

Loud, Proud and Prosperous!
Report on the
Mobility International USA
International Symposium on Microcredit for Women with Disabilities
August 29 to September 8, 1998

Mobility International USA (MIUSA)

Mobility International USA is a non-profit organization which promotes equal opportunities for people with disabilities in international exchange, leadership development, travel and community service. Since 1981, MIUSA has conducted more than 50 international exchange programs for persons with and without disabilities from around the world, specializing in leadership development and advocacy for the rights of people with disabilities. MIUSA also provides training and consultation and has published resource books, training manuals and videos to increase opportunities for people with disabilities to be involved in international activities.

As a member of **InterAction**, a coalition of over 150 private US-based, international relief, development and refugee agencies, MIUSA brings perspectives of people with disabilities to the US international development community. MIUSA offers technical assistance and resources to InterAction members to develop practices and policies to ensure that all programs and projects are inclusive of people with disabilities.

As the **National Clearinghouse on Disability and Exchange** of the **US Information Agency**, MIUSA provides information and technical assistance to people with disabilities and international educational exchange programs to promote inclusion of people with disabilities in international exchange.

As a partner of the **International Disability Exchanges and Studies (IDEAS) 2000 Project of the National Institute on Disability and Rehabilitation Research (NIDRR)** of the US Department of Education, MIUSA contributes expertise on issues and leadership development of women with disabilities around the world.

Women's Leadership Projects

Since 1995 MIUSA has coordinated a series of International Women with Disabilities Leadership and Networking projects co-sponsored by the IDEAS 2000 Project aiming to identify critical issues and promote leadership development and networking of women with disabilities. This series included:

- **The 1995 International Symposium on Issues of Women with Disabilities**, preceding the UN Fourth World Conference and NGO Forum on Women in Beijing China, coordinated by MIUSA.
- 1995 *Leadership Development Strategies for Women with Disabilities: A Cross-Cultural Survey*, by Laura Hershey and Robin Stephens, reporting findings from research conducted at the UN Fourth World Conference on Women in Beijing, China.
- **The 1997 Women's Institute on Leadership and Disability**, coordinated by MIUSA.

A related project, also co-sponsored by IDEAS 2000, was the **1997 International Forum on Issues of Women with Disabilities**, coordinated by the World Institute on Disability and Rehabilitation International, with support from the US Departments of Education and Health and Social Services.

The **International Symposium on Microcredit for Women with Disabilities**, held in Eugene, Oregon from August 29-September 8, 1998 was the next component of the MIUSA's five year partnership in the IDEAS 2000 Projects.

International Symposium on Microcredit for Women with Disabilities

“The Microcredit Symposium is a good idea because it will help women with disabilities have self-help initiatives such as a women’s credit fund which offer a unique opportunity for an increasing number of women with disabilities to secure and remain in employment. This will help us to alleviate the poverty situation among women with disabilities”. Delegate, International Symposium on Microcredit for Women with Disabilities, 1998.

Poverty and lack of economic opportunities were identified as major barriers to disabled women’s empowerment in the 1995 research *Leadership Development Strategies for Women with Disabilities: A Cross-Cultural Survey*, by Laura Hershey and Robin Stephens. At the 1997 Women’s Institute on Leadership and Disability (WILD), economic empowerment was identified as the highest priority for leadership development among women with disabilities. In particular, WILD delegates identified access to and successful participation in microcredit programs as a key strategy to addressing poverty endemic among women with disabilities.

MIUSA designed the **International Symposium on Microcredit for Women with Disabilities** in response to recommendations from women leaders with disabilities at WILD, at the Symposium in Beijing, and from our own experience with US-based international development programs. It seemed apparent that economic empowerment of women with disabilities was not high on any agenda – international aid agencies, development organizations, women’s programs, or even disability rights movements. Women with disabilities expressed that they – women with disabilities – would need to take leadership in this area, and that they needed particular knowledge and skills to be effective as leaders in this area.

Curriculum Design

MIUSA has conducted international exchange and leadership training programs for people with and without disabilities since 1981, and has organized leadership projects specifically for women with disabilities since 1995. MIUSA’s trademark leadership exchange curriculum is a combination of interactive seminars with dynamic, hands-on activities. Seminars are focused on specific issues, such as education, transportation, or legislation, and on skills and strategies, such as organizational development, fund-raising, using the media and communication skills. Challenge and cultural activities provide opportunities for risk taking, team building, leadership skills training, and development of “disability pride”. Delegates are encouraged to take leadership roles as trainers, panelists and daily coordinators of activities. Throughout the exchange, delegates prepare individual and collective action plans, to facilitate carry-on action and to ensure that the benefits of the training are multiplied to women with disabilities in their home communities.

In 1995, at the NGO Forum on Women in Beijing, China, MIUSA conducted interviews with 30 women leaders with disabilities from around the world to identify challenges and effective strategies to promote leadership among women with disabilities. The resulting recommendations were incorporated into MIUSA’s Leadership Exchange model and formed the basis of the curriculum for the 1997 Women’s Institute on Leadership and Disability.

1. Balance practical skills and personal development.
2. Include examples and analysis of oppression, to understand personal experiences of discrimination in the context of social, political and economic forces
3. Focus on skills to organize people, activities and resources from the ground up.
4. Include cultural experiences to deepen connections and convictions.
5. Recognize and address economic and social realities, such as poverty, family pressures, cultural taboos and illiteracy.
6. Emphasize both needs and strengths: empower participants to take roles not only as trainees but as models and

resource of expertise and leadership qualities.

7. Develop on-going support networks
8. Stress communication skills, personal and public
9. Use leaders from different communities and movements as trainers and resources.

In designing the curriculum for the Symposium on Microcredit for Women with Disabilities, MIUSA used many elements from WILD and MIUSA's other International Leadership exchanges.

Goals and Objectives

The curriculum for the Symposium on Microcredit for Women with Disabilities was designed to address the following goal:

To develop effective leadership strategies to increase access and successful participation in microcredit programs by women with disabilities.

The following objectives guided design of the curriculum approach. Participants will:

- **Increase knowledge and understanding** of the principles and practical applications of microcredit programs as strategies for economic empowerment.
- **Increase awareness of existing micro-credit programs**, and how and why women with disabilities are included and/or excluded from existing programs.
- **Identify issues specific to women with disabilities** in micro-credit and strategies for increasing participation of women with disabilities in economic empowerment initiatives.
- **Identify resources for training, funding, mentorship and advocacy** for women with disabilities to increase access to microcredit opportunities and microenterprise.
- **Strengthen international collaborations** between women with disabilities and organizations which offer microcredit programs, in order to coordinate efforts to increase participation of women with disabilities in microenterprise lending.
- **Develop and implement a plan of action** for increasing access of women with disabilities to microcredit for microenterprise, including pilot projects to be undertaken by delegates.

Methods

To meet those objectives, a curriculum was designed using the following components:

- intensive education sessions on the basic principles of loan funds, variations of types of microcredit programs supporting microenterprise
- examination of microcredit and income generation issues specific to women with disabilities, for example, how lack of adaptive devices, mobility aids and accessible transportation impacts the ability of women with disabilities to access credit, generate income, and repay loans
- examination of existing programs and strategies to increase inclusion of women with disabilities
- exchange of experience of women with disabilities for creating access to loans and microenterprise
- generation of ideas for increasing access to microcredit for women with disabilities
- comparison and analysis of options
- creation of action plans to implement selected strategies

Research

MIUSA awarded an IDEAS 2000 Fellowship to Meenu Sikand, 1997 WILD delegate, to conduct research at the Symposium on the following questions:

- What are the key issues and strategies which impact economic empowerment of women with disabilities, specifically successful participation of women with disabilities in microcredit programs?
- What strategies are most effective for facilitating leadership by women with disabilities to improve economic empowerment of women with disabilities?

In addition, Meenu administered a questionnaire to Symposium delegates to address the following questions:

- What forms of training are most useful for facilitation of 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?

Results of research by Meenu Sikand will be presented in a separate report.

Participants

Delegates were 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.

In pre-Symposium questionnaires, three of the 13 delegates indicated that they had had personal or professional experience with microcredit programs.

Delegates represented the following countries: Canada, Guatemala, Kenya, Malawi, Mauritius, Mexico, Nepal, Philippines, Uganda, Uzbekistan, Zambia and Zimbabwe. Approximately half of the delegates have mobility disabilities related to polio. Other delegates have the following disabilities: blind, deaf, medical disability, arm amputation, and paraplegia due to spinal injury.

The Symposium was conducted in English with translation in American Sign Language and Russian. English was at least the second language (sometimes third or fourth) for all delegates except the delegate who spoke only Russian. American Sign Language was a secondary sign language for the Deaf delegate.

Scholarships

All delegates were awarded full scholarships for travel and substantial scholarships (95%) for program fees. Funders contributing to scholarships and program costs included: the Global Fund for Women, the WK Kellogg Foundation, the ELA Foundation, NIDRR, and individual, organizational and community business donors.

Mobility International USA

International Symposium on Microcredit for Women with Disabilities

Delegate List

Susan Chitimbe Disabled Women in Development	Blantyre, Malawi
Alicia Contreras Centro de Vida Independiente de Mujeres Discapacitadas	San Luis Potosi, Mexico
Naomy Esiaba United Disabled Persons of Kenya	Wolanga, Kenya
Venus Ilagan KAMPI – National Federation of Organizations of Persons with Disabilities	Quezon City, Philippines
Karla Krissel Rivas Rivas Centro para Accion Legal de los Derechos Humanos	Guatemala City, Guatemala
Grenada Kurochkina Tashkent City KRIDI Club	Tashkent, Uzbekistan
Lizzie Longshaw National Council of Disabled Persons of Zimbabwe	Bulawayo, Zimbabwe
Euphrasia Mbewe Zambia National Association of Women with Disabilities	Lusaka, Zambia
Dorothy Musakanya Southern Africa Federation of the Disabled	Bulawayo, Zimbabwe
Safia Nalule Disabled Women's Resource Organization	Kampala, Uganda
Sushila Paudel Nepal Disabled Women Society	Lalitpur, Nepal
Zohra Rajah Association of Women with Disabilities Mauritius	Quatre Bornes, Mauritius

Meenu Sikand

Canadian Association of Independent Living Centers

Ontario, Canada

Looking Back: Since We Last Met

Susan Sygall, Executive Director of Mobility International USA, officially opened the Symposium with a call to strengthen the “disabled women’s old girl network”, by sharing support, information, experiences and resources during the Symposium and beyond. Susan emphasized the importance of achieving access for women with disabilities to the economic development programs that are empowering non-disabled women around the world: “We can’t depend on changes in other people’s attitudes to make things better for women with disabilities. Women with disabilities need access to microcredit, to have a chance to run their own businesses. With money of their own, women with disabilities can make changes for themselves and their families, and will have more power to affect the attitudes of their communities.”

MIUSA invited each delegate to share her achievements since last meeting at WILD in 1997. The list of achievements covered a broad range of areas, from leadership training to starting new organizations and businesses to politics to health issues. Accomplishments included:

- Produced a play written and performed by women with disabilities in San Luis Potosi, Mexico, entitled “Proudly Disabled Women”, for an audience of 700 people.
- Directed an office management and secretarial training program for women with disabilities in Nepal
- Initiated small loans program for women with disabilities in Malawi
- Coordinated free cancer testing and mobile clinics for women with disabilities in Zimbabwe
- Successful lobbying for an office on disability issues in the Office of the President of Zimbabwe
- Organized a seminar called “Independent Life Without Borders” in Tashkent, Uzbekistan
- Elected to government council in Kampala, appointed to the influential finance sub-committee
- Elected as chairperson of the Federation of Disabled People in Zambia --first woman to be elected to this position
- Media coverage of women with disabilities issues on local program “Women’s World” in Kenya
- Conducted three leadership trainings for women with disabilities
- Organized participation of 12 women with disabilities in the Indian Ocean Games on Reunion Island
- Opened a day care center for children with disabilities
- Appointed to be Advisor of the Office of the First Lady of the Republic of the Philippines for programs for children and women with disabilities
- Named “Outstanding Partner of Denmark” in development work
- Opened office of human rights for people with disabilities in Guatemala
- Conducted workshop on leadership exchange programs for 21 independent living centers in Canada

Learning Objectives

Delegates were asked to articulate their learning objectives in pre-Symposium questionnaires and during an opening session, by answering the question: “*What do you want to learn from this Symposium?*” Delegate responses, summarized here, were posted and served as check-points throughout the Symposium.

- Success stories: What has worked for women with disabilities in microcredit?
- What works in business: good strategies for women with disabilities to succeed in business
 - Dynamics which influence microenterprise: literacy, advanced technology in access to market outlets, globalization, competition
 - Business strategies, marketing strategies

- How to successfully run a loan program
 - How to allow individual women with disabilities have access to credit
 - Lending criteria: ethical issues, principles, criteria, standards for making loans
 - dealing with non-repayment
- Funding: how to get money from donors for loan funds
 - New/conventional approaches to package proposals
- Strategies to including women with disabilities in existing microcredit programs
 - Barriers that prevent women with disabilities from obtaining loans
 - How to equalize chances for success
 - Successful lobbying tactics for existing programs to include women with disabilities
 - Strategies to increase knowledge and confidence of women with disabilities to apply for loans

“Microcredit: Myths and Opportunities”

“With a lot of information on microcredit, I now know what it is, how it works, and even where to get training and funds. Now I have adequate knowledge and skills to get into it confidently”. Microcredit Symposium Delegate

Trainer Kaki Rusmore assumed the challenge of conducting a one-day “crash course on microcredit”. Armed with her experience in small scale economic development and business training with grassroots women in rural Nicaragua and in Santa Cruz, California, Kaki set out to establish a base of knowledge from which delegates could work over the next week, exploring, analyzing and questioning models and strategies for microcredit.

Structural adjustment

The session began with an overview of global economic trends which have led to the recent explosion in microcredit programs. As an important example, delegates were asked to share their own observations of the impact of structural adjustment programs on communities, particularly on women with disabilities. Delegates cited first-hand experiences in which the results of structural adjustment, such as privatization, tax increases and increased prices of basic services had affected the health, education and employment status of women with disabilities. Examples included:

- Higher competition for jobs has forced women with disabilities out of the job market entirely; “When it is difficult for non-disabled women to find jobs, women with disabilities seeking employment are told to go home.”
- Increased taxes make it even more difficult for women with disabilities to succeed in business
- Girls with disabilities are the last priorities for education. Fewer opportunities for affordable education means that fewer families send their girls, and girls with disabilities must stay home.
- Budgets for accessibility measures are depleted, due to the depressed economy and restrictions on social spending.
- High competition in small business pits non-disabled businesses against businesses run by women with disabilities.
- Stress on economic, social and political systems makes it difficult to get political support for people with disabilities.
- Women with disabilities become depressed and ill as their opportunities for employment and education disappear.

Kaki introduced the concept of “gender impact analysis”, as a tool for assessing the gender-related changes that a development program might cause in a community. Symposium delegates adapted the model presented by Kaki to

analyze the impact that a successful microcredit program could have on women with disabilities, considering factors such as access to resources, mobility, communication, decision-making, self-esteem, reproductivity, sexuality and spirituality.

Microcredit: What it is and How it works

After establishing an economic context for the discussion, Kaki made the following declaration: “Microcredit is not a development program or a women’s empowerment program. Microcredit is a financial tool, used by many parties to generate money for business.”

This provocative statement evoked much animated discussion among delegates. Isn’t microcredit a leading strategy for development? Microcredit programs are springing up everywhere to give poor women access to credit for business, which will lead to income generation and economic development. How can this not be a development program?

Kaki’s point was that microcredit itself is a business proposition, in which borrowers and lenders enter into a business relationship with all the obligations and risks inherent in any loan program. Microcredit is NOT a grant. Microcredit loans must be repaid. It is important that women with disabilities understand that microcredit is a strategy that involves risks as well as benefits, and make informed choices about whether and how to use it.

Informed choices

If microcredit is “only” a financial tool, it is a tool that has become a hot trend in economic development. As increasing numbers of organizations, financial institutions, international development programs, governmental agencies and private lenders have adopted microcredit as a strategy and business practice, opportunities for microcredit borrowing are becoming increasingly available. In order to use this tool effectively, it is essential to come to a clear understanding of what microcredit is and is not, the variety of approaches to lending that are used by microcredit programs, and potential benefits and risks.

Microcredit offers access to credit to people who cannot obtain loans from commercial banks. While some microcredit loans do require a material form of collateral, many use some other form of guarantee, such as commitment from a group of borrowers to share the responsibility for repayment. While some programs offer loans to individuals, most loan to members of solidarity or peer support groups which are responsible for repayment of loans of all members.

Microcredit loans must be paid back, at interest rates which are likely to be the same or higher than local banks, with penalties for default or late payment. Loan amounts are usually very small, and must usually be paid back quickly.

Some programs offer microcredit loans with no additional services. Other programs tie the loan to business services, such as training and technical assistance in business skills, management, production or marketing. Other programs offer services more related to development and only indirectly related to business success such as training and services for leadership development, literacy, health, or human rights.

The discussion about interest rates and repayment of loans elicited stories and questions based on delegates’ experiences. How are repayment terms and interest rates determined? What are the benefits and hazard of different repayment methods? According to Sushila Paudel of Nepal, lack of understanding of interest rate calculations is a major barrier for women’s success as borrowers. She described situations in which women borrowers underestimate the final repayment amount because they don’t understand the calculations used by the money lender. Borrowers need to be informed and helped to understand how the interest is calculated. Naomi Esiaba of Kenya described the

collateral, interest calculations and repayment plan for the loan that she received as a member of her teachers' cooperative. Naomi was eligible to borrow three times the amount that she has in savings and repays at three month intervals with gradually increasing interest rates.

Most delegates favored the idea of microcredit programs that incorporate services with loans, particularly business training. Most women with disabilities have no experience in managing businesses, having been limited in opportunity by cultural attitudes and inaccessibility. Delegates considered training in basic business and borrowing practices to be essential to surviving in business ventures. As one delegate stated:

“(I) realized 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 that they can do, and those who have always believed that they cannot be productive members in our community”.

Analyzing the options

At the same time that they are advocating for equal access to the opportunities that other community members have, women with disabilities need to be empowered to make good decisions as to which microcredit programs will best serve their needs. Women with disabilities need information and tools for analyzing existing microcredit programs in order to find a good “fit” for the potential borrowers.

The “Microcredit Program Analysis” exercise was designed to help delegates begin to develop those tools. Delegates paired up and were given a profile of an actual organization offering microcredit opportunities to poor people, furnished by Ayala Sherbow of the Microcredit Summit Campaign. Each pair used the profile to prepare a mock presentation, describing the mission, activities and progress indicators of the organization. Other delegates conducted spirited interrogations of the presenters, asking such questions as: who exactly are you targeting and who exactly are you reaching? Who are your borrowers? How can you demonstrate that you are reaching your target group? How many of your borrowers are truly poor women? What is your criteria for “poor”? What percentage of your funds are going toward women, and of that, how much is going to women with disabilities?

“Don’t let the promotional language fool you”, Kaki warned. At the conclusion of the exercise, delegates concurred and acknowledged the importance of making informed choices by looking critically at microcredit services before signing on. The exercise stimulated delegates to begin thinking about the type of information that they need about microcredit programs, questions they should ask lenders, and how to interpret the information and responses.

Interfacing with the World of Microcredit: Decisions and Strategies

“Disabled women are off the radar screen of the microcredit field. They are one of the most disenfranchised groups. And it’s not just resistance from traditional institutions, but from microcredit institutions themselves. Women with disabilities are just not being talked about by a lot of people”. Ayala Sherbow, of Microcredit Summit Campaign

This point was driven home by Ayala Sherbow, one of the coordinators of the 1997 Microcredit Summit in Washington, DC. The goal of the Summit and the succeeding Microcredit Summit Campaign is to combat poverty by reaching 100 million of the world’s poorest families, especially women, with opportunities for microcredit for self-employment by the year 2005. Ayala opened her day-long workshop with illustrations of just how much women with disabilities are ‘out of the loop’ in international dialogue on development and microcredit. In Ayala’s more than five

years of intensive international work on microcredit issues, only MIUSA has ever mentioned women with disabilities, and although the Microcredit Summit Campaign has collected over a thousand stories about women and microcredit, none include women with disabilities. Ayala made the point that no one else is advocating for women with disabilities and stressed that Symposium delegates must take leadership roles in working for improved access to microcredit by women with disabilities.

Ayala provided definitions for commonly used (and confused) terms such as: microcredit, microfinance, microenterprise, poverty-lending. Ayala clarified another set of commonly misused terms: “Lenders” (direct providers of loans to individuals or borrower groups) as opposed to “Funders” (sources of money for organizations or institutions to establish loan funds). Microcredit lenders may be community or national banks, commercial lending corporations, “development banks” (usually funded by governments specifically to offer loans for development related purposes), credit unions, cooperatives, non-governmental organizations, or “village banks”. Funders for microcredit programs may be governmental, non-governmental or multi-lateral aid agencies, foundations, or private investors. Many Symposium delegates had experience with the most frequent type of microcredit funding, in which a donor organization makes a grant to a community-based NGO, which establishes a microcredit program and makes loans to members of the organization or to community members. Some donors provide start-up funds in the form of a loan or a combination of grant and loan; the local NGO must repay all or part of the loan to the funder, using income generated by interest payments, interest earned on savings or investments, or by businesses started with the initial funds.

Controversy and questions

Ayala directed delegates to identify issues and questions arising from the previous day’s workshop. Most delegates had found Kaki’s assertions that “microcredit is a financial tool, not a development process” to be new and controversial, and were extremely interested to continue this discussion of the place of microcredit in the development process. How can microcredit programs supposedly seek to help poor people but charge interest rates higher than local banks? Is it fair to hold women with disabilities to the same repayment terms as non-disabled women when they face so many more obstacles? How can development organizations be allowed to make a profit through interest paid by the poor people they purport to serve?

Speaking from the perspective of organizations providing microcredit to the poorest community members, Ayala clarified the difference between profit and organizational sustainability. Sustainability means bringing in enough income to pay the expenses involved in running the program, such as wages for workers, trainers and administrators, office space, accounting costs and transportation of workers. Most community development programs are supported by a grant in the beginning, but are more and more expected to move from dependence on outside funding toward self-sufficiency. Ayala articulated the conflict experienced today by most programs seeking to serve poor people while at the same time facing the necessity of being self-sustaining. Making loans and collecting interest is one strategy that development organizations are exploring to provide assistance to poor people while at the same time returning resources to the organization to sustain the program.

Issues and Strategies

Having clarified basic terminology, methods and key issues in the field of microcredit, Symposium delegates began to examine the factors which prevent women with disabilities from participating in microcredit programs. Delegates divided into small groups and were directed to use real life experiences and brainstorming techniques to finish the following statements with as many answers as possible.

- “Women with disabilities can’t get loans because.....”
- “Women with disabilities may have a harder time succeeding in business than non-disabled women because....”
- Brilliant and creative solutions for solving these problems.

Groups were asked to print their responses on large sheets of paper and post them on walls around the room. Delegates and consultants moved through the room, reading and reflecting upon both problems and solutions. (See Appendix A)

Obstacles: common and unique

Ayala pointed out that 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, unmarried status or discouragement from husband. Ayala suggested that identification of shared obstacles might be a strategy for building coalitions with other poor women to more effectively impact the practices of lenders and funders.

Delegates identified obstacles which are unique to women with disabilities and affect the abilities of women with disabilities to participate in every aspect of microcredit, from application processes to training programs to business activities. Structural and communication barriers include inaccessible meeting and market places, equipment, and modes of transportation, print-only materials, and lack of sign language interpreters. Other important barriers include stigma related to disability and resulting discrimination in training and loan opportunities and the marketplace. These disability-specific obstacles require specific measures to ensure participation of women with disabilities.

Strategies and Solutions

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.

Directions

Having articulated specific issues which prevent women with disabilities from participating in microcredit programs and some possible grassroots-level solutions, delegates settled in to the work of developing comprehensive strategies to increase opportunities for women with disabilities in microcredit. Ayala and delegates summarized many strategy options in 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.

A Fund of Our Own? Creating loan programs specifically for women with disabilities

“The ventures established by women with disabilities should also create a shining example in society where women with disabilities are self-reliant and have got self-esteem.” Delegate, International Symposium on Microcredit for Women with Disabilities, 1998.

Throughout the Symposium, most delegates remained committed to the idea of creating some sort of microcredit program run by and for women with disabilities. Many planned demonstration projects designed to show lenders that women with disabilities can be successful borrowers and business women. Others conceived of on-going and expanding programs run by and for women with disabilities. Delegates considered key ingredients of successful programs, such as business and technical training for loan participants and peer support, and explored ideas for funding such a program.

Proponents for separate loan programs for women with disabilities pointed to the slowness and difficulty of trying to change attitudes of lending institutions to be willing to work with women with disabilities. Many delegates described innovative strategies that they had employed for improving the status of women with disabilities as potential borrowers, such as offering certification from loan management and business training programs, obtaining co-signers, or organizing collateral funds for women with disabilities. No matter how sound the strategy, however, the actual result had been more frustration. Dorothy Musakanya from Zimbabwe emphatically pointed out how few of the funds provided to be used by women with disabilities ever end up in the hands of women with disabilities. Unless women with disabilities are in charge, non-disabled people or men with disabilities end up in control of the purse strings.

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 trainer Kaki Rusmore had warned, 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. Kaki had 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.

Some of these issues were addressed in *Successful Principles of an Microcredit Program*, which Ayala distributed to delegates in a packet of materials from the Microcredit Summit Campaign, along with a list of funders involved in microcredit and applications for organizations to join the Microcredit Summit Campaign network of organizations offering microcredit programs.

“Infiltrating” existing loan programs

Other delegates chose to focus on advocacy for women with disabilities to be included in existing microcredit programs. Susan Chitimbe from Malawi told of her long, arduous but finally successful struggle to convince a local bank to make loans to the members of her group, Disabled Women in Development. She described her persistence in the face of many refusals – and many steps, literally, to the inaccessible bank office. Finally, after taking her story to television and radio, the bank manager was won over (or worn down) and agreed to make loans to the women with disabilities, at favorable interest terms.

Susan and other delegates with similar experiences summarized some of the strategies that they had used to open doors of loan programs to women with disabilities:

- Find out which development agencies are funding microcredit projects in your communities.
- Talk (and talk and talk) to the leaders/decision makers of lending institutions.
- Educate them about the potential and needs of women with disabilities.
- Illustrate the economic reality of women with disabilities with lenders.
- Offer success stories of women who are succeeding in business.
- Present certificates of training and organizational support.
- Use the media, community leaders and government representatives for pressure.
- Get involved in networks of organizations offering microcredit and speak up about women with disabilities groups.
- Join the global discussion on microcredit through such organizations as the Microcredit Summit Campaign, conferences and Internet discussions.

Delegates also described strategies focused on women with disabilities themselves, who often don’t know about microcredit programs or don’t think of themselves as capable of succeeding with loans or business.

- Identify and contact women with disabilities in communities who show potential as business women.
- Inform them about where and how to get loans.
- Help them apply for training and loans.
- Most importantly, be sure that women with disabilities understand that loans require repayment – women who have not had opportunities for paid work may misunderstand microcredit to be another form of grant or charity.

International Coalition

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.

Success Stories

One of the objectives articulated by delegates was to exchange success stories about women with disabilities in microcredit programs. Each delegate shared with the others what is happening in microcredit in her organization, what type of microcredit activities they were engaged in and identified areas they needed help in:

Lizzie Longshaw of Zimbabwe described the successful experience of the Nswazi group of women with disabilities. Nswazi received a grant from a foreign government aid agency to buy a grinding mill. Nswazi runs the mill, and from the profits, gives small, no interest loans to women with disabilities to start microenterprise in such trades as sewing, poultry, cattle, fence making and cold storage. Repaid loan funds are loaned again to other women.

Dorothy Musakanya, also of Zimbabwe, described SAFOD's loan program to men and women with disabilities, which has been successful but makes more loans to men than women. Sushila Paudel of Nepal and Venus Ilagan of the Philippines described collaboration between a governmental funder, such as the Canadian International Development Aid) and Community Based Rehabilitation programs to offer microcredit and business development programs in poor Asian countries.

Many delegates described informal lending or savings groups which have worked for women with disabilities. One common model is called a "rotating credit and savings fund" in which each member of a regularly meeting group contributes a small amount of money at each meeting; each meeting, a different member takes the sum for their own use. Alicia Contreras of Mexico described her experiences with mothers of Deaf children, who used a rotating credit and savings approach, combined with joint fundraising to buy hearing aids for their children.

Getting Down to Business: Ideas and Strategies

An evening session, *Successful Small Business Ideas and Strategies*, brought guest speakers and delegates together to share their business experiences and to display some of the goods produced by women with disabilities in their countries.

Marlene Drescher, Eugene businesswoman, displayed goods produced by a group of Guatemalan Mayan women war victims and weavers. Marlene, who sells the goods through her Eugene store, described the process through which the Guatemalan women had secured grants in the amount of \$30,000 from the Canadian government for training and to buy sewing machines. How successful has the project been? Marlene reported that the participants have been able to make enough money to stay in villages and feed their families, but that the project itself is not yet sustainable. A discussion ensued among delegates and consultants: how effective is this strategy if it only brings women to sustenance level? How can a project bring women further along, past the point of just 'getting by'?

David Benafel, a consultant with years of experience coordinating and managing microcredit programs in Africa and Haiti, shared some of his expertise with the delegates. David described microcredit as “*a vehicle to get somewhere*”, and gave delegates tips for a successful business, including:

- Identify points of solidarity: the group needs to have something in common to bond them together.
- Arrange donor visits: donors want to meet the beneficiaries of their programs
- Transparency (honesty): all aspects of your business should be open to scrutiny by all members and donors.
- Economic sustainability: plan from the beginning for ways in which the project can sustain itself after the initial fund is gone.

Delegates displayed a wide range of products made by women with disabilities in their countries: holiday cards, key chains, pillow cases, jewelry, textile weavings, batik clothing, crocheted items, wood carved bowls and pens, hats. While displaying their products, delegates shared business tips.

- Zohra Rajah of Mauritius explained that her organization has good sales but makes only a marginal profit. She emphasized the importance of transparency, being open and honest when conducting business.
- Sushila Paudel of Nepal, whose products included jewelry, bed covers and textiles, described a favorable situation for business: “We have good products and a good market. Disabled women are employed and would like to start their own business. The market is available, the delegates are trained. We just need capital to start”.
- Euphrasia Mbewe from Zambia displayed batik clothing, women’s dresses and crocheted items, all made by Deaf women. Euphrasia described the layaway plan for more expensive items, and noted that quality control of the products is the responsibility of each woman. Euphrasia described the craftswomen as competent and succeeding in business, but seeking capital through loans which will allow them to expand their market.
- Safia Nalule of Uganda made a rich display of hats, bags, and items made of local tree bark. A business trainer and “trainer of trainers” of women with disabilities, Safia stressed the importance of having quality products, strategic pricing and effective marketing and promotion. Her goods are produced by both men and women with disabilities and sell every Friday at the local market. Other groups are involved and competition is high.

Delegates displayed and sold their products at different points throughout the Symposium, successfully practicing their marketing techniques with consultants, homestay families and Eugene community members.

Wayfarer Retreat: Resources and Strategies

The Wayfarer Resort, a rustic, scenic retreat center on the banks of the McKenzie River, was the setting in which Symposium delegates did their most intensive exploration of resources. For four days, delegates questioned, spoke and strategized with experts in microcredit, disability rights and international development. A “Resource Group” of consultants had been invited to serve as consultants-in-residence at the Wayfarer, to join delegates in an exchange of learning and strategy development.

The assembled consultants included:

- Dr. Robert L. Metts, University of Nevada economics professor and consultant to the World Bank on economic development of people with disabilities
- Nansea Metts, World Bank consultant on economic development of people with disabilities

- Susan Romanski, of the Trickle Up Program, a New York-based organization that provides start-up capital and basic business training to low income enterprises around the world
- Ralf Hotchkiss of Whirlwind Wheelchair International (wheelchair production by and for people with disabilities)
- Honora Hunter of Whirlwind Women
- Jeanne Argoff of the Disability Funders Network
- Sarah Vaill of the Global Fund for Women
- Geoff Davis of the Grameen Foundation
- Kathy Martinez from the World Institute on Disability
- Susan M. Daniels Ph.D. of the Disability and Income Security Programs, US Social Security Administration

Delegates and consultants introduced themselves by rotating through a series of half-hour small group consultations. In pairs and threes, delegates and consultants engaged in an exchange of information about the goals, projects and work of each organization and individual.

Training and Capital

While most discussion throughout the Symposium focused on expanding opportunities for women with disabilities to participate in microcredit, some delegates expressed concerns about the risks of introducing debt into the precarious situation of poor women who may not be adequately prepared to succeed in repayment.

Susan Romanski of the Trickle Up Program also advised caution about using loans as a tool for economic empowerment. She noted that many microcredit programs, even those targeting poor people, have requirements for collateral, capital, savings or repayment that are out of reach for the very poorest people. She warned that many poor women are not equipped with resources, skills and experience necessary for running a successful business.

In contrast to offering loans, the Trickle Up Program provides business training and start up capital in the form of small grants, up to \$100, to low income people to start or expand their own business. Trickle Up works in partnership with indigenous and international development programs, providing locally based organizations with a business development training program to incorporate into their services. The local partner organizations designate staff or volunteers to serve as Trickle Up Coordinators, who select and train entrepreneurs, approve business plans and reports and maintain accounts.

Alicia Contreras, delegate from Mexico, spoke for a number of delegates intrigued by the Trickle Up method of combining start-up grants with capital. “It has been clear for me that women with disabilities need a push to overcome their financial situation, but I did not realize that the problem is not just about money. I will look for good trainers in the microcredit area and I will ensure that the women with disabilities from my community will learn first and then will have a chance to improve their lives with a small grant before receiving small loans.”

Grants for access?

Delegates also discussed the use of conditional grants as a strategy to provide funds for making disability-related accommodations. Loans could be combined with small grants to purchase mobility aids, personal assistance and guide services, sign language interpreting, adaptations to equipment and buildings and transportation services. By reducing mobility and communication barriers, women with disabilities would be assured a better chance to succeed in microcredit and in the marketplace. A number of suggestions arose for possible funding of “reasonable accommodation” funds to empower women with disabilities to succeed in business. Geoff Davis of the Grameen Foundation suggested that mobility aids might be positively considered if included as elements of a business plan. Sarah

Vaill stated that the Global Fund for Women would look favorably on requests for disability-related accommodations to ensure women with disabilities' successful participation in projects to improve the economic status.

Grameen Style

The Grameen Bank is the oldest and most well-known microcredit program in the world, currently making loans to 2.1 million borrowers (94% of whom are women). The Grameen Bank, located in Bangladesh, uses a highly structured, poverty-focused, peer-lending model of microcredit which is replicated around the world. The Grameen Foundation-USA was created to promote a greater understanding of and support for the successful anti-poverty programs of the Grameen Bank toward the long-term goal of eliminating poverty in the United States and throughout the world.

Geoff Davis of the Grameen Foundation-USA first met Symposium delegates at the 1997 MIUSA Women's Institute on Leadership and Disability, where he served as a consultant on microcredit and economic empowerment for women with disabilities. At the Symposium on Microcredit, Geoff facilitated a more in-depth workshop on the Grameen model of microcredit and on the Grameen Trust, which provides training and assistance to establish microcredit programs modeled on the Grameen Bank in countries outside of Bangladesh. Geoff reiterated that the Grameen Bank uses one distinctive model for providing microcredit, and emphasized the importance of thoroughly analyzing the needs of the target population to decide whether the Grameen style is appropriate for their needs.

Following an overview of the history, goals and methods of the Grameen model of microcredit, Geoff detailed the process of applying to the Grameen Trust for training and funding to set up Grameen style banks. Organizations accepted for training send directors for a two-week international training in Bangladesh, to gain first-hand exposure to the philosophy and operational procedures of Grameen Bank. After completing the training, organizations may apply to the Grameen Trust for loans of up to \$70,000 for seed capital for selected projects. Organizations accepted for funding may send field staff to the Grameen Bank for eight to 10 weeks of additional intensive training.

Completing the Grameen application forms for training and funding gave delegates a hands-on opportunity to think realistically about their ideas for operating a microcredit program. Calculators in hand, brows furrowed in concentration, delegates wrestled with real and hypothetical staffing patterns, target numbers served, projected growth, and calculations for detailed budgets. Geoff and other Resource Consultants sat side by side with delegates, offering advice and encouragement for a difficult exercise. Zohra Rajah, from Mauritius, appreciated the hands-on experience. "The filling of Grameen's forms for the project proposal was very instructive, particularly the maths part. Before Geoff helped me through it, I did not have any idea how to write such a detailed proposal. It was a good exercise".

Geoff encouraged all delegates interested in the Grameen model of microcredit to complete applications for training and funding before leaving the Symposium, and offered to facilitate positive consideration of applications from MIUSA Symposium participants for both training and funding. Spirits and visions of possibility were bolstered by the announcement that Sushila Paudel, delegate from Nepal, had been accepted to participate in a Grameen Bank training in November 1998 in Bangladesh. Sushila had met Geoff last year at WILD and applied for training. After the November training, Sushila plans to return to Nepal, apply for funding and begin a Grameen style program for women with disabilities.

River of Resources

“This activity was most useful because it brought us close to those organizations who are not involving or including women with disabilities in their programs. It opens the mind and doors of the organizations who always make excuses when you want to visit them on appointments”. Delegate, International Symposium on Microcredit for Women with Disabilities, 1998

“Knowing exactly what projects funders assist is definitely more effort and time-saving than sending proposals to as many funders and not even getting a response afterwards because we did not send or write the right proposal”. Delegate, International Symposium on Microcredit for Women with Disabilities 1998

From the banks of the McKenzie River in Oregon, delegates participated in telephone conferences calls with representatives of seven US-based organizations which support microcredit programs in developing countries. The purpose of the calls was to provide delegates opportunities to open dialogues with key players in the international microcredit field, to learn about a variety of program goals and approaches, and to obtain information to make informed decisions for future collaborations.

Representatives of non-governmental organizations and two governmental agencies participated in the conferences, including:

- Laura Foose, Policy & Program Development Manager, FINCA International, INC
- Dan Norell, Microenterprise Development Technical Coordinator, of World Vision
- Didier Thys, Vice-President, Practitioner Services, of Freedom from Hunger
- Doc Coster, Deputy Director, Care SEAD Unit (Small Economic Activity Development)
- Susie Cheston, Executive Director, Laurie Hill, Program Officer, Christine Xny, Program Director, Women’s Opportunity Fund
- Kate Mckee, Director of USAID’s Office of Microenterprise Development
- Margaret Lycette, Director of USAID’s Office of Women in Development

Prepared with information packets about each organization, including annual reports, program documents, contact names and addresses of affiliate offices and organizations in their home countries, delegates probed representatives about participation of women with disabilities in their programs and challenged them to be advocates for better inclusion. Delegates also used the opportunity to educate microcredit programs about their work and about issues and actions of women with disabilities around the world.

Although the conference calls were deemed highly successful, delegates noted with some frustration that much work remains to be done in the area of inclusion of women with disabilities in microcredit programs. As one delegate expressed, “It is discouraging to see that even in a highly developed country like the USA, the opinion of women with disabilities is still so low.” None of the development organizations keep statistics on the number of women with disabilities who are beneficiaries of their programs; none had specific strategies to include women with disabilities in their programs. Most use selection criteria and practices for borrowers which indirectly discriminate against women with disabilities; for example, lending groups which choose their own members rarely choose women with disabilities, who are believed by non-disabled community members to be a ‘bad risk’ for repayment. None of the programs offered informational or application materials in other than print formats. One delegate also expressed frustration at the gap between what headquarter staff suggest and the reality of the field; for example, “They say go visit [field offices], but they don’t realize how difficult it is to get access to visit them.”

One particularly disturbing revelation was that none of the non-governmental organizations were even aware that USAID had adopted a Disability Policy in 1997, much less able to discuss plans for implementing it. Each delegate

received a copy of the USAID policy to share with non-governmental organizations and USAID mission offices in their countries, and NGO's were mailed copies of the policy after the Symposium.

On the positive side, program representatives had made many interesting and valuable suggestions as to how delegates could collaborate with their organizations and affiliates in home countries, which MIUSA collected and compiled for delegates (See Appendix B: *Strategies for Collaborating with NGO's Involved in Microcredit Programs.*). Program representatives expressed willingness to advocate on behalf of the delegates within their organizations, and offered to follow through with email messages to affiliates, visits to delegates and their organizations, and sharing of information with delegates regarding upcoming conferences and activities. Margaret Lycette of USAID offered to review proposals from MIUSA for technical assistance for inclusion of women with disabilities in USAID funded sponsored projects. All organizations expressed interest in receiving information about the microcredit projects that delegates might undertake, particularly "best practice" success stories.

On the whole, the delegates expressed that they had made progress toward their goals by tapping into resources and speaking with organizations which offer microcredit programs. One delegate summed up the experience: "I think that this was instructive on both sides. We learned something about the funders, and the funders have learned about women with disabilities".

Coping Strategies

On September 4, delegates were joined for breakfast by Susan M. Daniels, Deputy Commissioner for Disability and Income Security Programs of the US Social Security Administration. Susan talked about her work as a top administrator in charge of the US pension program for people who are retired or disabled, and about her personal and professional interest in finding ways for people with disabilities to work. Susan asked delegates to reflect on their experience at the Symposium, about what they have found difficult as well as anything useful that they had gained. Susan then asked delegates to share their personal strategies for coping with difficulties and discouragement, and offered words of respect and encouragement: "Every one of you here is a winner, there's no doubt about it. You are working in difficult circumstances, using common sense and ingenuity. You wouldn't be here if you weren't strong-willed, hard-headed, trouble-making, goal-driven, and determined to make something happen....That's the reason I'm so interested in what you are doing, because we can learn so much from the things that you are doing. And hopefully in the process, we can give back a little of what we get back from you."

With that send-off, delegates boarded a bus for a scenic day of touring the McKenzie River valley, and headed home to Eugene for the final few days of the Symposium.

Using the World Wide Net: "InterNetworking" for Success

"Knowing how to access information on the Internet will make me more informed to make good decisions and plans as a leader. The demonstration of what is inside the computer was an eye-opener to me." Delegate, International Symposium on Microcredit for Women with Disabilities, 1998.

Most Symposium delegates were first introduced to the Internet during MIUSA's 1997 Women's Institute on Leadership and Disability. Of the 13 Symposium delegates, seven currently use e-mail regularly for correspondence; two also use the World Wide Web. Of the others, four have access to computers but are not using the Internet, citing inadequate telephone lines, lack of funds to maintain telephone and Internet service, lack of technical expertise and training, or lack of equipment. In 1997, MIUSA sent nine used, retrofitted computers and modems to WILD delegates.

NCR Corporation donated the computers and monitors; MIUSA raised funds for modems and other accessories and for shipping costs, and a local businesses, Comsource donated labor to retrofit the computers. These donations have not been simple or problem-free: costs and security of transporting the equipment, tariffs charged to the recipients, difficulty assembling the equipment and securing technical support and parts, and differing electrical voltage systems and software have been among the problems cited by recipients as well as donors.

In spite of difficulties accessing the Internet, WILD delegates rated the 1997 computer workshop highly, and were enthusiastic about another opportunity to use about the Internet. After a night with homestay families, delegates reunited to ride Eugene's lift-equipped public buses to the University of Oregon's Computer Lab. MIUSA's Cerise Roth-Vinson, serving dual roles as Symposium Logistics Coordinator and University of Oregon Internet instructor, took up where the 1997 WILD's Internet workshop left off with a hands-on workshop on using the Internet.

Following a brief review of the terminology and basic concepts of e-mail, Cerise introduced delegates to new territory: the World Wide Web. Starting with a tour of MIUSA's website (www.miusa.org), Cerise guided the group through a series of links and searches to sites of interest such as the United Nations, Disabled Persons' International, and the Grameen Bank. Initially hesitant, delegates soon took off on their own, searching or following links, laughing and exclaiming as they struck unexpected veins of information. Only threats of missing lunch and the afternoon activity convinced delegates to log off, but before leaving, the group was captivated by Cerise's dismantling of the inside of a computer. Cerise passed around components and explained each part's function, demystifying words like "hard drive" and "memory".

Discussions of practical solutions and creative uses of the Internet flowed throughout the workshop. As delegates visited websites and handled computer parts, they traded questions and suggestions, especially on raising funds for computer equipment, support, accessibility features and Internet costs:

- Write a portion of the cost into every proposal.
- Approach local service clubs.
- Ask Foundations such as Global Fund for Women.
- Use resources from public systems such as universities.

Use of e-mail Listserves, using websites for marketing and fundraising, and the possibility of Web Page design as a business for women with disabilities were topics of energized conversation as delegates boarded public buses to Eugene's Saturday Market for the afternoon site visit.

Microenterprise site visit: Eugene Saturday Market

Delegates were treated to lunch and a tour of Eugene's 20 year old Saturday Market, a crowded weekly marketplace offering music, food and crafts made and sold by local entrepreneurs. Market Director and co-founder Bill Goldsmith met with delegates to explain the history and evolution of the market, which began as a cooperative and has evolved into a non-profit organization. Bill also explained the financial and business support services that the Market offers to participating small business people. Delegates noted similarities to their own marketplaces, and exchanged experiences and questions. Zohra Rajah from Mauritius remarked, "We have a Sunday market similar to Eugene's Saturday market. This has given me an idea to have a booth for women with disabilities."

Evaluation and Planning: Where Do We Go From Here?

The last workshop of the Symposium was dedicated to evaluation of the Symposium and making plans for the future. Delegates completed written evaluation questionnaires in which they reflected on the process and content of Symposium activities and made recommendations for future leadership trainings.

Delegates were also asked to complete individual “Action Plans”, articulating their goals, proposed methods, first steps, and available resources to accomplish their goals. Six delegates described goals of creating microcredit programs specifically for women with disabilities; these delegates listed development of relationships with funders and submission of proposals as the most immediate action steps toward that goal. A number of delegates described plans to work with existing lending organizations to include women with disabilities in their programs. Dissemination of information about microcredit and training for successful business were the most often cited methods, through newsletters, media presentations, public meetings, workshops and trainings. A number of delegates planned to work within their own organizations, to raise the awareness economic empowerment issues of women with disabilities and to target microcredit and microenterprise as strategies for women with disabilities. Two women noted their plans to use new information from the Symposium to seek loans for their businesses involving women with disabilities. Other proposed actions included application to the Grameen training program, linking with other national and international organizations, seeking political support and collecting data on participation of women with disabilities in microcredit.

Loud, Proud and Prosperous: A New Coalition

Delegates moved from considering individual action to collective plans, beginning with review of a draft version of a Resolution proclaiming the formation of *Loud Proud and Prosperous: an International Coalition on Microcredit and Economic Development for Women with Disabilities*. After making a number of revisions to the resolution and a list of recommendations, the document was unanimously adopted. The new Coalition agreed to extend membership immediately to all 1997 WILD delegates, and to consider opening membership to other women with disabilities after one year. MIUSA agreed to serve for the first year as the Coalition Secretariat, offering MIUSA’s address and contact information. Delegates agreed on a number of collective strategies, most immediately to submit a proposal to DPI for a workshop at the 1998 World Assembly in Mexico City and to explore the possibility of providing technical assistance to USAID to implement the USAID Disability Policy.

Delegates returned to the three Focus Groups in which they had met at the beginning of the Symposium and were asked to respond to the same questions about microcredit and strategies for women with disabilities to assess changes in knowledge and ideas about microcredit after participating in the Symposium. Results of the research will be covered in a separate report.

Web of Connections

Susie Grimes of MIUSA led MIUSA’s traditional closing activity, joining each delegate and MIUSA staff in a symbolic yarn “web”. Each woman expressed strong emotions as she described feelings of empowerment, encouragement, support and friendship experienced during the exchange. Susan Sygall officially concluded the Symposium, asking participants to dissolve the yarn web, but to maintain the sense of connection and sisterhood to sustain each other in our work at home.

New Leadership Development Strategies

The Symposium curriculum retained the basic elements of MIUSA leadership exchange programs, but some facets were adapted to address the more specific and technical nature of the content. In planning the curriculum, MIUSA sought to provide an accessible, resource-rich, “think-tank” environment in which delegates could do their most effective work of learning, problem-solving and planning. That goal shaped curriculum choices including selection and role of consultants, role of delegates, venue, and workshop style.

Consultants

All MIUSA programs make use of consultants, experts outside of the MIUSA organization who serve as trainers and facilitators of workshops on developing skills for leadership development and advocacy for disability rights. For the Symposium on Microcredit, MIUSA restructured the role of consultants to three categories: “Trainers” who would facilitate learning workshops to develop knowledge and understanding of principles, practices and issues related to microcredit; “resource consultants” who would engage with delegates to develop awareness of resources and initiate collaborations, and “reality-check consultants”, who would offer feedback and advice to delegates based on experiences with people with disabilities in development. Each consultant was selected not only for his or her particular expertise, but also for expressed willingness to participate in a two-way process: both as a source of information and knowledge for delegates AND as a recipient of information and knowledge from women with disabilities who are experts in issues and strategies of women with disabilities in poor countries.

While all Symposium Trainers had the required technical expertise and willingness to learn, each admitted to having no experience working with women with disabilities or considering issues related to disability. Therefore, MIUSA took a more active role than usual in preparation of the training workshops, working closely with Trainers on curriculum design and orchestrating a number of conference calls between trainers, consultants with more disability experience and MIUSA staff. MIUSA project staff served as co-facilitators for each workshop, maintaining continuity and focus on program goals, maintaining effective and accessible communication, and ensuring that the activities were accessible and practical. MIUSA also prepared trainers and consultants with written guidelines for workshop presentations with an international, cross-disability group.

MIUSA required each trainer, resource and reality-check consultant to arrive at least one day early, to participate as an observer and interact informally with the delegates before his or her scheduled presentation time. Besides allowing consultants to gain more accurate understanding of the issues, this preparation time also served to build personal connections and sometimes to alter preconceptions about women with disabilities, enhancing the effectiveness of the consultation. Consultants invariably expressed surprise at the experience and sophistication, not to mention the quick-witted humor of the delegates, and most made adjustments to their presentation plans to suit. Feedback from both consultants and delegates indicated that this preparatory time was valuable. It resulted in more focused training and built more personal relationships which hold more potential for ongoing support and collaboration.

Venue

“The style you showed us this year was wonderful, especially that we ate and slept together at the Wayfarer Retreat Center was just marvelous, because that created the spirit of togetherness”. Delegate, International Symposium on Microcredit for Women with Disabilities, 1998

Homestays are an integral part of most MIUSA leadership exchange programs. Delegates usually stay with a family in the Eugene community in order to develop more personal cross-cultural understanding, and for first-hand experience of community life and independent living for people with disabilities. Delegates usually take accessible public buses to

meeting venues in the community for program activities, and spend unscheduled time in social and community activities with homestay families.

The shorter duration and intensive “think-tank” focus of the Symposium on Microcredit called for revision of the homestay experience; delegates would benefit most from a situation in which they could share “down time” and have more access to each other outside of program activities. On the other hand, Symposium delegates had stayed with homestay families in 1997 for WILD and most wanted an opportunity to reconnect with those families.

In response, MIUSA designed a combination of three living and meeting situations. Delegates spent the first third of the Symposium in a local hotel; program activities were held in the hotel or in a local community center. Delegates then moved to a retreat center located one hour outside of Eugene, where delegates and consultants lived, worked, talked, ate, and relaxed together for four days. The final few days, which were less densely scheduled with program activities, were spent with homestay families, many the same families from 1997.

Response from delegates to this combination of venues was positive. As one delegate commented:

“MIUSA should maintain the style of changing venues for delegates as is has done with the Microcredit Symposium. The opportunity to be together after the workshop helped us to discuss with our sisters the problems we are facing in our countries and how to overcome the problems during our spare time. It also helped us to come up with strategies of how to approach the funders and our governments etc. We really learned a lot from other sisters who are very much advanced in the women’s programs.”

The setting and meeting style of the Wayfarer retreat center received particularly positive feedback from delegates as well as consultants. Sharing of unstructured time gave all participants unprecedented opportunities to establish relationships and deepen the dialogues begun in structured seminars. The relaxed, informal settings, small group activities and opportunities for individual consultation resulted in personalized advice and enabled delegates to make connections with people who hold potential for valuable information and resources. The simple adaptations made by the Wayfarer owners to make this riverside retreat accessible for people with disabilities were also eye-opening for delegates and consultants: small homemade ramps, a bathroom door replaced by a curtain, a mattress raised by boards.

Long-distance Networking

Telephone conference calls with development organizations were among the most highly rated aspects of the Symposium on Microcredit. Initially conceived as a “second-best” solution to the problem of bringing delegates and development organizations together, conference calls were embraced by delegates as an effective and inexpensive method of networking, compared with inviting organizations to send representatives to the Symposium, or the “contact shopping” approach of big conferences. Delegates were able to prepare and practice information-gathering interview techniques, and also had the opportunity to educate consultants about women with disabilities and disability-related issues. As Euphrasia Mbewe from Zambia commented, “It made more sense to have spoken with those people through the phone because the discussions were more focused and the answers were more definite and direct”. Another delegate stated, “This activity was most useful because it brought us close to those organizations who are not involving or including women with disabilities in their programs. It opens mind and doors of the organizations who always make excuses when you want to visit them”. Another concluded “This was real networking!”

Team-building

Team-building activities were woven throughout the Symposium, to strengthen relationships and the potential for international collaboration. Opportunities for team-building began in the first moments of the Symposium. Delegates outlined a group agreement to work together to ensure that every member would be able to participate fully, making adjustments for language, sensory, mobility and cultural differences. A festive reunion after the first day of the Symposium gave delegates a chance to dance, sing and catch up on news of family and personal lives. A public welcome reception held in honor of Symposium delegates and MIUSA supporters featured photographic images of the delegates from the 1997 Women's Institute on Leadership and Disability (WILD), by Susan Detroy, a Eugene-based photographer. Other social events included a potluck dinner for homestay families, a barbecue for delegates and community members, and a farewell party featuring dinner, certificates of participation and a talent show. Physical challenge activities included aerobic classes and boating, led by Susie Grimes, MIUSA's Executive Assistant and world-class wheelchair athlete.

One unique team-building, challenge and cultural activity was the production of the *Loud, Proud and Prosperous* audio-cassette! Recorded at the Wayfarer during a long evening filled with as much laughter as singing, the cassette highlights the talents of song-writer (and Malawi delegate) Susan Chitimbe, music director (and Russian translator) Oksana Falbo, drummer (and Symposium Chef) Jill Sager, audio engineer Rob Tobias, and a high-spirited, multi-lingual chorus of MIUSA delegates, consultants, assistants, and friends singing original and traditional songs in praise of the power and pride of women with disabilities working in solidarity.

Conclusions

In conducting the International Symposium on Microcredit for Women with Disabilities, MIUSA sought to address the following questions:

- What are the key issues and strategies which impact economic empowerment of women with disabilities, specifically successful participation of women with disabilities in microcredit programs?
- What strategies are most effective for facilitating leadership by women with disabilities to improve economic empowerment of women with disabilities?

The following conclusions are generated from Symposium activities, pre-Symposium questionnaires and post-Symposium evaluation.

Key Issues

Delegates identified many factors which prevent women with disabilities from participating in the microcredit programs which are leading to economic empowerment for non-disabled poor women around the world. Many barriers which affect women with disabilities stem directly from disability-related inaccessibility and discrimination. Other obstacles appear at first glance to be shared by marginalized women with and without disabilities, such as unmarried status, non-supportive husbands, highly competitive markets and lack of skills and experience. However, Symposium delegates point out that the shared difficulties – and their solutions – are more complex for women with disabilities. For example, because of their comparatively low value as wives, women with disabilities are more likely than their non-disabled counterparts to be unmarried, and may be less able to risk spousal opposition. When competition is high, women with disabilities are likely to be forced out of business due to disability related stigma. Women with disabilities are typically prevented from gaining skills and experience through training programs, which are closed to them by structural and attitudinal barriers.

Key issues articulated by women leaders with disabilities during the Symposium on Microcredit are summarized here.

- **Accessibility Barriers**

Women with disabilities are prevented from participating successfully in microcredit programs because of accessibility barriers that they encounter at every stage of the program, including avenues of information about microcredit opportunities, application procedures, training opportunities, lending group membership and meetings, production, marketplace, transportation and daily operations. Such barriers include lack of physical access to transportation, buildings and marketplaces; lack of mobility aids such as wheelchairs, tricycles, or crutches; lack of technology and adaptive devices for production methods and equipment; lack of sign language interpreters, materials in Braille, readers or guides; and lack of resources, technical support and cooperation to make necessary accommodations.

- **Institutional and Attitudinal Discrimination**

Women with disabilities are prevented from participation in microcredit programs by discrimination at both interpersonal and institutional levels, based on negative perceptions and beliefs regarding the abilities, potential and rights of women with disabilities. Women with disabilities are refused loans by microcredit lenders, even those who claim to work with “poorest of the poor” women. Peer lending groups, perceiving women with disabilities as “bad risks”, do not voluntarily include women with disabilities and are not encouraged (or mandated) to do so by lending organizations. Microcredit programs do not target women with disabilities for outreach based on incorrect assumptions that specific outreach is not necessary, that women with disabilities are not appropriate for microcredit or business services, or that women with disabilities are better served – and are being adequately served – by rehabilitation programs and charities.

- **Low Expectations and Self-confidence**

Women and girls with disabilities are even less frequently than non-disabled women prepared with education and training, role models, information or encouragement to enter the economic life of the community. 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 have little chance to develop confidence and assertiveness required to succeed as a borrower and business woman. Without a strong sense of entitlement and independence, women with disabilities who do undertake loans and businesses are not well equipped to withstand pressure from family and others to cede control of money and decision-making.

- **Need for skills**

While women with disabilities have had few opportunities to develop skills for credit and business, they may actually need to demonstrate stronger qualifications than other entrepreneurs to succeed. (To paraphrase a truism from feminist rhetoric, a women with disabilities may have to work twice as hard to earn half as much...) Women with disabilities must develop the usual skills in such areas as production and inventory, marketing, bookkeeping, credit and money management; in addition, women with disabilities must learn and create disability-related adaptations for making each facet of the business accessible.

- **Lack of Organizational Support**

Autonomous projects by and for women with disabilities have rarely been supported by organizations run by men with disabilities, by non-disabled women’s programs, or by development programs. Women with disabilities are often faced

with the necessity of turning over decision-making and funds to organizations whose priorities are less empowering to women with disabilities, compromising autonomy in exchange for “official” sponsorship, funding and infra-structural support.

- **Joining the Global Conversation on Microcredit**

Microcredit programs have taken center stage among strategies for economic development of poor communities. Questions of benefits and risks to poor people, 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. Women leaders with disabilities seek to contribute to this global conversation, as borrowers, loan program developers experts and colleagues. Women with disabilities seek to participate equally in existing microcredit programs, to operate microcredit programs for women with disabilities, to contribute to the body of knowledge about economic development, and to take part in shaping more effective and inclusive economic empowerment policies.

Effective Strategies: Reflections on the Symposium on Microcredit

“I love the opportunity that MIUSA gives to the delegates to learn about ourselves, about how much we can do and also to learn to teach one from the other. I have copied this model in my programs in Mexico and I am absolutely sure that this is the best way to develop our leadership skills and to make us stronger every day. Thanks to MIUSA and all the sponsors who gave me the great opportunity to be part of this Symposium.”
Delegate, Symposium on Microcredit for Women with Disabilities, 1998

The 13 women who participated as delegates in MIUSA’s 1998 Symposium on Microcredit for Women with Disabilities came to MIUSA with established leadership skills and successful leadership experiences. They had identified economic empowerment of women with disabilities as their highest leadership priority, and identified creating access to opportunities for microcredit as a critical tool. Symposium delegates requested MIUSA to coordinate a Symposium through which they could develop knowledge, skills and resource to enhance their leadership capacity in this very specific area.

Delegates left the Symposium describing increased understanding of microcredit practices and issues, knowledge of resources for information and support, concrete plans for action in their home communities, and a stronger sense of support and confidence. This is reflected in these evaluation comments:

“I have strengthened my solidarity of working with the WILD women on whose support I can always call. The encouraging words on most of my presentations I have been getting from MIUSA staff and some of the delegates have built my confidence more that I am a capable leader and disability rights activist.”

“With a lot of information on microcredit I now know what it is, how it works and even where to get training and funds. Now I have adequate knowledge and skills to get into it confidently.”

“I was able to get more information about international organizations that have microcredit programs in Kenya. I got tips on how to approach them”.

When asked to evaluate which activities of the Symposium were most useful, nearly every workshop was named by at least one delegate. Most frequently mentioned activities (in order of frequency) were

- Telephone conferences with development organizations
- Designing microcredit project proposals for Grameen Foundation
- Small group consultations with Resource Consultants
- “Myths and Opportunities” workshop on basics of microcredit
- “Interfacing the world of microcredit” workshop on working with microcredit organizations
- Formation of an International Coalition
- Internet training

Asked to reflect on how their effectiveness as leaders will change as a result of their participation in the Symposium, delegates listed increased understanding about microcredit, knowledge and links to resources for training and funds, increased confidence, assertiveness and courage, as reflected in the following written evaluation comments:

- “I have direct links with the workshop consultants.”
- “I have knowledge about using the Internet.”
- “I feel a strong, capable leader.”
- “I felt myself change: more assertive.”
- “I have learned what is microcredit. I did not have a clear idea. I have learned also when you get a loan how to refund it. Where to get the loans and also how to approach funders.”
- “I have courage to persuade my organization to offer a separate account for microcredit programs to the groups are to be successful. Knowledge is power and the knowledge that I have acquired will strengthen the groups and hence more groups will succeed in their microcredit activities.”

Leadership Development Strategies: Recommendations

Women leaders with disabilities at the Symposium on Microcredit articulated two sets of strategies for increasing participation of women with disabilities in the international development community and economic empowerment of women with disabilities:

- Strategies to develop leadership of women with disabilities for economic empowerment
- Strategies for international development organizations to facilitate participation of women with disabilities in microcredit and other economic empowerment opportunities

Following are recommendations consolidated from MIUSA’s leadership training research and experience and ideas generated at the International Symposium on Microcredit for Women with Disabilities.

Key Strategies for Leadership Development Programs:

1. Women leaders with disabilities **have unique and valuable skills and experience**, which they seek to **strengthen, refine** and supplement with **new knowledge** and **practical strategies**.
 - Plan a curriculum based on the specific information, skills and knowledge that they seek to address. Ask women leaders with disabilities to clarify the problems that they are facing and the specific skills and information that they seek to develop.

- Work closely with trainers to prepare the curriculum, to ensure that it will reflect disability rights and empowerment perspectives, and that it is appropriate to the needs, sophistication and experience of delegates. Training should be highly participatory and incorporate opportunities for delegates to teach from their experiences. Select trainers who are willing to learn as well as teach.
 - Emphasize hands-on practice. Work on actual funding proposals or project development. Arrange meetings with potential funders: prepare strategy, practice, role play in advance; exchange feedback and plan follow up afterward.
 - Use brainstorming, role plays and hypothetical situations to clarify problems, stimulate creative thinking and identify new solutions.
 - Make sure that all delegates are able to participate fully in all training activities. Work together to make adaptations necessary to accommodate for disability and language differences.
 - Incorporate development of action plans into all aspects of the curriculum – both for individual and collective action .
2. Women with disabilities need access to **technical information, training and support** to increase economic empowerment of women with disabilities through strategies such as microcredit and microenterprise.
- Some technical information and skills may be incorporated into a leadership development program. For example, the Symposium on Microcredit included an overview of principles and current practices of microcredit, identification of key players and issues in the international microcredit community and practice designing a business plan.
 - More in-depth technical training may be more effectively conducted in courses narrowly focused on the topic.
 - Leadership development programs should support women with disabilities to develop ideas, knowledge, strategies and resources to be able to create training opportunities for women with disabilities.
 - Intensive training for women with disabilities to succeed in microcredit programs should provide teaching, peer support, and mentorship focused on:
 - Principles and practices of microcredit -- application procedures, repayment terms, debt management, interest rate calculation
 - Business management – marketing, product selection, inventory, production, bookkeeping, tax payment
 - Money management: savings, bookkeeping, taxes, debt risks
 - Leadership: confidence, assertiveness, how to maintain control over finances
 - Women with disabilities also seek opportunities for training focused on successful management of microcredit programs. Training in business: production cycles, production skills, inventory, marketing
3. While development of skills and knowledge are important, women leaders also need to be **directly connected to potential collaborators, mentors, funders and sources of technical support**.
- Facilitate introductions and opportunities for women leaders with disabilities to have dialogue with experts, development programs officers, Foundation representatives, government staff.
 - Create opportunities for consultants and delegates to interact in informal situations as well as in structured activities.
 - Work closely with consultants previous to the conference to lay the groundwork for positive interactions between consultants and delegates. This is particularly important when consultants do not have experience with people with disabilities or with disability rights perspectives.
 - Continue advocacy on behalf of delegates after the training.

4. Women leaders with disabilities need **ongoing networks of support, mentorship and exchange** of experience, information and resources.
 - Incorporate exchange of experiences, team-building activities and opportunities for dialogue and collaboration in all training activities
 - Provide means of continued communication following the training program: exchange of contact information, newsletters, follow-up meetings, technical and funding support to use the Internet
 - Coordinate and support opportunities for women with disabilities to participate in other conferences with significant representation of women with disabilities

5. Women leaders with disabilities need to **participate in global dialogues** on microcredit, economic empowerment of women, and international development.
 - Document and disseminate “success stories” of women with disabilities in economic empowerment projects
 - Coordinate and support opportunities for delegates to participate in conferences, meetings and symposia with leaders in microcredit and economic development

Key Strategies for International Development Programs:

1. **Provide funding and technical support** for projects by women with disabilities.
 - Microcredit programs run by and for women with disabilities
 - Business and microcredit training programs run by and for women with disabilities

2. **Make your own 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 organizations to find solutions to accessibility problems
 - Provide sign language interpreters, readers, Braille materials for your application processes, training programs and services
 - Make your meeting places accessible: meet in ground floor rooms, build ramps, add hand-rails to stairways
 - Find solutions to transportation barriers: contract with taxis, private drivers, ambulance services, rehabilitation services; offer mobility aides to assist women with disabilities in using inaccessible transportation systems
 - Include women with disabilities in every training program or service

3. **Go TO women with disabilities.**
 - Reach out: invite women with disabilities to your meetings and ask for invitations to their meetings.
 - Conduct informational 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 organizations 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 organizations to purchase equipment or services for accessibility
 - Accept proposals for funding which include disability-related items, such as mobility aids, wheelchairs, sign language interpreters or readers, adapted bicycles, ramps for buses or lifts.
 - Fund business ventures run by women with disabilities which will empower women with disabilities: wheelchair building or crutch-making shops, accessible transportation services.
5. **Support leadership and capacity building** of women with disabilities.
- Headquarter staff: write letters of introduction for women with disabilities to field staff, with instructions to meet and cooperate.
 - Support businesses run by women with disabilities. Contract with women with disabilities to provide services that your organization 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 organization led by women with disabilities.
- Introduce leaders to potential funders and partners.
 - Write letters of recommendations and support.
 - Pass on relevant information, news, 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 organizations led by women with disabilities in local and regional networks of microcredit programs.
 - 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 World Wide Web 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 organization inclusive.**
- Collect data about participation of women with disabilities in every project.

- Hire qualified women with disabilities into your organization, as field staff, consultants, trainers, 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.

Looking to the Future: Follow Through

“Again, MIUSA has not failed me in my expectations that I will go home with lots of new ideas and much thoughts to ponder upon that will be useful in the course of doing my functions as a leader of people with disabilities in general and women with disabilities in particular.” Delegate, International Symposium on Microcredit, 1998.

The International Symposium on Microcredit provided a unique opportunity to examine the issues and strategies which impact the participation of women with disabilities in microcredit and other economic development programs. The Symposium was also unique in the opportunity that it provided for MIUSA to continue to strengthen relationships with grassroots women leaders with disabilities from around the world, many of whom we first met in Beijing in 1995. MIUSA will disseminate information and recommendations generated at the Symposium, and continue to work closely with delegates of the Symposium on Microcredit and the 1997 Women’s Institute on Leadership and Disability, to strengthen networks of communication and collaboration, and to facilitate increased access to resources and information. Among immediate plans, MIUSA will:

- Publish articles and reports about the Symposium on Microcredit in media targeted to reach people with disabilities and disability rights proponents, international development agencies and women’s organizations.
- Coordinate a seminar at the Disabled Peoples’ International World Assembly in December 1998, at which a number of delegates will report on findings and recommendations from the Symposium on Microcredit, and other women with disabilities will be invited to share their experiences with microcredit and strategies for economic empowerment.
- Publish a fourth newsletter for 1997 WILD Alumni.
- Complete Spanish and Russian translations of *Loud, Proud, and Passionate: Including Women with Disabilities in International Development Programs* and begin work on a new edition of *Loud, Proud, and Passionate*.
- MIUSA sent used and retrofitted computer equipment home with three Symposium delegates, and will continue to seek additional resources for technical support and funding so that WILD women can communicate via the Internet.
- Collect and compile success stories of women with disabilities in microcredit.

One exciting outcome of the Symposium on Microcredit was the interest shown by leading development organizations in the economic issues and activities of women with disabilities. MIUSA will follow-up with organizations which sent consultants or participated in conference calls.

- MIUSA sent each participating organization a copy of the USAID Disability Policy and materials from the Symposium, including contact information for each delegate and recommendations from the *Loud, Proud and Prosperous Coalition*.
- MIUSA made visits to many organizations, and is also following up on ideas proposed during the Symposium telephone conferences for collaboration to increase participation by women with disabilities in economic development projects.

- MIUSA and the Symposium on Microcredit were recently highlighted in a Guest Column in *Monday Developments*, the widely read journal of InterAction, the umbrella organization of US-based development organizations. *Monday Developments* will publish an article on the Symposium on Microcredit and issues of women with disabilities in microcredit in December 1998.
- MIUSA will coordinate a workshop at InterAction's Annual Forum, and is seeking to secure sponsorship for a number of WILD women to participate.
- MIUSA will collect and publish success stories of women with disabilities and microcredit for InterAction members.

Symposium delegates made recommendations for follow-through activities by MIUSA, focusing on expansion of training to other countries and skill areas and connection to resources for funding, as indicated in the following written evaluation comments:

- Plan to hold a conference in Africa – a follow-up of this workshop and visit a few successful microcredit programs
- I propose to have similar workshops in Africa and involve the local funders; this will create awareness.
- MIUSA can share their training curriculum with the women leaders whom they train in the different fields (such as leadership and microcredit). The training should be inflated; I suggest the next one should be in Africa.
- MIUSA should strengthen your networking role, especially in the field of fundraising.
- MIUSA has been involved in helping the developing countries in different skills to develop the young organizations be sustainable, bring together women with disabilities to voice their needs. I will really appreciate if MIUSA could source funds for women to network, because nowadays to source funds for administration is very difficult in our organization and countries.
- Perhaps MIUSA can organize in the future a seminar on actual project proposal and project documentation preparation. Doing these tasks are special skills that women with disabilities need to be equipped with so they won't be at the mercy of technical persons.

Seeking: Success Stories and NGO Collaborations

As follow-up to the Microcredit Symposium, MIUSA is currently collecting success stories of women with disabilities involved in microcredit programs and other economic empowerment projects and activities. Women with disabilities and development staff are encouraged to send accounts to MIUSA of 'successes' from the field. MIUSA offers technical assistance and consulting for inclusion of people with disabilities in international development programs and activities, and is seeking NGO partners for collaboration on future projects.

Symposium Sponsors

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For more information about MIUSA's International Leadership and Networking projects for Women with Disabilities, please contact:

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