

Tigray Disabled Veterans Association (TDVA)

Project profile:

On Improving Access for Credit and Saving
Facilities to Persons with Disabilities

October 2007
Addis Ababa, Ethiopia

Improving Access For Credit And Saving Facilities to Persons With Disabilities

1. Details Of The Applicant:

Name of the organization: - **TIGRAY DISABLED VETERANS ASSOCIATION**

Acronym: **TDVA**

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Legal position and Membership:

- Registered under registration number 86 on Federal Ministry of Justice, signed operational agreement with Disaster Prevention and Preparedness Agency, a signatory member of NGO code of conduct in Ethiopia and is a member of networking organizations like Christian Relief and Development Association (CRDA), Ethiopian Disability Action Network (ENDAN) and Tigray Civil Society organizations Association.

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2. SHORT DESCRIPTION:

PROJECT TITLE: improving access for credit and saving facilities to persons with disabilities

PROJECT LOCATION: in all corridors of Tigray Region and Addis Ababa

BENEFICIARIES: The Direct Beneficiaries are some more than 6500 house hold heads of persons with disabilities, more than 32500 family members of PWDs and the Local Community at large.

EXECUTING AGENCY: Tigray Disabled Veterans Association (**TDVA**)

DONOR AGENCY:

PROJECT BUDGET: The total project cost amounts ETB **4,450,000.00** ETH. Birr / year.

- Donor Contribution ETB **4,005,000.00**
- TDVA Contribution ETB **445,000.00**

PROJECT DURATION: five consecutive years since its establishment as phase One of the project cycle and will iterate in a similar fashion

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3. General Background:

Ethiopia is one of the poor countries beset by acute and chronic socio-economic problems that cripple the mind, body, soul and human resources of the people. In such societies where people are forced to live in abject poverty, one of the most vulnerable and neglected groups is the disabled and handicapped youth. Especially in Tigray the largest documented disablement occurred during the seventeen years of civil war and the current Ethio-Eritrea conflict that exasperate the situation.

On the face of disablement economic difficulties spill over these groups of the society and their family which needs special attention and continuous support for their rehabilitation. Moreover; urbanization and industrialization have complicated the problems of the persons with disabilities and its repercussions in different ways. The disabled; therefore, are finding themselves in circumstances where competition for employment is heavy and where physically suitable economic activities for them are scarce. That means most of them lead dependent and ideal living conditions while many others resort to beggary. Thus, it is very true that in addition to the ravages that took place on the socio-economy of the welfare, problems faced by the disabled are both acute & chronic.

According to estimation made by WHO, one out of ten people living in the low income countries is disabled. In our region it is estimated that 80% of the disablement are due to war and disastrous landmines. Although concrete estimation with figures is hard to come by at present, those who are in severe need for basic essentials as well as for meaningful employment opportunities are quite sizeable. As a result, the efforts needed to rehabilitate the all round damages of the social and economic affairs of the society have been so huge to fully be covered with in a short period of time. Needless to say, the government alone could not be in a position to meet their rehabilitation needs and supportive services. This also reveals us that for the most part persons with disabilities are positioned at extreme disadvantage, living in poor conditions.

Though the 1995 UN general Assembly declaration that states persons with disabilities (PWDs) have the right to education and get vocational training which will enable them to develop their capabilities to maximum and hasten their social integration and it is ratified by Ethiopia to develop and execute a national plan of action, the steps taken since then are not practical. It is found that many persons with disabilities are denied employment opportunities or are given only menial and poorly remunerated jobs.

Hence an exogenous shock is required from all GO's, NGO's and the community. It is with this main theme that if proper training & placement is given, the great majority of persons with disabilities can perform a wide range of tasks in accordance with the prevailing norms. The exceptionally few persons with disabilities, who were given the opportunity to be rehabilitated, get higher education and/or professional training in the past has evidenced this.

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In view of the above discussion and based on the prevailing reality, TDVA has engaged in the effort to reduce the severity of the problem of chronic unemployment and dependency situations among the war disabled persons and their family members through its comprehensive development programs holistically.

TDVA /Tigray Disabled Veterans Association/ is a non-profit making, tax exempted, non-governmental organization located in Mekelle, Tigray. It was established in the aftermath of the two decades civil war, in May 1996. It aims at rehabilitating and integrating hundreds and thousands of war disabled persons; and so as to become a strong development partner in redressing the war devastated socio-economic situation of the community by enlarge. The organization has scored remarkable achievements in mainstreaming issues of PWDs to all community level development initiatives focusing on: -

- ◆ The works of helping to rehabilitate and integrate war disabled persons into the main stream of the society.
- ◆ Producing & providing orthopedics supportive services and physiotherapy treatment to any needy.
- ◆ Providing vocational training followed by job placement activities.
- ◆ Enabling them to be engaged in self-help income generating and self-employment schemes.
- ◆ Assisting & strengthening the long-term project security situation of the already initiated ventures of PWDs
- ◆ Enabling its members to have access to public services and any other social facilities.
- ◆ Carrying out various awareness creation and advocacy works on the rights of personal with disabilities (PWDs).

Though the TDVA like most of the local development organizations relies on soliciting resources from donor agencies, it has been trying to institute voluntarism and mechanisms of raising fund by its own. in line with this mere objective of mobilizing resources and mobilizing people's participation in different forms; It also includes organizing fundraising events and strengthens the organizations' promotional and networking activities that could broaden its donors base there by ensure long-term project security of its community base interventions. This project is; therefore, one of the program components that TDVA is endeavoring in empowering the war disabled veterans and ensure the sustainability of the self-sufficiency interventions in various aspects by improving access to credit and saving facilities.

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4. PROJECT OBJECTIVE:

- **Development objective:**

- Objective The development objective to which the project will contribute is poverty alleviation, through the economic empowerment of persons with disabilities. This can be measured by the extent to which the target groups are empowered technically, get access to credit facilities and are able to initiate their own business and contributing to the economy of their communities and that they and their families are experiencing a better standard of living.

- **Immediate objective:**

- The project specifically aims at improving access to credit and saving facilities to promote the economic activities of persons with disabilities who are already engaged and need to be engaged in various self-help income generating activities through various arrangements.

5. PROJECT LOCATION:

The project area is located in Ethiopia, Tigray Region, where the capital, Mekelle, is some 777 km North of Addis Ababa and in Addis Ababa. Since the project is mainly designed to assist the poor victims who are pursuing their life all over the Region and also residing in Addis Ababa.

6. EXPECTED OUTPUT & LIST OF ACTIVITIES:

Expected out come-1:

- Ensure **6500** direct beneficiary house hold heads of persons with disabilities (HH PWDs) access for credit and saving facilities

List of activities:

- Organize consultation meetings with the beneficiaries in different sections at a woreda (smallest administrative unit) level
- Develop modalities with MFI about the delivery of the services and its execution strategy
- Hire technical staff and develop an execution plan
- Inter in to agreement and Put a guaranty fund
- Develop execution policies and Recruit beneficiaries
- Conduct a familiarization workshops in different sections at a woreda (smallest administrative unit) level
- Monitor the implementation activities

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Strategy:

- it will be implemented in a coordinated fashion in line with previous experience of TDVA with MFI, concerned regional bureaus, the beneficiaries and any other stakeholders at a community level

Expected out come-2:

- Arrange conditions for the beneficiaries' access to share experiences among themselves; provide BDS and continuous technical support in collaboration with other partner organizations at a community level.

List of activities:

- conduct case studies of successful business operators and produce documents to be disseminated to the beneficiaries
- help the groups in determining their need according to their business plan
- arrange conditions as to the beneficiaries access to BDS and MFIs; organize a briefing on the available services and assess their technical support need of the beneficiaries
- enable them to have access to those services
- produce a documentary film on the case study report, publish the document and disseminate them to the beneficiaries and concerned stakeholders

Strategy:

- Having set clear selection criteria organize training sections in different zones of the region and assist the zonal coordinators in their coordination efforts having working closely with the woreda base TDVA social workers

7. PROJECT MANAGEMENT AND ADMINISTRATION:

7.1 Execution strategies and Organizational Arrangement

In keeping with its experience in the works of coordinating and executing a number of community based development projects, an implementation strategy that comprises active participation of all stakeholders' at all different levels will be instituted as it is sighted in each project component. All the TDVA management & project offices will take a leading role in coordinating all the activities at the outset.

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Local counter parts:

- ❖ Regional Micro and Small Enterprises Development Bureau
- ❖ Regional Social Affairs Bureau
- ❖ Regional NGO's desk
- ❖ Regional Disaster Prevention And Preparedness Bureau
- ❖ Other community organizations

7.2 Reporting, Monitoring and Evaluation:

Reporting:

- The project co-coordinating committee will prepare performance report of the activities as per the work plan including financial statements, problems encountered and measures taken to overcome the barriers with recommendations that might entail some corrective measures at that very stage.

Monitoring:

- A reporting format will be developed Based on the donors reporting requirements so that activities of the project will be monitored accordingly.
- TDVA management committee will in its part monitor successful implementation of the project on regular bases.

Evaluation:

- Close follow-up and evaluation will be carried out during the implementation of the project, on-going evaluation, by a committee that comprises experts from TDVA, donor organization and any other local counter parts.
- A final and ex-post evaluation will also be carried out towards the end of the project and even after the end of this project, the modalities and terms of reference for which it will be decided in consultation with the donor and the local counter parts.

7.3. AUDITING:

- The TDVA conducts an annual audit through an independent and certified accounting firm as per the procedural requirement & confirmation of Federal disaster prevision and preparedness commission, NGO's co-ordination desk. It will also extend full co-operation and facilities to any other auditing requirement of the donor, if need be.

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8. BENEFITS AND JUSTIFICATION:

Rehabilitating the war disabled veterans in various activities based on their interest, other than ensuring the sustainability of self-help efforts, will have a repercussion on the living-condition of not only the target groups but also on their present and perspective families and the welfare by enlarge; which would have been the immediate bearers of the responsibility of caring them.

We are saying this from the practical view point of successful case of group and individual self help business operators of persons with disabilities that has got the chance to be rehabilitated so far. Therefore, dealing with the complex problems of persons with disabilities and promote to sustain their rehabilitation activities through the provision of such opportunities i.e. to have better access to basic resource requirements have the following benefits that will ensure its long term project security:

A. Increment in their per capital income

In seeking to survive, earn a living and play a role in society persons with disabilities face disadvantage arising from their disability in many cases compounded by their poverty. Consequently they can't send their children to school and even can't get proper medical service. The option they use is to engage their children and themselves in any form of activity that could generate cash for survival. Such challenges can, therefore, be converted to opportunities by helping them to start a new way of life. Further the project also entails for the establishment of dynamic partnership with all locally available concerned bodies. Generally speaking the beneficiaries could therefore be involved in their own area of interest and at least boast their household income by 60% and their savings by 50%.

B. Sustainability of the intervention activities:

To sustain the self-help scheme is an important issue. Such rehabilitation that should have to be viewed from both social and economic perspectives improves the well being of the target groups and their present and perspective families. This in its turn will build confidence and psychological readiness of the disabled, which is a major factor to sustain the program. Then the chain of poverty can be compacted with a short period of time.

C. Psychological readiness in developing self confidence:

As persons with disabilities are among the most marginalized part of the society, any intervention that could enable them to be self supportive and productive citizens will eventually built their psychological readiness to put their hand in the development endeavors. Consequently they will also develop self-confidence in realizing that they are not dependent that contributes in being scratching the negative stigma. Such kind of program could reveal by far their importance to the society and will develop an optimistic out look and a positive anticipation regarding their future possibilities of returning to a meaningful and dignified life and their role in their society of course.