Supporting Women Entrepreneurs with Disabilities in Papua New Guinea

CENTER FOR INTERNATIONAL PRIVATE ENTERPRISE
MARCH 2022
Executive Summary:

The Government of Papua New Guinea (GoPNG) updated the National Policy on Disability in 2015 to develop a plan of action to target issues facing Persons with Disabilities (PWD) in PNG. In 2013, the GoPNG ratified the Convention on the Rights of Persons with Disabilities (CRPD), committing the nation to pursue the convention’s objectives which focus on protecting the rights of PWD and providing access to services and support to improve the quality of their lives. Despite national-level efforts to improve service provisions, many PWD continue to face social, psychological, and structural barriers that hinder them from creating dignified life experiences.

PWD face significant barriers to formal employment opportunities and thus often turn to the informal sector for their livelihood. The PNG informal economy is valued at one-fifth of the country’s GDP and supports the livelihoods of approximately 80 percent of adults, many of whom are women, many of whom lack social protection and decent working conditions. While there is no comprehensive information available on the levels of PWD participation in PNG’s informal economy, conservative estimates indicate that the inclusion of PWD into the PNG economy can have a significant impact not only on the country’s gross domestic product (GDP), but on economic development that promotes inclusion and empowerment. This policy brief looks more closely at the circumstances of women with disabilities (WWD), presenting business and human rights cases for enhancing entrepreneurial opportunities for WWD and offers recommendations on how to drive sustainable and transformative economic development that promotes inclusion and empowerment.
Overview:

PNG has limited data regarding PWD. However, it is estimated that approximately 1.3 million people in PNG live with a disability\(^1\) out of a population of approximately 8.9 million.\(^2\) Like all citizens, PWD should be empowered to enjoy full rights and benefits from participating in society. Unfortunately, it is reported that only two percent have access to adequate services, and thus PWD remain one of the most vulnerable groups in society.\(^3\) Although PNG updated its National Policy on Disability in 2015 and ratified the CRPD in September 2013, implementation has been difficult to assess and many PWD continue to experience high levels of exclusion, including within the economy which hinders Papua New Guineans and especially women living with disabilities from living to their full potential. A closer look at the labour market provides one concrete example. According to the International Labour Organization (ILO), WWD are less likely to be employed than women without disabilities or men with disabilities.\(^4\) Inequality in the labour market is particularly harmful as it can have negative consequences on an individual’s health and wellbeing. As such, inclusion of PWD into the labour market can not only have positive impacts on individuals’ overall wellbeing but also on the economy. The ILO estimates that increasing the level of participation of PWD in the labour market to the level of persons without disabilities can increase a country’s GDP by three to seven percent.\(^5\)

According to the OECD, a possible solution to low participation in the labour market lies in the potential for PWD to start and run their own businesses.\(^6\) Some argue that self-employment or business ownership can be used as a mechanism to attain better integration of PWD into the labour market. While efforts must be made to lower barriers for PWD to enter into formal employment, perhaps through tools such as GoPNG benefits incentivizing employers for inclusive employment, entrepreneurship can provide PWD with flexibility and autonomy in type of work, work hours, and work location. With greater autonomy over work situation, self-employment as an entrepreneur can serve as a valid option for PWD. Additionally, self-employment provides a space for PWD to engage in income-generating activities without entering the formal economy, where they face greater challenges in an already limited employment market. They must compete for formal jobs with others who do not face the barriers and realities confronted by PWD: discrimination because of disability, employer unwillingness/discomfort with the idea of providing additional resources to accommodate disabilities, and generally lower levels of formal
education. Indeed, entrepreneurship has incredible potential to contribute to socioeconomic development; when entrepreneurial activity is undertaken among especially vulnerable and marginalized groups, not only does this allow individuals to take control of their circumstances, but the multiplying effect of their contributions will lead to significant contributions to the PNG economy and the development of the nation. A quick calculation can be made for a conservative estimate of this impact: if 50 percent of the approximately 1.3 million people in PNG living with a disability were able to engage in entrepreneurial activities and operate at the annual turnover of microenterprises (PGK12,000), their collective contribution to PNG’s GDP would be PGK7.2 billion a year.

For PNG to tap into the potential of WWD as entrepreneurs, it must first be acknowledged that entrepreneurs with disabilities are more likely to face specific barriers to entering and sustaining entrepreneurial activities. Some of these barriers, arguably, are very deep-rooted social-structural constraints that impose severe limits on life chances for certain groups of PWD.

To better understand these barriers to participating in the economy, the Center for International Private Enterprise (CIPE) conducted focus group discussions (FGDs) with PWD (53 women, 2 men) and key informant interviews (KIIs) in three different regions of PNG.7 The purpose of the research effort was to identify institutionalized barriers to opportunity with greater autonomy over work situation, self-employment as an entrepreneur can serve as a valid option for PWD.
that disproportionately affect women entrepreneurs with disabilities within and outside of the National Capital District. Through these FGDs and KIIIs, the following were identified as issues that hinder WWD from participating and contributing fully to society:

- Lack of infrastructure and assistive services that are accessible and inclusive for PWDs (including public transportation).
- Lack of accessible and safe market spaces for vendors to conduct business, especially for WWD.
- Limited opportunities to participate in business-related trainings and workshops tailored to the needs of WWD.
- Inability to access government financial resources and capital.
- Negative public perceptions of PWDs accompanied by limited understanding on the rights and needs of PWDs.
- Family expectations that hinder women from engaging in self-employment.
Recommendations:

Based on the preceding analysis and insights shared during the FGDs and KIIs, CIPE has identified the following recommendations.⁸

1. Enhance services and infrastructure that are accessible and inclusive for PWDs

Some of the most common barriers that PWD face are physical or architectural barriers. Lack of inclusive infrastructure, including transportation services, can cause limited mobility that could otherwise empower PWD to be active participants of PNG society and economy. Though the Building Regulation 1994 sets out access requirements for PWD in Part XV of the law, much of the country’s infrastructure remains inaccessible and continues to present barriers for PWD. For example, lack of access to transportation services severely limits PWD’s mobility and ability to visit and participate in the markets. Reducing physical barriers by designing buildings, products, and transportation services to meet the needs of all people who wish to use it is an area in which the GoPNG can play a strong role. Indeed, the PNG National Policy on Disability explicitly states that “all buildings, transport and services infrastructure must be conducive and friendly to the Persons With Disabilities.”⁹ Additionally, the National Policy on Disability highlights the need to ensure access to banking and finance for PWDs, with a specific directive towards the “development of infrastructure and assistive device programs to enhance access to these services.”¹⁰ The FGDs and KIIs that were carried out by CIPE highlighted the need for urgent action on this item. FGD participants emphasized that they continue to face mobility challenges due to physical disability and called on their communities and the GoPNG to strengthen its commitment to ensure that all infrastructure is accessible for PWD.

In addition to removing physical or architectural barriers, FGD participants noted the need to enhance access to appropriate assistive products and services that could enable PWD to participate not only in economic activity but also education. This includes accessible communication formats such as sign language interpretation and braille, as well as assistive devices such as hearing aids, prostheses, wheelchairs, orthosis, visual aids, and other services
FGD PARTICIPANTS EMPHASIZED THAT THEY CONTINUE TO FACE MOBILITY CHALLENGES DUE TO PHYSICAL DISABILITY AND CALLED ON THEIR COMMUNITIES AND THE GOPNG TO STRENGTHEN ITS COMMITMENT TO ENSURE THAT ALL INFRASTRUCTURE IS ACCESSIBLE FOR PWD.

that can otherwise set the foundation for PWD to live dignified and independent lives. While a zero draft for the “National Guidelines on the Provision of Assistive Technology in Papua New Guinea” has been submitted to the PNG Department of Health, Department of Community Development, and Department of Education for endorsement, implementation of the plan still requires great attention. The GoPNG, together with stakeholders, must ensure that PWD receive appropriate and affordable assistive products and services that will enable them to live dignified and independent lives. A step towards this would be the inclusion of PWD representatives in government infrastructure planning, such as the building and transportation boards, to better incorporate the needs of PWD.

A specific physical space requiring attention, mentioned time and again by both FGD and KII participants, were market spaces. They expressed the need for market spaces that are both accessible and safe for women vendors with disabilities. Around 80 percent of PNG’s market vendors are women, with over 50 percent having experienced some form of sexual violence in market spaces. PWDs are particularly vulnerable in these spaces and the GoPNG should aim to improve market infrastructure and accessibility for all women, including those with disabilities. Initiatives such as the Port Moresby Safe City for Women and Girls Programme, operated by UN Women, is an important and impactful program model that aims to prevent and respond to sexual violence against women in public spaces, particularly in marketplaces. The program’s
overall framework of safe cities and marketplaces for women could be applied to addressing the needs of PWD and as some of the work is being done, can also implement changes to accommodate the needs of PWD with the addition of a “disability lens” to the existing gender lens. This can be done through consultations with women market vendors with disabilities as well as other PWD, to develop a clear plan for how to create accessible and safe public markets that allow marginalized members of society to safely and comfortably engage in everyday market activities, hence increasing their economic empowerment.

The benefits of investments in reducing physical barriers, providing assistive technology, and increasing safety measures for PWD can extend beyond enhancing mobility, increasing access to financial services, and creating safer marketspaces to conduct business. It can also enable PWD, especially WWD, to more easily access formal education opportunities. This, in turn, can lead to greater employment opportunities, enhancement of economic activity, may also offer positive economic opportunities at the household level. Beyond access to banking and finance services, PWDs may be able to more easily access education and/or employment if access to mainstream economic activity is enhanced, in turn contributing to household income. The Business Coalition for Women (BCFW) highlights that when women have the opportunity to earn an income, they become productive members of the labour force and contribute to the economic health of their families and communities. Leveling the playing field for equal participation of all women in the economy will strengthen PNG at the household, community, and national levels.

2. Provide support for women with disabilities to thrive as entrepreneurs

In addition to raising accessibility and inclusivity of infrastructure and services, WWD and experts alike identified entrepreneurship and business specific needs during the research phase of this policy brief. One key need was around accessing education on business and entrepreneurship that caters to WWD. Accessing formal education in PNG itself is often a challenge for women, resulting in lower literacy and less opportunities for learning, and it is largely similar for PWD who require further accommodations in learning environments. Less opportunities for formal education than their counterparts without disabilities can result in greater challenges to entering the labour market and formal economy. Thus, for WWD desiring training and education on business, there is a need to diversify and increase the availability of the learning opportunities, especially workshops and trainings tailored to the needs of WWDs. This includes considerations
There is a need to diversify and increase the availability of the learning opportunities, especially workshops and trainings tailored to the needs of WWDS.

in both content, such as the addition of more introductory business skills courses, as well as the delivery of the content, such as ensuring accessibility in trainings through sign language translation, Braille, or going beyond written materials. This will require immediate as well as longer-term action that will require financial commitments, but more importantly the consistent and intentional commitment of leaders to prioritize inclusivity. Trainings should go beyond business-related topics and incorporate skills training that are necessary to thrive in their careers and in the home. Additionally, trainings for family of WWD may also be an important resource. Finally, more organized and increased coordination between civil society organizations providing training programs and relevant government agencies would help increase overall effectiveness.

Lack of access to finance for business start-up and/or support is often cited as one of the greatest barriers to business sustainability (as evidenced through the FGDs), and this challenge can pose an even greater difficulty for women entrepreneurs with disabilities. The need for external financing is important for start-up because they may have higher costs during business start-up due to a need to purchase technology or equipment related to their disability or a need to hire additional help to do tasks that many entrepreneurs without disabilities can do themselves.

Current financial support opportunities are inaccessible to many women entrepreneurs irrespective of their disability status. First, existing opportunities for financial support and financial assistance through formal institutions are limited to registered businesses. Yet, many women entrepreneurs often find that they are ineligible because they confront challenges in fulfilling the eligibility requirements such as proof of collateral, provision of annual returns, and evidence
of clean credit records. The bar for eligibility and evidence of eligibility to apply for loans is too high for most women. Second, informal businesses, which employ 80 percent of PNG families, are part of the informal economy and are automatically excluded from eligibility for financial loans. These conditions strengthen the argument for a bold, innovative financial support mechanism that is gender sensitive, as well as disability sensitive. Such non-traditional cash infusion programs can address many of the issues women confront when applying for formal loan programs by increasing flexibility around eligibility while still conducting due diligence and ensuring compliance. Efforts currently underway for the development of The Pacific Feminist Fund is a promising example of possible non-traditional financial support mechanisms that could be drawn from in the future. When developing plans to strengthen financial support for entrepreneurs, PWD voices must be included. This means invitations to consultative meetings as well as establishing advisory council made up of both women and men with disabilities to solicit feedback to ensure that PWD voices are heard in the decision-making process and to serve as agents of change.

3. Increase public awareness and understanding on the rights of PWD

PWDs’ fundamental human rights, including their right to work, are protected in a wide range of international human rights instruments. In line with these larger international frameworks and commitments, many countries have adopted policies that protect the rights of PWDs, but such policies often do not translate into practice. Government agencies, development
EFFORTS MUST BE MADE TO EDUCATE THE LEADERS, POLICYMAKERS, AND THE GENERAL PUBLIC TO SUBSIDE MISUNDERSTANDINGS AND STEREOTYPICAL MINDSETS TO DEVELOP A MORE ACCEPTING, INCLUSIVE SOCIETY. IN THESE EFFORTS, PWD SHOULD BE EMPOWERED TO NOT ONLY INFORM, BUT LEAD THE PROCESS AND BE CHANGE AGENTS IN EDUCATING THE PUBLIC.

partners, and the public do not always understand or realize how existing spaces and services can exclude PWDs and the consequences that prevent PWDs from participating fully in society. Countries that have ratified the CRPD, including PNG, are required to ensure fulfilment of all human rights and fundamental freedoms to all PWDs and promote respect for their dignity. Yet there remain negative perceptions of PWD among the public, leading to the stigmatization and marginalization of PWD in their homes and in their communities. Efforts must be made to educate the leaders, policymakers, and the general public to subside misunderstandings and stereotypical mindsets to develop a more accepting, inclusive society. In these efforts, PWD should be empowered to not only inform, but lead the process and be change agents in educating the public. The leadership of disabled persons organizations such as the PNG Assembly of Disabled Persons should be solicited and for these efforts. Concurrently with these actions, advocacy efforts must raise awareness about the right to access assistive technology services for PWD. This includes awareness activities and information sharing with the public, government stakeholders, and service providers (such as medical and educational institutions).
Additionally, policymakers can be strong advocates to the PWD community by ensuring that WWD are being represented in decision-making processes at the local and national levels in mainstream spaces of the labour market, entrepreneurship, access to finance, safe market spaces, as well as broader issues such as sustainability and climate change. As a state party to the CRPD, the GoPNG must commit to formulating policies in consideration of WWD, and in particular, ensure that gender policies are inclusive of the voices of WWD. Concurrently, efforts must be placed at understanding the needs of PWD at the local levels, which can be done through sponsored research. WWD should be provided opportunities to shape conversations that impact the socioeconomic development of their communities, as well as PNG nationally. One such way to do this is to recognize the intersectionality of gender and disability by having intentional and specific representation quotas for WWD whenever there are provisions for women, as well as the inclusion of WWD specifically in disability spaces. This will contribute to developing a culture in PNG that is more aware and inclusive of the rights of PWDs, with the goal of eventually achieving the full development, advancement, and empowerment of women. The inclusion of the network of WWD Representatives from throughout PNG as an affiliated member of the PNG Assembly of Disabled Persons (PNGADP) is a great existing mechanism that allows for swift inclusion of WWD specifically into mainstream, national-level decision making on disability policies. The establishment of the WWD desk within PNGADP, which was an action item noted in the NPD, has yet to be completed but should be prioritized.
Conclusion:

The inclusion of PWDs into the PNG economy through entrepreneurship makes sense from both a human rights perspective and an economic development perspective. In PNG, it is estimated that only two percent of PWD have access to adequate services. The issue of social and economic participation of PWDs is already an important issue that will only become more important, and entrepreneurship can provide a pathway to self-sustainability and improved wellbeing.

A variety of other intersectional issues contribute to the complexities around women’s economic empowerment in PNG, but it is important to note is urgent not merely from a human rights perspective. There is a business case for enhancing opportunities for PWDs; overwhelming data and research show that empowering women leads to greater “return on investment” for companies and economies. There is evidence to suggest that in PNG, the engagement of PWD in entrepreneurial activities can collectively contribute to an overall growth in the PNG economy. Support to enterprising and innovative entrepreneurs with disabilities will result in increased success and positive impact to their families and communities, and ultimately the country. Ignoring disability inclusion as a policy agenda is a missed opportunity to drive sustainable and transformative economic development that promotes equity and inclusive growth.
Acknowledgements

The Asia Pacific Team at CIPE would like to extend special thanks to the FGD participants and coordinators and other experts who were gracious with their time and provided valuable insight for the purpose of this brief. CIPE would also like to thank the key informant interviewees Jerry Ubase, Mactil Bais, Joanne Beno, Glenda Bogi, Benedict Hipom, Miriam Key, Keven Koivi, Ipul Powaseu, Idah Ronald, Leonnie Tale, and Levuana Yowana, who shared their knowledge and provided constructive comments during the consultative feedback process. Additional thanks are extended to the Callan Services New Ireland Province, Cheshire Holmes, GoPNG Department for Community Development and Religion, Lae Chamber of Commerce and Industry, Lae SME Incubation Hub, Mesiboseth Disability Rehabilitation Services, Morobe Disabled Agency, Morobe Provincial Government, Morobe Provincial Health Authority, New Ireland Chamber of Commerce and Industry, New Ireland Provincial Administration, Niu Ailan Persons with Disability Organisation Inc., Pacific Women Shaping Pacific Development Support Unit, PNG Assembly of Disabled Persons, PNG Blind Union, PNG Deaf Association, and Tok Stret Consulting. This report was made possible through the support of the National Endowment for Democracy.

Authors: Hannah Rosenfeld and Jane Kim

Contributors: Eli Webb, Lovelyn Towamwesi, Natalie Leahy, Alessandra Mel, Pamela Kamya

Design by: Autumn Moore
The Center for International Private Enterprise (CIPE) is an NGO working at the intersection of democracy, governance, and economic development. CIPE has nearly 40 years of experience designing, implementing, and evaluating projects worldwide that strengthen democratic governance, combat corruption, empower marginalized populations, and open space in closed political systems. CIPE is a core institute of the U.S. National Endowment for Democracy and a non-profit affiliate of the U.S. Chamber of Commerce and currently has more than 200 projects and grants with local partners in over 80 countries. CIPE’s work in Papua New Guinea includes many efforts to promote economic inclusiveness, such as support for a Women’s Business Resource Centre in Port Moresby that has helped nearly 4000 women. CIPE also supports the PNG Business Advocacy Group for women, which is developing a women’s business agenda, and assists four leading universities with entrepreneurship training curricula. Learn more about CIPE’s work in PNG and elsewhere at cipe.org.
The Papua New Guinea National Policy on Disability defines disability as developed through a consultative process: “Disability is an evolving concept... disability results from the interaction between persons with impairments and attitudinal and environmental barriers that hinders full and effective participation in society on an equal basis with others”.


Ibid., p.2.


Eight FGDs of 55 people (53 women with disabilities, 2 men with disabilities) and eight KIIs (6 women with disabilities, 2 men with disabilities) were held in the National Capital District, Lae, and Kavieng in October-December 2021. FGD participants were identified and recruited with the support of Provincial Disabled Agencies familiar with entrepreneurship and disability spaces in their respective regions. KIIs were identified and solicited through the support of CIPE’s partners and disability experts and advocates in CIPE’s network.

This policy brief was developed through a combination of desk research and in-person research in the form of FGDs and KIIs. Additionally, a draft of the policy brief went through a consultative feedback process in which local experts reviewed and offered comments on the recommendations which were incorporated into the final product.


Ibid., p.23.


