Leave no one behind!

Inspirational guide on inclusion of ultra-poor and marginalised people in economic development

publication of the working group on Social Inclusion - Partos Learning Platform

PARTOS

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Foreword

Over the past two years, a handful of development practitioners came together to discuss the changes they saw in the field. Many of the countries we work in are developing rapidly. Economies are expanding fast, governments are developing steadily and it has become easier than ever for people to link to others in the global community. However, these opportunities are not distributed evenly. Even in middle-income countries, large groups of people are not being reached because they are of a different ethnic group, live with a disability or are stigmatised in some other way.
As development organisations, it is our task to grapple with those issues. How can we ensure that these disadvantaged groups are also included in their societies? How can we help these groups to access services that are vital for their survival and well-being? And how can we ensure that our own interventions really reach those that are in most need?

About us

To address these questions, a core group of development practitioners in the Netherlands, set up the Partos Learning Platform on Inclusive Economic Development. The core group consists of DCDD, ICCO, Netherlands Leprosy Relief, LIGHT FOR THE WORLD (coordination), Liliane Foundation, Karuna Foundation, MCNV, STOP AIDS NOW!, Woord & Daad, and WorldGranny. Over a period of two years, we have gathered the experience of practitioners, researchers from the African Studies Center in Leiden, and experts from other universities and the private sector. We have examined the factors causing social exclusion, and analysed which of our development practices best achieved inclusion in economic development. Our work started to run parallel with international developments as well. The UN High Level Panel concluded that inclusion needed to be the first priority of the post-Millennium Development Goal (MDG) framework, and it has featured prominently in discussions on the Sustainable Development Goals (SDGs) which all countries are expected to adopt. Through a series of seminar sessions we have tried to link theory and practice, giving concrete meaning to the abstract ideals embodied in the foreseen SDGs. We have used many different perspectives to analyse how to include marginalised groups in different types of economic interventions, covering topics such as food security, vocational training, micro finance and health insurance.

Introducing the content

In the first chapter of this publication we will highlight the importance of inclusion of ultra-poor and marginalised groups in economic development and we will explore the dynamics of exclusion. Who are the ones that are left behind? Why are they excluded?

In the second chapter we will present our own good practices and lessons learned about inclusion of marginalised groups in different kind of economic development initiatives.

In the third chapter we will highlight the lessons that we have learned about inclusion of marginalized groups in economic development in relation to programme planning, implementation and evaluation. The basis for these learnings are our personal and organisational experiences with the inclusion of marginalized groups in economic development, of which some cases are presented in chapter two.

In the conclusion we will close off with recommendations for inclusive development policies and further research. We do realise there is much more to learn and discover about inclusion of marginalised groups in economic development; this is just the beginning. With this publication, which can be considered as a primer, we wish to share why we feel that inclusion must be at the heart of development in the new era of Sustainable Development Goals; why the development sector as a whole can and should do more to work towards social inclusion; and which lessons and insights are most important if we want to achieve this.

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Chapter 1. Why Inclusion matters

Why Inclusion matters

"Like Slavery and Apartheid, poverty is not natural. It is man-made and it can be overcome and eradicated by the actions of human beings. Sometimes it falls on a generation to be great. YOU can be that great generation. Let your greatness blossom."
Nelson Mandela

Although there is a myriad of different development organisations, practically all of them agree that they exist to help people in need. Poverty reduction has been a big part of that for decades. Development organisations have targeted the poor regions of the world, and implemented many programmes to lift people out of poverty. Yet the patterns of poverty are shifting. The truly excluded groups are no longer in the places they used to be. Lower-income countries are shifting to the middle-income category. Many large metropolitan areas offer great economic opportunity, as well as untold squalor. This wave of economic development has lifted some out of poverty and into new opportunities. For others, the wave passed by, being too rooted in structural inequalities that prevent them from progression. The challenge of our time is not to ride the wave of economic development, but to address the rooted inequalities that keep a large part of the global population excluded from this development.

Inclusion in the age of SDGs

The UN High Level Panel tasked with creating a new development framework for the post-MDG period signalled as their first transformative shift: **leave no one behind**. *"We should ensure that no person – regardless of ethnicity, gender, geography, disability, race or other status – is denied universal human rights and basic economic opportunities. We should design goals that focus on reaching excluded groups, for example that we track progress at all levels of income, and by providing social protection to help people build resilience to life's uncertainties. We can be the first generation in human history to end hunger and ensure that every person achieves a basic standard of well-being. There can be no excuses."*[1]

Since 2000, the Millennium Development Goals have been the central focal point to help the world's poorest people. The MDGs brought together a wide range of stakeholders to work closely on the same targets for development. This is an achievement in its own right. The goal of the MDGs to halve the amount of extreme poverty worldwide will be evaluated in 2015[2].

Yet the MDGs have not been without critique. One of the main issues is that the MDGs primarily address the *symptoms* of poverty and underdevelopment, but ignore the deeper underlying *causes* of inequality: power relations, lack of self-organisation and lack of empowerment. The MDGs lacked a rights-based approach to development and confused economic growth with societal progress. The result is that the poorest, most disadvantaged and marginalised groups are still being let down[3].

This critique has been recognized, and attempts to address this have been incorporated into the new Sustainable Development Goals. The UN High Level Panel specifically urges that: *"The next development agenda must ensure that in the future neither income nor gender, nor ethnicity, nor disability, nor geography, will determine whether people live or die, whether a mother can give birth safely, or whether her child has a fair chance in life. (…) The new agenda must tackle the causes of poverty, exclusion and inequality. (...) Many people living in poverty have not had a fair chance in life because they are victims of illness or poor healthcare, unemployment, a natural disaster, climate change, local conflict, instability, poor local leadership, or low-quality education – or have been given no schooling at all. Others face discrimination. Remedying these fundamental inequalities and injustices is a matter of respect for people's universal human rights."*[4]

Who are the ones left behind?

The economic pyramid is a socio-economic concept that groups the world population according to their purchasing power. The top of the pyramid consists of the world richest people, which is a relatively small group.[5] Half of the world's population, four billion people, are classified to live at the Base of the Economic Pyramid (tier 4 and 5). Their annual per capita income is less than $1.500 - based on purchasing power parity in US$ - the minimum considered necessary to sustain a decent life. For well over a billion people, roughly one-seventh of humanity, per capita income is less than 1.25$ a day (Tier 5)[6]. That bottom billion of the world's economic pyramid is comprised of many different people groups. They are not only the poor, but often also of the people who are consciously and unconsciously left behind in their society: *"Progress tends to bypass those who are lowest on the economic ladder or otherwise disadvantaged because of their sex, age, disability or ethnicity."*[7]

In this paper, we choose to use the term 'socially excluded groups' to signify that the exclusion is broader than income and wealth alone. We have had lengthy discussions in the learning platform whether we should focus on inclusion of the ultra poor or on inclusion of the socially excluded or marginalised groups in economic development. This discussion always ended with the observation that the poorest of the poor are socially excluded as a result of the poverty they live in (as the sole or one of the main factors), and that socially excluded groups become and stay poor as a result of exclusion. Extreme poverty and social exclusion are two sides of the same coin. You cannot separate them and obviously have to tackle both issues at the same time if you want to reach sustainable and inclusive economic development.

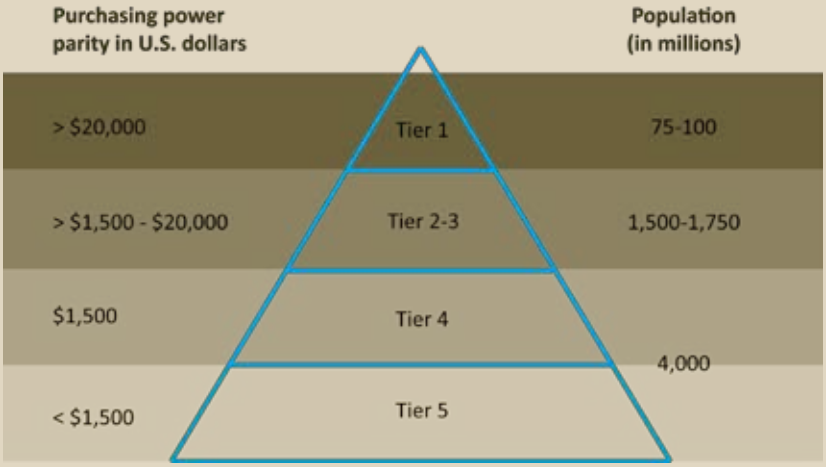
In the following paragraphs we will try to give a clearer picture on this vicious cycle of poverty and social exclusion.

Link between poverty and social exclusion

Data that disaggregates the group of people at the base of the pyramid, the poorest of the poor, is very sparse, and many authors are forced to conclude prosaically that we need much more data on this topic: *"Needless to say, four billion people cannot be a monolith. They represent extreme variety—in their levels of literacy, rural-urban mix, geographical mix, income levels, cultural and religious differences, and every other conceivable basis for segmentation. This extreme variety does lead to multiple perspectives on the Bottom of the Pyramid. The Bottom of the Pyramid is like a kaleidoscope. No single view illuminates the total opportunity. Every twist helps focus on a specific facet of the opportunity or problem."*[8]

Nonetheless, there are strong indications that social exclusion and poverty are correlated. The reason that people are excluded can vary: their ethnicity, their gender, or their health status, like people living with HIV. Members of excluded groups are often disadvantaged by the discrimination they face in the education system, service access or employment opportunities. The result is that they also become economically marginalised. In the case of women, gender stereotypes often reinforce other factors that cause and sustain extreme poverty. Women and girls find it much more difficult to earn an income and access vital services. Women-headed households are more likely to live in extreme poverty. When women attempt to access services or improve their own situation, they find others in their path trying to block them. It is estimated that 60 percent of the world's chronically hungry people are women and girls; of which 20 percent are under 5.[9]

The Economic Pyramid



The economic Pyramid, Source C.K.Prahalad en Stuart Hart. "The Fortune at the Bottom of the Pyramid", Strategy + Business 26, 2002.

Often it is also the intersection of inequalities that cause people to suffer from so-called 'double discrimination'. For example, being a woman and having a disability will dramatically increase the number of social and economic barriers that this person will encounter. Similarly, being gay, lesbian or transgender and living in a conflict area will put people in a harsh social and economic position. The Chronic Poverty Advisory Network phrases it like this:

"Inequality is a key aspect of chronic poverty. (…) Social norms and power relations imply that the poor face multiple and intersecting inequalities. These are historical social oppressions (e.g. discrimination on the basis of gender, ethnicity, race, religion, age, and disability) or spatial inequalities that intersect with each other and with material deprivations (income, material assets, human, social and financial capital). They result in three injustices that hit the chronically poor first and hardest: their exclusion from the opportunities offered by the economy and from the benefits of social and political support and citizenship; adverse inclusion; and adverse expulsions of the dependent and unemployed poor from any state, social and household support. Through these injustices, intersecting inequalities can unleash severe impoverishment and widen the gulf between the poorest and the rest of the population."[10]

Link between poverty and ill health

Apart from the correlation between social exclusion and poverty, there is also a link between extreme poverty and ill health. Extreme poverty is often passed on from generation to generation. This is not only the result of social factors, but it is also simply caused by poor nutrition. Poverty leads to poor food intake and thus leads to ill-health. There is a high prevalence of untreated or inadequately treated chronic health problems among the poorest people of society. They also have a bigger chance to encounter accidents as a result of unsafe work conditions. Due to their vulnerability and lack of access to health care services, such an event often pushes families deeper into poverty, unable to climb out again on their own. A treatable disease easily turns into a permanent impairment and this again may lead to exclusion and to loss of income.

Facts and figures related to disability and poverty

- Disability disproportionately affects vulnerable populations. There is a higher disability prevalence in lower-income countries than in higher income countries. People from the poorest wealth quintile, women and older people have a higher prevalence of disability.[11]
- An estimated 1 billion people (15% of the world's population) live with disabilities[12] and 80 percent of them live in developing countries.[13]
- From 97 epidemiological studies from low and middle income countries that examined the relationship between disability and poverty, 80% report a link between poverty and disability, the results of a systematic review provides a robust empirical basis to support the disability-poverty cycle.[14]

Facts and figures related to HIV and poverty

- People living in poverty have a higher risk of getting infected with HIV, because of increased mobility and unsafe migration in search of livelihoods opportunities.[15] There is also the risk of HIV transmission through transactional sex to secure income or access to commodities.
- HIV-related illness and death directly impacts productivity and the ability to work, reducing capacity to meet basic needs at both individual and household level.
- For people living with HIV insufficient income impacts their ability to access healthcare. Although anti-retroviral therapy is often free, there are many other costs associated with healthcare, such as transport costs to the health clinic and treatment costs for opportunistic infections.
- People living with HIV, hardly access social protection schemes, because of fear of discrimination. And although the situation is improving, many People living with HIV are still excluded by societies and therefore have difficulties to earn a living because of their HIV status.[16]

"From the moment my husband died as a result of AIDS, my life went downhill. Everybody in the village thought that I would be HIV-positive as well. It was unbearable to see the neighbors staring and pointing at me. I also didn't have any source of income, so I moved to my daughter who lived in village where no one knew me. I was 55 and completely dependent on my daughter and her husband. I was very depressed and fell sick.

I didn't tell my daughter that I might have HIV, but her husband guessed and advised me to go for testing. Indeed, I found out that I was HIV-positive. I got medication and slowly my health improved. I got in contact with an organization providing support to people living with HIV. I thought that they would only give me food support, but I could also join entrepreneurship training and got a loan to start my own business. I bought some chicken and a cow. I was afraid I would fail, because I didn't have any experience. But through the training and the support I am now able to earn my own income. I can even save some money."

Iris, a 55 year old widow from Ethiopia.

Poorest of the poor not reached

Worldwide research on extreme poverty shows that although the percentage of people living on less than $ 2 per person per day has decreased from 64,6% - 43% in absolute sense, their number has not changed compared to 1980.[17] There is still a large group of people that have not or hardly benefited from economic growth and human development. Studies on poverty show that there is a group of people whose lives are so strongly determined by extreme poverty that they cannot live an independent, decent life, and have no place to turn to for support. They can count on no one but themselves. About 10-20% of the poor, categorised as the poorest of the poor, are 'invisible' to governments and NGOs. They do not benefit from government policies and schemes, designed to alleviate poverty, nor do they participate in NGO programs and projects, which in principle target the poorest of the poor.[18] The PADEV research, which studied the impact of development interventions in Ghana and Burkina Faso, investigated whether NGO interventions really reached the people in most need. As a follow up, Altaf did a similar study in Bangladesh, Benin and Ethiopia. Both studies underlined that quite a number of initiatives that were intended to reach the most excluded groups actually did not, or hardly, benefit those groups.[19] In practice, interventions were often aimed at more accessible groups, who are by definition more well-off. And the group of ultra-poor people that was not included in that intervention was large. In the four geographical areas researched by Altaf, the perceived percentage came even up to 20-30% of the population. The poorest of the poor as identified in Altaf's research clearly belong to the severe and chronic poor, a group which worldwide numbers at least 300 million people.[20]

The Altaf study confirms that many types of exclusion and poverty add up and multiply. The people belonging to the poorest of the poor are often unemployed, or have irregular jobs: laborers, rickshaw pullers, garbage dump workers. They can be older people, people struggling with ill-health and people with disabilities. They are people with hardly or no access to health care. Their income can be very low, below 1 dollar per person per day, and they can usually only afford one meal. The result is that the children are often malnourished and do not attend school. Their housing conditions are often very poor also. They are often shunned by society; they are looked upon as 'burden', 'outcasts', 'lazy'. People are afraid to touch them. Due to their situation they are often not able to present themselves in a tidy way (no shoes, poor clothing etc.). As a result, this group of people often has a very low self-esteem and consequently also isolate themselves from society. Many of them live with multiple of these exclusionary mechanisms, unable to escape a continuous life in extreme poverty.

The people living in extreme poverty are often not able to benefit from the economic opportunities that are available. They lack the flexibility to really invest in opportunities, because they are stuck in a situation where they are simply trying to survive economically. Some may even be caught up in exploitative relationships, such as prostitution, slavery or patronage. They gain a degree of security, but give up some of their freedom or agency to do so.[21] They often lack assets, and depend on insecure daily labour. The result is that they are often vulnerable to external shocks, such as change in climate, natural disasters, ill health, loss of income, or change in social position. These things apply doubly for women. They have fewer assets to absorb such shocks, and they can lose any wealth they might have worked for in an instant. Millions of vulnerable people return to extreme poverty, or become poor for the first time, when they are hit by a combination or sequence of shocks, such as a serious drought, a costly illness, and insecurity or conflict in their community.

Dynamics of Exclusion

Now that we know who the excluded are, it is important to understand how exclusion of marginalised groups is shaped in everyday life. What are the barriers that block their participation? Although the specific barriers that block participation may differ across groups, the following classification identifies the main barriers that block inclusion

Infrastructural barriers

Geographic or spatial exclusion

Poverty and social exclusion have spatial and geographic dimensions as well. On the one hand, poor people often inhabit an environment which is peripheral, polluted, over-populated, or subject to increasing natural disasters (because of poverty, urbanisation, privatisation of common land and water bodies, climate change and population growth). They often do not have the power to make any decisions about the use of the space they inhabit. On the other hand, people living in remote or peripheral or overpopulated areas have difficulty in accessing services such as education, health care, banking, and commercial activities. There is often no political will to build the infrastructure needed to ensure that these people have proper access in their own region.[22]

Physical accessibility

Often participation is blocked by physical barriers. Many buildings, public transport systems and other public spaces are created with only the needs of the majority of the people (or the most powerful people) in mind. This leads to infrastructure that is not accessible for, for example, people using wheelchairs, or infrastructure which is are dangerous for children and older people. Facilities are often more focused on the needs of men and boys than the needs of women and girls. In some countries, menstruating girls need to stay home from school because there are no clean and safe facilities where they can change their sanitary napkins (if available at all). If a bank building has an entrance with a staircase, the chances that people who can't climb the stairs will go there for a loan or a job, will be very small.

Communication barriers

Access to information and communication is vital to survive in this world. Yet, there are many barriers in this area that prohibit people from participation in (economic) development programmes or limit their access to public services. Information about programmes and services often does not reach the people who are most marginalised. Often information is spread from mouth to mouth or in community meetings, where people who live in the margins of society are less likely to be reached. Written announcements are not accessible for people who are blind or illiterate. Deaf people can't hear radio broadcasts; people from ethnic minorities might speak another language than is used in the programme. People with an intellectual impairment might not be able to participate in a meeting if difficult language is used.

Institutional barriers

Discriminatory rules and regulations

Exclusion of certain groups can be very explicitly captured in legislation. For example, in many countries the rights of men and women are still different, with very specific stipulations of what women can and cannot do. In societies with such regulations, discrimination is usually pervasive, deep and actively pursued by people in power. Such discriminating regulations can be a severe hindrance to partaking in society, sometimes to the point of being unsafe. An example is the new HIV law "HIV/AIDS Prevention and Control Act" in Uganda, where health workers, in order to prevent new HIV infections, are allowed to disclose the HIV status of a patient to a third party, e.g. their partner or employer. Instead of a preventive effect, this scares people from seeking health care, keeping those that need it away from the necessary.

Other examples are discriminatory rules and regulations in selection criteria for projects or positions. Often there is explicit discrimination on the basis of age or ability. Or there are more implicit discriminatory criteria such as: participants should be fit to work, or able to learn. This is often enough ground to exclude people with disabilities and older people from participation. In this regard, a lack of anti-discrimination policies and measures, or a lack of support structures for marginalised groups, could also be considered as an institutional barrier.

Some services have conditions that may not look exclusionary on paper, but are discriminatory in practice. An example of this is that certain groups are not given the identity papers they need to access government services. Or that people are not able to enter social safety-nets for the poorest of the poor, because the procedures are very bureaucratic and informal fees have to be paid. The same applies for accessing education and health services.

Attitudinal barriers

Negative attitudes are the first and toughest barriers that block participation of marginalised people. Stereotypes and prejudices are at the base of discrimination and exclusion. Some examples of attitudinal barriers that prohibit participation of marginalised groups in economic development programmes are that people are not considered capable to earn their own income, because they are perceived to be too old, or sick, or because they have a disability and are believed to depend on others. The list of reasons is endless. Negative attitudes do not only exist at household level or in communities, they are also present amongst development workers and government personnel. We are all guilty of stereotyping groups of people. An often heard argument on the side of development practitioners and policy makers is that inclusion of marginalised groups is complicated and costly and that it is better to invest in people who are better off. In the end it is all about attitude towards these marginalised groups and their rights. It also has to be noted that exclusion is not always intentional. Because of social exclusion, people belonging to marginalised groups are often not very visible in their communities. They are easily overlooked when new programmes are set up.

Stigmatization unravelled

The term stigma is often used in relation to prejudices, stereotyping and discrimination. It is worthwhile to dig a bit deeper in the topic of stigma and stigmatisation, since it is the main emotional and societal driver behind many forms of exclusion.

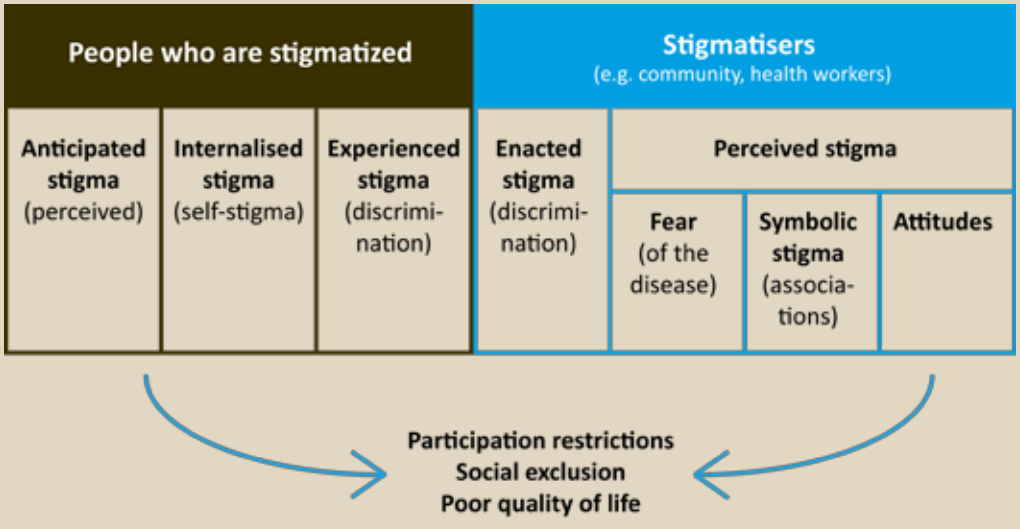
Stigma is a complex social phenomenon that is defined as adverse social reactions to perceived human differences. The way we define stigma includes everything from negative attitudes to structural discrimination, most commonly based on ethnic backgrounds, gender, sexual orientation, and health status (such as mental health problems, disabilities and infectious diseases, like HIV and leprosy. Even though the reasons why groups are stigmatised may differ, the manifestations of stigma are remarkably similar across conditions and cultures around the world.[23] In other words, regardless of *why* people are stigmatized, the impact on the affected persons and their family are very similar, and can benefit from common interventions that appear successful in addressing stigma across conditions.

The stigmatisation process is well described by Link & Phelan, who analyse it from the perspective of mental health.[24] They argue that stigma begins with the labelling of differences; these labels are often associated with (negative) stereotypes that describe, even if subconsciously, what those carrying the label are like. The label and their associated stereotypes are then used to create or promote a separation between 'us' and 'them'. This often leads to status loss of the 'them' group. Finally, they may be subjected to various kinds of discrimination. Link & Phelan argue that this stigmatisation process, and in particular the stage of discrimination, requires a power relationship of the 'us' group over the 'them' group.
A lot of research has been done on health-related stigma. Examples of groups of people who commonly face exclusion due to their health status or condition are those affected by leprosy, HIV/AIDS, tuberculosis, people with mental illness, epilepsy, albinism, visual impairment or intellectual impairment, and people who have suffered burns. More recently, we can also add Ebola-survivors to this list. From research on health-related stigma we learn that stigma has many 'faces'. Van Brakel categorises different types of stigma in his model, see below.

In Vietnam, women who have had a successful restaurant business suddenly see their customers disappear when it becomes known they have HIV. The symbolic sensitivity of handling food does not combine well with the fear still felt for the disease. The women encounter hostile attitudes if people find out that they have HIV without having told their customers. Financiers also enact stigma, by revoking loans, fearing that the women are in mortal danger and will not be able to pay back. The women also stigmatise themselves. Having encountered such negative reactions in their environment, they expect and anticipate negative attitudes from others. They are not immune to prejudice about themselves either; some are disgusted by the disease they carry, and have difficulties accepting themselves as living with disease.

Health-related stigma, like all other forms of discrimination on other grounds, has an enormous impact on individuals and their families, leading to stress, anxiety and depression, problems in relationships, employment and education, concealment and isolation.[26] Even though the model stems from health-related stigma research, it is also applicable to discrimination based on other grounds. Also people who are stigmatised because of their sexual orientation, gender or ethnicity, experience these different types of stigma.

Types of stigma [25]



“I saw a job announcement in a public school. I went there with my testimonials and credentials and gave them to the person who was registering the applicants. The human resource department accepted my application and they called me for the interview. I went to the interview with my wheelchair. When the man from the HR department saw that I am a wheelchair user, he said to me: “We don’t accept a person like you. We need another person”. I got really angry and challenged him, but he just walked away.”

Tinsayi, unemployed young women; working as a computer volunteer

The Chronic Poverty Advisory Network comes to the following conclusion about the link between stigma and poverty: "Social norms have been neglected in poverty eradication efforts. These norms can marginalise people and keep them poor, and stigma can be a powerful force for impoverishment."[27]

The societal benefits of inclusion

As we all know, the base of a pyramid is also its widest point. There are still many people who are suffering from deep exclusion and pervasive poverty. They do not get a proper chance to develop their talents, earn their own living and contribute to society in a more meaningful way. There is an incredible human potential in this group, just waiting to be tapped.

The benefits that can be reaped from tapping into this human potential include immense economic benefits for society. If people get a chance to participate, to learn and to grow, they will also develop their economic activities and thus contribute to the economic development of their societies. And, importantly, they will start to pay taxes too. For all these benefits, the cost related to achieving inclusion is relatively low. For example, the cost of delivering services in remote areas is estimated to be only 15-20% higher than average.

"The cost of delivering services in remote areas may be only 15 to 20 percent higher than average, to judge by practical experience in many countries. This seems reasonable and affordable, given higher tax revenues expected in most countries, and sustained aid to the lowest income countries. Above all, it is the right thing to do".[28]

There is also growing evidence that, in the long run, exclusion can carry significant costs for societies. Creating inclusive societies inevitably requires some financial input, which could pose a challenge - particularly in resource poor settings. However, not making efforts to promote inclusion is arguably more costly: there are thought to be significant economic costs associated with the on-going exclusion of people. Exclusion of children with disabilities from education for example, can generate high costs to individuals, families and societies through limiting work opportunities and subsequent lifetime earning potential. Excluding people from preventive health care services can incur great costs later on as diseases progress and become costly to treat. On the flip side, the potential economic gains from inclusion may be substantial and outweigh the costs in the long term.[29] And very important not to forget: removing barriers is not only helpful for marginalised people - it is helpful for *everybody*.

Why NGOs should focus on inclusion

As development organisations, we have a mission to reach those in need. We work hard to achieve structural changes in the societies we work in. Such changes are difficult to achieve, and success is not guaranteed. But even when we do see changes, are we reaching those people that need us the *most*?

Evidence shows that we do *not* reach them if we do not make that extra effort. By definition, these groups are not lifted up in a general wave of economic development. The wealth does not trickle down. In fact, there are many structural reasons that prevent it from doing so. Without opening our eyes to those reasons, even the wealth in our own programmes will not reach them.

It is important to realise that working on inclusion does not mean changing the entire way development organisations work. Inclusion should be part and parcel of what we do. It is also not a new target group to serve. In fact, these people exist within the current target groups of programmes *already*, but if we do not take that extra effort to reach them, we never will. Is your organisation running a programme on small and medium enterprise development? Are you able to make sure you include entrepreneurs with a disability as well? Are you running a health improvement programme? Are you able to also implement the programme in that remote area where that other ethnic group lives? Do you support vocational training programmes? Are you able to ensure that the youngsters from the poorest households can also take part? Just as societies exclude people because they are difficult to reach, so do we as development organisations. Working inclusively does not mean working entirely different. It means we need to open our eyes, minds and programmes and try to reach out actively towards these groups.

In the following chapter we will present good practices and learnings on inclusion of different marginalised groups in economic development programmes.

Chapter 2. Inclusion in practice

Pay It Forward: integrating community solidarity to reach the poorest of the poor

The very notion of 'lifting people out of poverty' emphasises that development is trying to help people 'move up' the social ladder. The Bangladeshi development organisation BRAC has long pioneered an approach that tries to do that systematically: the Graduation Model, which was later adapted by the CGAP-Ford Foundation and tested out in different continents.[30] This approach aims to reach the ultra-poor – those with no assets and chronically food insecure – and seeks to move them out of extreme poverty in 24 months with a combination of social protection, livelihood development and microfinance. The Transition in the East Alliance (TEA), led by three Dutch NGOs – MCNV, GIP and WorldGranny – was inspired by the graduation approach. This consortium works on the social inclusion of marginalised groups in Georgia, Laos, Tajikistan, Sri Lanka and Vietnam. The organisations struggled with three key questions. First, can the graduation model really ensure that the poorest of the poor are targeted? Second, does the assumption hold that all of these people can graduate from poverty? And third, what to do with people who cannot? How can we help them too? In an attempt to target the most marginalized, the Transition in the East Alliance developed a method that adjusts the graduation model on some key aspects.

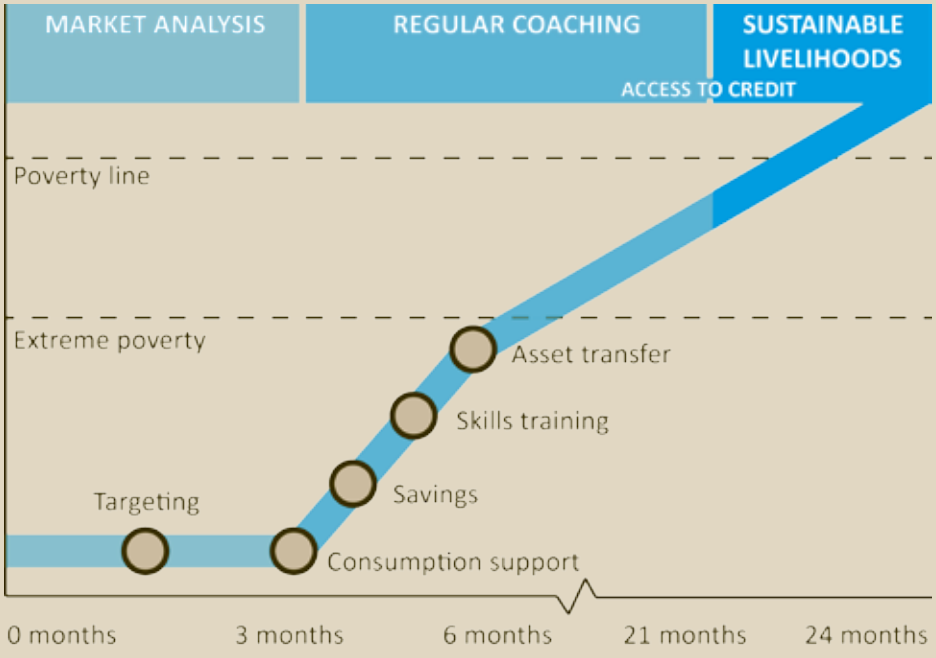
The Graduation Model explained

The Graduation Model is a linear model. It describes the process of one household that moves from extreme poverty towards sustainable livelihoods and charts the progress of that household over time. The approach begins by identifying the most vulnerable households and, subsequently, conducting a market analysis to identify viable livelihoods for those households. The household is assisted by providing time-bound cash assistance to support the family as long as they don't have any income from their own livelihood activities yet. This is partly used for savings to build up assets and instil financial discipline. Skills training and some seed capital allow people to launch or develop a livelihood activity. Coaching of participants is critical throughout to build self-confidence.[31] The aim is to have people financially stable enough to gain sustainable access to regular (micro)credit after 24 months.

Shortcomings of the graduation approach

The results of the graduation approach as shown and tested out by CGAP are very promising; it is a very systematic and thorough programme that identifies the needs of people at different levels of poverty and helps them to graduate to sustainable livelihoods. There are, however, also disadvantages of the approach.

The Graduation Model [32]



- **Targeting** to ensure only the poorest households are being selected.
- **Consumption support** to stabilize consumption.
- **Savings** to build assets and instil financial discipline.
- **Skills training** to learn how to care for an asset and how to run a business.
- **Asset transfer** of an in-kind good (such as livestock) to help jump-start a sustainable economic activity.

The first risk of the Graduation Model is the limited and inflexible time frame. 24 months is a very short period of time. For some, or even most, of the households living in extreme poverty, it may be possible to graduate. But does it also work for people belonging to socially excluded groups? The pressure of the 24 months may hinder a proper targeting. Although the programme is designed to reach the poorest of the poor, the time pressure may tempt organisations to select only those households that are likely to graduate, thereby leaving behind the households that are socially excluded and seemingly less likely to succeed. A second pitfall is that the graduation approach strongly relies on the ability of individuals to seize the opportunity to create new economic activities and thus create their own pathways out of extreme poverty; it is an individualistic model. There is less attention for changing the system that caused the exclusion of the ultra poor and marginalised groups in the first place. It also does not directly tackle market conditions or the limited access to physical infrastructure like water, markets and health services.

Community approach

To avoid the above mentioned pitfalls, the TEA Alliance decided to focus their work on communities, rather than targeting individual households. TEA prefers to work with the whole community, simply because no household is an island. There are often strong ties within communities. People are family, have been neighbours for generations, or may already be in indebted to each other. They sometimes actively support each other, financially and otherwise. This is a strength that can be tapped into when working on sustainable economic development and social inclusion. Moreover, social inclusion itself cannot be reached *without* a community approach. In discussion with the communities, TEA aims to target the segments of the community that are most marginalised. It accepts as a given that communities are subdivided into different groups depending on their financial flexibility, their skills, and their market position.

The subdivision used below is inspired by the graduation model and pioneered by Sarvodaya, one of the partners within TEA.

Unlike the Graduation Model, the subdivision is not only used to mark the progress of an individual or family. Instead, it is used as a representation of the actual demographics in a region. Although the goal is to help people move from lower categories to higher categories and finally to graduate out of poverty (hence the arrow), the important thing to realize is that in communities these different groups live together. They will each need a different kind of support, but they may also be in a position to help and support each other in their graduation process.

Redefine success

In order to ensure that the programme would not exclude the most marginalized groups, such as elderly people, people with disabilities, internally displaced persons, ethnic minorities, or people with a mental health illness, TEA decided to redefine success. They agreed that the programme would not be considered a failure if the success rate was lower than usual. This way, they could be flexible enough to include those who might not make it, or need more time to make it, without worrying about funds or results.

In the Ben Tre (Vietnam) programme, the TEA alliance actively linked two subgroups in monthly lender meetings, connecting the more successful entrepreneurs with those who may need more support to succeed.

The Community Approach

Very marginalized/ ultra-poor	**Very poor/ deprived**	**Poor but capable of self-help**	**Poor and entrepreneurial**	**Capable but no access to investments**
Social mobilization program	Livelihood development program	Microenterprise development program	Small enterprise development program	Small or medium enterprise development program
LIVELIHOOD DEVELOPMENT Costly, (micro-)grants, social value		MICROFINANCE Profitable, commercial, return on investment		

Through these meetings, people start to build their own networks of peers, with whom to share, learn and even support. The bonds within a lending group are often quite tight, as the lenders literally share financial risk together. This is an incentive to make sure that every member of the group does their best to help others within the group thrive as well.

Pay it forward!

In microfinance, it is extremely risky to work with target groups that are unable to support a loan, as it may push them deeper into debt. This is a dilemma that is well-known to those who work on enterprise development and microfinance: although you *want* to include the most destitute people, it seems that you have little choice but to work with the entrepreneurial poor. Within TEA, this dilemma is used as an opportunity to create lasting bonds of solidarity, and participants are encouraged to help others in their community as well. This has been highly successful, particularly in Vietnam and Sri Lanka, with the more resilient and successful beneficiaries coaching, supporting and sometimes even employing those who are struggling. This allows the interventions to reach deeper into the community and sustainably help those who need it most.

Within the Ben Tre programme, the microfinance fund uses part of the revenue of the microloans for a *social fund*. This social fund is used to help people who are unable to partake in the programme, providing them with material support, often in the form of a grant. In 2014, the members of the microfinance group decided to build a house for one member of the community that had lost everything in a flood. This act empowered not only the recipient of the gift, but also the entire community, as they were able to give and not only receive. When people receive a grant or a loan they are asked what they can do for their community in return. People can decide on their own ambition level and it is on a voluntary basis, but by systematically asking this question solidarity and sharing is enhanced. In Georgia, TEA runs a programme for small and medium scale economic development inside a refugee camp. As part of their business proposal, the entrepreneurs are asked: what are you willing to give back to the community in exchange for support? Entrepreneurs come up their own ideas which help the community in different ways. One entrepreneur started an internet café, and allowed free access to children from the local school. Another rented out farming equipment to neighbouring wealthy villages, but allowed others in the refugee camp to use it on occasion at no cost.

This approach improved the social cohesion in the area and enriched the social opportunities in the community.

The lessons that can be drawn from this case is that *any* intervention – either those based on a community or those based on a specific target group – can be designed and adjusted to reach out to even poorer or more difficult to reach groups. First of all, by accepting that not everyone may graduate and by embracing people who are less likely to succeed into the programme. Second, by creating networks and support structures between those who are more resilient and affluent, and those who are struggling and more structurally excluded. And lastly, by fostering solidarity in the community to support the people who struggle to graduate. After development organisations have gone, it is the solidarity of the communities that will allow changes to last.

You can find the poorest of the poor, if you try: Education for Urban Poor in Ethiopia

As we have seen in the previous chapter, the PADEV research concluded that the poorest of the poor are not reached by the majority of the development initiatives. The main reason given for this failure was the fact that the very poor are 'invisible' and extremely difficult to target. Woord & Daad, a Dutch NGO, commissioned a follow-up research to find out how successful their partner organisations are in including this target group in their intervention. The study revealed that partner organization Hope Enterprises in Ethiopia was one of the few organisations who was effective in reaching out to the poorest of the poor. What strategy was followed and why was this effective? And why are other organisations less successful?

Hope Enterprises is active in Kolfe Keranio, a sub-city of Addis Abeba, Ethiopia, in the area called Zenebework. This area has a large garbage dumping area with slums built around it and belongs to the most deprived and poorest part of the city. In this area Hope Enterprises focuses on the people who are living in the slums around the garbage area, those affected by leprosy or HIV-AIDS and those working as garbage collectors. Hope Enterprises runs an education project for this target group. The project includes free education, provision of school materials and uniforms, school meals, psycho-social support, reimbursements for medical costs, and parent literacy classes. Anika Altaf, researcher at African Studies Centre/ University of Amsterdam, used the PADEV methodology with representatives of the population in the Zenebe Work area, half of which participated in Hope Enterprises' education project. In the workshops, Altaf discussed local history, perceptions of change, perceptions of poverty and wealth distribution, and development initiatives and their appreciation. Results showed that Hope Enterprises' education project was very effective in reaching the poorest of the poor.

What was done to find the poorest of the poor?

The organisation explicitly focused on inclusion of the poorest of the poor in the project. A specific selection process was developed in order to ensure this inclusion. Hope Enterprises involved different stakeholders in the selection process of the project participants. The whole selection process takes at least one month each year (for more details see text box). By focussing on a slum area around the garbage dump, where a lot of poor people are living, it was relatively easy to find the poorest of poor living in that village.

Lessons learned by Hope Enterprise:

Participation of the poorest of the poor in selection process. If projects want to include the poorest of the poor, specific targeting of this group needs to be done. The poorest of the poor themselves should play a role in the identification process. As the Hope Enterprise case shows, involving the target group in the selection process ensures that the people who most need it are targeted and support for the interventions is stronger.

Specific attention for subgroups amongst the poor. In the identification phase specific attention is needed for subgroups like socially excluded elderly people, people with physical or intellectual disabilities, or jobless youth.

Targeting the poor is only half of the job. People living in extreme poverty often have a very low self-esteem and lack basic social skills. Projects that address only the material aspects of poverty will probably fail to attain a positive impact for the poorest of the poor.

Time and budget should be reserved. Organisations that aim to identify and reach out to the ultra-poor must realise that time and budget should be allocated for this.

Selection process to identify the poorest of the poor

- A recruitment committee is selected that consists of representatives of the poor and poorest of the poor themselves (in this case people who live on the garbage dump), but also local government representatives.
- A public announcement is made for project recruitment, followed by door to door visits by the recruitment committee and fieldworkers to ensure inclusion of the most deprived people. The most marginalised people often miss public announcements, because they are staying at home, are living in isolation. Or they do not dare respond to the public announcement.
- The final selection is publicly announced for possible complaints. Those who have comments are allowed to express them. If it appears that someone was wrongly selected or is missing on the list, the list goes back to the field workers to be reviewed.
- This process ends when the list is accepted by all the stakeholders involved.
- The data forms are documented for further surveys of the area.

Graduation Starts with Personal Development: Economic Empowerment of Sex Workers in Nicaragua

In 2010 ICCO Cooperation and AIDS Fonds started a programme for economic empowerment of sex workers in a number of countries. One of these countries was Nicaragua. The programme, called “Stepping Up, Stepping Out”, focuses on economic empowerment of sex workers, including enabling those who want to step out. In the first phase of the programme it became clear that Stepping Out cannot be done successfully without Stepping Up; a process of personal development and empowerment. What was done in the second phase of this programme to empower the sex workers and increase their self-esteem and confidence? And why is it important to start with a personal development process, if you want to work on economic empowerment?

As a result of stigma, discrimination and violence, women working as sex workers often have low self esteem and self confidence. Most of them have had only limited or no schooling and they often come from a background in which violence was common. Even health workers tend to treat sex workers disrespectfully, and sometimes refuse to treat them at all. Due to the stigma and discrimination they tend to socialize exclusively amongst their peers. The result is that the women are not aware of possible options to change their personal situation. And they are not aware what choices could and should be made to really make a positive change. Thus, stepping out of the business begins with working on empowerment, self esteem, and self defence, enabling sex workers to make their own choices.

What has been done to empower the marginalised group?

In the second phase, in addition to economic empowerment interventions, the programme focused on the personal empowerment of all sex workers involved, including those who want to remain in the business or are neutral about this. The local partner organization TESIS organizes outreach activities in the areas where the sex workers work: from posh clubs to simple bars and public places like the central market. TESIS also collaborates with a local sex worker organization. The outreach activities focus on health promotion and on informing sex workers about their legal rights and how to access juridical services. TESIS also provides psychological support and personal development trainings. Since the project started to provide this additional support, most women choose to start with a personal development trajectory and from there enter into a vocational training course. The personal development training exists of two courses. The first one is focused on developing the self esteem and self confidence of the women.

There is a lot of attention for personal experiences, sharing, basic knowledge in relation to rights, making sure women can work safely and stay healthy. Women are invited to develop a personal plan for their future and are supported in making the first steps towards realizing this plan. The second course is focused on the development of leadership skills.

Lack of confidence and self-esteem is not exclusively an issue for sex-workers. Almost all people belonging to marginalised groups experience low self–esteem, as a result of the stigma and discrimination people face in their communities. This easily leads to self-exclusion and hampers the development of their social skills and networks. Life skills coaching or personal skills development is an important step in the graduation out of poverty, because people can only become economically empowered if they know their rights, and believe in their own strengths and possibilities!

It is good to realise that life skill development alone is not enough to get people out of poverty. Overcoming personal attitudinal barriers is important, but there are also external barriers that need to be removed. In case of the sex workers, they had great difficulties to get access to micro credit services because they could not meet the pre-conditions of the micro finance institutions, this problem was also addressed in the programme. You can read more about overcoming these kind of institutional barriers in the case about access to micro finance.

Inclusion has high return on investment: Disability Mainstreaming in Food Security in Bangladesh

One of the main reasons not to include marginalised groups in development projects is the perceived costs. Development organisations fear that the cost per beneficiary will go up when difficult to reach groups are included, and are subsequently scared that their donors will decline their proposals for that reason. Another reason for not including marginalised groups is the idea that it is too complicated, time consuming and will not yield good results. But, is this really true? What are the real costs of including a marginalised group in a project? And what is the return on investment?

Disability is not inability

When it comes to people with disabilities, there is a strong belief that they are not able to earn their own income and that they should depend on safety nets or sheltered workshops. That is why they are often not considered as eligible candidates for livelihood, trade or employment programmes. The idea is that the functional limitation they may have prohibit their participation, and that their participation in a programme will be very costly and require a lot of extra effort. In reality, it is not the functional limitations, but inadequate policies, negative attitudes and a lack of accessibility that hinders their participation in economic activities. The food security project for ultra-poor women in Bangladesh, set up by ICCO Cooperation, LIGHT FOR THE WORLD and The Leprosy Mission, is an example that shows how inclusion, in this case inclusion of people with disabilities, works in practice. It shows what efforts need to be done to include this marginalised group and what costs are involved.

Benefits of inclusion

The food security programme, co-financed by the European Union, targeted 40.000 woman-headed households in rural Bangladesh. Disability was mainstreamed throughout this initiative with very good results: about 8700 households (21.8%) with a disabled member were included in this project and out of this, almost 4,000 women (9.9%) with a disability were included as direct beneficiary.[33] These women, with different kinds of disabilities, ranging from physical, to sensory, to intellectual disabilities participated in the women village groups and took part in all the different types of income generating activities provided by the project. These women were as successful as the women without disabilities: they were able to gather the same amount of income from their income generating activities as the women without disabilities. Besides that, participation in this food security project was very empowering for the women with disabilities.

It not only improved their financial situation, it improved the social acceptance in communities and improved their social status at household level as well: "Earlier people called me 'Nangra' (lame). Now they call me tailor." This greatly enhanced their self-esteem.

Costs

The total cost for inclusion was 6% of the project budget. This could have been lower if the project had not provided its own rehabilitation services as well. Usually 1-3% of the total budget is enough to cover the costs needed to make the programme accessible, including training of staff, increasing the accessibility of buildings and project facilities and accessible communication.

The following measures were taken to successfully include people with disabilities in the project:

- Disability inclusion was specifically mentioned in the proposal and systematically worked out, also in the selection criteria.
- Project staff and management were trained to recognize disability as a rights-issue and to use practical tools for inclusion
- The community was sensitised on the rights of persons with a disability
- Involvement of family members if the person with disability required extra assistance in income generating activities
- All project activities were made accessible for people with disabilities
- People with disabilities (both direct beneficiaries & family members) were assessed and received rehabilitation services and medical treatment when needed.

Of course one could wonder whether this investment was really needed. Maybe the women with disabilities would also have been included without these measures?

Interestingly, under the same call of the European Union, three other food security projects for ultra-poor women were approved. Yet, only the ICCO project actively included people with disabilities. The other projects did not address this marginalised group in their proposal. Although there is no data available on the exact number of people with disabilities who participated in the other projects, anecdotal evidence tells us that the numbers are low. WFP Bangladesh concluded about their food security project: “Exclusion criteria actively prevented the selection of women above 49 years, and the selection practice prevented the participation of the majority of disabled and chronically ill women”. Another large food security project, in the same region of Bangladesh, did adopt a policy not to exclude people with disabilities, but did not formulate equal participation measures either.

The outcome was that only 3% of the direct beneficiaries were people with a disability. This is more than three times lower than achieved in the ICCO project where 9.9% of the direct beneficiaries had a disability.

The project shows that with only a slight increase in investment, it is possible to improve the livelihood situation of women with disabilities and households with a disabled family member, living in extreme poverty. Some people literally moved from begging to business. All in all, the benefit of inclusion is much higher than the costs for the measures needed to enable inclusion.

“We are disabled, but we certainly can do everything if you give us the chance!”

“I am physically disabled, but it does not matter. Now I can do tailoring work and prepare dresses for children and other people in my village. Before joining this project it was beyond the imagination of me and my family members to do work and to earn an income in this situation. I participated in the training course, received a tailoring machine and some materials like thread and cloth to run my IGA after completion of the training course. I started my tailoring work with full confidence. Now I am regularly running my Income Generating Activity. I have my parents and three brothers in my house. All of them respect my work, give value; I can contribute to run the family financially. We have three full meals a day. People in the area tell others that they should follow my example: I can stand on my own feet, even though I am a person with a disability. Earlier people called me ‘Nangra’ (lame). Now they call me tailor. I have no language to express my feelings in a good way: We are disabled, but we certainly can do everything if you give us the chance!”

Asia, project beneficiary from Kuptala

Sustainable inclusion requires a partnership between all sectors: Employing People with Disabilities in Zimbabwe, Rwanda, Ethiopia, Kenya & Nepal

One of the problem's with the inclusion of marginalized groups in economic development is often that organisations with experience on social inclusion and empowerment of marginalised groups do not necessarily have the knowledge to set up or support economic development or financial services. On the other hand, companies and finance institutes often don't know how to enhance social inclusion. How to combine the best of both worlds?

To increase the participation of marginalised groups, different sectors have to work together for inclusion. To ensure inclusion in employment, vocational training institutes, the private sector, government, NGOs and interest groups of marginalised people have to collaborate. Inclusion is a joint responsibility and can only be reached through cooperation between various stakeholders.

Corporate social responsibility in Zimbabwe

Liliane Foundation's employment project for youngsters with a disability is a good example of such a joint collaboration. Liliane Foundation's strategic partner, Leonard Cheshire Disability Zimbabwe Trust (LCDZT), is a civil society organisation working in the field of disability and development. It initiated a joint project with the corporate social responsibility unit (SETA Foundation) of Mukonitronics. The latter is a big company specialized in the design and manufacturing of industrial power electronic products in the country. Together, Mukonitronics and LCDZT established a traineeship, where more than 50 students with a disability received vocational education. In addition, the project further ensured that the youngsters were provided an opportunity to experience high quality industrial work by giving them three months basic training in commercial production of Transient Protection Devices required by Mukonitronics. The best performing trainees were eligible to further continue their vocational education in the City and Guild, a leading skills development organisation in the country. The cooperation between the LCDZT and Mukonitronics was based on a sound business plan developed upon a solid market research on the demand of the produced devices. The cooperation successfully enhanced the professional skills development of a group of youngsters with a disability and provided them with an opportunity to establish a connection with a qualified job market in the country. The project demonstrated that multi-stakeholder collaborations of this kind have the potential to effectively improve the economic position of vulnerable and socially excluded groups.

Inclusive vocational training in Rwanda, Ethiopia & Kenya

EmployAble, coordinated by LIGHT FOR THE WORLD, is a similar employment programme. It aims to include 625 students with disabilities in TVET institutes in Rwanda, Ethiopia & Kenya, and wants to improve linkages between TVET institutes and the labour market to ensure sustainable employment opportunities for TVET graduates with disabilities. The participating countries all have national policy frameworks which promote the inclusion of youth with disabilities in vocational training, but there are no practical guidelines available on how to actually include students with disabilities. The **TVET institutes** that are joining this initiative are very willing to include these youngsters, but have no idea how to do this. The aim of the project is to support the **government** departments and the TVET institutes to successfully include students with disabilities as well as develop guidelines which safeguard the access to vocational training and employment for students with disabilities. This is done by bringing together different stakeholders: the TVET institutes and the government, as well as disability specific NGOs for technical skills. In addition, disabled people organisations are involved: they play a role in the pre-selection of participants, in training the teachers of the vocational training institutes, in doing accessibility audits at TVET institutes, and in raising the awareness of employers and the general public regarding the rights of students with disabilities.

Career Expo for persons with disabilities in Nepal

In 2012 the first ever career expo for persons with disabilities was organised in Kathmandu Nepal, involving different stakeholders from government, non-governmental sector, Disabled People Organisations and Private Sector. Around1500 people visited the expo and 500 persons with disabilities registered themselves as job searchers.

The event was successfully organized by key stakeholders namely Ministry of Women Children and Social Welfare of Nepal, The National Federation of Disabled Nepal, The Association of INGOs Nepal, Federation of Nepalese Chambers of Commerce and Industry, Federation of Nepalese Journalists, and Merojob.com (a networking website for capacity building vacancies of jobs). More than 150 persons with a disability were reported successful in finding a job during and after the Career expo in 2012. More persons with disabilities were supported in CV writing and practising job interviews. Because of the success a 2ndCareer Expo was held in 2013.

Remayata

Nothing About Us Without Us: Sustainable access to micro finance for people with disabilities in Uganda.

People with disabilities often do not have access to micro finance. An accessibility study done in 2007 on the services of Micro Finance Institutions (MFIs) in Uganda demonstrated that only between 0.2 and 3% of persons with disabilities had access to MFI services.[34] The question is: what can be done to improve access to micro finance services and what role could people with disabilities play in getting access? Often, programmes and policies to include marginalized groups are decided upon by others, and not by the marginalized people themselves. What can be done to make the "nothing about us without us" principle a reality?

The Norwegian Association of Disabled (NAD), already recognized this accessibility problem in 2005 and supported a project to increase access to sustainable microfinance services for persons with disabilities in Uganda. The project is jointly implemented by the National Union of Disabled Persons of Uganda (NUDIPU) the Association of Microfinance Institutions of Uganda (AMFIU). NUDIPU is an indigenous umbrella organization for all disability categories including sensory, physical and intellectual. It has local presence through district unions that operate independently. AMFIU is the national network for the microfinance industry in Uganda with membership including MFIs, commercial banks and microfinance support/funding organizations.

Further research showed that the two most important barriers that people with disabilities faced in getting access to microfinance services in Uganda are self-exclusion because of low self-esteem, and exclusion by MFI staff, including the management. Other identified barriers are physical exclusion, information exclusion, exclusion by design and exclusion by other members due to societal prejudices[35].

Project implementation mainly focused on creating awareness within the Financial Service Industry and amongst people with disabilities. AMFIU worked directly with the financial institutions and Savings and Credit Co-operatives (SACCOs), whilst NUDIPU concentrated on the empowerment of Disabled Peoples Organisations and entrepreneurs with disabilities. The empowerment activities included awareness raising about the rights of people with disabilities to access services, financial literacy training and personal skill development. In addition, credit and saving groups of people with disabilities were linked with micro finance institutions. AMFIU organized workshops within the micro finance institutions to talk about the potentials of people with disabilities and the identification and removal of barriers.

People with disabilities participated in and facilitated these workshops and could therefore bring in their own experiences and think along in finding solutions to improve access. This cooperation helped both parties to discover the benefits and opportunities of inclusion of persons with disabilities in micro finance services. In this process economically successful entrepreneurs with disabilities played a key role in raising awareness amongst their peers, and the MFIs could show how they had addressed the exclusion barriers.

Some interesting findings of this joint programme are that persons with disabilities are able to use the existing MFI products (there is no need for specific products), and that nearly all clients with disabilities receive help from family members in operating their businesses and in their relationships with the MFIs. This should be taken into account by MFIs in the screening and monitoring of their clients. And last but not least, the programme showed that there is a pathway of change that goes from financial exclusion to informal inclusion to formal inclusion. Some of the persons with disabilities join the road from the starting point, and move along to formal financial inclusion; others might not have a need to reach formal financial inclusion. The most important thing is that people have the opportunity to make an informed choice and gain access to the financial services and products that best suit their needs.

Bridging barriers from two sides: Inclusive health insurance for poor people and marginalised groups in India, Ghana and Senegal.

In 2005, World Health Organisation member states committed to achieve universal health coverage to ensure that all people have access to quality health services in times of need and are protected from the financial hardships of health care costs (WHO, 2005)[36]. To meet this universal health coverage, many low- and middle-income have initiated a number of ambitious health-financing reforms that aim to introduce insurance schemes at affordable prices for low socio-economic groups, as well as provide targeted subsidies for the very poor and other vulnerable populations. However, while the reforms have led to increased utilization of health care, it is often the case that the poor, informal sector workers and other marginalised people continue to be excluded from coverage. Many vulnerable people either risk financial catastrophe from paying out of pocket health care costs or are prevented from accessing health services altogether. Why are these groups still excluded from health insurance schemes? And what can be done to give them access?

Barriers on supply and demand side

The Health Inc. research on equitable coverage and inclusive social protection in health, discovered, that social exclusion restricts access to health services for vulnerable groups. They found that, although health social welfare or social insurance scheme are designed for the poor and most the marginalised, these are not being accessed by them. For example, in a social health welfare scheme in India, only 12% of those eligible accessed the scheme. The research found that there are barriers both on the supply side and the demand side of the services. On the supply side, the quality and availability of health services are important barriers for enrolling in insurance schemes: the distance to the services and the physical inaccessibility affects the decision to enrol. Those who had to cover long distances to reach the nearest transport or health services, were more likely to opt out. Another barrier is the lack of trust in medical staff – because of disrespectful, discriminatory and culturally inappropriate practices, eligible people are discouraged to access the health care services. In addition, procedural issues make it difficult to enrol in health insurance schemes: difficult intake forms, bureaucratic procedures, and the need to show identity cards being some of the problems.[37]

On the demand side, barriers include financial constraints to pay the premium as well as the extra out of pocket expenses for travel to the nearest health service. In addition, access to information is an important barrier for many poor and marginalised groups: they may be illiterate and their awareness about the schemes is low. They either do not understand the principle of insurance or do not know about the scheme. Even some of those that were enrolled, still not received the health care they were entitled to as they were not aware of some of the benefits of their health package or how to access those. In Ghana, many of those not insured, were not a member of a social organisation, like a Community Based Organisation or a Self Help Group, where such kind of schemes are discussed, and this limited their awareness about the existence of the scheme, their knowledge on the entitlement to the scheme and the appreciation of the solidarity concept behind voluntary insurance schemes.

Approaches to improve inclusion

Different (international) insurance companies, (I)NGOs and capacity building organisations are trying to improve the access to health services and health insurance for the poor and most marginalised in developing countries, addressing some of the challenges mentioned above. PharmAccess is one of them. In cooperation with the Health Insurance Fund, PharmAccess supports the set-up and implementation of health insurance programmes in developing countries, supporting both national government run schemes and private sector schemes. In the programs, the barriers on both the supply and the demand side are tackled, to increase access of marginalised people. On the supply side, much is invested to improve the quality of the health services, for instance through implementation of SafeCare standards (health care quality procedures) and the provision of loans to health care providers to invest in the improvement of the quality of the clinic. Methods to bring the services closer to the people are tested out, such as mobile clinics and health call-centres where people can call for medical advice. Capacity building of staff of health services is also important to improve and change attitudes towards marginalised and poor groups, for example negative

attitudes and behaviour towards People Living with HIV or men having sex with men. On the demand side, poor people are supported financially to join the scheme, mostly through contributions to the premium by the local government. One of the key learnings is that health insurance programmes that aim to reach the poorest of the poor, can only be successful if there is support from local government to subsidize the premium of the insurance! Besides that, community mobilisation and marketing are important components to ensure enrolment in insurance schemes. Different marketing tools are used to reach the marginalised and the poor, such as awareness sessions at village health days or sessions after the mass at churches. Working through community mobilisers, who know the potential clients and who are credible endorsers, has proven to be successful. To explain the principle of insurance, the treasure pot game is played in the communities. This interactive and practical game helps people to understand how health insurance works. In one of the programs that PharmAccess supports, the community mobilisers make use of clips on tablet computers to ensure that also those illiterate understand the concept of insurance and the health package that is being offered. By making use of the tablets, there is also consistency of the message of the community mobilisers which helps building the trust in the schemes. Apart from that, attention is paid to creating a good experience, continuous sensitisation on the importance of prepaying for healthcare, building up evidence that the scheme delivers, and an easy process of enrolment. The overall conclusion is that poor and marginalised people can only gain access to health insurance if both the barriers at supply side and at the demand side are tackled at the same time.

Chapter 3. Programming for inclusion

Programming for inclusion

In this chapter we will highlight the lessons that we have learned about inclusion of marginalized groups in economic development in relation to programme planning, implementation and evaluation. The basis for these learnings are our personal and organisational experiences with the inclusion of marginalized groups in economic development, of which some cases are presented in the previous chapter. With these lessons learned we aim to offer practical suggestions that will help you to start working on the inclusion of marginalized groups in development. We will start with some general lessons learned in relation to inclusion and programming, after which we will follow the sequence of the project cycle to highlight key learnings.

General lessons learned

Getting commitment for inclusion

When we discussed in the learning platform what the most important step towards inclusion is, we unanimously agreed that **attitude change** is the major key in working on inclusion of marginalized groups. Attitude change is needed at community level, project level, within development organisations, but also amongst policy makers and in the private sector. Exclusion is the result of a process of stigmatization that leads to conscious or unconscious discrimination of marginalized groups and often results in their self-exclusion. The cycle of exclusion can only be broken if the attitude of all involved is changed. It starts with the realization that some groups are discriminated and excluded from social and economic development processes. One of the first steps that organisations and policy makers can take is to ask themselves the question: who are the people that we are excluding with our programmes or with our policies? Which marginalized groups do not benefit from our projects? However, only knowing that some marginalized groups are excluded is not enough, also the **urgency** should be felt to act and to change this situation. Often organisations feel it is too difficult, too expensive or even impossible to include marginalised groups in economic development. Or they think it is the role of other stakeholders to take care of these marginalized people. What we have learned from the examples that we have seen, is that with a positive attitude and some extra efforts, the inclusion of marginalized groups is possible. But, it does not happen automatically. It needs a deliberate choice and organisational commitment to do so.

We do realize that the ideal situation of inclusion of all marginalized groups in economic development is still far away, and that there is still a strong hesitance within organisations, also in our own, to really go for it. To make it more digestible, we would like to challenge organizations to start stretching their goal for inclusion: why not try to include people who are one step lower on the poverty line than you usually would do? Or why not take extra efforts to include elderly people or people from ethnic minorities? Or if you specifically work on inclusion of people with disabilities, make sure that also the more difficult to reach groups, such as people with intellectual disabilities, are included. You don't have to do everything in one go, just start small. The Transition in the East Alliance uses the 80/20% strategy to stretch their own inclusion goals: 80% of the activities in a project are focused on mainstream programming, while 20% is focused on inclusion of more difficult to reach groups. And if your organisation chooses not to include some marginalized groups: at least be clear about whom you exclude and why they are not included.

Another way to get more willingness in your organization to work on inclusion is to approach it from a quality perspective. The measures you take to include marginalized groups will not only benefit this specific group, it will enhance the overall quality of a project or programme and will benefit all beneficiaries in the end.

Inclusion of marginalized groups is a joint responsibility

If you feel a bit overwhelmed by the idea that you have to include all different kinds of difficult to reach marginalized groups in your organization's economic programmes, we have good news for you! The responsibility to make inclusion work is a joint one, you don't have to do it all alone.. In fact, it's better not to. Once all players work together towards the same goal, it will be much easier to make progress. In that sense the new Sustainable Development Goals and the call for Inclusive Development is a great opportunity.

It is the role of national governments to make sure that inclusion of marginalized groups is anchored in all it's national policies and that there are safety nets for the people that really need it. An important task for (institutional) donors is to ensure that inclusion of marginalized groups is anchored in their development policies by asking for the inclusion of marginalized groups in their financing frameworks. In addition, donors should make budget available to accommodate inclusion of marginalized groups in economic development. At this moment NGOs feel the pressure from donors to keep the budget per beneficiary as low as possible and are reluctant to invest in more difficult to reach groups. And, maybe even more important, the donors should create ample space for innovation and learning. Inclusion of marginalized groups is an emerging expertise and can only be successful if there is flexibility to experiment and learn. Research institutes can support and facilitate this learning process. There is also a vital role for interest groups that represent the people that belong to different marginalized groups. They are the key players to lobby for their own inclusion, and can also play an advisory role to others in how to make inclusion work. Last but not least, NGOs that focus exclusively on inclusion of specific marginalized groups, can bring in their networks, experience and expertise. They may not be experts in economic development, but they can build the capacity of the government and other development actors on how to include specific marginalized groups, as well as support interest groups in their lobby for inclusive policies. The joint Food Security Programme in Bangladesh, mentioned in the previous chapter, is a good example of this kind of cooperation between target-group specific NGOs and NGOs focussing on economic development in general. Where needed, specific NGOs can play a role in developing specialized services, for which government and mainstream development actors may not (yet) have the expertise. Think of referral for rehabilitation services or specific empowerment programmes.

That leaves us with the question: what is the role of generic NGOs in striving for inclusive economic development? We believe that these NGOs are in a very good position to play a catalyst role: by developing new models for inclusion of marginalized groups at local level. And by bringing together the different stakeholders such as the private sector, local communities, universities and government to test out and scale up new inclusive economic development initiatives. Besides that, these experiences can be used to lobby for inclusive policies.

Change the system

When working with marginalized groups we often tend to put our energy in creating safe subsystems: like setting up an income generating project that is only meant for one specific marginalized group. Of course there is nothing wrong with specific targeted activities that focus on empowerment. But do these activities really change the discriminating system? When working on inclusion, we should always aim to address the root causes of exclusion. The core of the problem lies in the system, the society that excludes and discriminates people on the basis of age, gender, ability, geography, ethnicity, or any other status. If we want to work on sustainable inclusion, we should put our energy in changing the system. This can be done by tackling the discriminating rules, removing the barriers, changing attitudes in the community, and making services accessible. Of course this can be quite difficult and time consuming, and there is always the temptation to start up a parallel system. It is much easier to set up a vocational training center for people with disabilities, than to make sure that existing vocational training centers include people with disabilities and become fully accessible. But in the end, such truly inclusive systems are more sustainable, more effective and cost-efficient. Parallel systems are expensive and may even end up being counterproductive, as they perpetuate the exclusion of marginalized groups by keeping them apart.

Both mainstreaming and specific projects are needed

Does the focus on changing the system mean that there is no place for programmes that exclusively focus on a specific marginalised group? No, it doesn't! There is a need for mainstreaming ánd projects that specifically focus on the empowerment and equality of marginalized groups. Some groups may need this specific kind of attention to get them out of their marginalized situation. At the same time, it is important that the inclusion of marginalized groups is mainstreamed in all economic interventions. Otherwise these marginalized groups will never get sustainable access to economic development. This strategy is called a twin-track approach to inclusion and is used within the gender and disability movement. The main focus of this chapter will be on the second track: the inclusion of marginalized groups into economic development programmes that are designed for the general public.

However, this does not mean that there may not be a need for equality and inclusion in specific programmes as well. Let me give an example: a project focusing on empowerment of people with disabilities, may very well exclude the ultra poor and most marginalized amongst the people with disabilities, think of people affected by leprosy, or people with intellectual disabilities, or women with disabilities, or ethnic minorities. So, also in these specific kind of interventions equal access and anti-discrimination deserves attention.

Inclusion in the project cycle

Nothing about us without us

Participation of marginalized groups in the whole project cycle, including the policy making process, is a basic principle of inclusive development. The invisibility of marginalized groups is the reason that they are often overlooked in participatory planning processes. So they need to be made visible. One problem is that people from marginalized groups are often not used to giving their opinion, and speaking up about their needs. It is important to facilitate this participation process in a careful way. In the following paragraphs we will give some practical suggestions how the participation of marginalized groups can be enhanced in the different phases of the project cycle.

Policy setting

The project cycle starts with policy development. Projects and programmes always originate from an organisational strategy and stem from a policy framework. If the policies of an organization does not ask for inclusion of marginalized groups in economic development, chances are low that an inclusive project will be initiated. Explicit attention for the inclusion of marginalized groups in policies is a prerequisite for sustainable inclusive development.

Ideally, inclusion is already mentioned in the mission statement of an organization, for example by adding a non-discrimination clause. But this alone is not enough: inclusion should be operationalized in all policies and multi annual strategic plans, otherwise it may become an empty statement. It is our experience that it is much easier to set up an inclusive project in an inclusive organization. Setting up a women empowerment programme will be very difficult if you only have male project managers and field workers in your organization. Does this mean that you first have to make your organisational policy inclusive before you can start working on inclusive projects? For sure not! Many organisations use projects as a starting point to develop and test out new strategies for inclusion and use this experience to make the whole organization inclusive.

Identification

The identification phase is a crucial step in the inclusion process. This is the moment that we identify the marginalized people amongst our target groups and where we get them in the picture. To make a project inclusive an exclusion analysis should be carried out during the identification phase. This is an analysis of which groups or which individuals are most marginalised in the project area. But how to go about it? There are not many clear-cut tools yet that will help you in this process (though if you know of possible tools, please let us know!). Of course there are participatory rural appraisal tools available, that attempt to address social exclusion. Nonetheless, in practice, marginalized groups often do not participate in the appraisal of a project.

We would like to share some of our own experiences here that may help you in designing your own inclusive identification processes: In Nepal, Mission East uses the 6 domains of exclusion that are defined by the Nepal Government: ability, gender, age, ethnicity, economic status and geography.

Tips and tricks for an inclusive identification process

- Train staff on inclusion of marginalized groups before the identification process starts.
- Do an exclusion analysis to find out who the marginalized groups in the project area are.
- Pay special attention to the reasons why people are excluded. Often, the people who exclude others have their own (social) reasons to do so.
- Specifically target marginalized groups during identification.
- Make marginalized people visible, give them a voice in the process.
- Create an identification process without barriers.
- Assess the needs of marginalized people.
- Identify the barriers that may block their full and equal participation in the intervention.
- Identify & partner with interest groups and organisations that specifically work for marginalized groups.
- Collect & analyse disaggregated statistics and data.

This list helps them to specifically target these marginalized groups during their identification process. Of course there may be other grounds for exclusion as well, depending on the local context. In the text box you will find a list of possible domains of exclusion. The list may help you to get the groups that are often marginalized in the picture, but be aware that it is not complete and often marginalization occurs as a result of a combination of different identities. When you have made a localized list of the domains of exclusion, target these marginalized groups specifically during identification and make sure they are included in the process.

Possible domains of exclusion:

- ability
- age
- ethnicity
- economic status
- gender
- geography
- health (physical and mental)
- language
- marital status
- race
- religion
- sexual orientation
- social status

Mission East Nepal developed a framework for inclusion. It is called **ACAP** and stands for **A**ccessibility, **C**ommunication, **A**ttitude and **P**articipation. The ACAP framework helps to ensure that nobody is left out of development.

Based on this framework, Mission East developed several tools, such as a checklist for inclusive meetings and trainings. People who are socially excluded will probably not feel comfortable to speak up during meetings. So to give them a voice in the process this needs to be facilitated in a careful way. Organising focus group discussions, where people can talk in groups of peers, can be very helpful in this regard. The different focus groups can then decide who could represent their group in the overall community meetings and present their inputs there.

ACAP tool for inclusion

Accessibility: organize the identification meetings at an accessible venue, that is easy to reach, safe and which is an acceptable location for all people. Make sure also marginalized groups are informed about the meetings and are encouraged to come.

Communication: All efforts should be done to arrange communication forms that are accessible for ALL people. Use for example simple, non-discriminatory language. Make use of visualizations so also illiterate people, children and people with intellectual disabilities understand what's going on.

Attitude: facilitators should respect and welcome the input of all participants and create an enabling environment.

Participation: make sure all people can participate equally and their voices are heard and taken into account.

Formulation

The danger with mainstreaming is away-streaming: one may easily forget to act and make it happen. One of our major learnings is that **inclusion does not happen if you don't plan for it**. So in the formulation phase the inclusion of marginalized groups needs specific attention. It starts with specifically mentioning marginalized groups in the overall goals and target of the intervention. Marginalised groups are part of the target group and should specifically be taken into account when the selection **criteria** are defined. The problem with selection criteria is often that they can easily and unintentionally exclude people that belong to marginalized groups. Let's give an example: in ICCO's food security project in Bangladesh (see chapter 2), the selection criteria needed to be adjusted after one year. One of the selection criteria was that only woman-headed households could participate. During implementation, project staff found out that many women with disabilities were still living with their parents, or were dependent on their brothers and thus could not be included because they did not fall under the strict criteria of a woman-headed household. Also women with a husband with a disability, who often could not contribute to the family income, could initially not be included because of this selection criterion. To overcome this problem the selection criteria were adjusted for people with disabilities. A problem like this can be prevented by adding an extra clause that mentions that people belonging to marginalized groups do not have to meet all the selection criteria; this will enhance the chance that they are selected as project beneficiary later on. Of course, belonging to a marginalized group should not be a wildcard for participation. It doesn't make sense to include rich people from a marginalized group in a project for ultra poor people.

When planning the project activities, not only the practical needs of excluded groups should be addressed, but we should also focus on changing the exclusionary practices.

Tips and tricks for an inclusive formulation process

- Set targets for inclusion in the project proposal.
- Define selection criteria that actively seek to include marginalized groups.
- Develop indicators for inclusion.
- Plan activities that will enhance inclusion of marginalized groups
- Reserve budget for the inclusion measures
- Take accessibility into account during the design phase

We need to change the system that excludes people. In the next paragraph we will discuss in more detail what activities need to be undertaken to enhance inclusion of marginalized groups.

When specific activities for inclusion are planned, the budgeting for inclusion becomes easy, because you can just budget activity based. Often organisations are scared that projects where marginalized people are included will become very expensive and would like to have an idea of the costs before they enter into inclusive programming. The problem is that it is not easy to give an estimate of the costs that will be needed to include marginalized groups. It is dependent on so many factors. World Vision, that has a lot of experience with mainstreaming disability, gives the following advice:

"Ensure a standard line for costs of disability access/ inclusion within all budgets as a fixed percentage (2-5%) of activities or overall costs to cover interpreters, guides, transport, production of material in alternative formats, adaptations to premises, etc. If this is labelled 'inclusive support costs', it will benefit many other vulnerable people (elderly, pregnant women, PLWHA)."[38]

The experience of the participants in the learning platform showed that inclusion of marginalized groups does take a bit of extra time and resources, but it isn't necessarily very costly. You can make use of low cost, locally available solutions, for example for making buildings accessible (use mud or wood instead of cement), or by including awareness activities in already planned staff trainings or community sessions. Often there are financial resources and safety nets available for marginalized groups at local government level. It's a matter of supporting the people belonging to marginalized groups to access these resources. Another way to keep the costs low is to take the accessibility of the project into account during the design phase. If new infrastructure is set up, **universal design** should be applied. This means that the design can be used by the widest range of people, in all phases of life, from childhood up to old age. The costs of applying universal design in the construction phase is very low. If inaccessibility has to be corrected later on, the costs are much higher. The nice thing about universal design is that it benefits the whole community. A public bus that is accessible for wheelchair users is also very convenient for elderly people, pregnant women, people travelling with prams, young children and for travellers with luggage.

Implementation

An inclusive project can only be implemented by staff that has a positive attitude towards people belonging to marginalized groups. They should get practical skills to identify and include marginalised people in the project. So the training of staff is the first thing to do! Involving trainers that belong to different marginalized groups can be very helpful in this regard.

Since social exclusion is the result of stigmatization, it is important to raise awareness and to fight stereotyping and discrimination of marginalized groups in the direct implementation sphere of the project. This can be at community level, amongst project beneficiaries, but it can also be within a financial institute, government body, local business or at a vocational training institute. Constant attention for the removal of the barriers that block the participation of people from marginalized groups is a key element of inclusive implementation.

The following types of barriers can be identified:

- **Environmental/physical barriers**: such as infrastructure that is not accessible for people with disabilities, or inaccessibility of services for people from remote villages, or unsafe areas for women.
- **Communication barriers**: for example written information that is not accessible for illiterate and blind people, or complicated language that discourages people with little education to participate.
- **Attitudinal barriers**: negative attitudes towards people from marginalized groups. For example: name calling in the community, refused access to public services.
- **Institutional barriers**: discriminating rules and laws, at national level, in government institutes, in companies, or in development organisations that prohibit participation of marginalised groups.

People from the marginalized groups and their interest groups can play an important role in identifying and lobbying for removal of these barriers. People who are socially excluded often lack self esteem and are not confident to claim their rights. So where needed they should be supported and empowered to claim their rights. The use of role models can be very supportive in this regard. They can help to fight prejudices and can enhance the self-esteem of people. But, we also have to be careful with putting forward role models. Often role models are people who despite all the barriers in society have been able to be successful in life. They have fought for their place in society.

Tips and tricks for an inclusive implementation phase

- Train the project staff; they need a positive attitude, skills and confidence to include marginalized groups.
- Involve staff members that belong to a marginalized group.
- Raise awareness in communities/ private sector / amongst project beneficiaries to fight stigmatization and discrimination of marginalized groups.
- Work on self esteem, social/life skills and empowerment of people belonging to marginalized groups.
- Set up a referral system or provide specific services for marginalized groups within the project (e.g. health services, rehabilitation services, empowerment activities).
- Remove barriers that block participation of marginalized groups.
- Make sure that people from marginalized groups can participate equally and are involved in all project activities.
- Work together with interest groups, local government and NGOs that work with specific marginalized groups.
- Support interest groups of marginalized people to claim their rights.

We might get the impression that inclusion is the result of hardworking heroes that never give up and we could easily forget that inclusion is about the removal of barriers and about giving everyone a fair chance to participate in society.

Within economic programmes attention for life skills of ultra poor and socially excluded people is important. This came back in several of the cases presented in the previous chapter. Some people from marginalized groups might also be in need of specific services, such as rehabilitation care, assistive devices, medical treatment or legal advice. Access to these services will greatly enhance the economic activity of people. Build up a referral network to make sure that people are able to access these kind of services, or lobby with the government to provide. If there are no services available one could consider to reserve some extra budget to provide specific services within the project.

Tips and tricks for monitoring

- Disaggregate the regular monitoring data on age, gender, ability, health status, economic status, ethnicity, marital status etc.
- Analyse these data to see whether all participants are able to benefit equally from the project. Take measures where needed.
- Regularly reflect on the question: are all target groups included? Are new groups to be included?
- Develop indicators that measure social inclusion and participation of marginalized groups.
- Also monitor the inclusion process at project/ organisational level: e.g. staff attitude, budget changes, progress of inclusion measures.
- Use participatory monitoring approaches to understand dynamics of exclusion and inclusion.
- Collect both quantitative and qualitative data and use the information to lobby for inclusion.

Last but not least, we learned that, if people from marginalized groups get a fair chance to participate on an equal basis, they are very capable to become productive and self-supporting. Where needed one could consider involving family members or neighbours, if people need more additional support to participate. For example in the case of people with severe or multiple disabilities or elderly people.

We realize that all the activities that we have mentioned here, may sound like an awful lot of extra work. But, let's try to put it into perspective: there are also many things that you don't have to do: you don't need to develop special training programmes, or invent new microcredit products, or set up different self help groups for different marginalized target groups. You only have to make sure your existing programmes are accessible for your whole target group. Nothing more, nothing less. And very important: all the energy that you put in making your project inclusive will enhance the overall quality of the programme.

Monitoring and evaluation: learning for inclusion

Setting up programmes that include marginalized groups is a new approach for the development sector. There is no well defined methodology yet and there are hardly any tools. In this situation experiential learning and strong feedback loops are needed to build up knowledge and experience on this topic. Action learning is a very suitable approach for this, because is helps you to identify a learning agenda and document the lessons learned. The Thematic Learning Programme on Inclusion of People with Disabilities in Development, supported by PSO, has successfully used this approach and developed a practical guide on this topic.[39] Also, participatory approaches such as photo voice, story telling and Most Significant Change are good tools to monitor the inclusion process by involving project beneficiaries. These methodologies help to identify and make the barriers that block the participation of marginalized people more visible. The outcomes can also be used to lobby for inclusion and is very relevant information for the interest groups of marginalized people.

The basic measure that you have to take in an inclusive project, is to make sure that all monitoring and evaluation data can be disaggregated on age, gender, ability, health status, economic status, ethnicity, marital status or any other possible discriminating factor. This will help you to find out whether all participants are able to benefit equally from the project. If needed you can take corrective measures to make sure everyone in the project can get along. Besides that it is important to measure the social inclusion of the marginalized groups. How are they treated and accepted amongst the project beneficiaries, in their communities, at school, on the work floor? It is also important to monitor the inclusion process at project level, and ask questions like: what is the attitude of staff towards people form marginalized groups? Are they able to create an inclusive atmosphere? Are barriers removed at project level?

Tips and tricks for evaluation

- Select an evaluator with a track record on equality and inclusion
- Measure impact of project and disaggregate for the different groups.
- Measure impact of inclusion for beneficiaries from marginalized groups.
- Document the inclusion process carefully and use it for internal and external learning.
- Use participatory and qualitative approaches, so the voices of the beneficiaries can be heard.
- Find out which people were not reached by the project.
- Use evaluations as evidence to lobby for the inclusion of marginalized groups in development.

When we monitor and evaluate a project, we usually focus on what's going on in the project with the people who participate. But, in inclusive projects, it is also very important to ask ourselves the question whether we are really reaching out to the poorest of the poor and the most marginalized people. Are there any groups that are still left out? Which people do we fail to include? Why is that? And what are we going to do about it? Or what can others do about it?

Sampat Choudhary from Saptari district in Nepal works in a factory in the city. When he gets ulcers on his feet and loses sense in his fingers, his boss, who suspects it is contagious, fires him. Without a job, he is not able to pay the school fees any longer. His kids drop out of school and the family has to return to their home village. A visiting health team gives Sampat a diagnosis: Leprosy. But they do not offer him a treatment. Now the real problem begins! The whole family is discriminated and banned from community life. The kids have no friends anymore, and Sampat's wife is victim of gossip. Sampat drowns himself in locally made spirits.
When a community rehabilitation worker from Netherlands Leprosy Relief visits his village, he gets medical treatment. At the same time community awareness sessions on leprosy are organized. Films and groups discussions are used to explain about leprosy and reduce the fear for the disease. This really helped to change perceptions about leprosy in the community. People affected by leprosy are no longer discriminated and people suspected to have the disease are referred to the local health post. Sampat also became member of a group of people with disabilities in his village. This disabled people organization set up self care groups, saving schemes and income generating activities and, as a group, they also joined mainstream development programs. Sampat has been able to rebuild his life and become a respected community member.

Concluding remarks

Poverty and exclusion are two sides of the same coin. Poverty leads to exclusion; exclusion leads to poverty. More than one billion people live below the poverty line. Many of them many are elderly, illiterate, displaced, have a disability, belong to an ethnic minority, or are living with HIV/Aids or another disease. They often own nothing and live from day to day without any social security. They are victims of stigmatization, which leads to conscious or unconscious discrimination. There are many different reasons why people are excluded from their communities, but the mechanisms of exclusion are identical. Stigmatization does not only occur at community level, but also within the government, civil society organizations, among policy makers at the institutional level, and within the private sector. Too quickly we jump to the conclusion that people belonging to marginalized and ultra poor groups cannot participate in development interventions. There is growing evidence that these people -whose lives are so strongly determined by extreme poverty that they cannot live an independent decent life- are virtually never included in projects and programs. They are 'invisible' to governments and NGOs. These groups will never be reached, unless institutions make a deliberate choice to include these 'invisible' people. The cycle of exclusion can only be broken if the attitude of all involved is changed.

Research shows that economic development interventions tend to target groups that are in between the poor and the middle class. The extreme poor are often not reached. Nor are they reached by social safety nets. Considering the limited capacity of low- and middle-income countries to raise domestic public revenues, the effectiveness of social safety nets to eradicate poverty remains limited. Measures are required to include the extreme poor as active participants in economic development through generating and increasing their own incomes. Several initiatives show that people belonging to marginalized groups can be equally productive if they are given a fair chance. Inclusion in economic development is not only a right: it is a moral obligation. It also proves to be a cost-effective measure. The economic costs of exclusion are higher than the costs of inclusion measures.

We have seen that the following basic principles lead to successful inclusion of marginalized groups in economic development:

- **Nothing about us without us**: participation of people belonging to marginalized groups in policy development and programme design are the key to sustainable inclusion.
- **Empowerment**: marginalized groups often need support to organize themselves, so they can lobby for their own inclusion.
- **Inclusion is about removing barriers**: we need to change the discriminating system by altering negative attitudes, detecting and removing physical and communication barriers, and by changing discriminative rules and regulations.
- **Follow a graduation model**: people need self esteem, basic social skills and food security before they can work on the development of their economic skills.
- **Plan and budget for inclusion**: Inclusion doesn't happen automatically and benefits will not trickle down naturally. You have to consciously plan for it! The investment of time and money is necessary, but repays itself in the long run.
- **Inclusion is a joint responsibility**: inclusion cannot be reached by only one actor. We can only change the system if we work together: government, NGOs, private sector, donors, interest groups and communities.

Recommendations for inclusive economic development policies

The Sustainable Development Goals aim to “end poverty in all its forms everywhere” by 2030. This can only be reached if all economic development interventions incorporate explicit policies and measures that target the extreme poor and socially excluded groups. What should these policies and measures look like? And what would be the role of the different actors? What would it mean for the private sector? What is the role of national governments? And what would it mean for the development organisations and donors in general, and Dutch policy in particular?

- Of course, national governments are primarily responsible for putting in place policies for inclusive development in their countries. **Anti-discrimination measures and affirmative action** are needed to reach equal participation of marginalized groups in health, education, social and economic development.
- In addition, governments should set up accessible **safety net programs** for people who really need it, or make sure that existing safety net programs become really accessible for poor and marginalized groups. These safety nets should not be regarded as an end goal, but as a starting point for graduation out of poverty.
- The private and public sector employers need to put in place **anti-discrimination and affirmative action** measures to give people belonging to marginalised groups a fair chance to find a job.
- Development organisations and development donors, including the Dutch government, should increase their understanding on the inclusion of marginalized groups by **researching which people** are currently **left behind** in the development and trade programmes that receive(d) support from them. This will bring marginalisation into the spotlight and make the people who are marginalised more visible.
- On the basis of that outcome, and through active participation of the marginalised people themselves, explicit **strategies** can be defined to include ultra-poor and marginalized groups in economic development. These strategies must **set clear targets and goals for removing barriers** that exclude ultra-poor and marginalized groups.
- Development donors, including the Dutch government, need to ensure that **inclusion of marginalized groups is also anchored in their financing policies**. At this moment development organisations feel the pressure from donors to reach out to large numbers of beneficiaries at the lowest possible cost per beneficiary, and are thus reluctant to invest in groups that are more difficult to reach.
- Inclusion of marginalized groups should also come back in the monitoring and evaluation mechanisms. The **collection of disaggregated data** on excluded groups is particularly relevant. What gets measured, gets done!
- Development donors and development organisations can also support inclusive development by **creating spaces for innovation and learning**. Inclusion of ultra poor and marginalized groups is a relatively new area and new strategies and methodologies still need to be developed.
- Civil society organizations are in a good position to strengthen the demand for inclusive development by **empowering the extreme poor and marginalized groups to influence development policies** and by pioneering innovative solutions for including the marginalized people in development. They can also bring multiple stakeholders together and test out new models and scale up promising solutions.

Further innovation and learning

There is still much more to learn about the inclusion of ultra poor and marginalized groups in economic development, and there may be good practices that we are not yet aware of. As a working group we have the intention to continue our work by developing a joint action learning program. We believe that action learning will help us to develop new methodologies and strategies that really work in practice and will help policy makers to work on inclusive development policies. The following topics are of interest to address in the follow up phase.

Graduation, scale & inclusiveness
When working with marginalized groups, the reflex is often to start separate income generating projects targeting a specific marginalized group. As a result, two segregated types of economic development approaches have emerged: on the one hand, mainstream economic development interventions that are scalable, but do not distinguish or include extreme poor and marginalized groups. On the other hand, interventions that focus on a specific marginalized group, which are successful in reaching out to the extreme poor, but that are often limited in scalability. Innovative approaches are required to integrate these approaches in order to achieve scale ánd inclusiveness. Could the graduation approach be an effective way to combine the two?

Empowerment, lobby & advocacy
Empowerment of marginalised groups is an important aspect of inclusive development. What are effective ways to support the empowerment of marginalised groups? And how can they be effective in influencing policies and legislation? What if a marginalized group is (not yet) able to speak for themselves? And how can we, as a learning platform, translate and communicate our learnings in such a way that it can be used by other development actors and policy makers.

Self-esteem
The psychological effects of poverty and exclusion have not yet received much attention in development work. What are the best strategies to enhance people's self esteem?

Participatory action learning
How can we organize action learning in a participatory manner? What role could methodologies like photo voice and story telling play in this?

Identification
What are good, preferably simple, tools that can help us to identify marginalized people and the factors and characteristics associated with poverty? The current methods for doing this are based on surveys that require a lot of manpower and time. Can a combination of big data analysis and crowdsourcing provide faster and more affordable solutions to address this challenge?

Are you also interested to learn more on these topics? Or you have good practices to share with us? Please let us know! You can contact Paulien Bruijn:
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End notes

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Colophon

Leave no one behind!
Inspirational guide on the inclusion of ultra-poor and marginalised people in economic development.
Publication of the Working Group on Social Inclusion – Partos Learning Platform.

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SPORTS

Leave no one behind!

Ultra-poor and marginalised people are not very visible in their societies, and are easily overlooked in the design of development policies and programmes. The result is that the people who need it most are not benefitting from economic development programmes. In the new global goals for sustainable development, inclusion of marginalised groups has a prominent place. But what needs to be done to make sure that no one is left behind in economic development? This inspirational guide explores the dynamics of exclusion, the importance of inclusion, and offers practical examples and tools to include ultra-poor and marginalised people in economic development.

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