

ENHANCING BUSINESS ENTERPRISES COMPETITIVENESS TO PEOPLE WITH DISABILITIES (PWDS) THROUGH TRAINING AND FACILITATION OF ACCESS TO CREDIT



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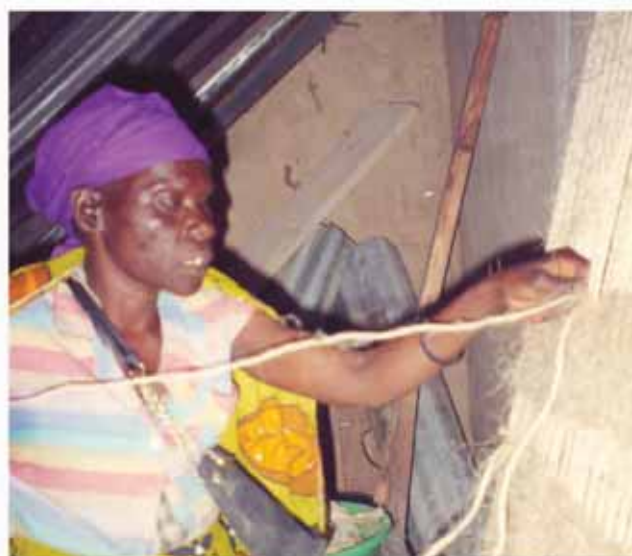


PHOTO: ICCDE

Luwero District Farmers Association offices

Background

The Moshi University College of Cooperative and Business Studies – Institute of Continuing Co-operative Development and Education (MUCCoBS-ICCDE) Dodoma Centre and Leonard Cheshire Disability (LCD) set up a three year support project (2003-2006) which aimed to increase financial services accessibility for people with disabilities (PWDs) and enhance their self-employment, economic capacities and gradual mainstreaming into financial institutions. The project trained and provided micro-credits to 230 PWDs and families with disabled members. The number of loans disbursed amounted to USD 55,300 and began from a one-time seed fund of USD 11,300. The net balance of the clients' savings amounted to USD 8,900.

Since the end of the project, lending activities under a revolving fund have been in continuation and

development and entrepreneurship training modules have been implemented on a small scale.

Project summary

The 2006 project evaluation revealed various points requiring further intervention to enable the mainstreaming of PWDs; including the development of entrepreneurship skills modules to support PWDs with a diversity of disabilities, helping centres become business incubation centres and defining more adequate loan products for PWDs.

Therefore, our project aims to increase access for 200 people with disabilities and their families to enterprise development training and financial services.

This will be done through:

- Provision of business skills training modules focused on issues faced by PWDs;

- Development of available documentation and case studies;
- Provision of feedback to local institutions;
- Piloting of two new loan products for sensory and physically impaired PWDs;
- Improvement of guidelines and procedures, currently in practise in the delivery of savings and loans offered to the PWDs.

Contributions to the Decent Work Country Programme's priority (DWCP):

- Poverty reduction through creation of decent work opportunities with a focus on young people.

Partners

Our latest project was operated in partnership with the Leonard Cheshire Disability (LCD), an organisation based in the UK, that is committed to support social and economic development initiatives among people with disabilities. In this project the LCD will continue to provide technical support on disability issues.

Beneficiaries

The primary beneficiaries are people with disabilities and their families, learning and research institutions. Women's participation has been actively encouraged and currently they account for more than 80% of beneficiaries.

Expected achievements

- 200 PWDs and families with disabled members accessing enterprise development training and financial services;
- Enhancement of the lobbying, advocacy and management skills for members of 5 disability groups;

- Enhancement of PWDs' income reliability to reduce the number of child labour cases and increase acceptance within the community.

The success of the project will entice microfinance institutions to develop particular attention to clients with disabilities so that they are no longer regarded as liabilities, but as potential entrepreneurs. PWDs will be empowered to develop sustainable income-generating activities that will benefit entire families and the community at large on the long term.

Another expected achievement is the gradual creation of strong community-based organizations (CBOs).

Project duration and budget

Project duration: 12 months, May 2009 - April 2010.

Total budget: USD 70,000.

Contribution from COOP^{AFRICA}: USD 50,000.

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