



Entrepreneurs with Disability in Uganda

By

**Rebecca Namatovu¹, Samuel Dawa,
Fiona Mulira and Celestine Katongole**
*Makerere University Business School
Kampala, Uganda*

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¹ Contact: rybekaz@yahoo.com

Executive Summary

This report addresses entrepreneurship activity among Persons with Disability in Uganda and their potential to contribute to economic development.

Data was collected from Entrepreneurs with Disabilities (EWDs) in Kampala using mixed methods research. In the study we sought to answer questions about the environment, business activities EWDs are involved in, attitudes towards business, their motivations, challenges and growth aspirations.

Key findings were that the majority of the EWDs are involved in retail trade. Most of them had started their own businesses using their own savings and had previously closed a business because it wasn't profitable. Most of their businesses weren't registered because they said they didn't need to yet the majority of those whose businesses were registered said registration was easy and beneficial to the running of their businesses.

The results also show that two thirds of the EWDs did not have any business skills training with the majority that received training saying that it was through apprenticeship. Two thirds of the EWDs claimed not to belong to any association thus starving their businesses of the benefits of these networks. A large majority of the EWDs hoped to grow their businesses with most of them hoping to hire between 1 and 5 employees in the next 5 years.

This document will provide a realistic and important benchmark for EWD research. It will give an excellent view of the environment and the mindsets of these entrepreneurs. The real and measurable picture of entrepreneurship among PWDs noted in the document is a graphic imprint of the ability of this group to overcome dependency and contribute to the economy.

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1. Introduction

The research was carried out under the auspices of the Entrepreneurship Empowering Marginalized Groups Project (EEMP), an academic research project being run in Makerere University Business School. Its focus is the disabled, women and rural youths. The project is funded by Trust Africa which operates a special fund to promote enterprise and livelihoods in Africa through research and advocacy known as the Investment Climate & Business Environment (ICBE) Research Fund.

By focusing on EWDs as one of the marginalized groups, the project addressed issues of the most economically disadvantaged and it involved a multi stake holder approach (that is to say, EWDs, funding bodies, Government and Non Government Organizations and international bodies). In addition given the current drive towards inclusion of marginalized groups in all aspects of economic development, and reducing societal inequality by protecting and empowering the poor, the research also contributes to strategies aimed towards the inclusion of people with disabilities, a group that has for a long time been regarded as one of the poorest and most marginalized in Uganda. According to the UBOS (2010), 16% of the Ugandan population is made up of persons with disabilities with 46% of them living in poverty (MOGLSD, 2003). Previous research has shown that the marginalization of disabled people in relation to self-employment and entrepreneurship is extensive. Similarly this research finds a significant lack of work on the value of disabled entrepreneurs in economic policy or studies in Uganda.

With rising unemployment in Uganda, the government has embarked on an aggressive campaign to increase the occurrence of entrepreneurship among the population. The secondary school curriculum for entrepreneurship is under review, funds have been availed to Enterprise Uganda to increase on business development services, and the prosperity for all programs are aimed at distributing startup capital to well organized groups with entrepreneurial ideas. Despite the existence of these lofty programs none is specifically tailored to the needs of PWDs nor is there deliberate effort towards affirmative action to facilitate participation by PWDs. To further exacerbate this, the National Disability Policy is moot on self employment as an intervention to empower EWDs. A number of efforts though exist to increase PWD employability.

The scanty statistics on PWDs show that that many are unemployed or at best underemployed. However, anecdotal evidence shows that, many are self-employed yet empirical data on these entrepreneurs does not exist and few if any interventions have been devised to improve the entrepreneurial culture among this demographic.

Through interviews with disabled entrepreneurs, government officials and experts from support organizations, the study unveils information about their potential contribution to the economy and how they maneuver through the non-inclusive business environment.

This report contains the opinions and experiences of people who have overcome adversity to achieve remarkable things in a sometimes hostile business environment. The results are aimed at policy makers and support organization technocrats to provide support and continued business advice for these EWDs.

Special case of Entrepreneurs with Disabilities (EWDs)

Within the body of literature on entrepreneurship, there is little scholarly research on the entrepreneurship among people with disabilities (PWDs). Theoretical development in understanding the entrepreneurial environment, attitudes and growth aspirations of PWDs following their engagement in entrepreneurial activities is still lacking.

Furthermore, the field of research with PWDs has been traditionally dominated by mental health professionals for whom psycho-emotional wellbeing has tended to form the sole focus. The methodology employed has often relied upon the researcher's expertise in the examination and analysis of individuals. Coupled with assumptions that PWDs are helpless dependants, there has been relatively little interest in them as social beings and in the value of their reflection and commentary on their circumstances and contributions to economic development.

We chose to examine entrepreneurs with disabilities which according to Mukiibi & Mulya (2000) it is a struggle to enable and empower disabled persons at grass root levels in Uganda. There is limited information about entrepreneurs with disabilities, despite a number of them being self employed and starting successful businesses. This means that the contribution of entrepreneurs with disabilities to the economy and society in general remains unrecognized.

The purpose of the project therefore was to set the platform for informed initiatives based on the entrepreneurial environment, attitudes and aspirations of EWDs in both the formal and informal sectors and evaluate their venture successes and challenges. EWDs have the potential to better their livelihoods, that of their families and subsequently make a contribution to national economic development. The project sought to provide practical solutions and contribute to the theory on environment, attitudes and aspirations of EWDs in a developing country perspective.

2. Literature Review

The world population comprises over 600 million people with disabilities having permanent or substantial functional limitations caused by physical, cognitive and sensory impairments that limit their participation in mainstream activities. The majority of these people live in developing countries. The World Bank predicts that this population is likely to increase because of increased ageing and violent conflict both of which are highly correlated with disability (Bwire, 2009). More specifically in Uganda, an estimate of at least three million or just over 10 percent of the current population are categorised as disabled and up to 2.4 million of these disabled people may be classified as chronically poor (Lwanga-Ntale, 2003).

Until 1987 very little effort was made in Uganda to empower people with disabilities. A few individuals had formed small groups, either independently or with the assistance of an international donor organization. However, all these efforts were characterized by fragmentation and ineffectiveness. They had a negligible impact on the welfare of disabled persons nationwide.

November 1987 saw the beginning of events that led to the formation of the National Union of Disabled Persons of Uganda (NUDIPU), an umbrella organization representing the interests of small groups as well as individuals. The creation of NUDIPU was the beginning of a more visible organized effort not only to empower disabled persons, but also to create awareness among able-bodied Ugandans of the special challenges that face the disabled in Uganda. With support from international donor agencies and organizations for people with disabilities, the efforts at empowerment grew rapidly.

The pinnacle of the movement was the inclusion of a clause in the Uganda Constitution of 1996 providing for disabled people to be represented in the Government. In 1996, the first disabled persons representatives were elected to parliament. At last, the views and aspirations of the disabled could be directly reflected in the laws of the nation. Today disabled persons in Uganda are represented by five members of parliament directly elected by disabled persons themselves.

However, a greater battle has been the enabling and empowerment of disabled persons at grassroots level, particularly those who have only elementary schooling. Here the struggle is far from over (Mukiibi & Mulya, 2000).

Generally, employers often resist employing persons with disabilities. In developing countries 80-90 per cent of persons with disabilities don't have a formal job, and as a result most of them turn

to self employment in the job market (United-Nations, 2007). Despite the work limitations that may be associated with employing the disabled, people with disabilities need opportunities to pursue jobs and entrepreneurship provides a way for them to gain employment (Holub, 2001).

Similarly, Blanck et al (2000) argues that self-employment should be utilized more frequently to help people with disabilities to move from unemployment, underemployment, and welfare-based income to gainful employment and self-sufficiency. In more recent times, the concept of the entrepreneur has been explored more broadly and there is a growing body of literature which analyses entrepreneurs from a wide variety of perspectives, particularly within a genre that has been termed 'minority entrepreneurs'. However, although constituting a meaningful percentage of the overall population of entrepreneurs, little has been written about entrepreneurs with disabilities (Cooney, 2008).

2.1 Environmental factors affecting entrepreneurs with disabilities

According to Fogel (2001) the term "entrepreneurial environment" refers to a combination of factors that play a role in the development of entrepreneurship. It includes and is not limited to factors like training, government policies and regulations, availability of financial resources, geographical location, macro economic and social economic conditions. For people with disabilities, entrepreneurship has become the source of refuge and for some the only option for livelihood, as it is now widely recognized that having a disability has a negative effect upon rates of employment and earnings (Jones & Latreille, 2005). Smith and Twomey (2002) assert that a low level of educational attainment is just one factor that influences the capacity of a disabled person to secure employment. Other factors affecting an individual's ability or willingness to supply their labour are likely to include: the severity of the disability, access to and within a potential workplace, beliefs about the likelihood of facing discrimination. But it is not just the potential employee that might be reluctant to work for a company, as employers equally may not be open to employing a person with a disability (Cooney, 2008). It is not surprising that persons with disabilities are a low priority and ill-treated target group when it comes to socioeconomic integration (ILO, 2002, Lewis, 2004). Furthermore, when it comes to entrepreneurship, the failure rate for starting a new business is 50 percent enough to prevent many people from attempting it. Add to that the challenge of a disability, and only the brave need apply (Tonn, 2008).

However, even though studies indicate that they are on average among the poorest, not all disabled persons are poor. Evidence indicates that persons with disabilities have better

performance ratings in the job market, and when they get access to equal opportunities as their non disabled counterparts they often experience success as self-employed (United-Nations, 2007). According to a U.S. Department of Labor (2001) policy document, the benefits of a person with a disability operating a small business include freedom, flexibility, and independence associated with self-employment, and autonomy from access-related obstacles such as transportation, fatigue, inaccessible work environments, and the need for personal assistance.

Nevertheless, one of the main obstacles facing the self-employed is access to capital, either in the form of loans or accumulated savings. Most persons with disabilities tend to be excluded from mainstream microfinance services their economic activities tend to remain small (Handicap-International, 2006, Mersland, 2005). Even though the Government in Uganda has put in place mechanisms to improve and enhance access to services through policies, plans and programs, PWDs continue to experience physical barriers, inadequate information, rehabilitation and unfriendly services, which situation has consequently contributed to social exclusion of PWDs (Bwire, 2009). Blanck et al (2000) highlighted the role of discrimination, either perceived or actual, as a major motivation and concluded that self-employment offered increased employment opportunities for people with disabilities.

Generally, PWDs are vulnerable by virtue of their impairment and negative societal attitudes arising from fear, ignorance, neglect and lack of awareness. As a result, they have inadequate access to services, information, resources as well as limited participation in social and economic development process. Consequently, they receive less of education, skills training, medical attention and financial services which reduce their employment opportunities, discrimination that leads to conflicts and emergencies, social insecurity, health related issues, among others. In most cases persons with disabilities are not aware of their rights and potentials. Furthermore, gender and age in disability exacerbates their situation in accessing services (Bwire, 2009).

2.2 Attitudes of entrepreneurs with disabilities towards entrepreneurship

One feature of the literature on entrepreneurs with disabilities is that their reasons for starting their own business are heavily rooted in negative motives (Cooney, 2008). It has been recognized that failure to find a job is a key push factor for disabled people considering self-employment or setting up a business. Boylan and Burchardt (2003) found that people who have been disabled from a young age may have already experienced disadvantage within the education system due to lack of access to facilities and the full curriculum. Such people will therefore have lower educational qualifications on average and as a result are disadvantaged in the labour market. As a

result of these outcomes, their inability to secure or retain jobs may push them towards self-employment as the only labour market option.

According to East Midlands Development Agency (2009), self-employment is more of a necessity for disabled entrepreneurs and not having a job is a huge push. For some people it fulfills the basic need which is to earn money, but for others it is their only option as self-employment is flexible and able to fit around their disability. Holub (2001) further expounds on this argument by stating that many entrepreneurs with disabilities start their own businesses because they encounter too many obstacles like lack of physical accommodations, or need for a flexible schedule, while searching for a traditional job.

Closely related is the fact that Godley (2005) states that entrepreneurship is frequently associated with the will to overcome a state of social marginality or economic discrimination. It therefore follows that people with disabilities, who are in some way excluded from society often derive from this situation the motivation to take the initiative of starting their own enterprise, although frequently this may occur because a person has no alternative.

On the other hand, Harper and Momm (1989), argue that there are a number of positive factors which may make it easier, rather than harder, for some people with disabilities to survive in their own businesses. Some of the benefits may include and are not limited to things like freedom derived from flexibility, and freedom associated with self employment, and freedom from access-related obstacles such as transportation and inaccessible work environments (Holub, 2001). Furthermore, rebuilding self-esteem is another positive reason that has been cited by people with disabilities for becoming self-employed, as their self esteem may have been damaged by the onset of disability and subsequently encountering rejection by employers or patronizing attitudes by advisers (Cooney, 2008).

Yet there is another school of thought where many considered that the motivations for people with disabilities to become entrepreneurs are the same as for their non-disabled counter parts. They argue that many people have a more 'entrepreneurial character' and are innately entrepreneurial. Therefore, they would have set up a business anyway, whether disabled or not (East Midlands Development Agency, 2009). Harper and Momm (1989) argue that people with disabilities make natural entrepreneurs since having a disability can also be a stimulus for independent problem-solving and innovation. They suggested that children with disabilities often develop new and effective ways of moving around, communicating, or otherwise overcoming

their problems. The experience of facing and coping with difficulties which are unfamiliar can be a valuable form of personal development. According to Harper and Momm, entrepreneurs have been defined as "people who put things together in new ways", which is exactly what disabled people have to do.

On the other hand Doyel (2000) suggested that people with disabilities desire long-term employment that suits their interests and capabilities, that offers them the opportunity to grow intellectually and personally, that provides work and accomplishments that increase their self-esteem and has a value in the world, and that it represents a good balance between productivity and independence. Doyel also noted that beyond these goals, each individual with a disability will also have personal goals that will fit their strengths, disabilities, family, environment, and dreams of personal achievement and self-worth.

Nevertheless regardless of the motive for starting a business, that is to say whether positive or negative, for many entrepreneurs with disabilities, the possibility of succeeding at their own business continues to be a major drive. As stated by Thomas, an entrepreneur with disabilities states that;

“Starting our own business presents a certain number of challenges, but it also gives us more flexibility, as well as more control over our working environment. Having our own business gives us the opportunity to succeed and accommodate our specific needs.” (Weiss, 2010).

3. Methodology

The project employed a mixed methods approach to explore ongoing entrepreneurship among people with disabilities. Mixed methods research has often emphasized that the use of quantitative and qualitative approaches in combination provides a better understanding of research problems than either approach alone (Creswell, 2006). The researchers opted for an exploratory study that would inform them not only of the EWDs’ activities and attitudes but also the environment in which they operate. In such a situation, we found it imperative to combine both qualitative and quantitative methods (Strauss & Corbin 1990).

The research was designed and dedicated towards capturing the views of entrepreneurs with disabilities. This was accomplished through the use of multiple methods which included semi-structured questionnaires, semi-structured interviews and case studies (narratives). Consultation was done with entrepreneurs with disabilities in Kampala in order to understand their business

support needs. The choice of Kampala was because it is the country's capital and records higher economic activity than any other district in Uganda. The choice also permitted evaluation of some of the environmental aspects that policy makers and support organizations claimed to have rolled out only in Kampala.

3.1 Underlying assumptions

The study was influenced by a lack of information or data base about entrepreneurial activities that persons with disabilities engage in. This was disclosed from earlier informal conversations that we held with experts that provide support services to PWDs. This research used an advocacy approach. The aim was to facilitate reflection, debate, argument dissent, and consensus, to stimulate the articulation of multiple voices and positions, and through the process, to lay the foundations for empowerment (Greene & Hogan, 2005). In enabling PWDs the opportunity for self sustenance through policy, it is important to acknowledge and work with the 'perception' of EWDs viewing their roles as dependants in retrospect and their roles in contributing to economic development in retrospect (Dennis & Fentimann, 2007).

3.2 Research design

A three stage research design approach was used.

Stage 1: Secondary research was done, including the collection of data from existing government policies, documents written by international non-governmental organizations working in this area and records on disability from the National Union of Disabled Persons of Uganda (NUDIPU) and other partnering institutions, such as Action for Youth with Disabilities Uganda (AYDU), National Association for the Deaf Blind in Uganda (NADBU), Epilepsy Support Association Uganda (ESAU), Legal Action for Persons with Disabilities Uganda (LAPD). A key informant in each of these associations was selected and interviewed face to face based on a semi structured interview guide. The interviews were recorded and later transcribed.

Stage 2: We conducted a purposive survey, where we went to the known EWDs areas of operation in each of the five divisions of Kampala approached the leadership in the trading centre/markets who directed us to the EWDs. This implies that the nature of entrepreneur we interviewed was typically those that are mobile or have means of transportation that enable them get to trading centres. Ordinarily, these kinds of PWDs are likely to be more aggressive and have a higher tolerance for a busy environment. Thus, this method could have eliminated some EWDs such as those who have home based enterprises, with low tolerance for busy environments and

minimal mobility. We used interviewer administered semi structured interviews to collect data from the EWDs.

Stage 3: which was participatory in nature involved a skills imparting session (video filming) and then asking the EWDs to make a collective film/documentary about their business life. We used multiple cameras to capture the complexities of business activity among the EWDs (Hall 2007). The group of EWDs that was involved was part of the Uganda sit volley ball team that trains at Lugogo indoor stadium in Kampala. The group of 14 EWDs voluntarily signed up for the session. And after a week’s training from SLUM Cinema, a local youth video graphy group , were able to produce a film about EWDs. In the video, it is the clips that portrayed the challenges the EWDs face while engaging in entrepreneurial activity that we focused on. We systematically selected representative clips to help identify and document some naturally-occurring pattern.

Overview data collection methods:

Data collection method	Total number of Participants
Semi-structured Questionnaires	97 entrepreneurs with disabilities
Semi-structured interviews	8 entrepreneurs
Semi structured Key informant interviews	5 Experts
Case studies	1
Video film	14

3.3 Data analysis

The data collected from these sources was analyzed using statistical packages like SPSS for the quantitative data where frequencies, percentiles, tables, and charts were derived. A realist

In analysing the qualitative data the researchers were interested in both the social and psychological context. They therefore adopted Braun & Clarkes (2006) theoretical position of the essential or realist method, which reports experiences, meanings and the reality of participants. Given the nature of data, the level of analysis that the researchers deemed appropriate was thematic analysis. Thematic analysis can be a method that works both to reflect reality and to unpick or unravel the surface of ‘reality’ (Braun and Clarke, 2006).

Themes were identified at a semantic level, i.e. they were identified within the explicit or surface meanings of the data. At this point the researchers were not looking for anything *beyond* what a respondent said or what had been written. Ideally, the analytic process involved a progression from *description*, where the data was simply organised to show patterns in semantic content, and summarised, to *interpretation*, where there was an attempt to theorise the significance of the

patterns and their broader meanings and implications (Patton, 1990), often in relation to previous literature.

Using this method, data from different participants was compared and contrasted and the process continued until the researchers were satisfied that no new issues were arising. The researchers kept moving backwards and forwards between transcripts, memos, notes and the research literature (Tere, 2006). The data was organized based on the research questions, looking at all respondents and their answers in order to identify consistencies and differences. The themes or patterns within the data were identified using both deductive approaches (Boyatzis, 1998; Hayes, 1997) i.e. they were driven by the researcher's theoretical or analytic interest in the area, and inductive approaches (Frith and Gleeson, 2004) i.e. the themes identified were strongly linked to the data themselves (Patton, 1990). The 'keyness' of a theme was not necessarily dependent on quantifiable measures – but was based on whether it captured something important in relation to the overall research question (Braun & Clarke, 2006).

3.4 Reliability and Validity

To ensure validity of the instrument, we adopted and revised instruments that had been used previously in related studies in the developing world. The adjustment was further informed by theory which was complemented by expert reviews and opinions.

In terms of qualitative data, different methods were used in order to corroborate data sources so as to validate and triangulate findings. Using multiple sources and data collection strategies provided considerable saturation and triangulation of data. There was agreement of different data sources on particular issues, thus making the interpretation of the data more reliable (Garbarino & Stott, 1992). All interviews were audio recorded and the researchers kept a diary to note down comments and thoughts throughout the research process. This was done in order to ensure consistency in the data collection and maintain a chain of evidence (Yin, 1994). Furthermore, the minimally-edited video clip was used to support the narrative accounts that were given during the in-depth interviews. This was suitable for analysis because it was arguably regarded as a representative case of phenomena that the researchers wanted to study (Goldman, Erickson, Lemke & Derry 2007).

3.5 Ethical issues

In undertaking this project we followed the general ethical guidelines of informed consent, right to privacy and protection from harm (physical, emotional or any other kind). In addition to this we were conscious that our study population is a marginalized group, and therefore other ethical

concerns that apply to them were considered. These included the best interests of the people with disabilities as the primary concern in all actions of the research, and granting them the right to express and voice their views freely in matters affecting them.

4. Who were our respondents?

In this section we report the findings of the study, elaborating on the characteristics of the EWDs and the nature of business activity they were involved in.

4.2 Demographics

Table 1 shows that the majority of the EWDs encountered were male (84.5%). In this study, the underrepresentation of women may be attributed to the fact that often disabled women prefer to have home based enterprises as they shun away from the busy and often chaotic commercial centres. In fact one of the experts informed us thus:

“Women with disabilities are often sexually abused, harassed and stolen from because they are unable to defend themselves especially in big city centers. That is why many of them opt to run their businesses at home if they can afford to.”(ESAU)

That notwithstanding, it is believed that women entrepreneurs with disabilities are a diverse group whose social and economic needs have gone largely unnoticed by those committed to promoting either gender equity or disability equity.

“A woman with disabilities is much more marginalized than a man with disabilities or woman without disabilities.” (ESAU)

Similar to the findings of the Global Entrepreneurship Monitor (GEM) survey in Uganda, it is the 25-34 age bracket that the majority of the EWDs belonged to. Up to 60% of them were married and had between 1-5 children. An overwhelming majority headed the households in which they lived in, demystifying the belief that PWDs are often dependants of the families and communities they belong to. As one of them explained: “I started this business because after my father passed on I did not want to consider myself as an orphan and disabled. I wanted to be different from other disabled people because some of them are on the streets begging and I don’t want to do that. I also have responsibilities at home which include looking after my children and wife. Now that I have a business it is also my responsibility to look after my younger siblings the youngest of who just completed senior 6 last year.” (Ben)

In terms of education, more than one third of the sample had completed primary school education while more than a quarter had ordinary level education. One in every six respondents had no education while only 1 in every 100 had completed university education. Government's recent education initiatives such as Universal Primary Education, Universal Secondary Education and affirmative action for University entrance are set to change this picture in the near future. Suffice it to note that for the lower levels of education EWD statistics mimic that of the other entrepreneurs in Uganda according to GEM 2010 but at the higher levels of education EWD education statistics are not comparable.

Table 1 : Demographics of EWDs

Demographics	Percentage
Male	84.5
Female	15.5
AGE(Years)	
18-24	8.2
25-34	45.4
35-44	29.9
45-54	9.3
55-64	4.1
>65	3.1
Marital Status	
Married	60.8
Single	27.8
Separated/Widowed	11.3
Number of children	
None	23.7
1-5	62.9
6-10	11.3
Above ten	2.1
Household Head	
Parent	14.4
Spouse/ other relative	4.1
Yourself	81.4
Education	
None	14.4
Completed primary and less	36.1
Completed O' level or less	28.8
Completed A' level or less	9.3
Not completed vocational/ university	2
Completed vocational or training college	8.2
Completed university	1.0

Source: Entrepreneurs with Disabilities Dataset

4.3 Business activities

In this section we discuss the nature of activities EWDs are involved in and how they started their enterprises.

Figure 1 below shows the distribution of business activity among the surveyed EWDs. The majority of the EWDs were engaged in retail and vending businesses with only 1 in every 10 involved in farming. Trade unlike farming requires lower levels of capital investment, renders quicker returns and higher margins. The artisan categories which have traditionally been the preserve of PWDs registered a modest statistic of 1 in every 5 EWDs. This may be explained by the reducing profitability of these trades or the availability of cheaper goods such that replacement is preferred to repair.

Figure 1: Nature of Business activity EWDs engage in

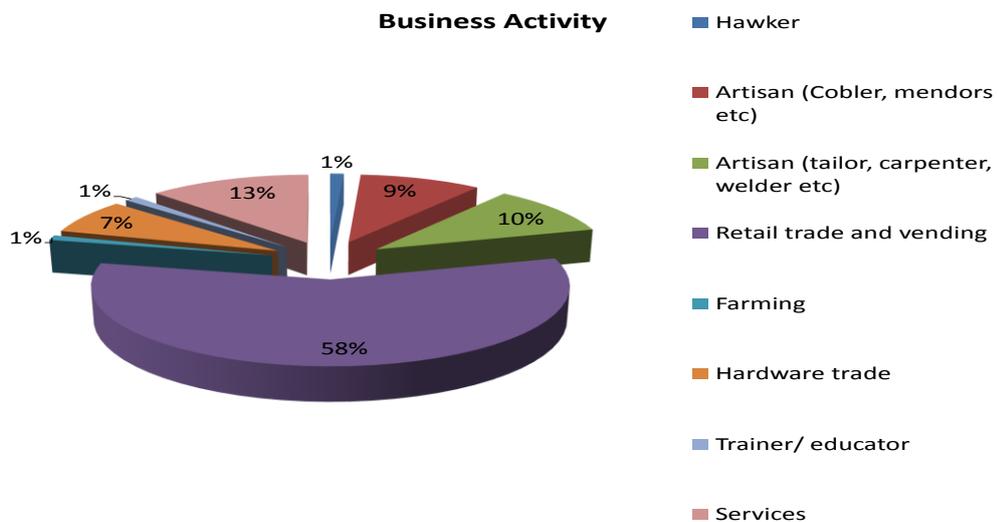


Table 2 shows that most of the entrepreneurs were either self employed or employed by someone else before they started up the ventures they currently own. More than two thirds of the EWDs had their current business as the first business they had owned with almost 9 in 10 of them stating that they had started the business on their own. The few who were not first time business owners had mainly started one other business (82%). An overwhelming majority of those who were not first time business owners had closed up their other business. The main reasons that EWDs cited as the cause of business closure were a failure to make profits from the venture and occurrence of incidents like fire, burglary accidents etc.

Most of the EWD-owned ventures are managed by the owner and do not have employees. Less than a quarter of them employed at least 1-5 part time employees. This is slightly lower than the non-disabled entrepreneurs of 31% of who have 1-5 employees (Namatovu et al., 2011).

Table 2: Business activities of EWDS

Business Activity	Percentage
Activity involved in before starting this business	
Self employed	25.8
Employed in the formal/ informal Sector	33
Student	20.6
Homemaker and other	20.6
How they got to own the business	
Started it	89.7
Bought /Acquired it	10.3
Had the current business as the First business	71.1
Owned 1 other business before	23.7
Owned 2-5 other businesses before	5.2
Had closed a business before	26.8
Reasons for business closure	
Not profitable	40.7
Loss of Interest in the venture	18.5
Occurrence of an incident	29.6
Disposal of the business	3.7
Other	7.4
Have experience in running a business.	51.2
Do not have any full time employee	84.5
Employ at least 1-5 part time employees	23

5. What did we find out?

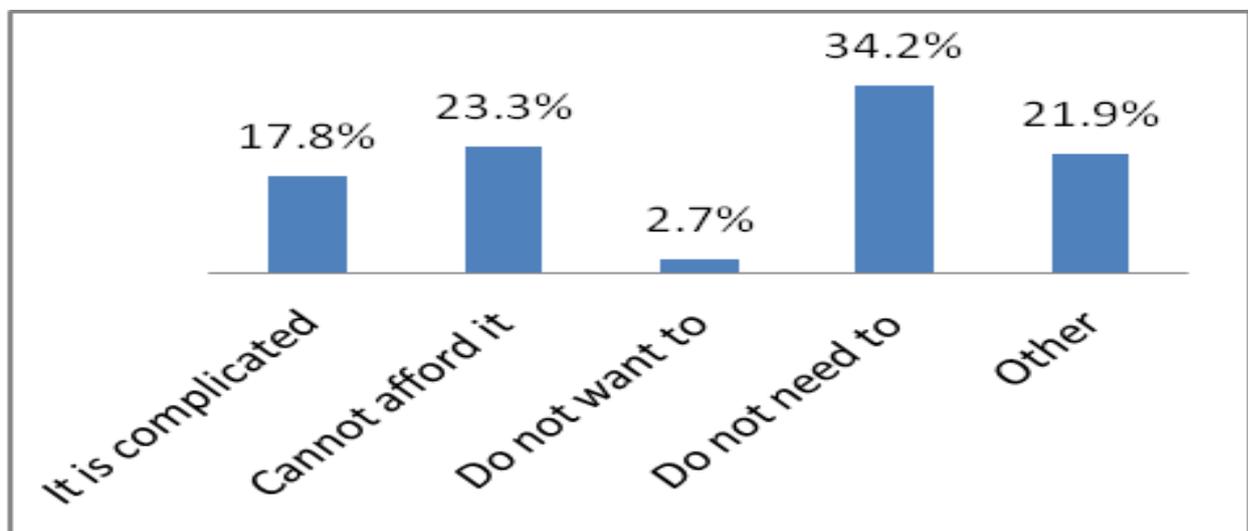
5.2 Policy and regulatory environment

The 1995 Constitution of the Republic of Uganda stipulates the need to empower and provide equal opportunities to People with Disabilities (PWDs). This need is further emphasized in the National Policy on Disability in Uganda (2006), the Persons with Disabilities Act (2006) and the Equal Opportunity Act (2006). The Policy in particular aims at promoting equal opportunities for enhanced empowerment, participation and protection of rights of PWDs irrespective of gender, age and type of disability. To further integrate the PWDs into Uganda's development process, the National Development Plan (2010-2015) calls for deliberate effort to be made as affirmative action to target the employment of persons with disability and women in line with the existing government policy frameworks. This government recognition of the PWDs sets the policy and regulatory environment within which entrepreneurs with disability (EWDs) operate.

The study found that more than three quarters of the EWDs operated unregistered business enterprises. When asked why, nearly 3 out of every 10 EWDs stated that they did not need to register their enterprises. This reluctance could not be blamed on a complex registration process because among those registered, 60% of them said it was easy. Although this illustrated improvement in the enterprise registration process on the side of government, the fact that EWDs were reluctant to register their enterprises could be explained by lack of knowledge of business

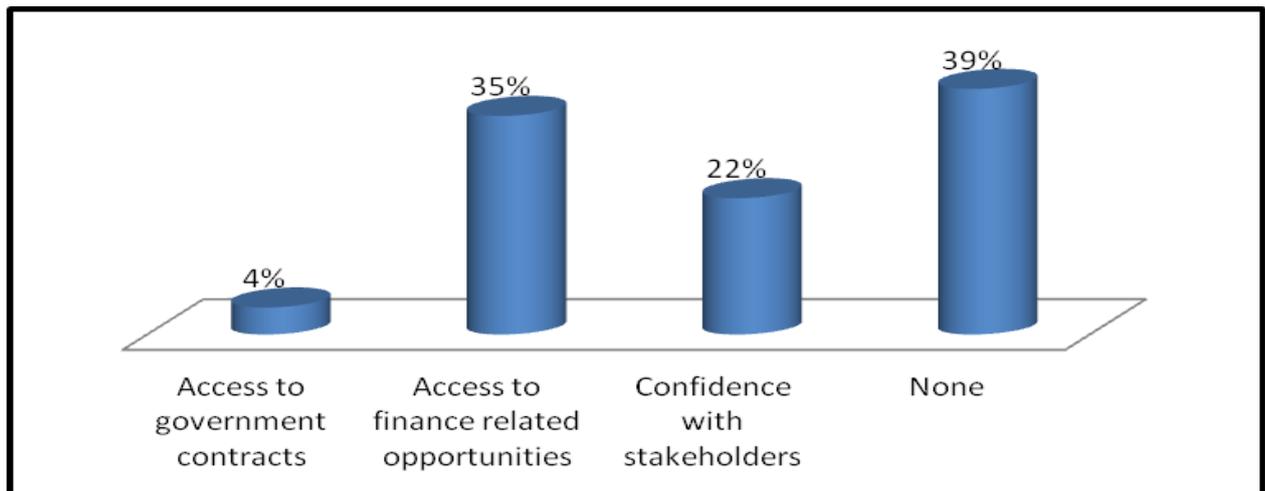
registration benefits. As seen from figure 2, up to one third claimed not to need to register their enterprises. The cost of registration was ranked second among reasons for operating unregistered businesses because most of the enterprises were micro in nature. Other EWDs felt that the nature of their enterprises, mainly being open space, road side enterprises, did not require formal registration. An interesting finding was that for the EWDs who cited other reasons actually revealed such factors as lack of knowledge of where registration offices were located, lack of assistive facilities at the registrar of companies office and lack of time to visit these offices. For a long time, the registrar general's chambers located on the higher floors of Amamu house in Kampala did not have functional elevators. Now even when they do function, the rampant power outages render their use intermittent.

Figure 2: Reason business is not registered



Detailed interviews with the EWDs revealed that sensitisation on the benefits of business registration was inadequate yet those who operated registered businesses enjoyed access to finance related opportunities (35%) and boosted stakeholder confidence (22%). These statistics implied that business registration actually presented opportunities but EWDs were unaware of them.

Figure 3: Benefits Enjoyed by EWDs with registered businesses



Despite the call for equal opportunity and affirmative action for PWDs in all government policy documents concerning PWDs, the proportion of registered EWDs accessing government contracts was only 4% as shown in figure 3 above. The respondents explained that they could compete with non-disabled entrepreneurs but the corruption and influence peddling in government departments did not give them a chance.

It was found that 70% of the male EWDs as compared to only 55% of female EWDs felt that they had equal rights under the law as compared to their non disabled counterparts. This perception was reflective of improvements in the legal framework protecting PWDs, particularly the affirmative action agitated for in the National Policy on Disability in Uganda (2006). However, having a bigger proportion of males perceiving equality compared to females was expected due to differences in gender roles and cultural stereotyping. Despite recognition of these differences by government, public awareness and change in negative attitudes as well as cultural beliefs still impeded efforts towards improving property rights among women PWDs.

5.3 Enterprise Education and Training Services

According to the Ministry of Gender, Labor and Social Development (2006), PWDs were often of low priority in society. The National Policy on Disability in Uganda (2006) showed that PWDs were vulnerable to extreme poverty conditions partly due to lack of education and specific skills, to quote one of the respondents:

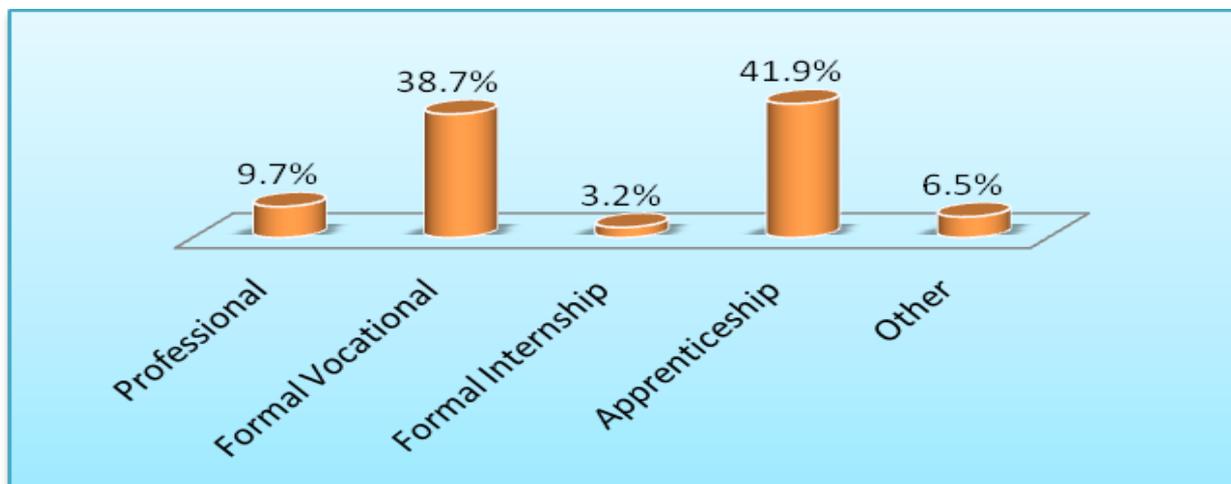
“I have never received any form of education or business training. My parents said they could not afford to pay for my school. Yet my siblings who are not disabled all went to school.” **(Luke)**

“I have never received any training. I just used to admire people in business, would watch them and learn how to do business, ‘simply like that’” (John)

From the above, it was not surprising that even among EWDs that were interviewed two thirds did not have any form of specific skills training on how to do business. Despite introduction of several programmes such as the Special Needs Education and UPE, PWDs lacked relevant skills due to inadequacy of specialized training staff, outdated and limited skills in vocational rehabilitation centers, inaccessible physical structures at schools and high costs of attending school resulting from expensive assistive devices (National Policy on Disability, 2006). The Policy indicated that between 1967 and 2006, government trained only 4500 PWDs.

A further look at the EWDs with specific skills training revealed that the majority of them (42%) received apprenticeship training. This kind of training came as no surprise since EWDs had limited business skills training and so would have to master the art of business by first working under supervision of more experienced entrepreneurs, who quite often were relatives and friends. Many of the EWDs who had attended vocational training acquired certificate and diploma qualifications as shown in Figure 4.

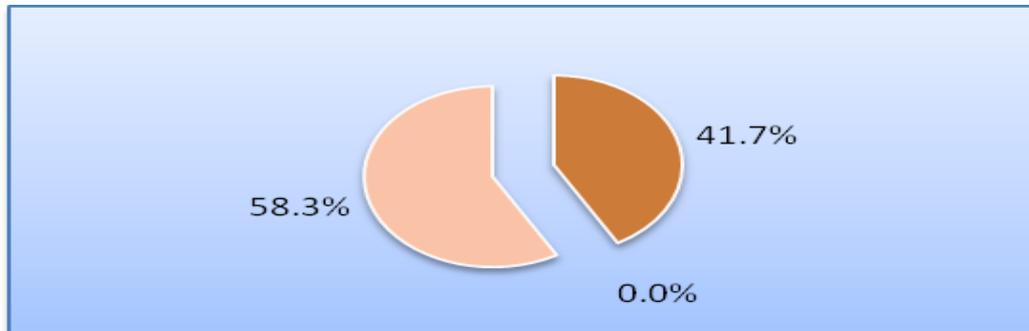
Figure 4: Type of training received by Entrepreneurs with Disability



This study found that training benefited all EWDs as they appreciated the value of learning how to display products in the stalls, the skills of costing and managing business. While the Persons with Disabilities Act (2006), provided for a tax reduction of 15% to private employers who employed ten or more persons with disabilities, PWDs found it difficult to find employment because of lack of the required skills and discrimination by employers (National Policy on Disability in Uganda, 2006). Consequently, and as evident from the statistic above, training was

important for EWDs. However, as shown in Figure 5, government did not offer much training. More than a half of the EWDs received their training from non-government disability associations.

Figure 5: Source of training for entrepreneurs with disability



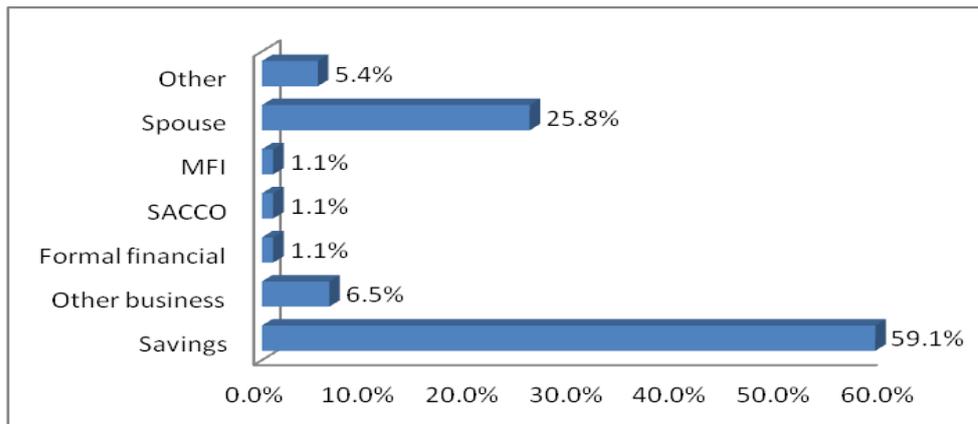
This study found that almost six out of every ten EWDs did not know where to get business training from despite operating in Kampala city. Many of the EWDs were not educated and thus attached little significance to approaching training institutions for business training. The associations in charge of the PWDs may not have done enough to sensitize EWDs on the value of training and where they could get it. 4 in every 10 EWDs revealed that they could not afford to pay for training, hence accounting for the reluctance to even find out where training could be done.

“The potential for PWDs to participate in entrepreneurship in this country is great because the President is supportive of PWDs but we need to go a step further. How do we bring on board people who have skills in entrepreneurship to be able to build the capacity of PWDs on how to manage their small scale business in order to sustain the business. In most cases someone tries and fails along the way just because they lack the skills to sustain the business. So there is need for skills building.”(ESAU)

5.4 Access to Credit and Financial Services

According to the Private Sector Foundation (2011) and the Ministry of Finance, Planning and Economic Development (2008), access to credit and financial services are important aspects affecting the private sector of Uganda. We therefore investigated the extent to which this was an issue among EWDs. Figure 6, shows that almost six in every ten of the EWDs reported having used their own savings as the main source of start-up capital. In the broader Ugandan context this was not surprising because most Ugandans started businesses using their own savings as shown in the GEM 2010 statistics.

Figure 6: Main Source of Startup Capital for Entrepreneurs with Disability



Where they lacked income to save, their spouses helped them. According to figure 6, spouses played a significant role. What was intriguing was the fact that financial institutions, including banks, SACCOs and MFIs did not feature strongly as a source of start-up capital. More than six in every ten of the EWDs lamented that it was not easy to access funding for their business. According to figure 7, more than a half of the EWDs said getting a loan or financial support was not easy because they did not have collateral.

“The main problem I face as a disabled entrepreneur is distrust by the bank of me as a disabled entrepreneur. So borrowing is hard since they don’t think that I will be able to pay back.” **(Ben)**

“I once went to a bank to get a loan but they asked me for two people to be sureties who I failed to get.” **(Peter)**

Figure 7: Reason why getting a loan was difficult for EWDs

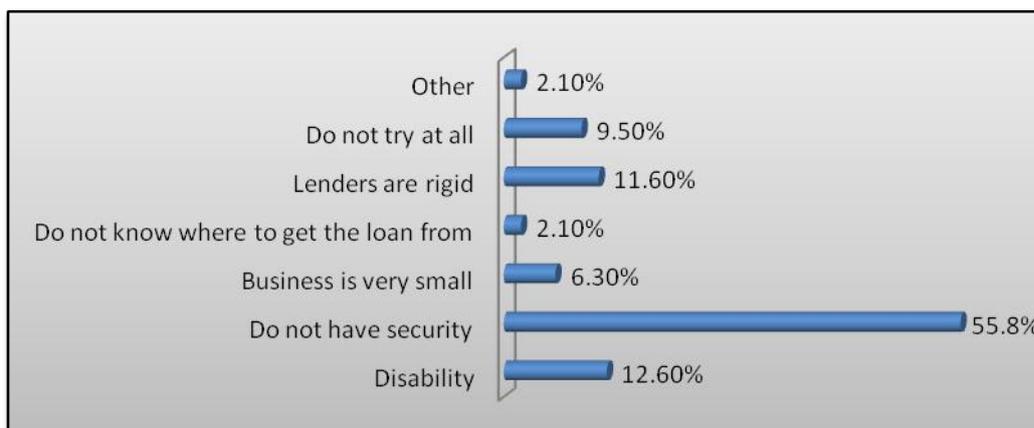
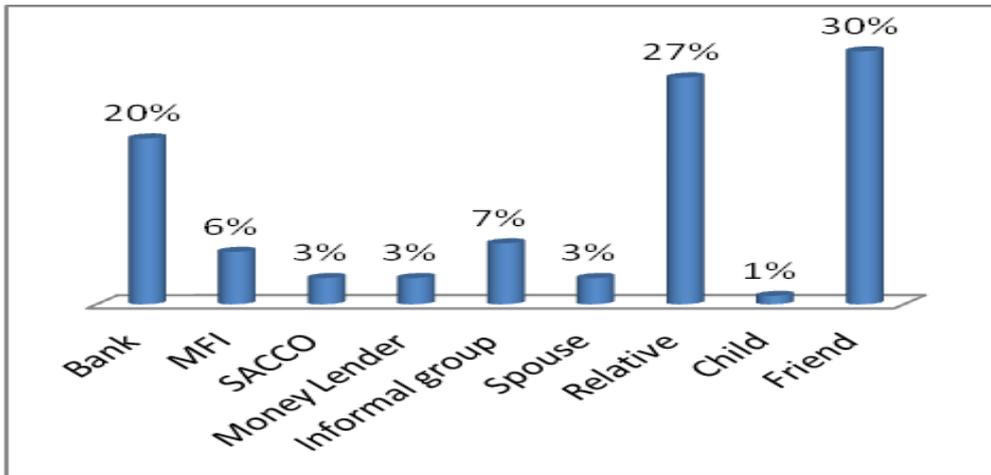


Figure 8 shows that almost 6 in every 10 EWDs commonly approached friends and relatives whenever they had financial needs. Financial institutions such as MFIs, SACCOs, moneylenders and informal groups were the least approached for financial help. While spouses as earlier,

featured as a considerable source of start-up capital, their relevance in continued financing of the enterprise diminished. It is worth noting that with 1 in every 5 EWDs seeking financial help from banks, this is very high especially in a country where only 7% of the adult population borrows from commercial banks (Ssegawa, 2011).

Figure 8: Commonly approached sources for financial help



5.5 Business Networks

The study found that, as many as 2 in every 3 EWDs did not belong to any association. Some of the reasons cited for this were discrimination against certain disabilities and corruption within the associations.

“I do not belong to any disabled association as I feel that the associations often welcome those that had a disability from childhood and not people like me. I therefore see no reason to join the association but incase I am invited, I will be glad to join.” **(Richard)**

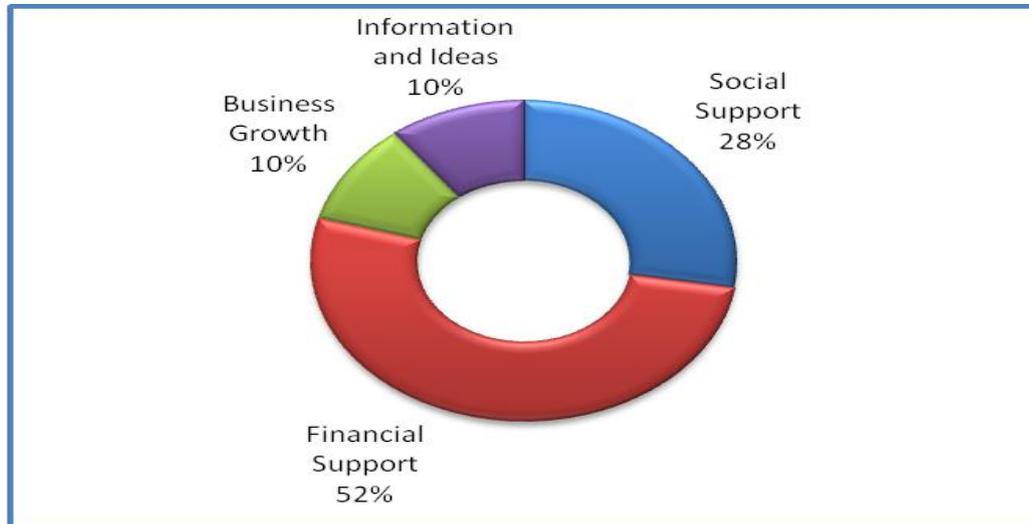
“PWDs are a marginalized group in this country however, even among them; there are certain categories of disabilities that are more marginalized in comparison to others.” **(UNADB)**

“Unfortunately the leaders and the counselors in these associations embezzle the funds so that those at the bottom don’t benefit anything. The money is sent but those that are supposed to benefit don’t receive it.” **(Matthew)**

Figure 9 shows that of the EWDs that belonged to associations, more than two thirds said they had received useful business advice while more than a half had gotten access to new customers and almost one third had been able to access better quality inputs for business. Figure 10 further

illustrates that more than a half of the EWDs who belonged to an association enjoyed financial support as one of the main benefits.

Figure 9: Benefits of Belonging to an Association



Financial support was expected as the major benefit because most of the associations were savings schemes. These associations also served as channels through which any financial support from government or any other agency passed. Other than the fore mentioned, almost one third of the respondents cited social support as one of the benefits of being part of these associations.

5.6 Access to premises and importance of location

Six in every ten of EWDs said they could definitely afford the premises that they used to run their businesses. However, one of every ten had no premises to operate their business and operated from open spaces on the street.

“I don’t have premises, my business is operated under an umbrella that I have to hold up all day long in order to protect my merchandise. During the city riots or harsh weather, I have to wrap up my things quickly and try to run as fast as I can. But things drop along the way. Also since my stock is in the open, thieves pick up things. But now we network with neighbours to help monitor theft.” **(John)**

Among the entrepreneurs who had premises, almost two thirds felt that their current premises were crucial for the success of their business. These premises permitted them easy access to the customers and suppliers. It should also be noted that rented spaces on the lower levels of buildings were very expensive yet most buildings did not have facilities for PWDs. Therefore, interested EWDs operated businesses on verandahs and corridors in big buildings. That not

withstanding, an overwhelming three quarters of the respondents were of the view that having bigger and better premises would allow their businesses to do better.

What was surprising however was that up to a half of the EWDs did not feel that customers chose to buy from them because of their location. Most EWDs felt that customers chose to buy from them because of sympathy for their disability.

“People buy from me especially women because of my disability. They encourage me to continue in business rather than beg like my counterparts. In a way my disability is a strength.” **(John)**

“ I think my disability draws sympathy from clients that is why they give me business.” **(Dan)**

5.7 Role Models

Role models have piqued the interest of entrepreneurship researchers to explain the entrepreneurial motivations of these entrepreneurs. The little research available has focused on successful EWDs as role models. The interest of the current study was not limited to role models who were EWDs.

Figure 10 shows that more than eight in every ten disabled entrepreneurs have a role model they aspire to be like. With almost two thirds of the respondents saying this role model was a successful entrepreneur while approximately a quarter said it was a friend. GEM studies over the years have shown that successful entrepreneurs in Uganda receive remarkable coverage from the media. This coverage is known to motivate would be entrepreneurs into business creation and subsequent growth. It is therefore no surprise that a large percentage of the respondents stated that their role models were successful entrepreneurs.

“My motivation is the owner of a large super market who was a market vendor before becoming the owner of the expanding super market chain.” **(Ben)**

Figure 10: Graph showing identity of role models

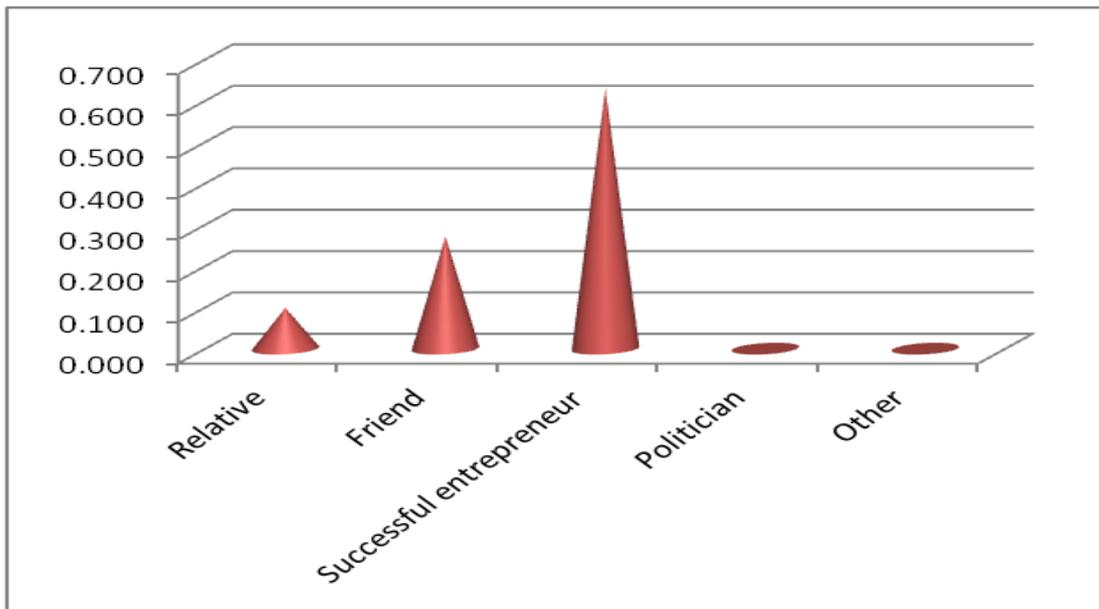
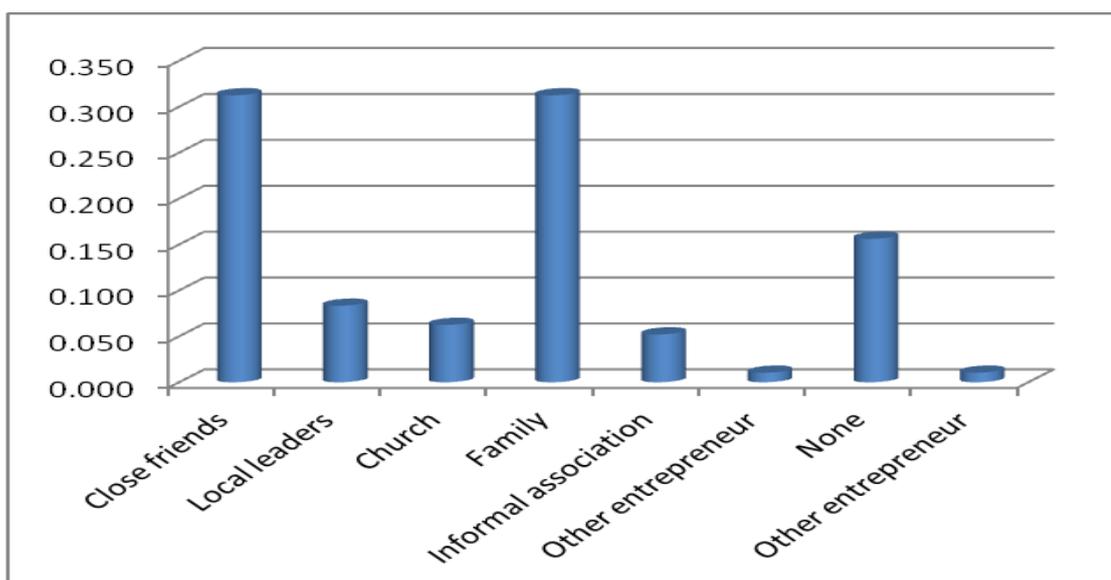


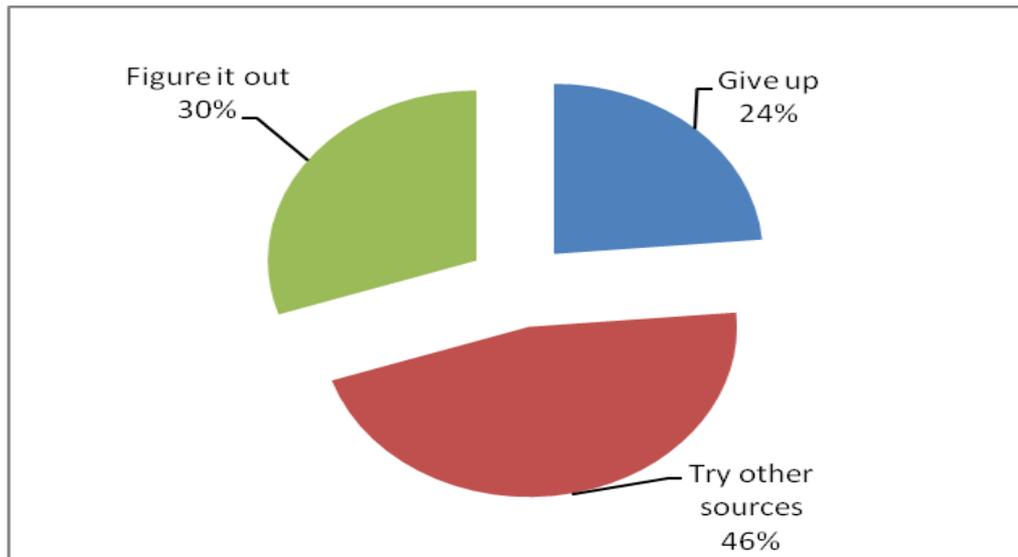
Figure 11 illustrates that family and close friends were the most likely source of help when EWDs were faced with a problem with almost two thirds of the respondents evenly split between these options. A telling statistic though was the 15% of the respondents who said they had no one they could rely on. The statistics on belonging to networks with up to two thirds of the respondents denying any such liaison corroborates this. Thus, despite the existence of several organizations to cater for the needs of this demographic and the current trend to organize PWDs in groups to access funds and other support.

Figure 11: Graph showing sources of entrepreneurial help



When asked what they would do if their source of help failed, almost a quarter said they would give up, shown in figure 12. This statistic is alarming though when read along with the Uganda GEM 2010 business discontinuation rate; it becomes reflective of the general business environment and entrepreneurial attitudes of the country. The statistic provides ample opportunity for PWD organizations to act and policy to shape mitigating circumstances.

Figure 12: Chart showing course of action when source of financial help fails



5.8 Do EWDs have growth aspirations?

More than 90% of the EWDs interviewed stated that they planned to grow their businesses with the majority citing increase in stock and moving into bigger and permanent premises as the path of growth they hoped for. While a small positive relationship in previous studies has been found between growth aspirations and actual growth (Wiklund & Shepherd, 2003), this statistic in a developing country perspective is notable considering that literature exists that puts in question the growth aspirations of entrepreneurs in the poorer countries. Most of the entrepreneurs had modest hiring aspirations with more than 80% hoping to hire fewer than 5 employees in the next 5 years and none of them aspiring to hire more than 20 employees in the next 5 years. Up to 15% of the EWDs said they would hire one person. 13% of the EWDs had absolutely no hiring aspirations. This statistic though is lower than the country average of 24% (GEM, 2010) making EWDs appear to have a more optimistic outlook.

Past research shows that disabled people are rarely part of mainstream networks which facilitate business enterprise. The extant research found that while business development services (BDS) have been able to assist two thirds of the EWDs that accessed them, only one in five of the EWDs had accessed these services. Most of the EWDs had received these services from their umbrella

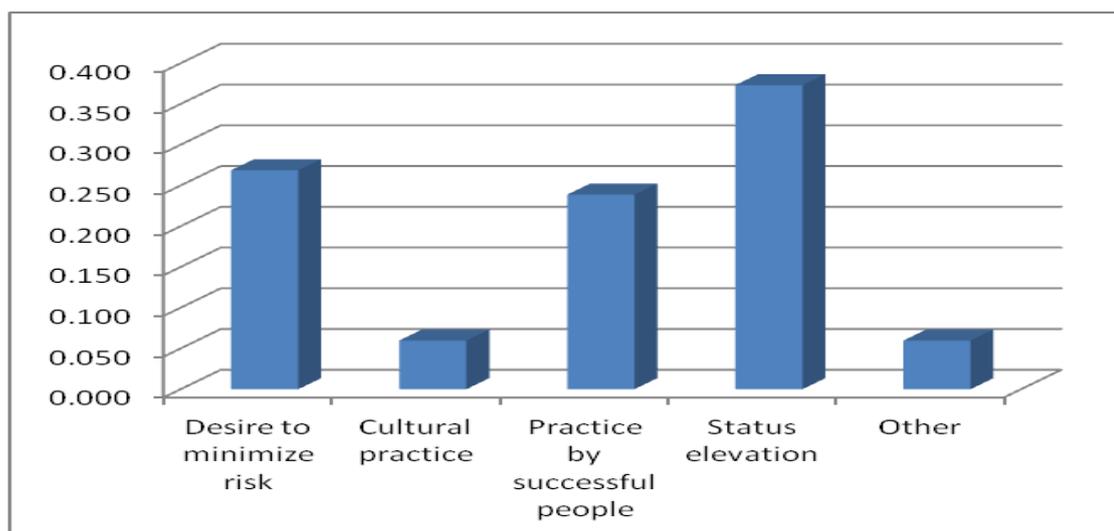
organization NUDIPU. BDS services are a known mechanism to improve the businesses of especially micro and small businesses. Unfortunately these services have not permeated Ugandan society that much and the statistics from the EWDs mirror those from other entrepreneurs.

5.9 Multiple business ownership

Three quarters of the EWDs interviewed preferred to have multiple businesses as opposed to growing a single one. This statistic mirrors anecdotal evidence around the country of most entrepreneurs’ preference for multiple businesses. Conversely an equal percentage said operating several businesses was difficult. This paradox could erode stereotypes about EWDs who like their non-disabled counterparts identify opportunities and despite the odds wouldn’t mind taking on the challenge. Shown in Figure 13, more than one third of the respondents ascribed the desire to own multiple businesses to status elevation with almost a quarter citing the need to minimize risk. The ‘other’ category was populated by those who wanted to increase income. Pluriactivity is the response of developing country entrepreneurs to the unstable business environment. While this lack of specialization may curtail chances of growth of the business, the entrepreneurs’ perception of livelihood from the business is an overwhelming motivation to open other businesses.

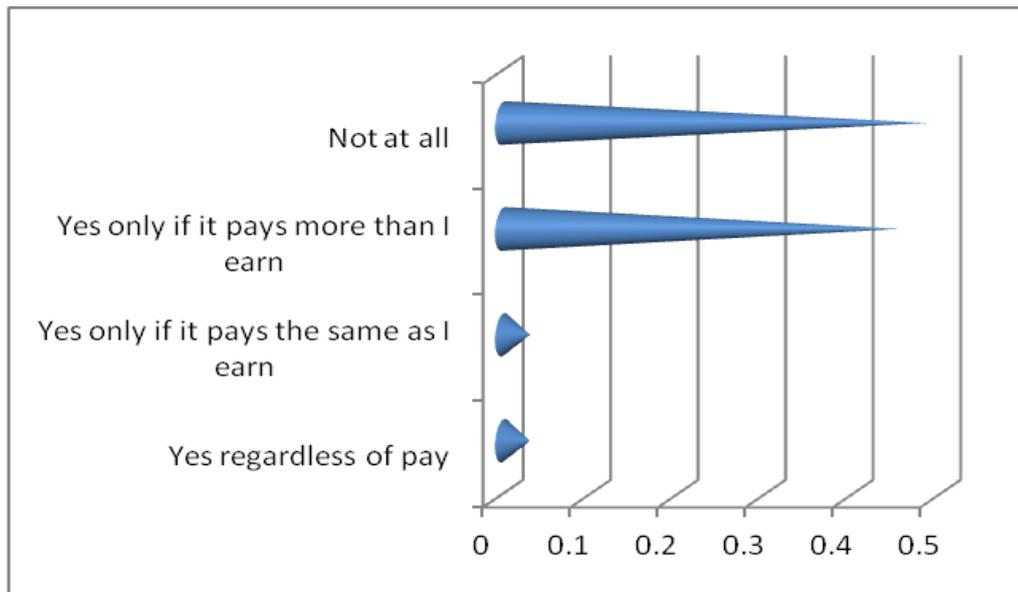
More than 80% of those who preferred to have a single business said that they felt it was less risky than having multiple businesses. It would have been expected that considering their disabilities EWDs would have chosen ease of operation but the findings show otherwise.

Figure 13: Reasons for preference of multiple businesses



Almost half of the EWDs said they would not close their businesses if they were offered a full time job. This statistic is a strong testament to the levels of entrepreneurial activity among PWDs.

Figure 14: Choice between closure of business and employment



5.10 Challenges faced by EWDs

Past researchers reveal that establishing a new business is loaded with difficulties, whether one is disabled or non-disabled. Indeed the types of enterprises started by people with disabilities are as varied as those started by any other community of people, and their business problems are broadly very similar to those of other enterprises. Boylan and Burchardt (2003) identified difficulties in obtaining start-up capital (e.g. lack of own financial resources, poor credit rating, disinterest / discrimination on the part of the banks) as one of the principal barriers encountered by people with disabilities when considering starting a business. They further highlight that a lack of access to appropriate training and support was also a significant barrier to self-employment with a lack of advertising of services available, information not produced in alternative formats, lack of transport / funding for transport to and from the advice centre, training provided on upper floors with no elevators available, and training not tailored to their individual needs listed as the difficulties most frequently encountered by people with disabilities when interacting with business support agencies. Findings in this research are not that different however despite the hurdles encountered by PWDs, this study proves their determination to scale them for business success.

The research found that while the EWDs were plagued with challenges no different from other entrepreneurs, these challenges were exacerbated by their condition. Notable among these challenges were; inadequate enterprise education for PWDs. A lot of the EWDs had not received

business skills training. Further to this there was a lack of business development services, which put together, further exacerbate the plight of these businesses.

The lack of capital was another well voiced challenge faced by EWDs. Financial institutions are hesitant to advance this demographic credit because of a lack of collateral. The PWDs end up having to rely on family and friends wherefrom the kind of capital acquired is limited.

Another challenge was the inadequacy of the premises. This challenge is manifested in the lack of assistive devices and the high cost for trading space in the city. EWDs have in some instances had to perch on the road side and have to deal with the challenge of packing and shifting their wares at the end of the day. While the City Council authorities have shown lenience to the PWDs operating in non-designated places by not evicting them this cannot be considered a long term solution to their plight.

From the video clips we established the challenges that EWDs face considering both personal and environmental challenges. These challenges helped us answer the research question on what are the challenges EWDs face. There are no fundamental differences in the environmental challenges they all face but there are deviations in the personal challenges which are majorly influence by level of education and gender of the EWD. The challenge of unfavourable infrastructure in the work places portrays the minimal effort by government or policy implementers to incorporate Persons with disabilities in the business arena.

In sum, these challenges affect the profitability and growth of EWD's businesses.

5.11 Conclusion

This study sought to examine the entrepreneurial environment of entrepreneurs with disabilities (EWDs), their challenges, attitudes and aspirations. Results indicate that EWDs represent an understudied category of entrepreneurs in Uganda. This category of entrepreneurs is dominated by male EWDs who are married, have family responsibilities and have limited formal education. The latter reflects entrepreneurship as the best livelihood alternative to them compared to dependence on handouts and begging due to lack of employable skills. Although entrepreneurship is a promising field, the environment in which EWDs operate is difficult as most of them depend on own savings and social support for financial resources required to start and run their enterprises. Financial institutions do not generally deal with EWDs not for their disability but for lack of general requirements for dealing with financial institutions. Most EWDs operate unregistered enterprises, moreover in poor open roadside makeshift structures that are susceptible

to extreme weather conditions, theft and the rampant city riots. Most business premises are expensive to hire and many of these premises do not have facilities for people with disabilities. There is little effort by government to provide training to EWDs and the business skills they have accumulated through apprenticeship. There is effort to create support institutions for people with disabilities but these institutions have little support for self-employed PWDs. Despite the many environmental challenges, entrepreneurs with disability are motivated to grow their enterprises and do not see disability as a major impediment to their success.

Implications, limitations and areas of future research

The findings of this study have a number of policy implications. Understanding the environment of entrepreneurs with disabilities provides the first step in generating information about the specific circumstances of this marginalized group of people. Such information is useful for mobilizing policy, financial, entrepreneurship and advocacy support for a section of the population that is disadvantaged both biologically and socially. This information also provides an important step in evaluating how well the existing government and other stakeholder initiatives for the EWDs work. There appears to be consensus among EWDs that such initiatives do not reach the targeted beneficiaries. We note that while this study provides several insights into entrepreneurship among people with disabilities, there were a number of limitations. First, the study covered only entrepreneurs with disability in Kampala city. Future studies may have to widen the geographical scope to cover other geographical regions of the country since variations in urban and rural economies may create significantly different challenges to the EWDs. Second, male EWDs dominated this study because they could easily be found in streets and were less vulnerable to abuse compared to female EWDs. Future studies may have to adopt a research design that integrates more female EWDs, especially those that run home-based enterprises. This is important because it appears that female EWDs may be more marginalized and may not be favored by environmental selection compared to their male counterparts. Third, this study covers the attitudes and aspirations of EWDs. Future studies may have to compare these EWD aspirations and attitudes to other entrepreneurs to be able to establish whether there are theoretical differences between the two groups.

5.12 Recommendations

Need for affirmative action

Affirmative action should be taken by Government, business development service providers and PWD support organizations to encourage more female PWDs to engage in entrepreneurial activities. This could be done by encouraging more female representation as a requirement for the formation of disability groups that get funding or other forms of support from these entrepreneurship programmes. Furthermore, there should be inclusion of PWDs in all entrepreneurship development programmes. Government should encourage both economic and social inclusion of PWDs. This should not be limited to just setting of policies but should look at implementation as well as monitoring and evaluation of existing policies

Enterprise education and Training for EWDs

There is need for tailored entrepreneurship education and training. The programmes for PWDs must fit their diverse needs as they too can not be looked at as a homogeneous group. The different disabilities need to be catered for so that no disability category is under served. As suggested by Cooney (2008) any entrepreneurship programme for PWDs should be delivered in partnership between people with different areas of knowledge and expertise, both from disabled and non-disabled communities.

Improve access to credit and financial services

Information should be provided and awareness created by both Government and Financial institutions on the different financial services and business support available to PWDs that are interested in engaging in business. Government should also offer some business subsidies and financial incentives to EWDs like the ones that they offer to investors and youth entrepreneurs.

Improve accountability and transparency in PWD associations

In order to minimize the bureaucracy and corruption among associations for PWDs, there is need to put in place structures that will ensure transparency and accountability in the associations. This can be done by having them register with umbrella organizations like NUDIPU, AYDU among others or DPOs to which they will be accountable and which will monitor these associations' activities.

There is need to create awareness and to sensitize PWDs in general and EWDs in particular of the available resources (financial, training, policy frameworks, networks) at their disposal. This will allow them to take advantage of opportunities to either start up a business or expand their current business so that their motivations can shift from survival to a desire for independence, to increase wealth, and innovation. The BDS and Disability associations need to create awareness among PWDs about the support they offer them in entrepreneurship along with the role the PWDs need to play in order to acquire this support. For example, EWDs need to be helped to register their enterprises so that they are able to access specific benefits such as support from government and other agencies. Government may also have to gazette specific areas equipped with assistive devices and security for EWDs to operate in. Finally, EWDs can be linked to bigger financial institutions, training institutions, business role models, international NGOs and NGOS among others to overcome some of the critical challenges. This role can be better played by their umbrella associations and organisations.

In a nutshell, EWDs need to be taken seriously as potential entrepreneurs, rather than be seen as subjects of charity. Business advice and other support to disabled people into self-employment should be delivered on business-focused terms.

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