



# Women with Disabilities

## *Focus on: Disabled Women Entrepreneurs in Zambia*



International  
Labour  
Organization



### **General facts**

- Fifteen per cent of the world's population are persons with disabilities – over one billion people<sup>i</sup>. Disabled people are at a higher risk of poverty in every country, whether measured in traditional economic measures such as GDP or, more broadly, in non-monetary aspects of living standards such as education, health and living conditions.
- Disabled women are at greater risk of poverty than men with disabilities<sup>ii</sup>. Their poverty is linked to their very limited opportunities for education and skills development.
- Women with disabilities comprise 15 per cent of all women worldwide.
- Approximately 300 million women and girls around the world have some form of intellectual, mental, sensory and/or physical disability. Many are likely to face double discrimination based upon gender and their disability. Barriers and discriminatory practices often limit their participation in development programs<sup>iii</sup>.
- At least 785 million women and men with disabilities are of working age, but the majority do not work. Those who do work often earn less than their non-disabled counterparts with little or no social protection, and in the informal economy.
- People with disabilities are frequently excluded from education, vocational training and employment opportunities.
- Excluding people with disabilities from the labour force results in GDP losses ranging from 3 and 7 per cent<sup>iv</sup>.

### **Zambia**

In general, women experience higher rates of poverty than men due to, among other factors, a lack of access to or limited opportunities for training. Poverty is particularly high among women who head households. According to a country survey on living conditions, 54.5 per cent of women with disabilities were unemployed compared to 42 per cent of non-disabled women who were included in the survey sample<sup>v</sup>.

Women with disabilities are more likely to work in the informal economy or as manual labourers or vendors since these may be the most realistic options for earning money or contributing to family livelihoods. A majority work in the service sector and only a few in the public sector, mainly in administrative jobs.

In Zambia, a number of policies, programmes and initiatives have been developed over the past decade to help support disabled women entrepreneurs and address the challenges they face. They include, among others:

- The Technical Education, Vocational and Entrepreneurship Training (TEVET) Act, 1998
- Ministry of Science, Technology and Vocational Training Disability Policy (2009)
- Ministry of Science Technology and Vocational Training TEVET Sector Plan 2010-2014 (Ministry of Science Technical and Vocational Training, 2010)
- Citizens Economic Empowerment Fund, established under the Citizens Economic Act No 9, 2006

### Encouraging the growth and development of women entrepreneurs with disabilities

An increasing number of organizations are being involved in the growth and development of entrepreneurship for women with and without disabilities. Major actors include, among others:

- Zambia National Association of Disabled Women (ZNADWO)
- National Vocational and Rehabilitation Centre under the Ministry of Community Development, Mother and Child Health
- Disabled Entrepreneurs Association of Zambia
- Business Investment Unit for the Disabled (BIUD), whose aim is to create livelihoods and employment for women and men with disabilities in Zambia through inclusive micro-finance services, business and investment advice and support for the enhancement their economic potential and the quality of their lives.
- Zambia Federation of Associations of Women in Business (ZAFAWIB), whose main purpose is to empower women economically through the provision of small loans for micro-entrepreneurs and training in small business development.
- Women Entrepreneurship Development of Zambia (WEDAZ), whose main objective is to stimulate the economic empowerment of women and youth in Zambia through skills and business management training and the provision of funding and marketing support to micro-entrepreneurs.
- The ILO-Irish Aid Partnership Programme on disability. Earlier phases of the Programme collaborated with another Ireland funded project *Women's Entrepreneurship Development and Gender Equality (WEDGE)* that was implemented from 2008 to 2011 to promote women's entrepreneurship development and enhance employment opportunities for women entrepreneurs with and without disabilities as well as women living with HIV/AIDS. This assistance provided for the establishment of locally supported business development services, including advice, group training and sustainable programmes of support for women entrepreneurs.
- Microfinance institutions, among them, the Micro Bankers Trust and FINCA which provide soft loans for the economic empowerment of vulnerable groups including women with disabilities. FINCA operates in Lusaka, Central, Southern, and Copperbelt Provinces targeting households headed by women or children. FINCA Zambia offers three types of credit products, which include individual, solidarity and village banking loan products for urban and peri-urban markets for working capital and business improvement.



*Elina Ngoma, entrepreneur*

One initiative that has been developed over the past years to help support women entrepreneurs is the “Month of the Woman Entrepreneur (MOWE)”. Held annually in Zambia, MOWE celebrations draw attention to the achievements of women entrepreneurs - with and without disabilities or living with HIV/AIDS - through a series of national events such as media campaigns, workshops, trade fairs and exhibitions, and promotional activities.

### Enhancing the long-term sustainability of businesses owned by women

- The Citizens Economic Empowerment Commission (CEEC) established under the Ministry of Commerce and Trade targets marginalized groups, specifically women, youths and persons with disabilities, by leveling the playing field so that they can effectively participate in the national economy. The commission provides soft loans and promotes investment through fostering joint local and foreign ownership of companies.
- The Ministry of Community Development, Mother and Child Health (MCDMCH) through the Social Welfare department provides Social Welfare Assistance Scheme in form of small grants to vulnerable groups including households headed by a disabled person. The ministry also initiated the Social Cash Transfer programme for vulnerable groups which include persons with disabilities. It is envisaged that this grant will, at a later stage, be transferred into a disability allowance. This programme is being supported by the Zambian government, the World Bank and UNICEF.
- The Sixth National Development Plan 2011 to 2015, among its objectives, seeks to enhance the capacity of women to participate in national development by facilitating capacity building in entrepreneurship, survival and life skills among women<sup>vi</sup>.



Grace Mwanza, entrepreneur

*This factsheet was prepared by the International Labour Organization/Irish Aid Partnership Program in March 2013 for use on the occasion of International Women’s Day. Its purpose is to provide basic facts and data (together with references) about the situation of women with disabilities in Zambia.*

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**Photo on page 2:** Elina Ngoma, who contracted polio at the age of five and learned to walk with crutches, received practical training in tailoring provided by the National Vocational and Rehabilitation Centre (NVRC) in Ndola. Photo: F. Mambwe.

**Photo on page 3:** Grace Mwanza, who became deaf at the age of six, also received skills training in tailoring from the NVRC. She found out about the training through her membership with the women’s wing of the Zambia National Association of the Deaf and ZNADWO, both partners of the ILO-Irish Aid Partnership Programme. Photo: F. Mambwe.

<sup>i</sup> World Health Organization and World Bank 2011. “World Report on Disability”, Geneva: WHO Press.

<sup>ii</sup> Mitra et al 2011. Disability and Poverty in Developing Countries: A snapshot from the World Health Survey. SP Discussion Paper, World Bank.

<sup>iii</sup> USAID: <http://www.usaid.gov/what-we-do/gender-equality-and-womens-empowerment/women-disabilities>, accessed on 8 February 2013.

<sup>iv</sup> Buckup, S. 2009. “The price of exclusion: The economic consequences of excluding people with disabilities from the world of work”, Geneva, International Labour Organization, Employment Working Paper No. 43.

<sup>v</sup> University of Zambia Disability Research Team (UNZADRT) and Christian Blind Mission (CBM): Disability in Zambia: A Situation Analysis, Final Report 2012.

<sup>vi</sup> Six National development Plan 2011-2015.