

New approaches to poverty eradication  
&  
women with disabilities  
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## Introduction

The world stands in the midst of a global economic crisis. Diverse steps are being taken at various levels to meet the challenges of crumbling economies. Within these efforts the exclusion women with disabilities from financial institutions remains a secondary concern. Their invisibility has contributed to their marginalization. They either they have no income, are asset less (usually no access to land, housing) and if they have jobs due to their low education they are situated in the informal economy. The stereotyping and a patriarchal system affects them further. Though violence against women is beginning to become a big issue globally, violence against women with disabilities still remains behind the shadow of stigma and shame. Unless forced sterilization, abortion, family planning and treatment is stopped women with disabilities who are the targets of such 'shameful' acts will continue to remain within the circle of oppression where human rights remained unfulfilled and entitlements unrealized. Multi country studies (UK, Australia, Ireland USA, India) have confirmed these linkages of gender, disability and poverty.

Women with disabilities and the financial sector

We pose two questions:

*Do Women with Disabilities Have Economic Rights?* Our answer is yes- multiple. Majority States have signed CRPD and CEDAW, besides national laws. Most laws prohibit discrimination and call for reasonable accommodation. However many national disability laws are still to alter as per CRPD and give women equal rights.

*Do They Have the Opportunity to Use their Rights?* In the case of women with disabilities, it is an "interlocking failure of consumption entitlement of non-development of capability, lack

of legal capacity, ownership, and dependency”.

However women with disabilities are not a homogenous group. There are many who stand on the periphery of rights and entitlements. Women with psycho-social disabilities have little legal capacity. It has been denied to them in family laws, inheritance, and in laws for political participation. It is essential to pay attention to the issue of legal capacity arising out of the economic sector<sup>1</sup>. Rural as well as indigenous women with disabilities have few opportunities to earn independent cash income.

We need to address gendered disability discrimination in poverty eradication as its existence results in structural poverty. Manifesting itself in not only financial in but also social institutions which are slow to change. We reason that economic redistribution is essential to create an environment that is just and equal but also believe that it can only be useful when provided in the framework of justiciable rights. This could be made possible through the combination of extending Financial Services and Products as per need and choice and situating these within a conceptual framework that works

Beginning from the grass roots up across the global system many methodologies have been used for eradication of poverty. A major modus operandi is the use of micro credit and micro finance. Micro-credit as a development approach has provided an inclusive grass root approach for thrift and saving and became important as a link between eradicating poverty and promoting growth. Micro Finance which is becoming more visible and more often used is market based. It provides for inclusion of credit for health, education and housing which are essential components for survival and higher quality of life. With inflexible, inaccessible and discriminatory work places women with disabilities have started to look towards self employment and set up individual entrepreneurships. In many countries social cooperatives worked out as they had low cost banking operations. In Italy the cooperatives broke the niche for inclusion of women with psycho-social disabilities. The State did not remain behind with schemes on employment guarantee and cash transfers on a large scale they catered to large populations. The NREGA in India as a Guarantee scheme open to persons with disabilities and based on the principle of self selection became adopts a strategy that builds on the

principle of self selection. People who join it is because they need it, they are not forced to do so. Brazil with its Bolsa Família program on cash transfers- merged provided not only a minimum level of income for extremely poor families but conditions these transfers on beneficiary compliance with human development requirements (school attendance, vaccines, pre-natal visits). It was also open to persons with disabilities.

However despite all efforts to get data on inclusion of women with disabilities has been difficult to know how many women with disabilities are included in the process. Some indications through individual reporting and anecdotal evidence exist but are not enough to know the full involvement of women with disabilities in both policy and actions related work.

Programs and policies and by the international community have been extended to all including women with disabilities. The ILO guidelines on Decent Work, Global Pact for Jobs and United Nations system (ILO led) has been the Social Protection Floor Initiative (2009) basic social security guarantees that ensure universal access to essential health care and income security at least at a nationally defined minimum level (horizontal dimension). During Rio+20 Trade unions demanded the recognition in of social protection systems as key tools to build resilience and call for maintaining and strengthening existing social protection systems. It was an important step for women with disabilities as resilience is a factor of great importance and it also speaks of long term sustainability and not short term welfare. On request from ILO, the G20 Leaders are also connecting their macroeconomic agenda to policies for decent work, and social protection floors to prevent extreme poverty which they have agreed to. These important improvements have not been felt by women with disabilities who live in different circumstances because of both gender and disability. Our goal should be to ensure that these programs include women with disabilities.

The United Nations General Assembly has over the last few years issued a series of resolutions, especially Resolutions A/65/186 and A/64/131, calling for the mainstreaming of persons with disabilities in development, and has specifically called upon Governments to promote gender equality and the empowerment of women with disabilities.

Amongst the policies the MDGs were ground breaking in their departure from macro-economic goals to clear numeric goals in a concrete time frame. International Society has worked towards MDG achievements through targets but disparities remain. The UN Human Rights Council has taken up issues of extreme poverty and Human Rights (2012). The SDGs and the 2015 agenda is on its way to implementation. However in the case of women with disabilities unless we act immediately inclusion will remain a distant dream to achieve.

Despite all these programs and principles why are women with disabilities excluded and remain at the bottom parameters of poverty and what can we do?

Recommendations:

Our major concern is the slow pace and fragmentation of our work and inadequate coordination and lack of funding. One of the key themes we need to discuss is the institutional framework for sustainable and equal development. Efforts by communities and people to benefit others bring to the forefront our most positive aspects. The key is our sense of responsibility to those with whom we share resources. Our goal should be to generate a set of shared objectives for sustainable development. Create a global vision toward which humanity strives and serve as norms and guiding principles. Even the most inspiring vision will become a reality when the global community with support of civil society and the women concerned commit to eradicate poverty.

**First We need to set up a working group of women with disabilities to consider the goals of poverty eradication** with an aim towards a qualitative transformation of the system. Poverty eradication is considered an economic issue, but there is very little inclusion of women with disabilities in financial institutions especially high level economic implementation organizations such as federal banks and they are also not consulted in policy formulation and change. **Inclusion in the highest financial decision making bodies needs to be motivated to create change. There is a need for the financial sector to adopt guidelines to ensure that low-cost banking and financial services are accessible to women with disabilities.** Specified budgets and monitoring are essential to make policies work.

**Secondly we propose a Global Assembly of women with disabilities within the next year.**

The core idea is to bring forth the full potential of a dialogue. **Invite Amartya Sen and Nussbaum to do a Strategic Policy Planning Document relating Women with Disabilities to poverty eradication for the Summit and devise a capability approach in measurement.**

**Thirdly within the United Nations there is a need for a permanent forum where our voices can be heard.** The United Nations needs to give voice and create equality and power to women with disabilities.

**We therefore suggest that a special fund be set up to assist them to attend meetings with other women to discuss the contradictions that exist in poverty and access to economic well being.** (for instance meetings related to Disasters, Migration, Indigenous , SCR 1325, Beijing process & Youth )

**Fourth** we recommend to the UN General Assembly the creation of an educational framework of promoting a sustainable development paradigm for all and in which women with disabilities fit in. **An internationally administered fund dedicated to education can empower them.**

Our aim is to raise awareness among women with disabilities, to enable them to move from empowerment to leadership, within their communities. We need a global strategy with a focus on the local. Local authorities and communities are central to this process.

We need to pay importance to girl/s women with disabilities education. To foster in women with disabilities the skills needed to deal with threats to life and human dignity while eradicating poverty. We need an education based on learning and reflecting and empowerment. *A system not only based on information, but which will serve as catalyst of change which will create leadership and action.* An education, which will not only provide knowledge, but inspire a deep sense of appreciation on issues related to their concerns and to exercise the leadership to generate real transformation.

Depending on the spirit of the Universal Declaration of Human Rights and “freedom from fear and freedom from want” the international community must take effective legal and

institutional measures.

It is crucial that a sustained effort be made by the UN, States and civil society to make efforts to raise awareness about the constituent values and behaviours and the centrality of women with disabilities in development. It is not only the magnitude but the increase in their poverty that threatens us. Poverty undermines the very foundation of human rights and development eradicating poverty cannot be achieved through stop gap measures depending on financial services, products. We need a policy securing long term ends which can be achieved by establishment of an environment where individuals can achieve their inherent potentials.

*I would urge that we seize this moment to transform the system. Based on self reliance, autonomy and participation we look for a development in which the UN will play a pivotal role. We look forward to an era of hope of solidarity and change. To create an agenda of change within a system, where international cooperation is being limited. We have a chance before us to change history to convert the challenges we face to positive change. Let us not hesitate at this moment and let it by pass us. We must not follow in the footsteps of earlier crises leaving defenseless people powerless. Now is the time to transform our civilization on principles of human dignity and interdependence.*

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<sup>i</sup> Most are denied access to property, banking, credits, housing. They are forcefully detained in institutions.