Disability Inclusive CVA

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Agenda

- The Impact of Emergencies on Persons with Disabilities
- Overview of Barriers to Accessing CVA
- Consideration for Inclusive Cash Project Cycle Management
- Inclusive MPC: Case Study from Burkina Faso
- Discussion

Persons with disabilities

- 15% of global population
- Among most marginalized
- Often most impacted and least reached in humanitarian crises

But!

- Resource-rich community
- Experienced and resilient
- Can be strong network
- Investment, not a cost

Persons with Disabilities in Emergencies

- **10.3 million persons with disabilities are forcibly displaced**
- The mortality rate is tw**o to four times higher**
- **Face more challenges in escaping** from hazards
- **Greater difficulty accessing humanitarian assistance including CVA**

Barriers to accessing CVA

Environmental barriers

Inaccessible markets or distribution points

Inaccessible transportation or infrastructure

Unavailability of assistive devices or accessible digital technology

Limited availability of accessible ATMs and banks

Institutional Barriers

- Complex, inaccessible or discriminatory procedures
- Inaccurate data on persons with disabilities

Barriers to accessing CVA- cnt.

Attitudinal barriers

Assumption about persons with disabilities

Negative attitudes towards persons with disabilities

Discriminatory treatment from vendors and financial service providers

Communication Barrier

- Lack of awareness
- Absence of accessible information
- Absence of braille easy language, sign language interpreters
- Lack of inclusive communication techniques

How we contribute to creating barriers

- Inaccessible CVA programmatic design
- Insufficient CVA budgeting
- Inaccurate value transfer calculation (MEB)
- Inconvenient scheduling
- Lack of accessible equipment
- Lack of understanding of disability inclusion

Consideration for Meaningful Inclusion in CVA

- Disability Data
- Feasibility to Cash and Market
- Cash and market access support
- Accessible Transfer Modalities
- Transfer Value (Understanding the cost of living with a disability)
- Engagement of persons with disabilities and their representatives
- Budget for inclusive work

Facilitating Cash and market access

- Providing Inclusive Information
- Inclusive Cash Feasibility Assessment
- Inclusive FSP assessment
- Market accessibility assessment
- Assessment of specific protection risks
- Setting up accessible feedback and complaints mechanisms with multiple feedback channels.

Facilitating Cash and market access

- Accessible transport services
- Accompaniment to FSP and Markets
- Door to Door remittance service
- Support in filling in forms
- Counter negative attitudes of vendors
- Provision of assistive devices

Inclusive CVA Guiding Principle

Wherever possible, **cash delivery mechanisms** should allow for persons with disabilities to access the cash themselves,

autonomously and

independently

whilst **removing barriers**

The Inclusive CVA Cycle

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Collaboration with Organizations of Persons with Disabilities

Linking with Social Protection Prorgramming

Inclusive advocacy in relevant humanitarian architecture platforms

- Inclusive FACT assessment
- Inclusive FSP assessment
- Cost of living study
- Facilitating inclusive MPC

Case Study: CBM Global Inclusive MPC, Ouahigouya, Burkina Faso

Context and Project details

- Ouahigouya, North region
- 7.34% of IDPs.
- 2250 individuals (450 HHs)
- 563 persons with disabilities (112 HHs, 25%)

Inclusive FACT Assessment

Assessment done in October 2020

HHs survey

14 FGDs in Nord and Centre region

846 individuals surveyed

67% persons with disabilities

Main Findings of the FACT

- 86% of people with disabilities preferred cash support to in-kind
- Preferred cash modality by persons with disabilities was mobile money
- Main barriers to accessing cash and the market:
  - inaccessible phones
  - Inaccessible communication for people with hearing impairments
  - Stigma and discrimination of persons with intellectual disabilities
- Major protection concerns: risk of theft or attack

Disability Inclusive FSP Selection

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General Criteria

- Geographical coverage
- Proximity of withdrawal points
- The possibility of withdrawing all or part of the money at any time
- Low transaction cost (1%)

Inclusion Criteria

- **Ability to register beneficiaries with disabilities**
- **Accessible cash distribution point**
- **Door-to-door service for those who cannot access the FSP**

Cost of living with a disability study

On average, persons with disabilities spend **8.2% to 30.5% more** than people without disabilities

- Transport € 12.15 vs € 4.98
- Health € 42.4 vs €27.8
- Food: € 88.04 vs € 87.35 no significance difference

Inclusive MPC Project

- 2250 beneficiaries (450 HHs)/ 25% persons with disabilities
- One-off transfer via "Orange Money".
- Diversified transfer value €93.8 / €101.4*
- Provision of accessible transport
- Accompaniment to FSPs and Markets
- Provision of assistive devices
- Provision of accessible phones

*The transfer value was based on an internal assessment of CBMG as MEB was available only for food baskets at the time.

Thankyou!

Discussion

With persons-centred approaches becoming more and more central to humanitarian services we are keen to see **large actors become disability inclusive** and want to understand how this is considered

We want to understand better **how inclusive cash can be further mainstreamed in cash work**

Questions :

1. Are there specific actors that are already engaged in inclusive cash practices?
2. What would be (additional?) relevant and accessible entry points?
3. What is needed? What is the gap?