



Expert Meeting on
**THE IMPACT OF ACCESS TO FINANCIAL SERVICES,
INCLUDING BY HIGHLIGHTING THE IMPACT ON REMITTANCES ON
DEVELOPMENT: ECONOMIC EMPOWERMENT OF WOMEN AND YOUTH**

12-14 November 2014

**SESSION 1:
TRENDS IN FINANCIAL SERVICES AND FINANCIAL INCLUSION**

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The Use of Mobile Money Services and Platforms among Vulnerable Populations in Kenya

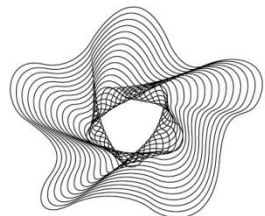
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IMTFI

INSTITUTE FOR MONEY, TECHNOLOGY
& FINANCIAL INCLUSION



Global Context

- ∞ Global: 650 million to 1 billion people with disabilities (UN International Telecommunication Union-ITU, 2010 & WHO)
- ∞ Workforce: 386 million of the world's working-age people have a disability (International Labor Organization-ILO)
 - Unemployment among persons with disabilities is as high as 80% in some countries (ILO)
- ∞ Education: 5 per cent of all published works in accessible formats for persons with visual impairment (UN World Intellectual Property Organization—WIPO, 2010)

IMTFI Research Process

Research Projects

- Women's Groups
- Persons with Visual Impairment
- Informal Sector or 'Jua Kali' (Ongoing)

Approach

- Capacity Building of Researchers
- Diverse/Global-Gender is a Theme
- Field Based Methodology—Mixed Methods

Impact

- Dissemination/Lessons Learned
- Policy and Program Implications

The Cheerful Sisters Group



Kenyan Youth



Selected Determinants: Framework

Economic

Socio-Cultural

Political/Legal

Environmental

Health

Natural
Resources

Financial
Inclusion

*Practice
*Policy

Outcome: Well-Being



Definitions

- ✎ *Disability:* “A physical, sensory, mental, or other impairment including any visual, hearing, learning or physical incapacity which impacts adversely on social, economic or environmental participation” (Persons with Disabilities Act, 2003)
- ✎ *Visual Impairment:* The loss of vision which, even after correction, adversely affects a person’s performance or execution of typical everyday tasks (Murugami, 2010)
 - Includes blindness

Visual Impairment in Kenya

- ☞ National: 331,593 people with visual impairment in 2009 (Kenya Union of the Blind, 2009)
- ☞ Gender: 55% females; 45% males (Kenya Union of the Blind, 2009)
- ☞ Education: 79% of children with visual impairment not attending school—females most affected (Ministry of Education, 2009)
 - Literacy rates are low: global literacy rates among persons with disabilities are estimated at 3% for adults; 1% among women (UNDP)

The Poverty-Visual Impairment Link

∞ Poverty-Health Link

- Poverty as a cause or consequence of poor health—e.g. blindness (Kuper, Polack, et al, 2008)
- Childhood blindness correlated with socio-economic development (Njuguna, Msukwa, et al, 2009)

∞ Poverty-Visual Impairment Link

- Study in three countries highlights relationship (Kuper, Polack, et al, 2008)
- Study confirms M-PESA services tend to benefit individuals of higher, socio-economic status (Mbiti & Weil, 2010)

From the Field: Visual Impairment-Technology Link

Opportunities

- ☞ Quality of Life/Livelihoods
- ☞ Integration/Inclusion
- ☞ Security
- ☞ Independence/Privacy
- ☞ Technology
- ☞ Ability/Diversity
- ☞ Education/Training
- ☞ Resources (Policy)
- ☞ Relevant Initiatives

Challenges/Obstacles

- ☞ Poverty Cycle
- ☞ Isolation/Stigma
- ☞ Fraud/Distrust
- ☞ Dependency
- ☞ Affordability/Access
- ☞ Burden/Inability
- ☞ Illiteracy
- ☞ Lack of Commitment
- ☞ Lack of Data/Evidence

From the Field



☞ “Poverty and
Visual Impairment
are brothers”

(Interviewee, personal
communication, 2012)

From the Field

- ☞ “We are only impaired, not disabled” (Interviewee, personal communication, 2012)
- ☞ “We are people with special abilities” (Interviewee, personal communication, 2012)



From the Field



☞ “Mobile Banking is supposed to work for everyone, so it is paramount to provide access of these resources”

(Member Organization working with VIs, 2012)

From the Field



☞ “Access to Information is a Human Right—but VIs aren’t able to access” (Interviewee, personal communication, 2012)



Financial Inclusion: The Challenge

- ∞ Technology as Interdisciplinary Approach
 - “products, resources, methodologies, strategies, practices and services...to promote functionality for visually impaired people with regard to autonomy, independence, quality of life, and social inclusion” (Alves, Monteiro, Rabello, et al, 2009, p. 148)
- ∞ Technology must be undergirded by training and support services (Resnikoff, Pascolinini, et al, 2004)

Policy Frameworks

Selected International Frameworks

- ✎ UN Convention on the Rights of Persons with Disabilities—2006
(Autonomy, Dignity, Equality, Inclusion, Respect of Difference)
- ✎ Africa Decade of Persons with Disabilities
- ✎ International Labor Organization (ILO) Convention

Selected National Frameworks

- ✎ The Constitution of Kenya
- ✎ State of Disabled People's Rights in Kenya—2007
- ✎ The Persons with Disabilities Act—2003
- ✎ Vision 2030
- ✎ National Development Plan

The Kenyan Policy



- ☞ “A person with any disability is entitled to access....appropriate means of communication.... materials and devices to overcome constraints arising from the person’s disability” (Constitution of Kenya, 2010, p. 63)

Policy Implications: Selected Themes

- ∞ Define Determinants: Multi-Sectoral Partnerships
- ∞ Education
 - Sensitization of Society (VI in mainstream language)
 - Formal (e.g. Curriculum, Assessment)
- ∞ Improve Data/Information System of VIs
- ∞ Appropriate Products and Services
 - “The needs of people with impairments are not addressed by the market; a phenomenon that tends to be repeated with each new product and technology (Vanderheiden as cited in Pedlow, et al, 2010, p. 133)
- ∞ Accessibility (e.g. Cost, Training, Gender, Security)

Engaging Policymakers



Partnerships with Service Providers





The Urgency

☞ “Every day, millions of people around the world who have a disability, are faced with frustrating—even impossible—situations.....these people should enjoy the same services and opportunities in life as everyone else” (ITU as cited in Pedlow, Kasnitz & Shuttleworth, 2010, p. 147)

Further Information

- ✎ Book Chapter in *'Money at the Margins: Global Perspectives on Technology, Inclusion & Design'* by IMTFI (Forthcoming)
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 - Video: <http://www.youtube.com/watch?v=BMt18nxctEc&feature=youtu.be>