

Leadership Development for Women with Disabilities: Key Issues and Strategies in Leadership Training and Successful Participation in Microcredit Programs

**Based on research conducted at the
Mobility International USA
International Symposium on Microcredit
for Women with Disabilities
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Introduction

In 1998 Mobility International USA (MIUSA) and the International Disability Exchange and Studies (IDEAS) 2000 Project awarded a fellowship funded by the U.S. National Institute on Disability and Rehabilitation Research (NIDRR) to conduct a research project that would aim to examine questions of leadership development for women with disabilities, using data collected at MIUSA's 1998 International Symposium on Microcredit for Women with Disabilities.

The 1998 research was designed to follow up the on research conducted in 1995 by NIDRR / MIUSA Fellows Laura Hershey and Robin Stephens at the *International Symposium on Issues of Women with Disabilities* and the *Non-Governmental Organizations (NGO) Forum on Women* in Beijing China. Their report, ***Leadership Development Strategies for Women with Disabilities: A Cross Culture Survey*** identified barriers that prevent disabled women's leadership from being realized and suggested nine recommendations for creating international leadership training programs for women with disabilities. Since these recommendations were made IDEAS 2000 has sponsored a series of projects aimed at building the leadership capacities of women leaders with disabilities.

In response to the recommendations made at the 1997 Women's Institute on Leadership and Disability, MIUSA organized and hosted the first *International Symposium on Microcredit for Women with Disabilities* held from August 29 to September 8, 1998 in Eugene, Oregon., at which 13 women leaders with disabilities from developing countries met with US based international development organizations and experts on microcredit to improve access of women with disabilities to microcredit programs. The data for this research was collected from the attendees of the Symposium on Microcredit.

Objectives

The research was designed to address the following questions:

- 1. How do women with disabilities who participated in IDEAS 2000 sponsored women's leadership projects assess the effectiveness of those different training strategies?**

The first objective of the 1998 research is to document how women with disabilities who participated in IDEAS 2000 sponsored leadership projects conducted since the Beijing conferences assess the effectiveness of different training strategies and the recommendations made by IDEAS 2000 sponsored research. To accomplish this objective, this research solicited evaluation feedback on the effectiveness of three IDEAS 2000 women's leadership projects:

- The 1995 International Symposium on Issues of Women with Disabilities preceding the UN Fourth World Conference on Women and NGO Forum on Women in Beijing, China.
- The 1997 Women's Institute on Leadership and Disability (WILD), coordinated by MIUSA.
- The 1997 International Forum on Issues of Women with Disabilities, coordinated by the World Institute

on Disability(WID) and Rehabilitation International with support from the US Departments of Education and Health and Social Services.

The research also gave women leaders with disabilities opportunity to re-evaluate the recommendations made for leadership development for women with disabilities by assigning a priority-based rating to each recommendation made from the 1995 research.

2. What are key issues and strategies for the successful participation of women with disabilities in economic empowerment strategies which focus on microcredit?

The second part of the research focused on exploration of critical issues and approaches for addressing issues for women with disabilities to use microcredit programs as a strategy for economic empowerment, as identified by participants of the 1998 International Symposium on Microcredit for Women with Disabilities. Economic empowerment of women with disabilities was identified as a priority issue for leadership development of women with disabilities in the 1995 Beijing research, and again by 35 women leaders with disabilities who participated in the 1997 Women's Institute on Leadership and Disability (*WILD*). In the "Statement and Recommendations for Economic Development of Women with Disabilities" generated at WILD, women leaders with disabilities targeted involvement in microcredit programs as a key strategy for increasing economic empowerment of women with disabilities.

Access to microcredit programs is one of the many strategies currently used by many marginalized groups around the world to achieve economic empowerment and/or self sufficiency. It has been one of the strategies that has proven successful for other marginalized groups, and perhaps is the most recognized. When WILD participants made their recommendations they specifically suggested training and information to be given in the area of Microcredit. This research will focus on microcredit as one strategy for economic empowerment of women with disabilities, rather than attempting to examine all of the strategies that currently exist to achieve economic empowerment. I only have concentrated on this specific strategy and have identified the systemic gaps which currently exclude women with disabilities from accessing microcredit programs. The research focused on documenting barriers experienced by women with disabilities to accessing microcredit programs, seeking examples of women with disabilities who have participated in microcredit programs and on strategies which women with disabilities recommend to address the barriers.

Methods

Twelve delegates of the Symposium on Microcredit completed questionnaires and participated in pre- and post-program focus group structured interviews. Research participants were women with disabilities self-selected from the 35 participants in MIUSA's 1997 Women's Institute on Leadership and Disability (WILD). At WILD, delegates were asked to identify their particular areas of interest and expertise; the 15 WILD delegates who specifically stated an interest in learning more about microcredit and microenterprise opportunities were invited to participate in the symposium; of these 13 accepted, including this researcher. Although I continued to participate as a delegate to the Symposium on Microcredit, my role as a researcher precluded me from participation in the research, bringing the number of research participants to 12.

The results of our research are based on the feedback and comments received from 12 respondents, as

well as my own experiences gained from the participation in the IDEAS 2000 projects. The approach that I took for this research is consumer driven and highly participatory. It is also significantly influenced by my own experiences as a disabled women leader and a past WILD delegate who was part of the original team who identified the crucial need to organize projects to improve the economic empowerment of women with disabilities.

Recommendations from the report will be used to design future actions to address critical issues identified in this research and to create training programs which could be customized to meet the specific training needs of women with disabilities, particularly those from the developing countries.

Participants

The 12 women who participated in the research completed a questionnaire soliciting basic demographic information. Respondents came from diverse background spoke many languages and belonged to many different backgrounds which were further influenced by their social, economic and regional diversity. Access to resources by these women leaders with disabilities varied greatly in the areas of education, government funding, employment, accessible transportation etc. All of these women are leaders in their own regions and come from grassroots organizations. They all have their personal experience of having a disability (11 with visible disability) and also have the experience of working with disability specific organizations. All of them are also extraordinarily dedicated and effective community activists. Their individual responses represent the conditions, needs and realities of women with disabilities in their own regions.

Geographic Distribution

All participants of this research came from developing countries. They represented 11 countries together. The best represented continent was Africa with seven participants, followed by two from Asia, two from Latin America and one from former Soviet Union. The African women came from Kenya, Mauritius, Zambia, Zimbabwe, Uganda and Malawi. The Asian participants came from Nepal and Philippines. And the last three participants came from Mexico, Guatemala and Uzbekistan.

Most (11) of the women participants either lived or worked in Urban areas. Only one (1) woman came from the rural area. The geographical breakdown is detailed in Table 1. The urban/rural area representation is shown in Table 2.

Languages

Of all the women who participated in research three (3) identified English as their primary language. Six (6) spoke English as a second language. Of the two participants who did not speak English, one used American Sign Language, her third language, at the Symposium; the other spoke Russian and communicated at the Symposium using Russian translators.

The participant's English usage is shown in Table 3.

Disabilities

Research participants had a range of physical disabilities. More than half (7) had mobility disabilities related to polio; one (1) had leg amputation and one (1) arm amputation. One (1) respondent had a vision impairment, one (1) was deaf and one (1) had diabetes.

Age

Our participants ranged in age from 31 to 64. Most (7) were in their thirties. Three (3) women were in their forties and two (2) were above fifty. The age break down is shown in Table 5.

Level of Education

All of the participants of this research had opportunity to receive formal education through high school level. Seven (7) women have a post-secondary degree and two (3) currently are pursuing their post graduate studies. The level of education break down is shown in Table 6.

Organizational Affiliations and Leadership Roles

Eleven (11) of the women represented a non governmental organization in their region. Six (6) of these women are currently working within the NGO as paid staff and one (1) woman is working with the municipal government. One (1) of the women is currently a student in United States and other four (4) are employed in non-disability related area, however these women also hold unpaid position within NGO's servicing disabled communities. They all are part of decision making bodies in their regional NGO's either as a paid staff or as a volunteer director. Their current titles vary from Executive Director/Chief Executive, Chairperson, Past President, Program Coordinators for women with disabilities. As is typical for the women, many of these women wear multiple hats and shoulder numerous responsibilities. All of our research participants play a key role within their organizations. Their current titles are shown in the Table 7.

Summary: Participants_

The number of participants for this research is very small. There are only 12 women who participated in the study. However their input is extremely thought-provoking. These women leaders with disabilities are providing services to a very large number of women with disabilities in their regions. All these women are leaders in their own regions work with very grassroots women and are quite familiar with the needs and issues of women with disabilities in their regions. They all have personal experience of having a disability and the majority of them represent disability specific organizations. Their individual answers are based on the conditions, needs and realities of women with disabilities in their own regions. They are current (and potential) catalysts between international development agencies, researchers, NGO's and grassroots women.

Evaluation: Leadership Development Training Strategies for Women with Disabilities

What forms of training are most useful for facilitating leadership among women with disabilities from diverse countries and cultures? In particular, how do women with disabilities who participated in this and previous IDEAS 2000 sponsored leadership projects assess the

effectiveness of those different training strategies?

Research participants were asked to complete a questionnaire designed to solicit feedback regarding the effectiveness of each of three IDEAS 2000 disabled women's leadership initiatives since 1995. Participants responded in writing to each of the following questions:

International Leadership Training Information Questionnaire

Have you participated in the 1995 International Symposium on Issues of Women with disabilities in Beijing, China? () YES () NO

How significant was this event in improving your effectiveness as a Leader?

Extremely Significant () Somewhat Significant () Not at All ()

What did you find most **useful** about this event?

Have you participated in the 1997 women's Institute on Leadership and Disability (WILD) in Eugene, Oregon?

() YES () NO

How significant was this event in improving your effectiveness as a Leader?

Extremely Significant () Somewhat Significant () Not at All ()

What did you find most **useful** about this event?

Have you participated in the 1997 International Forum on Leadership for Women with Disabilities in Bethesda, Maryland? () YES () NO

How significant was this event in improving your effectiveness as a Leader?

Extremely Significant () Somewhat Significant () Not at All ()

What did you find most **useful** about this event?

Ratings and comments of respondents for each event are summarized here.

- ***1995 International Symposium on Issues of Women with Disabilities in Beijing, China.***

Six of the women participated in this event. And out of six, three women rated this historical event Extremely Significant and the other three rated as a Somewhat Significant event for disabled women leaders.

Comments by delegates reflected the perception that both the International Symposium Issues of Women with Disabilities and the Fourth UN World Conference on Women were extremely significant world events for women with disabilities. The UN conference brought great visibility to issues affecting women around the world and set an agenda for global women's movement by sharing/exchanging ideas. The International Symposium on Issues of Women with Disabilities provided women with disabilities a place where collectively they organized themselves and for the first time made their presence known to mainstream women's groups. Even though the number of women with disabilities at the NGO Forum was small compared to non-disabled women, as a minority group, women with disabilities and their issues did receive long overdue attention from the women's organizations, governments, media and United Nations itself. Most importantly, the Symposium and the NGO Forum this event brought very diverse disability organizations and women with disabilities from diverse backgrounds together to work as a

team, even though these groups were unaware of each other's presence and were working in isolation. For organizations it was an opportunity to hear directly from disabled women leaders about their needs and their communities. For individual women leaders with disability, the Symposium on Issues of Women with Disabilities provided an exposure to the resources that currently exist for women with disabilities and the resources which should exist to acknowledge the basic human rights of women with disabilities around the world.

At the NGO Forum on Women, many women met important funders for the first time, created personal support networks and educated each other. For example, a woman with a disability from Mexico met a representative of a US based funding organization for women; that encounter eventually led to funding to initiate a new grassroots organization in Mexico specifically for women with disabilities. Women with disabilities also put into practice techniques to open meaningful dialogue with government bodies and media via workshops organized at the MIUSA Symposium. Most importantly participants initiated a network among themselves as they experience first hand the positive results of group pressure and timely lobbying techniques. Some of the examples are forcing conference organizers to the move of the disability tent closer to the main gate after a demonstration, challenging women's group and organizers in front of world media for non integration of women with disabilities etc. They were also inspired by watching the other disabled women leaders in action to remove the barriers which were preventing women with disabilities from participating at the Forum.

Following are quotes from the women participants:

"I felt empowered and proud when I joined the parade to show the world the lack of access using the world media."

"This symposium opened up a dialogue with government about issues affecting women with disabilities as I participated in the event as part of government delegation. Networking with other women with disabilities and exchange of ideas was great."

Even though half of our delegates were unable to participate in the International Symposium on Issues of Women with Disabilities, three noted awareness of the details and outcome of the symposium and through examples indicated that they had been impacted indirectly in a very positive manner by the Symposium. Two women who didn't participate in the Symposium learned about the event and the issues from the video shown at Women's Institute on Leadership and Disability (Visions and Voices of Disabled Women from the Fourth World Conference on Women) Another participant stated "I watched the video and learned (a lot) about this event and found it exceptionally uplifting... A very useful resource. After watching the exclusion of women with disabilities during the event due to lack of access, I also realized how much lobbying is still needed by people with disabilities so government/organizers will take our issues seriously".

- ***The 1997 MIUSA Women's Institute on Leadership and Disability (WILD)***

All twelve respondents had participated in this event, coordinated by MIUSA in Eugene, Oregon. All 12 delegates rated this event as Extremely Significant. Most of them reported this training institute to have been very encouraging, and both morally and spiritually uplifting. It also allowed them to discuss the day to day issues at a personal and organizational level. This event was described as an action step to address and respond to the needs of women with disabilities identified during the Beijing Forum and

recommended to the NGO's and Governments. From this training institute, women with disabilities reported that they learned skills required to obtain information, create support networks, and acquire both human and financial resources. These skills allowed them to recognize and overcome gender barriers and to become effective leaders of organizations that may otherwise be male controlled.

Participants also reported as significant that they had developed their leadership skills by finding practical solutions to the barriers experienced by other women in the group. For example, they discussed lack of funding for the projects of similar nature and explored creative ideas/ways of finding required funds for them. Later on, there was an opportunity to meet the funders to carry on some of these projects.

Another highlight of this training, as described by some respondents, was that for the first time it forced them as disabled women to address the occupational hazards of being a leader i.e. all work and no stress alleviation which leads to many significant health problems and a potential burnout of disabled women leaders. By including leisure events to the training i.e. white water rafting, rope courses it was the first time that many of the delegates were exposed to any type of fitness or recreational activities. As a leader they were introduced to the concept of initiating projects for sports and recreation along with other projects to improve the overall quality of life of women with disabilities.

Among other leadership qualities listed as improved by delegates at WILD was the ability to identify common issues/barriers with other marginalized groups in order to create partnerships and remove barriers collectively. Sharing success stories with the group and encouragement from other participants was instrumental in boosting the self confidence and reinforcing the positive aspects of team work. Last, but not least, reinforcing the introduction to new communication technology (through a workshop on using the Internet) by donations of computer equipment to delegates to enable them to apply newly acquired skills once the training institute was finished. Access to Internet technology also allowed these women to maintain the networks which they created during the training institute.

- ***The 1997 International Forum on Issues of Women with Disabilities***

All of the twelve respondents participated in this event, coordinated by WID and Rehabilitation International in Bethesda, MD. Nine delegates rated this event Extremely Significant. Three women rated the event Significant. The respondents rated very high the opportunity at this event to listen to some exceptionally well respected speakers and opportunities to network. Videos shown about the disabled women leaders from various regions and about parenting were also rated equally as high as the workshops. Respondents also liked the availability of free resource books and contact list of all participants and meeting the funding agencies. For many non-academic panelist in this Forum, it was a first opportunity to present papers in the specific areas of their expertise gained by working in the field and to present these papers along with the other academic panelists. It was a positive acknowledgment of their leadership skills by other leaders. This positive experience helped them see themselves as future consultants and leaders in the area of their chosen field of work. Many also reported benefits from learning about the achievements and progress, which other women with disabilities have made since the Beijing conference. This event also brought women of many diverse cultural backgrounds together, it was empowering as well as exciting for them to meet with each other and to learn the issues, which were different due to the differences they possess.

One respondent identified as a shortcoming of the Forum not enough participatory opportunities for all of the participants. She sees the need for a more interactive event where each attendee has more

opportunities to participate in the Forum.

Following are some quotes from the participants regarding the Forum.

“This Forum was a celebration of women with disabilities’ achievements.”

“an instant opportunity to apply knowledge received at WILD.”

Conclusions

- All of the three projects conducted were rated as effective. However smaller, action oriented projects and the venues with hands on exercises, seem to be more popular and effective in enhancing the leadership skills of women with disabilities.
- The documents which outline the outcomes of these events and disseminating the information have allowed women with disabilities to learn about the progress made by women with disabilities and their organizations, since 1995.
- Many participants of the three projects have found opportunities to stay in touch with each other and draw strength from each other for the challenges they face in their own countries.
- Small successes, celebrations and reports of events boost up the morale and give them some statistics to share with their members and funding agencies to seek and present positive role models from their global network of support.
- Participation in an important mainstream women’s event was valuable and made more effective by preparation and teamwork with other women with disabilities

Recommendations for Leadership Development

In the 1995 research, Hershey and Stephens asked a series of questions to 30 women leaders and made nine recommendations based on participants’ responses for crucial components to training programs to build leadership capability of disabled women leaders. which were initially not prioritized by the participants in any specific order.

The 1995 research represented a unique effort to collect international data from women leaders with disability by providing them an opportunity to think as leaders and identify their needs as leaders. This research also concentrated on identifying the gaps which had been preventing disabled women leaders seeing themselves as leaders. Lack of self-acknowledgment as a leader have historically prevented women with disabilities from seeking and gaining skills to maximize their potentials as leaders and to lead confidently their own organizations. As stated in the 1995 research report, “ Disabled Women - even the dynamic and effective organizers we met - are just not used to thinking of themselves as leaders”. This self-concept has been enforced by influences by many different cultures which discriminate against women in society, and by current gender biases which exist in lives of all of our research participants.

At the Symposium on Microcredit in 1998, we asked 12 women leaders with disabilities to review the initial recommendations and rate their importance in designing programs to meet leadership training needs for women with disabilities. To do this, we created a 9-item list summarizing the recommendations from the 1995 report and asked current respondents to rate them in order of

importance for designing leadership training programs for women with disabilities.

A leadership training program for Women with Disabilities should

- _ Q1. Aim to develop both practical skills and Personal skills; Such as self-confidence, self-esteem.*
- _ Q2. Include information and understanding about disabled women's oppression.*
- _ Q3. Focus on developing skills necessary to start new organizations.*
- _ Q4. Include activities which celebrate both disability culture and women's culture.*
- _ Q5. Recognize economic and social conditions of women with disabilities, for example by making financial support available for the participants.*
- _ Q6. Utilize the existing skills of participants while allowing them to develop new skills.*
- _ Q7. Create and maintain networks of support and communication.*
- _ Q8. Help women with disabilities develop their interpersonal and public communication skills.*
- _ Q9. Create opportunities for disabled women leaders to interact with women leaders from other social change movements.*

Responses were grouped into categories of importance rather than trying to apply a weighting factor to each response. The following chart will illustrate the groupings based on an averaging formula between the number of delegates and the rated importance of each question.

Rating Results

Leadership Training Recommendations

We asked 12 women delegates to rate nine components of Leadership Training for women with disabilities
 (1) being the most Important
 (2) being the next Important
 (9) being the least Important

Ratings for each recommendation	One	Two	Three	Four	Five	Six	Seven	Eight	Nine
Rating by D1	4	7	9	8	<u>1</u>	3	2	6	5
Rating by D2	3	5	9	7	<u>1</u>	2	6	8	4
Rating by D3	9	8	6	7	5	4	<u>1</u>	2	3
Rating by D4	9	5	6	7	<u>1</u>	8	2	3	4
Rating by D5	<u>1</u>	3	5	9	8	2	7	4	6
Rating by D6	5	<u>1</u>	6	3	2	4	9	7	8
Rating by D7	<u>1</u>	9	4	8	3	7	6	2	5
Rating by D8	3	6	2	9	<u>1</u>	4	7	8	5
Rating by D9	8	5	3	9	<u>1</u>	7	2	4	6
Rating by D10	2	7	<u>1</u>	8	3	4	5	6	9
Rating by D11	<u>1</u>	9	5	8	4	3	6	2	7
Rating by D12	2	7	<u>1</u>	8	3	4	5	6	9
Total Ratings (Add all Rating numbers)	48	72	57	91	33	52	58	58	71
Average Rating (Total Number/ 12)	4	6	4.75	7.71	2.75	4.33	4.83	4.83	5.91
Priority of Recommendation as per delegate's responses	Two	Eight	four	Nine	One	Three	Five	Six	Seven

Results

The following recommendations were rated as **most important** for developing a leadership program for women with disabilities.

- Recognize economic and social conditions of women with disabilities, for example by making financial support available for the participants. **Strongly Recommended as highest priority**
- Aim to develop both practical skills and Personal skills; Such as self-confidence, self-esteem.

The following recommendations were rated as **somewhat important** for developing a leadership program for women with disabilities.

- Utilize the existing skills of participants while allowing them to develop new skills
- Focus on developing skills necessary to start new organizations
- Create and maintain networks of support and communication
- Help women with disabilities develop their interpersonal and public communication skills

The following recommendations were rated as **least important** for developing a leadership program for women with disabilities.

- Create opportunities for disabled women leaders to interact with women leaders from other social change movements
- Include information and understanding about disabled women's oppression.
- Include activities which celebrate both disability culture and women's culture (Delegates assigned very strongly lower priority)

Observations and comments

"Recognize economic and social conditions of women with disabilities, for example by making financial support available for the participants" was the recommendation rated most important by respondents. Lack of access to economic resources has been marginalizing women with disabilities around the world and is a much larger disadvantage for women from developing countries. In spite of their strong potential as leaders, lack of economic empowerment has always disempowered and excluded these women from developing themselves as leaders. If there are ever any training opportunities that do arise for people with disabilities, women with disabilities cannot afford to take advantage of these training programs due to their inability to access sufficient funds. Hence this component has been identified as the most important one to consider when designing a training program to encourage the participation of women with disabilities from developing countries.

"Include activities which celebrate both disability culture and women's culture" was rated the least important characteristic of Leadership Training according to the delegates. Their reasons are perhaps that this recommendation was not clearly understood by the delegates or that there is still a long journey that participants have to take before their communities, and women themselves, can be proud of being women with disabilities and celebrate this culture. This is a major difference between women with disabilities from North America and those from developing countries.

"Include information and understanding about disabled women's oppression" has not been given much importance either way. I found this part interesting as all of the participants have experienced oppression much of their lives and are aware of discrimination due to disability, which leads to oppression. However

they don't seem to have any desire to gather any more information in this area and gave a very neutral rating. Perhaps they do not feel that only by collecting information and by understanding oppression, will oppression be recognized and be eventually eliminated.

"Help women with disabilities develop their interpersonal and public communication skills" received neutral ratings as well. This is not a surprise especially if we look at the results of another survey "WILD impact on Communities" where all of these women have done exceptionally well in both areas during the past year, and now do not desire more training in this area. Another example is their comfortable dealings with the media during WILD training as well as during the Micro Credit symposium.

Issues and Strategies for Women with Disabilities in Microcredit

- **What are key issues and strategies for the successful participation of women with disabilities in economic empowerment programs, particularly in strategies which focus on microcredit?**

Focus groups, discussions and group activities were the basis for information collection addressing this question. Twelve participants were divided into three groups during the opening and again during the closing sessions of the Symposium. Within each group, each participant was given the opportunity to respond to five questions pertaining to knowledge, experience, understanding and recommendations for including women with disabilities in microcredit programs. Information collected from the three focus groups was combined by distilling the individual point of views and grouping them in broader categories of each question. In addition, information, proceedings and results of seminars were systemically recorded throughout sessions of the ten-day International Symposium on Microcredit for Women with Disabilities, including recommendations made by the speakers, financial institutions and funders.

Focus groups and group activities solicited information on:

- How respondents are accessing the existing resources available in their communities.
- What strategies are most effective to improve the participation of women with disabilities in microcredit and micro-finance programs.
- What training and support is (if needed) needed to sustain the active participation of women with disabilities in the above programs and to ultimately accomplish their goal of Economic Empowerment.
- Economic needs of women with disabilities in the diverse communities where they reside
- Existing loan programs which may or may not be accessible to women with disabilities
- Current skill level of women with disabilities in the areas of marketing, credit/ business management
- Desired skills which women with disabilities will need in order to succeed in their business plans
- Existing training programs which will allow them to gain these desired skills
- Needs and requirements of such training programs for NGO's to establish these training programs for women with disabilities in their regions.
- Existing attitudinal, physical, economic and cultural barriers, which prevent and discourage the participation of women with disabilities in micro-finance programs.
- Strategies which women with disabilities currently have been applying to overcome the above barriers.

Discussion

Defining Microcredit

In the opening session of the 1998 Symposium on Microcredit in Eugene, delegates participated in discussions about microcredit, what it means to them, what it has meant to their communities, and what the perceived barriers are to obtaining microcredit. Prior to the Symposium, ten out of the twelve participants did not demonstrate a clear understanding of the difference between the terms 'small loan', 'a grant', and 'micro credit'. During the first round of focus group discussions, participants used the words 'micro credit loan' very loosely and could not differentiate between the terms 'loans', 'grants', 'lenders' and 'funders'. While many women were able to articulate dynamics which influence micro-enterprises such as literacy, accessible market outlets, globalization, and business and marketing strategies, many understood microcredit loans to be financially advantageous through more flexible repayment terms, low or no interest rates and more forgiveness for default.

During the concluding round focus group sessions, all twelve participants demonstrated more sophisticated and realistic understanding of terminology and methodology related to microcredit. Their responses indicated a stronger understanding of microcredit as a business proposition in which borrowers and lenders enter into a business relationship with the same obligations and risks inherent in any other loan program.

Literally, the term 'microcredit' means small loan. A delegate at the Symposium defined microcredit as "a little amount of money to start something; a little push." To women with disabilities throughout the world, this "little push" can be the difference between a life of dependence on husbands, family, or government, and a life of pride, dignity and economic independence. Among the world's poor, women with disabilities are the poorest. To these women, credit to start a small enterprise can be the difference between life and death.

Trainer Kaki Rusmore based her curriculum on the premise that microcredit is one of many financial tools; it is not in and of itself a development program or a women's empowerment program. This premise contradicted assumptions by many participants about microcredit and provoked complex discussion about the role and risks of microcredit as a development tool.

During the Symposium, this researcher made several unsuccessful attempts to obtain examples from participants of women with disabilities in their regions who have received microcredit loans to manage a business. The research participants were unable to provide significant examples or numbers where recipients were women with disabilities. I expected a low number, but it still came as a surprise to me that I was only able to get four examples of small loans from all 12 respondents. Out of four examples of loan received, two were not truly micro credit loans, but a combination of partial grants and partial loans that were given to disabled women through funders to NGO's that serve women with disabilities in their respective regions.

In order to find more examples where loan recipients were disabled women, I interviewed consultants to the Symposium on Microcredit to collect any available data they may have captured from any of their clientele. These consultants represented internationally recognized microcredit programs, including the Grameen Foundation, Trickle Up, the Microcredit Summit and Campaign and the Nicaragua Small Scale

Development Project. Once again I failed to find any additional examples of women with disabilities participating in microcredit. Ayala Sherbow of the Microcredit Summit and Campaign summarized the situation in this way: "Disabled women are off the radar screen of the micro credit field. They are one of the most disfranchised groups. And it's not just resistance from traditional institutions, but from micro credit institutions themselves. Women with disabilities are not just talked about by a lot of people". In over the thousand stories calculated by the Microcredit Summit in the past five years about women and micro credit, none have mentioned women with disabilities. One of the reasons that this information was unavailable was because none of the above programs collect data regarding participants' disability. Therefore, if any of the loan recipients were disabled, no data would be available to identify them.

Barriers to microcredit programs

Symposium on Microcredit discussions brought attention to many systemic gaps that could potentially exclude women with disabilities from accessing existing microcredit loan programs. For example, none of the microcredit programs provided information in alternative formats such as diskettes, large print, or Braille. Also, most of the offices where the programs exist do not have wheel chair access, sign language interpreters, or material available in Braille. Any loans available under these programs do not allow the purchase of mobility devices such as wheelchairs, crutches, etc. to transport the products to the market as a business expense, yet the same programs do allow for the purchase of aids such as bikes, carts etc. to sell or transport the products to the market as part of conducting business. Even programs such as "Trickle-up", that primarily serve displaced workers, war affected areas, and refugees, do not have any specific provisions to address and accommodate the above identified barriers. These restrictions lead to systemic discrimination against women with disabilities and prevent them from benefiting from these programs.

In the few examples of small loans given to women with disabilities, the recipients spent the money to buy sewing machines, to tailor cloths, to make fences, to establish a liquor bottle store, to establish a training center for language interpretation, for poultry, to produce and sell local brew, and for crafts, cosmetics etc. None of these projects were 100% successful. Only in the projects where NGO's and lending institutions collaborated to support the loan were recipients successful. These examples and focus group discussions strongly indicate that micro credit programs alone will not enable women with disabilities to succeed in their business ventures. A stand-alone micro credit program will not meet the needs of disabled women since there are additional barriers that women face due to their disability. Women with disabilities will need intervention and support from their NGO's to identify and remove these barriers, along with a fair chance to participate in micro credit programs. Organizations serving women with disabilities must work in collaboration with local women's groups in order to learn about the additional barriers that were identified by the participants during the symposium. Once the barriers are acknowledged by these organizations, they should strive either to eliminate the barriers, or to find workable solutions around them so that women with disabilities can acquire loans similar to the way that local non-disabled women do.

Many of the obstacles experienced by women with disabilities are shared by most poor non-disabled women. These include lack of acceptable collateral, low self-confidence, few resources for business, lack of experience and training, illiteracy, heavy family responsibilities, and unmarried status or discouragement from husband. Our participants and consultants agreed unanimously that identification of common obstacles could be an effective strategy for building partnerships or action groups with other poor women to more effectively impact the bias practices of lenders and funders. Some of the common

barriers that participants identified were the barriers that women in general encounter due to their gender and economic and social status in society. Another common barrier that was previously identified is insufficient or no collateral. This is a mandatory requirement to access loans from commercial banks. Even though few microcredit loans require a material form of collateral, many use some form of guarantee such as a commitment from a group of borrowers to share the responsibility of repayment. Local women's groups can work together and find alternative ways to bypass the collateral requirement by guaranteeing the individual loans and benefit from the programs that allow group loans. However, due to the stereo types about disability, most group borrowers do not like to guarantee the loans needed by women with disabilities. Credit history is another part of the loan process. Men usually have a credit history whereas women generally do not have one since they may not own a house, made payments, or have a previous loan history.

Our focus group participants also identified other barriers one faces in society as potential borrowers due to one's disability. These unique barriers affect the abilities of women with disabilities to participate in every aspect of micro credit, from application processes to training programs to business activities.

Stigma related to disability results in discrimination in training and loan opportunities and the marketplace. For example, formal lending institutions, even if they promote loan programs for women, do not specifically target or reach out to women with disabilities. Without proper outreach, this specific group very often doesn't even receive the related information.

The marital status of women with disabilities is also a problem since most of them are not considered to be marriageable. Women are even less creditworthy if they do not have a presence of man in their life when applying for the loans; in some cases marriage is even a legal requirement for borrowing.

One example where a woman with a disability was successful in receiving and returning the loan is when she acquired the loan by using her husband's name. All of the bank accounts and business rights belonged to her husband. She did not have any claims on the business even though she managed all aspects of it. Another example of an attitudinal barrier involved a group of women in Zimbabwe who received \$4Million from Canadian International Development Agency. The purpose of the loan was that the money was to be used as collateral for businesses run by women. However, no disabled women benefited from this fund. Women with disabilities who applied for the loans were given business management training and a support letter from their organizations. They were unable to receive loans from this fund because this women's group did not believe that women with disabilities would succeed in their ventures and that they would fail in returning the loan. In conclusion, unless women with disabilities are in charge, non-disabled people or men with disabilities end up in control of the purse strings.

Attitudes are still the biggest of the barriers that currently prevent women with disabilities from accessing and participating in existing microcredit programs. In order to increase the participation of women with disabilities in micro credit programs it is crucial that women with disabilities are included in the mandate of all NGO's, that are striving to improve the quality of life of women in their regions.

Need for data

Currently there is no significant data available to convince microcredit lenders that women with disabilities are a reasonable credit risk. During the research, I was unable to find any examples of microcredit loan programs where the recipient was a women with disabilities and was either successful

or unsuccessful in returning the loan. There is a definite need to collect data that would prove women with disabilities are creditworthy. Successful ventures managed by women with disabilities need to be documented and disseminated widely among development organizations and microcredit lenders as well as women with disabilities and NGO's serving them so each group is exposed to the type of businesses that disabled women can do successfully

People administering the lending institutions tend to believe that women with disabilities can not manage or run competitive businesses. It has been perceived that women with disabilities deserve charity not loans. There is a misconception that loans given to women with disabilities will never be returned. Disabled women leaders are trying to change these attitudes and stereo types. Participants of the symposium have planned to challenge the lending institutions and NGO's serving women through the media. Some participants recommended that NGO's serving women with disabilities should have more businesses managed by disabled women so their success could provide lenders with some positive statistics.

Disabled women leaders need data and statistics on the current situation of women with disabilities in order to educate lending institutions and NGO's to better understand the unique needs of women and the problems stemmed from having a disability. This data will allow NGO's to analyze the existing skill gaps among women with disabilities needed to run a business. Only then can they provide the training that will eliminate these skill gaps. This training will allow women with disabilities to compete with local women on a level playing field. There is also a need to collect data about the social conditions of women with disabilities that arise from poor human right policies for women with disabilities in their communities.

Need skills and training

Microcredit is not a grant. It is a loan which must be paid back. And in order for recipients to return the loans, they must succeed in their ventures. In most of the traditional micro credit programs, only when the borrowed money is returned to the lenders, can it then be loaned to others in the community. In order to be successful their businesses must be competitive with other local businesses.

The majority of women with disabilities do not have markets that are affordable and/or accessible to them in their respective communities. Without depending on other people, they can not buy raw material or sell their products at a good price. All of these barriers prevent women with disabilities from competing with others businesses in the market place and affect their ability to succeed. Women with disabilities may lack self-esteem and courage to apply for loans. Low self-esteem stems from the limited access to education, especially in the area of business management. It is a very limiting factor for women with disabilities since they can't even write competitive proposals or fill out the complicated loan forms. This issue identifies a strong need for NGO's to provide women with disabilities training in the areas of business management, credit management, marketing and bookkeeping so that they have the necessary business skills and understanding of markets to compete with other loan applicants.

Most women with disabilities were either brought up in rehabilitation centers or were kept behind doors. In most cases they were only taught to make crafts and were never provided with the skills required to sell those crafts or to run a profitable business or given a knowledge of market outlets. Women with disabilities and their advocates are not part and parcel of the infrastructure that makes micro and macro policies. Neither women with disabilities nor the organizations representing them are part of the decision-making bodies. Disabled women and their advocates also have very limited knowledge in the

area of microcredit which has been a proven successful tool so far in alleviating poverty among many marginalized communities around the world. Disabled women leaders need to be educated in the areas identified above and provided with leadership opportunities so they can share the knowledge and information with others in their regions. In many countries, processes for getting microcredit are very complicated and bureaucratic. Women with disabilities do not have a strong voice. The gaps in their business skills have not been recognized by NGO's and micro credit lenders.

Non-governmental organizations must support training programs for disabled women applicants to develop technical business skills. To address the training needs of women with disabilities, participants are strongly recommended to use the "Train the Trainer" model to equip women and girls with business skills needed to succeed in MC ventures. Most importantly, women with disabilities will need adequate business skills to manage the various aspects of their business. Participants unanimously agreed that it is the recipient's responsibility to either acquire the business skills or to choose programs that provide loans as well as business services, such as training and technical assistance in business skills, management, production and marketing. So, it is extremely important that leaders of women with disabilities are given this technical training along with leadership development training in order to acquire the skills necessary to train other women with disabilities and prepare them to compete with the businesses run by local women. Disabled women leaders will need to acquire these skills first, and then train others in their respective regions.

Participants strongly recommended the need to gather information on the status of the women with disabilities and the level of business knowledge they have as a starting point for training in micro credit. As one delegate stated: *"It is necessary to train people before giving them money...provide business training, empowerment, leadership training, especially women with disabilities who have never had the opportunity of knowing all they can do, and those who have always believed that disabled women cannot be productive members of society"*.

Loan processes must be simple and should be available in alternative formats so recipients with little or no education can understand the loan criteria, conditions, and payment schedules. Otherwise, they will have to depend on others for explanations and will be vulnerable to loss of control of the business.

Most importantly, all participants suggested that lenders must be sure that women with disabilities understand the repayment requirements and repayment process that needed to be followed for a specific loan. Women who have not had opportunities for paid work may have a misconception that micro credit is a grant.

Leadership for microcredit opportunities

The lack of positive examples cited by either women with disabilities or development field practitioners mentioned earlier reinforces the fact that disabled women leaders must take leadership roles in working to improve access to microcredit for women with disabilities.

Throughout the Symposium, most of the participants remained committed to the idea of creating some sort of micro credit program with funding for the programs run by and for women with disabilities. This loan program can be used to initiate much needed pilot projects, that otherwise would probably not meet the strict criteria of existing programs due to the systemic gaps defined previously. Disabled women

leaders want to initiate pilot projects that will be successful and will provide success stories to the lenders and funders as well as to mainstream women's organizations. *"The ventures established by women with disabilities should also create a shining example in society where women with disabilities are self-reliant and have self-esteem."* (Delegate, International Symposium on Microcredit for Women with Disabilities, 1998.) Many participants planned pilot projects designed to show lenders that women with disabilities can be successful borrowers, entrepreneurs, and business women. Others conceived of on-going and expanding programs run by and for women with disabilities. Participants considered key ingredients of successful programs such as business and technical training for loan participants, peer support, and explored ideas for funding such a program. Participants acknowledged the importance of looking critically at existing microcredit programs in order to make good decisions as to which type of program will best serve disabled women's needs.

Some caution centered on questions of how to maintain a sustainable program by establishing and enforcing loan criteria, repayment and default penalties, and the practical and ethical issues inherent in assuming a role as "Banker" while maintaining status as an advocate and peer. As trainers warned the participants, one advantage of using loans from a third party is that the banker can be the "bad guy", allowing the disability organization to continue without ambivalence in its role as advocate for people with disabilities. Trainers also emphasized that it is important for women leaders with disabilities to clarify the role that their organization wants to take with the women with disabilities that they serve. Only then can they make compatible decisions about how they can best participate in the microcredit arena, as lenders, advocates, trainers or consultants.

Action plans

Delegates discussed the importance of forming action groups, to share knowledge and challenges learned in trainings such as Symposium on Microcredit and other experiences with other women with disabilities. These action groups could be very instrumental in confidence building, economic empowerment and preserving economic human rights of both women with disabilities as well as poor non-disabled women. Collectively action groups can pressure the lenders/NGO's while encouraging each other. Otherwise microcredit programs or the government will not take these issues. Disabled women leaders MUST advocate the right of women with disabilities to economic empowerment and self sustainability, in all future disability venues.

Symposium participants planned to use the media, to write about the recommendations from the Symposium in their organization's news letters and national magazines to summarize the discussions which took place at the symposium. Their targeted audience will be women with disabilities so they understand the microcredit myths, facts and it's limitations as a tool. They also will target lending institutions and existing micro credit programs in their regions to disseminate this information. Disabled women leaders will also work toward creating need separate loan programs for women with disabilities, seeking funders to provide grants to disability organizations to be able to give loans to women with disabilities without too many existing systemic barriers, particularly the attitudinal barriers which this group face due to their disability. Attitudinal barriers will still take many years to be removed and women with disabilities simply cannot wait until such a time to be seen as credit worthy by the society at large. It is important to do something to address the lack of participation of women with disabilities in microcredit program immediately, attitudes will be changed automatically in the process.

Among the suggestions made by delegates were a number of strategies to be taken by women with disabilities themselves, either as individuals, or by organizations advocating for women with disabilities. Other strategies were suggested for lenders and funders to better include women with disabilities.

Women with disabilities and their organizations could:

- Arrange to bring assistants, interpreters, or guides to application interviews, trainings or the market.
- Provide leadership training and peer support groups to help women with disabilities be more assertive and maintain control of money and business. Monitor loans to make sure that women with disabilities maintain control of the money.
- Provide business training for groups of women with disabilities.
- Educate lenders and funders by compiling data and presenting success stories. Provide training on issues and inclusion of women with disabilities.
- Include mobility aids and other accommodation measures into project plans and funding proposals
- Invite lenders to come to meetings of women with disabilities.
- Seek supportive community groups to share resources such as post boxes, copying facilities, etc.
- Seek help from community leaders such as village elders, clergy, governmental officials and politicians.
- Ask to use community ambulance for transportation.

Funding and lending organizations could:

- Hold meetings, trainings and application procedures in accessible locations – use the women with disabilities' meeting places!
- Go to meetings of women with disabilities; tell them about microcredit and micro-enterprise.
- Fund accommodation measures included in project proposals.
- Pay for interpreters, guides, readers, mobility assistants in trainings, meetings, application processes.
- Provide print information in Braille.

Participants also learned about the external trainings available to them and their organizations, like the Grameen Fund in Bangladesh as a starting point of their education in microcredit subject.

During symposium workshops delegates also work on developing comprehensive strategies to increase opportunities for women with disabilities in microcredit. These strategies could be summarized in following three categories:

- Creating microcredit programs run by and for women with disabilities.
- Providing intensive support to empower women with disabilities to participate in existing loan and microenterprise programs.
- Advocacy and technical support to international organizations programs to include women with disabilities.

While striving for a separate loan programs, participants also stayed focus on advocacy for women with disabilities to be included in existing microcredit programs by educating lenders, funders, NGO's and women with disabilities themselves. Microcredit must put together with a program of micro-business in which people with disabilities can learn about how to manage the money, market products, advertise products, everything related with a successful business.

One strategy that garnered much enthusiasm was to form an international coalition, to be a much needed voice in the international disability movement as well as the international development community to educate and advocate for microcredit opportunities for women with disabilities. A committee of delegates and MIUSA representatives volunteered to develop a draft resolution describing principles, mission and recommendations of the coalition.

Conclusion

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“Credit is a human right.” These are the words of Professor Muhammad Yunus, founder of the Grameen or “village” Bank in Bangladesh. With the formation of the Grameen Bank over 20 years ago, Professor Yunus, a Professor of Economics, challenged the world banking industry’s collateral doctrine - *one must have wealth in order to achieve wealth*. The idea of microcredit was born from Professor Yunus’s belief that credit worthiness is not a measure of whether a person possesses land, and that “these millions of small people with their millions of small pursuits can add up to create the biggest development wonder.”

Credit may now be considered a human right in the international development movement, yet in 1999, it is a right that is still generally denied the poorest of the world’s citizens, women with disabilities. It is sad to acknowledge that even within progressive movements such as Professor Yunus’s, women with disabilities are often ignored. Women with disabilities as a group face many attitudinal, physical, and economic barriers, more so than any other marginalized group in the world. Their time has come and women with disabilities are demanding basic human rights and economic empowerment in order to rise above the poverty level that they currently face. The time has come for women with disabilities to face this challenge and work collectively towards elimination of poverty by using micro credit as a tool to attain it.

TABLES

Table 1: Countries of Participants

Participant's Regions	# of participants per country	Countries Represented
Africa	7	Mauritius
		Zambia
		Zimbabwe
		Uganda
		Malawi
		Kenya
Asia	2	Nepal
		Philippine
Latin America	1	Mexico
South America	1	Guatemala
Soviet Union	1	Uzbekistan

Table 2: Type of Area

Type of Area	# Number
Urban	11
Rural	1

Table 3: Participants Use of English

Use of English	# Number
English as a Primary Language	4
English as a Second Language	6
No English	2

Table 4: Disabilities

Disability Type	# Number
Polio	7
Other Mobility impairment	2
Diabetes	1
Deaf	1
Blind	1

Table 5: Ages of Participants

Range of Age	# Number
30 - 39	7
40 - 49	3
Above 50	2

Table 6: Education Level of Participants

Type of Education	# Number
High School	2
Under Graduate Diploma	2
Graduate Degree	6
Post Graduate Studies (Part Time Student)	1
Post Graduate studies (Full Time Student)	1

Table 7: Current Titles of Participants

Title of the Paid Positions	Represented an NGO/Individual	# Number
Executive Director/Chief Executive Chairperson	Yes	2
Past President	Yes	1
Program Coordinator for women with disabilities	Yes	1
Vice Women representative	Yes	2
Public Relation Worker	Yes	1
Teacher	Yes	1
Director of a Corporation	Yes	1
Student	Yes	1
Unanswered		1