

# Moving Towards Disability Inclusion

## Ethiopia

### Promoting Entrepreneurship through Inclusive Business Development Services and Business Skills Training

*Disabled women are more likely to be poor than disabled men and non-disabled women. Their poverty is linked in part to the fact that they have limited opportunities for education and skills development. In Ethiopia, a strong theme of the ILO-Irish Aid Partnership Programme has been to promote entrepreneurship development among women with disabilities so that they could optimize their income-generating potential, allowing them and their families to escape from poverty.*



#### About the ILO-Irish Aid Partnership Programme

*The ILO-Irish Aid Partnership Programme supports two disability specific projects. The Promoting the Employability and Employment of People with Disabilities through Effective Legislation, or PEPDEL, project supports governments in improving disability-related laws and policies. The Promoting Decent Work for People with Disabilities through a Disability Inclusion Support Service, or INCLUDE, project works to build capacity at regional and national levels to effectively support equal access of persons with disabilities to training, employment services, entrepreneurship and business development services and micro-finance. Both projects operate in selected countries of South-East Asia and East and Southern Africa.*

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## The challenge

A majority of Ethiopian women entrepreneurs operate their businesses under adverse conditions. Not only do they encounter difficulties in finding working premises, markets for their products and access to finance, but they also have limited access to training in entrepreneurship skills and management.

Disabled women entrepreneurs face even greater disadvantages arising from discrimination on the basis of their disability. They are often marginalized, and denied opportunities for employment, decision-making and leadership. Women entrepreneurs with disabilities have very limited marketable skills and training. Many are not targeted for training and are constrained by accessibility issues (such as lack of ramps, sign language interpretation or information in accessible formats) from participating in training, accessing credit or business development services.

Yet, these services need to be accessible to disabled women if they are to grow and expand their enterprises, and in the process create jobs and income for themselves and others.



Photo: ILO / J. Sanchez

## Meeting the challenge

### *Building strategic alliances*

The Federation of Ethiopian National Association of Persons with Disabilities (FENAPD) was one of the key ILO-Irish Aid implementing partners responsible for developing entrepreneurship among women with disabilities in the early phases of the Programme, which operated from 2001 and focused particular attention on enhancing employment opportunities for disabled persons. Women with disabilities were included on the project management committee - a 'first' in empowering these women to take charge.

Founded in 1996, FENAPD is an umbrella association of the four single disability-focused national associations<sup>1</sup>. Supported partially by (external) programmes such as ILO-Irish Aid, FENAPD coordinated, planned and implemented business training for disabled women entrepreneurs, facilitated access to microfinance and mobilized women with disabilities to participate in mainstream training in business, vocational and marketing skills, alongside non-disabled women<sup>2</sup>.

A similar strategic partnership involved the Tigray Disabled Veteran's Association (TDVA), based in the country's northernmost region. TDVA was established in 1996 with the aim of rehabilitating and integrating veterans into society. As a result of both the country's civil war which ended in 1991 and the conflict against Eritrea which ended in 1998, the region is now home to over 100,000 persons with disabilities.

As an implementing partner of Phase One of the Partnership Programme, TDVA organized basic business skills training, supported by a network of trainers, covering topics such as market analysis, preparing business plans, creative problem solving, risk taking and bookkeeping. It was TDVA's ability to convince the Dedit Credit and Savings Institution to provide small lines of credit to its veterans, all with disabilities, which made the difference in terms of overcoming one of biggest barriers to business: access to credit. A 3 per cent loan subsidy provided through the ILO by the TDVA, together with business skills and vocational training for association members and awareness raising workshops aimed at some members and lending partners helped to facilitate access for disabled persons to financial services. In the end, aspiring or existing entrepreneurs who provided a viable business plan together with proof of completion of business management skills training received loans. Today, TDVA serves 25,000 registered members, including disabled persons who are not war veterans; disabled women veterans make up 10 per cent.



Photos (left to right): 1: ILO / J. Sanchez - 2: ILO / A. Florente

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## *Associations of women entrepreneurs*

Women entrepreneurs associations also play a key role in the strategic partnership alliance. The second phase of the Partnership Programme, which operated from 2004 to 2008, saw an expansion in partnership network to include women's entrepreneurs associations (WEAs), such as the Amhara Women's Entrepreneurs' Association (AWEA) and the Adama Women Entrepreneurs' Association. Known for providing a platform for strengthening representation and advocating for the rights of women entrepreneurs, WEAs also provides its members with access to training and development.

It was interesting to note that getting women's entrepreneurs associations (WEAs) to accept disabled women entrepreneurs as members and provide them with appropriate services proved to be less challenging than convincing representatives of some disabled person's organizations (DPOs) to encourage their members to take part in training and business development services offered by WEAs. Several DPOs were concerned that because of isolation experiences some of their disabled women members would be shy or lack the confidence to attend integrated training. To tackle these issues, several measures were taken by the ILO-Irish Aid National Programme Co-ordinators and project management partners, of which women with disabilities form part. First, leadership and empowerment training was provided to better prepare disabled women entrepreneurs for inclusive training. And second, trainers and facilitators were offered disability-related training to assist them to run fully inclusive programmes.

Closer links between the ILO-Irish Aid Partnership Programme on disability and another Ireland-funded ILO project Promoting Women's Entrepreneurship Development and Gender Equality (WEDGE) during the second phase of the Partnership Programme also enabled access to business development services, promotional events and a wider range of training tools by disabled women entrepreneurs. WEDGE supports women micro- and small entrepreneurs through building the capacity of government agencies, organizations representing workers and employers, and community groups to support them at all stages of their economic growth. Among the packet of ILO training tools offered to assist in the area of small enterprise development is the Start and Improve Your Business (SIYB) programme, designed to assist business service providers and new or existing entrepreneurs in developing effective and practical techniques for managing their businesses. In addition to the range of training tools offered, events such as the Month of the Woman Entrepreneur, organized to benefit women entrepreneurs in general, help to draw attention to the achievements of women-operated businesses.

***In 2001, Irish Aid entered into its first, three-year partnership programme with the ILO. In the first phase the focus was on developing entrepreneurship among women with disabilities, including women with disabled dependents. Phase two, however, which operated from 2004 to 2008, supported the participation of disabled women entrepreneurs in training activities and events as part of another Irish Aid funded project, Promoting Women's Entrepreneurship Development and Gender Equality, (WEDGE), in addition to dedicated entrepreneurship training for women with disabilities. WEDGE is part of the ILO's Small Enterprise Programme.***

"I had attended ILO-Irish Aid sponsored training on 'Improve Your Exhibiting Skills (IYES)' and it has helped my business," says Shemsiya Hiyar, a disabled woman entrepreneur who operates a successful fine leather crafts shop in central Addis Ababa. "First, they taught me how to organize my products and how to prepare them for exhibitions, then it was all about applying the business skills and knowledge on marketing, handling income and expenditures which I'd gained," she said of her experience.

*In less than ten years, the ILO-Irish Aid Partnership Programme's approach has helped bring many women entrepreneurs with disabilities into mainstream society, perhaps for the first time in their lives. Most importantly, it is an approach designed to have long-lasting effects, with collaborating groups and associations further disseminating and institutionalizing the message of inclusion.*

## **Start and Improve Your Business (SIYB)**

Components of the SIYB programme include Generate Your Business Idea (GYB) for potential entrepreneurs to determine whether they are the right person to start a business and to develop a feasible business idea; Improve Your Business (IYB) for entrepreneurs who want to improve the management processes of their business; and, Expand Your Business (EYB), an integrated business training and support package for small to medium-sized enterprises that have growth in mind. Among other innovative tools developed by the ILO to promote entrepreneurship are: Improve Your Exhibiting Skills (IYES) , which is designed to facilitate women entrepreneurs' successful involvement in trade fair and exhibitions and access to new markets; and, GET Ahead for Women in Enterprise, which is used to train poor women entrepreneurs in business skills and on how to obtain support through groups, networks and institutions.

### **The Month of the Women Entrepreneur (MOWE)**

*Held annually in Ethiopia since 2004, 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. The events are planned and coordinated with government, workers' and employers' groups and organizations in small enterprise development. MOWE celebrations are designed to showcase women as role models, give women entrepreneurs the opportunity to advocate or lobby on issues that are relevant to them; and, facilitate that exchange of information and good practices on women's entrepreneurship. ILO WEDGE created MOWE to promote women's entrepreneurship and gender equality in entrepreneurship development, with support provided by the Partnership Programme.*

*"The MOWE activities helped me much more than I expected", says a disabled woman entrepreneur who produces textile goods. "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."*

### **Amhara Women Entrepreneurs' Association (AWEA)**

*From a membership base of 60 in 1999 when it was established, the Amhara Women's Entrepreneurs Association (AWEA) now boasts 3,000 members. Disabled women entrepreneurs currently make up approximately 15 of its membership, a marked increase since its early days when there were no disabled members. Operating in four major cities in Amhara, including Bahir Dar, Gondar, Debre-Markos and Dessie, its mission is to improve the economic status of women in the region. AWEA's main objectives range from providing training and business development services (BDS) to securing work premises to facilitating access to credit for women in business.*

*A majority of AWEA members operate under the micro- and small- enterprise level. Many have limited income and operate under critical conditions. BDS facilitators, located throughout the region, provide assistance to entrepreneurs for a period of six months, with each facilitator assigned 50 women. A main task of the BDS facilitators is to work with clients in coming up with individual action plans to solve critical problems.*

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## SUCCESS STORY

### Eleni, Meshesha, Costume Jewellery

#### Member, Ethiopian National Association for the Deaf (ENAPD) and Women in Self-Employment (WISE)

Eleni Meshesha is an award-winning entrepreneur. She has been honoured numerous times for her creative jewellery designs. Eleni produces handcrafted beaded necklaces and bracelets, in addition to a number of other goods using recycled materials such as plastics, glass and corks.

Born deaf, Eleni initially started an embroidery business, but then switched to beads and necklaces as it proved to be more lucrative. Premises secured by FENAPD provided her and other disabled women with the practical support needed to overcome work-related obstacles. Over the past years, she participated in a several skills training and business development initiatives, including ILO-WEDGE supported business management training, trade fairs and exhibitions in addition to events and activities organized during the Month of the Woman Entrepreneur. *«One of the most important things I've learned through training is that if you improve the quality of your product, the turnover will be fast and profits will improve. I've also been encouraged to be more creative. Both quality and creativity are key factors in running a successful business.»*

After nine years in business, Eleni has established a network of six suppliers who she has trained in bead jewellery design; three are disabled workers. Though the profits generated from her business varies depending on the price of raw materials, investments of Ethiopian Birr 500 (ETB) for production of finished goods could, for example, result in a 500 ETB profit (approximately US \$30), after input costs have been covered.

### Past project beneficiaries - Where are they now?

#### Almaz Gebrekidan

#### Member, Tigray Disabled Veterans Association (TDVA)

Almaz runs a successful butcher shop in Mekelle. She has been in business for eight years now and one day hopes to expand it into a related service such as a small restaurant. "I am able", says Almaz who sustained a leg injury in 1992 while serving in the Tigray Region People's Liberation Front Army. ILO training on Basic Business Skills provided in 2003 through TDVA helped to equip the disabled veteran with the knowledge and information needed to start her business. "Business continues to be good and is profitable". Over the years with savings generated from her profits, Almaz has been able to buy a plot of land on which she build a new home with an adjacent facility for her business. She says that many of her neighbours appreciate that she is both disabled and running a business that provides a service to the community. Almaz says that she is happy to be able to feed her family and send her four children to school.



## Tigist Negasa

### Member, Ethiopian National Association for the Deaf (ENAD)

For four years Tigist operated a wooden crafts and gift shop business together with her husband on premises provided by a relative. Both are deaf. Tigist had participated in a number of ILO-supported activities through ENAD, including Basic Business Skills training and participation in a trade fair designed to promote women entrepreneurs, where she gained a lot of knowledge and confidence to pursue a career as a self-employed business woman. The business had been going well, with the young couple averaging monthly turnovers of ETB 12,000 (approximately US \$1,280) and employing two deaf persons. In early 2010, however, she and her husband decided to close the shop in search of other personal and career development growth. She enrolled in a full-time degree programme at the Department of Sign Language at the University of Addis and hopes to complete her programme in 2011. She is also working part-time at ENAD as a coordinator for a donor funded programme on HIV/AIDS (prevention, care and awareness) and skills building. *"I'm very happy. In many ways I feel like I have been given a promotion. I would like to pursue a masters' degree and continue working at ENAD, but if it were not possible I would return to the crafts business in a more expanded way."*



## Chaltu Hassen

### Member, the Ethiopian National Association of Ex-Leprosy Patients (ENAELP)

At 70, Chaltu continues to carry out her business selling organic hops known as "gesho" (gay'-sho), found only in the highlands of Ethiopia, and charcoal in a small market in Addis Ababa. She is self-employed. But, her rise to self-sufficiency was not easy. Having contracted Hansen's disease (or leprosy) during her childhood, Chaltu was accustomed to begging for a living. But, in 2004 things changed for the better when she learned about training programmed supported by the ILO called "Improve Your Business (IYB)". The experience helped changed her life. *"First and most importantly, my attitude is positively changed and this gave rise to my confidence to interact with people without being intimidated by my physical appearance," she says. "In addition, I have gained knowledge on marketing and credit."*

With the income generated from her business, Chaltu eats three meals a day, pays the rent, helps pay for her grandchildren's education, and puts aside some savings for the future.



For complete stories of these and other project beneficiaries, please visit: *Voices of women entrepreneurs in Ethiopia* at [http://www.ilo.org/skills/what/pubs/lang--en/docName--WCMS\\_106509/index.htm](http://www.ilo.org/skills/what/pubs/lang--en/docName--WCMS_106509/index.htm)

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Promoting entrepreneurship through inclusive business development services and business skills training

## The good practice

Women entrepreneurs with disabilities are included in mainstream programmes and services aimed at building business skills and knowledge, accessing new markets for their products, and acquiring working premises and finance.

## Lessons learned

- Association memberships help disabled women entrepreneurs have access to business skills training and development, exchange of information and experiences and strengthen women entrepreneurs' voice and representation, among other benefits.
- Association memberships help promote job creation through entrepreneurship development, including for disabled persons.
- Holding events and celebrations featuring women entrepreneurs with and without disabilities is an effective way to showcase their achievements and have their roles as entrepreneurs recognized by the wider community. These events and celebrations also build women entrepreneurs' self-confidence.
- Involving government decision-makers, representatives of employer and workers organizations and organizations of and for disabled persons, business development service providers, and women's entrepreneurship associations, among others, as partners in the planning of public events and activities is a key factor in ensuring agreement on outcomes and aims, promoting ownership and transparency.
- Increased cooperation between enterprise-related associations and organizations, both public and private, helps facilitate understanding and awareness about the nature of supports required by women entrepreneurs with disabilities, creates synergies, leverages limited resources and builds long lasting, sustainable relationships. Over the long-term, such cooperation helps to change attitudes, policies and actions.



Photo: ILO / A. Fiorenze

### ENDNOTES

- <sup>1</sup> The Charities and Societies Proclamation No. 621/2009 of Ethiopia (Civil Society Law or CSO law), which came into effect in January 2010 required many civil society organizations to re-register. Since two of the member associations of the original six which formed part of the Federation of Ethiopian National Association of Persons with Disabilities (FENAPD) consortium re-registered as 'local charities', they are now precluded from benefiting from support provided by the ILO-Irish Aid Programme. FENAPD is registered as an Ethiopian Resident Charity under the new law.
- <sup>2</sup> Since the late 2000s, many of the training activities and services aimed at women's entrepreneurship development available through FENAPD have declined, with greater emphasis being placed on advocacy and capacity building of member associations to lobby and raise awareness on disability rights and access to employment opportunities.

### Further information:

International Labour Office  
Skills and Employability Department  
disability@ilo.org

ILO/Irish Aid Partnership Programme  
<http://www.ilo.org/inclusion>