

# Defying disability for financial inclusion

BY WATPASO  
MZUNGU

**L**YDIA Kadzidye, 39, is an exceptional woman with disability in Kaponda Village in Traditional Authority (T/A) Mwase in Kasungu District.

Kadzidye, who uses a wheelchair for mobility, has not only defied stigma and discrimination, but is also on the path to defeat economic challenges that characterised her family for years.

"I have opened a tailoring shop where I sew high quality products for sale in mobile markets. And since I cannot easily move from one market to the other, I have employed a young man who does the selling for me," she says.

Kadzidye is one of the members of KUU22Umodzi Village Savings and Loan Association (VSLA), which is being supported by Cuno Microfinance in partnership with Financial Access for Rural



GEARED—KUU22Umodzi VSLA members meet



girls with disabilities.

Perhaps, because of the challenges they face, women and girls with disabilities are poised to be leaders within their

financial services industry must address the financial needs of the world's disabled poor. A great human rights struggle is penetrating the world of low-income finance," says the institution.

Farmse Knowledge Management and Communications Officer, Golie Nyirenda, says the organisation was established with a primary objective of addressing poverty by boosting rural households' financial literacy and access to financial resources.

Nyirenda says through its partners such as Cuno, the organisation provides grants and loans to households as well as small and medium-sized enterprises (SMEs) with a focus on agricultural and food supply issues.

"The ultimate desire of Farmse is to increase access to and use of a wide range of sustainable financial services by rural households and micro, medium and