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Preface

The ILO Technical Cooperation Project, "Developing Entrepreneurship among Women with Disabilities", is being implemented in Ethiopia by the Ethiopian Federation of Persons with Disabilities (EFPD) and the Tigray Disabled Veterans Association (TDVA). Funded by the Government of Ireland, the objective of the project is to devise a strategy for developing entrepreneurship among women with disabilities in Ethiopia, in an urban area - the city of Addis Ababa, and a rural area - Tigray Region, which can be replicated in other regions of the country and in other countries of the world. The project aims to promote economic empowerment among women with disabilities and women with disabled dependants, by providing training in micro-enterprise skills, arranging access to vocational skills training opportunities and credit, and supporting the women in starting a business activity or developing an existing one. It also seeks to increase the capacity of the EFPD and the TDVA to manage and sustain the new programme of training and support for its disabled women members.

The project represents a new approach to technical cooperation by the ILO in the field of disability, an approach that is innovative and flexible, based on partnership with local non-governmental organizations of persons with disabilities, and designed and implemented in close consultation with training providers, micro-finance institutions, and national and local government authorities. The ultimate goal is the development of an effective strategy by which women with disabilities can optimize their income-earning potential and escape from poverty.

In preparation for the project, women with disabilities, members of the EFPD and TDVA, undertook an initial "situation analysis" or exploratory survey of potential participants in the project¹ who were either already engaged in or wanted to engage in small business activities. The survey findings are presented here, in summary form.

This summary includes excerpts from two companion publications: *Doing Business in Addis Ababa*, and *Doing Business in Tigray: Case Studies of Women Entrepreneurs with Disabilities in Ethiopia*, also compiled during the preparatory phase of the project. Along with the accompanying photographs, these serve as illustrations of the survey findings. They have been translated directly from the women's own words (in Amharic or Tigrinya) and are a vivid testimony of their situation.

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¹ This includes women who have a disability themselves; or who are the mothers of intellectually disabled children or the wives of war-disabled men.

1. Introduction

The project “Developing Entrepreneurship among Women with Disabilities in Ethiopia” aims to develop an effective strategy to enhance entrepreneurship among women with disabilities and women with disabled dependents. The women participating in the project will receive training in business skills, vocational skills and marketing techniques, and be supported in identifying a business idea and turning it into a micro enterprise. Training will be provided to women who wish to start up a business or develop an existing one by Ethiopian micro-enterprise development trainers who will also help the women develop viable business plans. Access to vocational skills training will be provided for those women who request it, and arrangements made for access to credit, ongoing business advisory services, and marketing support. Women participating in the project will include women who have a disability themselves, women with war disabled husbands, and women with disabled dependants.

First Steps

Prior to this project, there was no reliable information on disabled women entrepreneurs, or on those aspiring to start an income generating activity in the city of Addis Ababa or in Tigray Region (one of eleven regions of Ethiopia). Such preliminary information was necessary to afford an insight into the situation of the women and the constraints they face. Women with disabilities from the Ethiopian Federation of Persons with Disabilities (EFPD) and the Tigray Disabled Veterans Association (TDVA) were enlisted to collect information and were trained to carry out interviews of 400 women, and to gather the in-depth stories of 50 women, in Addis Ababa and Tigray Region. The women who gathered the information especially valued the opportunity of active involvement in the exploratory surveys, and their participation as peers made it easier to obtain grassroots information that can be applied to better meet the micro-enterprise development requirements of the women participating in the project.

Earning a Living and Coping with a Disability

Genet Walegn is 21 years old and lives in Addis Ababa. She became deaf at the age of 3. She supports her ailing father, her mother and four siblings who are at school. Her goal is to get her own selling site at the market and sell directly to her customers.

Genet
Walegn
Photo

“When my mother was in hospital to deliver a baby, I started pottery, because my mother was unable to work and my sisters and brothers were students. Neighbours who saw our problem advised me to engage in the pottery trade and trained me how to do it. I am compelled to sell my coffee pots to merchants at a lower price than I could get for them directly.”

Genet Walegn, potter

Genet Walelgn's micro enterprise, was identified as one of the most viable enterprises operated by the 200 women micro entrepreneurs interviewed. 400 aspiring women micro entrepreneurs were also interviewed. For all 600 women, the challenge of earning a living while coping with disability is part of their day-to-day life.

The key questions for all women interviewed in the survey were:

- What is each woman's personal and family situation?
- What is their basic educational and vocational training background?

For women already engaged in business activities:

- What kinds of micro enterprise do the women have?
- How much start-up capital was required?
- How much income does their business generate?

For aspiring women micro entrepreneurs:

- What kind of business would they like to start?
- What training would they need?

This report highlights the main findings of the exploratory surveys in the city of Addis Ababa and in the rural Tigray Region, Ethiopia.² Conducted by the EFDP and TDVA, these surveys are the starting point for the project and, although not representative of the general population, they nonetheless provide extremely useful insights into the situation of women who will participate in the project in the two areas. The report also draws on the case studies of existing enterprises, compiled in addition to the survey data, to illustrate the findings.

Social and Economic Background

Ethiopia is among the least developed countries in the world.³ Around 46% of the estimated population of 63.5 million lives below the poverty line, with a daily income of under US\$1⁴. Women participating in the project face added obstacles in their day-to-day life, arising from being a woman and from their disability. Table 1 encapsulates key aspects of the social and economic setting in which these women struggle to survive.

² Developing Entrepreneurship among Women with Disabilities in Ethiopia. Part 1. Situation analysis in Addis Ababa, Ethiopia, 2002. Part 2, Situation Analysis in Tigray Region, Ethiopia, 2002

³ UNDP Human Development Index, 2001.

⁴ World Development Report 1998/99: Knowledge for Development

Key information for Ethiopia

Population: 63.5 million (1998)
Capital city: Addis Ababa, est. population: 3 million

Reported proportion of people with disabilities:
3.8%: 1.6 million (1984)

WHO estimate of people with disabilities:
7-10% of population: 4.6 - 6.6 million (2001)

GDP per capita: \$628 (1999)

Life Expectancy:	1999	1995
Women	44.9 years	50.3 years
Men	43.3 years	47.2 years

Fall in Life Expectancy 1995 to 1999
(primarily due to AIDS epidemic)

Women	5.4 years
Men	3.9 years

Rank Status on UNDP Human Development Index:
158 (of 162)

Literacy rate:

Women	31.8%
Men	42.8%

Economic activity rate (over 15 years):

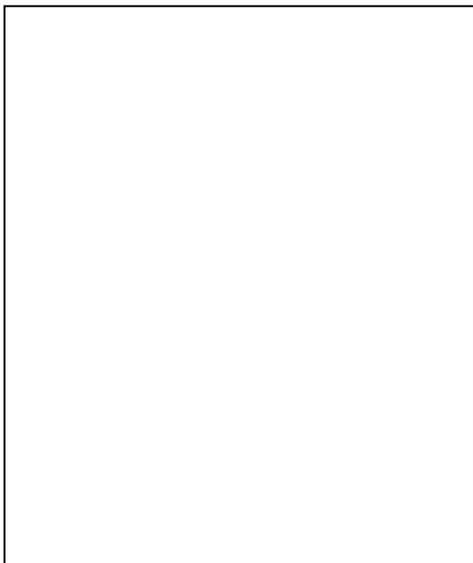
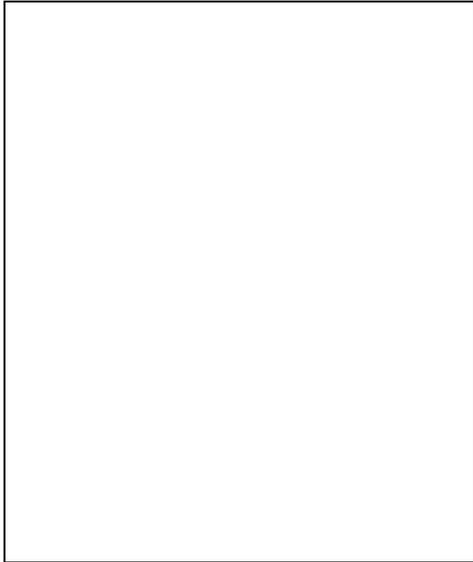
Female	58%
Male	86%

Distribution of the labour force by sector (1996):

Agriculture:	72%
Industry:	12%
Services:	16%

Sources: UNDP Human Development Index 2001 and 1998.

Training for micro and small enterprise development for disadvantaged groups, including women with disabilities, is mainly provided by international organisations and non-governmental organisations (NGOs) in Ethiopia. Government agencies also offer business-skills training, although this is currently targeted at larger types of enterprise – rather than micro businesses - and has not, to date, targeted women with disabilities.



Women entrepreneurs at work

2. In the Spotlight: Women participants in Addis Ababa and the Tigray Region

A total of 600 women participating in the project were interviewed in Addis Ababa and Tigray Region: 200 were already involved in business activities and 400 were aspiring micro entrepreneurs.⁵ The women in Addis Ababa included women with physical, visual and hearing disabilities, women disabled as a result of leprosy and mothers of intellectually disabled children, each comprising 20% of those surveyed. The interviewees in Tigray Region were war veterans, either women physically or visually disabled during previous conflicts (80%) or wives of war disabled veterans (20%).

Age

- The women interviewed were aged between 18 and 59 years.
- The majority (61%) were between 25 and 45 years of age.
- There was a higher proportion of younger women in the Addis Ababa survey than in the Tigray Region survey.

Marital Status

- 50% of the women were married; 25% were single, 18% divorced and 6% were widows.
- The women in Tigray Region were twice as likely to be married (66%) as the women in Addis Ababa (34%), most of whom were disabled from an early age.
- Linked to this, half of the women in Addis Ababa were single, compared to none of the women in the Tigray Region.
- Focussing on the women with disabilities, rather than all the women interviewed, the divorce rate among the Tigray Region veterans was 35%, compared to 7% among the women in Addis Ababa. Given that the Tigray Region veterans acquired their disabilities in early adulthood, this finding may reflect a greater likelihood of marital breakdown when a person becomes disabled.

Dependants

- Most of the women (82%) had dependants - 14% had five or more.
- Overall, 490 women in the survey had a total of 1668 dependants.

Education

Almost three quarters of the women (71%) had formal education. Taking a closer look at the findings, considerable differences are apparent. Almost all of the disabled women war veterans interviewed in the survey (98%) had formal schooling, compared to approximately two-thirds (61%) of women with a disability from birth or early childhood.

⁵ See Statistical Annex, Table 1

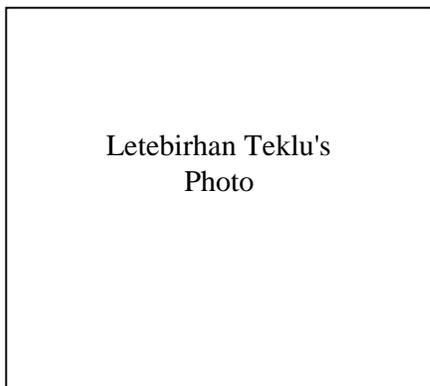
It was notable that just half of the wives of disabled male war veterans and only a quarter of the mothers of intellectually disabled children, had any formal education.⁶

Some of the women had informal education which enabled them to learn to read and write. Yet there was a significant incidence of illiteracy among all but the disabled women war veterans, ranging from a third of the women with disabilities in Addis Ababa (34%) and the majority (59%) of the mothers of intellectually disabled children there. There was no significant difference in literacy levels between existing and aspiring entrepreneurs. These literacy statistics show a picture which is about average for women in the country as a whole (see Annex Table 1), with the exception of the women war veterans at one extreme and the mothers of intellectually disabled children at the other extreme.

Vocational Training

- Only one in three of all women surveyed had any vocational training.⁷
- For those who had received training, it had lasted less than a year in most cases.
- Women already in micro enterprise were more likely to have received vocational training (52%) than aspiring micro-entrepreneurs.
- The types of vocational training the women had received included tailoring, hair plaiting, a variety of handicrafts, midwifery and to a small extent, commerce.
- Most had received training through non-governmental organisations; a few had attended training courses run by government or private agencies.

Letebirhan Teklu has lived all her life in Tabia Adikentabai, West Tigray Region. Married with 2 dependants, she earns a living through her shoe shop. Letebirhan feels fortunate that she received vocational training, provided by an NGO, after becoming both physically and visually disabled as a teenager during the war.



Letebirhan Teklu's
Photo

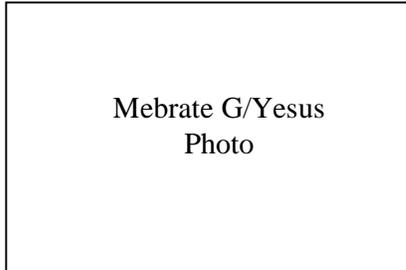
"I got wounded in the war at the age of 15. Then I had to drop out of school, because of my visual impairment. They told me that it was not possible to educate me because I had this disability. Later I was fortunate and participated in vocational training on commerce given by NGO. Although I was not employed directly after the training, it helped me when I started my business selling shoes."

Letebirhan Teklu, shoe trader

⁶ See Statistical Annex Table 2

⁷ See Statistical Annex, Table 3.

Mebrate G/Yesus, 43, runs a small food house in the west of Tigray Region. She was wounded during the war in 1982 and now has a severe mobility impairment.



"After I became disabled, I could not go back to school because of psychological problems. I was trained as a health assistant in 1983 to serve the fighters, but I didn't get a job."

Mebrate G/Yesus
Hotel and Restaurant Keeper

Work History

- Only a third of the women had previous work experience in paid employment or in micro business activities.⁸ This included activities such as tailoring, handicrafts and beer making, petty trade, and domestic service.
- The disabled women war veterans in Tigray Region had worked as combatants, though they did not seem to consider this experience as relevant to their current or planned micro-businesses.

Key Findings for the Project:

- The women participating in the project have a very large number of dependants.
- Illiteracy is a problem that needs to be addressed.
- Women with disabilities are not getting systematic access to vocational training.
- Training is required in specific vocational skills - in "value added" production and service skills.

⁸ See Statistical Annex, Table 4.

3. Existing Entrepreneurs

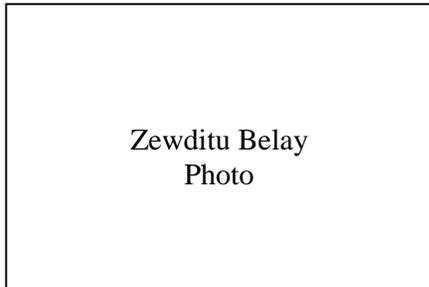
A third of the women interviewed in the project survey (200) were already micro entrepreneurs. The principal questions put to them were: What were their micro businesses like? How much initial capital did they have to start their business? Where had they found this capital? What problems did they encounter?

The women entrepreneurs were engaged in three main kinds of business: trade, services and production.

- In Addis Ababa
 - A majority of the women surveyed were involved in petty trading by the roadside, in a market or in a commodities shop
 - Others were involved in production (for example, tailoring, weaving, pottery, food processing, making leather products or selling bread or home-made food)
 - Others were involved in services (including laundry, restaurants and hairdressing).

- In Tigray Region
 - The majority of women were involved in petty trade (selling clothes, food or other goods)
 - One in ten provided services (for example, running a tea-room)
 - 7% combined production and trade, in activities such as tailoring or pottery.

Zewditu Belay is almost 60. She had leprosy at the age of 6, so could not attend school and is illiterate. Her leprosy, while cured, left her with physical disabilities. She is now trading in red peppers and spices in a local market in Addis Ababa.



Zewditu Belay
Photo

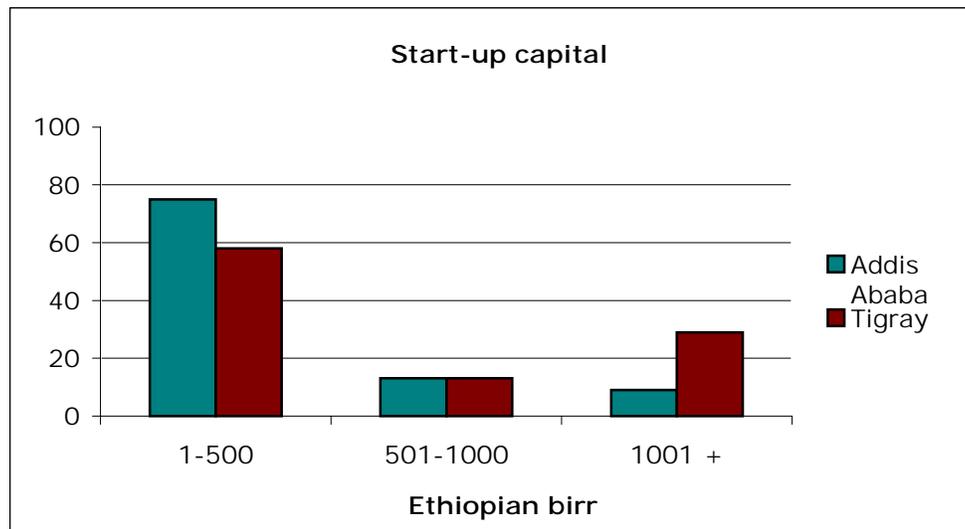
"The work is tough. On Wednesdays and Saturdays I will sell, sitting under the sun from morning to sunset. There is a lot of dust as it is an open-air market. Whenever the wind blows, I am covered by dust and it hurts my eyes ... If God helps me I would like to expand my current trade."

Zewditu Belay, petty trader

Start-Up Capital

Most of the women had started their business with very little capital, less than 500 Ethiopian birr or around US\$50, but some started with considerably less. Generally, the women in Addis Ababa had started their business with less capital than those in Tigray. The amount of start-up capital ranged from 0-4000 birr in Addis Ababa, 0-5000 birr in Tigray.

Start-up capital, Ethiopian birr (1 US \$ = 8.5 birr).



In Addis Ababa most of the women had taken loans to start their micro enterprise. About one third had their own initial capital. In Tigray, the reverse was the case. Most women had the initial capital themselves and one third had taken loans to start their micro business.

Mrs Asefu Tesfay, 34, runs a small shop from her house in Lailai Adiabo, in the west of Tigray Region.

"I opened the shop with an initial capital of 1500 Birr, which I saved from the money I got from the Government for my rehabilitation after I was wounded during the war."

Asefu Tesfay, shopkeeper

Income Generation

Given the low amount of start-up capital, it is not surprising that the income of women micro entrepreneurs surveyed in Addis Ababa and Tigray Region was at subsistence level.

Mame Alemu, lives in Addis Ababa region together with her husband and a daughter who has difficult epilepsy. Mame's income enables her to support her entire family, including her brother, her mother and her three sisters as well as her war veteran husband and daughter, but it is not enough to provide medicine for her daughter's epilepsy.

Mame Alemu's
Photo

"At the moment my life is just about eating, sleeping and baking injera. I live from hand to mouth. I want to do more with my life. My main expenditure is on my daughter's health. If I had more money I could find out about my daughter's real problem and make sure that she gets the very best medical care. Our problem is that the medicine doctor prescribed for her is not available in Addis Ababa. Even if it was available, it would be too expensive."

Mame Alemu, injera baker

Genet Ketema, is about 40 years old and has lived in Addis Ababa all her life. Her parents were devastated when she lost her sight when still a very young baby. She earns her income by selling various commodities, such as sweets, combs, chewing gum, and shuro cereal, as a roving trader within the central areas of Addis Ababa.

Genet Ketema's
Photo

"I am dissatisfied with the income I earn, because it's low compared to my work effort. But I have saved myself from receiving alms like other blind people and am able to support my husband and our children, without being dependent on others and without losing my dignity."

Genet Ketema, petty trader

- It is estimated that, to live above the poverty line in Ethiopia, an income of approximately 300 birr (approximately US\$30) a month is necessary.⁹
- In Addis Ababa, half (51%) of the women entrepreneurs reported earnings of up to 120 birr a month from their businesses; 37% between 120 and 300 birr; 8% between 300 and 600 birr. Only four women earned over 600 birr monthly.
- In Tigray, the majority (58%) of the women said they earn up to 150 birr a month; and 9% between 300 and 500 birr. Only five women earned over 500 birr monthly.
- Most of the women spent their income on food, clothing and rent. Some made repayments on loans they had taken out. A quarter of all the women (43% of those in Addis Ababa) spent part of their income on transport (taxi). About a quarter used part of their income for school fees and other educational expenses. Less than one in ten (7%) could save part of their monthly income.
- Both of the exploratory surveys clearly show that with a few exceptions, the women micro-entrepreneurs interviewed are living at or under the poverty line.

⁹ See, for example, World Development Report 1998/9

Alagesh Wubishet is a 30 year-old trader who lives in central Tigray Region. Living with a physical disability due to wounds as a teenager in the war, she is married and supports 4 dependants.

Alagesh Wubishet's
Photo

"I started selling salvaged clothes after my friends had encouraged and advised me. The income has been a disappointment: my business does not give the income I expected. But I have no alternative."

Alagesh Wubishet, trader

Problems Encountered

A success story is recounted by one young micro entrepreneur, Ayelu Bedasa, featured below. But her case is the exception, not the rule. Ayelu received her skills-training only because of a chance meeting with an NGO worker who was registering people with disabilities for a community-based rehabilitation programme. She now earns her own livelihood with her micro enterprise and also generates employment for others – her business now employs three men. She has also enrolled in night school and is studying to take formal school exams.¹⁰

Ayelu Bedasa, aged 18, has created a successful micro business in weaving in a suburb of Addis Ababa. Her achievement is impressive, notwithstanding her restricted mobility and education. A female weaver, she has broken a prevalent occupational stereotype in Ethiopia, where weaving is traditionally done by men. She entered weaving after training given by a non-governmental organisation.

Ayelu Basha Bedasa's
Photo

"In Ethiopia, most women do not dare to think about weaving, let alone do it, because it is men's work. On top of that, most weavers earn enough for only a hand-to-mouth existence. What other training could I take? I was illiterate at that time. I felt that, of all the types of vocational training available to me then, weaving would be the easiest. I knew that other people could make a living from it. I never imagined that weaving could be profitable, could make me so proud and self-sufficient. And being self-reliant makes me happy. It gives me peace."

Ayelu Basha Bedasa, weaver

This success story is not reflected in many of the women's experiences. Very often, the women have started business activities where they face strong competition with many

¹⁰ *Case Studies: Developing Entrepreneurship among Women with Disabilities in Addis Ababa, Ethiopia*, ILO, Geneva, 2002.

other similar businesses, a situation that has led to market saturation in some cases and relatively low earnings.¹¹

In running their micro-enterprises, many of the women mentioned the financial problems they faced in the form of lack of working capital and low profit. These problems were linked to the "fierce competition" they reported and the lack of market demand for their products and services. Some had inadequate working conditions.

Teken Zerihun, from West Tigray Region, was wounded some 14 years ago in the war, which has resulted in mobility impairment.

"I started my business, selling home made beverage 'sewa', with only 30 Ethiopian Birr. I was fortunate to have some savings myself, but the lack of additional capital limits the productivity of my business."

Teken Zerihun, trader

A few women faced the problem of fraud and theft. In a few cases, the women mentioned problems specifically linked to their disability, such as the inaccessibility of many buildings and buses; the lack of Braille markings on bank notes; the need to have more costly equipment to accommodate their needs.

Attitudes

Many of the women interviewed have taken the initiative to establish micro-enterprises so that they and their dependents can survive. In conducting their business activities, though, many receive little encouragement and face challenges to their dignity, as tea-room owner Zemzem Shifa and shopkeeper Akeza Weleharria explain.

Zemzem Shifa, 50, from Addis Ababa, borrowed 900 birr from the revolving fund of the National Association of Ex-Leprosy Patients. From her tea-room trade, she has fully repaid the loan. Her present monthly income averages 200 birr. She supports her husband, who is confined to bed, and the children of her deceased brother. When asked about her trade, she responded:

Zemzem Shifa's
Photo

"Some of the customers who come to have breakfast are alarmed when they see my hand. They ask me: 'Isn't there any other person?' When I tell them that I am the only one, they are disappointed. This makes me angry, so I tell them: 'To your surprise, I was the one who baked the pastry!' and they will leave. But there are others who encourage me, notwithstanding my disability. They will drink two cups of tea, instead of one."

Zemzem Shifa, tea-room owner

¹¹ Unpublished project documentation on market situation of disabled women entrepreneurs. .

Genet Ketema is a peddler, from Addis Ababa. She is forty years old and lost her sight when she was a baby. Genet sells wheat and other cereals and other goods. She displays them on a piece of cloth at the side of the road in the areas she frequents, sitting beside them under an umbrella. Her trade gives her an income of 100-150 birr a month.

Genet Ketema's
Photo

"People encourage me. Given the right kind of back up and financial support blind women can help themselves and society. I know the future will be bright for me."

Genet Ketema, peddler

Roza Gesesse, 23, runs a commodity shop in Addis Ababa from her parents' house. She has been disabled by rheumatoid arthritis since she was five years old. Roza's mother, Genet, plays an important role in her business. She says:

Rosa's Photo

"I run the shop in the mornings, until it gets warm. Roza is susceptible to the cold because of her disability. But customers prefer to be served by Roza. They use her nickname and ask "Where is Mimi? Where is Mimi?" if she is not there."

Roza Gesesse, shopkeeper

Akeza Weleharria, 34, has a small shop in Tahtay Kraro, in the west of Tigray Region. Physically disabled due to injuries in the war at the age of 21, she is married and support six dependants through her petty trade.

"My biggest problem is the attitude of the other traders. I think that the other traders hold something against me. They seem to think that I take their customers."

Akeza Weleharria, shopkeeper

Benefits

Impact on women...

Although most of the entrepreneurs were involved in subsistence-level activities in poor working conditions, the women were very positive about the overall benefits of starting a micro enterprise. Running a micro business not only provides a day-to-day living, but also fulfils social needs and can have beneficial health effects.

One of three disabled children in a family of five, 23 year old Roza Gesesse runs a commodity shop in the family house in a suburb of Addis Ababa. She completed her school-leaving certificate but was not able to pursue her education further.

Rosa's 2nd Photo

"Since I started to work in the shop my body is relaxing. As a result of the movements I do to bring down items from the shelf and give to my customers, now I feel healthier than before. Further, it has helped me to develop a good relationship with many people, and I am happy."

Roza Gesesse, shopkeeper

on the family...

It also brings benefits to the women's family.

Shamsiya Hiyar was born 29 years ago, the sixth child of a peasant family living about 100 km from Addis Ababa. Her physical disability is the result of an accident she sustained when she was eight years old. With her leatherwork micro enterprise she has been able to support several dependants. One of her stated aims is to create "jobs for disabled persons like me".

Shemsia Hiyar's
Photo

"What I am earning at present has enabled me to support two of my deceased brother's orphan children. ... I also take responsibility for the support of my parents, as far as this is possible for me. And this gives me the utmost delight."

Shamsiya Hiyar, leather worker

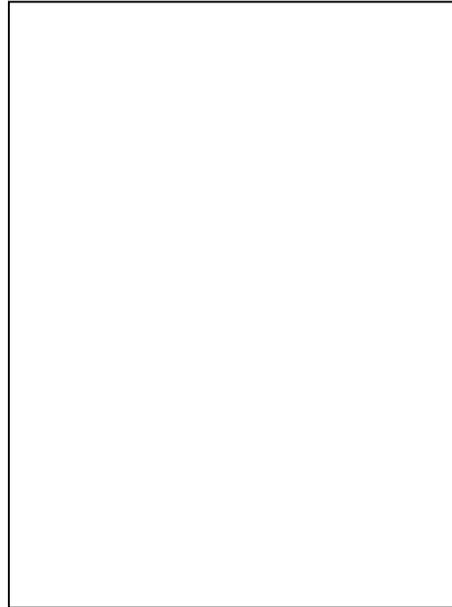
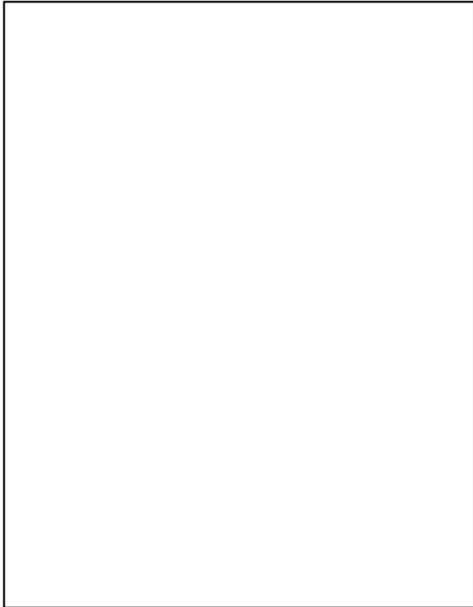
Shamsiya is not an exception, but one of the vast majority (89%) of women entrepreneurs in the survey who support dependants. The numbers speak for themselves. 178 of the women who are already in micro enterprises support 633 dependant relatives through their business activities. This finding calls into question the commonly held assumption that women with disabilities are dependent and a burden on their families.

and on society...

Women in Ethiopia, including those with disabilities, play a central role in society and in the economic and social development of the country. If they and their families can emerge from poverty through decent, sustainable work, their communities – and, ultimately, the country as a whole – will be strengthened.

Key Findings for the Project:

- Most of the women were engaged in low value-added trading activities.
- Very few women were involved in profitable, productive activities, requiring vocational skills.
- Initial start-up capital was very small in the vast majority of cases.
- Many of the women surveyed eke out a living, earning barely enough to survive.
- Many women reported low profit or problems in accessing credit.
- There was some evidence of negative attitudes to women with disabilities
- By developing viable, sustainable businesses, women participating in the project will improve not only their own living standards and prospects, but also those of the many people who depend on them for support.



Women entrepreneurs at work

4. Plans for Micro Business

The surveys included 400 women who would like to start a micro enterprise. 78% of these women had 1035 dependants. At the time of the interviews, most were not working in paid employment. They described the kind of business they would like to start:

- In Addis Ababa
 - About one in five of the women (17%) aspired to work in production, either in tailoring, handicrafts or embroidery products
 - One in five (20%) would choose services, such as a beauty salon, a restaurant, or selling food and drink
 - Almost two thirds (64%) would prefer petty trading activities, such as selling injera (a local staple food), butter and home-made food products, or selling clothes, either at the roadside, from their homes or in a commodities shop.
- In Tigray Region
 - Very few women (3%) would choose to start a micro business in production, for example making products such as pottery
 - Less than one tenth (7%) would like to go into services, such as a restaurant or catering
 - The majority (9 in 10 women), would opt for petty trading activities such as selling a variety of goods in a commodities shop.

The vast majority of the aspiring women micro entrepreneurs (94%) reported that they needed training of some kind, as the following breakdown of needs shows:

- 52% business management training
- 21% skills training
- 17% training in finance and accounting; and
- 4% training in marketing.

In addition to training in business skills, vocational skills training is vital for starting a sustainable micro enterprise that offers decent work. While just one in five of the aspiring entrepreneurs specifically identified a need for such training, the fact that only a third of those (34%) who would like to start a business had already received some kind of vocational training may signify a greater need. Training is essential to ensuring that the women can earn more than subsistence-level income from their micro enterprises. It is therefore essential that access to relevant vocational skills training be promoted.

Key Findings for the Project:

- The aspiring entrepreneurs are opting for low “value-added” activities, requiring little or no skills.
- Knowledge of new market opportunities is very limited.
- If these women succeed in their plans to start a micro enterprise, the income generated would benefit a wide circle of people, whose living standards would also improve.

5. Creating viable, sustainable enterprises

The exploratory surveys in both regions highlighted that, if the women surveyed are to be assisted in developing existing enterprises or in creating viable, sustainable micro enterprises, action is required on several fronts.

Functional Literacy¹²

Most of the women surveyed have a low level of formal education. Many are illiterate. To prevent this being an obstacle to the development of their business activities, action is required to provide training in functional literacy.

Training in employable skills

For anyone, anywhere, starting a business is a demanding task. This is especially so for the women interviewed in the exploratory surveys who hold a traditionally disadvantaged position in their community. These women have had limited access to skills-training and the training they have received generally involves low value-added skills and does not reflect changing market opportunities. To develop viable, sustainable businesses, the women need access to training, not only in micro-enterprise skills, but also in specific vocational skills.

Market Opportunities

The exploratory surveys clearly indicated that the women participating in the project were not adequately informed of new market opportunities, and that their business ideas reflected market segments in which competition was high. In order to promote the viability and sustainability of their micro enterprises, it would be strategic to identify innovative products and services in which the women could become involved, giving them a competitive advantage as they develop their existing businesses or establish a new business. To ensure that their businesses can develop, the women need support in identifying new market opportunities, in accessing credit and in marketing their products and services.

Customer Attitudes

While the topic of customer attitudes was not explored in detail in the surveys, some of the women referred to the negative perceptions they encounter. It would be useful if steps were taken to promote positive attitudes to women with disabilities, for example through a media campaign and through local level promotional activities, including trade fairs.

¹² The ability to use reading, writing and computational skills at a level adequate to meet the needs of everyday situations.

What Training Providers could be involved?

The women interviewed in these exploratory surveys have amply voiced their entrepreneurial spirit and their will to survive. They have demonstrated their stamina in coping with the twin challenges of poverty and disability and in supporting their numerous dependants at subsistence level. With the proper training in vocational skills and micro entrepreneurship, the existing micro enterprises of women participating in the project can grow and those women aspiring to start a business can be supported and guided to develop their capacity and potential.

Currently, international organisations and local NGOs are the principal providers of training for disadvantaged groups in Ethiopia, including women with disabilities. Business skills training is provided by government agencies, but rarely includes women with disabilities. Some regions already have their own agency, for example the Tigray Micro and Small Enterprise Development Agency. Such regional agencies might also have the capacity to set up training courses for women with disabilities. The need for skills training for women with disabilities is clear-cut. It is now a matter of taking action to provide this training. There is a growing number of private vocational skills training institutions in the country. It is vital that adequate training is provided and that it is ongoing, if women with disabilities are to initiate their own sustainable business activities. The ILO project "Developing Entrepreneurship among Women with Disabilities" will facilitate the women participants in accessing such training.

Women with disabilities are ready to help other women to help themselves. Ongoing institutional support is needed to assist these women to share their knowledge and experience within their community. The possibility of such peer training will also be explored in the project.

Ayinaddis Wondimneh, who lost her eyesight as a young girl works as a traditional physiotherapist in Addis Ababa. Now aged 53, she is renowned as "our honourable mother" by her community and is highly respected for her healing skills. She reported that she would like to share her knowledge and experience.

Ayinaddis
Wondimneh's
Photo

"If I could get the cooperation of the government, I always wished to teach my healing skills to others... My dream is to help my country and my people, using my skill ... "

Ayinaddis Wondimneh,
Traditional physiotherapist

6. Next Steps

The starting-point of “Developing Entrepreneurship among Women with Disabilities” in Ethiopia was to gather information on women entrepreneurs and aspiring women entrepreneurs participating in the project. This report has summarized the findings of the exploratory surveys conducted, drawing on the case studies also compiled, to give voice to the aspirations of 600 women participating in the project including their specific concerns, needs and the problems that confront them. Several points have emerged clearly. Firstly, in addition to providing training in business skills, there is a need to promote access to training in skills related to the women’s existing micro-businesses or business aspirations. Secondly, it is important to address the functional literacy deficit among many of the women. Thirdly, it is important to identify new business opportunities so that aspiring women entrepreneurs have market opportunity and a competitive advantage. Fourthly, the women need to have access to micro-credit and to marketing support.

The ILO project aims to build on what has been learnt through the surveys by addressing these points directly, through project activities, and indirectly, by facilitating access to services provided by other agencies.

Statistical Annex

This annex presents summary background information on the 600 women surveyed, including their current entrepreneurial status; whether they are literate; whether they have attended vocational training and whether they have had work experience in paid employment.

Table 1. Women interviewed by region and entrepreneurial status

PLACE	ADDIS ABABA		TIGRAY REGION		Total
	Women with disabilities	Mothers with IDCHN*	Disabled women war veterans	Wives of disabled veterans	
Entrepreneurs	80	20	80	20	200
Aspiring entrepreneurs	160	40	160	40	400
Total	240	60	240	60	600

*= Intellectually disabled children

Table 2. Literacy status of women interviewed, by region

	ADDIS ABABA				TIGRAY				Total	
	Women with disabilities		Mothers with intellectually disabled children		Disabled women war veterans		Wives of disabled veterans			
	No.	%	No.	%	No.	%	No.	%	No.	%
Illiterate – no formal schooling	82	34	35	59	5	2	30	50	152	25
Functional literacy skills – no formal schooling	13	5	10	17	-		-		23	4
Literate - formal schooling	147	61	15	24	233	98	30	50	425	71
Total	242	100	60	100	238	100	60	100	600	100

Table 3. Vocational training status of women interviewed, by region and and entrepreneurial status %

	ADDIS ABABA		TIGRAY REGION		TOTAL	
	Entrepreneurs	Aspiring	Entrepreneurs	Aspiring	Entrepreneurs	Aspiring
Vocational Training	53	32	52	30	52	31
No Vocational Training	47	68	48	70	48	69
Total (%)	100	100	100	100	100	100

Table 4. Work experience in paid employment of women interviewed.

	ADDIS ABABA				TIGRAY				Total	
	Women with disabilities		Mothers with IDCHN*		Disabled women war veterans		Wives of disabled veterans			
	No.	%	No.	%	No.	%	No.	%	No.	%
Have been employed	102	42	3	10	65	27	5	25	175	33
No work experience	136	57	21	73	174	73	15	75	346	65
No response/ Can't remember	2	1	5	17					7	2
Total	240	100	29	100	239	100	20	100	528	100

*= Intellectually disabled children

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