



International  
Labour  
Office  
Geneva



# LINK AND LEARN:

INCLUSION OF WOMEN WITH DISABILITIES IN THE ILO WEDGE PROGRAMME

PROGRESS ASSESSMENT



Skills and  
Employability  
Department

**LINK AND LEARN:**  
**INCLUSION OF WOMEN WITH DISABILITIES IN THE ILO WEDGE PROGRAMME**

**PROGRESS ASSESSMENT**  
**IN FOUR AFRICAN COUNTRIES**

**Prepared for ILO SKILLS and WEDGE**

**Maureen Gilbert**

**November 2007**

Copyright © International Labour Organization 2008  
First published 2008

Publications of the International Labour Office enjoy copyright under Protocol 2 of the Universal Copyright Convention. Nevertheless, short excerpts from them may be reproduced without authorization, on condition that the source is indicated. For rights of reproduction or translation, application should be made to ILO Publications (Rights and Permissions), International Labour Office, CH-1211 Geneva 22, Switzerland, or by email: [pubdroit@ilo.org](mailto:pubdroit@ilo.org). The International Labour Office welcomes such applications.

Libraries, institutions and other users registered in the United Kingdom with the Copyright Licensing Agency, 90 Tottenham Court Road, London W1T 4LP [Fax: (+44) (0)20 7631 5500; email: [cla@cla.co.uk](mailto:cla@cla.co.uk)], in the United States with the Copyright Clearance Center, 222 Rosewood Drive, Danvers, MA 01923 [Fax: (+1) (978) 750 4470; email: [info@copyright.com](mailto:info@copyright.com)] or in other countries with associated Reproduction Rights Organizations, may make photocopies in accordance with the licences issued to them for this purpose.

---

ILO Cataloguing in Publication Data

Gilbert, Maureen

Link and learn: Inclusion of women with disabilities in the ILO WEDGE Programme. Progress assessment in four African countries / Maureen Gilbert ; International Labour Office. - Geneva: ILO, November 2007

ISBN 978-92-2-120179-3 (print); 978-92-2-120180-9 (web-pdf)

International Labour Office

woman worker / disabled worker / entrepreneur / equal employment opportunity / vocational training / income generating activities / Africa

14.04.2

---

The designations employed in ILO publications, which are in conformity with United Nations practice, and the presentation of material therein do not imply the expression of any opinion whatsoever on the part of the International Labour Office concerning the legal status of any country, area or territory or of its authorities, or concerning the delimitation of its frontiers.

The responsibility for opinions expressed in signed articles, studies and other contributions rests solely with their authors, and publication does not constitute an endorsement by the International Labour Office of the opinions expressed in them.

Reference to names of firms and commercial products and processes does not imply their endorsement by the International Labour Office, and any failure to mention a particular firm, commercial product or process is not a sign of disapproval.

ILO publications can be obtained through major booksellers or ILO local offices in many countries, or direct from ILO Publications, International Labour Office, CH-1211 Geneva 22, Switzerland. Catalogues or lists of new publications are available free of charge from the above address, or by email: [pubvente@ilo.org](mailto:pubvente@ilo.org).

Visit our website: [www.ilo.org/publns](http://www.ilo.org/publns)

111207

---

Photocomposed in Switzerland  
Printed by the International Labour Office, Geneva, Switzerland

BIP

# TABLE OF CONTENTS

<b>ABBREVIATIONS</b>	V
<b>TERMINOLOGY</b>	VI
<b>ACKNOWLEDGEMENTS</b>	VII
<b>EXECUTIVE SUMMARY</b>	VIII
<b>1. INTRODUCTION</b>	1
1.1 Background and context	1
1.2 Purpose of progress assessment	2
1.3 Methodology	3
1.4 Roles and responsibilities of project partners	3
<b>2. WHY INTEGRATE WOMEN WITH DISABILITIES INTO WEDGE?</b>	5
2.1 Benefits to disabled women entrepreneurs and their organizations?	5
2.2 What's wrong with segregated activities?	9
2.3 Benefits to non-disabled women entrepreneurs and mainstream organizations?	9
<b>3. WHAT HELPS OR HINDERS THE EFFECTIVENESS OF INTEGRATION?</b>	13
3.1 Which disabled women entrepreneurs participate in integrated activities?	13
3.2 Accessibility	15
3.2.1 Physical access	15
3.2.2 Access to information	15
3.3 Are women entrepreneurs with disabilities prepared for integrated activities?	16
3.4 Are mainstream organizations prepared for integrated activities?	17
3.5 Training and workshops	18
3.5.1 Trainers' disability-related knowledge and skills	18
3.5.2 Facilitating the participation of women entrepreneurs with disabilities	19
3.5.3 Limitations to the ability to meet participants' disability-related needs	20
3.5.4 Training on disability issues	20
3.5.5 Programme levels	21
3.5.6 Literacy	21
3.5.7 Women entrepreneurs with disabilities as trainers and role models	22
3.5.8 Disabled women entrepreneurs' other training needs	22
3.6 Trade fairs and exhibitions	23
3.6.1 Awards	24
3.7 Month of the Woman Entrepreneur (MOWE)	24
3.8 Microfinance	24
<b>4. WHAT'S HAPPENING AT ORGANIZATIONAL LEVEL?</b>	27
4.1 General	27
4.2 DPOs	28
4.3 Mainstream organizations	31
4.4 Limitations to cooperation	32

<b>5.</b>	<b>HOW WELL DO WEDGE TOOLS, REPORTS AND MATERIALS DEAL WITH THE INTEGRATION OF DISABLED WOMEN ENTREPRENEURS?</b>	<b>35</b>
5.1	GET Ahead training pack	35
5.2	IYES ToT manual	36
5.3	Contents of Women’s Entrepreneurship Resources CD-Rom Version II	37
5.4	WED Capacity Building Guide	37
5.5	WED Capacity Building Trainers’ Guide	38
5.6	Draft GOWE AfDB/ILO integrated assessment guide	38
5.7	FAMOS Check	39
5.8	Other publications in brief	40
<b>6.</b>	<b>WHY IS ILO INVOLVEMENT IMPORTANT?</b>	<b>41</b>
<b>7.</b>	<b>RECOMMENDATIONS FOR ACTION</b>	<b>43</b>
7.1	Overall project level	43
7.1.1	Recommendations for ILO	43
7.1.2	Recommendations for ILO and NPCs	44
7.2	Training, facilitation and coordination	46
7.2.1	Recommendations for ILO and NPCs	46
7.2.2	Recommendations for NPCs and DPOs	48
7.2.3	Recommendations for trainers, facilitators and coordinators	48
7.3	Form and content of ILO tools and materials	49
7.4	Programme activities	50
7.5	Access to affordable credit	52
7.6	Participating organizations	52
7.6.1	Recommendations for ILO	52
7.6.2	Recommendations for ILO and NPCs	54
7.6.3	Recommendations for NPCs and WEAs	54
7.6.4	Recommendations for NPCs and DPOs	55
7.7	Publicity	55
7.8	Specialist support	56
<b>8.</b>	<b>CONCLUSION</b>	<b>59</b>
	<b>ANNEX 1: TERMS OF REFERENCE (extract)</b>	<b>61</b>
	<b>ANNEX 2: ORGANIZATIONS VISITED</b>	<b>62</b>
	<b>ANNEX 3: WEDGE TOOLS, REPORTS AND PUBLICATIONS REVIEWED</b>	<b>63</b>

## ABBREVIATIONS

AfDB	African Development Bank
BBS	Basic business skills
BDS	Business development services
DEWD	Developing Entrepreneurship among Women with Disabilities
DET	Disability equality training
DPO	Disabled people's organization
EMP/SEED	ILO Small Enterprise Programme
EMP/SKILLS	ILO Department of Skills and Employability
GOWE	Growth-oriented woman entrepreneur
ILO	International Labour Organization
IYES	Improve Your Exhibition Skills
MFI	Microfinance institution
MOWE	Month of the Woman Entrepreneur
MSME	Micro, small and medium-sized enterprises
NPC	National Programme Coordinator
RTA	Regional Technical Advisor
SED	Small enterprise development
ToT	Training of trainers
WEA	Women entrepreneurs' associations
WED	Women's entrepreneurship development
WEDGE	Women's Entrepreneurship Development and Gender Equality

## TERMINOLOGY

**Disability** refers to the consequences of impairment in the context of the surrounding society or environment and the barriers (physical, attitudinal, informational and so forth) which prevent people with disabilities (in this case, women entrepreneurs with disabilities) from enjoying full participation.

Broadly, “disability” refers to the relationship between disabled and non-disabled people, to the ways in which their roles are socially constructed and the ways in which societies are divided on the basis of conceptions about the status, expectations and capabilities of disabled and non-disabled people.<sup>1</sup>

**Impairment** refers to the limitation to a person’s functioning, for example, impaired vision.

### **People with disabilities/disabled people**

Internationally there is debate about the relative merits of the terms “people with disabilities” and “disabled people.” This report uses both forms interchangeably, reflecting accepted usage in different parts of the world.

### **Reasonable accommodation**

Reasonable accommodations are modifications to policies, practices or environments that allow an individual with a disability equal access or opportunity.

The term “reasonable accommodation,” as used in this report, refers to arrangements and changes made to ensure that women entrepreneurs with disabilities can join in integrated training and other events on a basis of equality with other women entrepreneurs. These often do not cost anything, or are low cost, and frequently involve changing attitudes and adjusting arrangements, rather than making major alterations to premises or employing extra staff. Reasonable accommodations built in from the start of programmes are often the most effective and efficient. Examples of reasonable accommodations include ensuring that trade fairs take place in wheelchair accessible premises, providing course handouts in large print and offering sign interpretation services. No provider of training or other services is expected to bear undue costs in making these accommodations. In some countries, grants or subsidies are available from public authorities to subsidize the costs involved.

### **Women’s Disabled Persons’ Organizations (DPOs)**

In the report, the term women’s DPOs is used to refer to organizations of disabled women, and also to the women’s wings of DPOs.

---

<sup>1</sup> See International Labour Organization (ILO). 2004. *Achieving equal employment opportunities for people with disabilities through legislation: Guidelines* (Geneva), Section 2.5.

## ACKNOWLEDGEMENTS

This learning report would not have been possible without the assistance, encouragement and enthusiastic cooperation of many people involved in the ILO/Irish Aid Partnership Programme. The author would like to express particular thanks to Barbara Murray, Senior Disability Specialist, and Heather Labanya, Programme Assistant at the ILO Skills and Employability Department (EMP/SKILLS), Geneva; Grania Mackie, WEDGE Programme Regional Technical Advisor (RTA), ILO Addis Ababa and the National Programme Coordinators (NPCs) in each of the countries visited: Fantahun Melles, Ethiopia; Stephen Jjingo, Uganda; Elizabeth Simonda, Zambia and Rhoda Mwamunyange, Tanzania; Martin Clemensson and Ned Lawton in ILO's Small Enterprise Programme (EMP/SEED); and Gerry Finnegan, Director, ILO Office, Lusaka, gave valuable advice and Tigist Dagne, Administrator, WEDGE, ILO Addis Ababa, gave excellent practical support.

The willing cooperation of all the organizations and individuals, both disabled and non-disabled, consulted in the course of the progress assessment, is gratefully acknowledged. Most of all, thanks are due to the women entrepreneurs with disabilities who participated in the meetings and interviews. They are an inspiring, lively, determined, cheerful, capable set of women. This progress assessment is dedicated to them, and to their future success.

## EXECUTIVE SUMMARY

The progress assessment was undertaken as part of the Irish Aid/ILO programme “Developing Entrepreneurship among Women with Disabilities” (DEWD), now in its second phase (2005 – 2007). DEWD aims to facilitate the access of women entrepreneurs with disabilities to mainstream women’s entrepreneurship development (WED) activities in five sub-Saharan African countries – Ethiopia, Kenya, Tanzania, Uganda and Zambia. It does this through close cooperation with another Ireland-funded ILO project, “Promoting Women’s Entrepreneurship Development and Gender Equality” (WEDGE), which works on enhancing economic opportunities for women entrepreneurs in general. WEDGE carries out affirmative actions in support of women starting, formalizing and growing their businesses, and by mainstreaming gender equality issues into the ILO’s other small enterprise development (SED) work. Effectively, the main focus of Phase 2 of DEWD is to support the participation of women with disabilities in as many WEDGE activities as possible. This strategy differs from the approach taken by DEWD in Phase 1, in which separate activities were arranged for women with disabilities, with some minimal links to WEDGE.

In November-December 2006, the progress assessment was undertaken in four of the countries - Ethiopia, Tanzania, Uganda and Zambia - in order to review the effectiveness of the process of including women entrepreneurs with disabilities in mainstream WEDGE activities. WEDGE tools, materials and reports were reviewed as part of the progress assessment process. The progress assessment aimed to canvass the opinions of organizations and individual women entrepreneurs, both disabled and non-disabled, identifying:

- strengths, for replication and enhancement
- weaknesses, for resolution
- possible improvements

so as to ensure the strengthening of the programme and the best possible outcomes in its final year. The results of the progress assessment are being used to inform the production of guidance, aimed at practitioners, concerning how to include women with disabilities effectively into general small enterprise development and other activities to promote decent livelihoods.

Of necessity the progress assessment was an exploratory, rather than a representative, assessment of the inclusion of women entrepreneurs with disabilities, aimed at highlighting key issues in the four countries visited, and the results in each place were not formally comparable. Despite this, a remarkable degree of consistency was obtained overall. While it is not possible to make generalizations about the overall population of beneficiaries, the assessment provides useful insights into the operation of the disability inclusion strategy. This enabled the development of workable recommendations for DEWD and WEDGE which also form the basis of more general guidance for organizations seeking to include people with disabilities in their mainstream service provision.<sup>2</sup>

The progress assessment found that there is palpable enthusiasm among virtually all programme partners – in particular women entrepreneur associations (WEAs) and disabled persons’ organizations (DPOs) – for the inclusion of women entrepreneurs with disabilities in WEDGE activities. In all countries inclusion was seen to deliver important benefits to participating women entrepreneurs, whether disabled or not. Virtually no preference for

<sup>2</sup> ILO. Forthcoming. *Count us in! Guidelines* (Geneva).

segregated activities was expressed. Women entrepreneurs with and without disabilities, and representatives of DPOs and mainstream organizations, all identified a wide range of specific benefits relating to integrated provision, and corresponding adverse consequences of segregated activities.

To date, the poor accessibility of buildings and materials has limited the range of women entrepreneurs with disabilities who have participated in integrated WEDGE activities. This, together with prevailing attitudes about certain types of disability, has resulted in a clear bias towards those, such as ambulant women with mobility impairments, who need the least or most easily provided reasonable accommodations, whereas those who may have greater support needs, such as women with mental health difficulties, have largely not been included to date.

Some partner organizations, both DPOs and mainstream service providers, are more enthusiastic about the project than others, and there are differences between these organizations in terms of organizational capacity and disability- and WED-related knowledge and ability.

Despite some limitations in meeting their disability-related needs and providing appropriate reasonable accommodations, women entrepreneurs with disabilities (and non-disabled women entrepreneurs) expressed great appreciation of the integrated training, workshops, trade fairs, exhibitions, Month of the Woman Entrepreneur (MOWE) and other inclusive events that they had attended. Disability mainstreaming in these activities has been due in large part to the skills of individual trainers, facilitators and coordinators, as very little guidance on how to run integrated activities has been made available to date.

Some women entrepreneurs with disabilities found integrated activities a challenge. These women would benefit from confidence-building workshops to prepare them for mainstream provision. Others demonstrated enormous self-confidence and would, with appropriate encouragement and training, make highly effective presenters, trainers and role models.

Low levels of literacy, in whatever format, were seen to be the most significant factor limiting the progress of disabled women entrepreneurs in training and in growing their businesses. There is a need to develop and disseminate simpler training tools in more local languages, and to arrange access to appropriate literacy and numeracy classes.

Some mainstream organizations have received disability awareness training, although not all of it suited to their requirements. It is necessary to improve the standard and relevance of disability awareness training. It is also important to include disability-related content in the full range of WEDGE tools and materials.

While some DPOs and WEAs have adopted the DEWD/WEDGE programme's aims and content, others have demonstrated less capacity to follow through. In addition, achieving cooperation and coherence between partner organizations is a challenge for programme coordinators. Organizations are at different stages of development and are sometimes wary of each other, due to struggles over position, power and influence, and concerns about poaching membership. Some require considerable assistance with capacity building. The changing nature of disability organizations creates other tensions, as they adjust to working with the rights-based model of service provision in the mainstream and come to terms with the challenges they face in the new environment and the associated uncertainty of their future. In some places the efficiency and effectiveness of the inclusion strategy have been compromised by these struggles. The difficulties of gaining access to affordable credit, whether as seed money or loans for growth-orientated businesses, problematic for most women entrepreneurs, are compounded for

women with disabilities. Pilot programmes to provide loans through mainstream microfinance institutions (MFIs) may assist in the identification of workable solutions and in debunking myths about disabled persons as high risk groups by increasing the institutions' disability-related experience and expertise.

Guidance on an approved methodology for the inclusion of women entrepreneurs with disabilities in mainstream activities, prepared on the basis of the progress assessment, will assist in ensuring that women with a broad range of impairments are enabled to participate (*idem*). Implementing the guidance should also help to produce maximum benefits for participating women entrepreneurs, both disabled and non-disabled, and also for partner organizations, both DPOs and mainstream service providers.

A range of other recommendations for actions to strengthen the DEWD/WEDGE programme is included in this report. As well as those detailed above, some of the most significant include the following.

- Build the disability-related capacity of mainstream organizations and the business development awareness of DPOs.
- Develop and introduce guidance for trainers, facilitators and coordinators on the practicalities of including women entrepreneurs with disabilities in integrated events.
- To ensure thoroughness and coherence, develop and apply a disability mainstreaming tool for use with participating organizations, including WEDGE itself.
- Disability-proof all existing and future WEDGE tools, materials and guidance.
- Extend the range of disabled women entrepreneurs taking part in the WEDGE programme.
- Collaborate with other projects and services to increase the flow of disabled women entrepreneurs into WEDGE.
- Ensure the provision of appropriate reasonable accommodations and support services in all integrated activities.
- Increase the provision of BDS to women entrepreneurs with disabilities.
- Increase the availability of affordable credit to women entrepreneurs with disabilities through mainstream MFIs.
- Publicise widely the achievements of the DEWD/WEDGE project.
- Produce all WEDGE materials and information in a wide range of alternative formats on demand.
- Consider setting up a small specialist support agency to provide technical support and assist programme partners to develop best practice in the inclusion of people with disabilities in mainstream activities.

In summary, to date the DEWD/WEDGE project has reaped many benefits for disabled and non-disabled women entrepreneurs alike. In addition, in the context of the ILO, it has tested an innovative approach to disability mainstreaming, and has demonstrated the benefits of close cooperation between two ILO departments. The programme is ripe for, and deserves, expansion and further development.

# 1. INTRODUCTION

## 1.1 Background and context

---

“Developing Entrepreneurship among Women with Disabilities” (DEWD) is a project of the International Labour Organization (ILO) funded by the Government of Ireland. First among the project’s objectives is the intention to support women with disabilities and women with disabled dependents, to improve their standard of living through training in micro-enterprise skills and vocational skills training, as well as through access to credit and business development services (BDS). This involves strengthening existing enterprises run by women with disabilities, and also encouraging potential women entrepreneurs with disabilities to start up businesses.

The DEWD project strategy was tested in Ethiopia in 2001-2004. During that period, it focused on strengthening existing enterprises of women with disabilities and encouraging potential entrepreneurs to start up businesses, through business training, vocational skills training and access to credit, arranged in collaboration with local partners, in particular DPOs.

In its second phase (2005-2007) DEWD was extended to Tanzania, Uganda and Zambia, as well as being developed further in Ethiopia.<sup>3</sup> An important innovation in the second phase of DEWD is the development of closer links with another Ireland-funded ILO project, “Promoting Women’s Entrepreneurship Development and Gender Equality” (WEDGE). Running in the same African countries as DEWD, WEDGE works on enhancing economic opportunities for women entrepreneurs in general, through the provision of training courses, BDS and promotional events. It does this by carrying out affirmative actions in support of women starting, formalizing and growing their businesses, by promoting the inclusion of a gender dimension in national policies and by mainstreaming gender equality issues into the ILO’s other small enterprise development (SED) work.

DEWD and WEDGE work together closely in the four countries under study, jointly funding the costs of the National Programme Co-ordinators (NPCs). Their mainstreaming philosophy and working methods are similar and complementary. This close alliance has resulted in the focus of Phase 2 of DEWD being to support the participation of women with disabilities in as many WEDGE training activities and events as possible. In return, WEDGE has placed “a special focus” on the business development needs of women entrepreneurs with disabilities. Effectively, through its close relationship with WEDGE, DEWD is piloting the mainstreaming of disability issues into mainstream gender-related SED work. If successful, the potential exists to extend this approach into other areas of SED and also into other mainstream ILO projects and programmes.

---

<sup>3</sup> The implementation of the project in Kenya was delayed by organizational issues, so that little was undertaken there.

In practice in mid 2007, the close cooperation between DEWD and WEDGE has involved:

- ensuring the inclusion of women entrepreneurs with disabilities in mainstream training programmes organized by WEDGE for women entrepreneurs in general;
- ensuring the inclusion of women entrepreneurs with disabilities in trade fairs, exhibitions and other events (notably the Month of the Woman Entrepreneur (MOWE)) organized to benefit women entrepreneurs in general;
- modifying programme tools and materials to ensure that the needs and concerns of disabled women entrepreneurs are addressed;
- in one of the project countries, building the capacity of women entrepreneurs' associations (WEAs) to welcome disabled women entrepreneurs as members and to provide them with appropriate services; and building the capacity of DPOs to encourage existing and potential women entrepreneurs with disabilities to join in WEDGE training and events;
- providing resources to DPOs to provide the supports necessary to enable women entrepreneurs with disabilities to participate in mainstream WEDGE activities (for example, Braille transcription, sign interpretation services);
- encouraging greater availability of affordable credit for women entrepreneurs with disabilities, particularly through mainstream microfinance institutions (MFIs);
- sensitizing mainstream WEA agencies, as well as government ministries, municipalities and the media, to issues related to disability in general, and the contribution, potential, constraints, needs and concerns of disabled women entrepreneurs in particular.

## 1.2 Purpose of progress assessment

In November-December 2006, an exploratory progress assessment was commissioned by DEWD, in consultation with WEDGE and ILO Small Enterprise Programme (EMP/SEED). During the assignment, the assessor visited Ethiopia, Uganda, Tanzania and Zambia, meeting participant women entrepreneurs with and without disabilities and representatives of partner organizations in order to review the effectiveness of the process of including disabled women entrepreneurs in mainstream WEDGE activities. WEDGE tools, materials and reports were reviewed as part of the progress assessment process. While not a formal evaluation nor a representative survey, the progress assessment aimed to canvass the opinions of organizations and individual women entrepreneurs, both disabled and non-disabled, identifying:

- strengths, for replication and enhancement;
- weaknesses, for resolution;
- possible improvements;

so as to ensure the strengthening and success of the programme and the best possible outcomes in its final year. The results of the progress assessment are being used to inform the production of guidance, aimed at practitioners, concerning how to include women with disabilities effectively into SED activities.

### 1.3 Methodology

The National Programme Coordinators (NPCs) of DEWD/WEDGE were requested to arrange meetings with selected participant women entrepreneurs with and without disabilities and representatives of partner organizations. Due to local circumstances the range of organizations with which the assessor had meetings, and the number and roles of personnel present, varied from country to country (see annex 2 for list of organizations met). The number of women entrepreneurs with and without disabilities with whom the assessor had discussions also varied from country to country, due to both local circumstances and, occasionally, the availability of a translator.

Of necessity, therefore, the progress assessment constitutes only a snapshot of the inclusion of women entrepreneurs with disabilities in WED/SED activity in the four countries visited, and the results in each place are not formally comparable. Despite this, a remarkable degree of consistency was obtained overall, with similar issues being highlighted, and this enabled the development of workable recommendations.

In addition the assessor reviewed a comprehensive range of WEDGE tools, reports, fact sheets and publications (see annex 3) and developed recommendations aimed at strengthening their disability-related content (see section 7.4).

### 1.4 Roles and responsibilities of project partners

In undertaking the assignment, the assessor took account of the specific roles and responsibilities of the various partners in the DEWD/WEDGE programme:

- **WEDGE** works with the broad range of women micro-entrepreneurs. It:
  - organizes training in business, vocational and marketing skills;
  - facilitates access to credit;
  - facilitates access to markets through the organization of trade fairs and exhibitions;
  - supports the consideration of gender issues in mainstream SED activities and policies.
- **DEWD** supports the access of women entrepreneurs and aspiring entrepreneurs with disabilities to WEDGE activities through contracting DPOs to support mainstream enterprise development activities and organizations. In addition, some business development activities are run by partner DPOs, ensuring that non-disabled women also take part (a ‘reverse integration’ approach).
- **National Programme Co-ordinators (NPCs)** coordinate the planning, implementation and monitoring of DEWD/WEDGE programme activities in collaboration with programme partners, and with technical support from the ILO-Irish Aid Programme Regional Technical Advisor (RTA), the ILO Skills and Employability Department (EMP/SKILLS) and the ILO Small Enterprise Programme (EMP/SEED).
- **DPOs** are contracted by ILO to be active partners in DEWD project implementation. They:

- assist mainstream agencies (such as WEAs) to organise integrated training and events, including through the provision of support services for participating disabled women entrepreneurs;
  - organise the provision of BBS to disabled and, in some instances, non-disabled women entrepreneurs;
  - facilitate the access of women entrepreneurs with disabilities to microfinance through the negotiation of loan packages which take into account the women's specific requirements;
  - mobilize women with disabilities to participate in WEDGE activities, and facilitate their attendance.
- 
- **WEAs** work with WEDGE/DEWD partners and NPCs in advocating for and improving the access of women with disabilities to enterprise development services. Specifically in terms of DEWD, WEAs work with DPOs to facilitate the access of women entrepreneurs with disabilities to their services, and co-organize events promoting entrepreneurship among disabled women.
- 
- **Technical support** is provided by EMP/SKILLS and EMP/SEED in Geneva, the ILO-Irish Aid Programme RTA in Addis Ababa and NPCs in each of the project countries. From the overall ILO viewpoint, the DEWD/WEDGE programme is field-testing a new technical cooperation strategy for the economic empowerment of people with disabilities in selected developing countries.
-

## 2. WHY INTEGRATE WOMEN WITH DISABILITIES INTO WEDGE?

*“We were just outside, and now we are in.”*  
Disabled woman entrepreneur, Zambia

There is palpable enthusiasm among virtually all individual participants and programme partners who took part in the progress assessment for the inclusion of women entrepreneurs with disabilities in WEDGE activities. In all countries inclusion was seen to deliver important benefits to participating women entrepreneurs, whether disabled or not.

### 2.1 Benefits to disabled women entrepreneurs and their organizations?

With the exception of reservations expressed by representatives of one or two organizations (see Section 3), there was overwhelming support for integration from women entrepreneurs with disabilities and DPOs. As a representative of a DPO put it, the women entrepreneurs with disabilities who participated in workshops “treasured” the experience. Disabled women entrepreneurs in all the countries visited wanted more training themselves, and also felt that more women with disabilities in more regions should be included. They cited a broad range of reasons for their enthusiasm. The integration of women entrepreneurs with disabilities into WEDGE activities was seen to have many benefits.

- **It narrows the gap** between disabled and non-disabled women entrepreneurs, and between disabled and non-disabled people in general. *“The non-disabled women were very cooperative, and in the end it was very fruitful, because we’re all just people,”* was a typical comment. The sharing of experiences, both business-related and personal, with non-disabled women, was very highly valued by all participants. A representative of a WEA stressed that women, whether disabled or not, share experience of marriage, divorce and other life events, and this – particularly the shared experience of distress – can be used to create common bonds.
- **It helps women with disabilities to see themselves as entrepreneurs.** Reducing dependency and fostering talent were named as important outcomes of encouraging women with disabilities to reconfigure their potential or actual income-generating activities as real enterprises. A representative of a DPO pointed out that women with disabilities were often heads of households and were used to shouldering responsibilities, but simply lacked confidence about business and competition.
- **It provides “invaluable” opportunities** for:
  - the exchange of ideas between women entrepreneurs with and without disabilities;
  - the offer of assistance to women entrepreneurs with disabilities from more experienced non-disabled women entrepreneurs;

- future collaboration between disabled and non-disabled women entrepreneurs. A representative of a mainstream WEA reported that joint activities foster the establishment of networks, so that after a while disabled and non-disabled women entrepreneurs link up on their own. *“It’s good for morale and, more importantly, it’s a sign of success that things happen outside the programme, which no-one knows about.”*
- **It helps overcome mutual misconceptions.**  
*“At first we were afraid that there would be no common understanding with the non-disabled women, especially as some at the workshop didn’t believe that disabled women could participate,”* said three women entrepreneurs with disabilities who work together in a cooperative, and who attended an integrated Basic Business Skills (BBS) training. However, the workshop proved to be the beginning of a fruitful relationship with non-disabled women, and their business has improved as a result.
- **It increases the self-confidence of women with disabilities.**  
*“At integrated trade fairs we show that we can work like non-disabled women, be productive and courageous. We can show and enhance our creativity and innovation, as well as seeing how others do things,”* said one disabled participant. This in turn boosts women’s confidence about their own competitiveness, which is an important step in taking more risks and seeking to grow their businesses. *“I’d encourage other women entrepreneurs with disabilities to participate in the programme,”* said a woman who admitted that at first she had thought that she would not be able to cope. *“You’ll feel confident later on.”* A representative of a DPO expressed the view that entrepreneurship skills, by facilitating meaningful self-employment, activate awareness that leads to self-empowerment (the ability to be independent, self-motivated and self-directed).
- **It seeks to increase community integration through work.**  
Representatives of several DPOs considered this the best way to increase community acceptance of women with disabilities. Entrepreneurship is seen as particularly important for women with disabilities, who are more likely than disabled men to have had little or no education, and thus are even less likely to be able to find employment, while their household responsibilities also make formal employment less feasible. *“It’s harder for women with disabilities to get jobs than it is to start their own businesses,”* observed a representative of a mainstream WEA.  
  
Interviewees gave many practical examples of how work can increase community integration. A woman with facial disfigurement who was very concerned as to how she would be treated by non-disabled women in the programme she attended was pleasantly surprised. *“Now the non-disabled friends I made through the course come by my shop, wave, stop to encourage me, give me advice. It’s much easier now to mix in the mainstream.”* Another disabled woman entrepreneur said, *“They are human beings like us, and we are human beings like them. We can understand each other. If we work together it gives us a broader base to stand on.”*
- **It improves links with the wider community.**  
*“Women entrepreneurs with disabilities are in their own world – without this programme they don’t know what’s happening out there,”* said a representative of a women’s DPO.

- **It changes social perceptions of women with disabilities.**  
*“Previously, people with disabilities were seen as useless – now it’s realised that if they are empowered through programmes such as this they can do great things,”* asserted a representative of a DPO. *“Their initial attitude was ‘it’s a miracle’ that women entrepreneurs with disabilities can produce anything,”* said one woman of her non-disabled contemporaries, *“but now they know.”*
- **It counteracts learned helplessness** - called the “lamentation approach” by a DPO representative - by providing positive role models of successful women entrepreneurs with disabilities. A representative of a women’s DPO noted that *“women are interested in integration but are also fearful, expecting rejection. The course is an eye-opener.”*
- **It encourages women entrepreneurs with disabilities to join mainstream WEAs.**  
 Representatives of some DPOs claimed that women entrepreneurs with disabilities were reluctant to join mainstream organizations, such as WEAs, due to fear of rejection. By contrast, representatives of several WEAs noted that women entrepreneurs with disabilities clamoured to join up, once they could see the benefits, were assured of a warm welcome and knew that their access needs would be taken into account. Representatives of DPOs aware of this development felt that *“women entrepreneurs with disabilities will be great ambassadors,”* both demonstrating their abilities to the mainstream and encouraging other people with disabilities to join integrated groups of all kinds.
- **It produces secondary effects in the wider community,** for example, by encouraging hotels and other venues to make changes to improve their accessibility in order to attract lucrative business.
- **It contributes to building organizational solidarity.**  
*“We knew our organizations were working together, so this encouraged us,”* said a disabled woman entrepreneur of the joint project between her DPO and a local WEA. *“We got on with the integration not least for the good of our organizations.”*

Representatives of DPOs and other partner organizations reported that word of mouth recommendations from participants, and media coverage of events such as the Month of the Woman Entrepreneur (MOWE), had generated great interest and demand. *“Women are hungry for integration,”* as a representative of a DPO put it. Another said, *“We’ve been longing for this kind of integrated provision for years.”*

## Two typical individual experiences

### **Ethiopia**

A woman who attended an integrated BBS training course in Tigray noted that the non-disabled participants were already in business, whereas she was only starting out. She appreciated that the non-disabled women at the training course gave her lots of advice, as well as help with the identification of possible problems and solutions. For example, she said, on the advice of the non-disabled women entrepreneurs she had restricted her trade to a specialist range of products, which gave her a unique market niche. She would never have thought to do this but for the contact with non-disabled women on the course.

This woman particularly appreciated that *“there was no discrimination on the programme.”* The non-disabled women *“were very friendly and encouraging, and that gave us confidence. We saw that the non-disabled women were trying their best to be supportive – we noticed that and commented on it in the final evaluation of the programme. The effort they put into networking had a very positive impact on me – the whole experience was unforgettable. In my personal life I thought: do non-disabled people really love us like that? It gave me courage to integrate more socially.”*

### **Zambia**

A disabled woman entrepreneur who produces textile goods participated in a number of WEDGE activities, notably during the Month of the Woman Entrepreneur. She works closely with a support group of other disabled women entrepreneurs. She felt she had gained enormously from the MOWE experience. Integration is *“really, really good,”* she said. Segregation perpetuates stigma, and *“even relatives and friends don’t really know much about disability. We were kept indoors. It may be too late to change that, but this initiative really makes a difference. An inferiority complex prevents us from selling ourselves, but now I can express what I feel.”*

When non-disabled women entrepreneurs had first seen women entrepreneurs with disabilities at a MOWE trade fair, they had been surprised. *“They said, ‘Who are these people and what are they here to do?’ But I was the first to make a sale, and that changed everything!”* In addition, the co-ordinators, from a local WEA, *“made the first move”* towards ensuring that the women with disabilities were fully included: *“they made us feel at home. Women with disabilities made the second move”* and all was well from then on.

The MOWE activities *“helped me much more than I expected. Until then I had been indoors, selling mostly to neighbours.”* Through the MOWE exhibitions she got orders, and now things are improving *“bit by bit, step by step.”* In particular, she gained confidence about marketing her products and about exposure. *“I’d ask retailers now to sell my products. Integration made my shyness go away.”* She was now eagerly awaiting the provision of BDS, wanting particularly to learn more about business management and book-keeping: *“Without this we don’t know where we have reached.”* Summing up the experience of integrated WED activities to date, she announced, *“We were just outside, and now we are in.”*

## 2.2 What's wrong with segregated activities?

---

*“We don’t want to be in a cocoon”* was a sentiment repeated by women entrepreneurs with disabilities in all four countries. *“I feel sick and frustrated”* when on courses just for people with disabilities, said one disabled woman entrepreneur. *“If [a programme] is only for women entrepreneurs with disabilities our experience will remain limited and our communication will be confined and narrow,”* said another.

Segregation was seen to perpetuate prejudice and to foster feelings of inferiority. As long as segregated activities dominate, said a DPO representative, people with disabilities will continue to be seen as *“people in the street looking for mercy.”* *“If [we remain] segregated we will always have the feeling of being ostracised,”* asserted a disabled woman entrepreneur in Ethiopia. *“In isolation the stigma doesn’t go away,”* said a disabled woman entrepreneur in Zambia.

There was only one dissenting voice among individual women entrepreneurs with disabilities interviewed in the course of the assessment. This came from a deaf woman entrepreneur, whose work is much admired by her non-disabled colleagues and who is often held up by the local DPO as an example of successful integration. This woman felt that the quality of emotional support is better at events that are exclusively for women with disabilities, and also found that the quality of integration at mixed events depended largely on the skill of the coordinators and/or trainers (see also Section 3.5.1).

Non-disabled women generally also thought that segregated service provision was not helpful. *“This kind of [integrated] programme should be repeated and segregated provision should not recur. It makes everything harder later on. By doing this, understanding disability becomes part of our lives,”* was a typical response from non-disabled women entrepreneurs.

Several representatives of DPOs felt that the era of segregated provision had come to an end, particularly with the boost to the rights-based approach given by the United Nations (UN) Convention on the Rights of Persons with Disabilities (CRPD), adopted in December 2006 and the advent of rights-based legislation in increasing numbers of countries. *“The rights-based approach implies integration,”* asserted a DPO representative, noting also that in their country specialized or segregated provision is susceptible to changes in government or donor funding, in a way that mainstream provision is not. In the future, this person asserted, *“services must come from the mainstream.”*

## 2.3 Benefits to non-disabled women entrepreneurs and mainstream organizations?

---

Representatives of mainstream organizations and individual women entrepreneurs also recognized that there were significant benefits for non-disabled women in the inclusion of women entrepreneurs with disabilities in mainstream WEDGE activities. Prime among these was the motivating effect of seeing what women with disabilities could do. *“Seeing the capacity of women entrepreneurs with disabilities encourages non-disabled women to achieve more,”* as one mainstream organization put it. *“After seeing women with disabilities performing equally as well as non-disabled women I thought: Why can’t I?”* said a former teacher turned entrepreneur.

Also the mother of a deaf son, this woman said that her experience with women entrepreneurs with disabilities was instrumental in changing her attitude to her son. *“Now I feel confident that my child will have a chance – previously I had despaired. This makes me strong. Since I met disabled women entrepreneurs I have not considered my son as disabled – previously I thought he was useless.”* Representatives of mainstream organizations expressed the view that participation in the DEWD/WEDGE programme would help to change this widespread attitude.

Other non-disabled respondents also named their change in attitude to disability as an important benefit of integrated activities. *“You say ‘disability’ and people cringe,”* said a government official. But personal contact brings about change. *“We saw [our disabled colleague’s] diligence and creativity. Now I and my friends think that people with disabilities should not be excluded. We saw her work output, her effort, diligence, passion, her love for us. This convinced us to be friends and to forget the disability and see the person,”* said a non-disabled Ethiopian woman entrepreneur who attended an integrated BBS programme. Like many in the region, non-disabled women entrepreneurs in Uganda knew the slogan **“disability, not inability”**<sup>4</sup> before they participated in integrated Improve Your Exhibiting Skills (IYES) training *“but we only came to understand it on the course.”* *“We helped with ideas but, really, women entrepreneurs with disabilities can do everything that non-disabled women can do,”* said another non-disabled woman entrepreneur.

Not everyone is easily convinced. According to one woman entrepreneur, some non-disabled participants gossiped about the deaf woman entrepreneur on a BBS course, and were only convinced when they saw her work. *“They had to have her competence demonstrated to them – then they began to like and understand her,”* she said. By contrast, during some activities, such as trade fairs and exhibitions, non-disabled women were impressed by the pro-activity of women entrepreneurs with disabilities, inviting them to inspect their goods, chatting and generally working to put others at their ease. Such experiences are potent in convincing non-disabled women entrepreneurs to change their stereotypical views of women with disabilities as passive and dependent.

It is important to see that both disabled and non-disabled women entrepreneurs gain from inclusive activity, and also to avoid perpetuating the idea that women with disabilities have everything to gain but nothing to contribute. A non-disabled woman entrepreneur summed up what she saw as the two main advantages to integrated training:

- *“On their side: they get encouragement and strength by joining in, and seeing that we understand them”*
- *“On our side: we will have an incentive for growth; we will question our lives: They are participating equally, they understand everything – can’t we do more?”*

In addition, she said, social relations are improved. And furthermore, *“if we don’t have integrated activities, nothing will change.”*

---

<sup>4</sup> This phrase is intended to direct attention to the capability of disabled people, away from what they apparently cannot do.

Crucially, representatives of mainstream organizations saw practical advantages to participating in integrated programmes:

- it represents an opportunity to build organizational capacity;
- it gives the opportunity to recruit new members from among women entrepreneurs with disabilities;
- it makes it possible to attract additional resources to do integrative work;
- forging links with DPOs can lead to new programmes and activities;
- it meets the requirement, increasingly made by donors, to integrate people with disabilities into mainstream programming.

These are essential components of the local “business case” for integration and inclusion.

In addition, governmental organizations, whether mainstream or disability-related, often work to fulfil their statutory remit, or achieve national policy goals concerning integration, without the benefit of an adequate – or, in some cases, any – appropriate budget allocation. Partnership in the ILO programme enables such organizations to make progress with support and at little or no cost to themselves. Such organizations stressed the usefulness and timeliness of the ILO programme and its far-reaching effects: *“We can solve lots of [social] problems by empowering women.”*

Representatives of some mainstream organizations, notably WEAs, felt that opening up their services to groups of women entrepreneurs whose specific needs had previously been ignored represented a new opportunity. *“Where are the different groups with special needs who are in business and who need our services? Can we open up and reach out to them?”* asked a representative of one such WEA. They saw many development opportunities: linking up with special schools to encourage students to consider entrepreneurship at an early stage, working with caregivers who are “hiding women away” and setting up commercially-run support services (such as personal assistance for women entrepreneurs with vision and/or mobility impairments).

Individuals were also thinking more broadly about the specific needs of people with disabilities. Non-disabled women entrepreneurs who had been on an integrated IYES course thought that blind women entrepreneurs should have assistants and that this might represent an employment opportunity – but then wondered if that was wrong, since they had learnt that people should not feel pity for women with disabilities. Non-disabled women who begin to question their attitudes in this way are ready for closer dialogue with women entrepreneurs with disabilities, with the possibility of mutually beneficial results.

Non-disabled women entrepreneurs also reported that women entrepreneurs with disabilities were generous in sharing their knowledge. *“Here in Uganda we tend to push people with disabilities aside – meanwhile these ladies are involved in so many things,”* said a woman entrepreneur who had participated in integrated IYES training. *“The women with disabilities on the programme had a natural talent for crafts. They did things beautifully and really shared their knowledge.”* Proactive sharing by women entrepreneurs with disabilities helps to counteract the commonly-held view that women entrepreneurs with and without disabilities are at different levels, with the non-disabled always being more advanced. However, a DPO representative noted that women entrepreneurs with disabilities may be unaware of competitive pressure and may give too much know-how away to others.

---



### 3. WHAT HELPS OR HINDERS THE EFFECTIVENESS OF INTEGRATION?

**“Do it right or don't do it at all.”**

DPO representative

The effective integration of women entrepreneurs with disabilities into mainstream activities requires more than good intentions and open-heartedness alone. So-called integrated activities which do not seek actively to facilitate the participation of women entrepreneurs with disabilities can alienate rather than encourage.

Those few members of DPOs who expressed ambivalence about integration tended to assert that whether a person is encouraged towards integration, or put off, is very finely balanced and can turn on a single encounter. Against this, no-one interviewed in the course of the progress assessment offered an example of this happening in the process of any WEDGE event. By contrast, many participants recounted how they had persevered through initial misgivings, with greatly appreciated results.

A DPO representative asserted that best quality integration does not just happen by itself: *“integration needs good preparation if it is to work well.”* Another pointed out that *“integration is a two-way process”* and that *“both sides”* need to be well prepared if they are serious about making inclusion work. DPO representatives stressed the need for *“clear guidelines”* on integration and disability mainstreaming.

Another factor which limited the enthusiasm for the ILO programme of some DPO representatives concerned the fact that some women entrepreneurs with disabilities who need assistance (for example, interpretation, adapted equipment) have higher costs than for non-disabled women entrepreneurs or those disabled women who have less specific access requirements or less need for reasonable accommodations. For example, those women who have to pay for someone to deliver their raw materials or goods have higher production costs than those who can do it themselves. The extra costs are then reflected in either higher prices or lower profits, meaning that these women entrepreneurs with disabilities achieve lower returns for effort expended. For DPO representatives concerned with these issues, the ILO programme was not sufficiently considering that some participants would have difficulty in establishing viable businesses which provided a decent standard of living for them or their families, for these reasons.

#### 3.1 Which disabled women entrepreneurs participate in integrated activities?

In each project country, specific DPOs have the responsibility of identifying women entrepreneurs with disabilities who they judge will benefit from integrated training and other events, and then supporting their participation. This allows participation to reflect national priorities and concerns. Consequently, the impairments of the disabled women entrepreneurs who have participated in integrated activities vary from country to country. To date, however, there has been a distinct bias in all four countries under study towards women with mobility impairments who are able to walk around. Participants have also included a few wheelchair users (primarily those working for DPOs, rather than disabled women entrepreneurs themselves), some women with hearing impairments and some with vision impairments.

In Tanzania, for example, 194 women entrepreneurs with disabilities benefited from WEDGE/DEWD activities in 2006. Of these, more than half (57 per cent) had a physical disability; under one in five (18 per cent) had a hearing impairment; 14 per cent had a visual impairment; while 11 per cent had albinism.

To some degree the participation of women entrepreneurs with disabilities has been determined by the nature of the activities on offer. Most have required participants to have functional literacy, and, where translations into local languages have not been available, many also require a good understanding of English. Consequently, most disabled women entrepreneurs who have participated to date have been those with a reasonable level of education. Often they also have impairments which are apparent but not overly significant, and require few, relatively straightforward, easily provided reasonable accommodations.

Essentially these are the women who are easiest to integrate into existing mainstream activities. A representative of a women's DPO mentioned the many "effective and resourceful" women entrepreneurs with disabilities working from home who need marketing opportunities. Their impairments are such that they "are afraid to go side by side in the street" but with encouragement, transport and marketing opportunities "they can develop their businesses."

While the current scenario makes sense at the beginning of a project, there will be a need over time to extend inclusion to disabled women entrepreneurs with more significant reasonable accommodation or access needs. In addition, women with mental health difficulties, women with epilepsy, women with intellectual impairments and leprosy survivors have to date hardly been represented at all in integrated DEWD/WEDGE activities. Prevailing attitudes, available courses and programmes and uncertainty about appropriate reasonable accommodations may be contributing factors. In future, preparatory "feeder" courses and activities may provide a way into WEDGE activities for existing and potential women entrepreneurs with more significant impairments. However, it is also important for the DEWD/WEDGE project to define the minimum requirements for entry to WEDGE activities, and to make these known to all programme partners.

Because disabled participants in WEDGE events are generally chosen by partner DPOs, the access for interested women entrepreneurs with disabilities who are not members of these organizations is very limited. For example, a roadshow in Dar-es-Salaam during the Month of the Woman Entrepreneur resulted in a lot of contact from women entrepreneurs with disabilities who wanted to participate in the DEWD/WEDGE programme. The NPC referred them to the local DPO. While the assessor was in Zambia, a previously unknown group saying that it represented more than 200 women entrepreneurs with vision impairments approached a partner organization seeking to participate in the DEWD/WEDGE programme. There is a need for partner organizations to reach out to all disabled women in as many ways as possible (for example, advertising, street outreach work and so forth).

The current arrangements have also meant in some cases that the same disabled women entrepreneurs and personnel of DPOs and other organizations have benefited from multiple inputs, while others have not been able to join in at all (see also Section 3.3).

The combination of literacy and language requirements, along with the need for membership of participating DPOs, has to some extent to date excluded the most marginalized disabled women entrepreneurs. Depending on the availability of appropriate tools and materials, and the direction that the programme wishes to take in the future, it may be worth considering a pilot outreach project, involving existing project partners, to try to locate and involve some of these women (see Section 7.1.2).

## 3.2 Accessibility

### 3.2.1 Physical access

Standards of physical accessibility to the built environment, both in buildings and in the street, are very low in all four countries visited for the progress assessment. This puts a strain on the DEWD/WEDGE programme, as premises accessible to women entrepreneurs with mobility impairments are very hard to find, and compromises are inevitable. The standard of accessibility even to the premises of DPOs is also far lower than that common in more developed countries: for example, ramps are very steep, unguarded and without handrails, and bathrooms are unadapted. Better accessibility would enable more – and more significantly disabled – women entrepreneurs with mobility impairments to participate in the WEDGE programme.

The most accessible premises are generally the most expensive to hire, such as international chains of hotels. Some WEAs have overcome the need to hire these for trade fairs and exhibitions by purchasing or hiring marquees or running street fairs. These have proven to be very effective, as well as physically accessible.

The need for accessibility to the built environment and to communication, whether through sign language interpretation or handouts in alternative formats such as large print or Braille, has a cost implication. Several WEAs have begun to write access into their budgets and grant applications, and this practice should be encouraged.

### 3.2.2 Access to information

As noted elsewhere (see Section 3.5.3), mainstream organizations' understanding of the range of impairments and their implications for service delivery and inclusion is basic. This has tended to limit the range of reasonable accommodations on offer to meet the needs of disabled women entrepreneurs. For example, every organization mentioned the need for Braille, but few were aware of the requirement of some women entrepreneurs with impaired vision for good colour contrast or for large print (a format which is relatively easy to organise once there is access to a photocopier).

Under the terms of their ILO service contracts DPOs are responsible for the provision of reasonable accommodation supports to participating women entrepreneurs with disabilities. The current limited range of knowledge in the mainstream suggests the need for more capacity building and the development of creative problem-solving among DPOs.

Another format which could be considered is cassette tape. This is simple to organise and reproduce, takes up little storage space and is cheap to produce, as well as being helpful to all women entrepreneurs with low literacy skills, irrespective of impairment. It has the advantage of being a mainstream, rather than a disability-specific medium. It is of course only useful if women entrepreneurs have – or can be given – access to tape recorders.

### **3.3 Are women entrepreneurs with disabilities prepared for integrated activities?**

---

While the majority of women entrepreneurs met in the course of the progress assessment were self-assured and confident, representatives of several DPOs stressed that many of their women members were shy, institutionalized or lacked the confidence to attend integrated events. This may in part influence their selection of women entrepreneurs with disabilities for participation in DEWD/WEDGE activities. The isolation and institutionalization experienced and internalized by some women with disabilities effectively obstructs integration, not least by leading them to expect and thus almost to court rejection. In these circumstances it is difficult to imagine these women could run businesses, which of necessity are generally based in the mainstream world and require extensive contact with non-disabled people.

In at least two of the countries, different types of leadership training have been introduced in an attempt to tackle these issues and to prepare women entrepreneurs with disabilities to cope better in integrated settings. Encouraging links between DPOs and those grassroots organizations which specialize in leadership and empowerment training could have benefits for both parties, as well as for existing and potential women entrepreneurs with disabilities.

In addition, in several of the countries in which the project is operating most women with disabilities are used to relating only in impairment-specific groups. When an umbrella DPO ran a BBS training with women entrepreneurs with a range of impairments, it found that it had to work to dismantle negative stereotypes which the women held about people with impairments different from their own. Similarly, participating women entrepreneurs with acquired disabilities appeared to consider themselves superior to women with lifelong impairments, about whom they also had negative opinions.

These factors all suggest the need for some preparatory sensitization, tailored to meet the needs of the participants in question, before joining in some WEDGE activities. As a successful disabled woman entrepreneur put it, to succeed in integrated activities, *“We women with disabilities have to convince ourselves first.”*

This need is not universal, however, as representatives of several DPOs reported that they laid great emphasis on consciousness-raising among their members, who were now well prepared for integrated activities. (*“Our organization has taught us to be very proud,”* as one disabled woman entrepreneur put it). One DPO noted that the fact that the integrated WEDGE activities brought women entrepreneurs with different impairments together was a positive advantage: “a sort of internal mainstreaming” was the phrase used.

There was some evidence that a few disabled women entrepreneurs who participated in integrated DEWD/WEDGE events had “been sent” rather than choosing to attend. As noted above, this perhaps resulted from the priorities of the DPO which selected participants taking precedence over those of the women themselves. Successful entrepreneurship, however, can only result from the expressed interest and enthusiasm of a woman entrepreneur herself. As a representative of a WEA put it: *“Self-awareness about wanting to participate in training is essential before joining any activity.”*

### **3.4 Are mainstream organizations prepared for integrated activities?**

Some mainstream partner organizations, notably some WEAs, have made great efforts to gear up for the challenge of involving women entrepreneurs with disabilities in their activities. For example, the executive director of a WEA spoke with great pride of having arranged a workshop, only to arrive at the venue to find that it had been allocated a room on the second floor, without a lift. They got the venue moved to the ground floor, and put in a temporary ramp. *“It was very good awareness building for the participants,”* said the executive director.

Other mainstream organizations were not so aware of access requirements. This was experienced as a profound rejection by some of the women with disabilities affected by this lack of awareness. *“All the time they regret, but they repeat the mistakes,”* said the president of a women’s DPO about a WEA of which her organization is a member. *“I say, ‘am I an Ethiopian, am I in the midst of my people?’”*

Representatives of DPOs stressed that mainstream organizations must demonstrate real commitment to disability issues if integration is to succeed. As a representative of a women’s DPO put it, *“The non-disabled must internalize disability awareness and commitment – not just play lip service in order to chase resources.”* Representatives of other DPOs stressed that integration is a process rather than a once-off event, or even a series of once-off events, and that sustained effort and an incremental approach are likely to work best.

On the whole, respondents from WEAs were very enthusiastic about integration. They recognized the need for disability awareness training throughout their organizations, *“so that women entrepreneurs with disabilities who turn up are dealt with properly and are not chased away.”* This had happened in at least one place, but the WEA in question was taking steps to ensure that it did not recur. WEA personnel also mentioned *“the need to get close and personal with women entrepreneurs with disabilities before they will open up and trust,”* and were undeterred by reticence on initial contact: *“all women are reticent on the first day, whether a programme is integrated or not.”*

The representatives of a few WEAs, however, seemed to see their organizations as groupings of sophisticated and successful women, and were somewhat patronizing about women entrepreneurs with disabilities who run simple micro-enterprises. While this may reflect their organizations’ attitudes to micro-enterprise in general, it suggests the need to clarify the focus and involvement of partner WEAs.

## 3.5 Training and workshops<sup>5</sup>

### 3.5.1 Trainers' disability-related knowledge and skills

***“To be successful, integrated training must take account of the disadvantaged position of women with disabilities, for example, that they may have less business experience, “Trainers must make sure that disabled participants are coping.”***  
Ethiopian disabled woman entrepreneur.

Because of the nature and content of the WEDGE training programmes (see Section 1.4), achieving the aims mentioned above is often a feature of the skill and disability awareness of the facilitators or trainers. Up to the time of the progress assessment in December 2006, WEDGE facilitators and trainers have been offered no specific training in how to include women entrepreneurs with disabilities in mainstream training activities.

Non-disabled trainers contacted during the progress assessment asked for appropriate training to assist them to deal with such matters as the psychological distress sometimes exhibited by women entrepreneurs with disabilities, and also to assist them to become more aware of the potential of disabled women. Virtually all disabled women entrepreneurs and representatives of DPOs mentioned the need for disability-related training for facilitators and trainers, to assist them to run fully integrated programmes. A DPO representative asked, *“Are trainers fully acquainted with disability, such as the emotional aspects, sensitivity, the challenges faced by people with each impairment type? Fluency in the subject matter of the course is only a part of it. How the content is put across is critical.”*

Access to training-related information concerning the inclusion of disabled participants would enhance the performance and effectiveness of trainers, facilitators and coordinators of integrated WEDGE training, trade fairs, exhibitions and other events. Practical advice is needed on such matters as:

- information on how the physical and service environments disable people with impairments, the range of appropriate reasonable accommodations which can facilitate inclusion;
- practical arrangements, such as room layout;
- how to adapt and ensure the relevance of materials, handouts, exercises and other programme activities;
- 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;

<sup>5</sup> For assessment of WEDGE training tools, materials and reports see chapter 5.

- 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 impact on participation in events and programmes (especially at the beginning of courses) of the experience of exclusion and the low self-confidence of women entrepreneurs with disabilities;
- 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.

A representative of a women's DPO suggested that there should be at least one disabled presenter at any integrated event (including trade fairs and exhibitions).

Trainers and coordinators also need to be aware of a range of other equality issues. For example, a Muslim woman entrepreneur with a significant physical impairment, and living in a predominantly Christian part of Ethiopia, was prevented from continuing after the first day of an integrated BBS course by its physical location and inaccessibility, a lack of transport and the fact that the course took place in Ramadan. Similarly, women entrepreneurs living with HIV/AIDS, and others with certain other impairments, need regular breaks and meal times, and this can also have a bearing on training schedules.

### 3.5.2 Facilitating the participation of women entrepreneurs with disabilities

*“Mainstream trainers have no disability awareness training and rely on their human instincts,”* said a WEA representative. Despite this, the disability-related skills of many facilitators and trainers were commented on and appreciated, and not just by women entrepreneurs with disabilities. *“I noticed that the facilitators didn't use Powerpoint because there was a blind woman on the course,”* observed a non-disabled woman who had attended an integrated IYES programme. *“They used different techniques instead, using more verbal explanation. It was an eye opener for me. I saw how they were looking out for other people's needs.”*

Women entrepreneurs with disabilities appreciated the level of attention that they had been offered. *“The trainers were great,”* said a woman with a hearing impairment. *“They came closer, spoke clearly, focussed on me – they understood that I needed special support.”* A non-disabled participant on the same course saw this as “integration in action.” Another noted that the trainers spent more time with her *“but she is clever, skilful, productive and inquisitive so we did not envy her in this. She is hard-working and doesn't waste time.”* No non-disabled participant expressed any adverse reaction to women entrepreneurs with disabilities receiving extra attention from trainers, facilitators or event organizers. One asserted that, *“women entrepreneurs with disabilities need extra time and support, but should always be trained alongside non-disabled women. Extra support is essential if disabled women are slow or find it hard to cope.”*

Trainers' and coordinators' awareness of what is going on during work in small groups is critical. A physically disabled woman, a prize-winner at integrated exhibitions, spoke of her experience of integrated BBS. *“I had to make an effort and take certain steps, or else the others would not know how to deal with the situation. I felt isolated some of the time, especially during groupwork. I couldn't always do the physical actions. The others would say ‘sit down, we will do*

*it'. I felt excluded, that I had not been given a chance."* Dealing with this kind of situation was tiring: *"Sometimes I persist, sometimes I withdraw – I use different coping strategies at different times."* She also felt at a disadvantage because *"the others had more education. In the group they looked for my ideas but they wouldn't let me do the presentation."* Over the period of training *"people began to forget about my disability. Some, though, still tried to exclude me."* Getting a turn at making presentations after groupwork is very much valued by women entrepreneurs with disabilities who participate in mainstream training and other events. Those women entrepreneurs who mentioned this point were proud of being able to do it and saw it as a public demonstration of their capability.

### **3.5.3 Limitations to the ability to meet participants' disability-related needs**

There is a lack of refinement in mainstream organizations' current understanding of the disability-related needs of women entrepreneurs with disabilities. There was a widespread view that all vision-impaired women entrepreneurs read Braille (whereas many may prefer large print or cassette tape), and that all hearing-impaired women entrepreneurs use standard national sign language (whereas many use locally-developed simplified sign and those with residual hearing use lip-reading primarily). There are many situations in which Braille is inappropriate or unavailable. Respondents from some organizations (including a DPO) thought that vision-impaired women attending courses should bring along their own guides, while others thought that the course co-ordinators should provide guides.

Representatives of several DPOs mentioned the need for trainers and coordinators to have a better appreciation of the range of impairments and their related access requirements. Clear guidelines about reasonable accommodations, and seeking information about participants' support requirements and access needs before a programme, would assist in ensuring that appropriate supports are available on the day. This also applies to trade fairs and exhibitions.

Some women entrepreneurs with disabilities pointed to inadequacies in the way in which their needs had been facilitated. Premises were sometimes inaccessible; information and handouts were not always available in alternative formats such as Braille or large print; guides were not always provided; facilitators turned their backs, obscured their mouths or spoke very loudly, almost shouting, all of which make lip-reading impossible, and so on. Inconsistencies in accessibility meant that a meeting room might be accessible but the dining room was not, resulting in segregation during breaks.

In the course of the progress assessment, women entrepreneurs with disabilities made practical suggestions for ways of improving their experience of integrated training and other events. For example, a group of deaf women stressed the need for there to be at least two sign interpreters on each course, so that deaf women could attend different discussion groups in order to maximize their learning. The suggestions made by disabled women entrepreneurs could usefully be incorporated into the training-related guidance for trainers proposed above.

### **3.5.4 Training on disability issues**

The disability-related content of WEDGE programmes varies. In addition, and especially where disability-related content is low, some facilitators deal with "cross-cutting issues, such as disability, women refugees and HIV/AIDS" at the beginning of training programmes, while others include disability-related "energizers" as punctuation points between sessions. The latter are popular and are often positioned in such a way that people discuss them during tea breaks.

The vast majority of mainstream organizations saw the need for **disability awareness training** and welcomed it. *“Non-disabled people need advice on how to deal with women with disabilities,”* suggested a non-disabled woman entrepreneur who is a key member of a WEA, citing such needs as *“how to be welcoming and encouraging so as to build trust.”* Only one non-disabled woman entrepreneur saw disability awareness training as irrelevant. *“We don’t need prior awareness. It’s better to be surprised and try to understand by ourselves. Mix us – we’ll find our way.”* Those who supported the provision of disability awareness training stressed that it was *“meeting women and listening to their real experience”* which really made the difference.

### 3.5.5 Programme levels

GET Ahead and, in some countries, BBS constitute the most basic level of WEDGE training for women entrepreneurs with and without disabilities (see Section 5.1). IYES is also used as an entry-level intervention. During the progress assessment, women entrepreneurs, both disabled and non-disabled, and respondents representing many DPOs, expressed the view that WEDGE training programmes, especially GET Ahead, were too complex, and that simpler versions were needed. Handouts in particular were said to be difficult to read or understand. By contrast, participants liked practical exercises and real-life examples, and valued especially any opportunity to share ideas and advice (for example, commenting on each other’s display techniques during IYES). It was unfortunate that the BBS programmes used in Ethiopia and Tanzania, and reported to be at an appropriate level for entry-level participants with and without disabilities, were not available for review in English during the progress assessment.

### 3.5.6 Literacy

Participants and organizations alike frequently raised the issue of literacy as being a barrier to joining WEDGE training programmes. While some WEDGE entry level courses are in local languages, others have not, and this has affected women’s ability to participate and to absorb what they are hearing and reading. Levels of literacy have an effect on the self-confidence of all women entrepreneurs, but especially those with disabilities. Differences in literacy levels between disabled and non-disabled women entrepreneurs were cited by representatives of a mainstream WEA as the biggest block to the effectiveness of integrated training. Representatives of several organizations stressed the need for course co-ordinators to ensure that everyone on a programme had broadly comparable levels of literacy, irrespective of the format they used for reading. One non-disabled woman entrepreneur likened training programmes to football teams: it was important that everyone was playing at the same level.

While non-disabled women helping women entrepreneurs with disabilities to take notes and read course materials was good for social solidarity, it also emphasized differences, unless very well handled by the trainers. By contrast, in Tigray, where the women war veterans are mostly literate, but the wives of male disabled war veterans, also included in the DEWD/WEDGE project, are not, the level of participation, effect and follow-through was skewed in favour of the disabled women.

Literacy is also an issue for deaf women, many of whom have sign language as their preferred means of communication, and whose standard of reading and writing is often quite low. Such women asked for simply written handouts and materials, with many pictures and diagrams, and lots of practical demonstrations and inputs.

Braille literacy is not universal among blind women. There are three levels of Braille, with many WEDGE course materials requiring the highest level. There is a need for simplified materials for Braille readers, too.

There is a need to arrange literacy and numeracy classes, in whatever format is appropriate for participants, to enable women entrepreneurs with disabilities to reach the level necessary to benefit from WEDGE courses.

### **3.5.7 Women entrepreneurs with disabilities as trainers and role models**

Both disabled and non-disabled women entrepreneurs mentioned the inspiration they gained from seeing the work of successful disabled women. Several women entrepreneurs with disabilities indicated their willingness to address groups about how they had built their businesses, and related topics. Some also offered to pass on their technical skills. Others clearly had a great deal to offer as role models of strong, confident, independent women with disabilities. Involving these women in programmes as presenters, speakers and co-facilitators would assist in building the confidence of other disabled attendees, and would also further enhance the process of attitudinal change among non-disabled women.

### **3.5.8 Disabled women entrepreneurs' other training needs**

The need of some women entrepreneurs with disabilities for support to assist them to cope with integrated training and other events has already been mentioned. Some women's DPOs are already providing such programmes for existing and potential women entrepreneurs. Representatives of one of these described its efforts as "working with women with disabilities on empowerment, so that they have confidence to join in with non-disabled women." Programme content includes helping women to appreciate that "in business it's important not to undermine yourself – 'poor me' is counter-productive." Other topics include dealing with others' reactions, how to demonstrate your ability, appropriate language and terminology, how to save and some basic business skills. The aim is to build confidence and to counteract "typical handout culture and dependence" as prerequisites for integration.

Respondents suggested that some women entrepreneurs with disabilities needed various other training inputs in order to be able to participate and compete on a basis of equality with non-disabled women entrepreneurs. Some of these were impairment-specific, such as improving their Braille or sign language skills. Knowing your rights as a woman with a disability was also mentioned. Others were business-related: for example, training in risk management and how to deal with risk aversion; better product design; developing creativity and innovation skills; developing the skills necessary to move into lucrative emerging and niche markets, and so forth. As a DPO representative put it, "*if WED is going to be only basketmakers and weavers it's no use*" – new skills and talents have to be developed. "*Small business must be something you can live on, not just something you do even if you have no market or profit.*" These skills are necessary for all emerging women entrepreneurs, not just women entrepreneurs with disabilities alone, but disabled women's lesser access to training suggests a particular need.

### 3.6 Trade fairs and exhibitions

Integrated trade fairs and exhibitions were popular with both disabled and non-disabled women entrepreneurs. A disabled woman entrepreneur with experience of both integrated trade fairs and those only for people with disabilities was clear about her preference. At segregated exhibitions, she said, *“buyers will only pay very low prices. They underrate the products and buy only out of pity or charity. It’s all sympathy and gawkers.”* By contrast, integrated trade fairs are *“all about quality,”* and there are far more visitors. This view was echoed by a non-disabled woman entrepreneur: *“in an integrated trade fair the focus is solely on the products,”* whereas in a segregated setting *“it’s on disability.”* A sophisticated non-disabled woman entrepreneur suggested that trade fairs should always involve a mixture of sizes of enterprise and not exclude *“poor micro-entrepreneurs”* such as women entrepreneurs with disabilities, as the fairs would give them a chance *“to show their capability”* and would also *“give encouragement to those who are still hidden away.”*

For one representative of a women’s DPO integrated trade fairs represented a good opportunity to get their message across: *“We put up posters with slogans on, and things like that.”* Furthermore, *“important people like government ministers come to integrated exhibitions, so this gives us a great opportunity for lobbying and advocacy. We have no other opportunity to meet people like that face-to-face.”*

The access needs of some women entrepreneurs with disabilities were not met at some integrated trade fairs, however. Women exhibitors with physical impairments voiced the need for assistance in carrying goods and in the physical erection of the stand. Deaf women asked for sign language interpretation to assist them to communicate with buyers, while vision-impaired women wanted guides or good quality orientation.

Integrated trade fairs can be intimidating at first. A physically disabled woman entrepreneur described her experiences. *“I was not afraid at the integrated trade fair but I did feel some inferiority, despite knowing that I can do everything that an able-bodied woman entrepreneur can do.”* She reported gaining in confidence as time passed. *“Some customers were very supportive, saying things like ‘you must be very clever’, and I made a lot of on-the-spot sales.”* The exhibitors had to be very self-reliant, though. *“The organizers only supplied the stand – otherwise exhibitors helped each other. At first just the disabled women helped each other but after four hours the non-disabled began to help us.”* She noticed, however, that the non-disabled women entrepreneurs *“got all best pitches, while the women entrepreneurs with disabilities were in the corners.”* This phenomenon was also noted by other disabled women entrepreneurs in other countries.

Other women entrepreneurs with disabilities commented on how the atmosphere at a trade fair or exhibition depended in great part on the work done by the coordinators. *“They made us feel at home,”* said one. *“They were not helpful,”* said another. Several spoke of having to organise their own support systems on the spot, and this has implications for the DPOs charged with providing such support.

### 3.6.1 Awards

Feelings among women entrepreneurs with disabilities about awards given during trade fairs (and also sometimes on training programmes) were mixed. Most appreciated the awards and saw them as representing affirmation and proof of their capability. Others recognized the symbolic and publicity value of awards but thought that “medals and certificates” were useless and that awards should be given in the form of funding or other practical support.

## 3.7 Month of the Woman Entrepreneur (MOWE)

---

Most aspects of MOWE activities, such as workshops and trade fairs, are discussed in other sections of this report (Sections 2.1, 7.4 and 7.7). The media publicity generated by MOWE activities was seen by all respondents as a vital aspect of the initiative’s success. Publicity was seen not only to influence the non-disabled world, but also to give women entrepreneurs with disabilities greater pride in their own abilities and to improve their self-confidence. Respondents from DPOs noted that videos, radio programmes and newspaper supplements reach home-based women entrepreneurs with disabilities who can be hard to influence by any other means. They can also be used as awareness-raising materials after the event.

Marches and demonstrations also conveyed a feeling of pride and belonging to participating women entrepreneurs with disabilities.

## 3.8 Microfinance

---

The situation with regard to the availability of microfinance to women entrepreneurs with disabilities in each country is complex, and beyond the scope of the progress assessment. Various approaches are in operation, ranging from disability-specific funders to focussed assistance from mainstream microfinance institutions. Almost all women entrepreneurs with disabilities talked of the difficulty of securing loans or, in the case of a group of deaf women, of understanding why they had been refused. The views of DPO representatives ranged from suggesting that women entrepreneurs with disabilities receive grants rather than loans, to seeing the need for savings to precede loans “in order to show trustworthiness and as an antidote to dependency culture.” A government official stressed the need for “education” so that “a loan does not become a burden or even exacerbate” a disabled woman entrepreneur’s poor situation.

Beliefs about “dependency culture” are pervasive. According to a disability-specific microfinance agency repayment rates are low because “*people with disabilities often think they are owed a living.*” In a different country, however, a DPO working alongside a mainstream microfinance institution has shown that, given the right conditions, this is not the case, and as a result the microfinance institution has changed its policy and practice with regard to disabled lenders.

In Ethiopia two mainstream microfinance institutions, either guaranteed loans or provided loan funds to ensure that women entrepreneurs with disabilities could access loans. In one case the funds were accompanied by a well-received training course in disability etiquette, and the local DPO also facilitated the process in various ways, such as by providing sign interpretation services when deaf women entrepreneurs attended meetings with loan officers. The strategy was only partially successful, however, as the sensitization programme concentrated on senior

staff and did not percolate throughout the organization. Furthermore, because it had not tackled attitudinal issues, loan officers were still refusing loans on disability grounds, or else (a common phenomenon) telling disabled women entrepreneurs to apply to disability-specific organizations for loans.

Whatever about the complexity of approaches tried out, all interviewees agreed that women entrepreneurs with disabilities need better access to the finance that will help them to grow their businesses. A woman who had been on an integrated BBS course, and also received some business development services (BDS), spoke of her frustration: now she knows how to improve her business, but lacks the capital to do so. This dilemma, common to many women entrepreneurs, both disabled and non-disabled, can be demoralising. However, representatives of some WEAs and women's DPOs suggested that better financial management skills, and better knowledge of how best to invest available finance, might be more helpful than finance as such.

Concerns about finance also illuminated discussion concerning whether DEWD/WEDGE programmes should be open only to existing women entrepreneurs, or whether they should also be used to encourage women with disabilities to start micro-enterprises. If the latter is to continue, the women will need access to seed money or start-up capital.

With regard to disabled women entrepreneurs in general, respondents identified the need for loan products which recognize the particular situation of women with disabilities, including the customary practice and stigma that make it very difficult for women to buy or inherit land or property. Legislation, government policy and government involvement were cited as conditions necessary for the situation to improve.

---



## 4. WHAT'S HAPPENING AT ORGANIZATIONAL LEVEL?

### 4.1 General

---

In some of the countries visited, the DEWD/WEDGE programme had to date (December 2006) concentrated on building the capacity of DPOs and mainstream organizations to deal with and/or provide WED. The organizations had sent representatives to several kinds of capacity building and training of trainers (ToT) courses. Some National Programme Coordinators (NPCs) reported that:

- some organizations had sent the same people to all the courses, resulting in the knowledge gained being concentrated in a few individuals, and in some cases there was no evidence that the people who had attended the courses were disseminating the learning throughout their organizations;
- follow-up to and implementation of programmes was patchy, with some organizations embracing their new learning (especially BDS) with enthusiasm, while others did nothing (especially with regard to developing and implementing action plans). This had an effect on the level and effectiveness of services offered to women entrepreneurs of all types. There appeared to be no consequences for failure to follow up or implement.

For some organizations DEWD/WEDGE capacity building training was seen as an end in itself, rather than as a step in the process of service development and as a precursor to effective participation in the ILO programme. The assessor formed the view that some were pursuing purely organizational goals, rather than having any demonstrable commitment to DEWD as such. In these circumstances the sustainability of ongoing commitment from these organizations to women entrepreneurs with disabilities after the DEWD/WEDGE programme ends is debateable. By contrast, some organizations were clear that they would be continuing the work even after ILO support ended. For many (but not all) WEAs, facilitating the involvement of women entrepreneurs with disabilities has become embedded in all that they do, and now is an integral part of how they run their activities. A representative of a mainstream organization asserted that “co-ordination and programming will outlive the ILO project, although costs will have to be cut.”

Representatives from some organizations, both DPOs and mainstream, intimated that their activities were determined by the requirements of current donors. This suggests that their involvement in developing entrepreneurship among women with disabilities will cease with the end of the current project, unless future funders themselves make it a priority. It would be an interesting measure of the success of the current programme to see how many mainstream organizations raise the issue of integrating women entrepreneurs with disabilities into their future activities with other donors.

## 4.2 DPOs

---

It was notable that while the disabled women entrepreneurs themselves, and the vast majority of DPO women's wings, women-specific and most general DPOs, were very enthusiastic about the integrated DEWD/WEDGE programmes, some (male-dominated) DPOs were less certain. Their anxieties were often expressed as concerns about their level of ownership of the programme ("we [the DPO] want to be more involved in implementation"), concerns that they were being under-recompensed for the level of input they were expected to make to, for example, Programme Advisory Committees, or that they needed better resources (for example, computers, vehicles) if they were to have an appropriate level of participation. Representatives of women's DPOs, women's wings of general DPOs and some mainstream women's organizations generally noted that more resources, particularly personnel, would be helpful but did not see their current level of resourcing as a barrier. Privately several said that the training and participation were more valuable than any other extra resources. The divergence of views between DPOs according to whether they are run mainly by men or women suggests that they may have different approaches to power relations and partnership with funding bodies, and this may merit further investigation.

Some of the DPOs were involved in complex struggles among themselves over position and influence, while others appeared to be somewhat threatened by the notion of mainstream service providers including women entrepreneurs with disabilities in their membership and programming. These concerns appeared to persist despite assurances concerning the purpose of the programme and that no-one was trying to poach members or influence from anyone. Such "**disability politics**" are common worldwide and are often the result of competition for scarce resources. Unfortunately, some of these disputes in the four countries visited for the progress assessment had resulted in non-cooperation with the programme, with the result that disabled women entrepreneurs who could have benefited from the project had been prevented from gaining access.

For some of the DPOs, notably in Tanzania, encouraging entrepreneurship in general, and women's entrepreneurship in particular, was a very new concept, perhaps only a year old. Following capacity building, these organizations are now providing services such as BDS to their members. One staff member described BDS as being about linking women entrepreneurs with disabilities to appropriate sources of support – although her region lacks a strong mainstream enterprise development organization. In these circumstances it is not possible to ascertain the quality and appropriateness of the BDS on offer, given that the service provider is only a couple of steps ahead of the clients, has no personal experience of enterprise development and has no appropriate local mainstream service provider to relate to. In addition, while it is undoubtedly good that DPOs develop skills in BDS, the provision is effectively segregated, with DPOs serving their own membership, and to the extent that it is a substitute for the development of mainstream services it will run counter to the integrational intent of the DEWD/WEDGE programme. This situation may be unavoidable in some regions until the appropriate local infrastructure is in place, but should be rectified as soon as possible.

A representative of a major DPO questioned the point of a strategy of encouraging inclusive micro-enterprise as a way of reducing poverty if it did not also include training in technical skills which would enable women to move into more profitable sectors than those in which they traditionally gather. Senior personnel was convinced that the low level of technical skill among women entrepreneurs with disabilities, their aversion to both risk and innovation and their concentration in already saturated areas such as petty trading meant that more micro-enterprise

would simply lead to more competition among the poor. While it is beyond the scope of this assessment to comment on the validity of this view, it was certainly having an effect on the level of cooperation offered to the programme by the DPO in question. Senior personnel in at least one other major DPO raised similar concerns.

Some participating DPOs appear to be in the process of emerging from a traditional impairment or individual/medical model focus into the more contemporary rights-based or social model approach favoured by the DEWD/WEDGE programme and the UN Convention on the Rights of People with Disabilities. The traditional medical focus results in some disabled women entrepreneurs identifying strongly only with their own impairment group, and thus mistrusting, or finding it hard to see the relevance of, pan-disability or mainstream provision or organizations. This can limit their willingness to participate in mainstream activities or even to integrate with disabled women entrepreneurs with impairments different from their own. While some DPOs have embraced the rights-based model fully, the struggle between the two models of disability was present to some extent in all the countries visited.

In addition, some DPOs which are still in traditional mode, and accustomed to direct service provision, are uncertain about their future, and may feel threatened by the opening up of mainstream services to women entrepreneurs with disabilities. This can have a restraining influence on their enthusiasm for the DEWD/WEDGE programme. A WEA representative noted that “many disability organizations are internally focussed and remain to be convinced of the importance of entrepreneurship. We’ve had no exchange with DPOs to date.”

Such attitudes also influence any disability awareness training provided by DPOs to mainstream WED organizations in the context of the WEDGE programme. The training approach may be intimidating, or may emphasize the complexity in disability issues, thus alienating action-oriented enterprise organizations which generally respond best to “can-do” practical solutions. It can also limit learning by focusing on disability etiquette, rather than on methods of ensuring best-quality inclusion (see Box on Disability Equality Training in Section 4.3).

### Understanding disability politics

DPOs throughout the world are in a state of flux. The gradual or sudden change from the medical model, with its impairment focus and emphasis on specialised service provision, to the rights-based social model, with its emphasis on the provision of services in the mainstream, is producing tension and uncertainty as well as excitement and great opportunities. Some DPOs are more open and able to adapt than others. In developing countries this process may be complicated by the conflicting demands and requirements of international donors and funders, some of which may themselves be struggling with the same change issues.

The traditional impairment focus pitted different interest groups against each other in the bid to gain resources and influence in what an Irish politician in a notable phrase once called “the wars of the poor.” In this situation organizations of people with different impairments put forward their specific concerns as being more worthy or more important or serious than those of others. The rights basis of the social model, however, sweeps away this traditional approach of fragmentation, in favour of cooperation and unity to end marginalisation and promote inclusion.

Older and larger DPOs which were able to gain status and influence in the traditional system can feel threatened by the changes. They may feel that their established services are under threat from inclusive provision in the mainstream, that they will be abandoned by their power base and will ultimately cease to exist. Their position as the main point of reference for people with particular impairments could be challenged if those people can get their needs met in the mainstream without fuss.

The adoption of the UN Convention on the Rights of People with Disabilities, with its unequivocal focus on rights and inclusion, constitutes an imperative to change from the very highest level globally. This may also assist by influencing donors and programmes towards a model which requires more cooperation between DPOs and the mainstream, and between DPOs themselves.

The tension for those existing DPOs which have power or influence is how to adapt and survive. The emerging situation offers boundless opportunities to DPOs which can change their direction and move to support their members in the mainstream. This change in philosophy and approach will be easier for some to undertake than for others. To date women’s DPOs and the women’s wings of general DPOs, often less influential in the traditional situation, recognize that they have much to gain in the new one and, with some exceptions, are more willing and able to function well in the emerging landscape.

As previously noted, these tensions and difficulties are repeated worldwide in both developed and less developed countries. While they have perhaps been on the agenda for a longer time in some countries, no clear route to resolution has emerged. There is no magic cure for the problems that arise. Change is a process, not an event or even a series of events.

What helps is to keep the issues current, to encourage cooperation at all times and to build capacity appropriately. A specialist support agency to promote inclusion could be a useful tool in this work, not least by demonstrating the gains to be had by engaging creatively with the disability sector and the mainstream. It is also essential that the ILO, as the agency responsible for the DEWD/WEDGE programme, is very clear in all its dealings with partner organizations about its stance and expectations. The firm administration of social-model related priorities, targets and milestones, with sanctions (perhaps in funding terms) for non-compliance, could be useful, although the context would have to be very carefully established in order to avoid accusations of coercion or cultural imperialism.

### 4.3 Mainstream organizations

While many mainstream organizations, such as WEAs and small and micro enterprise support agencies involved in the WEDGE programme expressed great goodwill about involving women entrepreneurs with disabilities in their activities, not all had the requisite skills to do so. Disability issues are dealt with in varying levels of detail in WEDGE courses and materials, and the amount and type of coverage may also depend on the skill and interest of the trainer (see Section 3.5.1).

Some mainstream organizations had undertaken disability awareness sessions run by DPOs. As described to the assessor, these appeared to focus primarily on general “disability etiquette” (for example, what to do when you meet a person with a disability), with little or no focus on social and economic issues relating to women entrepreneurs with disabilities or what organizations can do to ensure that disabled women entrepreneurs can participate in their activities on a basis of equality with others (disability equality training, or DET – see text box). There was also evidence to suggest that such disability awareness training as had taken place had often not percolated through the relevant levels of the receiving organization. By contrast, some mainstream organizations, notably WEAs, had worked hard to internalize issues related to disability equality, and had taken positive action, for example, arranging sign language lessons for selected staff and office holders.

#### **Disability equality training (DET)**

Disability equality training encourages participants to explore disability in an equality context. It focuses on the role of society in general, and service providers in particular, in creating an inclusive community. DET recognizes that people with disabilities have the right to participate fully in the economic, social and cultural life of a society, and that these rights should be underpinned by legislation.

DET aims to bring about change in the behaviour and actions of participants by:

- operating from a rights-based approach;
- focussing on the participation and reasonable accommodation needs of people with disabilities;
- identifying the changes in personal and organizational behaviour required to realise equality for people with disabilities in relation to the activities of the organization.

Effective DET also:

- delineates the business case for inclusion relevant to the organization or sector receiving the training;
- is tailored to be appropriate to the type and level of participants, for example, decision-makers, frontline staff and so forth;
- involves personal contact with the target group for inclusion, in this case women entrepreneurs with disabilities and/or other disabled women;
- develops understanding of the reasonable accommodations which enable people with disabilities to participate in the mainstream;
- involves participants in developing – and committing to the implementation of – action plans, at levels appropriate to the participants’ organizational status.

Perhaps as a result of the kind of (or lack of) disability awareness training provided to date, a certain level of “disability blindness,” broadly equivalent to gender blindness, and with similar effects, was detectable among some participating mainstream organizations. As one person put it, “we don’t care whether people are disabled or not.” While this is intended to demonstrate openness, it effectively means that women entrepreneurs with disabilities are welcome only insofar as they are able to conform to the assumed requirements of the non-disabled population. As with gender blindness, this ultimately perpetuates the exclusion of women entrepreneurs with disabilities, as it does nothing to address the disability-related reasons for their low levels of participation or achievement.

If the DEWD/WEDGE programme is to succeed and be sustainable afterwards, it is essential that the disability capacity of mainstream organizations is enhanced coherently throughout all policy, programmes, structures and activities. Good practice DET, and appropriate ongoing support, are essential precursors to this development.

At the same time, participating DPOs, especially those new to women’s entrepreneurship development, need to be able to relate to competent WEAs and other mainstream organizations involved in SED. These types of organizations are not available in all the regions visited for the progress assessment. Speaking of the weak enabling environment for enterprise development in the area a representative of a DPO said, “We’re not strong either but at least we know what we want.”

Poor governance, that is, a rapid turnover of office holders, has hindered the effective involvement of a few WEAs in the DEWD/WEDGE programme. There have also been some power struggles between mainstream SED providers and also between DPOs and other organizations. All of these have limited the access of women entrepreneurs with and without disabilities to the training and activities which can help them to grow their businesses in confidence.

If the DEWD/WEDGE project is to be successful in the long term there is a paramount necessity on the one hand for DPOs to increase their capacity concerning WED, and to have strong enterprise development groups to relate to; and on the other for WEAs and other enterprise development groups to increase their disability capacity and to have enthusiastic and competent DPOs to which to relate.

#### **4.4 Limitations to cooperation**

---

Everywhere representatives of both DPOs and mainstream organizations complained about the difficulties of cooperation with each other. In some places the DPO was stronger, more organized or more enthusiastic than the local WEA or other enterprise development organization. In others it was the other way round. Some places lacked effective DPOs, others lacked active WEAs or other suitable partner organizations. Some were very local in scope, while others had more rural reach. There were differences in philosophy. A DPO might want to reach the poorest women, who are just beginning to develop enterprises, while a WEA might be concentrating on growth-orientated women entrepreneurs.

This situation was further complicated by the mutual distrust between DPOs and mainstream organizations over membership and influence – and also that between rival agencies in both the disability and the mainstream arenas, both of which are detailed elsewhere in this section. It is not only mainstream organizations which are wary of integration: one NPC had to expend a lot of energy to convince a DPO to invite non-disabled women entrepreneurs to participate in an event it was organising. Both DPOs and mainstream organizations may be internally focussed and either unwilling or unable to open themselves up fully to new possibilities.

Capacity building training is helpful in these circumstances but cannot of itself provide all the solutions. Better preparation of prospective partner organizations before service contracts with ILO are signed might also assist. The provision of rewards or sanctions, based on performance and levels of cooperation, could be useful. The development of fora in which interested and involved organizations can exchange experiences and views may also assist, and visits to successful organizations can be motivating. National legislation, international conventions and government policy are also major motivating factors in many places.

---



## 5. HOW WELL DO WEDGE TOOLS, REPORTS AND MATERIALS DEAL WITH THE INTEGRATION OF DISABLED WOMEN ENTREPRENEURS?

The start of the current close relationship with DEWD in 2005 effectively marks the beginning of WEDGE's involvement with disability issues. Aside from those dealing with the DEWD pilot project in Ethiopia 2001-2004, WEDGE tools, reports and materials developed before 2005 have no focus on disability-related aspects of WED. This review therefore concentrates mainly on tools and materials produced or updated in the last two years. Unfortunately, a few tools, notably BBS course materials, are available only in local languages, and thus could not be reviewed in the course of the progress assessment.

WEDGE tools, reports and materials are generally available only in standard print, and most are also available on CD-Rom. The print versions do not include any indication of which other formats (for example, large print, cassette tape, Braille, accessible online resources) might also be available.

### 5.1 GET Ahead training pack

---

Where BBS in local languages is unavailable, GET Ahead is the basic entry-level WED tool. Originally developed in South East Asia, a draft African version was tested in English in November 2006. The original Asian version has been translated into Kiswahili but is not yet published.

Trainers report that although GET Ahead is intended to be the basic WEDGE entry level tool, it is too "advanced" for most, particularly for women entrepreneurs with disabilities who have yet to start their businesses. Although intended for use with low income, low literacy groups, much of the business-related content requires participants to have reasonable levels of literacy and certainly of numeracy.

Essentially, GET Ahead appears to assume a certain level of literacy and numeracy and then expects trainers to develop adaptations for those with fewer skills. The profile for trainers on page 11 suggests that good trainers will have "awareness of the issues and challenges relating to women with different forms of disability, and with HIV/AIDS." The training pack provides some background for trainers in the form of an analysis on pages 55-56 of the situation of women with disabilities. As previously noted, the GET Ahead training pack reviewed during the progress assessment was a draft of the new African version. The original Asian version, recently translated into Kiswahili, contains only two passing references to disability, both in the context of it being a factor that might impact on gender roles.

At the time of review there were no other references to disability in the African GET Ahead training pack. None of the illustrations features a woman entrepreneur with an obvious disability. The guide quotes the WED Capacity Building Guide: "GET Ahead for women entrepreneurs training pack is user-friendly to all women across the board. Almost all exercises and training aids can be used when training women with disabilities." However, despite the admirably detailed instructions, notes and hints for trainers on other topics, the GET Ahead training pack contains no assistance aimed at ensuring the inclusion of women entrepreneurs with various forms of impairment. GET Ahead trainers are also offered no information about

the practicalities of how disability might impact on costs, method of production, marketing, sales and profit of disabled women entrepreneurs.

WEDGE Fact Sheet No. 3 is about GET Ahead, which, it says, can also be used as a valuable training tool with special target groups, such as women entrepreneurs with disabilities. The Fact Sheet carries no reference to integration, and no intimation that some adaptation might be needed if women entrepreneurs with disabilities are to participate fully.

## 5.2 IYES ToT manual

---

Improve Your Exhibition Skills (IYES), published in 2005, is another foundation-level WEDGE tool. It takes a similar approach to GET Ahead, with the same limitations in terms of materials, assistance to trainers and so forth. Disability is mentioned three times:

- the need to have a co-facilitator to support women entrepreneurs with disabilities and/or women with limited literacy and/or numeracy difficulties;
- in the section dealing with exhibition stands: to make sure they are accessible to people with disabilities, exhibitors and visitors alike. There is no advice as to what this might entail; and
- in commentary about product design: that especially in the handicrafts sector the same products have been made the same way for years, and are often of poor quality, with little or no packaging, poor finish, not clean – and that this is especially true of goods made by women entrepreneurs with disabilities.

Throughout the WEDGE documents reviewed there was, as in the IYES manual, a tendency for those few mentions of disability or disabled women entrepreneurs to have a problem focus, unbalanced by any other disability-related material. The impression gained by the reader was that women entrepreneurs with disabilities were (without exception) at a lower level than others, educationally and in relation to their businesses, social skills and so forth, and in need of assistance. While broadly this view may have some validity, unless balanced by other material, or qualified in some way, the tone of the documents can encourage the perpetuation of stereotypical attitudes of “lesser than” rather than “equal to.” In addition, the perception that women entrepreneurs with disabilities are less productive sometimes extends to women with disabilities themselves, requiring trainers to develop ways of countering this form of internalized oppression.

IYES could be strengthened by the inclusion of content aimed at encouraging women entrepreneurs with disabilities to find ways to improve their communication and dealings with non-disabled customers.

### 5.3 Contents of Women's Entrepreneurship Resources CD-Rom Version II

---

This CD-Rom includes working papers, EMP/SEED / WEDGE publications, papers, briefing notes and training flyers. The working papers rarely mention disability, except in a list of groups of marginalised women. As mentioned above, some reports from Ethiopia 2001-2004 mention the participation of women entrepreneurs with disabilities. EMP/SEED / WEDGE Report 2 notes that the presence of women entrepreneurs with disabilities in an integrated training programme “played an important role in the development of a solidarity and support process that contributed to the maturity of the group” and that integration “enriches” the group process. The report also includes a quote from a disabled woman entrepreneur called Tseganesh which is worth repeating: *“Additional to the fact that I am a woman, I am also blind, and this is the first time I feel an equal participant.”*

Focus on disability is patchy. A preliminary report on Zambia (2002) mentions disability several times, but a similar report on Tanzania, produced in the same year, does not. Similarly a “Going for Growth” report (2003) about Ethiopia mentions disability once, while contemporary reports on Tanzania and Zambia do not mention it at all.

The contents of some of the WEDGE Fact Sheets included in the CD are discussed in Section 5.7 below.

### 5.4 WED Capacity Building Guide

---

This is aimed at personnel of enterprise development agencies, WEAs, DPOs and so forth. It uses Powerpoint style handouts in large print. They are less wordy and therefore are easier for less literate people to access - although, ironically, this is a programme whose participants are likely to be well-educated. This style of handout would be useful for courses aimed at women entrepreneurs as well, and would suit people with impaired vision who need large print to read.

As in IYES, where disability is mentioned in the main body of the guide, it is usually in relation to additional vulnerability. As previously discussed, if unmediated this can perpetuate stereotyping and limit aspirations on all sides. This phenomenon reinforces the need for positive role models of women entrepreneurs with disabilities who are succeeding, at least in their own terms.

Supplementary session 4, an optional part of the WED capacity building programme, provides a useful introduction to the issues surrounding women with disabilities. WED Capacity Building Guide Information Sheet 9: WED and Disability, also included in the guide, has a distinct equality focus and is very useful. If, however, the inclusion of women with disabilities is to become an integral part of WEDGE programmes, this material will have to be incorporated into the core content of the course.

The WED Capacity Building Guide contains many useful handouts. The one on promoting gender equality identifies two main aspects to this work:

- integrating gender concerns into all aspects of policies, programmes, projects, institutional mechanisms and budgets;
- using gender-specific action to redress inequalities.

If WEDGE were to substitute the word “disability” for “gender” it would have a basic and workable strategy for promoting disability equality in its work. The two aspects need to be implemented together, however, as too much concentration on disability-specific actions can perpetuate “special” provision.

Prototypes for the tools needed for promoting disability equality in WED already exist, many of them in the WED Capacity Building Guide itself. For example, the analysis of training needs (page 68) is ripe for adaptation into a disability proofing tool. The checklist on page 73 concerning women’s access to training is another example.

## **5.5 WED Capacity Building Trainers’ Guide**

---

Produced in the same user-friendly style as the WED guide for participants, the trainers’ guide asserts that the supplementary sessions are to be included depending on target group and time available. This suggests that the session on disability will only be used when there is an expressed interest in doing so. As previously discussed, this material would be best included in the core content of the programme.

The guide tells trainers that “it is important to remind participants to think of mainstreaming disability and HIV/AIDS throughout.” However, while the training notes are very detailed and helpful, they do not contain any advice on how to include disabled participants in the WED course itself. Advice on mainstreaming in the context of the WED programme would assist in ensuring that participants learn how to mainstream disability in their own activities, and this topic should also be included in the core course content.

## **5.6 Draft GOWE AfDB/ILO integrated assessment guide**

---

This tool for enterprise development agencies and others takes a more balanced and positive approach to disability in the context of WED than previous WEDGE documents. For example: “Women entrepreneurs with disabilities are likely to experience even greater barriers to start-up and growth. They will require additional assistance to access economic resources and market opportunities... The ILO’s support for women entrepreneurs with disabilities in Ethiopia has enabled some of these women to progress from being ‘dependents’ to becoming providers for themselves and their families. This strong message can be taken up in other African countries.”

The guide places disability and enterprise development in a broad equality context. For example, it recognizes the necessity to develop policy to strengthen social inclusion as a contributory factor to developing enterprise potential among women with disabilities. Disability is integrated throughout all aspects of the assessment tool: for example, consultants doing assessments are advised to “read studies or reports on enterprise development by people with disabilities, and other issues affecting women and men with disabilities, including aspects of the enabling environment and institutional framework” before visiting a country. Of ten core aspects of a WED-promoting environment, the third is “the promotion of women as entrepreneurs, including vulnerable and disadvantaged women, such as women with disabilities.”

The assessment tool is thorough and strategic in its approach to mainstreaming. For example, it advises consultants that “recommendations should emphasize the importance of mainstreaming support for women’s enterprise development into existing policies, programmes and support provision, rather than seeking to create new stand-alone women-specific initiatives. This also applies to recommendations to support women entrepreneurs with disabilities, as well as DPOs and other relevant associations.” It is unequivocal in its approach: for example: “Women entrepreneurs with disabilities face barriers simply because they have disabilities. Often, they are not even considered for loans due to deep-rooted stereotypes and myths about people with disabilities. Therefore, it is essential that women entrepreneurs with disabilities are promoted at all levels and included in every initiative.” It stresses the benefits of engaging successful women entrepreneurs, including those with disabilities, as trainers and mentors.

There are some additional issues that assessments might usefully explore, such as prevailing cultural attitudes towards the role of women with and without disabilities in entrepreneurial activity and towards the potential for growth of women’s enterprises, and particular barriers faced by women with specific impairments. These details can easily be addressed.

## 5.7 FAMOS Check

---

This is a gender proofing tool that can be used by a wide range of organizations. The WEDGE Fact Sheet relating to it asserts that it is suitable for use by all organizations, including those dealing with women entrepreneurs with or without disabilities. Disability is not, however, included in a list of complicating cross-cutting factors, such as ethnicity, and there is no focus on disability in the Check.

The Fact Sheet says that “the needs of women entrepreneurs are often not reflected in strategies and services to support and develop micro, small and medium-sized enterprises (MSME). The number of women entrepreneurs, their contributions and their special business needs and demands are often overlooked. As a result MSME tends not to be gender sensitive... [The FAMOS] approach can be valuable in helping organizations or BDS providers to ensure that promotional approaches and services reach women as well as men.” A similar tool looking at disability issues, perhaps using the FAMOS Check as a template and the GOWE AfDB/ILO assessment tool as an inspiration, would be invaluable.

As it stands FAMOS could be used by DPOs, but since it contains no assistance to explore or analyse the differential impact of impairment on women and men its usefulness will be limited in those DPOs which are not already gender sensitive, as they are unlikely to be able to make the necessary connections. To be really useful in an integrated context intended to extend mainstream activities to women entrepreneurs with disabilities, the FAMOS Check needs either to be disability proofed, extended with a disability component or accompanied by a disability-specific Check.

## 5.8 Other publications in brief

---

WEDGE Fact Sheets tend to mention women entrepreneurs with disabilities as included in a general way, or else claim that disability issues are included throughout when, in fact, as discussed above, there are only passing references. The intention to include is not followed through into the detail of the content of the tools they promote.

A recently developed handbook intended to support small enterprises to deal with HIV/AIDS does not mention disability at all, despite the fact that HIV/AIDS frequently results in impairments and has a disabling effect, and that pre-existing disability is a factor in vulnerability to exposure to the virus.

The assessor looked at a number of small promotional pamphlets produced by DEWD/WEDGE in Zambia. All dealt appropriately with issues relating to women entrepreneurs with disabilities. As with all other WEDGE publications, there was no indication, however, as to whether the pamphlets were also available in alternative formats.

The ILO-DCI Newsletter reports on matters relating to the DEWD/WEDGE project. It would be appropriate to make this – and other programme materials – examples of good practice in the production of publications, taking into account print type and size, layout, mentioning in which alternative formats it is available on demand. The Irish Government last year enacted legislation which requires the production of information in accessible formats, so this would be a logical step, in the Irish Aid-funded programme.

Irish legislation also requires websites to be accessible to people with disabilities. It is regrettable that the WEDGE site, embedded within the EMP/SEED section of the website, is, in common with the rest of [www.ilo.org](http://www.ilo.org), inaccessible to people with visual impairments.

Several more WEDGE guides are currently in preparation, including a how-to guide for organisers of MOWE, and a guide for BDS facilitators. It is to be hoped that these will mainstream disability issues as thoroughly as the GOWE AfDB/ILO integrated assessment guide does.

---

## 6. WHY IS ILO INVOLVEMENT IMPORTANT?

Representatives of many partner organizations stressed the importance of the ILO's involvement in the DEWD/WEDGE programme. Representatives of DPOs were impressed with the organization's level of commitment and how well its personnel had internalized disability issues, particularly in Ethiopia, where the project has been in operation since 2001. ILO workshops and other events were seen to have better access and disability awareness than others, even those run by other UN agencies. ILO training methodologies were appreciated for "challenging the conventional view of disability and enabling people to think differently." ILO workshops and other events attract high-ranking politicians and officials, offering the opportunity to have influence at the highest level. A representative of a DPO, noting that "the ILO programme reinforces what we do," saw it as dealing with "practical reality: how things are done, not why." The organization was seen as "walking the talk": not just telling everyone what should be done, but actually demonstrating it.

On a practical level the ILO is able to stay aloof from the disputes and disagreements which bedevil the disability sector and can broker solutions to the mistrust between DPOs and mainstream organizations. To some extent its position and influence can enable it to achieve follow-through and solutions in situations in which other organizations would have less influence.

For WEDGE itself, outside Ethiopia, the advent of the linkage with DEWD had the effect of repositioning, and to some degree slowing, progress made during the first phase of the programme. It is certainly easier to build in a disability dimension to a programme from the beginning, rather than retro-fitting at a later stage. The results to date, however, seem to be recompense for the original difficulties.

For DEWD, the link-up with WEDGE has enabled it to test a disability mainstreaming approach within women's enterprise development. That it has been so enthusiastically embraced by disabled and non-disabled women entrepreneurs alike is testament to its timely introduction. While some organizations, both disability-specific and mainstream, have been more cooperative than others, there is almost universal support at this level for the DEWD/WEDGE approach.

---



## 7. RECOMMENDATIONS FOR ACTION

The recommendations are divided into thematic sections relating to:

- overall project level
- training, facilitation and coordination
- form and content of ILO tools and materials
- programme activities
- access to affordable credit
- participating organizations
- publicity
- specialist support.

In each section the recommendations specify actions to be undertaken by NPCs and the different project partners (for example, DPOs and WEAs), as well as by the ILO.

### 7.1 Overall project level

---

#### 7.1.1 Recommendations for ILO

The DEWD/WEDGE model has brought about positive results in more areas than those which were originally envisaged, and is popular with participants. Strengthened by the improvements detailed in this chapter, the programme should be extended to other regions in the countries in which it is currently operating.

While many of the recommendations in this chapter are within the capabilities of the project partners, 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 the ILO's remit. The organization can and should, however, use its influence at 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.

Supportive legislation is an essential component of the economic empowerment of women with disabilities. The advent of the UN Convention on the Rights of People with Disabilities 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. Component 3 of DEWD already works to bring this about in the countries in which it operates. The ILO should also use its influence to encourage the adoption and implementation of government policy and practice aimed at improving the enterprise environment for women with disabilities.

To ensure disabled women's enterprises are located increasingly in added value sectors, the ILO should work to ensure better access for women and girls with disabilities to mainstream vocational skills training. It should also work to influence providers of disability-specific

vocational training to provide more access for women and girls to their programmes, and to broaden the range of courses to include skills which can lead to the establishment of added-value micro-enterprises.

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. The ILO should 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.

Within its own remit, ILO should disability-proof all aspects of its policies, programmes, projects, institutional mechanisms and budgets, so as to ensure the coherent and thorough inclusion of people with disabilities. Specifically, it should build the coherent and thorough inclusion of people with disabilities into all future WED/SED programmes.

Detailed recommendations positing a sustainable and efficient way of supporting inclusion programmes in each project country appear in section 7.8.

#### **In brief**

- Improve and extend the DEWD/WEDGE programme.
- Use the 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.
- Influence other funders and donors to require mainstream applicants for funding to provide meaningful access to their projects for people with disabilities.
- Disability-proof all aspects of its policies, programmes, projects, institutional mechanisms and budgets.
- Build the coherent and thorough inclusion of people with disabilities into all future WED/SED programmes.

### **7.1.2 Recommendations for ILO and NPCs**

#### **Organizational level**

If it is to be meaningful, successful and sustainable, inclusion needs the support of a conducive organizational environment. To assist in embedding and strengthening commitment to disability mainstreaming ILO should:

- nurture and support champions for WED in DPOs, and champions for the inclusion of women entrepreneurs with disabilities in mainstream organizations. It would be helpful and stimulating to bring these champions together nationally or internationally to provide mutual support, share best practice, seek solutions to common problems, test ideas and so forth;

- develop fora in which committed organizations in each country can share information, experience and ideas. A model used in the United Kingdom has already 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 best practice in employing people with disabilities and serving disabled customers.

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. The inclusion of a celebratory aspect into all DEWD/WEDGE events would also assist in creating a positive atmosphere.

The effectiveness of the programme also requires a good level of trust, cooperation and coordination between participating DPOs, and between DPOs and participating mainstream organizations. Encouraging them to work together at either national or international level to solve common problems is one way of bringing about greater synergy, and ILO and NPCs should work to identify and test more other approaches.

### **Broadening the range of participants**

While the priorities for inclusion in programmes will vary according to local circumstances, insofar as it is possible ILO and its NPCs should ensure that women entrepreneurs with a broad range of impairments are invited and enabled to participate. It is essential that programme participants have the potential to run a viable business, but assumptions in this regard should not be made solely on the basis of a woman's impairment. The provision of reasonable accommodations (for example, sign language interpretation, personal assistance) can ensure that women with significant impairments can participate. Necessary supports may include improved disability equality training with partner organizations, improved accessibility and so forth. Reverse integration (for example, locating training in disability-specific settings and inviting non-disabled women to participate) should also be explored as a possibility where appropriate.

At present DPOs are identifying prospective participants in the DEWD/WEDGE programme from among their own membership. There is a need for partner organizations to reach out to all disabled women in as many ways as possible (for example, advertising, street outreach work and so forth).

#### **In brief**

- Strengthen and embed commitment to the programme among partner organizations by supporting champions and developing fora for the exchange of ideas and good practice.
- Develop ways of increasing synergy between partner organizations.
- Stress the practical advantages of disability mainstreaming in all contacts with partner organizations.
- Introduce an element of celebration into all DEWD/WEDGE events.
- Broaden the range of participants, to include women with more significant impairments, and those who are not yet affiliated to partner organizations.

## 7.2 Training, facilitation and coordination

---

### 7.2.1 Recommendations for ILO and NPCs

The quality of training and of the facilitation of events and learning opportunities is critical to the successful inclusion of women with disabilities in WEDGE activities. Trainers, facilitators and others must be competent and confident in their ability to meet disability-related needs in a mainstream setting. All trainers, facilitators and coordinators involved with the DEWD/WEDGE programme should be required to demonstrate an agreed level of disability-related skill, knowledge and expertise. To assist in this process ILO should develop and introduce guidance and training for trainers, facilitators and coordinators to include:

- information on how the physical and service environments disable people with impairments, the range of appropriate reasonable accommodations which can facilitate inclusion, and so forth
- practical arrangements, room layout and so forth
- how to adapt and ensure the relevance of materials, handouts, exercises and other programme activities
- 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 stigmatise or marginalise 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 impact on participation in events and programmes (especially at the beginning of courses) of the experience of exclusion and the low self-confidence of women entrepreneurs with disabilities
- 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.

The guidance should also set standards for integrated courses and events, to be implemented by NPCs. To allow a real presence that moves beyond minority status, at least 30 per cent of participants in events which aim to be inclusive should be people with disabilities. Every effort should be made to ensure that disabled participants are self-selected and that disabled and non-disabled participants have similar levels of literacy and numeracy, using whatever format is appropriate for them. It is essential to gather information on the disability-related and reasonable accommodation needs of participating women entrepreneurs with disabilities in advance of courses, workshops and events, in order to ensure appropriate provision on the day.

The disability equality training offered to mainstream organizations must be of the highest standard if it is to challenge prevailing beliefs and promote a real understanding of the advantages to all parties of inclusion. ILO should develop and promote a model of disability equality training which:

- derives clearly from the rights-based model of disability
- delineates the business case for inclusion relevant to the organization or sector receiving the training
- is tailored to be appropriate to the type and level of participants, for example, decision-makers, frontline staff and so forth
- involves personal contact with women entrepreneurs with disabilities and/or other disabled women
- develops understanding of the reasonable accommodations which enable people with disabilities to participate in the mainstream
- identifies the personal and organizational changes necessary for the effective inclusion of people with disabilities
- involves participants in developing – and committing to the implementation of – action plans, at levels appropriate to the participants’ organizational status.

The ILO and its NPCs should also support mainstream organizations to acquire disability-related practical skills, such as learning basic sign language.

In the countries involved in the pilot programme the prevalent impairment-focused approach to providing segregated services for people with disabilities has kept women with different disabilities apart. 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, would help to break down barriers and build confidence and solidarity.

The progress assessment showed that many (though not all) participants with disabilities living in project countries 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. The project should facilitate the development of skills such as:

- creativity and innovation
- risk management, quality control
- communication and literacy skills (for example, Braille, sign language, computer skills), with a view to enabling participants to access more advanced training and to develop their businesses
- exploring new products and services
- understanding and managing loans and finance
- establishing cooperatives.

Some of this training may be delivered appropriately in integrated settings, but some may need to be reserved solely for women 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 to participate in inclusive training and events. The DEWD/WEDGE programme should undertake, or arrange for the provision of, core skills workshops, in which women can develop their confidence and prepare for participation in integrated activities. ILO EMP/SKILLS, local DPOs and local grassroots organizations have models which can be used or adapted for this purpose. Literacy and numeracy courses may well also be of value.

### **In brief**

- Through the development and introduction of guidance and training, ensure that all trainers, facilitators and coordinators working for ILO-funded projects can demonstrate an agreed level of disability-related skill, knowledge and expertise.
- Set standards for integrated courses and events.
- Develop and introduce disability equality training which is tailored to the needs of participants, whether mainstream groups or mixed groups of people with disabilities.
- Support mainstream organizations to acquire practical disability-related skills.
- 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.

## **7.2.2 Recommendations for NPCs and DPOs**

Several of the recommendations detailed above necessitate the adoption of a cooperative approach between NPCs and DPOs. Another area of joint responsibility relates to developing disabled women entrepreneurs as trainers, presenters and mentors. Including women entrepreneurs with disabilities as role models has a profound effect on both and non-disabled women entrepreneurs. At least one presenter at every integrated event should be a woman with a disability.

NPCs and DPOs should also ensure that every integrated course or event involves a suitable mix of women entrepreneurs with disabilities, and that disabled and non-disabled participants have similar levels of literacy and numeracy, using whatever format is appropriate for them.

## **7.2.3 Recommendations for trainers, facilitators and coordinators**

Many of the recommendations already detailed in this section have implications for trainers, facilitators and coordinators. As well as having the requisite competence and confidence with regard to working with women with disabilities, trainers, facilitators and coordinators involved in the DEWD/WEDGE programme should also be sensitive to the impact on their work of other equality issues, such as religion and cultural background. To ensure that appropriate provision is provided on the day, trainers, facilitators and coordinators should make sure that they are provided with information on the disability-related and reasonable accommodation needs of participating women entrepreneurs with disabilities in advance of courses, workshops and events.

Trainers, facilitators and coordinators should ensure that women with disabilities are fully included in all activities, particularly groupwork, and that any extra support offered to disabled women entrepreneurs in the course of integrated activities is done in such a way as not to perpetuate any sense of inferiority. Similarly, trainers, facilitators and coordinators should ensure that training methods and content challenge the learned helplessness of some women with disabilities in a supportive manner.

Involving women with disabilities in some activities can be challenging. In some instances trainers, facilitators and coordinators should consider pairing disabled and non-disabled women entrepreneurs, so as to increase social solidarity and also to assist with integration and accessibility (for example, by pairing a vision-impaired woman entrepreneur with a sighted one). Such strategies should not be used to substitute for the provision of reasonable accommodations, however.

Where disability-related content of training courses is low, trainers, facilitators and coordinators should include disability-related energisers and other extra disability-focused activities. Fulfilment of the recommendations in section 7.3 should render this unnecessary over time.

#### **In brief**

- Get information about the reasonable accommodation needs of participants in advance of courses and events.
- Be aware of other equality-related issues.
- Challenge participants in a supportive manner.
- Make sure that everyone can join in programme activities, with or without assistance or reasonable accommodations.
- Use additional disability-related material when necessary.

### **7.3 Form and content of ILO tools and materials**

These recommendations are addressed to the **ILO**.

Inclusion in WEDGE is not about slotting women entrepreneurs with disabilities into existing models or activities, but rather involves expanding these to ensure that they embrace a broader range of people. Consequently, commitment to the meaningful inclusion of disabled women entrepreneurs should be discernible in all WEDGE tools and materials. To assist in this process ILO should develop a disability mainstreaming tool for use in organizations, perhaps allied to or based on the FAMOS Check, as an aid to rating and planning actions. The FAMOS Check itself should be disability-proofed and/or extended to include the new disability mainstreaming tool.

Allied to this, ILO should develop a practical disability-proofing tool or mechanism, and should use it to disability-proof all other existing and future tools and Fact Sheets. More, and more appropriate, disability equality material should be incorporated into the core content of all WEDGE / EMP/SEED training programmes, tools and materials, including those aimed at

organizations as well as those used directly with women entrepreneurs. A diversity of methods should be used at all stages to challenge prevailing stereotypes concerning women entrepreneurs with disabilities (for example, passivity, underachievement and so forth).

The lack of simple, culturally and environmentally appropriate guidance on required standards of physical accessibility is a barrier to the inclusion of mobility-impaired people in mainstream activities. ILO should introduce and promote such guidance in the countries in which it is involved in inclusive programming.

Another priority concerns the availability of ILO tools and materials in alternative formats (for example, in large print, on audio tape, in accessible HTML and so forth). It is essential 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 on request. Internet-based materials must comply with international web accessibility standards.

Materials expressed in plain language, using the minimum of jargon, and translated into local languages, would enable more women to participate. ILO should consider developing a simpler entry-level tool, perhaps based on the BBS programme used in Ethiopia, before or instead of GET Ahead. At another level, the introduction of disability-specific content into IYES would assist women entrepreneurs with disabilities to improve their dealings with non-disabled customers.

#### **In brief**

- Develop a disability mainstreaming tool as an aid to rating and planning actions.
- Disability-proof all existing and future programmes, projects, publications, guidance, tools and materials.
- Ensure that these challenge prevailing stereotypes of people with disabilities.
- Introduce appropriate accessibility standards for printed and electronic tools, materials and information and make them available in a wide range of alternative formats.
- Ensure that internet-based materials comply with international web accessibility standards.
- Simplify training materials and translate into more local languages, in order to facilitate the participation of a wider range of women entrepreneurs with disabilities.

## **7.4 Programme activities**

---

These recommendations are addressed to **NPCs**.

Trade fairs and exhibitions offer excellent opportunities for developing and expressing solidarity between disabled and non-disabled women entrepreneurs, and for women with disabilities to gain recognition and show leadership. Women entrepreneurs with disabilities who are wary of participating in integrated training should be encouraged to see involvement in integrated trade fairs and exhibitions as a less challenging first step.

NPCs should ensure that women entrepreneurs with disabilities are not disadvantaged in the allocation of stands. They should encourage proactivity among exhibiting disabled women entrepreneurs – making the first move empowers women with disabilities and also challenges stereotypes. The display of banners and posters expressing solidarity between disabled and non-disabled women entrepreneurs can enhance the inclusive atmosphere. It would also be motivating for exhibitors if some sort of practical support was introduced as a prize for award-winners.

Events organized during the Month of the Woman Entrepreneur (MOWE) allow disabled and non-disabled women entrepreneurs to celebrate together, while also building both confidence and social solidarity. It is important to avoid publicity stunts which offend the dignity of women with disabilities. Guidance on how best to organise trade fairs, business development services and initiatives such as MOWE must be disability-proofed (see section 7.3) to ensure that these initiatives promote real inclusion. Reasonable accommodations will be required to ensure that women entrepreneurs can participate in all these initiatives on a basis of equality with non-disabled women.

Consistent and coherent business development services (BDS) assists women entrepreneurs with disabilities to develop their enterprises and to progress. Every effort should be made to increase provision, and to use it to encourage a move towards more value-added enterprises. DPOs require support with regard to the development of appropriate BDS, just as mainstream organizations need disability-related training, and the interchange of expertise can likewise assist in building solidarity and creative relationships. Building links between disability-specific and mainstream BDS providers will ensure that women entrepreneurs with disabilities have access to inclusive as well as specialised services. A coaching/mentoring approach would help to enhance self-esteem by honouring and building on participants' existing knowledge and skills.

#### **In brief**

- Disability-proof all guidance on the organization of inclusive events, and promote their use as ways of increasing social solidarity.
- Encourage women with disabilities who are wary of integrated training to participate in the Month of the Woman Entrepreneur and in inclusive trade fairs and exhibitions as a first step.
- Support the access of women entrepreneurs with disabilities to both mainstream and disability-specific business development services, using coaching/mentoring approaches where possible.

## 7.5 Access to affordable credit

---

These recommendations are addressed to the **ILO** and **NPCs**.

Gaining access to affordable credit was cited by respondents as being a continuing problem for women entrepreneurs with disabilities. Social stigma and prevailing beliefs about the incapability of disabled women in particular combine to limit severely their ability to start or develop enterprises. Schemes piloted during the DEWD/WEDGE programme, such as that developed by the Tigray Disabled Veterans Association in association with DEDEBIT, 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. ILO should evaluate all these initiatives and should promote them to microfinance institutions and other relevant organizations, as a way of continuing to press for the provision of affordable credit, savings and insurance schemes appropriate to the needs of people with disabilities, based in mainstream institutions.

### In brief

- Evaluate and publicise successful credit and savings schemes piloted during the course of the DEWD/WEDGE programme.
- Negotiate access of women entrepreneurs with disabilities to microfinance and credit schemes.

## 7.6 Participating organizations

---

### 7.6.1 Recommendations for ILO

To maximize the effectiveness of the DEWD/WEDGE programme it is essential that the right organizations are involved as partners, and that they are fully committed to the inclusion of women with disabilities, and to programme aims and activities. Prospective partner organizations should receive information and guidance which assists them to reflect before entering any tendering process. Some may require pre-tender capacity-building (resourcing for participation).

Tenderers should be able to demonstrate:

- an acceptable standard of governance practice
- understanding of and agreement with programme aims and methodology (including mainstreaming, reverse integration and so forth)
- (preferably practical) understanding of concepts such as disability mainstreaming
- 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.

Successful tenderers should be required to commit to appropriate service targets and standards and to ensuring that learning gained during the programme is disseminated throughout the organization. There should be rewards for excellent performance and penalties or other consequences for poor performance.

At the same time, the creation of joint ownership among all partners is essential for the success of inclusive programmes. A process of participatory planning enhances buy-in and ownership from all parties, as well as promoting clear communication, and thus minimises the chances of destructive disagreement at a later date. As the major partner ILO should convene participatory planning workshops involving all parties in order to:

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

Workshops should also be convened 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. Where similar projects are being run in several countries, periodic meetings of project teams from each can facilitate the exchange of best practice and thus circumvent the reinvention of common elements and solutions. Such meetings can also reduce isolation and provide support.

ILO should develop detailed guidance to enable this process to take place in each project country or region. It should also provide NPCs with access to regular technical and general support.

#### **In brief**

- Use a tendering process to ensure commitment and coherence among programme partners.
- Use a participatory planning approach to build ownership and buy-in among partner organizations.
- Provide NPCs with access to regular technical and general support.

### 7.6.2 Recommendations for ILO and NPCs

Building and supporting the entrepreneurship capacity of DPOs, and the disability-related capacity of WEAs and other mainstream organizations, is vital. Because the inclusion approach to working with people with disabilities is relatively new, all partner organizations, both disability-related and mainstream, require support to develop best-practice approaches which actualise the principle. A specialist support agency (see Sections 4.2 and 7.8) can play a significant role in this regard. Follow-up to capacity-building is essential, in order to ensure that learning is disseminated and actualised in organizational activities. Tools and methodologies recommended elsewhere in this chapter will be of use and benefit in this work. In particular, meeting successful women entrepreneurs with disabilities, and exchange visits to places in which the inclusion approach has been particularly successful, can be very motivating.

#### In brief

- Build and support the entrepreneurship capacity of DPOs, and the disability-related capacity of WEAs and other mainstream organizations.
- Support partner organizations to develop best practice in the inclusion of women entrepreneurs with disabilities in mainstream activities.

### 7.6.3 Recommendations for NPCs and WEAs

Many of the recommendations cited elsewhere in this chapter will help to build WEAs' capacity to involve women entrepreneurs with disabilities in their general activities. In addition, WEAs should:

- build provision for access requirements into their budgets and grant applications
- target women entrepreneurs with disabilities for membership, through the use of focused publicity materials and attendance at 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.

#### In brief

Use a variety of methods to develop participation and membership among women entrepreneurs with disabilities.

### 7.6.4 Recommendations for NPCs and DPOs

DPOs play a pivotal role in bringing about an inclusive approach in their localities. It is essential for the effectiveness of the inclusion strategy that all DPOs work to build consensus and solidarity in the disability movement, and between the disability movement and other programme partners.

Many of the recommendations cited elsewhere in this chapter will help to build DPOs' capacity to encourage and support entrepreneurial activity among women with disabilities, and to support them in their participation in the mainstream. Traditionally DPOs concentrated on the provision of direct services to their disabled membership, and/or on advocacy for policy change at Government level. The acceptance worldwide of the approach enshrined in the UN Convention on the Rights of People with Disabilities, and piloted with regard to women's entrepreneurship by the DEWD/WEDGE programme, requires DPOs to develop ways of supporting their members to participate in the mainstream. It also offers them opportunities to assist mainstream organizations to become more inclusive (the essential issue if mainstreaming is to be successful). This means that DPOs now have to redefine their traditional understanding of service provision and advocacy.

#### In brief

- Institute new, inclusion-focussed ways of working in DPOs.
- Increase cooperation and collaboration between DPOs, and between DPOs and mainstream organizations.

## 7.7 Publicity

These recommendations are addressed to the **ILO and NPCs**.

The DEWD/WEDGE programme is both innovative and inspiring. Appropriate publicity celebrates the programme's considerable achievements and also can encourage others to adopt and replicate the approach. Publicizing achievements also helps to boost participants' confidence and can reach isolated women entrepreneurs with disabilities.

ILO should develop guidance to assist projects to produce targeted publicity which both advertises their achievements and creates the kinds of awareness that can lead to greater social inclusion. Compilations of "before and after" case histories, made available in a variety of formats and widely disseminated to organizations and individuals, as well as to the media, are potent tools for building awareness. As well as MOWE and similar focused events, participation in exhibitions, talks to employers' and other specialist groups, contributions to radio programmes and the like are also excellent ways of getting greater recognition. It is important to offer women with disabilities the opportunity (and the training, if necessary) to advocate for themselves. All publicity materials should be examples of good practice in the production of accessible publications (see also Section 3.2.2).

Programme mottos can help to “brand” projects and enhance their recognition by mainstream organizations and others. 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. Regular contributions to newspapers and specialist newsletters, participation in mainstream celebrations and events, and PR campaigns directed at key sectors of the mainstream are all potent ways of reaching significant audiences.

Stigma and prejudice concerning women with disabilities, and low expectation of their capabilities and achievements, continues to be the norm in project countries. Large-scale public education campaigns are necessary to counter prevailing attitudes. Educating the media on appropriate representation of people with disabilities, and disability issues, must remain a priority.

### In brief

- Develop guidance on the production of appropriately targeted publicity.
- Publicise 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.
- Cooperate with other relevant organizations to develop large-scale media campaigns aimed at countering prevailing negative attitudes to people with disabilities.

## **7.8 Specialist support**

---

These recommendations are addressed to the **ILO**.

By definition, the DEWD/WEDGE initiative is innovative and experimental, and has taken programme partners into unfamiliar territory. The provision of technical support is essential if innovative programmes are to succeed. Written guidance, such as these recommendations and the *Count us in! Guidelines* (idem), can be greatly enhanced by contact with people with technical expertise and relevant experience.

In addition, while the concept of the rights-based model of disability is becoming more familiar, 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 organizations with many demands and few resources can benefit greatly from support and the provision of outside expertise as they evolve new inclusion-centred approaches to their work.

At the same time, there is a vast range 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. Representatives of DPOs interviewed in the course of the progress assessment recognized the need for this.

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 and elsewhere, can:

- support DPOs, WEAs, NPCs and Government agencies in their work to ensure the inclusion of women entrepreneurs with disabilities in mainstream activities, and can build their capacity accordingly. This practice can also assist in the investigation and instigation 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 (for example, locating project activities in disability-specific settings and inviting non-disabled women entrepreneurs to participate);
- spearhead the development, dissemination and customer-focused implementation of:
  - best-practice DET and other training;
  - appropriate local standards for environmental access;
  - appropriate local disability proofing techniques and so forth;
- 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.

#### **In brief**

- Consider setting up a small specialist support agency to provide technical support and assist programme partners to develop best practice in the inclusion of people with disabilities in mainstream activities.



## 8. CONCLUSION

At the human level the integrational aspects of the DEWD/WEDGE programme are a great success and are meeting with almost universal approval. Women entrepreneurs, both disabled and non-disabled, see a myriad of advantages to integrated provision. Many WEAs and other mainstream organizations have made great efforts to adopt the inclusion of women entrepreneurs with disabilities as a concept and to make it a reality. Recommended improvements to WEDGE tools and materials, and appropriate guidance for trainers, facilitators and coordinators, will help to embed the approach. While there are some issues to be resolved relating to participating organizations, these are problems which are common to projects of this type, with multiple partners anxious to build their capacity and not lose ground. It is important to keep the project moving and developing, ensuring that it rises to the organizational challenges posed by the partnership approach. As DPOs adapt to the new inclusion-focused reality, and as other donors also work increasingly from this model, the approach pioneered by the DEWD/WEDGE will take root in issues far beyond those of women's entrepreneurship.

The inclusion of women entrepreneurs with disabilities in WEDGE to date has assisted disabled women to build their self-confidence and raise their self-esteem, as well as to develop their businesses. It has improved social solidarity with non-disabled women entrepreneurs, and begun to break down barriers at many levels in the countries in which it operates. This inspiring beginning can now be strengthened by the project taking a more thorough and coherent disability mainstreaming approach that mirrors gender mainstreaming by integrating strategies for inclusion more fully into policies, procedures, processes and practicalities.

The ILO's involvement in the DEWD/WEDGE programme was appreciated by many partner organizations. Representatives of DPOs praised the organization's level of commitment and commented on how well its personnel had internalized disability issues. DEWD/WEDGE workshops and other events were seen to have better access and disability awareness than others, even those run by other UN agencies. The project's training methodologies were appreciated for "challenging the conventional view of disability and enabling people to think differently." In rare praise, the DEWD/WEDGE project was seen as dealing with "practical reality: how things are done, not why," and "walking the talk": not just telling everyone what should be done, but actually demonstrating it.

To cooperate fully with DEWD, WEDGE had to reposition and, to some degree, slow down progress made during the first phase of the programme. The results to date, however, seem to be recompense for the original frustrations. Integration is a process, not a once-off event, or even a series of once-off events, and the commitment to sustained effort and incremental activity demonstrated by WEDGE personnel is exemplary.

For DEWD, the link-up with WEDGE has enabled the testing of a disability mainstreaming approach within women's enterprise development. That it has been so enthusiastically embraced by disabled and non-disabled women entrepreneurs alike is testament to its timely introduction.

The basic approach taken by the DEWD/WEDGE programme to the integration of women entrepreneurs with disabilities into mainstream WED is solid. The only strengthening that this project needs to become a most instructive and positive demonstration of disability mainstreaming is some fine-tuning of the methods used to ensure integration, and the evolution of a more coherent and unified approach, derived not least from the methodologies of the gender mainstreaming strategy so familiar to the WEDGE programme.

The DEWD/WEDGE programme is also inspiring as an example of innovative cooperation between two separate ILO departments. It is to be hoped that this is the first of many such fruitful partnerships – and also the starting point for the full integration of women entrepreneurs with disabilities into mainstream WED, and successful mainstream enterprise, worldwide.

---

## ANNEX 1: TERMS OF REFERENCE (extract)

To carry out an exploratory progress assessment of the inclusion of women with disabilities in the activities of the Women's Entrepreneurship Development and Gender Equality (WEDGE) project in Ethiopia, Tanzania, Uganda and Zambia. In particular, to:

- review programme documentation, including reports, tools and materials, to assess their appropriateness, relevance, practicality and usefulness;
  - undertake country visits to Ethiopia, Uganda, Tanzania and Zambia, to carry out an exploratory progress assessment of the approach adopted to promoting the inclusion of women entrepreneurs into WEDGE activities;
  - prepare a draft progress assessment;
  - prepare draft guidelines on inclusion, based on the country visits and the progress assessment;
  - finalize the progress assessment and inclusion guidelines to incorporate ILO comments.
-

## ANNEX 2: ORGANIZATIONS VISITED

<b>ETHIOPIA</b>	<p><b>Disability-related organizations</b>  Ethiopian Centre for Disability and Development (ECDD)  Ethiopian Federation of People with Disabilities (EFPD)  Ethiopian Women with Disabilities' National Association (EWDNA)  Tigray Disabled Veterans' Association (TDVA)</p> <p><b>Mainstream organizations</b>  Addis Ababa Women Entrepreneurs Association (AAWEA)  Amhara Women Entrepreneurs' Association (AWEA)  Mekelle Women Entrepreneurs' Association</p>
<b>TANZANIA</b>	<p><b>Disability-related organizations</b>  Disabled People's Organization for Legal Affairs and Social Economic Development (DOLASED)  Tanzania Federation of Disabled Peoples Organizations (SHIVYAWATA)  Zanzibar Association of the Disabled (UWZ)</p>
<b>UGANDA</b>	<p><b>Disability-related organizations</b>  AIDS Support Organization (TASO)  National Union of Disabled Persons of Uganda (NUDIPU)  National Union of Women with Disabilities of Uganda (NUWODU)  Uganda School for the Deaf</p> <p><b>Mainstream organizations</b>  Federation of Ugandan Employers (FUE)  Ministry of Gender, Labour and Social Development  Uganda Small-scale Industries Association (USSIA)  Uganda Women Entrepreneurs' Association (UWEAL)</p>
<b>ZAMBIA</b>	<p><b>Disability-related organizations</b>  Community for Human Development (CHD)  Deaf Women's Network Zambia (DWNZ)  Disability Initiative Foundation (DIF)  National Trust for the Disabled (NTD)  Zambia Agency for Persons with Disabilities (ZAPD)  Zambia Association of Parents for Children with Disabilities (ZAPCD)  Zambia Federation for the Disabled (ZAFOD)  Zambia National Association of the Deaf (ZNAD)  Zambia National Association for People with Physical Disabilities (ZNAPH)  Zambia National Federation of Organizations for the Blind (ZANFOB)  Zambia National Library and Cultural Centre for the Blind (ZNLCCB)</p> <p><b>Mainstream organizations</b>  Ministry of Gender in Development (GIDD)  Women Entrepreneurs' Development Association of Zambia (WEDAZ)  Zambia Federation of Associations of Women in Business (ZAFAWIB)</p>

## ANNEX 3: WEDGE TOOLS, REPORTS AND PUBLICATIONS REVIEWED

- Assessing the Enabling-Environment for Women in Growth Enterprises: An AfDB/ILO Integrated Framework Assessment Guide, Aug. 2004. (Stevenson, L. and St-Onge, A.; Joint ILO/AfDB Publication)
- “Celebrating Success” – Month of the Woman Entrepreneur in Ethiopia DVD, ILO SEED/WEDGE, World Wide Film and Videos Productions, Addis Ababa
- Developing Entrepreneurship among Women with Disabilities (DEWD) Fact Sheet
- FAMOS Check Guide and Methods: A Gender-Based Service Quality Check for Supporting Small Enterprises (ILO, Geneva, 2006)
- GET Ahead for Women in Enterprise Training Package and Resource Kit (African version, Nov. 2006)
- ILO-DCI internal newsletter (sample copy)
- Improve Your Exhibiting Skills – IYES, 2005
- Leaflets produced by the Zambian DEWD/WEDGE Programme.
- Selection of internal organizational tools, including terms of reference, supplied by WEDGE Programme Regional Technical Advisor, ILO Addis Ababa
- WED Capacity Building Guide - Participants’ Manual (ITC-ILO, SEED/WEDGE and ILO, 2006)
- WED Capacity Building Guide - Trainer’s Manual (ITC-ILO, SEED/WEDGE and ILO, 2006)
- Women’s Entrepreneurship: Resource CD-Rom, Version II

### WEDGE Fact Sheets

- Female and Male Operated Small Enterprises – FAMOS Check (English version)
  - Gender and Entrepreneurship Together: GET Ahead for Women in Enterprise (English version)
  - Gender Sensitive Value Chain Analysis (GSVCA)
  - Assessment Framework for Growth-Oriented Women Entrepreneurs (GOWEs) (English version)
  - Improve Your Exhibition Skills – IYES (English and French versions)
  - Women Entrepreneurs’ Associations (WEA) Capacity Building Guide
  - Women’s Entrepreneurship Development and Gender Equality WEDGE Team (English version)
  - Women’s Entrepreneurship Development Capacity Building Guide (English version)
-