

Project Evidence Brief #4

Adapted Village Savings and Loans Associations (VSLAs) supporting inclusion and empowerment of persons with disabilities

Lessons from SaveAbility, Rwanda



Project partners: National Union of Disability Organizations in Rwanda (NUDOR), CBM Rwanda

Funding partners: Scottish Government



Overview

The SaveAbility¹ project in Rwanda improved the economic resilience and social inclusion of persons with disabilities. This project successfully adapted a Village Savings and Loans Associations (VSLAs) model to reach people who had previously been excluded economically and increased their economic participation.

The adapted VSLA model built from an initial pilot phase, during which the approach was fully tested and the final design was supported by needs assessments. The operation of individual VSLAs was then underpinned by participatory approaches to best suit the members of each association.

Interventions designed to support VSLA members' economic empowerment were accompanied by concurrent interventions to target wider improvements in their lives. For example, advocacy to support disability rights and inclusion engendered more respectful treatment within participants' communities, by local authorities and by financial institutions. SaveAbility's own project team included persons with disabilities within their staff, and this played an instrumental role in modelling expectations for and feasibility of inclusion within communities.

Village Savings and Loans (VSL) group members reported increased confidence, being more able to manage their own money and advocate for their rights. Some even achieved leadership positions through successful election at local and national level.

Project: SaveAbility
Location: Rwanda
Timeframe: 2017-2022
Project Partnership: National Union of Disability Organizations in Rwanda (NUDOR), CBM Rwanda and CBM UK
Funding partner: Scottish Government

The project sought to alleviate poverty through improved economic resilience and increased social participation of persons with disabilities. An enhanced Village Savings and Loans Associations (VSLA) model was adapted for inclusion of women and men with disabilities. This enabled self-sustaining group savings, interest accruals, as well as access to small, short-term loans and social insurance for group members.

The project targeted four districts, creating 560 VSLAs and a total of 14,112 members. Trained Business Mentors supported members through financial literacy training, and peer support. Further training on modern farming methods and market-oriented agribusiness was provided by the College of Agriculture, Animal Science and Veterinary Medicine, University of Rwanda. Climate resilience was further supported, via provision of solar batteries and water tanks to the most vulnerable group members.

Concurrent interventions promoted disability awareness and inclusion, notably in local governments, non-governmental organisations, formal financial institutions and among the wider community.

¹ This video produced by NUDOR provides an overview: [SaveAbility Rwanda-YouTube](#)

Introduction

Persons with disabilities are a particularly economically excluded group in Rwanda, as elsewhere, often reliant upon begging to generate an income. Their marginalisation is reinforced by poor social status; many participants in focus groups reported being “locked at home” or “staying home with stigma or depression”. This had consequent impacts on self-esteem and life expectations, with views that “persons with disabilities could not achieve anything” being common at the start of the SaveAbility project.

VSLAs are informal, basic financial institutions, self-managed by group members without external financing. VSLA is a celebrated livelihoods intervention in which members save together, distribute loan profits back to members, and sometimes create a social fund for collective use. SaveAbility adapted the model to address participation barriers for persons with disabilities, thereby focusing specifically on building the financial security of very economically excluded people with limited livelihood options and no access to formal financial services.

This Project Evidence Brief illustrates an approach which successfully resulted in positive life changes such as improved access to education for their children and access to health insurance, alongside improved economic wellbeing of VSLA members through opening up their access to finance. Livelihoods were supported through training, and disability stigma reduced through effective disability rights and inclusion awareness raising within communities, government and formal financial institutions.

Methodology

This Project Evidence Brief summarises the final evaluation report (April 2022) of the SaveAbility Socio-Economic Empowerment of People with Disabilities in Rwanda project, led by Chris Smith and Professor Liz Grant at the University of Edinburgh. The evaluation team reviewed project documentation and conducted key informant interviews with project teams, as well as holding focus group discussions (FGD) with Business Mentors, a representative sample of VSLA members across the five districts, and local government and sector authorities. Supplementary quotes are provided from CBM UK Project Manager’s own FGD meeting notes.

What the evidence tells us

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

A significantly marginalised population can be connected and empowered through the formation of VSLAs both through their function as social groups and through members’ collective focus on income generating activities. Business Mentors (in this case, project staff) can play a really strong role in supporting the operation of the groups as they are established,

providing basic financial literacy training, and later connecting members to formal financial services. When VSLA members gain better understanding of how to save and take loans, and how to plan and undertake more complex income generating activities and investments, they report greater confidence in their ability to manage their own money and choices. Specific income generation training, eg. in modern farming techniques, and associated business activities also help VSLA members make good investment choices. SaveAbility group members invested in a range of livelihood activities, including livestock (pigs, chickens, rabbits, goats, cows), agriculture (beans, maize, coffee, avocado, papaya, bananas etc) and manufacturing activities (producing juice, tailoring, shoe making etc). In addition to income generating activities, VSLA members used their increased finance to meet a variety of wider household needs - soap, food, school fees, buying clothes, repairing houses, supporting a child's wedding.

“Before I joined the group there was nothing to do at home, but I bought a chicken through the first share-out, a pig in the second for 40k and am now able to buy clothes and be clean.”

VSLA Member with a disability, focus group discussion

Disability awareness and inclusion in the formal finance sector (with banks, savings and credit cooperatives (SACCOs) and micro-finance institutions) is important if emergent bottom-up demand is to be sufficiently met. Business Mentors drove targeted training and advocacy with the microfinance institutions present in the districts. Some mentors were themselves persons with disabilities, and their active engagement was highly effective in changing attitudes toward disability. Advocacy within the banking institutions at the national level, and with government authorities, helped to drive a more conducive enabling environment for accessible local financial services. This is important for ongoing financial inclusion.

2. Economic empowerment and social inclusion are mutually reinforcing.

The formation of VSL groups acted as spaces for persons with disabilities to meet others and share their experiences, not only allowing them a collective space for furthering livelihood activities but also helping to create a common community of peer support.

“As a person with disability I can say that in the community I live the treatment towards us changed (...). They involve now persons with disabilities to share their experience, their knowledge and represent others on the community meetings.”

Focus group participant with a disability

The active participation of persons with disabilities in VSLAs helped demonstrate their abilities and value, helping to counter prevailing community stigma and low self-esteem that previously inhibited aspirations of and for marginalised persons with disabilities. Indeed, the adapted VSLA model affected visible and long-lasting impacts for group members (and potentially other persons with disabilities too) and enabled some changes in the perception of disability not only within individuals and their communities, but also within local authorities and financial institutions.

“Other neighbours without disabilities can see the benefits and that members now have money and are also wanting to join the groups.”

VSLA member

3. Economic empowerment of persons with disabilities has wider positive impacts, including health inclusion.

One of the main saving goals for VSLA members was the Community Based Health Insurance Scheme, providing access to health services. Group members were able to pay for the insurance for the whole family. Savings and loans as well as a social fund created by members were drawn on to pay medical fees when needed.

Better access to finance has wider health benefits too, for example dietary improvements for group members and their families positively impacted health status.

“Persons with disabilities were a burden to the districts, now they are solutions to the communities they live. When we are mobilizing people for community insurance, we are giving as example persons with disabilities who now can pay insurance for the whole family. If persons with disabilities can save, why not us? Community is inspired by persons with disabilities.”

District authority representative

The VSLA also enabled easier access for organisations providing assistive devices or specialised medical treatment, in response to existing disability-related needs. Similarly, the groups were effective as conduits to transmit communications about COVID-19 and related health and hygiene information.

4. Targeted advocacy increased disability rights awareness and political inclusion for persons with disabilities.

The promotion of disability rights and disability inclusion in the work of local governments, non-governmental organisations, financial institutions and the wider community increased awareness of their rights. This advocacy benefited VSLA group members themselves and their immediate communities; group members reported increased awareness of their rights, and political participation increased with some members being successfully elected into political office.

“(It was) strange for us at first that people with disabilities were elected for political posts.”

District authority representative

Training and stakeholder meetings are an effective way to influence the policies of other organisations. District authorities now require organisations delivering local interventions to officially report for the first time their reach to persons with disabilities. They also now include the provision of assistive devices in their annual plans.

Learning from experience

- **Taking an intersectional approach is helpful to respond to the multiple and compounding vulnerabilities that persons with disabilities might face.** Responding to barriers that persons with disabilities might face is important but may not be enough to open up spaces for women with disabilities facing gender-based vulnerability, or persons with deafblindness. Targeted focus is needed to reach such groups and extra effort required to support their participation. Representative organisations are often a good way to harness this focus. SaveAbility worked through the COPORWA Rwandese Community of Potters to reach one of the most vulnerable and discriminated minorities in Rwanda. Through this, COPORWA was itself influenced to better include persons with disabilities amongst the potters' community.
- **Participatory decision making among members drives collective ownership of group choices.** The VSLA model is highly participatory, right from decisions about group rules that are then encompassed in the group constitution. VSLA members decided who would benefit from interventions, such as the distribution of water tanks and solar panels or the identification of trainees for particular capacity building activities. Members were also able to adapt groups' operations to adjust to the reality of the pandemic in ways that best suited them.
- **Training of Trainers is an efficient methodology for rolling out new skills.** 683 group members trained by the College of Agriculture, Animal Sciences and Veterinary Medicine (CAVM) in agriculture techniques and agribusiness trained a further 8,428 individuals under minimum supervision, and numbers are expected to grow even further.
- **Strong project partnerships underpin collaboration and linkages which promote sustainability.** The strength of collaboration between project staff and other organisations and efforts to align with existing systems at community and district authority levels, alongside creating linkages between VSLAs and other interventions, was instrumental in opening access for group members to services that otherwise would have missed them. Keeping disability awareness and inclusion advocacy at the heart of their engagement, and the fact that the majority of project staff had a disability themselves had a large impact in promoting disability rights and modelling inclusion, while also supporting VSL group members' self-confidence.

Recommendations

1. An adapted VSLA model can and should be applied in many contexts, and particular elements such as the Business Mentors and training are additions that can really deliver for people facing significant levels of economic and social exclusion.
2. The project partners should reflect on the impact and learnings from the SaveAbility approach and detail an essential intervention package to aid others to follow a similar process. For example, the timing of needs assessments and training needs to be scheduled to allow VSLA members plenty of opportunity to apply their learning through income generating activity.
3. Targeted recruitment into the VSLA requires additional efforts. This effort is important if savings groups are to be demographically proportionate to their local communities (eg. representative of younger and older people), or reach those that face multiple and overlapping exclusions (such as women with disabilities or the deafblind community). Additional efforts for deafblind communities might include considering substantial support such as dedicated rehabilitation centres, and provision of assistive devices for other disabilities which restrict meeting attendance and should be built into the project design where possible. Reasonable adjustments (such as sign language interpretation) needs to be planned for early and budgeted appropriately.
4. More resources should be dedicated to monitoring, evaluation and learning (MEL). Continuous quantitative reporting and data collection systems are important, but careful analysis is needed to understand variation in VSL group performance (eg. the differing effects of training, demographic profile of group members, or proximity to formal financial institutions, etc).

References

SaveAbility Socio-Economic Empowerment of People with Disabilities in Rwanda. Final Evaluation Report Mar/Apr 2022, Chris Smith & Professor Liz Grant, University of Edinburgh.
Project reports and other related documents.

Acknowledgements

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Main image: A meeting of a Village Savings and Loans Association, in Rwanda. Image copyright NUDOR.

For further information please contact Advocacy@cbmuk.org.uk

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

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

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**

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