

Handicap International

Good Practices for the Economic Inclusion of People with Disabilities in Developing Countries
Plenary session presentation (5 minutes) September 19th 2006 (12/09 proposal)

(Welcome words)

Slide 1: Introduction

For the past 20 years, Handicap International has been working with people with disabilities, including landmine victims, in various regions affected by conflict, particularly in 18 out of the VA 24 priority countries.

The challenges of victim assistance vary across regions, across countries, across individuals. But there is a demand that we have kept hearing since the first day we started working: the pressing need for economic reintegration. In the villages of countries such as Cambodia, Nicaragua, Angola and Bosnia, we have all too often heard –and made ours- the need for making economic integration a top priority.

We decided to conduct this research in answer to the plight of those who we have met in the field and who are hoping that the States, NGOs, development agencies and other actors will hear their voices and work to answer their need for economic integration, in a sustainable manner, now.

Slide 2: Context

As you know, self-employment is often the main option to earn an income in developing countries, particularly in post-conflict situations. This is why we focused on self-employment throughout this report.

What are the main elements for successful self-employment? Pre-conditions for landmine victims may include physical rehabilitation, psychological support or social integration. In addition, self-employment requires business skills, technical expertise, and something most of us take for granted: access to capital. Our study covers the use of two funding mechanisms -credit and grants- as both are commonly used throughout the world.

We found through our experience that this is one of the main obstacles for the self-employment of landmine victims and people with disabilities. Because of internal barriers – such as lack of business experience and lack of self-esteem- or external barriers –such as stigmas and prejudices and inaccessible locations- people with disabilities have a hard time obtaining a microcredit to start or expand an existing business.

Slide 3: Goal

The goal of this report is to highlight good practices from various organisations around the world that have ensured the access to affordable and sustainable funding mechanisms for people with disabilities in developing countries. We aim to share the experience of Handicap International and that of our partners, organisations of/for people with disabilities and a wide variety of microfinance providers – all of which have used innovative solutions to address this problem.

The report may be used by microfinance providers to be more inclusive, and by organisations for people with disabilities who wish to work in the economic integration area; donors and governments will find information that will help them understand the current

constraints, identify sustainable projects, and support organisations who work in this area through financing or technical support.

Slide 4: Methodology

Before going onto the contents of the report, let me give say a few words on **how this report was done**.

Research for this report was carried out over a year and was divided into three phases. The first consisted of a literature review and a survey, through which 463 organisations were contacted; 107 responded to a main questionnaire (these include organisations of/for people with disabilities and microfinance providers.) Experts from the International Labour Organisation (ILO), the World Bank and other international organisations also provided insights into their experience.

The second phase consisted of field visits in three regions: Africa (Ethiopia, Kenya and Uganda), Asia (Afghanistan, India and Bangladesh) and Central America (Nicaragua). Regional workshops were organised in Dhaka and Nairobi. Over 62 interviews were conducted amongst microfinance institutions, organisations of people with disabilities, and people with disabilities and landmine victims themselves.

Phase three involved consolidation and analysis of the information. A first draft of this report was then discussed in a workshop in Geneva last May, during the Intersessional Meetings. Practitioners from the microfinance and disability sectors met over two days to share their experiences and positions on the proposed recommendations.

Slide 5: Results and presentation of the doc

What came out of this research? Firstly, landmine victims and people with disabilities are highly under-represented in formal microfinance institutions; secondly, some microfinance provider and organisations of/for people with disabilities have come up with successful ways to bridge these gaps.

In our publication, you will find two main sections: a first one with an overview of the microfinance and the disability sector, and a second section where you will find practical examples from different organisations throughout the world, toolboxes with specific recommendations, and innovating methodologies to put them in place.

Slide 6: What do we do now?

This publication is only a step towards improving the economic reintegration of landmine victims and other people with disabilities.

We believe that sharing these experiences will be useful for organisations that, like Handicap International, are interested in supporting the economic development of landmine victims and poor people with disabilities who want, as we all do, to earn a decent living through their work. This goal will have more chance of success if people from the microfinance and the disability sectors, supported by their governments, get together to know each other and collaborate to achieve social change.

We hope this publication is a step towards that goal.

We will be glad to answer to your questions in a side event tomorrow afternoon, or by email through these addresses (in the power point last slide). Thank you for your attention – and thanks to all of you who participated and supported in various ways, the making of this report.