

Empowering Self-Help Groups for Caregivers of Children with Disabilities: Pilot Guidelines

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FOREWORD

These guidelines have been developed for pilot use by community-based inclusive development projects. We ask that you use these guidelines in your work.

Please make notes on your experiences of the guidelines. We are keen to hear what you have to say about the guidelines and how useful they were in your work. Your feedback is important to us so that we can improve the guidelines. There is an evaluation form that we ask you to complete. We will ask you to complete an evaluation form after 6 months and 12 months. We will send out reminders. Once we have received your feedback, we can revise the guidelines. You will be sent the final set of guidelines after the pilot period.

Thank you for trying out our guidelines.

Dr. Karen Bunning, on behalf of the Project SEEK Team, 28th
November 2018

FOR FURTHER INFORMATION

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ACKNOWLEDGEMENT AND THANKS

This booklet has come out of a research project carried out in Kenya: Developing Self-help groups for caregivers of children with disabilities in rural Kenya (Project SEEK).

We wish to acknowledge and thank:

The caregivers who came together to form self-help groups. They worked tirelessly to improve the quality of their lives over three years and are set to continue their path to empowerment.

All the members of the women's groups and community health worker groups who helped to mobilise the caregivers of children with disabilities and actively supported the development of the self-help groups.

Chris and Priscilla Brewer of the CP Trust for their generous support of our work with children who have disabilities and their families in Kenya.

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The Economic and Social Research Council, UK for enabling the publication of this book through its impact accelerator funds, for distribution across Africa.

Introduction

Children with disabilities are present in every community across the world.

They may have difficulties with hearing, seeing, sitting, walking, eating and drinking, communicating with others, attending to what is going on around them and learning new things.



The challenges of caregiving

It usually falls to the caregiver, often a mother, sometimes a father or grandparent, to look after and meet the child's everyday needs, e.g. carrying the child from place to place, helping the child to eat and drink, bathing the child and making sure they are clean and healthy.



Caregivers experience many challenges bringing up a child who needs support in the activities of everyday life.

It is often hard for the caregivers who frequently have to:

- battle against a lack of specialised equipment to assist the child, e.g. wheelchairs to aid mobility;
- care for the child whilst carrying out their other family duties;
- deal with the negative responses from other people in the community;

- find the extra money that is needed to care for a child with disabilities over a long period of time.

Caring for a child with disability is particularly hard when there is little support around, and resources are scarce. There are many questions that bother caregivers:

- Why is my child like this?
- How can I care for my child?
- Who can I turn to for help?
- What is going to happen in the future?



Information about the causes of disability is not readily available to families, particular in rural areas. In addition, there are many superstitious beliefs about what causes disability. Caregivers are sometimes blamed for the child's condition. The person with a disability may also be blamed for causing bad conditions affecting the community, e.g. drought.



Many children with disabilities remain at home without an education because of a lack of transport due to cost and availability. This may also make it difficult to look after the child's health needs. It's not surprising that many caregivers experience high levels of stress, fatigue and sadness, leaving them alone with their worries.

Who is this book for?

This book is written for people who work in the community to improve the quality of life of caregivers, their children growing up with disabilities and their families.



These guidelines are based on what we learned from the development of self-help groups in Kilifi County, Kenya during 2015-2018. We want to share our experiences and ideas to help others working to support caregivers and children with disabilities. The guidelines are for people interested in self-help groups for caregivers: those who train community development workers; and those who work directly with caregivers and their children with disabilities.

What is in the guidelines booklet?

Firstly, there is a brief background for the development of ‘self-help’ groups with reference to the Community-based Inclusive Development (CBID), formerly Community-based Rehabilitation (CBR), matrix (WHO, 2010).

Secondly, the development stages of how to set up a self-help group are described.

Thirdly, the process of building up the resources and activities of the group is described.

Fourthly, there is an account of a ‘facilitated intervention’ to support the self-help groups working to improve their quality of life.

Fifthly, there is some guidance on running a small microfinance scheme.

Finally, some ways to evaluate the groups are described.

We hope this book stimulates interest in the potential of self-help groups to make the lives of caregivers and their children with disabilities better. The low-cost, practical and facilitated approach to group development is relevant to people living in resource-poor regions. The guidelines are designed to be responsive to the needs of the caregivers coming together and the people supporting the development of self-help groups. Each group embarks on their own journey that leads towards a better quality of life.



SECTION 1. Empowering self-help groups

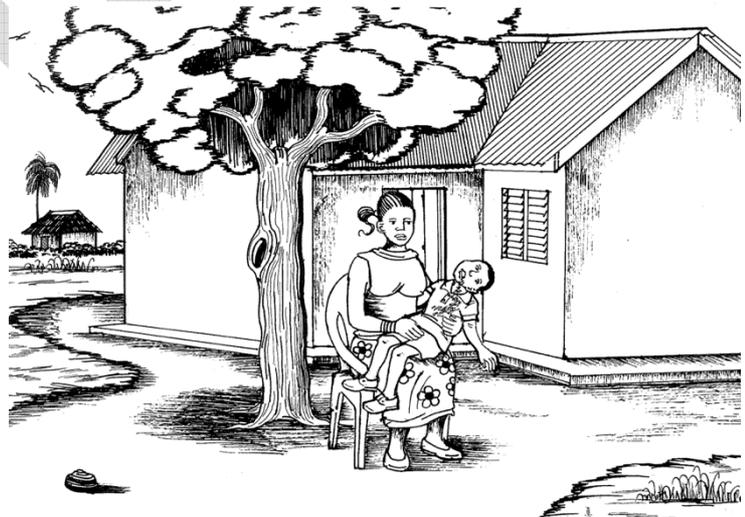
- Lack of control
- What is empowerment?
- Self-help groups

Empowerment is one of the five pillars that make up the Community-based Inclusive Development (CBID) matrix, formerly community-based rehabilitation (CBR) (WHO, 2010).

Lack of Control

Many caregivers carry the responsibility of looking after their children with disabilities with limited practical help and support. Many feel alone with their child and are frequently overwhelmed by the care demands placed on them. They may experience negative responses from others in their family and community. A lack of money at home and the extra stresses of caring for child with disabilities can leave the caregiver feeling helpless.

When you feel helpless in the face of challenges, your sense of agency and control in life are badly affected. These kinds of feelings and experiences are common amongst caregivers. How to make things better is an ever-present challenge.



In Project SEEK, many caregivers told us of their pain in having a child with disabilities.

One mother of a deaf child said that the people at home have very little to do with the child. She commented that the child was lonely most of the time and there was little assistance from family members and the community.

The mother of a child with cerebral palsy said she had to take her child to where she digs for other people in order to get money. She lays the child on the ground as she works. The child has feeding difficulties and is attacked by all sorts of insects.

One mother commented that it was difficult to include children with disabilities where people don't like them.

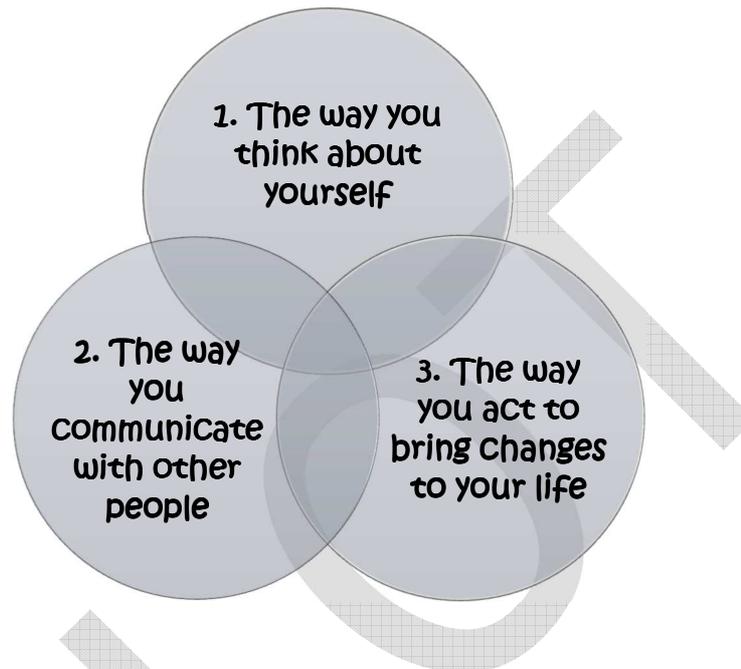
Others said that the distance to health facilities was too far, particularly when there is no support from family members or the community. Additionally, sometimes these children were seen as sources of evil. This was the cause of pain to the mothers.



Empowering self-help groups aim to address some of these difficulties.

What is empowerment?

In order to move forward with setting up self-help groups, it is important to understand how **empowerment** works. It is all about developing control over your life. There are three areas that make up **empowerment**.



1. **The way you think about yourself** is the first area of **empowerment**. If you encounter difficulties bringing up a child with disabilities, if you are tired and sad, if you feel all alone with your worries, you can feel bad about yourself and helpless. Part of being empowered is **feeling good about yourself**.
2. **The way you communicate with other people** is the second area of **empowerment**. If you fear what other people will say and how they will react to your child, if you stay with your child at home - not communicating with other people around you, you can feel isolated and unsure. Part of being empowered is **speaking up for yourself**.
3. **The way you act to bring changes to your life** is the third area of **empowerment**. This means taking action yourself, instead of waiting for something to happen. Sometimes the difficulties you face in life can feel over-whelming. You may feel helpless - not knowing what to do. You may feel that you have no say or control over your circumstances. The final part of being empowered is being **able to bring about change**.

Stronger together!
Coming together with others who have experienced similar challenges in their lives is the starting point of self-help groups.



When we think about **empowerment** in relation to self-help groups, it is useful to think about two things: **1. Process;** **2. Outcomes.**

- 1. Process:** This is about how things happen. It means the structure of the group, the activities carried out, and the actions of the members. It is how the caregivers work together and combine their efforts so they can achieve their goals. For example, a group may discuss how to tackle the problem of transporting their children to school, or work together on growing maize to bring in money;
- 2. Outcomes:** This means looking at the changes that have happened in relation to the self-help group. How do caregivers feel about themselves, their child with disabilities, and their lives generally? How is this different from before? Have the group's goals been achieved? What benefits have been brought through the work of the self-help group? How have children with disabilities benefitted from the group?

Self-help groups

Self-help groups are one approach towards **empowerment**. They are informal groups where people come together to address a common difficulty or problem. Self-help for children with disabilities relies on the caregivers who are key to bringing about change.

Taking part in a self-help group brings many different opportunities.



It is the chance for caregivers to:

- act, and not wait for things to happen;
- make decisions on what they want to do with their lives;
- gain a better understanding of their child's disability;
- share their worries and experiences so they are not alone;
- build friendships with other caregivers who also have children with disabilities;
- participate in activities that will make a difference to their lives;
- look ahead and plan for the future of their children and their families;
- develop skills as a member of a group and as a caregiver of a child with disabilities;
- take part in a range of activities related to health, rehabilitation, education, microcredit and campaigning;
- address the challenges in ways that make sense to them and make their situation better.
- feel good about themselves and their children;
- contribute to the local community.



In Project SEEK, one group told us that having children with disability was what binds them together. One caregiver commented 'We work together, we talk together and laugh together.'

One caregiver told us that some 'come to meetings when disturbed, unhappy and with thoughts. But we laugh together, and then leave here when happy and relieved. We share stories, ask each other how we feel at our homes and give each other assurance that things will change for the better in this group.'

Another caregiver said 'Do you see this child, she has made me go through hell. I was called names, abused by my husband's relatives. I'm happy this group has made me feel like living again.'

SECTION 2: Setting up a self-help group

Step 1. Finding the caregivers

Step 2. Bringing the caregivers together

Step 3. Organising the first formal meeting

Step 4. Running the first meeting

Once you have decided that a self-help group is a useful way forward for helping caregivers and their children with disabilities, you need to identify a geographical area that is suited to the set up. Ask yourself these questions about the chosen location and the need for self-help group(s)::

- What are the challenges of bringing up a child with a disability in this location?
- What support is already available?
- Where are the gaps in support?
- What community groups are active in this area? How can they help with setting up of self-help groups?

Four main steps are described here to guide the set-up of self-help groups.

Step 1. Finding the caregivers

Once you have decided on where you want to set up the self-help group(s), the first step is to identify:

- the children with disabilities;
- their caregivers;
- and where they live.



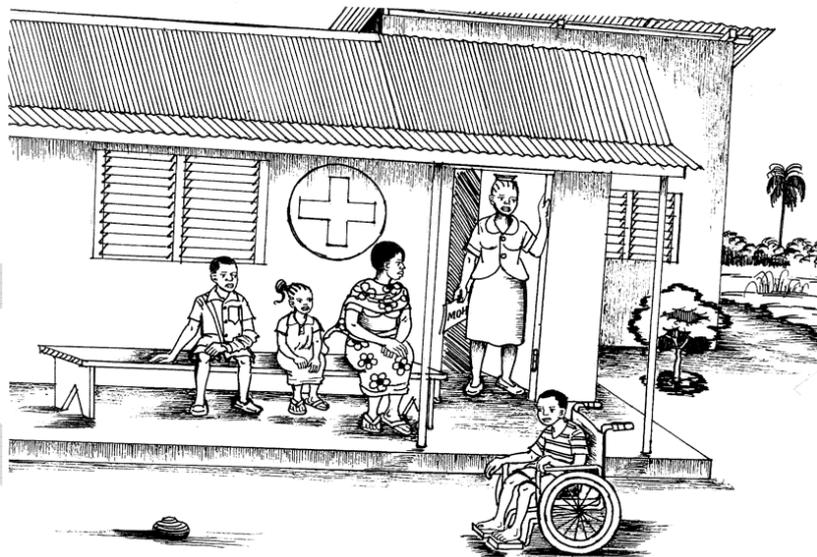
Who can help?

Community groups that are familiar with the families who live in a particular area can help, such as Women Groups and Community Health Worker Groups. Community-based Organisations (CBO) can also help by sharing their knowledge of children with disabilities and their families in the local area.

In Project SEEK, we were assisted by Women's groups and Community Health Worker groups. They told us about the families with at least one child with disabilities.

Advertising the development of self-help groups

The most important thing is to share information across the community. This is so that the message reaches as many families as possible. One person may know of a family that has a child with a disability, which leads to a neighbour identifying a second person, and so on.



In Project SEEK, members of the Women's groups and Community Health Worker groups communicated with families, shared information about the development of self-help groups, and encouraged them to attend a meeting for further information. Some of them even accompanied caregivers to the very first gathering.

Here are some ideas for advertising the development of self-help groups:

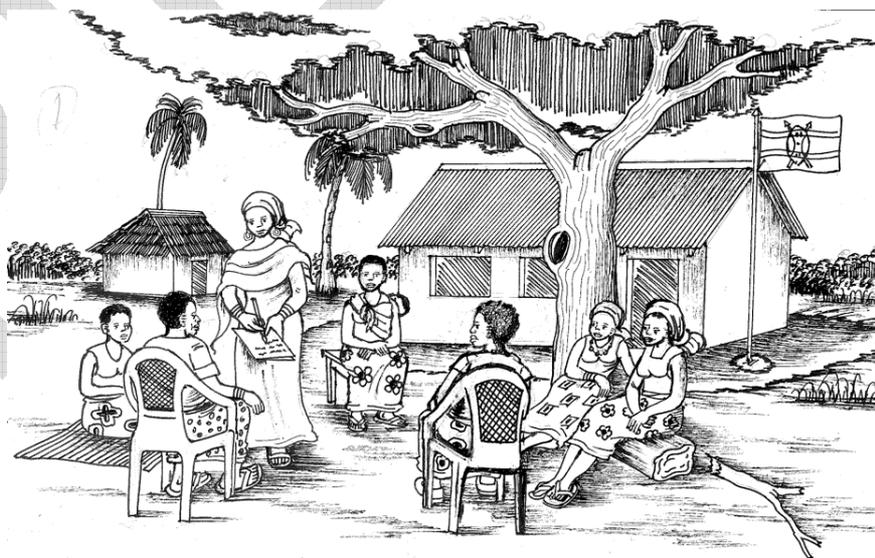
- Word of mouth via established community groups, local health dispensaries and centres, schools and community meetings;
- Use of mobile phones to follow up with community group members;
- Hand-written or printed fliers that may be distributed at schools, health centres and community halls.



Step 2. Bringing the caregivers together

The aim is to bring caregivers together so they can find out more about taking part in a self-help group. This gathering together of caregivers should take place in a convenient place that people can easily access. It is a good idea to make refreshments available so the caregivers feel welcome. In Project SEEK, we used the same location as the community groups did for their meetings, i.e. community hall, health dispensary, disused police station.

At this initial meeting, information is given to the caregivers about self-help groups.



It is important to be very clear about what a self-help group is and what it is not right from the start.

What is a self-help group?

<i>It is about...</i>	<i>It is not about...</i>
<i>People who have something in common coming together and working in an organised way to make life better</i>	<i>Receiving handouts, e.g. money, food, clothing and other things</i>
<i>Establishing work practices in the long-term that are sustainable over time</i>	<i>Quick gains that help with a problem in the short-term</i>
<i>Benefits to the group before individual gain</i>	<i>Individual gain before group benefits</i>
<i>Taking control and having opportunities to make decisions as a group</i>	<i>Following a plan devised by someone else</i>
<i>Sharing experiences, exchanging information and developing respect for each other in a safe environment</i>	<i>Thinking only about your own needs</i>
<i>Organising the efforts of the membership for group success</i>	<i>Working independently for individual success.</i>

It is a good idea to register the caregivers at this initial meeting to record the level of interest and basic background information on each caregiver. The kind of information includes:

- Name of caregiver
- Age
- Homestead location or address
- Description of dwelling
- Livestock
- Number of children with and without a disability
- Type of disability that child has
- Distance from meeting place



You can encourage the caregivers who have come to find out about self-help groups to identify others in the community who might also be interested in joining. Even if they haven't come to this first gathering, new people can come to the first formal meeting that you arrange.

Step 3. Organising the first formal meeting

Once you have signed up a number of caregivers who have expressed their interest in joining a self-help group, their first formal meeting needs to be organised. The caregivers need to be helped to decide on:

- Where to meet: the place;
- When to meet: the date and time.



The membership is encouraged to identify a place to meet that is accessible in terms of distance (for walking or public transport) and that is known to the

caregivers. It should be considered whether there is a cost to using the venue as this might affect how the group runs.

FOR THE FACILITATOR:

Once this first meeting has been agreed, you need to book it in your diary! It is important that you are available to support the caregivers coming together for the meeting. Refreshments are also a good idea.

The meeting place should be accessible to everyone. Caregivers may need help in sorting out care arrangements for their children, e.g. someone to look after the child while they attend the meeting.

In Project SEEK, the members of some of the Women groups and Community Health Worker groups helped out by bringing some of the caregivers to the first meeting. Many also continued to attend the group providing ongoing support for quite a while.

Step 4: Running the first meeting

What needs to happen at the first formal meeting?

Someone needs to volunteer to chair this first meeting. This might be a member of a Women group or a Community Health Worker group, that has helped to mobilise the caregivers. It may be a paid Facilitator or community development worker; or it may be a caregiver who steps into this role.



Leadership: The most important thing is to lead the meeting so that important decisions can be taken for the group's development.

Here are some of the things to consider early on - at this first meeting, or over the first few meetings:

- **Name of the group:** what do the members want to call their group? If the group isn't ready to decide on a name, this can wait for a later meeting.

In Project SEEK, some groups were called by their location and then 'caregivers group' was added. Others included the words 'love' and 'children with disabilities' in their name. It is really up to the members what name they want to give their group.

- **Frequency of meetings:** how often do the members want to meet and on what day of the week? It is important that the meetings occur on the same day of the week so it becomes part of the weekly routine.

The groups in Project SEEK chose to meet every week on a regular day around the same time.

- **Place of meetings:** does the current place of the first meeting suit everyone? Is there a better place suggested by the members? What

transport is available? How can the members assist each other in travelling to the meetings?

The groups in Project SEEK met in a variety of places including outside the local health dispensary, in a disused police station, under a mango tree by the Chief's office, and at a member's homestead.

- **Members contributions:** what does the group expect from its members to bring to the group? What do people think would be an acceptable amount of money or food stuffs, e.g. bag of rice or flour? What can a member do who cannot afford to make the agreed contribution?

The groups in Project SEEK brought bags of maize and wheat flour, sugar of varying amounts, depending on what they could afford and what was agreed among the group's members. One group agreed that if a member could not afford that month's fee, they could make something to sell at market, e.g. a broom made with palm leaves.

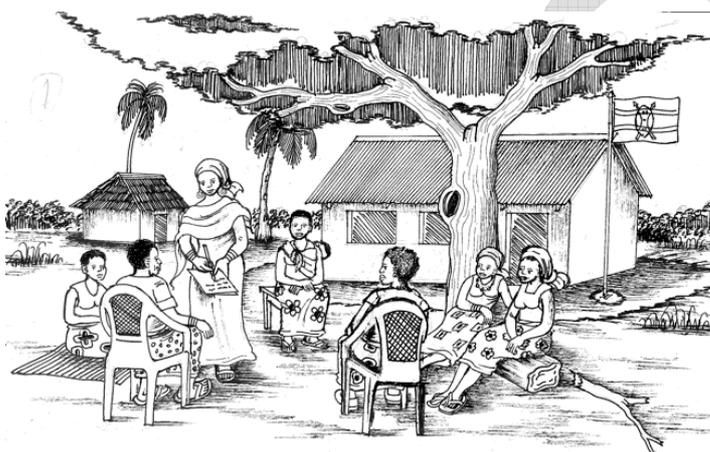
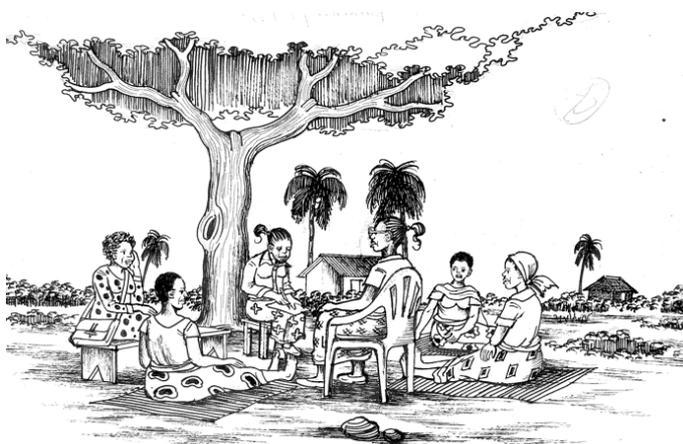
- **Size of membership:** how many people would be the ideal membership? Does the group want to encourage other caregivers to join their group? How will they advertise their group to other caregivers?

The groups in Project SEEK ranged from 5 members to 20 members. The larger groups sometime became a bit difficult to manage and smaller groups developed from them.

For the groups to run successfully, there are key roles that need to be taken up by individual group members. The roles mean extra responsibilities and require skills for reading, writing and financial accounting. Help the group to think about who amongst them is best suited to carry out each role. A summary of

these key roles is provided here. You can use these descriptions to help the group decide on who will take up each role.

A chairperson: This is someone who starts each meeting, runs the activities during the meeting, closes the meeting. The Chairperson directs the secretary in recording the notes of the meetings and encourages the members to take part. This needs someone with strong leadership skills.



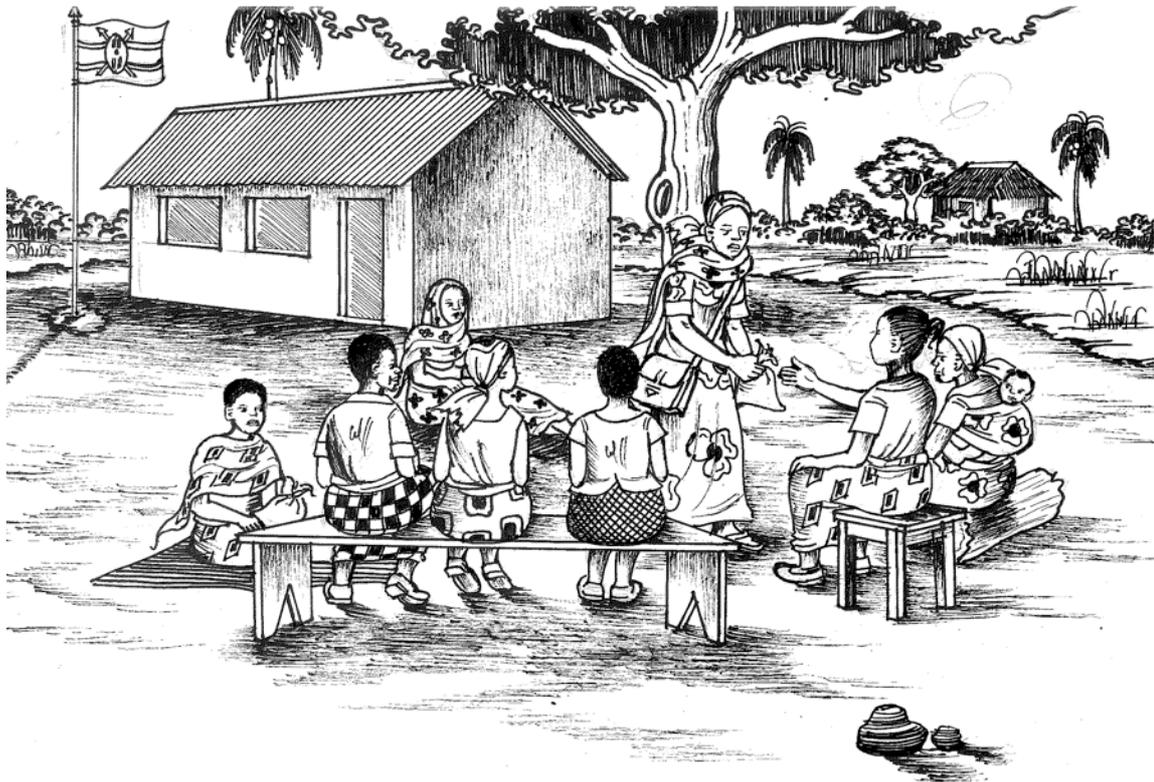
A secretary: This is someone who writes down the names of members who attend the groups, records the activities carried out, and keeps a written account of the money handled by the group. The secretary supports the Chairperson and works closely with the treasurer. This needs someone with literacy skills.

A treasurer: this is someone who receives the contributions of each member, e.g. money or food stuffs (e.g. flour, sugar). These are amounts that are agreed by the membership. The contributions are counted carefully so that the secretary can record how much the members have paid or given to the group. This needs someone with numeracy skills.



Recording the meetings

The newly formed groups should be encouraged to record the date of each meeting, the names of everyone who attends the group, the amounts of money and food stuffs that the caregivers have brought to the meeting, and the beneficiaries of Merry-go-round activities that have been carried out (see Section 2 for more detail).



In Project SEEK, we gave each group a note book and pens/pencils to record membership attendance, agenda topics, group decisions and finances. The book was opened at the start of every meeting. Information was written down by the Secretary usually with the support of the Chairperson and Treasurer.

Here is a suggested agenda for running the first meeting.

AGENDA: FIRST MEETING

1. **Greetings:** welcome caregivers and potential members to the meeting; prayers may be offered as required.
2. **Introductions:** introduce yourself, as a local Facilitator of the self-help group and encourage introductions from those present.
3. **Information:** give a summary of what self-help groups are about. What are the principles on which they work? Try and give some examples of group activities and how the membership will all benefit, as well as their children with disabilities and their families.
4. **Questions:** encourage comments and questions from the people present, What do you think? And you?.
5. **REFRESHMENT BREAK**
6. **Further information:** Once people have taken their refreshments, describe the activities that the group might carry out, e.g. money-making projects. Ask the members for their ideas of activities. Further questions may be taken from the members.
7. **Business:** Next there is the business of the constitution of the group and progressing towards formal registration as required in the country. The roles required for the group are described briefly as: Chairperson; Treasurer; Secretary. The Facilitator calls for volunteers among the caregivers who would like to carry out these roles. Then elections take place.
8. **Closure of meeting:** Thanks are expressed to all those present. The concluding statements should establish the date and time of the next meeting; and some encouraging words that talk of optimism about bringing positive change to their lives through self-help groups.

Section 3: Building resources and activities

- **Start-up projects**
- **Facilitation & monitoring**
- **Registering self-help group**

Once the group has been formed and the members brought together, group elections have taken place for a Chairperson, Secretary and Treasurer, and the meeting place and times have been established, the focus is on building up the resources and activities of the group. This is called the set-up phase.

The **aims of the set-up phase** are to:

- develop the self-help group's resources and activities;
- establish a committed and consistent membership;
- register the self-help group formally with the appropriate government ministry.

The running of meetings in the set-up phase will depend on the way the members work together. After the first formal meeting, the agenda may become more settled. Here is a suggested agenda that may be followed at each weekly meeting.

AGENDA: WEEKLY MEETING

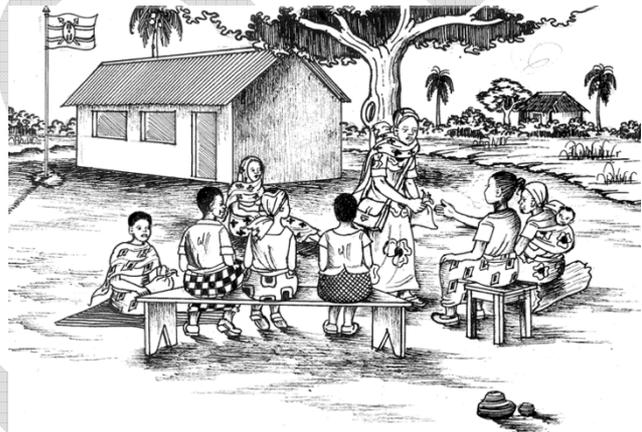
1. *Greetings: welcome & prayers.*
2. *Introductions: who is present?*
3. *Business: contributions from individual members (e.g. agreed sum of money or packet of food); start-up projects (e.g. income generation, payment of loans & review of savings; access to education including assessment of children).*
4. *Discussion: opportunity for questions and comments as required; planning activities.*
5. **Closure of meeting:** *Thanks to all. Reminder of date and time of the next meeting.*

Start-up projects

The group should be encouraged to develop a start-up project according to the wishes of the members. The groups in project SEEK chose to develop activities to support their income. However, alternative projects may be considered, such as exploring how best to enable their children to go to school. Income-related activities are described here.

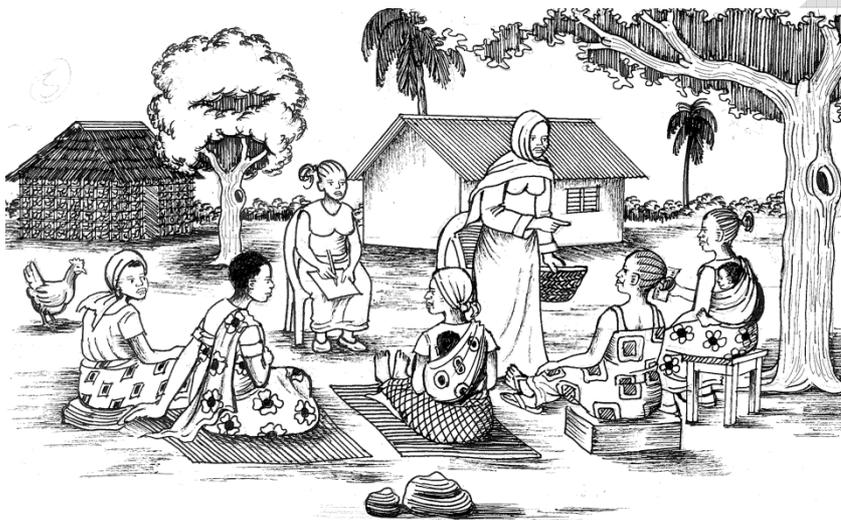
Merry-Go-Round: According to the agreement of all in the group, each member contributes either a small sum of money or food stuffs (e.g. bag of wheat flour, sugar) at each meeting. The treasurer collects each person's offering and the secretary records it in the group's book. Then the full amount is given to nominated members. Typically, the nomination of beneficiaries is done in order to ensure that each person has a turn. The people receiving the money use it to improve the situation at home. Use of the money might involve the purchase of food stuffs. Use of the food stuffs involves cooking for the family and selling at a local market.

Merry-Go-Round can provide a good opportunity for group members to learn about managing their finances and being a trusted group member.



During a SEEK monitoring visit, one group told us about their merry-go-round. Each member contributed a bag of flour and 100Ksh with the idea that two members benefit from the week's 'contributions'. The caregivers made money by working on other people's land. At the meeting the Chairperson asks who would like to take the bags of flour or the money and people respond. We asked what happens to the flour and were told that they make something for the children to eat. They also make mandazi (Swahili coconut doughnut) for selling so that the profit can be brought back to the group.

Table-banking: Once the group membership is stable and there is clear trust amongst the members, they may decide to carry out table-banking. This offers opportunities for the members to engage in meaningful banking activities. A fixed amount of money is agreed that the members bring to a meeting and place on the table. The amount of money is carefully recorded by the treasurer and secretary. Then the members make bids for the amount they wish to borrow as capital for their own livelihood project. At later meetings, as the table-banking continues, members pay back their loans with some small interest applied.

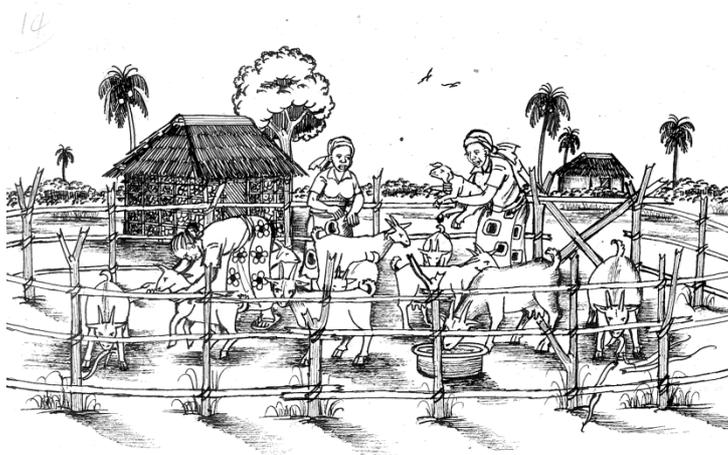


Trust amongst the members is very important! This means getting to know each other and building relationships of care and respect.

In Project SEEK two of our groups were badly affected by the dishonesty of a few members during the early stages of the group. Therefore, it is important to establish a regular and committed membership before loans are available.

Livelihood Project: Each self-help group is encouraged to think about a project that would help their finances to grow. The project has the dual purpose of bringing the members together in a shared enterprise, whilst also promoting the group's income generation. Whilst it is important that the members themselves come up with the ideas and truly own their project, it is also important that their efforts bring success and benefits to the group. Therefore, advice and feedback on their ideas may be usefully offered. For example, farming vegetables that need a lot of water when there is not a ready supply of water may be risky. Rearing chickens without a proper shelter may

open the flock to bird flu. The risks of activities must always be assessed along with any potential benefits.



In Project SEEK, one group started off with a couple of goats for breeding and went on from there.

One group made makuti sheets for thatched roofs. The caregivers often brought their children to the place where they gathered for work.



Another group made liquid soap for washing that they sold at the market.



Facilitation and monitoring

Whilst 'self-help' is the main aim of the group, the early and regular support of the members is also needed. This means regular monitoring visits, which will enable the early detection of problems and tensions in the group. It will also help with sorting out solutions in a timely way, before serious difficulties set in.

Particularly during the set-up phase, help may be needed in:

- preparing agendas;
- chairing meetings;
- speaking up in discussions;
- involving all members in making decisions;
- resolving conflicts in the group;
- recording the notes of meetings;
- accounting for the group's finances;
- monitoring progress.

It is important that the Chairperson has the Facilitator's contact details for timely communications, e.g. mobile phone number. Sometimes a phone call and address of a question may be sufficient for a group at that time. Other times a visit may be the best way to deal with a difficulty. By carrying out regular monitoring visits, smaller difficulties may be addressed before they become too big to handle.

A visit may be triggered at any time for support and practical help to the group.



The visit fits in with the group's usual way of conducting their meetings. Typically, the group will go through greetings of the members, arranging their seating, welcoming their visitor and giving up prayers as a group. Then the visitor may ask questions about their attendance of meetings and activities. This is also an opportunity for the members to explore any ideas they have for the group's activities.

EXAMPLES OF QUESTIONS TO ASK:

Who has been coming to meetings?

How often have you been to meetings?

What activities have you been carrying out in the group?

What new things have happened since the last visit?

How are your children and your families?

How have things been since the last visit?

What new things are you planning to do as a group?

Do you have any questions you wish to ask?



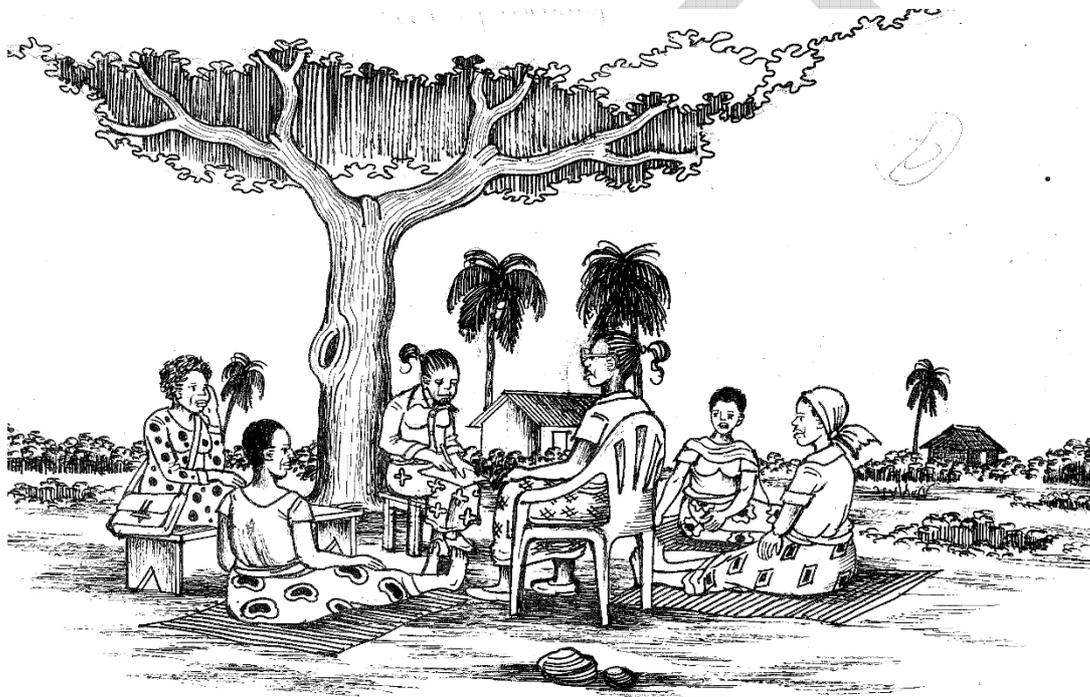
Project SEEK: The Facilitator attended one meeting per month over a 2-year period. The group members brought problems and ideas forward for the group to discuss. The Facilitator asked questions and made comments to help the group to develop their own thoughts and to agree the way forward.

Registration of Self-help Group

Each group is encouraged to register their interests as a self-help group with the relevant government ministry. Usually, this means submitting an account of the group's structure or constitution and paying an amount of money for a certificate of registration. The group may require some help in completing the essential documentation. The relevant office may have people who can help fill in the forms also.

Bank Account

Once the self-help group is registered and has received its certificate, they are eligible to open a bank account. This is an important milestone in the group's development. It shows the commitment of members to working together for the benefit of all in the group.



During the monitoring visit, the Facilitator also consults with the Treasurer and Chairperson to see if the group's accounts are in order. There should be a full record of:

- members' contributions;
- any loans serviced by the group;
- repayments made on loans;
- group savings;
- profits made on income generating activities.

SECTION 4: Facilitated Intervention

- Intervention topics
- Facilitator's role
- Sessions 1-6

Once the groups have been meeting regularly over a period of more than 6 months, and the members have come to know each other, the Facilitator may offer some further opportunities for the caregivers to address other challenges in their lives. We call this a 'facilitated intervention', because it is about the group Facilitator or Community Worker introducing important subjects for review and discussion by the group. Conversational techniques of facilitation are used to encourage the members to speak out about their experiences, to share their ideas and to express their opinion.

The entire intervention can be delivered over a six-month period. Each topic occupies around 60 minutes, with 15 minutes on reflection of the previously addressed topic and 45 minutes on the current topic. During this period, the groups continue to meet according to their usual frequency (i.e. once a week), but one meeting a month is assigned to the relevant topic. The business of the group, e.g. income generating activities, continue as normal.



Intervention topics

The intervention consists of six topics that relate to the other areas of the CBR/community-based inclusive development matrix, namely livelihood, health, education and social (WHO, 2010). Each topic is introduced to the group at one of their regular meetings, e.g. at once monthly intervals. Each topic is planned with its own aim and underlying purpose.

1. Economic empowerment

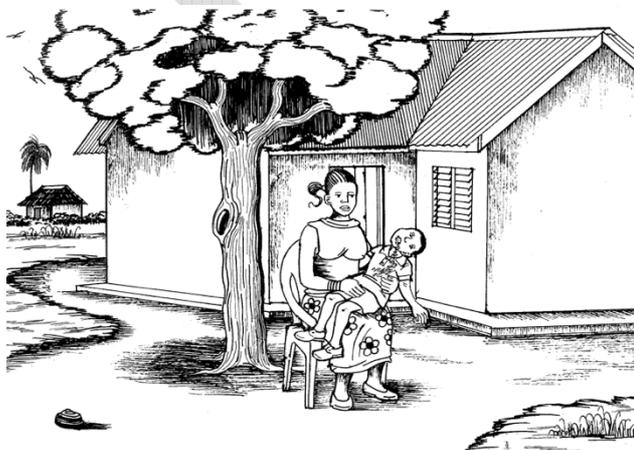
The aim is for the members to share their ideas and experiences of income generating activities, and to receive support and information as required. By addressing the income needs of the group, individual members will benefit.

The economic stability of the group is important to its ongoing development.



2. Sharing of personal situation

The aim is for the members to share their experiences as caregivers of children with disabilities, the challenges and difficulties, the successes and rewards, in a safe group environment.



Through listening to the similar experiences of others, the caregivers realise that they are not alone.

3. Peer support

The **aim** is to enable members to find ways of helping each other and dealing with the challenges, and to act together.

As relationships between the members become stronger, they are able to feel for each other and provide support when it is needed. This can make life feel better.



4. Community inclusion

The **aim** is to identify the different ways in which caregivers and their children with disabilities can become part of their local communities.

As the caregivers in the group become more confident, they seek out opportunities for including their child in community events and gatherings. In this way there is a move towards greater acceptance of disability by others and a reduction in caregiver isolation.



5. Access to health

The **aim** is to consider health matters and to share ideas and actions that support the health of children with disabilities.

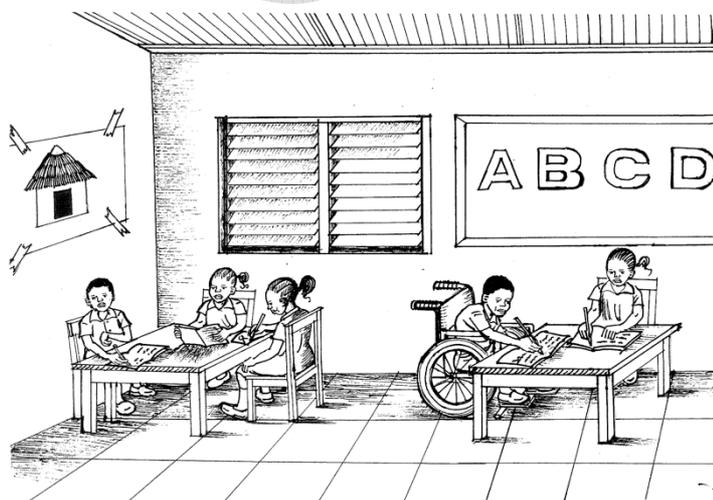


Through talking about health-related matters, the caregivers are encouraged to help their child with disabilities to better health and functioning.

6. Access to education

The **aim** is to address the schooling needs of the children with disabilities being looked after by the caregivers.

By talking about education and the opportunities it brings for all children, the caregivers are encouraged to seek assessment of their child for school placement and to take their child to school.



Facilitator's role

Facilitation of the topics in the groups is provided by the person leading the initiative, e.g. community leader, NGO employee, CBR worker.

The person must be conversant in the local languages and familiar with cultural practices.



Facilitating the intervention means:

- encouraging the members of the group to express their views and opinions, to make comments and to ask questions of each other;
- listening to what people say;
- asking questions that will get people talking to each other;
- making sure that each member has the opportunity to say something;
- using different ways of getting the members to talk to each other, such as dividing them into pairs for discussion before feeding back in the main group;
- directing a question at specific individuals to get them involved;
- using open questions and comments to the whole group.

Each session starts with a review of the previous one.

THE FACILITATOR ASKS THE GROUP:

“What did we talk about last time?”

“What did you learn?”

“How did talking about this subject feel to you?”

“What has happened in this group since we talked about this subject?”

“Does anyone else have anything to say before we start the new topic?”



The next pages provide guidance on how to run each session. The intervention topic is introduced once the group has finished their main business, e.g. Merry-go-round, table banking, other income activity. The Facilitator goes through the following steps:

- Step 1. Tell the group the title of the session.
- Step 2. Read out the aim of the session.
- Step 3. Tell the group why it is important.
- Step 4. Begin the facilitation of the group work, starting with (i) a review of the previous session as appropriate and then (ii) the current session.

Session 1. Economic empowerment

Step 1. This session is about **Economic Empowerment**

Step 2. The **aim** is for the members to share their ideas and experiences of income generating activities, and to receive support and information as required.



Step 3. By addressing the income needs of the group, each member will have a chance to benefit. The economic or financial stability of the group is important to its ongoing development.

Step 4. Facilitation

- (ii) No review of previous session at this stage!
- (iii) Ask the questions in the table over the page. The group can consider the question in pairs to start off with, before sharing their thoughts with the group. You can record their answers in note form in the righthand column. The last cell of the table is *MOVING ON*. This is for the Facilitator to use as appropriate to the self-help group set up.

SESSION 1. ECONOMIC EMPOWERMENT

Divide into smaller groups or pairs as required, discuss the questions and report back to whole group.

FACILITATOR QUESTIONS	NOTES
<i>What are the particular roles performed by your finance officer, secretary, chair, vice chair?</i>	
<i>What do you think is important in handling the money and savings in your group? How should it be done?</i>	
<i>What things do you do in this group to makes sure the group has money?</i>	
<i>Tell me about what income generating project you are doing. What do you do to make money?</i>	
<i>What kind of problems have you met in this group? What did you do to solve the problem?</i>	
<i>Can anyone help you?</i>	
MOVING ON: <i>If some start-up money was available to borrow, what would you do? (this question is only used if micro-finance is available in the form of small loans. For further information go to Section 5)</i>	
Additional Facilitation <i>(record questions & discussion notes here)</i>	

Session 2. Sharing of Personal Situation

Step 1. This session is about **Sharing of Personal Situation**.

Step 2. The **aim** is for the members to share their experiences as caregivers of children with disabilities, the challenges and difficulties, the successes and rewards.



Step 3. Through listening to the experiences of each other, the group will realise that they all have something in common. They are not alone.

Step 4. Facilitation

- (i) Review of learning from previous session.

<i>REVIEW OF SESSION 1. ECONOMIC EMPOWERMENT</i>	
<i>FACILITATOR QUESTIONS</i>	<i>NOTES</i>
<i>What did we talk about last time? What did you learn?</i>	
<i>How did talking about this subject make you feel?</i>	
<i>What has happened since we talked about this subject?</i>	
<i>Does anyone else have anything else to say?</i>	

- (ii) Ask the questions in the table over the page. The group can consider the question in pairs to start off with, before sharing their thoughts with the group. You can record their answers in note form in the righthand column. The last cell of the table is *MOVING ON*. This is for the Facilitator to use as appropriate to the self-help group set up.

SESSION 2. SHARING PERSONAL SITUATION

Divide into smaller groups or pairs as required, discuss the difficulties you face in your lives and report back to whole group.

FACILITATOR QUESTIONS

NOTES

*Tell me about your situation.
What is your story? e.g. your child? caring for your child? difficulties you face?*

Feedback to main group: Does anyone else have this experience?

How does it make you feel when you tell each other?

What do you not like to share?

Who else might you be able to talk to about your personal situation? e.g. other family members, friends, neighbours.....

MOVING ON: Encourage members to share their experiences with someone else outside the group.

Additional Facilitation *(record questions & discussion notes here)*

Session 3. Peer Support

Step 1. This session is about Peer Support.

Step 2. The aim is to for the caregivers to find ways of helping each other and dealing with the challenges, and to act together.



Step 3. As relationships between the members become stronger, they are able to feel for each other and provide support when it is needed to make life better.

Step 4. Facilitation

- (i) Review of learning from previous session.

REVIEW OF SESSION 2. SHARING OF PERSONAL SITUATION	
FACILITATOR QUESTIONS	NOTES
What did we talk about last time? What did you learn?	
How did talking about this subject make you feel?	
What has happened since we talked about this subject?	
Does anyone else have anything else to say?	

- (i) Ask the questions in the table over the page. The group can consider the question in pairs to start off with, before sharing their thoughts with the group. You can record their answers in note form in the righthand column. The last cell of the table is *MOVING ON*. This is for the Facilitator to use as appropriate to the self-help group set up.

SESSION 3. PEER SUPPORT

Divide into smaller groups or pairs as required, discuss what being together as a group means and report back to whole group.

FACILITATOR QUESTIONS

NOTES

*What experiences do you share?
What binds you together?*

What are the things you do together? (e.g. farming, merry-go-round)

What are the ways you help each other? What do the other group members mean to you?

How does it make you feel when you help each other?

What other things can you do?

MOVING ON: Encourage members to explore what else they can do to help each other.

Additional Facilitation *(record questions & discussion notes here)*

Session 4. Community Inclusion

Step 1. This session is about **Community Inclusion**.

Step 2. The **aim** is for you to identify the different ways in which you and your children can become part of your local community.



Step 3. As the members become more confident in the group, they will start to take part in community events and gatherings. This will encourage others in the community towards greater acceptance of disability by others and reduce caregiver isolation.

Step 4. Facilitation

(ii) Review of learning from previous session.

REVIEW OF SESSION 3. PEER SUPPORT	
FACILITATOR QUESTIONS	NOTES
What did we talk about last time? What did you learn?	
How did talking about this subject make you feel?	
What has happened since we talked about this subject?	
Does anyone else have anything else to say?	

(ii) Ask the questions in the table over the page. The group can consider the question in pairs to start off with, before sharing their thoughts with the group. You can record their answers in note form in the righthand column. The last cell of the table is *MOVING ON*. This is for the Facilitator to use as appropriate to the self-help group set up.

SESSION 4. COMMUNITY INCLUSION

Divide into smaller groups or pairs as required, discuss what being together as a group means and report back to whole group.

FACILITATOR QUESTIONS	NOTES
<i>What happens in your own village/community?</i>	
<i>What do you do to include your child in your home and village? Can you share any examples of how your child is included, e.g. mealtimes, washing, going to well, etc.</i>	
<i>What could you do to include your child more – at home or in the local community?</i>	
<i>How does your child participate in community activities? e.g. meetings, water tap, celebrations, school, etc.</i>	
<i>What could the group do to include children with disabilities more?</i>	
<i>MOVING ON: Encourage members to explore what else they can do to include their child in everyday activities of the home and in the community?</i>	
Additional Facilitation (record questions & discussion notes here)	

Session 5. Access to Health

Step 1. This session is about Access to Health.

Step 2. The aim is to for you all to think about health matters and to share your ideas for improving the health of your children with disabilities.



Step 3. By talking about health-related matters, the caregivers will be encouraged to do things to support the health of their children with disabilities.

Step 4. Facilitation

(iii) Review of learning from previous session.

<i>REVIEW OF SESSION 4. COMMUNITY INCLUSION</i>	
<i>FACILITATOR QUESTIONS</i>	<i>NOTES</i>
<i>What did we talk about last time? What did you learn?</i>	
<i>How did talking about this subject make you feel?</i>	
<i>What has happened since we talked about this subject?</i>	
<i>Does anyone else have anything else to say?</i>	

(iii) Ask the questions in the table over the page. The group can consider the question in pairs to start off with, before sharing their thoughts with the group. You can record their answers in note form in the righthand column. The last cell of the table is *MOVING ON*. This is for the Facilitator to use as appropriate to the self-help group set up.

SESSION 5. ACCESS TO HEALTH

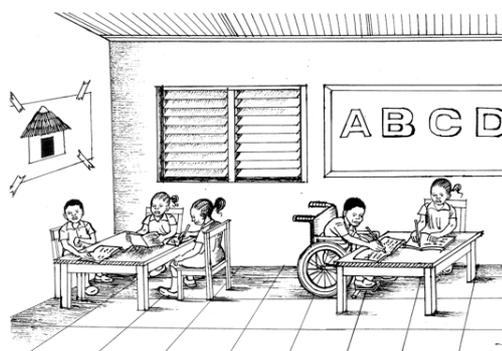
Divide into smaller groups or pairs as required, discuss what being together as a group means and report back to whole group.

FACILITATOR QUESTIONS	NOTES
Tell us about your child's health.	
What happens when your child becomes unwell?	
What are the challenges? What barriers or difficulties exist?	
How is the health of your child treated in the community? e.g.	
What are the possible ways you could help this situation? (make sure group know what health facilities exist locally; leaflets – read together, e.g. epilepsy)	
What could the group do to help the health of your children with disabilities?	
MOVING ON: Encourage members to explore what else they can do to promote the health of their children with disabilities.	
Additional Facilitation (record questions & discussion notes here)	

Session 6. Access to education

Step 1. This session is about **Access to Education**.

Step 2. The **aim** is for you all to think about the schooling needs of your children with disabilities and the opportunities that education brings.



Step 3. By talking about education and the opportunities it brings for all children, the caregivers will be encouraged to seek assessment of their children for school placement and to take them to school.

Step 4. Facilitation

(iv) Review of learning from previous session.

REVIEW OF SESSION 5. ACCESS TO HEALTH	
FACILITATOR QUESTIONS	NOTES
What did we talk about last time? What did you learn?	
How did talking about this subject make you feel?	
What has happened since we talked about this subject?	
Does anyone else have anything else to say?	

(iv) Ask the questions in the table over the page. The group can consider the question in pairs to start off with, before sharing their thoughts with the group. You can record their answers in note form in the righthand column. The last cell of the table is *MOVING ON*. This is for the Facilitator to use as appropriate to the self-help group set up.

SESSION 6. ACCESS TO EDUCATION

Divide into smaller groups or pairs as required, discuss what being together as a group means and report back to whole group.

FACILITATOR QUESTIONS	NOTES
<i>Tell us about your child's schooling.</i>	
<i>What can schooling do for your children with disabilities? What can they learn?</i>	
<i>What are the challenges? What barriers or difficulties they face?</i>	
<i>How might their attendance of school benefit the community?</i>	
<i>What are the possible ways you could make schooling happen for your children? (e.g. help for caregiver)</i>	
<i>MOVING ON: Encourage members to explore what the group could do to help their children with disabilities go to school.</i>	
Additional Facilitation (record questions & discussion notes here)	

Session 7. Report and Feedback

A final session is recommended to review the facilitated intervention's six sessions. The group members will have a chance to say what they thought of the sessions and to suggest ways it might be improved.

Step 1. This session is about **What You Think of our Discussions**.

Step 2. The aim is for the Facilitator to provide a summary of the intervention sessions and for the caregivers to give their feedback.



Step 3. By talking about the six session topics and the discussion that took place in the group, the caregivers may help to refine and change the intervention topics so that it meets their needs.

Step 4. Facilitation

(i) Review of learning from previous session.

REVIEW OF SESSION 6. ACCESS TO EDUCATION	
FACILITATOR QUESTIONS	NOTES
What did we talk about last time? What did you learn?	
How did talking about this subject make you feel?	
What has happened since we talked about this subject?	
Does anyone else have anything else to say?	

- (ii) Ask the questions in the table below. You can record their answers in note form in the righthand column. The last cell of the table is *MOVING ON*. This is for the Facilitator to use as appropriate to the self-help group set up.

SESSION 7. REVIEW & FEEDBACK	
<i>The Facilitator delivers a brief report that provides an overview of all the groups that are active; summarising their activities; their successes and challenges.</i>	
FACILITATOR QUESTIONS	NOTES
<i>What do you think about the sessions we have done over the past six months?</i>	
<i>What did you find helpful?</i>	
<i>What was not helpful?</i>	
<i>What other things would it have been useful to think about?</i>	
<i>MOVING ON: Encourage members to continue addressing the 6 topics of the intervention. These will be picked up in future monitoring visits and in the group evaluation.</i>	
Additional Facilitation (record questions & discussion notes here)	

In the report and feedback session of Project SEEK, we recorded the comments made by group members.

'We were in the dark, now we have light'.

'Learned how we could make money and how good it is to share our experiences'.

Made us aware of things we did not know like sharing what we go through and taking our children to churches, weddings and ceremonies'

'session on community inclusion still a challenge. The disabled are not really accepted, not loved well. This makes inclusion a bit tricky'.

'as regards the community, some are tolerable others not. There are elements of discrimination observed within the community.'

Health and education of our children with disabilities are very important. Can make our children valued in the community'.

Having friends; helping to bring them much closer; discussing together.

'Food available for the child with disability. No cry for food like rice, chapatti'.

'What could have been useful was being shown how to give exercise to our children at home'.

'Our weekly contributions have made members have chickens in their homes. They will sell the chickens and buy goats'.

'Education remains a challenge. some members have taken their children to special schools but they were sent back due to lack of teachers.'

SECTION 5: Micro-finance opportunities

- **Need for micro-finance**
- **Purpose and procedure**
- **Report and monitoring**

Micro-finance is an option to support the self-help group over time, so they can grow from strength to strength. By servicing loans to the group, their income generating projects may progress. This is where a micro-finance scheme can open some new opportunities for the groups. It can be introduced in session 1. of the intervention, which focuses on 'Economic Empowerment'.

Need for micro-finance

Income generating activities are very important to the survival and development of the self-help group. However, many groups experience challenges along the way.

In project SEEK, rearing chickens was a start-up project by some of the groups. However, infections and bird flu threatened the survival of these flocks. One group lacked the money to pay for important medication, which led to the whole flock dying.

Another group reared chickens on the homestead of one of its members. They cared for the chickens by rotation so that each member took a turn at feeding and caring for the chickens. However, some members failed to carry out their duties, which left the chickens sick and under-nourished.

One self-help group started off trying to improve the quality of their lives but lost their hard-earned money to an impostor who claimed to be from the National Disability Council. This person took money away from their start-up project and stopped its progress. It caused some of the members to leave the group. However, the remaining members have since become a close-knit group who are moving on well.

These are all examples of problems that the groups in project SEEK encountered. A start-up project that does not produce the expected benefits, can have a negative effect on group motivations. Members may feel demoralised because all their hard work has counted for nothing. The disappearance of hard-earned money and savings through the dishonest behaviour of other people can be devastating. This shows how vulnerable the groups are in the set-up phase and the importance of monitoring visits by the facilitator.

Micro-finance schemes are usually available through Women Groups and other schemes where individuals buy shares and savings. However, it is not always straightforward for caregivers of children with disabilities to access such opportunities. The stigma associated with having a child with a disability may mean that many caregivers are not welcome to take part community groups using such schemes. They are effectively isolated in their local community. Furthermore, many caregivers do not qualify for micro-finance because they do not have a bank account.

Towards the end of the set-up phase, some of the groups in Project SEEK identified the need for some form of financial help through small loans. The caregivers told us they did not meet the criteria for other forms of micro-finance and having experienced some problems with their start-up projects, they looked to us for some help.

Purpose and Procedure

The purpose of micro-finance is to provide a strategic response to some of the difficulties experienced by the self-help groups. However, it requires careful preparation and close monitoring if it is to be helpful.

Firstly, funds need to be set aside for the purpose of microfinance and kept safely in a bank account. This may come through a donor who has an interest

Secondly, a clear procedure needs to be in place for groups to be able to apply for micro-finance.

Thirdly, a named person, usually the Facilitator, needs to take responsibility for managing the micro-finance procedure.

Fourthly, regular reports on the micro-finance scheme should be completed and sent to the funder or donor.

Project SEEK: We set up a separate bank account with money provided by a donor. The Facilitator of the self-help groups managed the account. Groups were helped to make proposals for a loan that would help them set up some form of business activity. Regular reports on the account, the servicing and repayment of loans were completed by the Facilitator and sent to the donor.

Micro-finance supports:

- the income generating activities of the groups to grow and develop;
- timely responses to difficulties that may occur in start-up projects;
- the development of skills in book-keeping and management of finances;
- financial empowerment of the caregivers with their children with disabilities being potential beneficiaries.

Criteria for applying

The majority of caregivers will have experience of micro-finance, either having used it previously or through hearing about various schemes, e.g. those used by Women Groups. However, for the micro-finance strategy to work, there needs to be assurance that the groups will be able to manage the loan, do the work, and repay the loan against an agreed timescale. Therefore, it is essential that groups applying for micro-finance should have:

1. a certificate of registration with the government ministry;
2. a bank account;
3. evidence of income generating activity, i.e. a start-up project;

4. have completed an assessment of risk on all proposed projects with the Facilitator.

What is needed to run a micro-finance scheme?

It needs someone in charge who will:

- Facilitate the development of income generation proposals that have a good chance of success;
- Manage the finances - both the servicing of loans and the repayment schedules by the groups;
- Monitor the groups' activities and use of micro-finance;
- Write regular reports that account for the use of funds.

Developing a proposal

There are 4 steps involved in developing a proposal. The Facilitator's role is all important in helping the group to form their ideas and to draft a proposal.

Step 1. Group discussion

During a monitoring visit, the Facilitator encourages the group to think about their ideas for their income generating activities: how they can grow their activity and increase their income through use of a loan.

The Facilitator urges the members to think of activities where they can work together for income. However, this does not exclude ideas for individual businesses. The group are asked to assess their needs as members of a group.



ASSESSMENT OF NEED	
QUESTIONS	NOTES
What are your present needs at home? (e.g. food, school fees, shelter, clothing)	
What things are difficult for your group to do because of a lack of money?	
What could you do to bring in more money to your home? What could the group do?	
What could the group do to increase its savings?	

The Facilitator leaves them to think about their ideas until the next monitoring visit.

Step 2. Assessment of risk

At the next visit to the group, the Facilitator encourages the group to share their ideas for income generation and how they would like to use a loan. The Facilitator asks the group questions to guide their thinking around the project. The group is encouraged to think about projects with the least risk attached to it and the highest chances of success. A poorly thought out project that has not assessed the risks may not deliver benefits to the group. The Facilitator asks questions of the group and makes notes of the discussion.

ASSESSMENT OF RISK	
QUESTIONS	NOTES
What are your ideas for income generation?	
What is needed for this project to work? What does it require the members to do?	
What are the possible problems with your project idea? (e.g. infections to livestock, individual members taking it in turns to care for livestock, use of money for different purposes, lack of water)	
Is there anything extra that you will need to guard against the risks? (e.g. money for vet medicines, materials to build a chicken house, plough to prepare land, plentiful supply of water)	
What kind of project ideas do not have these problems? (Facilitator makes suggestions for the group to consider)	

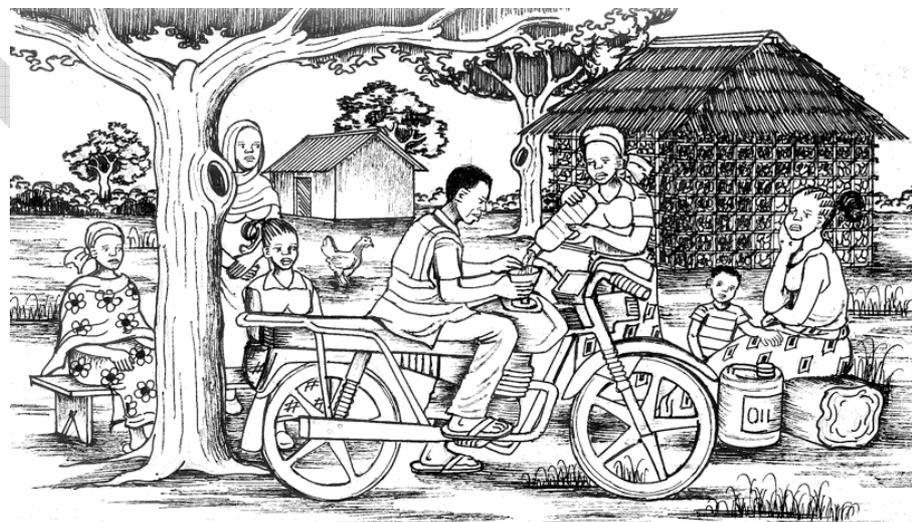
In Project SEEK, two groups applied for micro-finance loans to help develop their maize farming. This enabled them to buy good quality seeds, to hire a tractor to plough the land and to dig trenches to prevent invasion of the land by hippos from the nearby river.



One group farmed on the land of one of its members. Another group rented some land close to a river.

Another group used the loan to pay for food stuffs, e.g. cereals, cooking oil, rice and beans from a local wholesaler. The group leader contacted the wholesaler by mobile phone to place the order. The food was then delivered to the group by motorbike (boda boda). The food was divided for the group to hold its own market.

Taking delivery of foodstuffs purchased from wholesaler



Project SEEK: The buying and selling of food stuffs was a very successful project. It did not rely on a regular water supply, vet medicines or individual members carrying out duties in rotation. The group moved onto establishing their own café, using a loan to build a premises. The aim was to cook food for staff at the local police station and health facilities.

Step 3. Writing the proposal

Drafting a proposal focuses on key areas:

- Generate a brief proposal. This is done with the help of the Facilitator who guides the caregivers in the development of their ideas and records the main content of the proposal on a prepared form;
- The proposal must demonstrate shared benefits to the caregivers and their children with disabilities in the group;
- They must sign 2 copies of the form which is counter-signed by the Facilitator;
- They agree the time period for paying back the loan.

**Keeping
dairy cows**



MICRO-FINANCE: PROPOSAL FORM

<i>Name of Group:</i>
<i>Number of Members:</i>
<i>Project Title:</i>

PROPOSAL
<i>Describe activity:</i>
<i>Identify main stages of activity:</i>
1.
2.
3.
4.
5.

COSTS		
	<i>Information</i>	<i>Estimated Cost</i>
<i>Materials</i>		
<i>Labour (e.g. building chicken house)</i>		
<i>Ongoing Costs (e.g. chicken feed)</i>		
	<i>Total cost</i>	

EXPECTED OUTPUTS	
<i>Products (e.g. 100 chicken eggs per week, 600 makuti sheets per week)</i>	
<i>Estimated Income</i>	

REPAYMENT OF LOAN	
<i>Planned Time Frame (how many months?)</i>	
<i>Amount per month</i>	

SIGNATURES				
	<i>Name</i>	<i>ID</i>	<i>Signature</i>	<i>Date</i>
<i>Chairperson</i>				
<i>Treasurer</i>				
<i>Secretary</i>				
<i>Facilitator</i>				

OFFICE USE ONLY	
<i>Copy to Chair of SHG</i>	<i>Copy in office file</i>

Step 4. Reviewing the proposal & sign off

it helps to be familiar with the group to evaluate its chances of success. The Facilitator examines the scale and nature of the project proposed in relation to the size of the loan. The Facilitator asks questions before the final sign off and the loan is approved.

REVIEW OF PROPOSAL	
QUESTIONS	NOTES
<i>What is the ability of the group to carry out the project? Is there a strong membership to carry out the work? Does the group have the right contacts or environment to carry out the project?</i>	
<i>What is the commitment of the members as shown in their start-up projects? Is there a strong leadership in the group? Is there any evidence of major disagreements in the group?</i>	
<i>Is the planned project workable in the current situation, e.g. ready water supply, shelter for livestock, increase in taxes, etc?</i>	

In the case of a next proposal, the success of previous projects and the completion of the loan repayment are looked at carefully. Where a small loan

has led to a successful project and complete repayment of the loan, the group may apply for a second larger loan.

Here are a couple of examples of loan proposals completed by self-help groups in project SEEK.

<i>Name of Group: Example 1</i>
<i>Number of Members: 16</i>
<i>Project Title: Selling food stuff (beans, flour, sugar)</i>
PROPOSAL
<i>Describe activity:</i> Buy goods from wholesaler and resell at profit
<i>Identify main stages of activity:</i> <ol style="list-style-type: none"> 1. Buying food stuff from wholesaler 2. Giving to members to sell 3. Giving reports on sales at every meeting

COSTS		
	<i>Information</i>	<i>Estimated Cost</i>
<i>Materials</i>	Buying food stuff	20,000 Kenyan Shillings
<i>Labour (e.g. building chicken house)</i>	None	
<i>Ongoing Costs</i>	None	
	<i>Total cost</i>	Ks 20,000

EXPECTED OUTPUTS	
<i>Products</i>	Selling of food stuff
<i>Estimated Income</i>	Ks 25,000

REPAYMENT OF LOAN	
<i>Planned Time Frame (how many months?)</i>	12
<i>Amount per month</i>	Ks 1,700

Name of Group: Example 2
Number of Members: 12
Project Title: Farming of maize
PROPOSAL
Describe activity: Farming
Identify main stages of activity: <ol style="list-style-type: none"> 1. Ploughing using tractor 2. Planting of maize seeds 3. Weeding and harvestings

COSTS		
	<i>Information</i>	<i>Estimated Cost</i>
<i>Materials</i>	Tractor hire & seeds	Ks 2,500
		Ks 1000
<i>Labour (e.g. building chicken house)</i>	Weeding & harvesting	Ks 3000
		Ks 3000
<i>Ongoing Costs</i>	Spraying	Ks 500
	<i>Total cost</i>	Ks 10,000

EXPECTED OUTPUTS	
<i>Products</i>	Bags of maize
<i>Estimated Income</i>	Ks 35,000

REPAYMENT OF LOAN	
<i>Planned Time Frame (how many months?)</i>	12
<i>Amount per month</i>	Ks 850

Step 5. Repayment schedule

Once a proposal has been approved, the repayment schedule for the loan needs to be set up. Usually the amounts of the loan are divided by 12 giving the repayment amount per month over 1 year. However, there is nothing to stop a group from repaying the entire loan before the 12 months is up. Use of a separate form is recommended that can be reviewed each month. There should be two signed copies of the form - 1 for the group and 1 for the Facilitator. The Facilitator signs the group's copy and the Treasurer/Chairperson/Secretary signs the Facilitator's copy.

A routine monitoring visit to a group that has taken a micro-finance loan starts with the repayment schedule. Repayment in cash is recorded on the form and the key people sign. Sometimes, a group may choose to use electronic payment, e.g. Mpesa to repay the loan. This is then checked by the Facilitator. Alongside review of loan repayments, the Facilitator checks that the group is making savings in the bank.

<i>REPAYMENT SCHEDULE</i>		
<i>Group name</i>		
<i>Locality</i>		
<i>Loan amount</i>		
<i>Approval date</i>		
<i>Date</i>	<i>Amount paid</i>	<i>Signature</i>

Not a BURDEN but a FACILITATOR

It is important to remember that micro-finance is there to help the group to grow. It should not be the thing that threatens the financial stability of the group. Should a group experience difficulties in adding to the group's savings in the bank AND making their monthly repayment, a compromise needs to be

arranged. In this situation, the repayment amount may be divided between the micro-finance scheme and the group's account. That is the group pay half the monthly amount to their bank account and half to the micro-finance scheme. This may be due to a variety of reasons, such as the time for harvesting a crop, the timing of the rainy season or an unexpected disaster (e.g. chickens dying due to lack of medication). In the following months the group makes larger repayments to cover any reduced repayments.



SECTION 6. Evaluation

- **SWOT: strengths-weaknesses-opportunities-threats**
- **Impacts**

SWOT

As well as carrying out regular visits to each group to monitor their progress, it is helpful to carry out a more formal evaluation over a longer time period, e.g. after 6 or 12 months. This will tell you about the amount of support each group is likely to need. For this kind of review, it may be useful to look at: Strengths, Weaknesses, Opportunities and Threats, also known as SWOT.

There are four basic areas to consider with the group, each with its own questions for you to consider.

STRENGTHS	OPPORTUNITIES
<p><i>What are the strengths of your group?</i></p> <p><i>What are the things that members are able to do?</i></p> <p><i>What things are you good at?</i></p> <p><i>What things make this group work well?</i></p>	<p><i>What new things could you do to help your situation?</i></p> <p><i>What are your interests and ideas for activities that might work?</i></p> <p><i>What can you do as a group that you could not do alone?</i></p>
WEAKNESSES	THREATS
<p><i>What are the things that your group are not so good at?</i></p> <p><i>What are the things that members find it difficult to do?</i></p> <p><i>What do you need help with?</i></p>	<p><i>What things are you worried about in the group?</i></p> <p><i>What things will stop you achieving your goals?</i></p> <p><i>What things might stop your activities from being successful?</i></p>

Carrying out a SWOT analysis can form part of an overall monitoring and evaluation strategy. It is good to involve the members in evaluating their own self-help group. They can learn about the threats but also look forward to new opportunities. They can identify their weaknesses and use their strengths to overcome them:

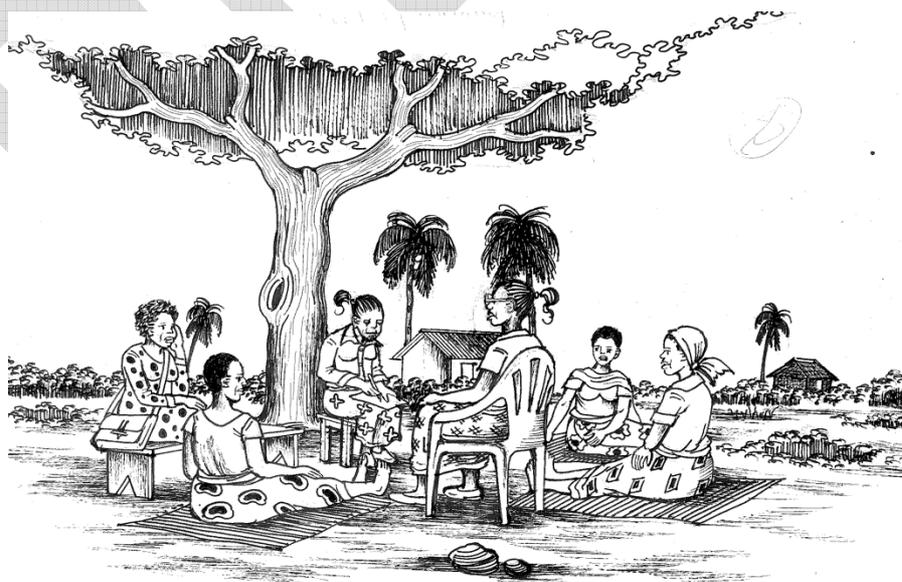
- Arrange a session when the SWOT analysis can be done;
- Ask the group the questions and record their responses;
- Ask them what help or support they need to deal with the threats and weaknesses;
- Act on the results of the SWOT by responding in future monitoring visits.



Examples of completed SWOTs are provided next: A., B. and C. active groups; D. and E. inactive groups (ones that closed due to problems).

Key:

CHW = Community Health Worker; CwD = child with disability; NGO = non-government funded organisation



SWOT Analysis: Example A. 15 members	
<p><i>Strengths:</i> Close-knit & mutually supportive group, e.g. when 1 member's house burned down, the group brought clothes & food, & mobilised support for rebuilding of house; the 1 male (CHW) provides strong leadership although not an officer but serves as co-ordinator; when members arrive a cup of tea and some bread is provided.</p>	<p><i>Opportunities:</i> successful business selling fuel to bodaboda riders (motorbike taxis); meeting place is at the home of the Chair (CHW-wife of man) close to the road where they have set up their business.</p>
<p><i>Weaknesses:</i> Passivity of some members who are reluctant to speak up; generation of non-viable project ideas, e.g. farming where water source is not easily accessible, fish farming, without prior knowledge of care.</p>	<p><i>Threats:</i> Domination of a few group members in positions of authority.</p>

SWOT Analysis: Example B. 13 members	
<p><i>Strengths:</i> Shared enthusiasm for group's activities; identification & management of early threats, e.g. move to different meeting place & changed meeting day.</p>	<p><i>Opportunities:</i> took initiative to lease 3 acres for maize farming;</p>
<p><i>Weaknesses:</i> inconsistent attendance of some members at meetings; alternate attendance by husband & wife – lack of continuity.</p>	<p><i>Threats:</i> interference from other groups in area; unreliable rain for farming; fraudulent activity of woman who claimed to be from National Council for persons with disabilities.</p>

<i>SWOT Analysis: Example C. 16 members</i>	
<i>Strengths: Continued support of a co-ordinator from the CHW; consistent attendance by membership.</i>	<i>Opportunities: purchase of food stuffs (e.g. wheat flour, vegetable oil, rice) from a wholesaler & resell in homesteads & outside for profit; a member who is unable to make a financial contribution is able to make a broom or bring fruit for sale.</i>
<i>Weaknesses: reliance on 1 person, i.e. the CHW co-ordinator who is critical to their activities; CHW called away sometimes to attend another task so group has to wait.</i>	<i>Threats: risk to meeting place – under a mango tree in rainy season, but also use an unfinished police post as shelter (illegal).</i>

The inactive groups were reviewed after the setup period. At this stage they had already disbanded. It was important to identify the factors that may have affected the group's development.

<i>SWOT Analysis: Example D. 16 members</i>	
<i>Strengths: agreed a name; assigned SHG officer roles; started merry-go-round.</i>	<i>Opportunities:</i>
<i>Weaknesses: Distance – membership was dispersed across a wide area –many had to take a motor bike taxi (6km) in order to attend the meetings; expectations of an allowance with the example of other NGOs who had given people financial recompense being cited.</i>	<i>Threats:</i>

<i>SWOT Analysis: Example E. 14 members</i>	
<i>Strengths: Agreed a name; assigned SHG officer roles; started merry-go-round. Started well with member contributions - food stuffs (flour & sugar) and money.</i>	
<i>Weaknesses: lack of stable membership.</i>	<i>Threats: 3 members borrowed money & ran off without repaying. Five members relocated to another area called Kwa Upanga. Followed up five times but had not been paid back by the dishonest members so they dissolved.</i>

Impacts

- **Economic**

Once each group has formally registered with the appropriate government ministry and has received a certificate, it is important to assess the evidence of their economic empowerment. This can be done in monitoring visits. The aim is to make sure that the group has the commitment of the members and that their income is save securely.

In project SEEK, a copy of banks statement was taken for each group every 4 months and filed.

Where groups appear to have low amounts saved in their bank accounts, questions may be asked of the membership and savings goals set with their agreement.

In project SEEK, one of the groups had been working well. They had a certificate of registration and were making a profit from their activity. However, it seemed that the profits were being shared among the members with little thought given to savings. This was discussed at the review with the Facilitator. The group acknowledged the low savings and set a target for the next monitoring visit. The group showed their determination and met their savings target.



- **Social**

Another useful way to evaluate the group is to talk to leading members of the community who are likely to have a view on how the group is doing. The Officer or Chief responsible for the location may be aware of the group. Arranging to meet the Chief or sub-Chief would help to, not only raise awareness of the group's work, but also provide the opportunity to get an outsider's opinion of how the group is doing. The Facilitator asks the local Officer/Chief/sub-Chief the questions over the page and records their responses

QUESTIONS	NOTES
<i>What can you say about the self-help group of caregivers of children with disabilities?</i>	
<i>What do they do? What kinds of activities?</i>	
<i>What do you think about their work?</i>	
<i>What changes do you see in their lives?</i>	
<i>What can help them to improve?</i>	

There may be other people who might be able to express their views of the group. This will differ from location to location but may include various individuals working close to where the group meets. For example, a medical officer in a local health dispensary, a head teacher of a school, a village elder or head of a group of households.

- **Psychological**

Finally, listening to what the group members say is always important. How do they feel about their group? What does being a member of this group mean to them? Brief interviews with individual members can tell you a lot about how the group works. Remember each member will have their own opinions and experiences to share with you. Therefore, it is important to give each person in the group the chance to share their thoughts, feelings and experiences.

QUESTIONS	NOTES
What can you say about you self-help group?	
What do you do? What kinds of activities?	
What do you think about your work as a self-help group?	
What changes do you see in your lives?	
What would help your group in its work? What are your hopes for the future?	

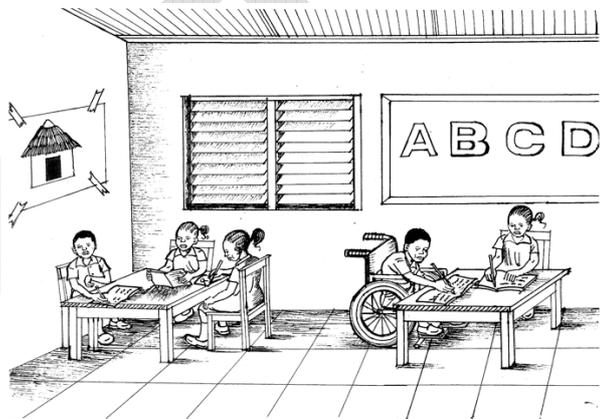
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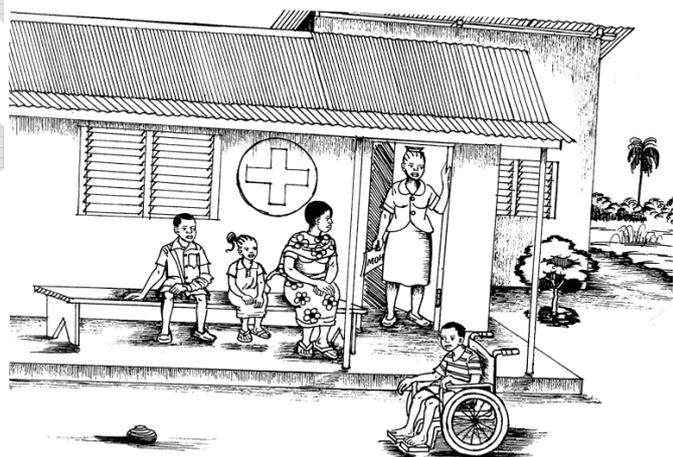
SOCIAL



EDUCATION



HEALTH



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REMINDER.....

This booklet has been produced as a set of PILOT guidelines.
We want to evaluate them to see if they are fit for purpose.
If you have been sent or given a copy, we encourage you to try them out in your own work.
We ask that you to give us your feedback on the form supplied or sent via email so that we can improve the guidelines.

THANK YOU





PRO

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