

Microfinance from the point of view of women with disabilities: lessons from Zambia and Zimbabwe

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Women with disabilities continue to face significant obstacles to equal participation in economic development initiatives. Microfinance services have been rightly criticised for their failure to deliver poverty alleviation and women's empowerment. Yet, despite their limitations, these schemes currently dominate the development scene. Disabled women need and want access to credit and associated services, and to the ongoing debate on the strengths and weaknesses of microfinance as an approach. In this article, the multiple barriers facing women with disabilities who wish to obtain microfinance are outlined. Research from Zambia and Zimbabwe highlights key issues facing disabled businesswomen, and recommendations are made that would enable development organisations to mainstream the experience and analysis of disabled women into their programmes.

It is quite absurd that international development programmes rarely address the needs of disabled women. Women with disabilities are harassed sexually, exploited by men, suffer abject poverty and social disrespect, malnutrition, disease and ignorance.

(Uganda Disabled Women's Union, Mobility International USA, 2002)

'Women of the world, take note: women with disabilities are here! We are powerful, we are proud, and our message will be heard!'

With these words, Susan Sygall, executive director of Mobility International USA (MIUSA), convened the International Symposium on Issues of Women with Disabilities, held in Beijing, China, on 29 August 1995. More than 200 women with disabilities assembled under the tin roof of a hotel meeting room on the outskirts of Beijing. They shared a single purpose: to ensure that the voices of women with disabilities were heard at the Fourth UN World Conference on Women. The symposium, co-ordinated by MIUSA, represented a triumph of inter-

national networking, communication, organising, and fundraising, culminating in the representation of grassroots women from 35 countries in the global North and South. As the first gathering of its kind, the symposium provided a unique opportunity for women with disabilities from every region to compare issues and experiences, to exchange strategies and resources, and to sow the seeds of an international development agenda by and for women with disabilities.

Women from rural areas, indigenous women, young women and older women, lesbians, refugees and migrant women, sex-trade workers, and women with disabilities continue to be under-represented in development initiatives, locally and internationally. These diverse groups of women could be empowered by finding common ground, to exchange ideas and to collaborate on initiatives to end poverty. MIUSA is working to bring about such connections. MIUSA, a US-based non-profit organisation established in 1981, aims to support and empower

people with disabilities around the world through international exchange, information-sharing, technical assistance, and training. It aims to ensure the inclusion of people with disabilities in international exchange and development programmes. Since 1981, MIUSA has collaborated with women with disabilities from every region of the world, through programmes which emphasise leadership training and disability rights. We also provide technical assistance to US-based international development agencies to include women with disabilities in development work as decision makers, implementers, and participants. We believe that organisations working on development and human rights and women's organisations must support women with disabilities to achieve the full range of options available to women: to be workers, leaders, activists, mothers, partners, and citizens.

Each year, we are excited by the determined and skillful efforts of disabled women who, in spite of immense barriers, are working to become full and equal participants in their communities. We are also encouraged by the increasing attention of international development organisations, particularly those with a focus on gender equity, to the issues of women with disabilities. Around the world today, women with disabilities are challenging old stereotypes by becoming involved in politics, by leading organisations, by entering the labour market, by participating in community life, and by fighting gender- and disability-based discrimination that results in poverty, inadequate healthcare, lack of education, violence, and abuse. Nevertheless, women with disabilities, like women from other minority groups, continue to face significant obstacles to equal participation in economic development initiatives, including the microfinance services that target women.

Beijing: feminist disability perspectives on development

The International Symposium on Issues of Women with Disabilities provided a rallying point for women with disabilities. The Symposium broke the isolation of disabled women, enabling us to bridge communication gaps among ourselves, and harness our individual resources to present a unified voice at the NGO Forum and World Conference on Women.

(Mobility International USA 2002, 207)

The NGO Forum on Women in Beijing provided unexpected opportunities for women with disabilities to build international, cross-disability solidarity. Restricted by impassable pathways, inaccessible venues, and a lack of accessible materials, nearly 350 women with disabilities gathered for eight days in the 'Disability Tent', channeling anger and frustration into strategy meetings and workshops on such critical development issues as income generation, wheelchair building, reproductive rights, parenting, leadership, and policy development. On the third day of the forum, disabled women convened a spontaneous demonstration on the steps of an inaccessible workshop building, capturing international press coverage and drawing the attention of the global community to women with disabilities as a vocal and visible force at the UN World Conference on Women.

Women with disabilities are much stronger now than before we met in Beijing. So many disabled women gathered at one place became visible all over the world. We will be remembered as a strong and powerful group.

(Mobility International USA 2002, 207)

As a result of lobbying by the international, cross-disability Disabled Women's Caucus, the Platform for Action which emerged from the Beijing Conference mandates governments and non-government organisations (NGOs) to include girls and women

with disabilities in economic development, education, leadership training, health, violence prevention, and decision making. Its recommendations include: 'Mobilize all parties involved in the development process ... to improve the effectiveness of anti-poverty programmes directed towards the poorest and most disadvantaged groups of women, such as ... women with disabilities' (UN 1995).

However, programmes focused on gender and development do not appear so far to have had a better track record on the inclusion of women with disabilities than other development programmes. According to MIUSA's 2001 survey of 165 US-based international development agencies, gender-specific programmes are no more likely than non-gender-specific programmes to include women with disabilities, to collect data on the participation of women with disabilities, to provide disability-related accommodations, to implement specific strategies to include women and girls with disabilities, or to address issues of women and girls with disabilities in training on gender issues (Mobility International USA 2001).

Microfinance and women with disabilities

'NGOs, when we approach them about microcredit projects, you know, some of them they say "Oh! We would love to help you. Unfortunately disability issues are not our priority.'"

(Dorothy Musakanya, Chair, Southern Africa Federation of the Disabled, Women's Committee in Mobility International USA, 2004).

Over the last two decades, microfinance (including credit, savings, and insurance services), has taken centre stage in international development work as a strategy to address simultaneously two issues prioritised by development agencies and donors: the alleviation of poverty, and the empowerment of women. The logic is that by

targeting women as clients, microfinance services address poverty-alleviation goals, as women are poorer than men and are responsible for family subsistence; and they address the goal of empowering women by increasing women's control over income and assets.

Early microcredit programmes simply offered very small loans to poor and low-income micro-entrepreneurs to expand their businesses. Many non-financial development organisations incorporated microcredit, and later savings and insurance programmes, into their range of services, both to meet the financial needs of their clients and as an incentive to use other services. More recently, emphasis has shifted toward building sustainable institutions to serve a range of financial needs of poor people, and cost-effectiveness has been prioritised together with long-term financial viability. Donor interest in this 'financial systems approach' (ACCION 2004), has contributed to the growth of stand-alone microfinance services. It has also led to a shift towards emphasis on 'economic empowerment', away from broader interventions which focused on non-finance-related activities and on the social and political aspects of empowerment. Today, the discussion is shifting again, as organisations examine microfinance services within participatory and rights-based approaches to development. For example, Anton Simanowitz asks, 'Should we be looking first at how to design services to impact effectively on the livelihoods of the poorest, and then look at how to make this sustainable, rather than looking at first how to make an organisation sustainable, and then how to adapt this to meeting the needs of the poorest?' (CGAP Microfinance Gateway, 5).

Questions of benefits and risks to women and poor people, the effectiveness of microcredit for long-term economic self-sufficiency and sustainability, debates over goals, methods, and associated services – these issues are the focus of intense dialogue,

study, and experimentation around the world. In her 2002 report, 'Women's Empowerment or Feminization of Debt?', Linda Mayoux questions whether microfinance programmes represent 'virtuous spirals or vicious circles'. While acknowledging that 'many of the microfinance programmes ... have undoubtedly made a contribution to both household poverty reduction and women's empowerment' (Mayoux 2002, 19), Mayoux also states that 'overwhelming evidence indicates that for many [women], the impact of microfinance *per se* on both economic and social empowerment is marginal or even negative'. Mayoux concludes, 'Unless poverty reduction and empowerment goals are explicitly integrated throughout programme design and implementation, microfinance may have little positive impact. It may actually increase household poverty and be seriously disempowering for women. In this case, microfinance programmes risk becoming merely a means of shifting the burden of both household debt and development itself onto women' (Mayoux 2002, 42).

How are women with disabilities involved in these explorations of microfinance as a strategy for poverty alleviation and women's empowerment? Women leaders with disabilities have sought to contribute to this global conversation as implementers, consultants, and participants. Women with disabilities have traditionally not had access to microfinance services, despite the fact that so many services target women or the most impoverished groups within a population. Women with disabilities are perceived as 'bad risks', and, as such, they are refused loans by banks, micro-lenders and peer-lending groups. Microfinance lenders commonly share the prejudices against women with disabilities that lead to this exclusion. They assume that, by virtue of their disability, women with disabilities are not appropriate for microcredit or business services, or that they are adequately and better served by rehabilitation programmes and charities.

Micro-enterprise programmes target women because of the many barriers they face in setting up businesses and obtaining finance. These include the lack of acceptable collateral, low self-confidence, few resources for business, lack of experience and training, illiteracy, heavy family responsibilities, unmarried status, or discouragement from husbands (Mobility International USA 2002).

Women with disabilities share these obstacles, but disability shapes their experience, altering and intensifying some obstacles, and adding others. For example, disabled women may have children and other dependents, whom they need to feed, clothe, and educate, just as do their non-disabled sisters. But, because of their comparatively low 'market value' as wives, women with disabilities are more likely than their non-disabled counterparts to be unmarried mothers, or to have been abandoned. Girls with disabilities are frequently a family's last priority for scarce educational resources, and have less access to educational or vocational training programmes which would prepare them for the job market.

Disability-related obstacles affect the participation of women with disabilities at every stage of development interventions intended to boost livelihoods – from outreach strategies to application processes, from training programmes to business activities. Structural and communication barriers facing women with various disabilities include inaccessible meeting and market places, equipment and modes of transportation which require adaptation, print-only materials, and lack of sign-language interpreters. Other important barriers include stigma related to disability, and the resulting discrimination in training, loan opportunities, and the marketplace. These disability-specific obstacles require practical measures to facilitate the participation of women with disabilities.

Economic crises in developing countries have created new problems. The effects of

globalisation, including structural-adjustment programmes (SAPs), that have resulted in privatisation, tax increases, and the reduction of basic services, disproportionately affect women with disabilities. For example, in times of high unemployment, women with disabilities are likely to be the first to be forced out of jobs. Increased competition in the marketplace sets small non-disabled businesses against those run by women with disabilities, who are at a competitive disadvantage due to stigma and access issues. As social service budgets are depleted, restrictions on social spending result in diminished access to assistive technology or services that would increase the ability of women with disabilities to participate in the economic life of the community, such as hearing aids or wheelchairs, braces, Braille materials, or sign-language interpreters.

Limited in opportunities by barriers to mobility and independence, isolated from public channels of information, and affected by restricted expectations based on both gender and disability, women with disabilities very often have little chance to develop the confidence and assertiveness required to succeed as a borrower and businesswoman. Without a strong sense of entitlement and independence, women with disabilities who do take loans and start businesses are not well equipped to withstand pressure from family and others to cede control over money and decision making.

Disabled women's programmes

Fully including women with disabilities in development requires development organisations to move beyond traditional, segregated approaches to disabled populations. Instead, they need to make the full range of development options available to women with disabilities. This is a lesson learned from the history of integrating feminist concerns into development.

Mainstreaming is an essential strategy to ensure that no sidelining goes on: 'While women-specific projects are appropriate under certain conditions and can bring significant benefits to women, women-specific projects are often ineffective in achieving a long-term change in the balance of power ... since they often lead to further marginalisation of women' (InterAction Commission on the Advancement of Women 1998).

Nonetheless, frustrated by their exclusion from mainstream development opportunities, and highly motivated to move out of poverty into self-sufficiency, organisations led by and for people with disabilities have made efforts to provide microfinance services, particularly microcredit programmes, for their members. Among these, most have incorporated some degree of gender focus, from dedicating outreach to women members, to conducting programmes specifically for, and in some cases led by, women with disabilities. However, grass-roots disability organisations are rarely equipped for the demands of operating sustainable microcredit programmes, nor are such programmes within the scope of their mission and expertise. Sarah Dyer, of Leonard Cheshire International, UK, articulates this dilemma:

Because the economic needs of poor and disabled people cannot be ignored, organisations of and for disabled people have rightly established their own initiatives in economic empowerment, including micro-finance and credit programmes. There are many examples of successes and positive changes in the economy of poor disabled people. However, it has been the experience of many disability organisations that their work in credit has detracted and diverted their limited resources from other priority areas of their work. ... Because of resource constraints, conflicting interests and priorities and limited technical knowledge and experience, the finance programmes operated by disability organisations have had limited success. (Dyer 2004, Section 7.3b)

In spite of the limitations, disability-led projects do provide opportunities for women with disabilities to demonstrate their potential as borrowers and businesswomen, to clarify challenges faced by disabled women in microcredit, and to identify strategies for addressing them.

The next section documents the experience of women with disabilities in Zimbabwe and Zambia. MIUSA conducted a project to document their experience, in partnership with the Southern African Federation of the Disabled (SAFOD) and the National Council of Persons with Disabilities of Zimbabwe (NCDPZ).

Documenting the experience of businesswomen with disabilities

Following completion of a business-management workshop and presentation of a business plan, approximately 30 women with disabilities received small microcredit loans, most less than US\$100, to start or expand businesses, which included sewing, knitting, tailoring, selling produce, baked goods, and groceries, raising poultry, candle-making, and fabric dyeing. One industrious deaf businesswoman opened a restaurant next door to her already successful grocery shop, and single-handedly keeps both businesses running at the same time. In October 2002, Susie Grimes, MIUSA director of administration, Karen Heinicke-Motsch, manager of MIUSA's International Disability and Development programme, and videographer Dana Vion, travelled to Zambia and Zimbabwe, to meet, observe, and conduct interviews with SAFOD and NCDPZ borrowers.

Business challenges in Southern Africa

'When I move into a bank, the first thing they will see is my bad foot and then they will associate the difficulty in paying back that loan to the disability, which may not be the case.'

(Francisca Muyenga, director of Zambia National Association of Disabled Women, Zambia, Mobility International USA 2004).

'When I went to apply, I was never successful. They actually said, "Somebody who is disabled can't manage to do anything. She's always a beggar." Even if you go into the [meeting about microcredit], they will think that you are only attending to ask them for a handout because they always think that we are begging from them.'

(Yohane Sigamano, Zimbabwe, Mobility International USA 2004).

Business-related challenges reported as most significant by the SAFOD and NCDPZ businesswomen were increasing costs and serious shortages of commodities attributed to current economic, political, and environmental conditions. These problems are certainly not unique to disabled entrepreneurs; they are affecting small businesses throughout Southern Africa. Women with disabilities would unquestionably benefit from access to the pool of experience, resources, and technical support offered by mainstream economic development programmes in dealing with these community-wide issues.

Similarly, another frequently mentioned difficulty was a lack of sufficient start-up capital, which would be alleviated if women with disabilities had access to community microfinance programmes, whose greater access to funding affords loans of comparatively larger amounts. There is no shortage of microfinance programmes in either Zimbabwe or Zambia, but very few of the women in the SAFOD or NCDPZ programmes had applied to any other credit resource than that of the disability organisations. Most stated that they did not know that such programmes existed, or that they had not believed that, as women with

disabilities, they would be eligible to participate. Indeed, each of the few women who had at some point applied for small business loans outside of disability organisations had been turned down, either explicitly on the basis of disability, or because she had been unable to produce the collateral required of disabled – but not of non-disabled – credit applicants.

Challenges of accessibility and discrimination

[Discrimination based on] disability has always been her main hindrance, as people didn't want to buy from a woman with a disability.

(Lizzie Longshaw, NCDPZ Women's Wing co-ordinator, Mobility International USA, unpublished report)

Inaccessible infrastructure and the lack of appropriate adaptive equipment and resources, make it more difficult for women with disabilities to succeed in business. Transport and mobility were among the most commonly mentioned problems, since public transport systems, including taxis and buses, and most public pathways, are difficult (if not impossible) for women with mobility disabilities to navigate. None of the borrowers have wheelchairs or other mobility equipment designed or maintained to effectively enable them to transport goods independently. Deaf women reported that communication difficulties affect their ability to negotiate with wholesalers or customers, as sign-language interpreters are not readily (if at all) available. Moreover, women with all types of disabilities reported that misinformation and prejudice regarding disability put them at a competitive disadvantage in the market.

On the other hand, one woman cheerfully related that her disability gives her an advantage, when pitying community members allow her to go to the head of long lines, where she buys up fast-moving grocery items for resale at her market stand.

Business solutions

'We saw women with disabilities confront barriers in very, very interesting ways. Obviously a woman in a wheelchair on a muddy road in Africa isn't really going to be able to get her stuff from the market to home. What can she do? Well, we saw women doing all sorts of different things. Some of them had somebody push them. Some of them sent somebody else out to go get it for them. Some sent a relative or an employee. These women will think of ways to overcome their business barriers just like everybody else does.'

(Karen Heinicke-Motsch, Mobility International USA 2004)

Discussions among borrowers at SAFOD and NCDPZ workshops focused on solutions and progress. To address mobility-related issues, some borrowers have chosen businesses that they can conduct in, or near, their homes. Others have formed business collectives, where they pool their skills, resources, and abilities to meet the needs of the business. Many borrowers draw on the aid of family members, hire assistants, or rent vehicles and drivers. These are often imperfect solutions, sometimes requiring a business owner to relinquish control of some aspect of the business, or incurring extra expenses that cut into profits. And yet, they manage. While they experience many difficulties, most of the SAFOD and NCDPZ borrowers are making payments on their loans, sustaining, and even expanding their businesses.

The impact of microcredit on poverty and empowerment

'When we have money, they call us by our names, not by our disabilities.'

(Lizzie Longshaw, NCDPZ Women's Wing co-ordinator, Mobility International USA 2004)

Like other businesswomen around the world, SAFOD and NCDPZ borrowers are using income from their businesses to improve their own living conditions and those of their families. Profits are spent on food and clothes for children, housing, or

school fees for children. For women with disabilities, the impact of being able to support their families and to contribute to the economic development of the community is often particularly powerful in terms of increased respect and status. Women told us, 'For the first time, I am able to buy my daughter whatever she needs'; 'You see, before I took the [loan] I stayed on the road begging. But now I am independent and I'm running my own life'; 'I used to be nobody, but now, when a decision is being made in the family, they say, "Go call Mary! We can't decide without her!" Now they respect me'.

Organisational challenges

With minimal resources and the greatest of efforts, the women's committees of SAFOD and the NCDPZ are successfully supporting the economic empowerment of their members in Zambia and Zimbabwe. When funding is available, they provide small loans, business training, and group support for the hardworking businesswomen who make up their constituency. Both organisations report the same difficulties encountered by scores of other NGOs attempting to incorporate microfinance services into their non-financial programmes. These include: clients living too far apart to facilitate regular monitoring and payment collection; administrative costs far outstripping income from interest payments; loan amounts being too small to be effective; clients needing more business training and ongoing support; and lending, monitoring, and evaluation systems not being effective. SAFOD and NCDPZ organisers are learning the same hard lessons that any number of microfinance programmes in their communities have learned from hard experience over the years.

The question is: why, when donors, microfinance institutions, and development agencies have identified conditions under which microcredit and other microfinance services are appropriate and have the best chance for success, have organisations led by women with disabilities had to learn the

hard way? Why are disabled women's organisations continuing to struggle – to develop effective screening, lending, training, evaluation, and monitoring systems, and only dreaming of providing other financial services – when there are development agencies in their communities that are experienced and equipped to provide those services to women? Microfinance is not the answer to the economic empowerment of women with disabilities, just as it is not a panacea for the economic empowerment of poor people. However, microfinance is at the centre of the global conversation on development today. Women with disabilities need to be part of that conversation.

It's too easy to say, and too often said, and too simply dismissed as an unfortunate fact of life, that 'organisations [or men, non-disabled people, society, governments, etc.] discriminate against disabled women'. This is not a very specific or informative statement, and perhaps it is even marginalising. Our goal is to place the inclusion of disabled women squarely within the context of development; to place discussion of issues of women with disabilities squarely within discussion of other development issues. Towards this goal, it seems useful to discuss development-related problems specifically (in this case, the struggle by disabled women's organisations to provide effective services), and less useful to make unspecific statements about discrimination.

Mainstream organisations working on gender and development need to apply their well-developed understanding of the oppression of women, and of development solutions, to the situation of women who are also disabled, and to take proactive steps to ensure that women with disabilities participate in the development process as decision makers, implementers, and participants. In the next section, we make some suggestions to enable that to happen.

Recommendations: don't reinvent the wheel

What will it take to break the deadlock that excludes women with disabilities from microfinance and other economic empowerment opportunities? There are lessons to be learned from the struggles to include gender issues in development, which can now be applied to include women with disabilities in development.

Bring women with diverse experience and perspectives into the dialogue

Consultation with local women's organisations and involving women participants in programme planning is perhaps the best way to ensure a gender perspective in programme design.

(InterAction Commission on the Advancement of Women)

A key lesson learned is the importance of infusing gender perspectives throughout all aspects of programme planning and implementation. In the same way, involving women with disabilities in participatory processes, and in all aspects of programme planning, implementation, and evaluation, is the best way to assure that practical and effective methods for inclusion are built into projects from the outset. Women with disabilities themselves are often the best resource for incorporating practical, appropriate strategies to make programmes accessible to women and girls with disabilities.

Development agencies need to talk with women with disabilities to assess the kinds of financial services that would be useful to women who have historically been excluded from participating. They need to learn what types of accommodations, support, or adaptations women with disabilities actually need in order to participate in microfinance programmes. Institutionalised barriers and discrimination that impair the access of women with disabilities have to be identified, and commitments made to change them. Studies of micro-lending programmes

that specifically target or include women with disabilities need to be commissioned and supported, in order that real data for comparison and evaluation is made available.

Build bridges

Mainstream development organisations can use organisations like MIUSA as bridges. While in Zambia and Zimbabwe, MIUSA and its partner organisations convened three 'Building Partnership' workshops, to facilitate dialogue between local and international women's organisations, development agencies, government offices, and organisations run by and for people with disabilities. Each meeting began in a similar way, with a small number of representatives from women's and development organisations, sitting across a literal and symbolic divide from women with disabilities, the leaders and members of grassroots disability organisations. In each meeting, MIUSA offered a bridge, facilitating introductions and a cautious exchange of issues, goals, and experiences. It was not long before the tentative conversation evolved into animated dialogue, as participants began to make personal connections, identified common goals, and explored opportunities to collaborate.

In MIUSA's role as a bridge between women with disabilities and international development organisations, we frequently encounter a gap between organisations that want to include women with disabilities but don't believe that they know how, and women with disabilities who want to participate but can't get a foot in the door – sometimes literally. Development agencies can foster opportunities for women with disabilities and non-disabled women, including other 'minority' women, to connect, exchange support, and join forces, and for women's and disabled women's organisations to build relationships and explore collaborations towards mutual goals.

Build capacity

Capacity building for women and grassroots women's groups has been a key strategy for achieving gender equity in development and human-rights movements. Development and women's organisations can build their own capacity to serve a more diverse client base by tapping the knowledge, skills, expertise, and leadership of women with disabilities. Conversely, women's programmes can provide women with disabilities with opportunities to build capacity, individually and organisationally, to develop leadership and gain access to information, education, business training, financial, and other development opportunities. Development organisations can offer disabled women's organisations technical assistance, funding, and opportunities for collaboration and partnership.

Strategies for inclusion

The following are key strategies for including women with disabilities in micro-finance programmes, recommended by disabled women leaders from around the world. We invite all women, including our sisters from other under-represented communities, to join in an international exchange of experiences and ideas for promoting a fully inclusive development process.

1 Make development projects accessible

- Reach out to women with disabilities.
- Bring women with disabilities to your projects, and facilitate relationship building with other participants through formal and informal activities.
- Use low-tech, low-cost solutions to reduce accessibility barriers.
- Seek out the advice of women leaders with disabilities and disability-led organisations to find solutions to accessibility problems.
- Provide sign-language interpreters, readers, and Braille materials for your

application processes, training programmes, and services.

- Make your meeting places accessible: meet in ground-floor rooms, build ramps, add hand-rails to stairways.
- Find solutions to transport problems: contract with taxis, private drivers, ambulance services, rehabilitation services. Offer mobility aides to assist women with disabilities to use inaccessible transport systems.
- Include women with disabilities in every training programme or service.

2 Build the capacity of organisations led by women with disabilities

- Provide funding, technical assistance, and partnership for projects by women with disabilities.
- Collaborate with disabled women's organisations to provide business and microcredit training opportunities for women with disabilities.

3 Go to women with disabilities

- Reach out: invite women with disabilities to your meetings and ask for invitations to their meetings.
- Conduct information sessions, application processes, and training at the places where women with disabilities meet.
- Hold meetings of *your* projects in the places where women with disabilities meet.
- Form partnerships with organisations led by women with disabilities.
- Incorporate your services into existing projects run by women with disabilities.
- Make sure that information reaches women with disabilities about training, partnership, business, and funding opportunities, and that it is in a format that they can use.

4 Support creative funding approaches to pay for disability-related costs

- Attach a 'conditional grant' to loans for individuals or organisations to purchase equipment or services for accessibility.
- Accept proposals for funding that include disability-related items, such as mobility aids, wheelchairs, sign-language interpreters or readers, adapted bicycles, and ramps for buses or lifts.
- Fund business ventures run by women with disabilities that will empower women with disabilities: wheelchair building or crutch-making workshops, accessible transport services.

5 Support leadership and capacity building of women with disabilities

- Headquarters staff: write letters of introduction for women with disabilities to field staff, with instructions to meet and co-operate.
- Support businesses run by women with disabilities. Contract with women with disabilities to provide services that your organisation needs.
- Share your office: offer use of your mailing address, word processor, fax machine, copier, or e-mail address.

6 Be a mentor to a woman leader with a disability or to an organisation led by women with disabilities

- Introduce leaders to potential funders and partners.
- Write letters of recommendation and support.
- Pass on relevant information, news, and announcements.
- Co-sign loans.
- Provide matching funds or seed grants.
- Take representatives to meetings and conferences.
- Listen, advise, and share your experience.
- Invite women with disabilities to be *your* mentors, to develop leadership in

including people with disabilities in development.

7 Engage women with disabilities in the global dialogue on microcredit and economic empowerment of women

- Actively include organisations led by women with disabilities in local and regional networks of microcredit programmes.
- Facilitate conference participation: provide support for women with disabilities to participate in regional and international conferences.
- Put women with disabilities online: donate used equipment, provide technical support and training. Share your printer, e-mail address, or Internet server. Pass on information downloaded from the Internet or e-mail lists.
- Facilitate coalition building between women with disabilities and other disenfranchised women.
- Listen to and learn from women leaders with disabilities.

8 Make your organisation inclusive

- Collect data about the participation of women with disabilities in every project.
- Hire qualified women with disabilities to your organisation, as field staff, consultants, trainers, and administrators.
- Include women with disabilities on community-advisory councils and boards of directors.
- Learn and implement the USAID Disability Policy.
- Provide ongoing opportunities for women with disabilities and development workers to build professional and personal relationships, leading to changed attitudes and real partnerships.
- Use low-tech adaptations to make your office and training facilities accessible.

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