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COUNT US IN!



**How to make sure that women with disabilities
can participate effectively in mainstream
women's entrepreneurship development activities**

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Abbreviations

BDS:	Business development service
CRPD:	Convention on the Rights of Persons with Disabilities
DET:	Disability equality training
DPO:	Disabled Persons' Organization
ILO:	International Labour Office
MOWE:	Month of the Woman Entrepreneur
NGO:	Non-governmental organization
NPC:	National Programme Coordinator
PR:	Public relations
SME:	Small and Medium-sized Enterprises
TDVA:	Tigray Disabled Veterans Association
UN:	United Nations
WEA:	Women Entrepreneurs' Association
WED:	Women's entrepreneurship development.

Foreword

Through its standards and advocacy work, the International Labour Organization (ILO) has long advocated equality of opportunity and treatment for persons with disabilities and their inclusion in programmes and services open to the general population, in particular through the ILO Convention concerning the Vocational Rehabilitation and Employment of Disabled Persons, 1983 (No. 159). This ILO mandate has been given renewed impetus following the entry into force of the United Nations (UN) Convention on the Rights of Persons with Disabilities (CRPD) in May 2008. Effective and meaningful inclusion of people with disabilities in mainstream activities is now increasingly an expectation of national policies, programmes, services and activities targeting the general population, as well as in UN agency programmes and technical assistance projects.

Until now, most programmes and projects have worked with people with disabilities in isolation, separately from the main thrust of activity. At the same time most mainstream initiatives have not considered the inclusion of people with disabilities in any meaningful way. With the greater emphasis now on including disabled people in general programmes and projects, managers, staff and partners of the ILO and other UN agencies are likely to need more information on how to mainstream effectively. The *Count Us In!* guidelines aim to meet that need. They are designed, in the first instance, for enterprise development specialists, as well as those involved in management and planning in this field, to enable them to include persons with disabilities in general entrepreneurship training and services on an equal basis with others. They also contain practical advice for disability specialists in their activities to promote entrepreneurship and improve livelihood.

These guidelines, developed during a project funded by Irish Aid, are the first in a series of practical advice to be made available to ILO Employment Sector specialists and more broadly, with a view to making it possible for them to meet the goals of equal opportunity and treatment of disabled persons, to advance the ILO's Decent Work Agenda and to contribute to the achievement of the Millennium Development Goals. Acknowledgements are due to Maureen Gilbert who prepared the guidelines in consultation with Barbara Murray, Senior Disability Specialist, ILO Geneva and Grania Mackie, Regional Technical Advisor, Women's Entrepreneurship and Gender Equality (WEDGE) project, ILO Addis Ababa, with valuable comments by Debra Perry while she was Senior Vocational Rehabilitation Specialist in ILO Bangkok. The contribution of Claire-Pascale Gentizon in preparing the manuscript is also acknowledged.

Christine Evans-Klock

Director

Skills and Employability Department, Employment Sector, ILO

Florence, Farming

Uganda

“I started this business because I did not have enough money to care for my six children, three orphans who are deaf and three relatives. I do not pity myself because I am a deaf woman, a widow and a single mother. I am able to do anything and I am proud that I can support my children and send them to school. You know, the joy of a woman is to be able to support the needs of her children”, says Florence, who started a poultry farm after leaving her job as a copy typist with the Uganda Electricity Board. Cattle, pigs and goats are the most recent additions to her farming business.

Florence started the poultry business in 1989 with some seed capital, 100 chicks and assistance to build a bird shed provided by Oxfam. As her business began to grow, she was able to secure a loan from Uganda Women’s Finance and Credit Trust (UWFCT) to buy more birds. With the loan, she also received some training on bookkeeping, managing income and expenses.

Her business has been growing steadily and she sometimes has trouble meeting customer demands, especially for the poultry products. She attributes much of her recent success to the business skills and knowledge she obtained from the ILO and the Federation of Uganda Employers (FUE) of which she is a member. “Before the training, I used to have trays of eggs here and there. I did not have a market. I didn’t know how to attract customers. Now, I do not have a single tray. People who want my products are on a waiting list and this is because of the skills I have gained from FUE – training on how to Improve Your Business and how to Improve Your Exhibiting Skills. I also learned how to keep separate books for the different areas of my business. I now know how much income I have from each project, and how much I spend on each”.

Today, Florence employs three full-time workers, each one specializing in a different area of the farm’s business. She says she receives her best income from selling eggs. “At times, if it is a good month, I can get 1.5 million shillings. If things have not gone well, I can get 70,000 shillings” (approximately US\$ 42 to US\$ 885).



Florence participated in ILO-Irish Aid supported services, activities and training for women-owned businesses.

What are these guidelines about?

The purpose of the *Count Us In!* guidelines is to spell out what needs to be done in order to ensure that women with disabilities can benefit fully from mainstream Women's Entrepreneurship Development (WED) activities. The guidelines are addressed mainly to ILO staff and managers who are not specialists in disability-related issues. They may also be of interest to mainstream and specialized service providers, including women's enterprise associations (WEAs), disabled persons' organizations (DPOs) and others who want to ensure the full participation of disabled women in WED. Some sections are aimed at ILO disability specialists, who are in a position to support other ILO personnel and project staff.

Because of their origins, the *Count Us In!* guidelines focus specifically on inclusion as it applies to women entrepreneurs with disabilities. However, the guidance in *Count Us In!* can be adapted to any programme which seeks to operationalise current thinking on inclusion strategies, since most of its content is relevant to any programme or project which wants to include people with disabilities on a basis of equality with others.

Many of the actions detailed in *Count Us In!* are straightforward, cost-free and can be applied immediately. Some require all partners to make changes to the kinds of policy and practice which have been common practice until now. Others may benefit from further development to ensure their targeted application to WED activities. All, however, are achievable steps on the way to ensuring the full inclusion of women entrepreneurs with disabilities in programme and project activities.

Note on terminology

Internationally there is debate about the relative merits of the terms "people with disabilities" and "disabled people". Count Us In! uses both forms interchangeably, reflecting accepted usage in different parts of the world.

How were the guidelines developed?

Count Us In! grew out of an ILO/Government of Ireland pilot programme which aimed to facilitate the access of women entrepreneurs with disabilities to mainstream women's entrepreneurship development (WED) activities in five sub-Saharan African countries in 2005-7 (Ethiopia, Kenya, United Republic of Tanzania, Uganda and Zambia). Developing Entrepreneurship among Women with Disabilities, or DEWD, was an innovative programme which, alongside its impact on the lives and livelihoods of its participants, tested and honed a new inclusive approach to women's enterprise development. It worked closely with another ILO/Irish Aid Partnership Programme, "Promoting Women's Entrepreneurship Development and Gender Equality" (WEDGE). In its second phase (2004-7), DEWD involved:

- *facilitating the inclusion of women with disabilities alongside non-disabled women:*
 - *in WEDGE training programmes and other activities, with supports as required*
 - *as beneficiaries of business development services offered by WEDGE*
- *consideration of the specific situation of women entrepreneurs with disabilities in activities to promote access to credit for women entrepreneurs in general*

Disabled Persons' Organizations (DPOs) provided the necessary supports, and also worked to sensitize mainstream agencies, including WEAs, to disability issues. In so doing, their scope and capacity to facilitate positive change in the lives of their membership were enhanced.

More information on this programme is available in the progress assessment report [Link and Learn](#). (<http://www.ilo.org/employment/disability>) .

General points to bear in mind

Thinking about disability – the 21st century way

In the field of disability, it is important to distinguish between the medical model and the social or right-based model reflected in the UN Convention on the Rights of Persons with Disabilities (CRPD).

The rights-based model requires Governments and service providers to remove or alter the perspectives, strategies, policies, systems, processes, procedures and practices which prevent people with disabilities from taking part fully in everything that goes on in a society, on a basis of equality with others. This is a big job, as most people with disabilities around the world currently have poor access to education, infrastructure, decent work, training, health and social supports, transport, shelter, cultural life and much more, and this holds back their development in ways which are both obvious and subtle. For example, a woman entrepreneur with a mobility impairment may have to pay someone to fetch water for her, reducing her disposable income, or may have to use a substantial amount of time to get it for herself, tiring her and reducing her capacity to pursue her business.

The rights-based model of disability also means that much more effort must be put into ensuring that people with disabilities are empowered to participate effectively in decision-making and planning about issues that concern them. The international disability rights slogan, **“nothing about us without us”** sums this up well.

The worldwide shift to the rights-based model of disability will have profound consequences. Until now, thinking about disability often centred on the medical model of disability. This view sees people with disabilities primarily in medical terms. It holds that the exclusion that most people with disabilities experience is a direct result of their impairments, and that society should try to cure disabled people or care for them. According to this way of thinking, it's not up to society to change so that people with disabilities can join in. Integration is seen as something that people with disabilities can achieve if they can be cured, or “become normal”, or if they themselves make huge efforts to “overcome” the disadvantages they face.

Using the medical model, a lot of effort has been made over many years to give people with disabilities medical rehabilitation services. People with disabilities need these services, and much good has been done. But, on their own, services like these are insufficient to eliminate societal barriers and shortcomings in inclusive service delivery. Also, because the medical model essentially sees people with disabilities as “patients”, their views have often not been canvassed or taken into account, and not enough has been done to empower them. Non-disabled professionals have assumed responsibility for making the decisions that affect or control disabled people’s lives.

Meaningful inclusion brings advantages to everyone

There are many sound reasons for working to include people with disabilities in mainstream programmes and projects. The inclusion of people with disabilities benefits everyone, not just disabled people.

- Equality of opportunity and participation, and the empowerment of disabled people, are essential for economic growth. Studies have illustrated the loss to the national economy of having so many people out of work as a result of disability.
- In nearly every country in the world, people with disabilities are more likely than others to be poor, and poor people are more likely to be disabled. Poverty and disability are closely linked, with each affecting the other adversely. The empowerment of disabled people is a powerful contribution to breaking the cycle of exclusion.
- The empowerment of people with disabilities is also an essential component of poverty reduction strategies. The Millennium Development Goals cannot be achieved without it, since people with disabilities are over-represented among poor people in every country.
- Women’s empowerment is another essential part of poverty reduction strategies. Women with disabilities are more disadvantaged even than disabled men. They are more likely to be poor, to have less education, and so on. Their needs are therefore the majority norm, rather than the minority interest, in poverty reduction strategies.

- Practical actions taken to benefit women and men with disabilities benefit everyone. For example, when you simplify information or instructions, and present them in a clearer format, everyone can understand them more easily and quickly, thus minimizing mistakes and misunderstandings. When you use buildings which are wheelchair accessible, they are easier for everyone to get around.
- Involving people with disabilities in training, entrepreneurship and enterprises brings benefits to companies and entrepreneurs. For example, workers with disabilities are as productive and reliable as other workers and tend to have better attendance records, stay with employers longer and have fewer accidents at work. In addition, in living their day-to-day lives many people with disabilities develop transferable problem solving skills that are invaluable in the workplace.
- Businesses which involve people with disabilities:
 - have better reputations and a better image, and are of more interest to export markets;
 - contribute to the economic health and sustainable development of local communities;
 - show that they have high standards in business ethics;
 - are more responsive to changing circumstances.
- Companies and organizations which make changes to accommodate people with disabilities are more aware of what everyone needs – and that is good for business.

UN Convention on the Rights of Persons with Disabilities

The UN Convention on the Rights of Persons with Disabilities (CRPD) came into force in May 2008. The CRPD complements existing international human rights treaties by clarifying States' obligations and legal duties to respect and ensure the equal enjoyment of all human rights by people with disabilities.

The CRPD principles are:

- Respect for inherent dignity, autonomy, independence, freedom to make your own decisions*
- Non-discrimination*
- Full and effective participation and inclusion in society*
- Acceptance of people with disabilities as part of human diversity, and respect for the diversity of people with disabilities*
- Equality of opportunity*
- Accessibility (to the environment, and also to services – to whatever is going on)*
- Equality between men and women*
- Respect for the evolving capabilities of children with disabilities and for the right of children with disabilities to preserve their identity.*

The CRPD makes the inclusion of people with disabilities and the mainstreaming of disability issues essential in all development activities. Of particular relevance to the 'Count Us In!' guidelines are the requirements for measures to ensure the full development, advancement and empowerment of women with disabilities; and for measures to promote opportunities for self-employment, entrepreneurship, the development of cooperatives and starting one's own business.

The full text of the CRPD is available on www.un.org/disabilities.

A plain language version is available at <http://tinyurl.com/360fsl>

Almaz, Butcher

Ethiopia

Almaz served nearly five years in the Tigray People's Liberation Front army before being released in 1992 due to a leg injury. She decided to use her compensation package of ETB 4,000 (approximately US\$ 427) to start a food retailing business to supplement the family's salary, but over time realized that profits were not sufficient to provide a steady income. In 2003, she was invited by the Tigray Disabled Veterans Association (TDVA) to attend ILO training on Basic Business Skills in 2003, and this changed the focus of Almaz's career as an entrepreneur. During training she learned what factors to consider when starting a business, among them market research, profitability, product and location. With training, she also realized that the market for her business was already saturated. "I counted more than 50 women doing the same business in a village less than half a kilometre in diameter", she says. A few weeks later, with a move to a new home in the town of Mekele and the business information still fresh in her head, Almaz was able to seize a new opportunity: a butcher business.

She hired one person to help handle, trim, weigh and sell meat, while she managed the financial aspects of the business. Soon Almaz picked up key skills, joining her employee in trimming cuts of meats for loyal customers. In less than five years, she has created a profitable business for herself in a profession typically dominated by men. Monthly revenues generate about ETB 15,000 (approximately US\$ 1,600), which decreases to about ETB 6,000 (approximately US\$ 640) during the Ethiopian fasting periods.

As a major contributor to her family's livelihood and her children's education, she says she has gained new respect from her family for her efforts to improve their lives. In addition, she has gained the respect of the community not only for her personal achievements but also for providing a valuable service. She says, "I spent years fighting as a soldier in the bush and didn't have any skills except shooting. Never before I thought that my life would change, until I received support from the project. I am now running my own butcher shop. I feel confident and hopeful about the future."



Almaz participated in ILO-Irish Aid supported services, activities and training for women-owned businesses.

Establishing effective partnerships

No one agency or group, operating alone, can make inclusive programmes work well. Collaboration and partnership between organizations are essential.

But not all so-called partnerships are effective. The strength, commitment, knowledge and capacity of participating organizations (DPOs, international and Government agencies, WEAs and others) are key factors in determining the success of inclusive programmes.

To get it right, you have to make sure that the right organizations are involved, and that they are fully committed to the inclusion of women with disabilities, and to programme aims and activities. ILO or other international agency staff will need to spend time with prospective partner organizations before it is possible to decide if they can work together. In doing so, they will have to assess whether prospective civil society partners are the right kind of organization for the partnership project that they have in mind. Similarly, WEAs, DPOs and other civil society organizations will have to decide if the proposed project fits with their values and priorities, and assess if they can deliver what the programme requires of them.

To make sure that prospective partnerships have the best chance of working, ILO staff will need to give prospective partners both information and guidance which assists them to reflect before entering a tendering process or committing to a project. Some prospective programme partners, especially those which are hoping to supply practical services (such as facilitating inclusion) may require pre-tender capacity-building.

This process is often called “resourcing for participation”. This term refers to what you need to do to make sure that **all** prospective partners understand:

- the practical implications of what they are applying for or committing to;
- the parameters of what is required of them, and what they will be given in return.

The process of resourcing for participation also ensures that everyone is clear about their capacity to deliver what is required. Time spent on this stage of the project can have a very positive impact on its achievements and effectiveness in the longer term.

The process of resourcing for participation may be particularly helpful for DPOs. The leadership of some DPOs is very over-stretched and the needs of a disadvantaged membership may well be very pressing. Long years of struggle with the medical model of disability have moulded many DPOs into a particular way of working that will need to change to enable them to reap the many benefits of the post-CRPD world.

ILO staff may feel under pressure to involve DPOs, even if they have concerns about their capacity to deliver, while DPOs and other civil society organizations may feel that they cannot refuse an offer of partnership with a UN agency, even if they have reservations about its relevance. If you set up the partnership carefully, and introduce the resourcing for participation process, and capacity-building where necessary, you will be doing all you can to ensure that partnerships are meaningful and effective, and that projects stay focussed and achieve their goals.

Choosing the right service providers

You need to make sure that service providers who want to be involved in ILO WED projects can demonstrate:

- an acceptable standard of governance practice;
- understanding of and agreement with programme aims and methodology;
- willingness to try new approaches, such as inviting non-disabled people to participate in their programmes, where appropriate (this is known as “reverse integration”);
- understanding(preferably practical) of concepts such as the inclusion of people with disabilities in mainstream projects;
- good communication with their members;
- awareness of what is expected of them;
- ability to deliver.

They should also be able to identify the areas in which they will need to build their capacity in order to ensure best-quality participation and delivery.

You should also check that service providers are willing to:

- commit to appropriate service targets and standards;
- ensure that learning gained during the programme is disseminated throughout the organization.

Where possible, you should build in appropriate rewards for excellent performance, and penalties or other consequences for poor performance. This will help you to ensure that the project goes according to plan. Recognition is often a good motivator, for example, by profiling successful organizations in case studies. Celebrations and awards ceremonies are also popular, but the best methods may vary from partner to partner, and country to country.

The system for choosing service providers may be developed in-country or centrally, for a project working in several countries, with the help of ILO disability specialists.

For WED projects to go well, it is vital that you build and support the entrepreneurship capacity of DPOs, and the disability-related capacity of WEAs and other mainstream organizations. In most countries the inclusion approach to working with people with disabilities is a new development. This means that all partner organizations, both disability-related and mainstream, require support to develop good-practice approaches. Since these new ways of working are only being developed now, it is important to follow up on capacity-building, in order to ensure that learning is disseminated throughout partner groups and becomes an everyday part of organizational activities.

Practical ways of encouraging learning and motivating commitment and action include:

- learning together through short, focussed joint seminars on topics of mutual interest;
- meetings with successful women entrepreneurs with disabilities;
- exchange visits to places in which the inclusion approach has been particularly successful.

You should also make sure to capture and document the learning from your project as it goes along. Among other things, this will make it possible for you to disseminate successful aspects widely. By doing this, you will be assisting the practicalities of the rights-based approach to disability inclusion to take root and grow.

WEAs can play an important role in the economic empowerment of women with disabilities. Programme agreements that you draw up with WEAs should encourage them to:

- build provision for access requirements into their budgets and grant applications;
- target women entrepreneurs with disabilities for membership (for example, through the use of focused publicity materials in appropriate formats, and by attending disability-related events);
- develop skills exchanges and mentoring services with disabled individuals and DPOs;
- forge links with disability-specific organizations, such as special schools educating girls with disabilities, in order to promote the concept of entrepreneurship at an early stage.

Similarly, DPOs are ideally placed to play a pivotal role in bringing about an inclusive approach in their localities. Traditionally, DPOs concentrated mainly on providing services, such as advocacy and the supply of assistive devices, directly to their disabled membership, with some also advocating at Government level for policy change in matters related directly to their membership group. The acceptance worldwide of the rights-based model of disability requires these DPOs to change their traditional understanding of service provision and advocacy. They now have the opportunity to:

- develop ways of supporting their members to participate in the mainstream;
- share their organization's expertise with the wider community;
- assist mainstream organizations to become more inclusive – the essential issue if mainstreaming is to be successful.

Resourcing for participation, along with participatory planning, are potent ways to assist DPOs to refocus their activities to meet the practical challenges of inclusion.

Participatory planning

Creating joint ownership among all partners is essential for the success of inclusive programmes. A process of participatory planning, in which all project partners have a say in the shape of the initiative, can help to bring all the parties together. It can:

- help to build and maintain the trust that is essential for the success of any partnership process;
- enhance buy-in and ownership from all partners;
- promote clear communication;
- lessen significantly the chance of destructive disagreement at a later date.

As the representatives of the lead partner ILO personnel should plan and convene participatory planning workshops involving all parties at which you can collaboratively:

- analyse the local conditions in which the programme is being run;
- agree on strategies;
- set objectives;
- agree on roles and responsibilities;
- agree on activities and budgets;
- set and build understanding of terms, conditions and procedures;
- agree on support mechanisms;
- evolve communications networks;
- enhance communication and solidarity among participating groups;
- agree on methods of gathering the learning from the projects as they proceed;
- agree on how to identify and publicize good practice.

Perhaps even more importantly, participatory planning can help programme partners to get to know each other better, building trust and cooperation on all sides. Don't forget to include some social activity or more light-hearted creative sessions that involve everyone and encourage them to relax!

It is very useful for all parties if you convene workshops at regular intervals during the life of the project, in order to review and share learning and experience, and to deal with any difficulties that may arise. Meetings like these are often very supportive. As well as dealing with difficulties, they also offer opportunities to celebrate success – an aspect which is often overlooked but which is very important for keeping things in perspective and maintaining motivation and momentum.

The best method for participatory planning may be developed in-country or centrally, for a project working in several countries, with the help of ILO disability specialists.

Summary checklist

- Develop a clear “competitive” process to choose appropriate partners and to lay out clearly what is required of them.
- Offer guidance to prospective partners.
- Identify and deliver appropriate capacity-building to partner organizations and follow up as required.
- Develop clear, individually appropriate service agreements with service providers, to include an indication of performance-related rewards and penalties where possible.
- Assist DPOs to develop new ways of working in the light of the requirements of the UN Convention on the Rights of People with Disabilities.
- Use participatory planning processes that include members of DPOs and WEAs to build ownership and buy-in through out all partner organizations.
- Convene review meetings and/or workshops throughout the life of the project. ■

Notes for disability specialists

The process of building effective partnerships with diverse interest groups, many of which are wary of each other, can be tricky. In addition, National Project Coordinators (NPCs) and other in-country staff and project workers employed by ILO to ensure the smooth running of the projects, often work in relative isolation. It is essential that they have access to regular technical and general support.

Because of cultural differences, and the effects in each country of the history of international involvement, it would be helpful if ILO disability specialists worked with regional ILO offices to develop customised guidance specific to each project country or region. This process would also help to sensitize more ILO regional generalists to the rights-based approach to disability inclusion. Where appropriate, building penalties, rewards and recognition into service contracts with local NGOs will enhance project effectiveness.

Where similar projects are being run in several countries, it is useful for the project teams from each to get together regularly (say, every six or nine months) to:

- exchange good practice;
- identify common problems and share solutions.

This kind of meeting also offers good opportunities for further training and keeping up to date on developments elsewhere in the world. If convened regularly, as opposed to only when there is a crisis, meetings like this also offer opportunities for team-building and for celebrating success. As noted previously, this is an aspect which can be easily overlooked, but which is very important for keeping things in perspective and maintaining motivation and momentum. ■

Susan, Telephone Call Centre and Mobile Phone Sales

Zambia

Susan is a well-respected member of her community and serves as a role model for aspiring entrepreneurs. At 34, this widowed, deaf mother of two operates a telephone call centre and sells mobile phones in Lusaka's Kaunda Square. Susan is also HIV-positive. She went into business nearly 15 years ago, mostly to contribute to family expenses and gain financial independence from her late husband. A combination of training and interactions with friends in business gave her the initial idea to start a phone shop. But, she considers it was access to training in Improving Your Exhibiting Skills provided by the women's wing of the Zambia Federation of the Disabled (ZAFOD) and Zambia Federation of Women in Business (ZAFAWIB) that helped boost her business confidence. After attending the training, she fought another location in the city centre to expand her phone booths and diversify her products.

With average earnings of ZMK 600,000 to ZMK 1 million per month (approximately US\$ 180 to \$295), Susan employs one worker to manage the phone booth, an interpreter to assist with customers, and pays herself a salary as a way of separating business expenses from family expenses. Susan says she uses profits from the business to cover school fees for her children, medical bills and to support her family's livelihood. She also financially supports three other dependents. Pleased with her business, she says, "I'm very proud of my business because I'm self dependent and I'm able to help my family".

At the community level, Susan says, "the community now depends on me for the service I provide them. They are very surprised to see a deaf person doing well in business". She also explains that many seek her advice on how to start a business, which demonstrates her capacity to overcome the stigma of being deaf and HIV-positive in her community.



Susan participated in ILO-Irish Aid supported services, activities and training for women-owned businesses.

Set up the systems that make inclusion work

As noted previously, including people with disabilities in mainstream activities is new. There is no agreed rulebook that you can use to make it happen. There is always the danger that inclusion could be just a shallow token gesture, or last no longer than the international funding that supports it. If it is to be meaningful, successful and sustainable, inclusion needs to take place in an organizational environment that nurtures and supports inclusion and innovation.

Here are some ways in which you can try to embed and strengthen commitment to disability inclusion. Entrepreneurial organizations should be good at this sort of thing – get them to consult their favourite business books and gurus, and apply the ideas to the area of inclusion!

- Nurture and support champions for WED in DPOs, and champions for the inclusion of women entrepreneurs with disabilities in mainstream organizations. It is helpful and stimulating to bring these champions together nationally (or even internationally) to provide mutual support, share good practice, seek solutions to common problems, test ideas and so on.
- Have the business case for disability inclusion at your fingertips, finessed to address the concerns of the kind of organization you are dealing with. For example, entrepreneurs will respond to inclusion as a development that will help them to develop new markets for their goods, while WEAs will want to expand their membership, and some other NGOs will welcome the opportunity to promote social justice. Working to include people with disabilities achieves all these results, and more, so it is reasonable to emphasise the aspects that will most impress those who you are trying to influence. In all contacts with local, national and international DPOs and mainstream organizations, NPCs and other ILO personnel should stress the practical advantages of disability mainstreaming.
- Bring together committed organizations so that they can share information, experience and ideas. In some countries this has been formalised. For example, a model used in the UK has been proposed for development in Southern Africa. This model focuses on disability as it affects business and the workplace, and enables businesses and other mainstream groups to share good practice in employing people with disabilities and serving disabled customers.

- Organizations such as WEAs and DPOs may be supported by several donors. Check to see if their other donors also have formal commitments to mainstreaming disability in their programmes. You may be able to promote more harmonised donor action on the matter.
- Help partner organizations to see that disability inclusion is a logical next step in their development, and relates directly to their core values and policies.
- Show partner organizations that an inclusive organizational culture will work to their advantage.
- Assist partner organizations to achieve motivating “early wins”.
- Use role models and case studies to show the all-round benefits of disability inclusion.

Summary checklist

- **Encourage organizations to see disability inclusion as a positive change that will help them to develop and grow.**
- **Nurture and support champions for the inclusion approach in both mainstream and disability organizations.**
- **Develop ways of sharing ideas and information among committed mainstream groups.**
- **Stress the practical advantages of disability inclusion and the rights-based approach.**
- **Liaise with other donors. ■**

Notes for disability specialists

Several of the methods of embedding the disability inclusion mentioned in the previous section would benefit from a co-ordinated multi-country approach. For example, it would be helpful to develop a model for bringing together interested and committed mainstream organizations in programme countries and internationally. You may also be well placed to encourage donor harmonisation on issues of disability inclusion, between UN agencies, with donor Governments and with major international development NGOs.

Disability inclusion is an emerging topic, and new angles and ideas are constantly being developed and added to the business case. Regular updating of staff in programme countries about these issues will help to enhance their effectiveness. ■

3.1

Training, facilitation and coordination of WED programmes

The provision of training and the facilitation of events and learning opportunities are vital components of WED activities. To make sure that the inclusion of women with disabilities really works, you will need to be certain that any trainers, facilitators and other staff who work directly with participants are competent and confident in their ability to meet disability-related needs in a mainstream setting.

All trainers, facilitators and coordinators working for ILO-funded projects should be required to demonstrate an agreed level of disability-related skill, knowledge and expertise. You should check that they have practical knowledge of:

- how physical and service environments disable people with impairments;
- the range of appropriate reasonable accommodations which can facilitate inclusion;
- appropriate practical arrangements, such as room layout;

- how to adapt and ensure the relevance of materials, handouts, exercises and other programme activities to a wide range of participants, including women with disabilities;
- how to ensure that women entrepreneurs with disabilities are heard and are enabled to participate fully, especially during groupwork;
- how to ensure that extra supports offered to disabled women in the course of integrated activities do not serve to stigmatize or marginalize them further;
- how to build solidarity, cooperation and team spirit between women entrepreneurs with and without disabilities;
- how to challenge and deal in a supportive manner with the way in which the experience of exclusion and the low self-confidence of women entrepreneurs with disabilities affects their participation in events and programmes (especially at the beginning of courses);
- how to address disability-related issues that arise during training courses and other events;
- how to challenge and deal with the mutual prejudices and perceptions of women entrepreneurs with and without disabilities;
- sources of materials, further reading, support and advice.

In addition to developing disability- and enterprise-related expertise, you should check that all WED trainers, facilitators and coordinators can show an agreed level of knowledge of and sensitivity to other equality issues, such as religion and cultural background. A woman entrepreneur with a disability may also be from a minority ethnic group or belong to a different religion from others.

Who can participate in inclusive WED?

The priorities for inclusion in programmes will vary according to local circumstances. Insofar as it is possible, you should invite women entrepreneurs with a broad range of impairments, and not restrict the inclusion element of the programme to one disability group. The exception may be some women who communicate by sign language, as many deaf people see themselves as a linguistic minority, rather than a disability group. Other deaf women, whether or not they use sign language, will prefer to be in a mixed group. As ever, it is important to consult with people with disabilities, and to avoid making assumptions.

It is also important to avoid making assumptions about how easy or difficult it is to include women with various kinds of disability. While local priorities will vary, it is important that women with all kinds of impairments are considered for inclusion in WED activities (See reference to “What is an Impairment” on page 25). You may think that some disabilities are easier to accommodate in programmes than others, but women are individuals, and each is far more than the sum of her impairments. Consultation with DPOs, and with individual disabled women, will help you to find the right mix of participants.

At the same time, for ILO’s mainstream WED programmes to work well it is essential that participants have the potential to run a viable business. You should not make assumptions about this solely on the basis of a woman’s impairment, however. The provision of reasonable accommodations can ensure that women with significant impairments can participate. Cooperative working may also make entrepreneurship a viable option for women with disabilities who would not otherwise be able or sufficiently confident to set up their own business. To benefit those women with disabilities who are interested in entrepreneurship but who are not yet ready for mainstream programmes, you should provide preliminary enterprise development training, with a view to participants moving on to the more advanced programmes as soon as they feel able.

It is not easy to say at what percentage of participation by women with disabilities a programme moves beyond tokenism to real inclusion. Setting targets can help in some circumstances but may not work in others. Openness and adaptability may be more useful indicators of inclusion than numbers.

At the same time, you need to be aware that if there are only one or two women with disabilities involved in a WED activity they can feel isolated and exposed. You also need to make sure that trainers, facilitators and coordinators are alert to how well disabled and non-disabled participants mix together. Programme staff should help participants to mingle, and should prevent situations in which disabled and non-disabled women form exclusive groups, for example, at mealtimes.

You also need to make every effort to ensure that disabled participants are self-selected and that disabled and non-disabled participants in training programmes have similar levels of literacy and numeracy, using whatever format is appropriate for them (for example, that their level of comprehension is similar, whether they read in Braille or print).

You should make it an absolute priority to gather information on the disability-related and reasonable accommodation needs of participating women entrepreneurs with disabilities in advance of courses, workshops and events. The trust and confidence of disabled participants will be shattered if they find that their essential needs have been overlooked and that they cannot participate. If their reasonable accommodation requirements will be compromised for some reason – for example, if not all training materials are available in the accessible format that they need, or if the physical access is not ideal – be sure to tell affected participants in advance, so that they can make an informed choice about their attendance.

You may sometimes feel daunted by the need to include very marginalized women, especially if their impairments are such that they require a lot of accommodation or assistance. It can be tempting to involve only those whose access requirements make few demands on staff or the system. This is often the case at the beginning of a project, when you want to show some early success. Disability specialists may be able to provide you with practical guidance that can help you to meet your targets while also ensuring that everyone who has the potential to succeed can participate.

What is an impairment?

Women with all forms of impairment can benefit from WED. Entrepreneurial spirit is not limited by disability!

Participants in WED activities may have:

- mobility impairments;*
- impaired vision;*
- impaired hearing;*
- impaired use of their hands;*
- intellectual impairments;*
- mental health difficulties;*
- impairments that can't be seen, such as epilepsy or severe asthma.*

Others may include persons with albinism, survivors of leprosy, or individuals experiencing psychological or emotional distress. In some countries the mothers of children with intellectual impairments, or the spouses of disabled men, are shunned and marginalized by other people, and so may also meet inclusion criteria.

Women with different forms and levels of impairment will need different levels of assistance and reasonable accommodation – that is, different kinds of changes to the standard way of running project activities until now. Some women with disabilities will require very few reasonable accommodations, others will need more. Service providing partners are there to make sure that participants get the support they need to benefit fully from whatever is going on.

Including women with disabilities in WED programme activities

Trade fairs and exhibitions offer excellent opportunities for women with disabilities to gain recognition and show leadership. They can also assist in the process of developing and expressing solidarity between disabled and non-disabled women entrepreneurs. Women entrepreneurs with disabilities who are wary of participating in integrated training, or who are unable to join in for various reasons, can be encouraged to see involvement in inclusive trade fairs and exhibitions as a more acceptable and easier first step. You can also use these activities to involve those who otherwise might be excluded from WED, such as women with intellectual impairments who work in groups, with the assistance of a non-disabled coach or facilitator.

Some WED projects organise an annual series of events and publicity called the Month of the Woman Entrepreneur (MOWE) to raise awareness of women's entrepreneurship. Events organised during MOWE offer great opportunities for disabled and non-disabled women entrepreneurs to celebrate together. You should make sure that MOWE initiatives promote real inclusion and that they avoid shallow token gestures. Be sure to brief dignitaries who may be making speeches or presenting prizes, so that they support your aims and don't say anything patronizing or offensive. Similarly, whatever their publicity value, you should be careful to avoid publicity stunts which offend the dignity of women with disabilities.

Including women with disabilities as role models has a profound effect on both disabled and non-disabled women entrepreneurs. At least one speaker or presenter at every integrated event, no matter how important or insignificant, should be a woman with a disability. Ensure that your programme works explicitly to develop women with disabilities as trainers, presenters and mentors. Skills acquired in this way add to a woman's range and offer her new employment and enterprise-related opportunities.

Consistent and coherent business development support (BDS) is critical to enabling women entrepreneurs with disabilities to develop their enterprises and to progress. The concept of BDS is very new to many DPOs. Just as mainstream organizations need disability-related training, DPOs require support to develop appropriate BDS. If you can encourage WEAs and DPOs to exchange their respective skills and expertise, the result will be greater solidarity and more cooperative and creative relationships. In addition, building links between disability-specific and mainstream BDS providers will ensure that women entrepreneurs with disabilities have access to inclusive as well as specialized services.

Wherever possible, encourage the use of a coaching or mentoring approach to BDS. These ways of working help to enhance self-esteem by honouring and building on participants' existing knowledge and skills. Gender-Sensitive Business Development Services: a guide for facilitators, produced in Ethiopia in 2006 as part of the WEDGE programme, offers advice on gender-sensitive and disability-sensitive BDS.

Summary checklist

- Ensure a good mix of participants in inclusive courses and events.
- Ensure that women with a broad range of impairments are included.
- Make sure that disabled participants are self-selected and have chosen to participate.
- Gather information about participants' reasonable accommodation needs well in advance of events.
- Provide the reasonable accommodations necessary for the inclusion of people with significant levels of impairment.
- Ensure that at least one presenter at each inclusive event is a disabled woman.
- Encourage women with disabilities who are wary of integrated activities to participate as a first step in the Month of the Woman Entrepreneur and in inclusive trade fairs and exhibitions.
- Support the access of women entrepreneurs with disabilities to mainstream business development services, using coaching/mentoring approaches where possible and disability-specific delivery when necessary. ■

Notes for disability specialists

The level of disability-related competence and confidence shown by trainers, facilitators and coordinators of inclusive programmes can make or break programme success. Given that these skills are uncommon at present, it is essential to develop the capacity for trainers, facilitators and coordinators to bring their competence and confidence up to the required level. For maximum effect, disability-related skills should be set in a wider equality context, taking into account matters such as religion and ethnicity, which can also affect the experience of disability. In addition, ongoing disability-related professional development opportunities for NPCs and WED technical specialists would help to ensure that programme standards keep up with the changing times.

Disability specialists should also set standards for inclusive courses and events. It is not possible to determine exactly the percentage of participants with disabilities which moves a programme beyond tokenism to real inclusion. It may be useful to set targets in some circumstances, and not in others.

Targets can sometimes be contradictory. For example, the need to show results in the form of successful enterprises may conflict with the desire to involve the most marginalized women. In addition, “early wins” – successful outcomes early in the life of a programme – can be very motivating for all concerned, especially as role models for disabled women entrepreneurs and as examples of the benefits of an approach based on disability equality. They can also play an important part in maintaining trust and cementing partnerships. Early wins can be a useful tool in harnessing resources and convincing the reluctant. It is important, however, to move beyond this point to tackle more intransigent issues.

In all cases, when providing guidance or setting targets, disability specialists should take account of local circumstances, such as the way in which priorities for inclusion vary from country to country. In all programme countries, however, there is likely to be a significant number of women with disabilities who are interested in setting up their own business, but who are not sufficiently experienced or skilled to participate in WED programme activities, especially training courses. Supporting

these women to gain the necessary skills for mainstream WED participation should be an explicit programme strategy.

At a different level, assisting disabled women to become trainers, presenters and mentors should also be an explicit programme strategy. Disabled role models can have a far-reaching and motivating effect on both disabled and non-disabled audiences. Identify women with disabilities who can speak and present at events. Aim at ensuring that women with disabilities are represented on programmes at integrated and mainstream events. ■

3.2

Develop the skills of women entrepreneurs with disabilities

The life experience of many (though not all) women with disabilities has led them to lack confidence in themselves and their abilities. This can limit their willingness to take risks, including participation in inclusive training and events. Many (though not all) women entrepreneurs with disabilities living in project countries have had less education and less exposure to mainstream community life than their non-disabled peers. They often need to learn more than the skills of operating a micro-enterprise if they are to compete on a basis of equality with non-disabled women. In particular they may need to explore skills development in such topics as:

- creativity and innovation;
- quality control;
- calculating and taking risks;
- identifying and developing new products and services;
- understanding and managing loans and finance;
- establishing cooperatives;
- communication and literacy skills (e.g. Braille, sign language, computer skills).

All these skills are important for women with disabilities who want to access more advanced training and to regularize, expand or develop their businesses.

You may feel that some of this training can be delivered appropriately in integrated settings, but that some may need to be configured as preparatory training to be reserved solely for women with disabilities. In particular, courses in literacy and numeracy, and other subjects designed to enable disabled women entrepreneurs to catch up with their non-disabled peers, may best be delivered to women with disabilities alone. You should only provide segregated supports as a stepping stone on the way to taking part in inclusive activities.

To help women entrepreneurs to integrate, you could provide core skills workshops in which women can develop their confidence and prepare for participation in integrated activities. An effective way of doing this is to arrange for agencies experienced in this work, such as local grass-roots organizations or local DPOs, to provide them.

Summary

Provide core skills development training and/or feeder programmes to those potential women entrepreneurs with disabilities who would benefit from a stepping stone to inclusion in mainstream activities. ■

Notes for disability specialists

The issue of providing segregated core skills or feeder programmes must be contextualized carefully if it is not to become a “safe” and less challenging alternative to inclusive service provision. You will need to set parameters and monitor carefully to avoid a segregated approach to WED. ■

3.3

Disability-related training for programme partners and others

In every society a range of prevailing beliefs is used to justify the exclusion of people with disabilities from mainstream life. Disability equality training (DET) which is designed to meet the specific requirements of mainstream groups can challenge these beliefs and promote a real understanding of the advantages to all parties of inclusion. It is a crucial tool in the work of enhancing understanding and creating meaningful inclusion.

Meanwhile, in many countries the prevalent impairment-focused approach to providing segregated services for people with disabilities has kept women with different disabilities apart. Women with one kind of impairment may never have met women with another disability, and may have all kinds of stereotypes and prejudices about them. Stigma has also served to foster mutual misunderstanding between women with lifelong disabilities and those whose impairments were acquired later in life. Disability equality training delivered to mixed groups of disabled and non-disabled women entrepreneurs, including those with various forms of impairment, both lifelong and acquired, helps to break down barriers and build confidence and solidarity.

You need to make sure that you have an adequate budget for DET, so that everyone who would benefit from it gets the opportunity to participate. ILO disability specialists will be able to advise about appropriate programmes and trainers.

In addition, projects should assist mainstream organizations to acquire relevant disability-related practical skills, such as learning basic sign language.

Summary checklist

- Make sure that everyone who would benefit from it has access to disability equality training which is tailored to their needs.
- Support mainstream organizations to acquire practical disability-related skills. ■

Notes for disability specialists

As noted above, disability equality training (DET) is powerful way of creating the pre-conditions for meaningful inclusion. Disability equality training in the context of WED should always:

- work clearly from the rights-based model of disability;
- delineate the business case for inclusion relevant to the organization or sector receiving the training;
- be tailored to be appropriate to the type and level of participants, e.g. decision-makers, frontline staff;
- involve personal contact with women entrepreneurs with disabilities and/or other disabled women;
- develop understanding of the reasonable accommodations which enable people with disabilities to participate in the mainstream;
- identify the personal and organizational changes necessary for the effective inclusion of people with disabilities;
- involve participants in developing, and committing to the implementation of, action plans, at levels appropriate to the participants' organizational status.

These principles should be used to develop disability equality training which speaks directly to the challenges in each country and organization. ■

Inclusion is not about slotting women entrepreneurs with disabilities into existing models or activities. It is much more about expanding current models and activities to ensure that they embrace a broader range of people. For that to happen in any real way for women entrepreneurs with disabilities, WED tools and materials need to reflect their concerns. It should be possible to see commitment to the meaningful inclusion of disabled women entrepreneurs in all guidance and every tool and set of course materials.

This is something that ILO WED and disability specialists will have to do together, centrally and for the whole organization. Once it is done, you will need to be sure that you, and any trainers, facilitators or coordinators who you may be working with, are familiar with the inclusion-related aspects of the tools and materials, and that you are confident about using them.

At another level, you are responsible for ensuring that tools and materials used in WED activities are available in formats that enable people with disabilities to participate on a basis of equality with others. Depending on the context, these formats may include large print, Braille, audio, accessible HTML, sign language interpretation, easy-to-read versions and so on. Not every format will be needed on every occasion. Finding out participants' reasonable accommodation needs in advance will help you to determine which are needed on which occasions, and will prevent last-minute panics!

Good communication with DPOs will also help. You may have a contract with one or more DPOs to provide support services that enable women with disabilities to participate in your programmes. The smooth running of these arrangements is vital if women with disabilities are to benefit from WED activities.

Notes for disability specialists

At present, women with disabilities and their concerns are invisible in almost all tools and materials used in WED programmes. It is vitally important that ILO institutes a system for ensuring that all future programmes, projects and publications are inclusive of people with disabilities and disability issues. It is equally important to cooperate with WED specialists to revise all existing WED tools, materials and factsheets to take account of disability inclusion.

To achieve these goals:

- more, and more appropriate, disability equality material will have to be incorporated into the core content of all WED training programmes, tools and materials;
- the tools and materials will have to employ a diversity of methods to challenge prevailing stereotypes concerning women entrepreneurs with disabilities (e.g. passivity, underachievement etc).

It may be particularly useful to cooperate with colleagues to develop a disability mainstreaming tool. Existing ILO tools, such as Female and Male Operated Small Enterprises (FAMOS) developed to support gender mainstreaming, may offer a useful model for discussion.

Work done in relation to WED presents a great opportunity, of course, to influence practice in the rest of ILO. There is an urgent need to introduce appropriate accessibility standards for printed and electronic ILO tools and materials and to ensure that they are made available in appropriate alternative formats (e.g. large print, audio tape, accessible HTML) on request. Materials expressed in plain language, using the minimum of jargon, and translated into local languages, will enable more people to participate in more ILO programmes. ILO's internet-based materials must comply with international web accessibility standards.

Key Points

- Develop a disability mainstreaming tool as an aid to rating and planning actions.

- Ensure that all future programmes, projects, publications, tools and materials are inclusive of people with disabilities and disability issues and make them available in a wide range of alternative formats.
- Ensure that these challenge prevailing stereotypes of people with disabilities.
- Introduce appropriate accessibility standards for printed and electronic tools, materials and information. Internet-based materials should comply with international web accessibility standards.
- Simplify training materials and translate into more local languages. ■

3.5 *Publicize achievements*

Programmes which promote and demonstrate the mainstreaming of women entrepreneurs with disabilities are innovative and inspiring. You have a great opportunity to advertise the benefits of disability inclusion through publicizing and celebrating your project's achievements. Publicizing achievements also helps to boost participants' confidence and can reach isolated women entrepreneurs with disabilities. Furthermore, good publicity encourages other organizations to get involved and to adopt and replicate successful programmes elsewhere.

To highlight the inclusion aspects of WED programmes you could:

- compile lively “before and after” case histories, make them available in a variety of formats and disseminate them widely to organizations and individuals, as well as to the media, (everybody loves a good story!);
- illustrate your stories with good-quality photographs;
- include memorable quotes from disabled women entrepreneurs about what inclusion has meant to them;
- accompany them with “backgrounders” – fact sheets or questions and answers on key issues related to women entrepreneurs with disabilities, adapted to your particular country or region;

- highlight the activities undertaken during the Month of the Woman Entrepreneur;
- use every opportunity to showcase participants' work in exhibitions and at conferences and other events, whether or not they are related to WED or disability inclusion – the more mainstream events, the better;
- give talks to employers' and other specialist groups, always including at least one contribution from a disabled woman entrepreneur;
- get more recognition by giving interviews to newspapers, magazines, radio programmes and so on, again always including at least one contribution from a disabled woman entrepreneur;
- work with high-level officials or prominent personalities to draft opinion editorials (“op-eds”) related to the economic empowerment of disabled women, timed for publication close to specific events, such as International Women’s Day;
- involve well-known people to act as spokespeople on WED.

If you offer women with disabilities the opportunity (and the training, if necessary) to advocate and speak for themselves you are adding significantly to their range of transferable skills. At the same time, make sure that all publicity materials you produce, from press releases to t-shirts, are examples of good practice in the production of accessible publications and goods.

Whatever means you use to publicize your achievements, you are competing with many other advertisers and issues. Everyone is trying to get their message across ahead of everyone else. So here are some pointers which may help you.

- Give your project a snappy, memorable title, and use it as often as possible so that people remember who you are and what you are doing.
- Programme mottos can also help to “brand” projects and enhance their recognition. Simple slogans are memorable and efficient ways of making a key point.
- At organizational level, awards schemes which recognize and celebrate the efforts made to reach real agreed standards relating to the inclusion of people with disabilities can be highly motivating, especially for WEAs and other mainstream organizations.

- Inform and sensitize media personnel on the appropriate representation of people with disabilities, and disability issues.
- Develop good relationships with media personnel. You need them on your side!
- Always tailor your arguments and approaches to fit your target audience and stress the practical advantages of disability inclusion.
- Identify “hooks” or angles on which to hang your stories – for example, national events, other items in the news.
- Develop a list of magazines, newsletters and other publications that specialize in issues related to women, disability or labour.
- Do the same for websites and e-zines.
- Keep at it! Regular contributions to newspapers and specialist newsletters will keep you in the public eye. How about a sort of “diary” of a disabled woman entrepreneur as her life changes through WED?
- Figure out who you *really* want to influence and target your PR campaigns directly at the kind of issues that influence them.

Make sure, as you publicize your activities, that you maintain the dignity of women entrepreneurs with disabilities.

- Don’t portray women with disabilities as victims, or publish pictures or accounts that would make them ashamed.
- Always be respectful and truthful in your portrayal of disabled women. Don’t sensationalize, stereotype or exaggerate their lives.
- Avoid tokenism and patronizing remarks.
- Use people’s real speech wherever possible.
- Always check with people that it is OK to use their words, names or photographs.

Dóchas, the Irish Association of Non-Governmental Development Organizations, recently agreed a Code of Conduct on Images and Messages with its members. To download a copy visit www.dochas.ie .

Summary checklist

- Publicize achievements through a variety of media and PR approaches, such as case histories, talks, newsletters and PR campaigns.
- Ensure that all publicity materials are examples of good practice in the production of accessible publications.
- Preserve the dignity of disabled women entrepreneurs in all that you do. ■

Notes for disability specialists

Targeted publicity and lively, readable, quality publications both advertise achievements and create the kinds of awareness that can lead to greater social inclusion. The provision of more detailed guidance, perhaps including templates and examples, would assist projects to produce materials which advance the disability inclusion agenda in programme countries.

A long-term public awareness campaign on disability issues, perhaps under the banner of “decent work for people with disabilities”, would be immeasurably useful. Disability specialists could help to prepare a global strategy for such a campaign, and could also advise ILO personnel at regional and country level on communications strategy and promotion plans. To be successful, such a campaign needs good cooperation between ILO departments, programmes and field offices, and also the participation of various stakeholders (including governments, workers’ and employers’ groups) at a range of levels. ■

Chaltu, Hops and Charcoal Sales

Ethiopia

At 70, Chaltu says she has been transformed from a beggar to a self-employed woman. Having contracted leprosy during her childhood, she was accustomed to begging for a living, that was, until she received ETB 500 (approximately US\$ 53) from her son-in-law. She used the money to purchase hops and charcoal and resold them for a small profit at her village market. “I would travel to Markato, a big market area, to buy the products from wholesalers and bring them to my village to sell to my customers”, she says. Then, in 2004, she heard about ILO-supported training in Improve Your Business that promotes small business growth among women entrepreneurs – including women with disabilities or HIV/AIDS – by facilitating access to skills development, credit, and new markets. The experience changed her life. “First and most importantly, my attitude is positively changed and gave rise to my confidence to interact with people without being intimidated by my physical appearance,” she says. “In addition, I have gained knowledge on procurement, marketing, credit access and handling income and expenditures”.

After training, Chaltu was able to access credit funds, which she has repaid in full. She has recently expanded her business to include live chickens and different kinds of spices. Her average monthly income is ETB 900 (approximately US\$ 95).

“I am now operating with better working capital, pay my house rent, cover expenses of food, clothing, water and electricity, and support my two grandchildren’s education. My life has changed. I am transformed from a beggar to a self-employed woman. I am now able to eat three meals a day and put aside small savings for my future. I am only worried about my age”.



Chaltu participated in ILO-Irish Aid supported services, activities and training for women-owned businesses.

Promote coherent disability-related policy and practice throughout the enterprise development sector

The kinds of publicity, publications and activities detailed in chapter 3 will all help you to raise disability inclusion as an issue and to keep it on the agenda of SME organizations and activities at local and national level. By demonstrating the business case for disability inclusion (see page 7), and by stressing the benefits to all people and organizations, you can influence others to take action to make integration the norm.

Notes for disability specialists

As previously noted, many of the actions and approaches detailed in this guidance document are easily adaptable to programmes other than WED. You could use the experience of inclusive WED to stimulate the adoption of several core actions which, when implemented, would ensure the coherent application of the principles of inclusion throughout ILO activities world-wide:

- Reviewing materials - institute the practice of examining all ILO policies, practices, projects, institutional mechanisms and budgets to assess their impact on people with disabilities. This process is often called “disability proofing”;
- Building meaningful inclusion - build meaningful inclusion of people with disabilities into all future WED programmes in order to spearhead inclusion throughout all ILO programmes and initiatives;
- Establishing common levels of skills, knowledge and expertise – ensure that all trainers, facilitators and coordinators working for ILO-funded projects can demonstrate an agreed level of disability-related skill, knowledge and expertise;
- Ensuring accessibility of information - ensure that all ILO publications are made available on demand in alternative formats (such as large print, accessible HTML etc.) and that ILO websites comply with international web accessibility standards. ■

Influence other programmes and services

No project operates in a vacuum. Similarly, no project, no matter how well designed or effective, can by itself tackle all the issues that currently restrict the life-chances of women entrepreneurs with disabilities, or people with disabilities in general. Many of these issues lie outside ILO's remit. You can and should, however, use your influence at local, national and international level to posit changes to current policy and practice which limit the potential of women entrepreneurs with disabilities to generate an income sufficient to support a decent standard of living for their families. Key areas you could try to influence include:

- vocational training;
- supportive legislation;
- access to affordable credit;
and
- for disability specialists, the approach taken by different donors.

Vocational training is essential if women entrepreneurs with disabilities are to break out of the low-margin activities (such as petty trade and some traditional handicrafts) in which they tend to congregate at present, and instead to develop income-generating activities with higher added value and better profit margins. Through meetings, conferences, seminars, PR and other means you could:

- encourage mainstream providers of vocational training to provide better access for women and girls with disabilities, especially to skills training which can lead to the establishment of added-value micro-enterprises;
- encourage providers of specialized vocational training, who work exclusively with people with disabilities, to
 - provide better access to their programmes for women and girls
 - broaden the range of courses to include training which develops participants' creativity and entrepreneurial skills, as this can lead to the establishment of added-value micro-enterprises.

Supportive legislation is an essential component of the economic empowerment of women with disabilities. The entry into force of the CRPD in May 2008 adds invaluable weight to the call for the enactment of national legislation that supports and develops the rights of people with disabilities in every jurisdiction. ILO is already working to bring this about in some countries through a Partnership Programme with the Government of Ireland. Citing both the CRPD and ILO's Standards and initiatives, you can use your influence to encourage the adoption and implementation of government-led policy and practice aimed at improving the enterprise environment for women with disabilities.

Gaining access to affordable credit, whether for new or established businesses, continues to be a major problem for women entrepreneurs with disabilities. Many providers of micro-credit refuse to lend to them. Social stigma and prevailing beliefs about the incapability of disabled women combine to limit severely their ability to start or develop enterprises.

However, schemes such as that developed by the Tigray Disabled Veterans Association (TDVA) in association with Dedebit, a micro-credit agency in Tigray Province, Ethiopia, are examples of what can be achieved using local connections and methodologies. Initiatives to develop a culture of saving and credit management have also been introduced. As part of your continuing efforts to press for the provision of affordable credit schemes appropriate to the needs of people with disabilities, you could publicize these successful initiatives with local micro-credit providers and others.

As more and more funding agencies and donors commit to disability inclusion as a key aspect of their work, you could join together with them to promote a united approach to disability equality measures. This would be useful in all kinds of ways, including facilitating the provision of public education campaigns which aim to tackle stigma and the social.

Notes for disability specialists

WED and other ILO staff command great respect in the countries in which they work, and are in an excellent position to use their influence to promote disability equality. The provision of guidance which lays out the main points and arguments of providing women with disabilities with access to affordable credit would help them enormously in this task.

The successful TDVA micro-credit scheme is an example of an initiative that has the potential to influence the shape of disability-related policy and practice far beyond the region in which it operates. Disseminating information on initiatives like this validates local action and motivates further innovation, as well as offering real-life examples of success to other operators.

Many project partners are dependent on a multiplicity of funders and donor organizations. Not all of these are familiar with the rights-based model of disability or count the inclusion of women entrepreneurs with disabilities among their priorities. Funding criteria are often contradictory or mutually exclusive. ILO could use its influence to encourage other agencies, funders and donors to include in their funding criteria a requirement for the meaningful involvement of people with disabilities in all projects. Your involvement in international fora represents another major opportunity to influence others at a high level.

On the other hand, increasing numbers of major funding agencies and donors are committed to making disability inclusion an integral part of their policies and programmes. As noted previously, you are well placed to encourage donors to take a similar approach to issues of disability inclusion, between UN agencies, with donor Governments and with major international development NGOs. You could also assist WED staff in programme countries by developing a model for bringing together interested and committed mainstream organizations.

In many countries there is stigma and prejudice concerning women with disabilities, and low expectation of their capabilities and achievements. Large-scale public education campaigns are necessary to counter prevailing attitudes. These are perhaps best coordinated at the international donor level.

Key Points

- Use ILO's influence at national and international level to posit changes to policy and practice in areas (such as legislation and its implementation, vocational training and access to affordable credit) which have a direct impact on the ability of women with disabilities to run their own businesses.
- Publicize examples of inclusive credit and savings schemes.
- Work more closely with funding agencies and donors which already stress disability inclusion as an organizational priority.
- Encourage those funders and donors which do not yet do this to include in their funding criteria a requirement for the meaningful involvement of people with disabilities in all projects.
- Cooperate with other relevant organizations to develop large-scale media campaigns aimed at countering prevailing negative attitudes to people with disabilities. ■

Supporting programme partners to achieve meaningful inclusion of women entrepreneurs with disabilities

By definition, innovative projects are experimental and take programme partners into unfamiliar territory. The provision of technical support is essential if innovative programmes are to succeed. Written guidance, such as this document, can come alive through contact with people with technical expertise and relevant experience. Disability specialists cannot be everywhere at once, though. Access to an international panel of people with appropriate expertise would be an excellent resource for project personnel.

In addition, while the concept of the rights-based model of disability is becoming more familiar, in many countries the practicalities of how to apply it to service provision are still being worked out, including by the DPOs which champion it. Building capacity on this issue is vital for the development of meaningful inclusion in the mainstream. Busy organ-

izations with many demands and few resources struggle to change their traditional ways of working. They find it hard to allocate the time necessary for reflecting on their practice and trying out new methodologies and approaches. In these circumstances the provision of outside expertise and support can stimulate the faster development of new inclusion-centred ways of working.

At the same time, there is a lot of knowledge and ability in all project countries which needs only to be tapped and honed in order to become a viable and dynamic force for real system change. Technical support can assist this to emerge, including by bringing together disparate organizations for a common purpose. Increasingly, in the light of the introduction of the CRPD, many disability-related organizations in project countries are recognizing the need for cooperation and joint development.

Specialist Support Agency

Rather than relying solely on occasional technical support delivered by visiting international experts, a sustainable and efficient way of making all this happen is to develop a small specialist support agency in each project country. This approach, which has proved to be effective in Ireland, can:

- build the capacity of DPOs, WEAs, NPCs, Government agencies and project staff and consultants in their work to ensure the inclusion of women entrepreneurs with disabilities in mainstream activities, through training, updating and regular communication on techniques and topics related to disability equality;
- assist in the investigation and implementation of the supports necessary to ensure that women with significant reasonable accommodation needs are enabled to participate in programme activities;
- undertake capacity-building work aimed at supporting DPOs to move coherently and comprehensively into practising a rights-based approach;
- where desirable, assist in the development of reverse integration activities (e.g. locating project activities in disability-specific settings and inviting non-disabled women entrepreneurs to participate);
- spearhead the development, dissemination and customer-focused implementation of

- good-practice DET and other training
 - appropriate local standards for environmental access
 - appropriate local disability proofing techniques
 - appropriate disability-related PR and publicity techniques.
- provide a working forum for project partners with a view to building cooperation, coordination, synergy, consensus and solidarity
 - in the disability movement
 - between the disability movement and other programme partners in and between programme countries.

Such an agency could, of course, have a far wider remit than WED alone.

Notes for disability specialists

Use ILO technical cooperation mechanisms to stimulate the establishment of a small specialist support agency to provide technical support and to assist programme partners to develop good practice in the inclusion of people with disabilities in mainstream activities. ■

If you need support or specific advice on disability-related aspects of establishing effective partnerships, be sure to contact one of the ILO's disability specialists at disability@ilo.org.

Conclusion

Count Us In! attempts to offer some directions to ILO staff and programme partners interested in the newly emerging area of ensuring the meaningful inclusion of people with disabilities in mainstream activities. This is an exciting and innovative stage in the development of the mainstreaming approach, and one to which every organization can contribute. The inclusion of people with disabilities is a process of continual improvement and development, not a once-off prescriptive event. Using the guidance in *Count Us In!* as a foundation for further exploration, local, national and international organizations can play an important part in the emergence of a practical rights-based approach to the inclusion of people with disabilities. In this way it will be possible to bring about parity of esteem and equality of participation for those whose talents and abilities have been overlooked and undervalued for far too long.