

## How to improve women with disabilities' socio-economic inclusion?

**Relevant articles of the CRPD:** 27

**Country:** Nicaragua

**Region:** Central America

**Languages available:** English, French (full report available in Spanish and Arabic)

### *Inclusive Mainstream Microfinance Provider*

## Description of the practice and the process involved

ProMujer Nicaragua was the first replication of the Bolivian ProMujer model. It was established in 1996 with financing from USAID to **provide credit and training to women.**

ProMujer provides **loans through the village-banking methodology.** 'Village banks' are called **communal associations** in Nicaragua. The members of these associations receive **training on loan management, business skills and also health and personal development services.** **Six doctors** link clients with medical services and in some cases provide vaccinations for children. Women receive **advice and information** on sexual and reproductive services. About **76 per cent** of women attend group sessions that focus on domestic violence and women's rights.

The experience of ProMujer with women with disabilities has been two-fold. On the one hand, there are some instances in which they have **been included in communal associations.** On the other hand, there is a **communal association of only women with disabilities** in Chinandega. This was created by a group of 30 women who were **already organised as an association to produce the traditional piñatas.** This case has been **as successful as any other** communal association; women with disabilities are **even more committed** with the programme to overcome discrimination. The methodology is **exactly the same** as with other groups.

## The effects / impact of the practice

Including people or women with disabilities in mainstream institutions (as ProMujer does) **boosts their economic and social inclusion** as well as **their self-confidence**. Many women with disabilities do not require special conditions – they have the **same capacity as everyone else** to manage a business and credit.

When hurricane Mitch hit Nicaragua, ProMujer **did not condone anyone's debt**, even when portfolio at risk reached 40 per cent. By **reminding women of their commitment to pay their loans, they were pushed to start working quickly and effectively**. This was a success, **most loans were repaid** and this is why ProMujer **survived**.

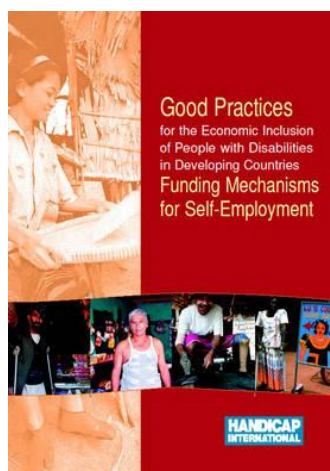
## What are the main points that require attention? How could it be improved?

**Loans are better than donations** in most cases, because women and women with disabilities are **capable of having profitable activities and should be encouraged to do so**. If they already have a business and they receive a donation, it is like going one step backwards in their empowerment.

**Start-ups** should also be financed **through credit**, otherwise it will more easily be spent on **current expenses instead of investments**. Start-ups should receive **more specific training and technical assistance**.

*“Individual and group methodologies are equally efficient if the rules are applied”*. **Supervision and follow-up** are a fundamental part of this process to **identify and address structural weakness** as soon as they occur.

## Background and context



**Full project report:** [Good Practices for the Economic Inclusion of People with Disabilities in Developing Countries: Funding Mechanisms for Self-Employment](#) (Handicap International, 2006)

**Criteria for the good practices:** see p. 35 of the full report.

**Recommendations from the good practices:** see full report pp 87 – 90 of the full report.

**Link to further resources:**

[Full text on article 27 – Work and employment](#)