

## *The Link between Poverty, Gender and Disability*

Persons with disabilities, especially women with disabilities, are largely absent from development processes and there is an urgent need for the integration of women with disabilities into the development process.

The nexus between poverty and disability has often been explored but much more has to be done to address it. While disability may result in poverty and disenfranchisement from the economic and social life of communities, poverty on the other hand may cause disability through malnutrition, poor health care and unsanitary living conditions. This cycle of disability and poverty results in increased rates of illiteracy, malnutrition, underemployment and unemployment.

The link between poverty, gender, and disability, however, can best be expressed by examining how the MDGs should be reached, as they exist at the centre of these three pandemic situations. The achievement of the MDGs is significantly affected by the status of women with disabilities given that they are among the world's most marginalized group. The MDGs cannot be achieved if persons with disabilities are not made part of the efforts to meet the goals.

Apart from representing a key target group under the MDGs, persons with disabilities are critical targets under each goal. Maternal health facilities around the world lack staff with knowledge of providing care to pregnant women with disabilities. The United Nations Educational, Scientific and Cultural Organization (UNESCO) estimates that 98 percent of children with disabilities in developing countries do not attend school.<sup>5</sup>

While girls with disabilities receive less care and nutrition, women are more likely to be caregivers for children and other family members with disabilities which further increase their vulnerability to poverty.

Breaking the cycle of poverty and disability and poverty is a critical step, and should be premised on stretching the boundaries of persons with disabilities economic potential. Even when persons with disabilities rely on social protection policies their potential to contribute to economic growth must be mainstreamed into disability policies. In order to break this pattern of exclusion, inclusive programmes and policies at all levels and affirmative action policies must be implemented to address the legacy of discrimination in a comprehensive manner.

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<sup>5</sup>UNESCO, "Flagship on Education for All and the Right to Education for Persons with Disabilities: Towards Inclusion"  
[http://www.unesco.org/education/efa/know\\_sharing/flagship\\_initiative/disability\\_last\\_version.shtml](http://www.unesco.org/education/efa/know_sharing/flagship_initiative/disability_last_version.shtml).

*Assessing Disability and Gender-Related Obstacles to Policymaking:  
Some Questions to Ask*

**Employment and Earnings**

- Do women with disabilities have the right to own property, sign contracts and enter into financial transactions including ownership of bank accounts, savings or access to credit?
- Do women with disabilities have access to telephones, the internet, and other information sources?
- Are there laws and policies that mandate equal employment opportunities for women and men with disabilities?
- Are certain occupations or professions closed to women or men with disabilities by law or practice?
- Within the formal sector, are women with disabilities concentrated in employment in managerial and professional positions?
- Do women with disabilities have equal rights to contract under law?
- Do laws have an indirect effect on women entering into contracts?
- Do these laws and policies address gender stereotypes and disability stereotypes?
- Are training and employment opportunities available for women with disabilities?
- What is the mandatory retirement age for men and for women? Do these policies apply to women and men with disabilities?
- Are sufficient regulations put into place to protect women and men with disabilities from harmful chemicals, injuries at work that might affect the general health and reproductive health of both men and women employees?
- Have sexual harassment policies in the workplace been introduced? Do these policies pay attention to women with disabilities?
- Do workplace policies have a quota for women and men with disabilities?
- Are firms (public and private) penalized for not meeting these quotas?

- Is maternal/paternal leave considered employment for the purposes of calculating pensions or other benefits?

### **Education**

- Persons with disabilities have different transport needs for purposes of attending school or engaging in economic activity. This includes safety in transportation. Are there disability-related restrictions on educational experience?
- Do educational materials and teacher training convey harmful stereotypes about disability?

### **Addressing Stereotypes based on Gender and Disability**

- What legal and policy measures have been taken to change social and cultural patterns that lead to stereotyping or reinforcing the idea of inferiority of women with disabilities?
- What provisions have been taken in the legal system to address violence against women with disabilities, including rape, sexual violence, and marital rape?
- Are there provisions in the law that cover rehabilitation and reintegration of women and children with disabilities?

### **Health Care**

- Are adequate healthcare services available for women with disabilities?
- Do women with disabilities have the resources to access healthcare, either for self or for children (money, transportation, information about healthcare providers, the right to determine when and where to seek health care)?
- Is there adequate reproductive health care for women and girls with disabilities?

### **Legal framework**

- Does the legal framework discriminate on the basis of disability with respect to education, health, or employment, either directly or indirectly?
- Is there a high degree of occupational segregation based on ability; i.e., are most women with disabilities in different occupations?
- Are women with disabilities concentrated in lower-level occupations than their male counterparts?

- Are women with disabilities adequately represented in local, regional, and national levels of governance such that their needs, constraints, and interests are considered and incorporated into policy and programs?
- How are disability-related issues in rural areas different from those in urban areas, and how does this affect the design and implementation of programs in these locations?

### Gender and Disability Analysis–What to Ask

Development practitioners must ask at least some of these questions when reviewing project documents, collaborating in project design activities, participating in project review meetings and debriefing project design, evaluation and backstopping missions.

- Who is the target (both direct and indirect) of the proposed policy, programme, or project?
- Have women with disabilities been consulted on “the problem” the intervention is to solve? How have they been involved in the development of “the solution”?
- What specific mechanisms can be proposed to encourage and enable women with disabilities to participate in the policy initiative or programme? How will the programme work with all persons so that it becomes more inclusive?

### *The Participation of Persons with Disabilities in Development of their Communities: Unclogging the Potential of Persons with Disabilities*

*Unless persons with disabilities are brought into the development mainstream, it will be impossible to cut poverty by half by 2015 as agreed by heads of State and government at the UN Millennium Summit in September 2000.*

**-The United Nations Secretary-General, 2005**

### **World Bank: Cost of Unemployment Due to Disabilities**

The World Bank has estimated that the cost of so many persons with disabilities being out of work is between US \$ 1.37 to 1.94 trillion.

Source: Robert L. Metts, *Disability Issues, Trends and Recommendations for the World Bank*. World Bank Washington: 2000.

## U.S. Census: Wage Gap for Women with Disabilities

According to 1980 U.S. Census data, women with disabilities working full time earned only 56 percent as much as did men with disabilities with full time jobs.

Persons with disabilities are a huge untapped resource and should be seen as potential contributors to development.

The World Bank estimates that 82 percent of all persons with disabilities worldwide live below the poverty line. Many persons with disabilities are not active in the labour market. Persons who are marginalized from employment opportunities have to depend on passive assistance programmes or on charity or State-run programmes. This reinforces the cycle of poverty. Systematic steps must be taken to help persons with disabilities reach their potential through education, employment and participation in all aspects of public life.

As a major determinant of poverty, governments have an obligation to break the cycle of disability and poverty and disability issues must be made central to any poverty reduction strategy. It is argued that poverty for individuals with disabilities is not only about monetary poverty. The dimensions of poverty include "voicelessness" and "powerlessness" and these aspects are particularly compounded in the case of poverty among persons with disabilities.

The World Bank argues that access to employment is the most cost-effective way to reduce the poverty of children, youth and adults with disabilities, their families, and their communities. Socio-economic integration of persons with disabilities is not only about the reduction of social costs but also "*participation in economic growth.*"

Not only does participation in economic life enable persons with disabilities to work in order to meet their basic needs; participation in the work force also helps combat social isolation that persons with disabilities traditionally face; work opportunities also build work esteem and self confidence among all persons including persons with disabilities.

### *Checklist*

- States must help broaden the access to employment of persons with disabilities.
- States must ensure that employment laws are in compliance with the CRPD and ILO Convention 159 on Vocational Rehabilitation and Employment of Disabled Persons. Targets can be put in place in forms of quotas. A review of all laws impacting persons with disabilities must ensure a gender sensitivity perspective.

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- Remove barriers to participation in gainful employment. A review of such laws must ensure that barriers to employment of persons with disabilities be removed. No employment sector should bar persons with disabilities being hired.
  - Create enabling policies that improve persons' with disabilities access to education, vocational and business skills, access to information, access to up to date skills and employment services, development, credit and transportation.
  - Incentives and subsidies to employers must encourage employers to recruit persons with disabilities. These incentives can be in the form of grants for workplace adaptations etc.
  - States must also develop and implement measures to address and combat stereotypes which lead to discrimination against persons with disabilities.
  - Anti-discrimination and equal opportunity policies for persons in the job market must be accompanied by access to education, training, microcredit etc.

### **Creating Employment Opportunities for Persons with Disabilities**

Developing country studies show that 80 to 90 percent of persons with disabilities of working age are unemployed. As the international communities rally around the MDGs as a comprehensive vision for development, this stands as a serious obstacle to achieving a number of goals including poverty reduction. The lack of employment opportunity is a critical determinant of poverty of persons with disabilities.

Although employers believe that employing persons with disabilities will raise labour costs, evidence shows that persons with disabilities have high attendance, performance and retention rates.<sup>6</sup>

Except in particular cases, many persons with disabilities can perform productive work. This is about sustainable development where the poor participate in their own development. Apart from there being a right and justice issue it is also the most productive way to reduce poverty among persons with disabilities and families with a person with disabilities.

Putting persons with disabilities into the labour market will have huge aggregate development benefits. Gains would also primarily be through the added productive capacity of future generations that had the benefit of education.

Access to other economic resources must complement access to the labour market. These may include the following areas:

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<sup>6</sup> *Id* at paragraph 12.

## **Access to Land, Property and Social Benefits**

Women and sometimes men with disabilities are often excluded from land ownership by family members as well as by the State. On the other hand, women with disabilities might need greater assistance in land ownership and management and may not enjoy the full benefit of land ownership even when they have access to land. This dual exclusion has resulted in impoverishing women with disabilities.

Women with disabilities must not lose inheritance rights or ownership of land on marriage. Land ownership for women must also be considered in inheritance rights, land tenure rights and on marriage. Land is the primary asset for household survival in poor households. Landlessness, poverty and social status are correlated.

Studies find that secure land title correlates with agricultural productivity. Secure land rights also enhance credit and collateral to secure substantial loans.

Land reform must ensure gender equality in land ownership including women with disabilities. It is important to engender land policy and integrate land reforms into a broader approach to development. Similarly, women and children with disabilities must have access to all social security benefits that are available to other women and children including housing and educational allowances.

### *Recommended Action Steps*

- Do women with disabilities have access to land, loans, mortgages, and other forms of financial credit?
- What are the social security benefits such as children's allowances, housing allowances, health insurance, and educational allowances are available to both men and women with disabilities?

## **Access to Microcredit and Microfinance**

Microcredit has become a well-recognized approach to development. Despite the fact that microcredit is touted as providing "access for all" very few persons with disabilities have access to microfinance services. It is important to build a bridge between the microfinance and disability communities.

Mohammed Yunus, considered the father of microfinance, experimented with group lending where although credit was given to an individual, the repayment was a collective responsibility by the group to which the individual belonged. The Grameen Bank is one of the earliest institutions created to extend microcredit. In 2006, the membership with the bank had grown to 6.9 million. The Self-Employed Women's Association Bank in India (SEWA) and the Latin American ACCION International are successful progeny of the Grameen Bank.

Access to microcredit and microfinance for caregivers of family members who are disabled will provide them an opportunity to move away from isolation to better integrate into the social and economic development of their communities and to protect them selves and their families against economic downturns.

The self-help groups prevalent in India might be a model that might be instructive to families with persons with disabilities. The self-help groups in India are community-based and member managed associations of women from vulnerable groups who pool resources for financial and social services. Apart from pooling financial resources, self help women also pool health care services, family planning information, literacy training, food for work opportunities and mid day meal programmes.<sup>7</sup> The nexus between self-help groups and commercial banks is shaped by a government mandate for lending in priority sectors with a special focus on vulnerable groups.

The "graduation model" that links safety nets and financial services might be another model that can be replicated in the area of women with disabilities. This model pioneered by the BRAC programme in Bangladesh, seeks to connect longer-term provisions of basic social protections to regular microfinance programmes in targeting the potential of the poorest in the community.

**Recommended Resource:**

*The Role of Microcredit and Microfinance in the Eradication of Poverty.* Report of the Secretary-General July 2008.

A/63/159

<http://daccessdds.un.org/doc/UNDOC/GEN/N08/434/02/PDF/N0843402.pdf?OpenElement>

**ILO: Persons with Disabilities and Poverty Reduction Strategy**

A comprehensive poverty reduction strategy for persons with disabilities should be located within a framework that seeks to reduce poverty of persons with disabilities by "unlocking their economic potential," and not by re-distributive policies. Costs in terms of accessibility, technical devices, and workplace accommodations are to be seen as *investments* and not as unproductive social welfare expenditure. What is relevant to the majority of persons with disabilities is their potential to contribute to economic growth.

Source: ILO, "Disability And Poverty Reduction Strategies: How To Ensure That Access Of Persons With Disabilities To Decent And Productive Work Is Part Of The PRSP Process."

<sup>7</sup> See Website of the National Bank of Agriculture and Rural Development (<http://nabard.org/pdf/stmt1.pdf>).



### **Broadening Skill Training**

Training in income generation tasks and new technologies are critical to equality and empowerment. Skill training in both traditional and non-traditional tasks must be made available to women with disabilities.

#### **Case Study: Vocational Training in Nepal**

"The most appreciated CBR initiatives were vocational training and loans. For some people loans were given for the purchase of animals such as ducks, goats and oxen so that they could make an income from the offspring.

The CBR programme offered skills training to others. After the training a loan was provided as a starting capital for tools and raw materials. Although satisfied with the assistance from the CBR programme interviewees complain that the variety of skills offered is too stereotyped (mainly tailoring and carpentry). They had other ideas.

'It's better if we get other vocational training like fabric painting, knitting and candle making. Yes and it's good if we get the training of incense making because people can benefit from this type of small business. There is nobody who is in this business at the moment in this community.'

They also express a need for training in business management for the self-employed."

Source: World Health Organization and Swedish Organizations of Disabled Persons International Aid Association. *Community-Based Rehabilitation as We Have Experienced It... Voices of Persons with Disabilities in Ghana, Guyana and Nepal*. Geneva: World Health Organization, 2002, 41.

#### **ILO: Using Microcredit to Develop Entrepreneurship among Women with Disabilities**

"Developing Entrepreneurship among Women with Disabilities", was implemented in Ethiopia by the ILO in collaboration with the Ethiopian Federation of Persons with Disabilities (EFPD) and the Tigray Disabled Veterans Association (TDVA). The objective of the project was to develop entrepreneurship among women with disabilities in the city of Addis Ababa, and the rural Tigray Region in Ethiopia with a view to replicating these

models.

The project aimed to advance economic empowerment among women with disabilities and women with dependants who were disabled by providing training in micro-enterprise skills, and broadening access to vocational training, marketing skills, business opportunities and credit.

Prior to this project, there was no reliable information on women entrepreneurs with disabilities.

Women with disabilities from the Ethiopian Federation of Persons with Disabilities (EFPD) and the Tigray Disabled Veterans Association (TDVA) were enlisted to collect stories of 50 women, in Addis Ababa and Tigray Region. As peers, these women were able to obtain grassroots information that provided greater insight into the women participating in the project.

The project brought to fruit an innovative vision based on partnerships with local non-governmental organizations of persons with disabilities, 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 meet their income-earning potential and escape from poverty.

Source: ILO Technical Cooperation Project: Developing Entrepreneurship among Women

The following is a checklist for the integration of disability perspectives into employment lawmaking. It is followed by a checklist for gender analysis of disability lawmaking.

### *Checklist for Integrating Disability Perspectives into Employment Lawmaking*

#### **Employment Legislation**

- **Elimination of all forms of discrimination against persons with disabilities:** Anti-discrimination law should prohibit employers to discriminate on the basis of disability, recruitment, promotion, dismissal and training. This provision must be included in disability specific laws and the prohibition on the discrimination against persons with disabilities should be included in anti-discrimination legislation.