often compels people to prioritize meeting immediate consumption needs such as purchasing food over longer-term investments like those supported by livelihood programs. So there is a risk that assets or financial support provided for livelihood activity may be diverted to meet consumption needs. For programs designed to target the poorest, this risk should never be used as a reason to exclude people. Instead, programs should be designed to reduce this risk (by taking into account food security concerns during the livelihood planning process, and potentially even providing limited subsistence support for a set period of time around the lean season).

**Self-exclusion.** Certain sub-groups (including people with disabilities, women, members of some ethnicities or castes, households on the edge of destitution) may self-exclude because their economic, social or personal circumstances are not aligned with the requirements and supports provided by a program. For example, they may be intimidated by expectations to save, or not be able to invest in livelihood activities that do not generate immediate returns. Sometimes program design can be modified to accommodate these concerns and remove the barrier to participation. It is important to monitor

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### Toolbox 3.1 Poverty Selection Criteria

While definitions of poverty can vary greatly by region, the following Trickle Up poverty selection criteria may be helpful to guide poverty assessment:

- Number of people living in the household and how much they contribute economically (Dependency Ratio)
- Gender of head of household, who contributes the majority of resources
- Condition of the home
- Years of schooling
- Quantity of animals
- Quantity of assets in the household
- Quantity of cultivable land
- Amount of family remittances

Although Trickle Up’s selection process typically focuses on poverty at the household level, case studies revealed that people with disabilities are often excluded from household resources. This is evident in the type and amount of food that people with disabilities consume compared to other household members, and access to other household goods, such as beds. Therefore, Trickle Up recommends adapting selection tools to examine both household and individual poverty, and verifying poverty levels through in-home visits.
rates and reasons for self-exclusion, and adjust program design accordingly. A “pathway” approach to household economic strengthening can be useful for conceptualizing the different needs and capacities associated with varying degrees of poverty (see economic strengthening link at the end of this chapter).

3.1.2. Unit of Intervention: Household or Individual?
Is the unit of intervention the household or individual? Approaches that engage the whole household while keeping marginalized individuals, including people with disabilities, at the center of the intervention, are likely to be more empowering than those that are focused on the household. Household-focused programs tend to engage the primary breadwinner, not the most marginalized, and can make intra-household inequalities worse. At the same time, program design can be modified to support households when a family member with a disability is not an appropriate direct participant in an economic strengthening intervention (e.g., children with disability, people who are elderly with disability, or people with a severe intellectual disability). With either case, it is important to consider the relationship between the person with disability and other household members, including their particular context (see section 3.3 below).

3.1.3. Taking into Account Type and Severity of Disabilities
Participants of any livelihood development program must be able to successfully engage in a livelihood activity. Unfortunately, there is an overarching assumption that people with disabilities are unable to engage in a livelihood activity and based on this assumption, they are often excluded. This assumption is often made without ever assessing the person’s unique situation and abilities. As discussed in Chapter 1, people with disabilities are a heterogeneous group and the type and severity of disabilities falls on a large spectrum. Further, confidence and self-esteem play a large role in the effective participation of individuals in livelihood development programs. Indeed, people with disabilities are often, by necessity, extremely resourceful. Trickle Up found that people with a wide variety and severity of disabilities successfully participated in livelihood activities providing (as would be required with any marginalized group) there were also confidence-building and integration components of the program. That said, people with disabilities often underestimate their own capacity. Trickle Up would caution against the tendency to take at face value what people with disabilities and their family members say about their ability. Due to ongoing stigma and shame, people with disabilities (and their family members) are often the first to underestimate their own ability to engage in a livelihood activity, claiming their disability will prevent them from successful participation. The lack of current or prior economic engagement does not mean that a person could not be economically active if appropriate support were provided. At the same time, it is important to be realistic in determining when a disability may present insurmountable barriers. For example, Trickle Up has found it difficult to work directly with people with severe intellectual disabilities.

3.1.4. Assessing Poverty in the Context of Disability
Poverty level is a key selection criteria for many livelihood development programs. While households affected by disability are more likely to be in poverty, this is not always the case. Therefore, in seeking to be inclusive, it is important to understand the particular ways in which poverty can interact with disability, and to make judgment calls about whether and when to relax poverty-focused selection criteria to incorporate people with disabilities. Below are two important issues to keep in mind:

**Multidimensionality of poverty.** The development community has largely accepted that poverty is not exclusively about economic need but also marginalization and isolation, lack of self-esteem, etc. Most selection tools and processes focus on measuring financial assets but few incorporate criteria to capture the non-financial dimension of poverty. Programs seeking to be inclusive may consider the following:

- Do the potential benefits that flow from engaging in an economic activity—such as satisfaction and self-esteem that come from contributing to a household, improved status in the household, and increased public role and status in the community—warrant the inclusion of an individual who is not in significant economic need?
Case 3.1
Disability and Gender

Edzequiel and his sister, Chixolop, both lived in the same house with their parents, and both had disabilities. However, their family always kept the girl hidden within the house, and during the selection process they only let it be known that they had a son with a disability, and it was he who was incorporated into the program. Only later, after a number of visits to the house as part of program monitoring, did staff become aware of the existence of his sister, who the family had continued to keep hidden. Despite both having a disability, the family treated brother and sister very differently.

Isolation and shame of being a burden can be painful and debilitating. Given the resource limitations faced by all NGOs, how should these be weighed against, for example, the pain caused by hunger?

Trickle Up’s singular focus on people living in ultrapoverty (defined largely though not exclusively in economic terms) led it to choose not to relax its poverty selection criteria. However this is a judgment call that each organization must make in line with their missions.

Limitations of the household as the unit of analysis.
Trickle Up found numerous cases where the household was not classified as extremely poor (judging from its income sources, assets, quality of housing, etc.), but the inequality within the household was so great that a family member with a disability was living in conditions of extreme poverty (reduced access to income, food, goods and services) even though the rest of the household was not.

Assessing intra-household inequalities is a complex task, particularly at the beginning of a program when rapport has not yet been established and/or if communication with a person is difficult. Direct observation (of signs of malnutrition, clothing, sleeping arrangements, etc.) can sometimes be useful. If direct conversation about food consumption and access to income is not possible or appropriate, seek the opinion of trusted community members. If doubts persist, err on the side of inclusion rather than exclusion.

Trickle Up modified its selection verification forms so that on the standard household poverty checklist, space was provided for field workers to document any rationales for selecting an individual whose household did not meet the poverty selection criteria. Thus fieldworkers were supported to make informed judgment calls, and documentation existed to allow for monitoring for consistency.

3.1.5. Disability with other Marginalizing Factors
Understanding the intersection between marginalization and poverty is critical for designing effective livelihood development interventions. Poor women with disabilities face three distinct types of barriers—poverty, gender,
and disability. These women may face even greater marginalization if they live in rural areas or if they belong to an indigenous or low-caste group. Belonging to a marginalized group can be included as a criterion for poverty selection. Trickle Up recommends that if gender or membership in another marginalized group is included as a criterion for participant selection set explicit targets for participation numbers (i.e., 50% of participants are women) to guide outreach efforts and protect against an underrepresentation from that group.

3.2. Identifying and Selecting People with Disabilities

Identifying people with disabilities can be difficult because they may be invisible even within their own communities. To be more inclusive of people with disabilities, it is important to reconsider selection processes and develop strategies for identifying people with disabilities.

Many development initiatives begin by calling community meetings through local leaders to discuss details of the program. Program participants that are ultimately selected are often drawn from the list of attendees, or those who heard about it through the grapevine. Trickle Up has found that the poorest people, and particularly people with disabilities, will rarely learn about or attend such a meeting. These people tend to be highly risk averse, are often excluded from information flows, can lack the self-confidence and self-esteem to engage in a program, and may fear being ostracized by other program participants. Programs that successfully integrate the very poorest and most marginalized typically utilize a combination of the following strategies for targeted selection:

**Government records.** Some countries maintain accurate records of disability prevalence while others do not. An absence of data on people with disabilities should not be construed as an absence of people with disabilities. Sometimes, depending on the country, district or municipality, official data can provide a good starting point for developing an inclusive program, but be sure to verify the data and complement it with additional sources.

**Disabled people’s organizations (DPO).** DPOs can be a valuable resource for identifying people with disabilities, as they often have networks and community connections. But note that the majority of people with disabilities are not connected to a DPO, and particularly in rural areas which are beyond the reach of many DPOs. Therefore engaging with DPOs should be part of, but not the only, strategy for identifying people with disabilities. As discussed in Chapter Two, DPOs can be a valuable resource, but it is important to respect their missions and capacities.

**Community authorities.** Key informants in communities, such as health workers, community-based rehabilitation volunteers, and community leaders, can improve the identification of people with disabilities in a given community. In Guatemala, Trickle Up partnered with a Municipal Women’s Office that provided powerful connections to key informants and people with disabilities at the community level.

**Field staff.** As outlined in Chapter 2, including people with disabilities as both employees and partners is the best way to build credibility and identify, select, and engage marginalized people with disabilities. In addition to providing critical outreach support, strong field workers, with or without a disability, can increase the likelihood that an eligible person will participate in the program by building rapport. If current field staff do not have experience working with people with disabilities, it is essential to invest in building their capacity to do so.

**Snowball participation.** Those program participants with disabilities who have already been identified may help to identify and contact other participants who meet the program’s eligibility criteria. However, do not assume that all people with disabilities are networked. In programs in multiple countries, Trickle Up has found that many people with disabilities are quite isolated.

**Community engagement, including participatory wealth ranking (PWR).** One of the most successful ways to identify and select new participants is through participatory community-based assessments. Community members from a variety of socioeconomic groups jointly draw a map of the community, identify each household, and then conduct a PWR exercise to transparently
identify the poorest members of the community, based on locally-defined poverty criteria. PWR does not require literacy and, if well-moderated, will result in households being categorized by the community’s perception of their economic level. A household verification follows. People with disabilities who live in extremely poor households can be identified through this process. But as mentioned, a person with a disability may be living in conditions of extreme poverty within a household that is economically better off. Using PWR can still be effective for selecting households. When community members complete the map and identify each of the households, but before the poverty wealth ranking, ask them to identify all of the households where people with disabilities reside. Include these households in the house-by-house survey.

For more information on participatory wealth ranking, see the World Bank resource located at the end of this chapter.

### 3.3. Integration of People with Disabilities

The identification of people with disabilities will not necessarily lead to their integration into a program. Effective engagement can take time, persistence, and sensitivity to both the opportunities and barriers presented at the household and the individual levels. Strategies for overcoming these barriers can be found in Chapter 2 on organizational capacity-building. These barriers are most challenging the first time an inclusive program is implemented, when there are not likely to be role models that can encourage participation and share their lessons. Subsequent programs can engage role models in the early days to encourage people with disabilities to participate. Some of the barriers that may be encountered include:

**3.3.1. Household-level Barriers**

Household members can either be one of the greatest supports to the effective inclusion of marginalized people in programs or one of the greatest barriers, and each household will vary. For Trickle Up’s program in Guatemala, the majority of participants with disabilities received moral support from their households to engage in the program. But resistant household members presented some of the greatest challenges during the selection process. Important considerations include

**Protection.** Family members sometimes seek to protect a person with a disability from the outside world, and may discourage his or her participation in activities that involve a public presence. The desire to protect can result from negative past experiences. Some Trickle Up participants had experienced sexual abuse, physical assault and verbal ridicule. Families may also want to avoid discomfort from engaging with well-intentioned people who are uncomfortable around people with disabilities. The desire to protect can be well-founded, and must be acknowledged as such, yet family members may at times also internalize and exaggerate concerns.

**Stigma and shame.** Disability carries significant stigma in most societies, and families often seek to protect themselves from shame or pity by limiting the public exposure of a family member with a disability. In the most extreme circumstances families may even seek to deny the existence of a person with a disability in their households, making both the identification and engagement process very difficult. Sometimes shame can be hard to distinguish from the desire to protect.

**Doubt of abilities of people with disabilities.** With few or no role models, family members often underestimate the capacities of people with disabilities in their own households. Participants themselves may share this doubt.

**Lack of trust in the organization.** Poor people in many parts of the world may be wary of new programs because they had a negative experience in the past. Scammers regularly take advantage of people living in poverty, and sometimes NGOs fail to follow through on promises. Generally the poorer the household, the more cautious they are, largely because they lack information and have a lower capacity to absorb risk. Trickle Up in Guatemala found that some families feared raising the expectation of the person with a disability and leaving them with dashed hopes. Others worried that the program was a ploy to take advantage of a particularly vulnerable person.

**Opportunity costs and comparative advantages.** Livelihood programs targeting a marginalized member of the household (women, people with a disability) usually
Case 3.2

Importance of Engaging Multiple Strategies to Identify People with Disabilities

Trickle Up encountered significant challenges when identifying people with disabilities in Nahualá, Guatemala, a largely rural and indigenous municipality with long-standing poverty issues. With the help of ADISA, a nearby DPO, Trickle Up was able to identify only a small number of people with disabilities, largely ADISA’s existing constituents living in Nahualá’s more populated centers.

By expanding the partnership, Trickle Up overcame this challenge. While Trickle Up provided the livelihood and project management expertise and the DPO partner provided disability expertise, there was a lack of community knowledge and outreach. Engaging the Municipal Women’s Office added linguistic and cultural expertise as well as authority to the intervention. The municipal government, including the Women’s Office and the mayor, had very limited experience working with people with disabilities but were able to mobilize 73 representatives from 44 rural communities to present the challenge and create a plan for identifying people with disabilities.

Those 73 community representatives knew and noted scores of people with disabilities in their communities. Through community radio announcements, the general public was made aware that Trickle Up and partners would be implementing a livelihood program with people with disabilities and that teams would be in communities to identify participants. Those teams consisted of staff from Trickle Up, the DPO, the municipality, as well as the community representatives. When teams arrived in communities, many people with disabilities and family members were waiting for them. As the process continued and doubts about intentions were assuaged, more people with disabilities and family members approached the teams. Community members also took the teams from house to house. Altogether, over four hundred people with disabilities in very poor rural and remote communities were identified in the course of two weeks - many more than either Trickle Up, the DPO, the municipal government, or the community representatives had anticipated.

Case 3.3

Engaging Participants: Household Barriers

Early in the Guatemala program a young woman was identified as a potential participant. She had limited fine motor capacity with her hands, which affected her ability to engage in manual work. Field workers believed that she had the potential to be a successful program participant, and she was keen to engage. However, her father resisted, ostensibly on the grounds that she would not be able to work productively, and also because he wanted to protect her from others in the community. Despite numerous attempts by field workers, they were unable to change his opinion. The father was a leader in the community, which also limited options to influence his attitude. In such circumstances, positive role models may be useful for changing attitudes to program participation, such as witnessing the public and productive engagement of other people with disabilities who have engaged in a program.
Case 3.4

Stigma
Stigma varies considerably according to the type and severity of disability and may be spurred by superstitions or dangerous misinformation.

In Trickle Up’s Guatemala program, people with physical disabilities generally experienced less stigma than those with intellectual and psychological disabilities. However this also varied between communities and households, and some participants with physical disabilities were seen as being potentially “infectious.” One participant was originally excluded from joining a savings group because of fear that her disability would “infect and harm” a pregnant woman in her group. (See Case 6.2 in Chapter 6 for more information.)

Case 3.5

Engaging Participants: Household Support
Margarita - from Guatemala - was sent to live with her aunt when she was three years old: she says her parents rejected her due to a physical disability which led her legs not to develop. The two of them lived in extreme poverty, often surviving from a meagre income peeling pumpkin seeds, and often suffered hunger. Her aunt became like a mother to her, and her supportiveness and confidence in her also helped Margarita have confidence in herself. She encouraged Margarita to join the program, through which Margarita established a small shop. She was scared at first, since she had no experience in commerce, but her aunt encouraged her and helped by going to a town every two weeks to buy merchandise. The shop is going well, and Margarita says “Now I am happy! With my business I can now meet my basic needs!” Margarita also became an active member of her savings group, and other members came to her house to meet.

Case 3.6

Successful Engagement Requires Time and Persistence
Magdalena is a strong and motivated woman who lives in a rural area of Guatemala. For most of her life, Magdalena’s family discouraged her from leaving her home, creating a dynamic of dependence in a family and community with strong stigmas against people with disabilities. She has a physical disability, and although she has a wheelchair, her mobility and access to economic and social opportunities were significantly restricted by the hilly terrain around her home and an unsupportive family.

When Trickle Up began identifying and selecting participants, Magdalena was keen to seize the opportunity. However, Trickle Up and partner staff had to visit seven times before her family agreed to let her participate. Her family’s reservations were largely related to entrenched stigma and shame. Despite this, Magdalena was firmly committed. While potentially risky, the weight of continued visits by outsiders and local authorities persuaded the family to allow her to participate and explore a more public role. Over the course of two years, Magdalena has been successful in weaving and selling clothing, planning for additional livelihood activities, expanding her social network, and asserting her independence.
involves working with someone who is not the main breadwinner. This can sometimes draw criticism from other household members who claim that greater benefits could be had if they were the program participant. In these cases the objectives of a program must be made clear to all.

Opportunity costs are another important consideration in negotiating relationships within the household. In some cases, a participant with a disability may require support from another household member to manage his or her livelihood activity. This may impact the time the other person has to pursue their own, perhaps more lucrative, activity. Trickle Up faced this challenge particularly for people with moderate to severe intellectual disabilities. These considerations must be factored in during the livelihood planning phase when various combinations of activities are considered. It is desirable to keep the person with a disability at the center of the intervention, but these trade-offs must be considered during the planning process.

3.3.2. Individual-level Barriers
Individuals with disabilities who are targeted for programs may decide to opt out for a variety of reasons, including:

Lack of confidence and self-esteem. People with disabilities may believe that they are a burden on their household and are incapable of being active contributors. Even those who are already economically engaged may doubt their capacity to manage different types of activities that could be more lucrative and rewarding. Lack of opportunity, experience, and role models, coupled with hesitant family members, can lead to low self-esteem that can inhibit involvement.

Fear. The fear of failure is very common and understandable. People with disabilities may also fear taking on a public role and engaging in group activities such as trainings or savings group membership. As mentioned above, people with disabilities reasonably may fear public ridicule, harassment, and violence, or may simply want to avoid being an object of pity.

Realistic concerns about capacity and support. Participants may have legitimate concerns about their own capacity to participate in a program. These should not be dismissed. It can be difficult to determine whether concerns are a result of lack of confidence and shame or a realistic assessment of capacity. In many cases the full picture will not become clear until rapport is established. Plan for and communicate to the person with a disability, and his or her family, that they will not be alone during the program and that all challenges and opportunities will be discussed together. Where possible cite examples of participants who have succeeded and overcome their initial fears.

3.3.3. Strategies to Effectively Engage People with Disabilities
People with disabilities selected for the program may agree immediately and wholeheartedly. For others, the factors listed above may constitute significant barriers to participation. Some strategies mentioned in earlier chapters will help engage people with disabilities, including hiring a staff member with a disability, involving people with disabilities in program design, and engaging a DPO to offer support and encouragement. The following additional strategies may help in overcoming barriers:

Take time and persevere. Building trust and overcoming fears is a gradual process. Take the time to explain the program to address concerns that emerge from fear, mistrust, stigma, and lack of confidence. Highlighting the support that will be provided by field workers and, where possible, share the experiences of others. An initial decision not to participate should be met by respectfully and gently unpacking the reasons not to participate. Each of those reasons should be addressed in the discussion. Actions speak louder than words and some people require multiple visits to build trust, rapport and confidence. Trickle Up plans and budgets a considerable amount of time for selection and recruitment—at least two visits per household. Some participants will only require one visit, but others will require many more.

Engage household members. It is important to keep a potential participant with a disability at the center of the conversation with the family. However it may also be necessary to engage family members to overcome resistance, solicit their active encouragement, and lay the foundations for supportive relations during the program.
Engage trusted community leaders and members. If household or individual barriers prove difficult to overcome, engaging other community members can help convince a person to participate. Community authorities such as health workers or teachers or even neighbors may be able to provide encouragement to participate. Consider setting up community support committees to provide encouragement and help troubleshoot throughout the course of the program.

Recognize that fears may be well-founded. While fear may be a result of a negative experience in the past or the internalization of negative stereotypes, the hesitation to engage in a livelihood program may be very well founded, especially in communities where disability carries a strong stigma.

- Do not push people to engage in situations which could pose a real risk to them. If a real risk is present, seek the support of other people and partners.

- Be prepared to engage community authorities (including health workers, teachers, mayors) to address discrimination if needed.

- Be realistic without under-estimating potential. While livelihood programs should help build enabling environments for successful participation, be realistic about what supports are available. Raising expectations that are not fulfilled could make the situation worse—both economically and psychologically—if activities fail. This does not mean that selection processes should only seek to engage people who are guaranteed to succeed, but that the risks and implications of failure should be explored throughout the program. Some participants, despite all best efforts, will fail to develop viable activities. Yet Trickle Up has seen that many of those who fail emerge with positive experiences because of an increased community connectedness and sense of self-worth.

Find appropriate staff and create a supportive environment. Patience, commitment, and sensitivity are important to successfully engage any marginalized population. As outlined in the previous chapter, training, sensitization and support structures for staff are essential for developing inclusive programs. Some other points to keep in mind:

- Staff will experience a learning curve. When engaging with people with disabilities for the first time some staff may feel uncomfortable and not know how best to engage. This may be particularly true for those working with people with intellectual disabilities and disabilities that affect communication. Plan regular feedback sessions during the selection and engagement process to discuss barriers and successful strategies.

- Have a staff member with a disability participate in the selection and engagement process to help reduce stigma and act as a role model that can encourage participation.

- Have a DPO representative accompany field staff to facilitate the initial engagement.

- Recognize and provide encouragement for good work, recognizing the value of quality engagement.

Continue the engagement process well into the project cycle. Stigma, lack of self-confidence and household resistance are often deep-seated, so the engagement process will continue for some even after they have agreed to participate. Establish a process for staff to visit select participants and households to offer encouragement, address resistance, and keep them motivated to remain in the program. This can take place during livelihood planning meetings, mentoring visits, or group discussions. Building support networks may be required for some people with disabilities. (See following chapters for more information.)
3.4. Additional Resources


Livelihood planning is a process designed to create a medium- to long-term plan for engaging in a series of livelihood activities that improve the economic status of a household. It often consists of a series of conversations between a field worker and a participant (and members of the household) and is a process that should respond to the specific circumstances, experiences, capacities and goals of individuals and their households.

A successful livelihood planning process starts by identifying a participant’s unique goals, skills and experiences, coupled with an assessment of his or her enabling environment. It puts individuals and their households at the center of planning in a way that builds full ownership over the selection and development of appropriate economic activities. Empowering and inclusive livelihood planning processes do not take a static view of a participant’s current skills or capacities, nor barriers presented in his or her communities or households, but instead strive to identify opportunities to develop capacities and build more enabling environments through program engagement.

This chapter provides guidance on livelihood planning processes and options for resourcing livelihood development plans.
4.1. Objectives of the Livelihood Planning Process

A strong livelihood planning process helps participants make well-informed decisions to pursue a viable livelihood activity or set of activities, based on their goals, resources, and environment, while taking into account market conditions, necessary inputs, associated risks, and expected benefits. It includes the development of a clear implementation plan that identifies specific training needs and short- and long-term goals.

Field staff should aim to be creative, flexible and purposeful during the planning process. While the support and buy-in from the family is important, the planning process should aim to place individuals that face marginalization or discrimination (due to gender, disability, etc.) at the center of the livelihood activity and foster their ownership and control over their activities. It can be challenging to facilitate, rather than dominate, a conversation to plan for the future when they may lack self-esteem. Staff feedback debriefing sessions are important to share lessons, challenges and breakthroughs and to share their experiences.

While the livelihood plan is an important product, the planning process itself helps build confidence and planning capacity among participants. This is particularly important for people who have not engaged in independent economic activity previously – as is the case for many Trickle Up participants with disabilities—

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**Toolbox 4.1**

The Sustainable Livelihoods Approach (SLA)

The SLA is a way to improve the understanding of the livelihoods of poor people, and draws on the principal factors that affect poor people’s livelihoods. It emphasizes the following approach to livelihood development:

- **Be people-centered.** SLA begins by analyzing people’s livelihoods and how they change over time. The people themselves actively participate throughout the project cycle.
- **Be holistic.** SLA acknowledges that people adopt many strategies to secure their livelihoods, and that many actors are involved; for example the private sector, ministries, community-based organizations and international organizations.
- **Be dynamic.** SLA seeks to understand the dynamic nature of livelihoods and what influences them.
- **Build on strengths.** SLA builds on people’s perceived strengths and opportunities rather than focusing on their problems and needs. It supports existing livelihood strategies.
- **Promote micro-macro links.** SLA examines the influence of policies and institutions on livelihood options and highlights the need for policies to be informed by insights from the local level and by the priorities of the poor.
- **Encourage broad partnerships.** SLA counts on broad partnerships drawing on both the public and private sectors.
- **Aim for sustainability.** Sustainability is important if poverty reduction is to be lasting.

those who have lingering reservations about their capacity to manage an activity. Other objectives of the planning process include:

- Encourage participants to think in the medium-to long-term and identify targets that enable them to develop livelihood strategies.

- Identify expectations and goals against which progress can be assessed by participants and field workers.

- Promote, in coordination with the participant (and in conjunction with his or her family, when appropriate), an assessment of which types of activities are appropriate, taking into account specific household factors (household members’ skills, individual skills, economic requirements and opportunities, etc.).

- Examine in detail the profitability of a small number of potential activities, and plan the use of available resources accordingly.

- Forecast the amount of technical support the participant requires in order to achieve the specific plan, which informs training and coaching needs.

- Identify potential support within the household or community and, where appropriate, encourage those supportive roles through participation in the planning process.

- Identify potential barriers to success within the individual, household or community — such as stigma and discrimination — along with strategies to either circumvent or directly confront those barriers.

As mentioned in the previous chapter, for some participants, the planning process may also involve a deeper assessment of the appropriateness of the program. While all reasonable steps should be taken to adjust program inputs to enable the effective involvement of all people with disabilities, the planning process must be realistic. In some cases, this may lead to a decision that a livelihood development program is not an appropriate intervention. These decisions should not be based solely on the type or degree of disability of a participant, but should consider his or her enabling environment and any opportunities that may exist to influence that environment. If the decision is made that it is not appropriate for certain people with disabilities to continue in the program, consider whether it is appropriate for other members of the household to participate. If so, try to find a way for the household member with a disability to play a meaningful role in the program.

### 4.2. Assessing the Enabling Environment: Community and Markets

Strong livelihood programs are created only when there is a good understanding of context. This understanding can be achieved by conducting a market analysis and by developing an understanding of the local economy, available resources, coping strategies, and relevant cultural norms. In addition, when working with extremely poor people and marginalized groups, understanding social norms and customs is important, as these can create unseen barriers and, sometimes, opportunities.

When determining which livelihood interventions are suitable within the local context, do not immediately assume that external social constraints, limitations in market opportunities, or physical barriers will necessarily prohibit participation of people with disabilities in a given activity. Instead, seek creative ways around these barriers and limitations and draw on the advice and insight of participants themselves, many of whom have confronted and overcome barriers in the past. Some solutions may be relatively easy to implement and others may not be feasible. It is important to be open-minded about the possibilities when scanning enabling environments.

While discrimination and stigma often constitute significant barriers for people with disabilities, Trickle Up has seen that these prejudices can change, both by directly engaging community members and leaders in a sensitization process and by people with disabilities playing a more visible role in markets and social settings.
4.2.1. Assessing the Community and Regional Context

There are a variety of methods to understand the community and region within which the livelihood project will operate, including by consulting with community leaders and by using secondary information. But using a participatory method of engaging the community to learn more about local context will often generate more nuanced information. Participatory methods involve the community members themselves in a sharing and learning process to generate practical information that will be useful when it comes time to design a program. Participatory approaches have the added benefit of building rapport and acceptance within the community. Whichever method of community assessment is used, a contextual analysis will help implementers understand any or all of the following:

- What is the main economic base (subsistence and market) of households in the area, including intra-community variations? Remember that the livelihood strategies of different population segments can vary considerably so one size will not fit all. People with land have options not available to the landless, women and men have different responsibilities and priorities, different groups may have a cultural affinity toward particular livelihood activities, etc.

- What are the key issues related to seasonality, harvests, lean seasons, and coping strategies, including seasonal migration patterns?

- What are the key logistical factors, including distance to markets, availability of arable land and communal resources such as forests or grazing land, which may impact participants?

- Which institutions in the area could offer support for certain types of livelihood activities, including veterinary services, agricultural extension offices, etc.? These may include organizations (government or other) that specifically provide services to marginalized groups, such as people with disabilities.

- What other social programs, such as conditional cash transfers, exist in the area? Such programs may assist with meeting consumption needs, which could give participants some breathing space to develop longer-cycle livelihood activities.

- What are the local norms about roles, economic engagement and mobility? Do certain social groups (based on ethnicity, caste, gender, etc.) dominate certain types of economic activities? Are there taboos against economic engagement by people with disabilities? For example, Trickle Up has found that taboos may exist related to food preparation.

- What are the attitudes toward disability in the community? Are there programs established by DPOs that are designed to minimize negative attitudes?

4.2.2. Assessing the Market

A thorough assessment of local markets is crucial to every livelihood planning process. Market assessments should be grounded in an understanding of local supply and demand and should help determine the input requirements, profitability, and riskiness of potential livelihood activities. Do not limit the assessment to services and products for which there is an existing market in an area. Filling gaps in markets can sometimes lead to the most profitable activities.

The process of matching livelihood activities to participants while bearing in mind local market realities is very important. When assessing market opportunities for marginalized populations, it is important to bear in mind the skills and interests of participants as well as things like mobility requirements and social attitudes about roles. For women in some countries, social and religious norms require that they work within the home and not travel to market, so seeking opportunities for home-based activities is important. There may be other types of requirements that are associated with some activities, such as the fine motor skills required for some handicraft activities that should be considered when working with people with disabilities. CBM, the international disability organization, has created helpful checklists for assessing occupations for people with disabilities. (Please contact CBM directly for resource inquiries.)
Some market opportunities require a fairly wide range of tasks and skills, and tasks can be divided up to suit the interests, skills, and capacities of different individuals in the household. For a person with a severe disability, exploring options for other household members to play supportive roles may increase the range of livelihood options available. However, take care to identify market opportunities for which marginalized individuals can take on the most meaningful roles possible and try to ensure they maintain a significant amount of control over decision-making and finances. Also remember, when deciding whether to engage other household members in supportive roles in these activities consider the opportunity costs of redirecting labor from activities that bring in vital household income.

Finally, for extremely poor, rural people, subsistence or semi-subsistence activities (those that provide the bare essentials for living, such as food, water, and shelter) often form an important part of the household economy. Marginalized members of households often play important roles in subsistence activities, and market assessments should seek to balance the subsistence, semi-subsistence and purely commercial livelihood activities in a region. Activities that bring in cash income can be very empowering for marginalized members of households, but also consider opportunities to increase the productivity of subsistence activities.

4.3. Individual and Household Level Planning

4.3.1. The Format of Livelihood Planning Processes

Planning sessions can be conducted through one-on-one discussions, household-level visits, or group exercises. In Trickle Up’s experience a combination of all of these formats is valuable.

One-on-one. Individual discussions with participants, particularly people who experience a power imbalance in their households, are important to ensure that their individual interests are voiced and taken into account.

Household-level visits. Involving other household members is important for building their buy-in and support, and for identifying opportunities (e.g., land or other resources, a supportive family member) and barriers that may need to be addressed (e.g., a high dependency ratio, stigma).

Group-level visits. Group level trainings and planning activities that bring in cash income can be very empowering for marginalized members of households, but also consider opportunities to increase the productivity of subsistence activities.

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sessions save time and let participants exchange ideas. However, this should not replace more individualized planning sessions.

For all formats, it is critical that participants be given ample time to consider and discuss their options when developing livelihood plans. In Trickle Up’s experience, a minimum of several weeks is usually needed.

4.3.2. Assessment of Individual Skills, Experiences, Interests, Capacities, Goals

The livelihood planning process should start by building an understanding of a participant’s skills, experience, capacity, interests and goals. The process of gathering this information through conversations should enable field workers to provide sound advice and help participants themselves to gain a clearer perspective on their options and priorities. It should also be empowering by prioritizing people’s strengths and opportunities, rather than focusing on problems and needs. The following are points to consider in planning sessions:

- Determine participants’ current level and type of economic engagement, when and how they started the engagement, and how much they earn. Also learn about seasonality, time commitment, involvement of others, and their level of satisfaction (financial and other).

- Identify the economic activities they have engaged in before, and why they stopped those activities.

- Identify any other relevant skills or interests that participants have that could enable them to engage in a livelihood activity (with or without additional training support).

- Determine what capacities and barriers exist, focusing as much as possible on what people can do.

- Determine their education level, including literacy. If a participant dropped out of school early, understanding the reasons is useful, and may also help reveal information about household attitudes towards a person’s disability.

- Identify their current responsibilities and time requirements, for example caring for children or work associated with seasonal cycles.

Toolbox 4.2
Assessing Assets using the Sustainable Livelihoods Framework

The five asset types of the Sustainable Livelihoods Framework can be useful to structure assessments of individual and household circumstances: human, social, physical, financial, and natural.

Toolbox 4.3
Points of a Good Plan

- Takes into account the experience, skills, and capacities of participants and their available support networks
- Participant has ownership over the plan
- Has the household’s buy-in
- Takes into account cultural factors
- Based on local market assessments
- Includes risk preparedness and mitigation
- Reflects resources available for investment
- Budgeting in plan is as per participant’s capacity to implement and not more.
- Realistic and viable, based on available and verified resources
- Early return - 3-6 months
- Diversification – Mix of long term and short term
Determine their risk-taking ability and confidence levels, which may be revealed through discussions of previous economic engagement and daily activities.

Consider their social networks and support systems. Discussion of an adverse event or circumstance in the last five years can be useful for exploring this: Did they receive any help, and if so from whom? Who do they share their issues and problems with?

Case 4.2
Taking Disability-related Needs into Account in Goal Setting

Having greater economic independence and contributing to or supporting their households were fairly common goals expressed by Trickle Up’s participants. Some participants also identified goals that were specific to addressing disability-related needs. These included being able to afford medicine, and in some cases purchasing assistive devices, which could increase their independence as well as expand their productive and human potential.

Cheick from Mali is one such example. Born with a physical disability affecting his ability to walk, he aspired to purchase a motorized tricycle. A motivated and enterprising individual, he had started selling small goods (tea, sugar, and candy) prior to the program. He used a seed capital grant followed by loans from his savings group to diversify into general hardware and in time was able to build himself a stall at the market. His profits allowed him to play an important role in taking care of family expenses—he came to be consulted in all family affairs—and was able to buy the motorized tricycle. This increased his mobility and allowed him to go long distances to sell his goods. His goal now is to “get married, have a big store, and build a house. It will take time, but if God gives me a long and healthy life, I will do it.”

4.3.3. Assessing the Household Context

While livelihood plans should be centered on marginalized individuals, be sure to take into account the context of participant households, including both economic and social factors. Involving other household members early on in the assessment stage can also help build buy-in. Some factors to take into account:

Household economy: What is the basis of the household’s economy (income sources, including
food grown for consumption, remittances, etc.)?

- Dependents: Number of dependents in relation to earning members, and roles of each member.
- Expenses: Expenditure pattern of the household, including seasonality. What are the household’s coping mechanisms in times of need, including during annual lean seasons?
- Status within the household: What is the status of household members who may face marginalization? This includes their decision-making power about their own lives and over important household-level matters, their levels of integration or discrimination, and the availability of physical, emotional and financial support. This can be a sensitive topic and it is sometimes best explored through discussions about concrete examples such as asking about specific decision-making processes. Information is sometimes fairly apparent through observing interactions, although there may also be a need to delve deeper to understand the household through discussions with participants and other household members. Rapport and trust are crucial for the success of such discussions and they should not be started until sufficient trust has been developed with the family.

### 4.3.4. Goal Setting

A common consequence of living in extreme poverty is that it becomes difficult to see a pathway out of poverty—people’s experiences teach them that every hard-earned gain can easily be lost with a bad harvest or health shock. When combined with living with a disability (particularly if they are made to feel they are a burden), this can make it particularly difficult to see a way forward. Furthermore, living in extreme poverty requires focusing on meeting short-term consumption needs—feeding the family today or this week—often at the expense of long-term planning.

Goal setting is therefore an important part of economic strengthening programs for marginalized populations: it can help build motivation while ensuring that livelihood plans match the needs and interests of participants. Goals also provide a concrete measure against which a participant can measure their progress toward realizing their livelihood plans.

Many goal-setting processes include exercises in which participants are asked to describe their life journey using a road map. The road begins with participants’ prior experiences and leads them to future destinations, with challenges and successes depicted along the way. Some participants can readily depict the major events of their lives using such tools, and can identify a clear goal that awaits them at the end of the road. But others will struggle with such exercises. While Trickle Up used this tool with women in rural Uganda with considerable success, they were less successful with extremely poor and marginalized women in India, many of whom struggled to visualize, much less draw, their future at the end of the road.

In such cases, a more gradual and iterative process may be required to lengthen the time horizon a participant can visualize. This might begin by building the confidence of participants over time, gradually expanding their conception of what is possible, and helping them to envisage a future further and further from today. Regular coaching and mentoring, discussed in the next chapter, are particularly important for lengthening this time horizon and participation in economic activities can help participants build confidence and think more about the future. This gradual and iterative process will help reinforce planning objectives. Initially, Trickle Up planned for a livelihood planning process in Guatemala that would help match participants to activities in a limited

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### Toolbox 4.3

**CBM’s Goal Setting Considerations**

1. Things that I do well.
2. Things that I don’t do well.
3. Things I would like to improve and learn.
4. Things that I would like to stop doing.
5. Things I would like to achieve or have in life.
6. Things in life that I value and would not want to lose.

Source: www.cbm.org
period of time. But the planning process was ultimately extended over the course of many months because field staff found that regular visits to participants needed to involve continual encouragement and support to enable participants to expand their time horizon and envisage a viable future. This was particularly true for participants who had little or no economic engagement prior to the program.

4.4. Choosing Appropriate Economic Activities

While facilitating livelihood planning field staff should have a menu of viable options for potential economic activities, based on market research. However they should not limit discussions of options to that menu. Field staff should aim to be innovative and creative in supporting participants in the decision-making process, which may include identifying activities not currently present in a community. While Trickle Up has found that a participant’s disability usually is not a major determining factor in selecting a potential activity, depending on the nature of a disability and their enabling environment, flexibility and innovation can be particularly important. In such cases exposure to role models and successes with other people with disabilities can be useful, and local DPOs may be able to help in providing suggestions, including innovative ways of overcoming barriers. However, be careful not to limit activities solely to those in the house. People with disabilities are very often relegated to these activities and

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<td>Start-up concerns (space for expansion, feed purchase etc.)</td>
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<td>Support service availability (e.g., veterinary services)</td>
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<td>Legal clearance/permissions required</td>
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<tr>
<td>Long term sustainability</td>
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<tr>
<td>Availability of fodder</td>
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<tr>
<td>Water, land and other resource requirements</td>
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<tr>
<td>Length of business cycle</td>
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<tr>
<td>Seasonality (income and inputs)</td>
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<tr>
<td><strong>Human</strong></td>
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<tr>
<td>Gender constraints (e.g., buying inputs)</td>
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<td>Labor requirements (time, frequency)</td>
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<td>Capacities required (skills, mobility, communication, etc.)</td>
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<tr>
<td><strong>Risks (and mitigation options)</strong></td>
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<tr>
<td>Disease</td>
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<td>Drought</td>
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they can be both isolating and have low profitability.

4.4.1. Assessing the Viability and Profitability of Activities

While market assessments may suggest that certain activities in an area are very profitable, and the temptation will be to lead participants to the most profitable option. However, the profitability and success of activities will always depend on individual and their household circumstances. Therefore it is critical to consider the following when selecting economic activities:

- The interests and skills the participant and his or her family members possess
- The availability and level of household support, both moral support and physical help and labor
- The availability of household resources, e.g., land, fodder, location (distance from other vendors, thoroughfares, etc.)
- Mobility considerations, including physical constraints, social barriers, and confidence levels
- Risks and available contingencies

A checklist, like the one below, can be a useful tool for exploring the appropriateness of a range of activities in collaboration with a participant and other household members. Although the example below is focused on assessing livestock options, the questions can easily be tailored to different market sectors and products. After determining if an activity is feasible for a given individual or household, it is useful to conduct a more detailed input and profit calculation in order to make sure that the assumptions and requirements of the plan are clear. Be sure to actively engage participants in each of these stages, even if they are not literate. The field worker should focus mostly on facilitating input and checking calculations.

Another example related to livestock is below.

**Investing in existing activities.** In some cases, expanding an existing activity is a worthwhile investment. Sometimes a small investment can make an existing activity considerably more profitable, especially if infrastructure,
Case 4.4
Limitations of Existing Activities and the Importance of Diversification--The Example of Weaving

Many women in rural Guatemala engage in weaving, a traditional activity that can bring in income while reinforcing cultural identity. Weaving can be an attractive option for women with disabilities, particularly those for whom working outside their house is challenging. The poorest women tend to work as hired contractors and are provided with materials and paid very low sums per piece.

This was the case for many of Trickle Up’s participants prior to the program. Investing in materials (thread, and in some cases looms) with seed capital grants was therefore a relatively easy way to boost a participant’s income by setting them on a path to working independently. However, weaving is time consuming and even independent work cannot provide a large amount of income for most people. Therefore the planning process was modified to determine how weaving could be combined with other activities to bring in enough income. This strategy also enabled consideration of the non-economic benefits (such as reducing social isolation) of encouraging activities that were not housebound.

Case 4.5
Engaging Household Members

Participants will play different roles in their economic activity depending on their skills and knowledge. Olivia and Juana taught us how participants can engage directly in a livelihood activity and involve family members in creative ways.

Olivia makes baskets and traditional Guatemalan shirts to sell, but has difficulty leaving the house often. Olivia, together with her family, determined that it would be best for her mother and sister to buy the materials and take the final products to the market to sell. However, Olivia remains in control of her activity as she takes all of the product orders and is in charge of the finances for the businesses.

Juana makes shirts to sell in the market and does so with the help of her father. She makes the shirts at home and then the two of them go to the market together to sell the product. Since Juana doesn’t know how to read, write or count, her father handles the finances and the exchange of money from sales. However, back at home Juana is in charge of holding onto the money and monitoring its safe-keeping.
such as irrigation equipment, can increase productivity. Investment may also enable an individual to work independently instead of on contract or credit. Bear in mind, though, that expanding an existing activity is not always desirable. Sometimes very poor and marginalized people pursue marginal activities with low productivity due to a lack of other options. See Case 4.4 for an example.

**Complementing existing activities.** New activities should ideally complement and contribute to a household’s livelihood strategy. For extremely poor households, take care not to risk undermining existing livelihood activities by redirecting labor. For example, in India, a major objective of Trickle Up’s program is to reduce the household’s reliance on daily wage labor, which is unpredictable and poorly paid. However, when participants started livelihoods that took a long time to generate a profit (like goat rearing), they found they did not have money to buy food. In these cases it is important to either offer a time-bound consumption stipend to help pay for food or seek out short-cycle livelihood activities (such as vending) for the family. If not, some engagement in daily wage labor will be required until other activities start to bring in income.

**4.4.2. Diversification of Activities**

Building a diversified livelihood base is important for increasing the resilience of households. In Trickle Up’s experience, participants who engage in multiple types of livelihood activities—such as a mix of agricultural, livestock, and vending activities—are less vulnerable to unfavorable weather, illnesses, and other shocks that are a part of daily life for extremely poor people. Because many activities in rural areas are seasonal, engaging in a variety of activities also helps ensure regular year-round income, including during the lean season. However, too much diversification can also lead to the creation of too many small activities that lack sufficient capital to become sustainable.

For an intervention that focuses on the individual (see chapter 3.1.2), the planning process should consider diversification based on the individual's position in the household. For individuals in households with multiple sources of income, engaging in only one livelihood activity may be appropriate.

In general, it is advisable to plan a livelihood path that includes building skills and assets to develop more than one activity. This may be a gradual process in which a second activity is phased in after a year or so. Other points to consider about diversification include:

**Long- and short-term activities.** According to Trickle Up’s experience, combining long-term activities with short-term activities tends to be successful. For example livestock rearing (which gives profits after 1.5 years) can be combined well with short-term activities like vending.

**Subsistence activities.** When reviewing the menu of livelihood activities, be sure that the household incorporates activities that will enable them to have food year-round, if possible. If they have land or can lease land, this may mean the household should plan for a variety of crops while always leaving a section of the plot where the participant can cultivate crops for household consumption, including staples. Kitchen gardens, using small plots of land near the house, can also enable families to improve their nutrition.

**4.4.3. Engaging Households**

Throughout the planning process, field staff should ensure that participants remain at the center of and in control of the planning process. Participants should also retain a considerable amount of control over the assets and money the livelihood activity generates, and participants should not choose an activity that would be dominated by another member of the household. For many marginalized people, and particularly those with disabilities, it is very significant that they have been selected to participate in a program in which their own views and preferences are given priority.

Maintaining a careful balance between household and participant demands is a challenge but very important. Field staff should try to engage family members in the planning process while allowing the participant to choose his or her own economic activity. Each family has their own priorities and will identify different livelihood options for themselves, so examine each family situation individually. Through the livelihood planning process, families will learn about various productive options, the technicalities involved, and how to develop a cost-effective plan. Livelihood planning will enable field staff to learn about each family's priorities and the local
context for each activity, and will come to understand the participant’s training needs. Although contributing income to the household can increase the standing of a person with a disability within their family, bear in mind that they eventually must receive their own individual income from their chosen activities.

4.4.4. Pushing Boundaries
People with disabilities (and their families) will often choose an activity that can be done at home in order to avoid stigma and to work in a less threatening environment. However, it is important to push boundaries and gently encourage participants to take on activities that get them out in public and involve interactions with others outside their household. Similarly, staff should encourage women to work in non-traditional activities, which tend to be more lucrative. For many, the result of going outside their comfort zone can be empowering, yet for others it may be too stressful. It is important to consider each individual case and his or her enabling environment. Field staff can suggest activities outside the participants comfort zone but should use their best judgment on how far to push, and, when the discomfort is too great, how to find other ways to build confidence and expand the participant’s boundaries more gradually.

4.4.5. Involvement of Children
An extra burden may fall on children when a very poor household has a member with a disability. A livelihood development program can help ease this burden, but can also run the risk of increasing children’s workload, further endangering their education and wellbeing. Some people with disabilities (depending on both the type of disability and the enabling environment) will need a support person to manage an activity (to help with mobility, to communicate if hearing impaired, or as a guide if vision impaired). This responsibility may be given to a sibling, particularly in extremely poor households. Household chores and the care of young children may fall on older siblings, especially girls. Field workers must do the following to monitor the involvement of children:

- Carefully plan out all support required and determine who will do it, both for economic activities and for displaced household labor. Field staff should actively discourage, and veto, plans that place an undue burden on children.

- Monitor the involvement of children throughout the program.

There are some support roles that children can fill without jeopardizing their well-being. Children may support the basic accounting required to track household and livelihood finances, for example. This will reinforce skills learned at school and can motivate them to learn more. It is essential that workloads do not affect educational opportunities or burden children in other ways.

4.5. How Livelihood Activities are Financed
The livelihood planning process will lead participants to select one or more livelihood activities to start or expand. How to finance those livelihood activities will depend on the resources, both financial and non-financial, that the participant can bring to the activity. Because the poor lack capital to develop new or more profitable activities, access to financial resources is critical, and microfinance and cash transfer programs seek to address this gap. For livelihood programs for the poorest, field staff will need to determine what the participant’s or household’s capacity is to mobilize financial resources to fund the activity or activities. It may be helpful to consider the following:

4.5.1. Grants
Trickle Up serves people living in ultrapoverty, who tend to be among the poorest of those living below the extreme poverty line of $1.25 a day. Approximately 20% of people living in extreme poverty are living with disabilities.13 At and below this poverty threshold, people typically earn an erratic income, lack productive assets and savings, and must spend most of their money to survive, leaving little to invest in livelihood activities. For the extreme poor, deciding to invest in new livelihood activities carries significant risks and opportunity costs, and few families will bear these risks by funding new activities on their own. Therefore, Trickle Up provides its participants with conditional cash transfers or grants to help them launch livelihood activities while not leaving them in debt. Following are some things to consider when designing a

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grant product:

**Conditionality.** Programs using cash transfers or grants can establish different levels of conditionality. Unconditional cash transfers have no requirements for tracking or monitoring, and participants are free to use the capital as they deem most appropriate. Trickle Up favors using grants as part of a robust livelihood planning process that is carefully monitored and requires significant input from participants in terms of time and commitment. This minimizes the risk that grants will be diverted for other purposes.

**Consumption support.** A common concern is that the poorest will use cash transfers to purchase food, pay school fees or buy other goods for the household, rather than investing in their livelihood activity. It is likely that for the very poorest people, the lack of food security will present a very real challenge. It is important to acknowledge this challenge by modifying the program design accordingly. In some instances, Trickle Up and others have found that consumption stipends, small and regular amounts of cash or food provided for a limited time, are a necessary component of livelihood development interventions. Organizations will need to experiment to find the optimal timing, duration, amount and frequency of these stipends.

**Risk Aversion.** Surprisingly, some individuals will refuse a grant given to support livelihood activities. Families may have had bad experiences in the past with grant programs or may believe that they will be forced to return assets or capital, even if they are reassured that this is not the case. For some, the fact that the capital is conditional and requires them to engage in certain activities can be off-putting. This resistance may be overcome by building the trust and confidence in the organization, by ensuring full transparency about the risks and rewards of the program, and by engaging others from the community in alleviating fears and suspicions.

**Motivation.** Grants can have a significant and positive effect on a participant’s motivation and enthusiasm for the program. It may be that the grant functions as an external, tangible affirmation of that individual’s potential. This is particularly true with people with disabilities and other marginalized populations who are so often excluded from development initiatives.

### 4.5.2. Loans

Loans are generally not appropriate for those living in extreme poverty because of their reduced ability to absorb risk. However, given that people with disabilities are represented in all economic categories, not just the poorest, it is important to assess the individual’s financial situation to determine if they are best suited to a loan, a grant or some other kind of support.

However, there are several points to consider before designing a credit-based intervention:

- **Loans to very vulnerable people may be harmful.** The inability to repay a loan can reinforce negative self-perceptions and prejudices, and increase an individual’s vulnerability.

- **Credit should not be offered to those who do not have the skills to manage a loan.** Many people with disabilities in extreme poverty have no formal education and therefore lack the basic literacy and numeracy skills needed to manage a loan.

- **When designing loan products for people with disabilities, consider adjusting the application requirements, to provide a longer grace period, flexibility in repayment schedules, non-traditional collateral, lower-than-market interest rates, small loan amounts, waiving of requirement for previous employment, or the unrestricted use of loan (school fees, food in lean season, etc.)**

For more information, please see Handicap International’s manual on the provision of loans listed at the end of this chapter.

### 4.6. Additional Resources

- **Trickle Up’s India program has developed a comprehensive guide to livelihood planning for ultrapoor households, along with training videos. Visit Trickle Up’s resource website www.ultrapoor.org for more information.**


To effectively manage a livelihood activity, a person must have the technical skills required to both manage a specific activity, such as growing corn or selling bangles, and to understand the basics of managing finances. “Soft” skills, such as self-esteem, confidence, and motivation, will also help ensure the person has the wherewithal to start and grow the livelihood activity. Building both types of skills are important for marginalized people, particularly for those who face multiple forms of marginalization, as is often the case with people with disabilities.

To complement more traditional forms of training, “coaching” has emerged as a valuable part of many programs aimed at reaching extremely poor populations. Coaching usually involves visiting the household or a group meeting to provide one-on-one support, advice and information. It is designed to complement more formal training methods by reinforcing the training objectives and supporting individuals and households to address the many challenges they face. Coaches may need to remind a participant of a critical task to manage the livelihood one day and address conflict within the household the next.

Effective training programs for people living in extreme poverty utilize a variety of training methods and settings and are designed in accordance with adult learning principles. What follows are pointers for designing an effective training strategy:
5.1. Types, Intensity and Duration of Training and Support

5.1.1. Types of Training and Support

Group training. Training groups of participants who are pursuing similar livelihood activities is an efficient way to impart information because more people can be reached in a single training session. Training in groups has the added benefit of helping to build solidarity and support networks that can bolster a participant’s ability to remember and more thoroughly understand training messages. Co-trainees can provide ongoing support to one another as their livelihood activities get started. Participants in India who attended training in vegetable-growing worked together to prepare each other’s field for planting. They absorbed lessons from the training by repeating the best practices on multiple plots of land. Peer learning and monitoring can also be fostered if self-help or savings groups are a part of program design (see Chapter 6 on financial inclusion). These groups can provide a useful platform for training, and build strong support networks that will continue after the program. In Trickle Up’s program in Mali, older participants who sometimes found it difficult to grasp messages in formal training sessions found that the time spent in group

Case 5.1

The Role of Coaching Beyond Livelihood Development

Through regular monitoring visits a field worker discovered that a participant’s son in Guatemala was being bullied at school because his mother had a disability. The field worker decided to bring up the issue with the teachers at the school, arranged a discussion to raise awareness about disability issues at a parents’ meeting at the school, and encourage parents to convey such messages to their children and address bullying.

Case 5.2

Bringing People with Disabilities Together

If a program seeks to specifically target people with disabilities, bringing individuals with disabilities together can be empowering as it provides opportunities to share experiences and build solidarity. Trickle Up found that even in fairly small communities in Guatemala, often people with disabilities had never interacted with each other prior to the program. However choose the venue carefully. In one case partner staff brought together a group in a public space in the center of the village. The majority of other community members had never seen most of the people with disabilities before, as many had largely been confined to their houses. They certainly had never seen a group of people with disabilities together. As a result, the gathering turned into a spectacle as a crowd gathered to stare, making many of the participants uncomfortable. After that, the partner made sure to arrange gatherings in a less public space.
meetings—where they were able to talk informally among
themselves—helped to crystalize their learning. During the
open discussions, younger members explained concepts
to their elders using language that was more easily
understood.

When determining the location of the training, consider
how participants will arrive at the location and whether
they can access the area or facility. Be sure to set the
time of the training to accommodate household and
work schedules and allow sufficient time for travel. All
participants must be able to successfully arrive at and
participate in the training given each of their diverse
needs and skills.

**Individual training.** Providing support directly to
individual participants enables trainers to repeat,
reinforce, and tailor messages to address his or her
particular circumstances. Individual visits allow the
trainer to demonstrate techniques by visiting fields
or checking livestock, and troubleshoot issues as they
emerge. Individual visits may be particularly important
for people with disabilities that affect communication
and mobility, as well as those with learning or intellectual
disabilities, who may benefit from more tailored
engagement. By getting to know a participant and his
or her household, field workers can build motivation and
self-confidence and understand in depth the opportunities
and barriers participants face. Interestingly, the coaching
described above, particularly as it is provided by livelihood
programs to extremely poor populations in a number of
programs, has notable similarities to the type of support
provided through Community-Based Rehabilitation
(CBR) programs for people with disabilities. (For more
information on CBR, please see the WHO link at the end of
this chapter.)

**Integrating people with disabilities into training
sessions.** People with disabilities should be able to fully
participate in all training processes, and the venue of any
training sessions should take accessibility into account
(see Chapter 2 on capacity-building). Those people with
disabilities who need assistance, for example with sign
language, should have access to interpreters, wherever
possible, and adaptive training materials should be
provided. If interpreters are not available, support people
from the community or household should be encouraged to
assist.

Bear in mind, however, that some individuals may not
be comfortable in large group settings. In Trickle Up’s
program in Guatemala, for example, a participant had a
seizure during a group training session, perhaps partly as
a result of the stress associated with being in public.
Staff must also be prepared to address potential
discrimination within mixed training groups (see Chapter
7 on M&E for more details). Proactively involving people
with disabilities and treating them as equals can help
change attitudes and behavior by modeling inclusion and
acceptance.

**Adult learning.** Adult learning principles can be
particularly important for people who have been treated as
dependents rather than as autonomous adults for much of
their lives.
Toolbox 5.1

Adult Learning

Respect adults for their knowledge and experience. Adults are autonomous and self-directed, goal-oriented, relevancy-oriented, and practical. They bring existing experiences and knowledge. Teachers should facilitate, engaging adults’ perspectives in the learning process, relating theories and concepts to experience, and explaining the practical connections and usefulness of material.

Principles of Adult Learning

- **Needs assessment.** Assess and integrate adults’ knowledge, learning needs, and interests with the material.
- **Safety.** Adults must be physically and psychologically comfortable to be receptive to learning.
- **Sound relationships.** Build relationships for learning involve respect, safety, open communication, listening and humility.
- **Sequence.** Move from easy to complex ideas or skills. Reinforce key facts, skills and attitude. People learn faster with structure.
- **Learning by doing.** Practice first in a safe place and then in a real setting.

- **Respect.** Appreciate learners’ contributions and life experience.
- **Ideas, feelings, actions.** The 20/40/80 rule states that learners remember 20 percent of what they hear, 40 percent of what they hear and see, and 80 percent of what they hear, see and do.
- **Immediacy.** Adult learners must see the immediate usefulness of new learning.
- **Clear Roles.** Transactional analysis categorizes adult responses into 3 roles: Parent (represents values and authority); Teacher (represents logic and rationality); Child (carefree, spontaneous, creative, imaginative, fearful, guilty, or guarded). Training needs to incorporate the understanding of best responses to certain situations.
- **Teamwork and small groups.** Help people learn and solve problems collectively.
- **Engagement.** Adults prefer to be active learners. Small group and team learning, with adequate time for tasks, motivates adult learners. Involving adult learners in strategies and decisions increases engagement.
- **Accountability.** The trainer should seek the participants’ perception of the training and adapt to learners’ needs. Learners are also accountable to their colleagues.


5.1.2. Duration and Intensity of Support

The length of a project cycle is usually determined by the amount of time that monitoring and support is required (along with budgetary and other considerations). The length of Trickle Up’s interventions varies from 18 months to 3 years, and the intensity of monitoring and coaching support ranges from weekly to monthly. The following factors all influence the appropriate amount of support requirements.

**Length of cycle of economic activities.** Program timelines should correspond to the types of economic activities supported in the working area. In Trickle Up’s India program, for example, agricultural activities form an important part of livelihood strategies. Given that only 1-2 crop cycles can typically be undertaken in a year, a three-year intervention is required to support the development and diversification of a sufficient number of crops. In Trickle Up’s Guatemala program, however, most participants engage in commerce activities with shorter cycles, and therefore a project intervention of 18 months is deemed appropriate.

**Prior occupations of participants.** If the program involves supporting people to change occupations (which can generally bring about the biggest impacts) more support is often required than when building on existing activities. For example, shifting from agricultural daily wage labor to self-employment often requires profound changes in outlook and skills. Similarly, in Guatemala, a number of the program participants with disabilities engaged in economic activities for the first time when they started the program, and they generally required more support.

**Confidence, trust and rapport.** Building trust can take a significant amount of time when working with marginalized populations (see Chapter 3), and developing trust and rapport are required before participants will begin to build self-esteem and motivation. This trust is particularly important when field workers must address...
issues of conflict within the household. Depending on the intensity of support, rapport-building can take at least 6 months to develop, especially when participants face multiple types of discrimination (such as ethnicity, gender, and disability).

**Individual and household circumstances.** Trickle Up has found that the supportiveness of family members is one of the main determinants of success for all types of participants. Whether it is a woman in India who enjoys the support of her husband and mother-in-law or a man with a disability in Guatemala with supportive parents and siblings: they are more likely to succeed than participants without that family encouragement. Significantly more program support is required when household support is absent, and this can affect the length of intervention. Given that women with disabilities face higher rates of domestic violence they are almost certain to require additional time and coaching.

**Expected program outcomes.** Establishing the length of the program intervention is directly related to how long it takes participants to meet the goals established for the project. These goals may include a combination of financial targets, livelihood diversification targets, levels of empowerment or degree of social integration. Calculations may include, for example, how long it takes for a small herd of goats to multiply to a number that can bring in the desired amount of income. Another may be making a judgment of how much time is required before a participant becomes an active member of a savings-and-credit group (as appropriate).

Do not assume that people with disabilities need more support than other participants, but as when working with any vulnerable and marginalized group, it is important to develop the following:

- Monitoring systems that allow staff to assess the progress and challenges faced by participants during program implementation.
- Management systems that allow sufficient flexibility in program design and implementation to respond to monitoring results (see Toolbox 5.2 for an example).

As discussed in Chapter 2 on capacity-building, it is crucial to have knowledgeable staff with strong facilitation skills that can support and coach participants with sensitivity and flexibility.

### 5.2. Skill Development

Skills training includes supporting the development of technical skills of participants to effectively manage livelihood activities, along with complementary skills such as financial management and relevant social issues that affect livelihood development and wellbeing. Skills trainings should generally be practical, short, and hands-on.

For participants with little formal education and those who lack literacy, it is generally better to not rely too much on traditional ‘classroom’ training; instead, for example, integrate visits to fields to learn about effective vegetable cultivation through practice, or successful goat-rearing strategies by seeing and doing. The timing of training for participants is important—they should

**Toolbox 5.2**

**Reallocating Support Based on Progress**

Mid-term assessments of participant performance can be useful for determining how much additional support each participant requires to meet goals outlined for the project. Such evaluations can involve a categorization of participants into those who are:

- Well on track to meet targets or have already met them
- Expected to meet targets with existing planned support
- Considerably far behind targets and face significant challenges

This information can be used to reallocate field worker support (frequency of visits, type of support) according to need, generally from the first category to the third category.
receive training just before the information is required (“just-in-time training”), not too far in advance, to ensure the information can be put to use right away. This can help with retention of messaging, particularly for people without literacy skills for whom referring to notes may not be an option.

Try to transform information into simple rules of thumb. Research shows that people retain lessons presented as rules of thumb more readily than other information.14 ‘Keep personal money and business money in separate drawers.’ ‘To make fertilizer, put an egg in a gallon of water and add just enough chemical compound for the egg to float to the top.’

If a participant with a disability will be working in collaboration with a support person, it usually makes sense to involve that support person in the training, depending on the type of support that will be provided (for example, some people with intellectual disabilities may benefit from help with financial management). However, take care not to sideline participants with disabilities in favor of the support person.

In Trickle Up’s Guatemala program, the largest challenges came when integrating people with hearing impairments into training sessions. Field staff members believe that the training messages were often distorted as most of these participants had no exposure to standardized sign languages. They relied on family members for communication through methods that sometimes lacked nuance and specificity. In such circumstances individualized follow-up support was particularly important, though it was still in some cases challenging.

When working with people who experience power imbalances within their households, some basic principles covered in training may also be worth sharing with other household members through home visits. In particular, it is important to reinforce the importance of keeping working capital separate from household funds, particularly for someone who has limited control over household finances.

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5.2.1. Occupational Training
As discussed in Chapter 4, livelihood plans should not only be based on the existing skills of participants. For some participants, specialized training may be required. In Trickle Up’s program in Guatemala, occupational training was provided for participants with disabilities in bread-making, food preparation, weaving, jewelry making, vegetable growing, and dress-making. Training was provided directly in the communities to facilitate access, and trainers visited participants after classroom-based sessions to assess their progress in applying learning and provide support.

If training requirements go beyond in-house expertise, additional options could include helping to organize local apprenticeships, seeking support of experts (including local producers) to provide training either pro bono or as consultants, and identifying trainings provided by other NGOs, DPOs or government agencies that can be made available with support for transportation costs.

5.3. Monitoring, Mentoring and Coaching
Coaching is increasingly accepted as an important part of programs that involve working with marginalized groups. Skills learned in group trainings should ideally be reinforced by visits by the field worker to the participants’ homes. These visits should be regular (see previous

Case 5.3
Training in Non-traditional Activities
In Trickle Up’s Guatemala program, the most successful trainings were generally those that allowed participants to start activities that previously did not exist in their communities, such as jewelry making. In these circumstances untapped local markets were available but pricing, and hence selection of inputs, had to take into account limited local buying power. It was therefore important that trainers understood both the technical requirements of production and the realities of rural markets.

Case 5.4
Personal Connections in Coaching
A number of participants in Guatemala grew so close to their field workers that they became quite emotional when they saw them approaching.

In the best relationships, participants saw their interactions with field workers as an opportunity to engage in a way that reinforced their own individuality, through which their own experiences and hopes were legitimated and valued. Sometimes this simply came from having someone show interest in their lives and concern for their wellbeing.
Coaching visits should not be dominated by the collection of monitoring information, but getting a reasonable understanding of progress is important for field workers to be able to provide appropriate advice. Monitoring will ideally include both processes (whether vaccinations of livestock are up to date, whether a livelihood activity is receiving sufficient reinvestment) and outcomes (whether income targets are being met). Checklists associated with main activity types can be useful for monitoring processes, and relatively simple expense and income formats (particularly given low literacy levels) are useful for the latter outcomes. The regular consolidation of this data into quarterly reports can be useful for program management.

When working with people facing specific or multiple levels of marginalization, field workers should continually monitor issues in the participant’s environment (see Toolbox 5.5). Field workers should be trained to provide advice and encouragement, and, when appropriate, to intervene. Field workers should engage other household members from the planning stage of the program onward, as a strong relationship will enable them to address household-level issues. Involving family members early on, and providing exposure (through trainings and other activities) to other people with disabilities who are taking

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**Case 5.5. Envy, Competition and Community Relations**

In rural, isolated areas of Guatemala, a few program participants who invested in shops complained about negative comments and, as they described it, feelings of envy, by other shop owners or neighbors. In a context in which others also live in extreme poverty, coupled with an environment that nourishes gossip, other community members were sometimes not sympathetic to the view that someone who was more ‘vulnerable’ deserved more support. Some participants felt offended and sought to isolate themselves from the community, while others generally accepted that disparaging comments and envy were just part of the context in which they lived. Interestingly, some participants described a situation where neighbors divided their purchases between the multiple shops and did not appear to be allied to any store. However, other neighbors had clear loyalty to particular stores and would not buy from the participants.

Field workers can provide important support in these situations. They should help participants develop livelihood activities with existing competition in mind, by exploring how to diversify services or products to reduce direct conflict. When envy arises, field workers can also provide emotional support to participants who are feeling isolated from their communities and may even be able to engage community leaders to increase local awareness about the challenges faced by people with disabilities.
Case 5.6
Addressing Household-level Barriers

Julia is a 21 year old woman who lives with her family in a remote village in Guatemala. Julia aspired to establish a costume jewelry business and invested part of the grant provided by the program in purchasing materials and also attended a jewelry-making course provided by Trickle Up.

Julia’s field worker offered a variety of suggestions on how to sell her products during his monthly visits, however after six months he was noting that her business was still not making much progress. Though Julia was invested in making the business work, her family was not supportive. Julia’s mother, who dominated Julia’s life and activities, did not encourage or support Julia to sell her products in the community. She worried that no one would want to buy the products because they were made by a person with a disability, and she also did not want to draw attention to her daughter because of the shame associated with disability. Furthermore, although Julia had a wheelchair the difficult terrain made it hard for her to regularly attend her savings group meetings.

To address these issues, the field worker sought support from another program participant, a man also with a physical disability who had established a store where he agreed to sell Julia’s products. Upon understanding Julia’s situation, he and other members of her savings group decided to hold their biweekly meetings in her home so that she would always be able to attend. They encouraged her in her work and even named the group in her honor.

Witnessing other persons with disabilities leading active lives in the community, and seeing strangers support her daughter in a way she had not, Julia’s mother began to feel ashamed of her own attitude toward her daughter. By the end of the program her mother was supportive, both emotionally and by helping Julia find outlets to sell her jewelry. And perhaps as importantly, she was accompanying her daughter in public in her community, rather than trying to keep her situation hidden.

Case 5.7
Losing Control over Livelihood Activities

Ignacio, a participant in Guatemala, worked in collaboration with his sister to sell ice creams. She was considerably better off than him, living in a concrete block house about 50 meters from the small and rather squalid mud room he lived in, and owned a freezer. While she made and stored the ice creams, 3-4 times a week he would sell them in their community and neighboring ones.

He was not engaged in a livelihood activity prior to the program, and had been largely confined to his house. Children in the community would make fun of him, calling him “el loco” (the crazy one): he had a psychological disability which included anxiety and fear of persecution. So engaging in an enterprise that brought him both income and a degree of respect was valued.

However his sister controlled the business and the money and as a result he became a de facto employee of hers. His sister had not been identified as a potential partner or support person until well into the program, and based on experience staff believe that they may have had a better opportunity to influence the outcome if she had been invited to the initial trainings, which included sensitization around disability issues, and had been involved in the livelihood planning process.
on meaningful roles in their households and communities, can help lay the foundations for addressing barriers and identifying avenues for support. See Cases 5.6 and 5.7 for examples of challenges associated with family dynamics.

## 5.4. Additional Resources


### Toolbox 5.5.

#### Key Inclusion-related Issues to Monitor related to Livelihood Development

- Who is managing the activity; what roles do different people play?
- Who decides on the use of profits? Who looks after profits and working capital?
- Is a register of income and expenses being kept? Who is keeping the register, and how much is the participant involved and informed?
- Is profit being reinvested (economic activities of marginalized household members often run the risk of being decapitalized)?
- Have children been recruited to support in ways that may negatively impact their education or wellbeing?
- Are participants experiencing rejection or discrimination from anyone in the community in ways that affect their productivity or mental or physical wellbeing?
- How satisfied are participants with the choice and performance of their activity?
- If they need support to implement an activity, are they receiving sufficient support? Can other opportunities for support be availed?
Access to financial services is extremely important for individuals and families to be able to build assets, cope with shocks, minimize risks, and invest in livelihood activities. Yet the World Bank estimates that 2.5 billion adults lack a formal bank account and the poorer an individual is, the less likely he or she is to have access to financial services.\(^{15}\) Statistics are hard to come by, but in 2006 it was estimated that less than 0.5% of people with disabilities were microfinance clients.\(^{16}\) Trickle Up was unable to find statistics regarding the reach of informal financial groups to people with disabilities, but it is reasonable to believe that the inclusion rates are also extremely low.

Savings and credit services that are both inclusive and accessible are extremely important for people with disabilities in that they enable people to:

- Safely keep savings outside of the home
- Build savings discipline
- Smooth consumption over time
- Cope with seasonal, health, and weather shocks without selling productive assets


Invest in and expand profitable activities
Increase their decision-making authority and become more independent
Increase their financial education and literacy
Build self-esteem and greater respect from their family and community

6.1. Types of Financial Services

In the formal economy, banks and microfinance institutions have made significant inroads in designing profitable and useful credit and savings instruments for the poor. These products could be an appropriate component of an economic strengthening program for some people with disabilities. However, the outreach of microfinance services to the poorest, especially in rural areas, is uneven and the vast majority of people with disabilities in developing countries do not have access to formal financial services. Furthermore, some lenders engage in exploitative practices and provide credit to people who may not have the means to pay it back. Extremely poor people in particular are vulnerable to becoming over-indebted, making their situation worse.

Informal strategies for financial inclusion include self-managed savings groups where individuals get together regularly to save and lend amongst themselves. A study by Maya Thomas looking at savings groups and people with disabilities found that “…the social status, self-esteem and acceptance of disabled people improved as a result of their membership in the groups, they participated more in community functions, and they gained the respect of their families and community. They also voted in elections, and some of them could become decision makers in the community.”

Savings groups are mobilized with very similar objectives by a number of organizations, including the Village Savings and Loan (VSL) methodology, Care’s Village Savings and Loan Associations (VSLA), Catholic Relief Services’ Savings and Internal Lending Communities (SILC), and Oxfam’s Savings for Change groups. In South Asia, self-help groups (SHGs) also offer groups savings and lending and enjoy backing by financial and government institutions. In Central America and West Africa, Trickle Up uses the VSL methodology, as does CBM, and in India Trickle Up facilitates the formation of self-help groups.

Savings groups, in all of their forms, can play a central role in the efforts of people with disabilities and other marginalized groups to develop and improve their livelihood opportunities by enabling them to save and access credit to invest in profitable activities. Savings groups also provide a platform for training members on financial and non-financial topics, and given that savings group members meet regularly, often discussing issues other than savings activities, this helps build social capital, which will continue after the program is completed. Some groups actively reach out to local government structures and NGOs to access programs or services or advocate for change. Where appropriate, Trickle Up actively seeks to link savings groups to organizations that provide health services, rights organizations, municipal government offices and rural banks.

The National Union of Disabled Persons in Uganda (NUDIPU) has successfully mobilized thousands of VSLA groups among people with disabilities and their supporters. Groups are managed by members themselves, and adhere to the norms of the savings-and-credit methodology practiced by CARE. The unique part is that groups must be led by people with disabilities and must maintain a certain percentage of members who are people with disabilities. But family members and support people of members with disabilities are encouraged to join. Informal financial methodologies, such as savings and credit groups, offer great promise for the financial inclusion of poor people with disabilities.

6.2. People with Disabilities and Informal Finance

Trickle Up’s project in Guatemala tried two approaches to engage participants with disability in savings-and-credit groups. Some were integrated into existing savings groups while others formed groups exclusively of people with

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Case 6.1
How Do Savings Groups Work?
Savings groups for Trickle Up participants are voluntary, community-based and self-managed groups of 15 to 25 individuals who meet regularly to contribute to their own savings. Savings are maintained as a loan fund from which members can borrow in small amounts. The group decides the terms by which members may borrow, and often set a maximum ratio of loan size to a member’s savings. Interest rates on loans are fixed and decided by the group members. Records are kept in individual pass books by a paid accountant or literate group members, and participants earn between 10 and 30% a year on their savings.

Case 6.2
Supporting Integration into Savings Groups
In Trickle Up’s experience, many savings groups wholeheartedly welcomed people with disabilities to their meetings. However, cultural beliefs, discrimination and stigma can sometimes cause problems. In one case in Guatemala, a woman with a physical disability was made to sit outside the group and to feel unwelcome due to the belief that her disability would be passed onto the unborn child of a pregnant group member.

Field staff identified the problem through monitoring visits with the participant. When they realized she was not feeling accepted into the group, they followed up by facilitating discussions about disability in the group, confronting beliefs about contagion and stressing that people with disabilities share aspirations, hopes and concerns just like others. Staff facilitated such discussions on three occasions then followed up with monitoring. They also identified and empowered some group members who were supportive of her involvement from the start.

The woman was then accepted into the group, members of which made a point of having her sit right in their midst, and encouraged her in her activities.

Savings group integration. Integrating people with disabilities into existing savings groups can help establish important links with members of the community and break the cycle of invisibility many people with disabilities confront. However, integration can be quite challenging. In order to succeed, Trickle Up has found it important to do the following:
Develop a plan to sensitize the group, whether new or existing, on disability. Engage the help of a person with a disability, a staff member with a disability or a DPO to plan an effective strategy so both the group members and the person or persons with disability are prepared.

Revisit the basics on inclusion during the first several group meetings. Sensitization and integration require regular follow-up and monitoring.

Encourage the direct and active participation of people with disabilities in the group. If they are accompanied by a support person, group members should ensure that the person with a disability should be present and as active as possible.

Monitor the groups closely. Field staff must be vigilant in identifying exclusionary behaviors, reinforcing key messages, and rallying allies for change around those messages. The role of field staff is critical to ensuring success. See Toolbox 7.3 in Chapter 7 for further suggestions for monitoring inclusiveness in savings groups.

Disability-exclusive groups. Savings groups consisting exclusively of people with disabilities and support people tend to be smaller because in rural areas people with disabilities may live far from one another and often confront accessibility challenges. These groups have a large social value that is quite different than integrated groups. While they may not foster community integration in the same way that mixed groups do, the members gain a support system for much more than financial services. There is often a strong sense of solidarity and the sense of isolation participants may have felt diminishes. Group membership also enables them to more readily connect to DPOs. It is much easier for DPOs to connect with groups of people with disabilities in rural areas than it is to connect to individuals.

Other savings group considerations. To convince and motivate people with disabilities and their families to explore the possibility of joining a savings groups, Trickle Up has found it useful to have representatives from existing savings groups speak to new program participants or for new participants to visit existing savings groups.

Physical access to meetings for people with disabilities is critical, and can be a significant challenge. For this, it is

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**Toolbox 6.2**

**Integrated v.s Disability-exclusive Savings Groups**

<table>
<thead>
<tr>
<th>Disability exclusive savings groups</th>
<th>Integrated savings groups</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pros</strong></td>
<td><strong>Cons</strong></td>
</tr>
<tr>
<td>• Support systems beyond finance</td>
<td>• Small groups mean less lending and less interest</td>
</tr>
<tr>
<td>• Easier to link to DPOs and services</td>
<td>• Do not actively promote community disability inclusion</td>
</tr>
<tr>
<td>• Some people with disabilities feel safer in these segregated groups</td>
<td></td>
</tr>
<tr>
<td><strong>Cons</strong></td>
<td><strong>Pros</strong></td>
</tr>
<tr>
<td>• Actively promote community disability inclusion</td>
<td>• Larger groups mean more lending and more interest</td>
</tr>
<tr>
<td>• Do not create the same kinds of family support systems</td>
<td>• Can be stressful environments for people with disabilities in communities with strong stigmas</td>
</tr>
</tbody>
</table>
necessary for field workers to understand the situations of all the individuals in a group and work with the group to find a meeting place that can be made accessible (refer to Julia’s situation, Case 5.6 located in Chapter 5.) See Chapter 2 for more guidelines and resources on accessibility.

**Individual savings.** Trickle Up’s experience suggests that home-based individual savings plans are significantly less successful than group methods. When saving at home, not only is it more difficult to impose self-discipline, but there is often pressure from household members to use the funds for other purposes. People with reduced social power in the home, as is the case with many people with disabilities, are particularly susceptible to this pressure. A savings commitment outside of the home can often enable an individual to become more financially independent with increased control over his or her financial decisions. Integration into a group also provides important motivation, support, and accountability.

### 6.3. Additional Resources


- For additional resources from Accion International’s Center for Financial Inclusion, please see: http://www.centerforfinancialinclusion.org/

- For more information on VSL, please see: VSLA Associates. http://vsla.net/


Monitoring and evaluation is a vital component in designing a project as it enables organizations to learn about activities and results and to be accountable to stakeholders. It is essential for all types of programs, but particularly those that involve new activities or components that an organization has not tried before. For those organizations seeking to be more inclusive of people with disabilities, monitoring and evaluation (M&E) processes should contribute to the staff’s and the organization’s learning, particularly because being inclusive can involve confronting stigma and discrimination among staff and partner organizations as well as in participant households and communities. Establishing good monitoring processes can also provide a context for senior staff to visit the field, which helps ensure that they understand the realities of working with marginalized populations.

An M&E plan is important in order to:

- Assess if participants are achieving goals (both individual and program-level goals).
- Identify any unforeseen outcomes, both positive and negative.
- Assess the quality of program implementation (e.g. performance of field workers, quality of training).
- Identify barriers and opportunities as they arise in order to adjust program design or implementation accordingly.
Tips on Assessing Disability

- Follow guidelines for assessing disability that use the neutral language of activity or functional limitations instead of terms like “disability” and “impairment,” which carry stigma in many cultures. Refer to the Census Questions on Disability Endorsed by the Washington Group on Disability Statistics (see link at the end of this chapter). After translation into local languages, consult Disabled People’s Organizations and other relevant individuals or organizations on the suitability and scope of the questions depending on local information needs.
- Make sure staff has received training on disability and is able to identify different kinds of disabilities sensitively.
- During staff-training role-play the collection of disability data to ensure staff understand how to collect data while being respectful of household dynamics.
- As with all data, ensure verification of a reasonable sample by experienced staff, and be sure to document and analyze discrepancies so that they can be addressed through staff training.

M&E systems are also important to ensure that the project staff hear the perspectives of program participants and that those perspectives are reflected in the design and implementation of ongoing and future programs. This is particularly valuable for participants who are socially marginalized. Their voices are generally not heard unless specifically sought out, and staff may wrongly assume what is in their interests.

M&E tools should also assess the extent to which an organization is being inclusive. All programs should:

- Collect data about the disability status of primary participants and whether participating households are living with disability.
- Disaggregate results for people and households with disability and people and households without disability (including drop-out rates and key performance indicators).

This chapter explores some issues specific to the M&E of inclusive programming, such as considerations when measuring disability inclusion itself, the setting of indicators and targets for inclusive economic strengthening programs, and some key questions to keep in mind when monitoring the progress of individuals, households and savings groups.

7.1. Measuring Disability Inclusion

Assessing disability. As discussed in Chapter 1, the definition of disability can be subject to debate, and many argue that such categorization should be left to the individuals themselves. However, operationalizing definitions is often necessary when measuring inclusion because it is not always obvious whether someone is affected by disability. Below are a few issues to keep in mind:

- Under-reporting: Stigma may lead people with disabilities to not identify themselves, and can also lead family members to not report the existence of disability in their household. This can particularly be the case when terms like “disability” and “impairment” are used, which may not reflect individuals’ own self-assessments.

- Over-reporting: An organization’s disability inclusion targets may provide incentives for staff to over-report. Lines between disability, poor health and temporary ailments can be rather blurry in any context. The existence of inclusion targets may influence how these lines are interpreted—either consciously or unconsciously—by staff and households alike, if they believe it may influence their likelihood of receiving benefits.
Identifying who is not included. Assessing inclusion of any marginalized group involves not just determining how many people are included in a program, but also how many are excluded. There are several ways to do this, including:

- Benchmark inclusion rates against disability prevalence rates or estimates (where available).
- Monitor drop-out or self-exclusion rates of people with disabilities, and reasons for dropping out. Disaggregate data by gender and other relevant characteristics.
- Monitor the exclusion of people with disabilities through the selection process (by staff, community authorities, or other community members if using Poverty Wealth Ranking) and reasons for exclusion.

Undertake a one-off or periodic assessment of the exclusion of marginalized groups, including people with disabilities, by determining disability prevalence in a sample of communities involved in a program (potentially drawing from participatory mapping exercises) and the extent to which people with disabilities were initially identified, selected and engaged in a program.

Including versus benefitting. AAs all M&E staff know, including someone in a program does not ensure that they will benefit from the program. When there are discriminatory or negative attitudes towards marginalized family members, do not assume that any benefit that a

Case 7.1
Observing Disability
The staff of one of Trickle Up’s partners felt uncomfortable directly asking about disability in a household for fear of offending. Some staff therefore chose to rely on observation when determining disability status. This approach was problematic, however: 1) people with disabilities are sometimes kept hidden within households; 2) many disabilities are not visible; and, 3) some perceived disabilities may not in fact be experienced by the individuals themselves as disabilities.

Case 7.2
Household Dynamics
Discrimination within households means that a person with a disability will not necessarily benefit from their household’s participation in a program. Even the benefits of programs targeting people with disabilities may be redirected. One of Trickle Up’s partners in Guatemala recounted the experiences of a program aimed at providing beds and other items to make the living conditions of poor people with disabilities more comfortable. Upon monitoring they found some cases in which the family member with a disability was sleeping on the floor again while another family member had claimed the bed.
family achieves through the project will accrue equally to all members of the household. Furthermore, results assessed at the individual level may not apply across an entire participant population. The following sections outline some strategies to address these issues.

### 7.2. Indicators and Targets

Identifying indicators, including performance targets, is important for any M&E system. They can help monitor progress, evaluate success, and guide field staff in the support they provide to participants. Ensure indicators and targets are grounded in a sound theory of change, and relate them to both the desired end goals of the program, as well as intermediate outcomes that are important in achieving these goals. However, some specific points to keep in mind when developing inclusive livelihood programs are:

**Mix of outcomes.** As when working with any marginalized populations, outcomes that are tangible (income, savings, asset growth, etc.) and less tangible (self-confidence, community participation, etc.) are both important for assessing success.

Depending on cultural context, many indicators that have been developed for measuring women’s empowerment may also be relevant for assessing the self-efficacy (the belief in one’s own ability to complete tasks and reach goals), empowerment and social integration of both women and men with disabilities. These may include indicators such as decision-making power in the household and participation in community events and decision-making bodies.

**Outcomes at various levels.** Even if the household is the primary unit of analysis, it is important to include some indicators at the individual level to take into account the intra-household distribution of resources and decision-making power.

The concept of “graduation,” popularized by the CGAP/Ford Foundation Ultrapoor Graduation Consortium is also useful for conceptualizing targets. Graduation criteria usually consist of a set of indicators, and “graduating” out of poverty or off of a social protection program often means achieving all or the majority of these. The choice of targets will depend on whether the primary goal of a program is to reduce poverty among poor households or to empower marginalized members of poor households. Targets for poverty reduction for the household may focus more on the total amount of income and assets the household possesses, while targets for empowering a marginalized family member may focus more on the amount of income and assets a marginalized member brings to the household (regardless of the household’s overall economic status). It may be that a project will seek to achieve both goals: increase the household economic status and improve the status of a marginalized member within the household. However, the importance of each may require that the indicators be weighted differently. This will impact the definitions of graduation and other measures of success.

Remember that while targets such as income or value of productive assets can be helpful when gauging the success of a participant or program, poverty is dynamic. A household that is successful one day may have slipped back even within a month. Therefore, it is important
to design programs and measure the success of a household’s ability to cope with shocks and recover from setbacks. Measuring a participant’s skill level, access to external services, increased knowledge of markets and level of self-confidence may help determine their overall resilience to changing conditions.

### 7.2.1. Heterogeneity of Success

While no target population is homogeneous, the varied range of experiences, skills, opportunities and barriers among people with disabilities can make assessing “success” a particularly complex process.

Program performance targets should have clear rationales, yet the logic behind these rationales may vary depending on circumstance. For example, income targets can be set in relation to a national poverty line or to the cost of meeting basic food needs, with the expectation that most individuals or households who meet that target will not be in poverty or will be food secure. However:

- **Having a disability often involves incurring extra costs, such as for transportation and medication. Consider whether extra economic needs should be taken into account when determining if an economic strengthening intervention has been successful for an individual or household.**

- **Individual and household situations can also mean that the relative importance of specific program goals may vary.**

Trickle Up encountered various cases in which participants’ economic activities failed to reach income targets — and they remained in conditions of economic poverty — yet gains in self-esteem and community integration, along with somewhat reduced financial dependence, led participants to wholeheartedly view their involvement in the program as a success.

Ideally all assessments of success would be based on individual experiences and aspirations, but this is not easy to operationalize within management processes. Nevertheless, it does mean it is important to provide regular opportunities to gain feedback from participants, and encourage people to assess their own level of satisfaction about their progress. Participatory assessment processes in particular can provide information often not visible through more indicator-driven methodologies, and if done right, can also be empowering experiences for the participants themselves.

### 7.3. Evaluation Methods

Below are a few pointers to keep in mind regarding specific methods and components associated with disability-inclusive evaluation.

**Quantitative.** Baseline surveys can help inform and/or refine performance targets, and provide a valuable comparison to end-of-project surveys, as well as post completion surveys (e.g. 3-5 years later) to assess sustainability of outcomes. All such surveys should include some level of differentiation of conditions within a household, including those of family members with disabilities (for example, the food consumption of male breadwinners is often not representative of other household members).

**Qualitative.** Despite the availability of numerous indices and tools to assess empowerment, self-efficacy and other measures of well-being and intra-household dynamics, qualitative methods (including semi-structured interviews and focus group discussions), can usually provide more in-depth information about “intangible” outcomes. Qualitative methods are also important for revealing the dynamics of change—not just what, but how and why change occurred, or failed to occur—along with unforeseen and negative results, and participants’ own estimations of the value of any change.

However, simply including participants with disabilities in focus group discussions may not guarantee that their voices are heard. While all marginalized people should be included in group evaluation exercises, skilled facilitation and encouragement are important to ensure everyone can express their thoughts. It is also important to create opportunities to directly (including individually) engage program participants and other stakeholders who do not actively participate in group exercises and whose circumstances may lead them to have different perspectives, or feel uncomfortable sharing their views with others.
**Sampling.** Take the presence or absence of disability in a household into account when stratifying samples. When drawing samples for qualitative assessments, consider purposive sampling (deliberately selecting members of a group to ensure they are represented) to ensure a significant number of people with disabilities are included.

**Communicating.** Provide enumerators with sensitization training on communicating with people with disabilities (see Chapter 2 on organizational capacity-building). And wherever possible, arrange for appropriate interpretation so that people with disabilities can communicate directly, rather than by relying on family members. Interviewers should avoid allowing a family member to speak for a person with disabilities. This may mean enumerators should allow extra time to facilitate communication or seek help from non-family members to facilitate communication.

**Feedback loops.** As with all program participants and other stakeholders, people with disabilities should be actively included in feedback loops to ensure a variety of perspectives are heard. Wherever possible, they should actively be involved in both the validation of results and the analysis process.

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**7.4. Monitoring at the Individual and Household Level**

Many of the dynamics and issues that should be monitored throughout the selection, planning and execution of economic activities are addressed in previous chapters. In addition to these, standard monitoring data (for example on profitability, diversification, etc.) should be disaggregated by disability, if management information systems allow. A mid-term assessment can be a useful opportunity to analyze these dynamics and issues and allow time for a course-correction (see Toolbox 5.5. in Chapter 5 for a list of key inclusion-related points to keep in mind).

Monitoring data is very useful to inform coaching or mentoring strategies by field workers. When livelihood activities are not performing very well, coaches may want to strategize with participants to identify solutions to barriers. Coaches may also seek to engage with other household members or community authorities to find solutions. Monitoring data may also reveal opportunities—livelihood activities that are doing quite well in a given area, for instance. Coaches can also work with participants to capitalize on these prospects.
Monitoring field workers. When working with groups that face discrimination and stigma, it is particularly important to monitor how staff interact and treat them, as staff are not immune to the prejudices of their society even with sensitivity training. Seek feedback directly from members of marginalized groups, including people with disabilities, regarding their interactions with staff. Do they feel their views and interests are respected? Do they feel listened to? Do staff take time to ensure they are heard? Are they treated as equals to others and not patronized? Observation of staff performance is also important, including whether the staff set a positive example for others in their interactions with people with disabilities and other marginalized groups.

7.5. Monitoring of Savings Groups

In addition to standard financial monitoring and other metrics to assess the health of savings groups (good governance, etc.), it is essential to monitor the integration and performance of all members that may face marginalization, including people with disabilities. Inclusion-specific questions should be integrated into savings group monitoring tools. Some examples are included in Toolbox 7.3.

The disaggregation of savings group data (e.g., on savings rates and loan behavior) can help inform such monitoring. However, direct observation and discussions with people with disabilities about their experiences in groups are also key. Consulting with other group members about issues related to integration can also be useful for identifying any unseen barriers that can then be addressed. For instance, once a participant with a disability recounted how members of her group were concerned that her disability would somehow ‘infect’ them or their children. Field staff intervened to provide information and lead a discussion about the nature of disability and the source of this stigma.

7.6. Additional Resources

For tools on including a disability perspective in your M&E plans, please see the online guide and toolbox: CBM. Make Development Inclusive: How to include the perspectives of persons with disabilities in the project cycle management guidelines of the EC.


A number of guides also exist for taking into account equity and marginalized groups more generally in evaluations. See for example: Bamberger, M. & M. Sergone. (2011). How to design and manage equity focused evaluations. UNICEF. http://mymande.org/sites/default/files/EWP5_Equity_focused_evaluations.pdf

People with disabilities are disproportionately represented among the poorest and are largely excluded from development programming. There are significant unmet needs in this excluded population and a moral imperative to address this disconnect. The experience of Trickle Up, other NGOs and DPOs, shows that with determination, adaptability and like-minded partners, it is possible to include and enable the poorest people with disabilities to realize their potential and effect transformative change for themselves, their families, and communities.

Effectively engaging people with disabilities involves addressing many of the same dynamics present when engaging people who are marginalized in their households or communities for other reasons, whether they be based on gender, economic status, or ethnicity. Those who live in extreme poverty often face multiple levels of barriers and exclusion, as both contributors to and consequences of poverty. For this reason we believe that Trickle Up’s work with marginalized populations around the world has contributed to our capacity to include people with disabilities in our programming. Our disability-focused project in Guatemala deepened our understanding and strengthened our commitment to inclusion. As such the learning presented in this guide draws from both our disability-focused work and our programs focused more generally on people—and women in particular—living in ultrapoverty.

Reflecting on the progress and limitations of the Millennium Development Goals, the UN’s post-2015 Development Agenda calls on the development community to ‘leave no one behind.’ We hope this guide will prove useful to organizations that heed this call and seek to be more inclusive of marginalized and excluded groups. Effectively engaging marginalized populations requires a deliberate focus and intention, based on a clear understanding of the characteristics of their contexts, capacities and aspirations. All facets of the project cycle must reflect this understanding. We share our learning to provide both guidance and motivation to others to increase inclusion of people
with disabilities, with the hope that what we have learned will also be useful for engaging marginalized populations more generally.

We have been deeply inspired by the work of people with disabilities, DPOs, and inclusion advocates around the world and are very appreciative of the support the disability community has provided us over the past decade. We hope that the documentation of our recent experiences and this collection of suggestions contributes to a larger body of knowledge, adds value to the work of others, and contributes to increased outreach and better services for people with disabilities.

Trickle Up is committed to sharing our successes and failures, contributing to a community of learning, developing and deepening partnerships, and advocating for truly inclusive development. For more information, please contact us, visit our website, and the resource centers maintained by CBM, Handicap International and MIUSA.

Trickle Up: http://disability.ultrapoor.org
Handicap International: http://www.handicap-international.org.uk/resources
MIUSA: http://www.miusa.org/idd/resources/