

Disability Vis-a-Vis Micro and Small Scale Enterprises The Case of Menbere-Mariam Saving and Credit Association, Debrebirhan, Ethiopia

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Abstract

Though micro and small scale enterprises are energetic and vibrant economic sectors which have the largest potential for job creation, access of vocational training, and hiring of persons with disabilities in these enterprises is low. The study examined the challenges of access to training and employment of persons with disabilities in micro and small scale enterprises in Debrebirhan town in the case of Menbere-Mariam saving and credit association. To realize the objective, data collection methods like in-depth interviews, focus group discussions and key informants interviews were used. Purposive sampling method was applied for the study. The study employed the qualitative method of analysis. Document analysis was used to examine various aspects of the association's experience of disability. The results of the study reveal that despite the wide range of protection under international, regional, and national laws, vocational training and employment access of persons with disabilities is a problem in the study area. Among the challenges they face are: absence of vocational training, attitudinal related challenges, institutional related barriers, employers related problems, guarantee related problems, barriers linked to project area and shop booths, lose of profit and health problems and problem with provision of infrastructure.

Keywords: Disability, Employment, Micro and Small Scale, Enterprises, Vocational Training

1. Introduction

According to World Health Organization disability is defined as: any restriction or lack resulting from impairment of ability to perform an activity in the manner or within the range considered normal for human being (WHO, 1981). Worldwide, one family in four has a member with a significant disability, and this ratio is mounting from time to time (Groce, 2006). Injury and violence, as well as lack of access to adequate health care, continues to disable millions of people (ibid). According to the UNDP estimation 10% of the world population comprise of persons with disabilities and about 80% of these population lives in the developing countries. It is also estimated that only 5.8% of persons with disabilities need to be provided with service (Ibid).

The standard rules on the equalization of opportunity for person with disability confirms that in developing countries the percentage of the disabled person was estimated to be very high and they are found the fact that disability is both the cause and consequence of poverty. Disability often leads to exclusion from education and employment opportunities, thereby causing economic hardship (UNSEC, 2008).

Persons with disabilities are considered as the most marginalized section of societies. They encounter considerable barriers in accessing the labor market, and training opportunities and social facilities. These are a product not only of actual impairments that limit the actions people with disabilities are able to perform, but also of attitudes and an environment that does not take account of their needs (EFILWC, 1998).

Similar to other developing countries, in Ethiopia, there are a large number of disabled persons, who are found in a highly impoverished economic condition. The rate of unemployment of disabled persons is very high in the country, while 60% of the disabled persons are totally unemployed, and 23% of them are employed in the informal sector i.e. engaged in their own small business such as petty trades, and small agricultural activities (FREDSWPM, 1996). However, the Ethiopian government issued the national micro and small enterprises strategy in 1997 and established the Federal Micro and Small Enterprises Development Agency in 1998, since the Ethiopian government recognizes MSEs as major instruments to create a productive and energetic private sector and reduce poverty among urban residents (Tirusew, 2005).

Though MSEs have a great potential for job creation and have seen as a drivers of economic growth, persons with disabilities are not actively participating in the micro and small enterprise activities of the country due to multiple and intertwined factors. The societies stereotyped and biased perceptions towards persons with disabilities including employers' discrimination against the disabled professional could be regarded as one of the major variables that affect the situation of accessing of vocational training and employment. The society considers persons with disabilities as a gift because of the God's anger at a parent for wrongdoing, curse, a bad omen, or an incomplete person unworthy of life etc. (Anderson, 2004). Because of this reason, parents of the

disabled prefer to hide their children in their home rather than permitting them to engage in different business activities to earn for their living. Moreover, the disabled persons themselves developed a tendency of self-exclusion which further complicates the problems. The objective of this paper is to investigate the challenges of persons with disabilities in micro and small scale enterprises in Debrebirhan town particularly in Membere-Mariam Saving and Credit Association.

2. Materials and methods

Study Area

Debre Birhan is the capital town of North Shoa zone which has nine kebeles. It is located at 09° 04'1"N latitude and 39° 31'E longitude, 130 km from Addis Ababa on the main road Addis Ababa-Dessie -Mekele road found in the Amhara region, North Shoa administrative zone, and within the district of Debre Birhan zuria. Debre Birhan is situated on a plateau in the central Ethiopia highland system about 15km west of the Great Rift Valley escarpment at an average elevation of between 2800 and 2845 m above sea level.

The town has a total population of 65,231; of which 31,668 are male and 33,563 are female. The population of the town becoming increasing from time to time in relation with the town development in investment, trade and other activities (CSA, 2010). Agro ecologically it is predominantly *dega* (Temperate) with few areas of *woinadega* (Sub-tropical) climatic zones. The mean annual temperature ranges between 5° C and 23° C. It is well known by its cold weather conditions. It receives a range of rainfall 900-1100 mm annually.

Currently the economic policy of the country and its local administrator encourages the peoples who want to invest in different economic activities in the town. Due to different encouragement made on the side of the local administrator lead different association and micro and small enterprise to be created and emerged as a vibrant and energetic source for creating jobs. The town socio-economic sectors have been mounting via entrepreneurship, which has played a significant role in addressing unemployment rate of the town residents.

As the MSSEDO (2010), unemployed sections of the societies in the town were organized in to diverse sectors. The main sectors were food (13), wood and metal work (17), construction (25), urban agriculture (19), municipality service (3), clothing and dressing (3), and in other services (176) totally 256 enterprises having 17.5 million capital were organized. These enterprises were functional and open employment opportunities for 3,948 unemployed section of the societies since 2006 up to 2010. Even if such kinds of efforts have been done by the concerned body, 2,034 youth were registered as unemployed in the office.

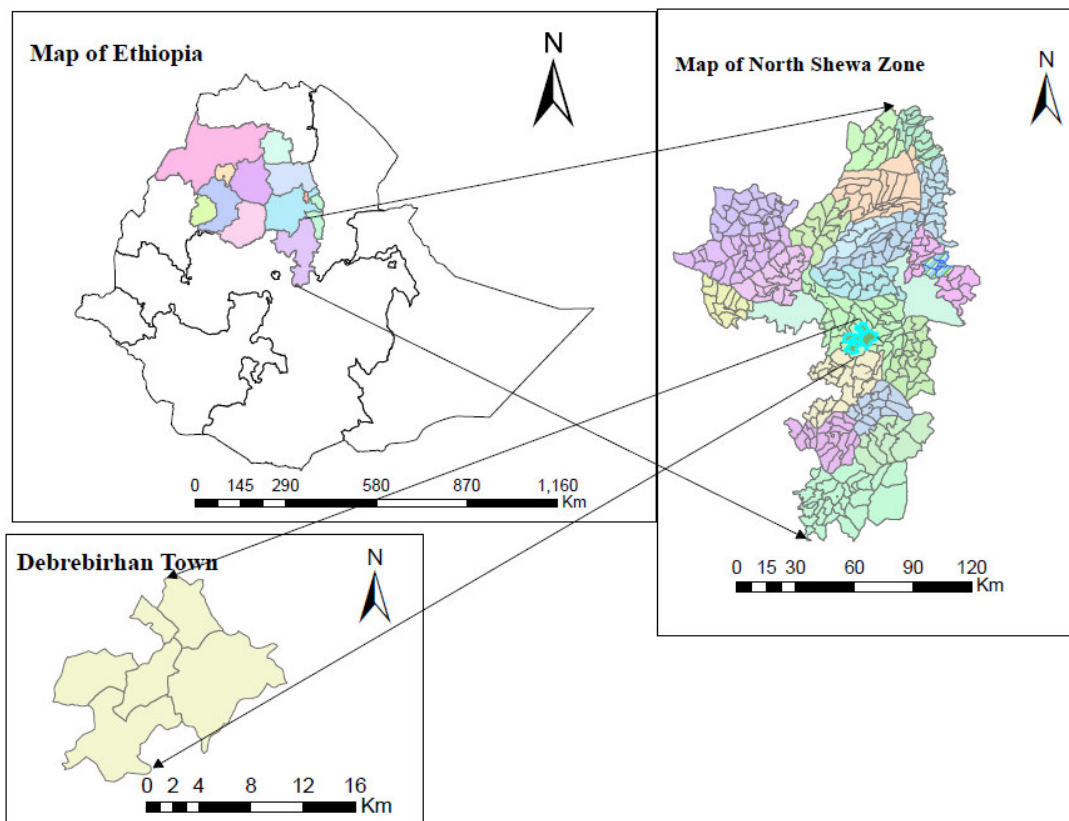


Figure 1: Map of the study area

Methods of Data Collection

We have employed qualitative methods of data collection. Thus, the instruments that were important to collected relevant data by the researcher were: in-depth interview, focus group discussion, key informant interview and personal observation. We had prepared interview guidelines that serve as the initial point to the interviewer to conduct interview 12 persons with disabilities in Menber Mariam Saving and Credit Association, and non-disabled employee work together with PWDs. We have selected 12 persons with disabilities from Menber Marian Saving and Credit Association based on time stay (more than a year) in the association. We have conducted key informant interviews with Chairman of the Association, Head of HPDO and North Shoa Administrative Zone Labor and Social Affairs Office, MSEs Agency office Head of Debrebirhan Poly-Technical College to generate relevant data.

The data related with role of government in encouraging persons with disabilities to engage in micro and small enterprise, provision of vocational training, fulfilling accessibility of material needed for persons with disabilities were also gathered from North Shoa Administrative Zone Labor and Social Affairs Office work on the area of disabilities. Moreover, we have collected data from Non-Governmental Organizations working to help disabilities on the provision of training, facilities, recruitment attitude of employers, activities of awareness creation etc.

We have also conducted FGDs by selecting eight persons with disabilities based on knowledge they have about the issue and time stay in Menbere Mariam Saving and Credit Association.

We have also used direct observation to see what the persons with disabilities do rather than totally relying on what they say. We picked up the reality by observing the provision of infrastructure, number of customers use the services, fulfillment of the required facilities like toilet, wheel chair, brail and the employee-employer relationship by visiting working place of persons with disabilities of Member Mariam Saving and Credit Association.

Method of Data Analysis

The study employed the qualitative method of analysis of data that were collected through personal observation, focus group discussion, in-depth interview, key informant interviews, and document analysis to examine various aspects of the association's experience of disability. The data that obtained through the aforementioned method of data collection are organized in line with the objectives of the study. For this purpose, we have used content analysis of an interview in order to identify the main themes that emerge from the responses given by the respondents.

We followed the following steps to analysis the data: Firstly, we have distinguished the major themes through selecting words of the themes in a way that correctly represent the meaning of the response and then classified under a theme. Secondly, we gave code to the main themes. Thirdly, we have classified the responses under the different themes. Fourthly, we tried to integrate themes and responses into the report. Finally, the data is analyzed by making use of description, interpretation and by making summarization of the data.

3. Result and Discussion

Challenges that persons with disabilities encounter when they engage in micro and small enterprise activities in the study area are presented as follows:

Absence of vocational training

Vocational Training provision is so fundamental to the development of employment aspirations, work-related skills and the ability to grasp opportunities (EFILWC, 1998). However, as most respondents reported PWDs involved in MSCA did not get sufficient training in how to do their own business. From the interview, it was possible to understand that there are no training targeted on how to manage their economic activities, loans and loans repayment as well as on saving mechanisms. In addition to financial problems, lack of qualified employees, lack of proper financial records, marketing problems; individual attitude, training and technical know-how are factors that affect the performance of MSEs (Werotaw, 2010).

PWDs can work effectively and support others if they have got adequate training and exist monitoring system from the government. Due to the absence of training how to utilize money and monitoring system on what they profit and for what purpose they should invest the profit, they are exposed for bankruptcy and forced to rent the mill for the other individuals.

Attitudinal related challenges

According to the response of the majority of the participants, biased attitudes of the general public and its stereotype orientation towards the inability of PWDs is the major challenge in their socio-economic activities. Most of the respondents claimed that people have a tendency not buy the products of the PWDs just because there have disabilities. The greater majority of the public for the mere reason that they are produced started to discourage PWDs. The societies believe that PWDs are created to be dependent and not to be self-reliant and micro-finance institutions find it difficult to render loan for PWDs.

Institutional related barriers

As the data collected from some of our informants show that the public or civil servants are not interested to appreciate the problems of PWDs. It is difficult for PWDs to get an access to land from the concerned government units due to mainly their physical disability; the municipality does not consider them as capable of engaging in activities like farming, which presumably requires full physical well being and strength.

As key informants respond, the loans they get from the government and other financing institution is very limited. The number of preconditions set by saving and credit association and the short time for return also poses on other difficulty.

Employers related problems

Employers have faced discriminatory practices for PWDs as they have less likely tend to hire them in their MSEs. When persons with disabilities are in search for employment, they encounter different difficulties like that of lack of vacancy announcement, lack of readers and writers for blind, lack of language interpreters for those who cannot hear. As respondents explain, many vacancies clearly state that the need for applicants is to be healthy as one of major criteria for selection. Hence, this problem poses serious major challenges for PWDs will seek job in different government organization. Most of the respondents also claimed that they still have difficulties of participating in vocational training programs because of the problem of accessibility and absence of the materials needed to assist them in properly carrying out their training programs. They have faced discrimination both starting from pre-screening times of the employment process as well as after they become employee of such institutions.

Guarantee related problems

Disability does not necessarily mean inability. There are ample evidences which show in many parts of the world, that there is a strong aspiration among people with disabilities to be engaged in productive activity and lead dignified lives (Handicap International Report, 2006). With modest financial services they are able to do business according to their capabilities (ibid). However, according to the response of some participants the rule of micro-financing agency, which is permitting only group guarantee to get access the opportunity of loans, is one of the major challenges they face. In connection to their problems that every member in the groups relies could replay on the time of their loans. According to the groups guarantee systems, if one member is not able to pay on time it is the collective responsibility of the whole group members. As a result many PWDs could not get opportunity for credit, or they are not accessible to loan because of mainly lack of guarantee for such a loan.

Barriers linked to project area and shop booths

Most of the project and shop booth which is designed for PWDs does not take into consideration the individuals' need of each disability. For instance, the design of the building of the booth is inaccessible and difficult to use by PWDs. On the other hand, they don't get any social support in the area. The design of the projects are not planned to include such facilities as a toilet rooms. Even if there exist public toilets, it is inaccessible and difficult to use for persons with disabilities. The public toilets are also do not take into consideration the interest of PWDs, they are difficult to use particularly for visually impaired ones. Most of the project sites are not business areas and are not attractive for customers, they are found out of the town. Moreover, the areas are not clean and could potentially cause different kinds of diseases. These and other problems put a great deal of impact on productivity of PWDs in MSEs.

Lose of profit and health problems

Most of the respondents stated that, they are forced to stop or close their projects because the problems related to loss of profits and health problems. Consequently, they could not easily afford for medical fees. Taking this problem into consideration, the state government promulgates a free health service scheme for poorest of the poor section of individuals selected among the society. In doing so, proclamation Number 117/2005 of the Amhara State health care financing implementation manual is being in to practice. The specific standards were set to identify who are the beneficiaries of the free services. Among others, some of the criteria are the following: 1) State residents whose household income are unable to cover their basic living costs and it has to be proved by popularly elected officials upon the recommendation of local */kebele* population and must have certificate, Have no adequate and permanent source of livelihoods . 2) Street dwellers with no house, which are able to bring evidences from office of labor and social affairs (Proc. No 117/2005 of Amhara State).

The proclamation further, mention additional specific criteria to identify the most certified beneficiaries of free medical service. Accordingly, the following points should be taken into consideration: Health status, ability to work and earn income etc. Finally, after exhaustively passes these steps, the screened beneficiaries of the medical services have access certificate card which identify them as the users of the services. As the FGD responded, though the free service health scheme is one of the remarkable achievements of the government to produce productive citizens by improving the health condition of productive citizen who have not the capacity to pay for medical purpose, its practicability of the proclamation is in full of corruption.

The process of identifying the target beneficiary of the free health service is exposed to some sort of problem including corruption, discrimination or bias treatment of the target benefit receivers of the system by the

authorized bodies.

Problems Related with Provision of Infrastructure

Inaccessible and unaffordable provision of infrastructures is another challenge for effective performance of MSEs in the study area. Due to lack of transportation services PWDS spent much time in one place without any work. For instance, one visually impaired come to the association's meeting with the help of a child, but since the child bored to wait until the meeting is finished ,the child flee to play football and never return again. Yet, the visually impaired persons still wait until the child comes since there is no transportation and absence of other alternatives for him. Hence, the interruption of power supply and lack of transport services negatively affect the performance of MSEs.

Conclusion

Though numerous jobs created by the efforts of micro and small scale enterprises, they seem left only for non-disabled persons. Regarding Challenges to access to vocational training and employment of persons with disabilities in macro and small enterprise, though, there is a relative progress in comparison with past, persons with disabilities are entangled by different barriers like attitudinal, administration, designing of building booth and project, employer ,guarantee , infrastructure ,health and profits related problems.

Recommendation

Based on the findings and conclusions of the study, the following recommendations for corrective and complementary measures to improve access to vocational training and employment of persons with disabilities in MSEs are forwarded:

1. The local administration should make available affordable alternative sources of finance for MSEs.
2. Building up a positive image of the working ability of disabled persons, in cooperation with the media, through awareness-raising and information campaigns targeted specifically at employers; employees, through workers' organizations, media professional Associations etc.
3. Creating linkage with vocational training institutions and make PWDs the prior beneficiaries from the training since it is an entrance for employment by making to get financial, technical and institutional extra support for them.
4. Employers need to be encouraged and to be more involved in creation of fertile ground that helps to enhance employment opportunities for PWDs. Even if some employers are involved, and examples of good practice exist, but many more jobs are required to ensure a significant number of inclusions of PWDs at work. To do this, development of holistic strategy is needed, to persuade more employers that hiring disabled persons makes good business sense, that employees with disabilities can make a valuable contribution.
5. The local administration should also implement system of well organized network that able to discharge their responsibilities by creating awareness and mobilizing persons with disabilities to participate in micro and small scale enterprises. This should be done to know where persons with disabilities are found and how can organized and what they want to do.
6. Encouraging and work in collaboration with the NGOs that need to work in the area of PWDs and providing the necessary support like provision of land for building office is a necessary condition. Since, the NGOs play a paramount role in supporting PWDs so as to improve their living condition and support their families are important, providing vocational training and interest free loan that rotate with them and other necessary facilities that helps PWDs to do their work effectively such as providing advanced wheelchair, Braille must be made.
7. The government should carry out and make possible regular workshops, seminars conferences and exhibitions in which PWDs can participate and meet other persons involved in the same activities and share experiences of income generating projects.
8. The government should carry out rigorous research and re-examine the sectoral policies of the country with the view of identifying incompatibility from human rights perspectives that reveals exclusion or bring additional marginalization of disabled persons in the country and take proper corrective measures to narrow down the gap between the existing legislation and what is done in practice.
9. The mere incorporation of various international and regional human rights provisions that talk about PWDs into the domestic law has no guarantee without effective implementation of the adopted provisions. Thus, the government should follow up the implementation of the provisions and take appropriate remedial measures for the failure of adequate implementations of the provisions.
10. The local administration should take into account the problems of PWDs when the administration provides business areas, irrigation land and sheep rearing place etc in relation with accessibility of transport, topographical conditions and design of the building.

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