

Disability inclusion through economic empowerment

Lessons from VSLA Uganda & SaveAbility Rwanda

A combination of financial inclusion interventions can together drive economic empowerment of persons with disabilities

Inclusive Village Savings & Loans Associations (VSLAs)

- Collective access to basic financial services
- Mixed groups of people with and without disabilities
- Vocational & financial literacy training
- Shared space for peer-support

- SaveAbility Rwanda: Business mentors with lived experience of disability served as role models, reducing self-stigma and inspiring greater self-reliance

Disability Awareness & Training

- For Savings and Credit Cooperatives and Microfinance institutions (including banks)
- For local government and councils
- For NGOs and faith-based organisations (Uganda)

- VSLA Uganda: After disability awareness training, microfinance institutions developed action plans to increase inclusive services to their clients



Economic Empowerment



- Income & savings
- New income generation activities
- Mindset shift towards greater financial self-reliance
- Acquisition of new livelihood skills
- Ability to set up new businesses that are self-supporting
- Social fund for members & their families in case of emergency

Disability Inclusion



- Increased provision of & access to inclusive financial services by formal sector
- Stigma reduction, self-esteem, & improved social status
- Increased disability rights awareness
- Enhanced participation in political decision-making

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The loan I got from the group, I used to increase my piggery stock and now I have more which are also expecting to give birth soon.

VSLA member, Uganda

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People with disabilities now look at themselves as capable of making it in life. They used to be looked at as beggars but nowadays they can work for themselves to meet basic needs. **National Union for Disabled Persons in Uganda**

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Persons with disabilities were a burden to the districts, now they are a solution to the communities they live. **District authority representative, Rwanda**

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