

**Micro and Small Enterprises Opportunity of and Challenges
against Persons with Disabilities: The Case of physical, Hearing
and Visually Impaired in Yeka Sub-City**

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June, 2017

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GRADUATE SCHOOL OF SOCIAL WORK

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BY:

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**A THESIS SUBMITTED TO THE SCHOOL OF GRADUATE STUDIES OF ADDIS
ABABA UNIVERSITY IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR
THE DEGREE OF MASTER OF SOCIAL WORK (MSW)**

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**JUNE, 2017
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ACKNOWLEDGEMENTS

I am grateful to my advisor Dr. Mengistu Legesse for his unreserved guidance and; timely and constructive comments on each stage of the study.

The researcher is very thankful to all Federal and Addis Ababa's government institutions for their support during data collection phase. I am also grateful to all the participants, especially PWDs who engaged in micro and small enterprise of this study for their unlimited participation and cooperation throughout the study.

I extend my heartfelt gratitude for my family, in particular Yemiru Hilemariam with dedication, and friends Abnet, Kidists and Melaku for their countless and uninterrupted support and guidance through this study.

Thank you all!

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Acronyms and Abbreviations

BoLSa	Bureau of Labour and Social Affairs
C.O.C.	Center for Competens
CSA	Central Statistics Agency
ENDAN	Ethiopian National Disability Action Network
FDRE	Federal Democratic Republic of Ethiopia
FEMSDA	Federal Micro and Small Enterprises Development Agency
HASIDA	Handicraft and Small Scale Industries Development Agency
ICF	International Classification of Functioning
ICIDH	International Classification of Impairments Disability and Handicaps
ILO	International Labor Organization
MoTI	Ministry of Trade and Industry
MSEs	Micro and Small Enterprise
MSEDs	Micro and Small Enterprises Development Sector
MOLSA	Ministry of Labour and Social Affairs
PWDs	Peoples with Disability
SMEDSE	Small and Micro Enterprises Development Strategy of Ethiopia
UN	United Nation
UNCRPDS	UN Convention on The Rights of Persons with Disabilities
UNSEC	United Nations Economic and Social Council
WB	World Bank
WHO	World Health Organization

Abstract

This research aims to made an assessment on the challenges and opportunities of persons with disability who engaged in micro and small enterprises with a special emphasizes on three types of impairment physical, hearing and visual in Yeka sub-city, Addis Ababa. For the purpose of achieving the objectives of this study, both primary and secondary method of data collection were implemented. In the case of sampling among 78 PWDs who engaged in MSEs 65 were purposively selected as a sampling unit for the assessment and filed in the questionnaire. And then, the responses were gathered, checked, edited and entered into SPSS computer package, processed and analyzed by using descriptive method and economic growth test method. The result of the assessment clearly shows that for all types of impairment most of the existing infrastructure market place and bazar place in most cases not accessible for them. On the other hand they also face a challenge on the availability of market. On the contrary this research reveals that technical and vocational training is an opportunity for them to join MSEs. The other finding in this research the rules and regulation specifically shade/building benefited them to engage in this sector and it is an opportunity for them. On the other hand the growth rate taste shows an increment on their income on average by 26.28%. The overall result shows that even if there were abundant challenges encounter by PWDs they can achieve an income increment. Therefore, the necessary adjustment must be taken for financial matter, access ability issue and market availability by the government, concerned stakeholder and a community at large to make them more productive than before.

Key words: Accessibility, Availability PWDs, MSEs, income

CHAPTER ONE

1.1 Introduction

Most organizations argue that the greatest portion of the population all over the world find micro and small enterprises (MSEs) as the undeniable form of income generations and employment opportunities (International Labor Organization (ILO), 2003). In many countries, especially in developing countries micro & small enterprises are small informally organized commercial operations owned and operated mostly by the poor. (Bereket,2010).

In Ethiopia MSEs established before 70 years and passed different institutional names (MSEDs, 2015). However, Micro and Small Enterprise Development Program in Ethiopia meaningfully given due attention by government since 2004/2005 (Konjit,2013). However, the degree of recognition to the sector with regards to job creation and the alleviation of abject poverty among disadvantaged youth & women were not adequate (Konjit, 2013).

In the case of equitable distribution and poverty reduction for vulnerable group, the MSEs sector is assumed to be able to fill the gap that exist between the poor and the rich in developing countries regarding income generation and, unemployment rate (Bereket, 2010).

On the other hand successful small businesses are the primary engines for economic development such as income growth and poverty reduction in many of the developing countries. These businesses can also build foundation for stable communities (Bereket, 2010). According to Elwan (1999), poverty and disability seem to be inseparably linked. It is often noted that persons with disability (PWDs) are poorer, as a group, than the general population, and that people living in poverty are more likely than others to be PWDs.

The approximate number PWDs in the working age around the world is 470 million and many women and men with disabilities are unable to find decent jobs even when they have completed training, and frustration and a decline in aspirations can set in (O'Reilly, 2007). On the other hand discouraged by discriminatory barriers and mistaken assumptions about their capacity to work many withdraw from an active search for jobs, rely either on persons with disability benefits where these exist. (O'Reilly, 2007),

For PWDs, the MSEs are the possible solution to problems of low participation rates lies in the potential for become self-employed or to start and run their own businesses. Some argue that self-employment can be used as a potential rehabilitation vocational tool to achieve faster and better integration into the labor market of individuals who become persons with disability (Arnold & Seekins, 2002).

As a government, Ethiopia is ratifying to respect, the right of persons with persons with disability to participate and make their own property. And also the Federal Democratic Republic of Ethiopia (FDRE) Constitution makes all international human rights instruments ratified by Ethiopia an integral part of the law of the land (FDRE constitution, 1994). The FDRE constitution promotes set out the state's responsibility for the provision of necessary rehabilitation and support services for people with disabilities in its Article 41(5).

Researchers Sullivan and Cooper (1998) talked to entrepreneurs with persons with disability. They reported that individuals enjoyed having more flexibility, control and choice in the types of work they did. They also reported increased self-confidence, more meaningful work, community involvement, perceived status and income potential.

The rationale to study this topic is there were PWDs in the community who always complain about even if they invited to play a part in the development program of the city, they didn't still benefit as expected from these program. On the other hand most reports reveal that PWDs benefited from development program of the city like MSEs program. So, these paradox/gaps leads the researcher to study on this topic. Yet as far as the researcher is concerned there is a greater number of research conducted on MSEs but there is no enough research paper specifically in Yeka sub city relating to or showing the challenges and opportunity of PWDs in engaging in this sector to make their own money. Accordingly, this study tries to assessing the challenges and opportunities of persons with disability who engaged in MSE in Yeka Sub City. In addition to this, there were also a consideration of rules and regulations about MSEs explicitly the rules and regulations associated with PWDs.

Moreover, peoples chose self-employment because they prefer to be their own boss, want financial independence, work well in small groups, enjoy creative freedom, and want to fully use their unique skills and knowledge. Setting up a micro-enterprise can be a really good way to create work and start earning money (Helen, 2012). The sector is also known as an instrument in bringing about economic transition by effectively using the skill and talent of the people without requesting high level training, much capital and sophisticated technology. Moreover, they create job opportunities for a substantial segment of the population (Michal, 2011).

As many research shows that even if persons with disability face extreme poverty because of their vulnerability and excluded from the normal social life and they don't get sufficient economic support to be self-sustainable, they are economically active in terms of generating their self-sustainability.

1.2 Statement of the Problem

Persons with disability in Ethiopia didn't fully access their potential due to different reasons. They are vulnerable because disability is the cause for poverty. The standard rules on the equalization of opportunity for person with disability confirms that in developing countries the percentage of the persons with disability 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, cited in Journal of Law, 2015).

According to UN (2007), micro and small enterprise is better places for persons with disability who want to engage themselves in this sector. This is because in terms of economic inclusion PWDs have limited access to the formal employment sector because organizations don't want to include persons with disability in their formal employment process. 80-90% of persons with disability didn't have formal job and for which they try to focus on self-employment (UN, 2007). Since finding a formal job in developing countries is difficult, so persons with disability have only accessible option to become self-employed. Because of the nature of heterogeneity, this is not the option for everyone. (Handicap International, 2006, p.20). There is a regulation and opportunity to the PWDs to engaged in this sector, but because of their limitation to access information they were not benefiting from MSEs sector.

Even though, research has been conducted into the challenges of PWDs, available studies are mainly have a tendency to investigating the case of employment opportunity, access to micro finance of PWDs and the overall challenges of MSEs. For instance, there is also a study conducted by Woldegebriel (2012) he gave more weight to see the problems of

micro and small enterprises in Addis Ababa. It only give emphasis on the identifying the major problems that associated with performance of MSEs in Addis Ababa not deal with disabled people which face numerous challenge in the involvement of MSE.

The other study conducted in Debrebrhan by the year 2015 and published in the journal of Debrebrhan University tries to examined the challenges of access to training and employment of persons with disabilities in micro and small scale enterprises in the case of Menbere-Mariam saving and credit association. This study only focuses on one saving and credit association.

Though, there are many studies conducted on MSEs, there is no enough study conducted to discover how PWDs facing challenges and opportunities to engage in MSEs in the case of Addis Ababa specifically in Yeka Sub-city. So, the researcher believed that this area needs further attention and must be investigated to see the challenges and opportunities come across by PWDs in engaging in MSEs.

1.1 Objective of the Study

1.3.1 General Objectives

The overall objective of the study is to assess the challenges and opportunities of PWDs specifically physical, visual and hearing impairment who engaged in MSEs.

1.3.2 Specific Objectives and Questions

The study is intended to achieve the following sspecific objectives:

- To investigate the challenges concerning with the accessibility of the existing infrastructure and services and also examine the limitation of accessing the market linkage which is provided by MSEs to make PWDs profitable.
- To understand the problem related to the provision of finance for PWDs.

- To examine the opportunities of the availability of technical and entrepreneurship training for PWDs. And the implementation and practicability of the rules and regulations specifically investigate the shade/building administration rules.

This study tries to give reasonable answer for the following questions.

- What are the challenges in association with the existing infrastructure and the challenges concerning with market linkage and limitation of the provision of fiancé?
- What opportunities they get from technical and entrepreneurship training for them and the opportunities concerning with the implementation and practicability of the rules and regulations specifically shade/building administration rules?

1.4 Significance of the Study

The significance of this study is to investigate the challenges and opportunities of physical, hearing and visually impaired persons who engaged in micro and small enterprises. Even if MSE's unbiased to create job opportunity for unemployed and reduce poverty, PWDs are still suspended from the engagement of the program. Not allowing PWDs in engaging in MSEs, it slows down the countries development goal by not allowed participating significant number of its people. In this respect, there is a real-world and visible problem in identifying where the engagement of PWDs in MSE's sector, and what problem do exist in limiting the engagement of PWDs in MSEs. Therefore, the study is projected to be important in the following area.

- ✓ The finding of this study tries to understand the possible source and the magnitude of inaccessibility for physically impaired, visually impaired and hearing impaired because the inaccessibility be different on the types of impairment.

- ✓ It give indication to the government, non-governmental organization see to what extent financial and market constraint hinder the profitability of PWDs who engaged in this sector and,
- ✓ The finding of this study can also use as a reference for other researchers in understanding of the critical factors that affect the engagement of PWDs in MSEs

1.5 Scope of the Study

This study is conducted on sixty five samples with three types of impairment that is physical, hearing and visual who engaged in MSEs in Yeka Sub-city of Addis Ababa city Administration. The study provide an explanation for the challenges regarding with inaccessibility of working place, the unavailability of finance and market and also tried to see the opportunity of technical training and rules about shade/building. By using questionnaire as a method of data collection instrument.

1.6 Limitation of the Study

The study assessed the challenges and opportunities of only limited to three types of impairment i.e. physical, hearing and visual in Yeka Sub-city. As resource and time were constraint for this study the remaining sub-city was not included in this study. Moreover, because of the constraints all rules and regulations enacted by the Federal Government of Ethiopia are not well included. But the study integrates the most applicable regulations of land used regulation and market regulation in line with PWDs accessed in this study. Although, there are different issues that can be researched in relation to MSEs, this study is limited to the accessibility of the existing infrastructure, finance challenges, the challenges to market linkage, and the opportunity of regulation and training facilities were assess.

1.7 Operational definitions

The following terms are defined for the purpose of this study.

Person with Disability:- Person with visual, hearing and physical disability.

Micro Enterprise:-is one which operates with up to five people including the owner and/or has total assets not exceeding Birr 100,000.

Small Enterprise:-is one which operates with between 6 to 30 persons and/or has paid p capital or total assets not exceeding birr 1.5 million.

Accessibility- refers to the issues convenience on the shade/buildings, communication accessibility, and accessibility to use brail. Market linkage for the PWDs who engaged in Micro and Small Scale Enterprises.

Rules and regulations: the documents of rules and regulation enacted by the city government of Addis Ababa to give an opportunity for PWDs.

Right-PWDs:- the right to get employment opportunity, promoting opportunity for self-employment, entrepreneurship the development of cooperation and starting one's own business. It also mean getting access of general technical and vocational training.

Engagement:- participation of PWDs in MSEs by choice to produce their own production and make themselves economically empower.

Operator means:- the PWDs who engaged in Micro and Small Enterprises in Yeka Sub City.

Proclamation:- it concerns the Rights to employment for Persons with Disabilities, No. 568/2008, It also requires employers to provide appropriate working and training

conditions; take all reasonable accommodation measures and affirm active actions, and assign an assistant to enable a person with disability to perform their work or follow training.

CHAPTER TWO

2. Literature Review

Persons with disabilities are regularly left out of poverty reduction and development programs. If they would be able to participate in such programs, however, the vicious cycle of poverty and disability could be broken. (LWO, 2017). Worldwide, the prevalence of disability is argued to be growing, with population ageing and increasing incidence of chronic health conditions (World Health Organization/World Bank, 2011).“Worldwide, the prevalence of disability is argued to be growing, with population ageing and increasing incidence of chronic health conditions. When we come to the adult population 18 and older worldwide, approximately 16% of them are disabled, with noticeable differences between developed countries 12% and developing country 18% (World Health Organization/World Bank 2011). It is easy to see that most of the poor people they are at possibility of acquiring a disability because of lack of right to use to good nutrition, health care, sanitation, as well as safe living and working conditions. Once the disability occurs they face barriers to education, employment, and public services that can help them escape poverty.

2.1 Definition of Disability

The term disabilities are extremely diverse (World Health Organization/World Bank 2011) and are not a fixed characteristic of individuals, that is, disability is often a temporary condition rather than a permanent status. According to World Health Organization (2011), 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). Even if the word disability and impairment have a big difference, most of the time peoples use these terms interchangeably. World Health Organization’s (WHO's)

definitions, which significantly were devised by doctors as impairment is any loss or abnormality of psychological or anatomical structure or function. In the case of disability it defined as any restriction or lack of ability (resulting from an impairment) to perform an activity in the manner or within the range considered normal for a human being.

In addition to the above to understand disabilities more we use social work theories models as tools and, eventually, for providing a basis upon which government and society can devise strategies for meeting the needs of disabled people (Michigan disability Rights Coalition (MDRC), 2015). Models are influenced by two fundamental philosophies. The first sees disabled people as dependent upon society. This can result in paternalism, segregation and discrimination. The second perceives disabled people as customers of what society has to offer. This leads to choice, empowerment, equality of human rights, and integration. (MDRC,2015).

2.2 Social Work Theories

2.2.1 Strength Based Theory

According to Elwin (2001), “The combination of poverty and disabilities is an impressive one. Either one may cause the other and their presence in combination has a remarkable capacity to destroy the lives of people with impairments and to impose on their families burdens that are too crushing to bear and also low educational status and income level are the most widely spread among disabled people than rest of the population. They are exposed to have income below poverty level, and less likely to have savings and other assets than the non-disabled population (Elwin, 1999). On the other hand, the strengths perspective assumes that strengths, such as talents, capacities, knowledge, and resources exist in all individuals and communities. With regard to disability, strengths perspective takes the view

that disability is an opportunity for growth as well as a source of impairment (Raske, 2005). When we come to MSEs the main target or the main objective of this organization is to alleviate poverty among the venerable group of the people. So MSEs is directly related to the asset base theories by considering the disabled capacity to engage in this sector. If everybody see their strength rather than their impairment, they can be more productive than before.

2.2.2 Ecological Theory

Ecology is the “science that studies the relations between organisms and their environments.” Critical to the ecological perspective is its holistic view of people. The ecological perspective is a metaphor that provides an understanding about the reciprocal transactions between people and the social environment in which they function. And also it is not enough to recognize that both society and individual limitations define disability, since these the person and the environment do not exist independently of one another. The two interact to shape the lived experience of disability. The emphasis on the interaction between the environment and the individual is based on Ecological Systems Theory (EST; Howe & Briggs, 1982). So being disabled is the influence of the environment not their impairment. If the environment is friendly then, the disability is merely exist for PWDs.

2.2.3 Disability Model

In the case of disability model there are different models various explanations of disability fall under one or some of the models (Gleeson, 1999; cited in Henok, 2014) . For this research purpose two widely used model of disability model were discussed which is directly related to this topic the Social Model of Disability and Rights-Based Model of Disability.

The Social Model of Disability: The Social model of disability sees the issue of “disability” as a socially created problem and a matter of the full integration of individuals into society. In this model, disability is not an attribute of an individual, but rather a complex collection of conditions, many of which are created by the social environment (Longtree, 2010). According to the Michigan disability right Coalition (MDRC),2010), the social model takes account of disabled people as part of our economic, environmental and cultural society. The barriers that prevent any individual playing a part in society are the problem, not the individual.

Rights-Based Model of Disability. This model give more emphasis on the shifted from dependence to independence, as people with disability have sought a political voice, and become politically active against social forces. Disability activists, in engaging in identity politics, have adopted the strategies used by other social movements commanding human and civil rights.(Longtree, 2010).

When we tries to understand disability from view point of the social and right based model gives a joint assumption of considering disability as a socially created factor touching the equal enjoyment of rights by individuals. When we come to social model it attempts to avoid social obstacles and on the other hand the right based model give emphasize human and civil right, the researcher chosen these two models to be the most important of this study.

2,3 Classification and Facts about Disability

Disability is complex, dynamic, and multidimensional, and contested. (UN,2003). To define disabilities it includes various physical and psychological impairments that can impede

or reduce a person's ability to carry out his day to day activities. These impairments can be termed as disability of the person to do his or her day to day activities. (Disabled world, 2017). These impairments can be termed as disability of the person to do his day to day activities. One basic difficulty in terms of generating internationally analogous disability information related to the relative and dynamic nature of the concept “disability”.

“Understanding the problem, the World Health Organization (WHO) has offered a standard language and framework for understanding disability based on the bio-psychosocial model, known as the International Classification of Functioning, Disability and Health (ICF). Based on ICF, a group associated with the UN Statistical Division known as the Washington Group has produced important tools and measurements to guide data producers operationalize the ICF, and thereby generate internationally comparable data. Disability data producers the world over are strongly recommended to adopt this ICF framework and standards.” (Ethiopian National Disability Action Network (ENDAN, 2010).

"Disability" can be broken down into a number of broad sub-categories, which include the following. International Classification of Functioning, Disability and Health, also known as ICF, is a classification of the health components of functioning and disability. The World Health Assembly on May 22, 2001, approved the International Classification of Functioning, Disability and Health and its abbreviation of "ICF." This classification was first created in 1980 and then called the International Classification of Impairments, Disabilities, and Handicaps, or ICIDH by WHO to provide a unifying framework for classifying the health components of functioning and disability. The ICF is structured around: Body functions and structure, additional information on severity and environmental factors and activities (related to tasks and actions by an individual) and participation (involvement in a life situation).

Classification of disabilities by ICF and published by WHO in 2001 that covers: mobility and physical impairments, spinal cord disability, head injuries - brain disability, vision disability, hearing disability, cognitive or learning disabilities psychological disorders, invisible disabilities. For this study purpose visual, hearing and physical disability type considered here. Self-employment has been a viable option for people with disabilities for some time, particularly for people with physical disabilities (Helen, 2012).

Knowing the classification of disability is the key to get the exact number of disability in the world and reducing the disparity number of count of disabled person in worldwide and at national level (MOLSA, 2011). Worldwide, one family in four has a member with a significant disability, and this ratio is mounting from time to time (Groce, 2006, Cited as Journal of Law, Policy & Globalization Vol.36, 2015). According to World Bank and WHO the estimated 1 billion people with disabilities worldwide represent some 15 per cent of the global population³ and 20 per cent of the world's poor. This number is higher in developing countries estimated 82 percent of disabled people live below the poverty line, and often lack access to key areas of development, including health, education, training and employment.

In Ethiopia the National Housing and Population Census(CSA) of 2007 revealed a total population then in Ethiopia of 73,897,095, with 805,535 persons with disabilities (1.1%). (CSA 2007). It shows a reduction from 1.9 percent in 1994. Under UN Convention on the Rights of Persons with Disabilities (UNCRPDS) article 31(3) the convention elaborate that: States parties undertake to collect appropriate information including statistical and research data to enable them to formulate and implement policies to give effect to the present convention and

has a responsibility for the dissemination of these statistics and ensure their accessibility to persons with disability and others.

“But there are no reliable, up-to-date national statistics available on disability in Ethiopia. The most recent national census in 2007 found only 805,492 persons with disabilities in Ethiopia, merely 1.09% of the total population of 86 million. Commentators in the disability arena inside and outside Ethiopia generally regard the census data to be skewed by under-reporting, due to the way the census questions were formulated, lack of disability-related knowledge among those involved in census data gathering and analysis and the fact that a narrow definition of disability was applied.” (Sida, 2014)

In Addition to that there is also no reliable information at city level about disability count. The only two sources that depict the number of disability in the city are the document produced by Central Statistics Office which was collected before 10 years (2007) and the study conducted by Bureau of Labour and Social Affairs Office(BoLSa) by the year 2012.

The two documents have also a variation in their disability count. For the case of population and housing census the disability count is 32,630 (CSA ,2007). In the study conducted by Bureau of Labor and Social Affairs Office the disability counts 18,076 (Bolsa, 2012). These numbers are varying with 14,554. It is believe that the negative outlook and little awareness about disability can be a cause for considering all types of disability and it led the disparity and lesser count of the number of disability. (MoLSa, 2011).

Including Ethiopia, many developing and developed countries, unemployment among persons with disabilities is widespread, due to a lack of access and adequate services. When they do work, disabled persons are more likely to be underemployed, earn less money, experience less job security and have fewer chances for advancement To support

this people Micro and Small Enterprise are major instruments to create a productive and energetic private sector and reduce poverty among urban residents (WHO & WB, 2011).

2.4 Persons with Disability in Micro and Small Enterprises

Despite the fact that MSEs 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. (Journal of Law, Policy and Globalization, Vol.36, 2015). Disability is both a reason and an outcome of poverty. So, disadvantaged people are more likely to have a disability because of the environments in which they live, and also disability can result in poverty due to limited opportunities for skills development and employment. (ILO, 2009). Since mainstream employment opportunity for people with disabilities are not hitting the targets hoped for, and poverty is a real and common risk for people with disabilities because they have limited opportunities to earn an income, it is important to look at self-employment as another possible option. (Helen, 2012). Advocates of micro enterprise options for people with disabilities suggest that benefits for individuals include: increased range of choices, income generation, community engagement, inclusion and integration, enhanced self-esteem, improved quality of life and growing social network (Helen, 2012). With disabilities, self-employment also serves as a raised area for innovation and attitudinal change. It helps to include people and integrate communities. These are important economic and social outcomes (Helen, 2012)

Micro and Small Enterprise

There is no uniform definition for MSE worldwide. According to the definition of European Commission in In 1996 MSEs is an enterprises which employ fewer than 50 persons

and whose annual turnover does not exceed 7 million euro or annual balance sheet total does not exceed 5 million euro (Kushnir, 2010, cited in Woldegbrial Mezgebu, 2012).

There is a lack of uniform definition in Ethiopia, at the national level to have a common understanding of MSEs sector. While the definition by Ministry of Trade and Industry (MoTI) use capital investment whereas the Central Statistics Authority (CSA) uses employment and favored capital intensive technologies as yardstick. (Woldegebrail Mezgebu, 2012). But according to the definition of MSE Profile Director of Federal Micro and Small Enterprises Development Agency (2014/15) for Industry sector Micro Enterprise means an enterprise operating up to 5 people including the owner, family members and employees and/or having a total asset not exceeding Birr 100,000. For service sector an enterprises operating with 5 persons including the owner, family members and employees and/or having a total capital not exceeding Birr 50,000. As PWDs is not advantaged to employ in government and privately owned organization, the best place for them is to engaged in this sector to be profitable.

The director also give a definition for Small Enterprises any sector to be called as a small enterprise in the *industrial Sector* it must operating with 6-30 persons including the owner, family members and employees and/or having a total capital Birr 100,000 and not exceeding Birr 1.5 million. For activity in the service sector it must operate with 6-30 persons or/and having a total asset, or a paid up capital Birr 50,000 and not exceeding Birr 500,000. Since the discrimination they got from the society, their less economical back ground and educational level, the engagement of disabled people expected less in this category.

2.6 Historical Background of MSEs in Ethiopia

As the MSED Sector Statistical Bulletin_(NO.2_2010/11-2013/1412) stated that the MSEs in Ethiopia established before 70 years and has passed through different institutional names, accordingly:-

- In 1942 it was named as Empress Mennen Handicraft School.
- In 1977 it was organized as Handicraft and Small Scale Industries Development Agency (HASIDA).
- In 1992 it was re-structured as the Development Agency for Handicraft and Small Scale Industries (DAHSI) to provide effective services to handicraft and small scale industries.
- In 1998 Federal Micro and Small Enterprises Development Agency (FeMSEDA) was re-established according to Regulation of the council of Ministers 33/1998.

Currently the objective of the Micro and Small Enterprise Development Programme sector are:-To create job opportunities for the unemployed and increase their income by expanding and supporting micro and small enterprise in order to reduce poverty, the other objective of the MSEs is to identify the problems of the existing and newly created micro and small enterprise and provide them with support to enable them to flourish, develop, and strengthen job creation. The other objective of MSEs is to create and expand new enterprises by organizing them into cooperatives and by providing various support in order to create new job opportunities and reduce poverty.(Journal of sustainable development in Africa, Vol.12, n°6, p.48).The major sector of MSEs are manufacturing sector, construction sector, trade sector, service sector and agriculture sector (urban agriculture sector).

Even if the UNCRPDS states in its general principles, article 3(e) equality of opportunity for PWDs, and numerous jobs created by the efforts of micro and small scale enterprises, they seem left only for non-disabled persons.(Journal of Law, Policy & Globalization,2015).

So, MSEs are the better place where persons with disability to support their life by engaging in these services. PWDs did not get enough disability allied services they required at that time and left out from normal everyday life practices in the society. (World report on disability, 2011, xii and p.11). In terms of economic inclusion of the disabled people, these persons have limited access to the formal employment sector because organizations don't want to include disabled people in their formal employment process. 80-90% of disabled people don't have formal job and for which they try to focus on self-employment. (United Nations, 2007) Since finding a formal job in developing countries is difficult, so PWDs have only accessible option to become self - employed.

According to Newton (2001) and the National Agency for the Development of Small and Medium Enterprises (2005), the failure of small enterprises is caused mostly by internal problems such as a lack of vital business skills, managerial ability and finance, and not by external problems that are common to all other enterprises. Although small enterprises can assist in the effort to overcome unemployment, widespread poverty and income gaps that keep widening, the majority of small firms only have a limited access to services rendered by the commercial banks (Braverman and Guasch, 1986).

Historically, the contribution of the MSEs sector in Ethiopia to economic growth and job creation has been minimal due to lack of support from national governments and the acute

shortage of finance and technical skills. Commercial banks and other formal financial institutions have always been reluctant to offer financial services to small businesses and enterprises. This is displayed in lending policies that prescribe minimum loan amounts, collateral requirements, cumbersome loan application procedures and restrictions on certain categories of loan applications (Wole, 2004).

The MSEs Profile Directory (2014/15), give an information about the major significance of Micro and Small Enterprises as its economic significance like maintain fair distribution of income, create broad job opportunity require low startup capital. Even if there is no active social participation and no conducive working culture and environment and active social relationship for the PWDs. As stated in the MSEs directory, the agency also set a political significance as a political and social stability, ensure good governance, to play importance role in poverty alleviation and economic growth. All this can be true for the rest but it is not that much applicable for disabled people.

2.7. Micro and Small Enterprise Activity in Addis Ababa

In the case of Addis Ababa, MSEs established in **1996 in E.C by the city government** and give due emphasis for the alleviation of the socio economic problem of the residence of the city. By this the MSEs agency of Addis Ababa create a job opportunity for the residence. It also reestablished by the city government in proclamation number (35/2004) Article No. (49/13) about the provision of shad and buildings for MSEs.

The City government also made continues amendment for this regulation. The latest regulation amended by the city government is the best regulation that give special consideration for disabled people to get a priority in the provision of shads and building is regulation number (1/2006) in E.C.,.

Table 1 Number of Enterprise in Addis Ababa and the percentage share

Sub City	Types of MSEs		Total	Percentage Share
	Micro	Small		
Arada	2445	107	2552	10.05
Addis Ketema	1547	128	1675	6.59
Bole	2159	180	2339	9.21
Yeka	3408	463	3871	15.24
AkakiKaliti	1512	279	1791	7.05
NefasilkLafto	2341	407	2748	10.82
Gulele	2458	178	2636	10.38
Kirkos	2606	115	2721	10.71
Lideta	1587	124	1711	6.74
KolfeKeranio	3025	330	3355	13.21
Total	23088	2311	25399	100

Source Addis Ababa MSEs Agency (2012)

2.8 Indicators on the Effectiveness/performance of PWDs in MSE.

2.8.1 Accessibility of the existing infrastructure and services for PWDs.

Under Article (9) of UN Convention on the Rights of Persons with Disability it is clearly stated that to enable persons with disabilities to live independently and participate fully in all aspects of life, States Parties shall take appropriate measures to ensure to persons with disabilities access, on an equal basis with others, to the physical environment, to transportation, to information and communications including information and communications technologies

and systems, and to other facilities and services open or provided to the public, both urban and rural area. State parties shall also take appropriate measures: To develop, promulgate and monitor the implementation of minimum standards and guidelines for the accessibility of facilities and service open or provided to the public.

There is also a duty for state parties to make the environment friendly for PWDs that stated in the convention of article nine it includes: Buildings, roads, transportation and other indoor and outdoor facilities, including school, housing. Medical facilities and workplaces the other obligation is providing buildings and other facilities open to the public signage in braille and in easy to read and understand forms, the other obligation is provide forms of live assistance and intermediaries, including guides, readers and professional sign language interpreters, to facilitate accessibility to building and other facilities open to public.

By taking it into consideration, the government of Ethiopia has adopted and implemented a number of laws and proclamation pertaining to people with disabilities it includes Building Proclamation, No. 624/2009, provides for accessibility in the design and construction of any building to ensure suitability for physically impaired persons. In the case of micro and small enterprise, a good infrastructure facilitates have a positive effect in reducing the cost of operation for MSEs (Rahel & Paul (2010).

2.8.1 Availability of Market Linkage

Facilitate domestic and foreign market linkage for MSEs operator is the mission of the Federal Micro and Small Enterprises Development Agency (Statistical Bulletin-No.2-2010/14). In the UNCRPDSs Article 27(f) it states that the promotion of opportunity for self-employment, entrepreneurship, the development of cooperatives and starting one's own business for PWDs. So there must be a promotion of their product to the market to support them to sustain in the business. Market development and marketing support system is among

the eight support system provided by the MSEs sector. By this system the sector constructing and organizing market centers, organizing exhibition and bazaars there is also disseminating enterprises information through website and directory (FeMSEDA, 2015).

To make the market linkage available for all, the city government of Addis Ababa approved a regulation which is used to facilitate domestic and foreign market linkages for MSEs. “የጥቅም አካላት ተቋማት የገበያ ጎረቤት አፈፃፀም መመሪያ ቁጥር 02/2005.” The significance of this regulation are : all enterprise must compete with others to get market opportunity freely and to eliminate the market linkage only with government organization., the other is to enable all enterprise to participate equally and to reduce rent seeking activity of some enterprise, to reduce the dependency syndrome within the enterprise. This regulation facilitates market linkages for MSEs. This linkage is divided into three parts. The first one is facilitating market linkage local or within Addis Ababa. The second one is facilitating market in regional bases. The last one is facilitating international market that is export-import market linkage. This regulation also give a privilege for MSEs operator by providing raw material with reasonable price in a better quality.

2.8.3 Availability of Technical and Entrepreneurship Training for PWDs

An important principles for the inclusion of disabled people in employment, is the promotion of vocational training. Vocational training is the preparation for jobs that call for extensive practical experience and training but have few requirements for theory, technical knowledge (Dark and light blind care, 2008). Skills development is part of the vocational training. Like non-disabled people, people with disabilities need skills in order to engage in

economic activities (Dark and light blind care, 2008). Providing entrepreneurship and technical skill development training for operator is a five years GTP plan (2010/11-2014/15) of Micro and Small Enterprise Agency. Based on this plan the participation/inclusiveness of the training for PWDs is must be evaluated to see effectiveness of this plan. Under UNCRPDs Article 24 clearly stated that States Parties recognize the right of persons with disability to education.

With a view to realizing this right without discrimination and on the basis of equal opportunity, Stated parties shall ensure an inclusive education system at all levels and life-long learning directed to. It also stated under this article sub article (5) State Parties shall ensure that persons with disabilities are able to access general tertiary education, vocational training, adult, education and lifelong learning without discrimination and on an equal basis with others. To this end, States Parties shall ensure that reasonable accommodation is provided to persons with disabilities.

To work efficiently in micro and small enterprise operator must get technical training (Rahel& Paul, 2010). There is also a framework Document 2009, provides for Special Needs Education (SNE) in Technical and Vocational Education and Training (TVET). The Growth and Transformation Plan (GTP) 2010-2015, establishes disability as a cross cutting sector of development where focus is given to preventing disability and to providing education and training, rehabilitation and equal access and opportunities to persons with disabilities. National Plan of Action of Persons with Disabilities (2012-2021) aims at making Ethiopia an inclusive society. It addresses the needs of persons with disabilities in Ethiopia for comprehensive rehabilitation services, equal opportunities for education, skills training and work, as well as full participation in the life of their families, communities and the nation. When we come to

disability in MSEs to be effective they must get vocational training and get a passing certificate.

2.84. Availability of Finance

As mentioned in Handicap International Report of 2006 disability does not mean automatically inability. There are substantial evidences which show in many parts of the world, that there is a strong ambition among people with disabilities to be engaged in productive activity and dignified lives. With modest financial services they are able to do business according to their capabilities.

According to DaL (2008), the grants are usually provided by development organizations and NGOs. They can be an appropriate tool to facilitate start-up and prepare people with disabilities for access to microfinance providers. Grants should be offered only for very vulnerable populations who cannot have access to loans, and in accordance with specific, well established criteria. Grant programs should be professionally managed to avoid having little, no, or even negative impact on beneficiaries or the community's credit culture.

Loans are offered by different kinds of providers, including bank, formal microfinance institutions, informal actors and NGOs. Loans most appropriate when borrowers are in a position to repay the loans according to their business development stage and their personal situation (DaL, 2008).

In MSEs sector, finance and credit service support system is one of the support provided by the sector. Under this service the sector must facilitate trainings for MSEs' actors on finance development and saving. The other support system is facilitate and formulate system that helps actors to carry out credit service based on their growth level. And the last one is

lease machine support (FeMSEDA, 2015). The government also facilitating credit and saving services and also joining pay back of credit and saving.

Moreover MoLSA is the main government organ responsible for the provision of social and vocational rehabilitation of PWDs.. Besides this BoLSAs handle all social matters, including disability-related issues, under the policy framework established by MoLSA. (ILO, 2013). In the case of Addis Ababa, Bureau of Labor and Social Affairs has the obligation to provide all necessary support for PWDS to rehabilitating this people by providing other supporting material including financial matter (ILO, 2013).

2.8.5 The Implementation of the existing rules and regulation.

The city government of Addis Ababa give due attention to strengthen MSEs and took a decisive measure for the development of the sector. As a result, the administration approved Regulation No. 1/2006 and amend the administration of building and sheds for micro and small scale enterprise “ የማምረቻ ማህደና የመሸጫ ማዕከላት አስተዳደር ፣ አሰጣጥና አጠቃቀም መመሪያ ቁጥር 01/2 006”. This regulation has four general principles including giving priority to the PWDs who want to engaged in this service. There is also a regulation approved by the city government which is used to facilitate domestic and foreign market linkages for MSEs. There is also a regulation by Ethiopian Revenues and Customs Authority (ERCA) which free disabled people from payment of VAT (Value Added Tax) if 60% of the employees are disabled the goods and services supplied by the institution free form tax payment.

The other regulation enacted by the city government of Addis Ababa is Market Linkage regulation No. 02/2005. The significance of this regulation are: all enterprise must compete with others to get market opportunity freely and to eliminate the market linkage only with government organization., the other is to enable all enterprise to participate equally and to

reduce rent seeking activity of some enterprise, to reduce the dependency syndrome within the enterprise. This regulation facilitates market linkages for MSEs. This linkage is divided into three parts. The first one is facilitating market linkage local or within Addis Ababa. The second one is facilitating market in regional bases. The last one is facilitating international market that is export-import market linkage. This regulation also regulates the provision of raw material with low price, quality and within an appropriate time and also allows the enterprise to announce their product by the website which is open by the bureau. The other activity that is regulating with this regulation is the organization of Bazar for the enterprises to create a market linkage.

CHAPTER THREE

METHODOLOGY

3.1 Research Design

Research design can be thought of as the logic or master plan of a research that throws light on how the study is to be conducted (Tomas, 2010). It shows how all of the major parts of the research study— the samples or groups, measures, treatments or programs, etc—work together in an attempt to address the research questions.

In this research descriptive method of data analysis were used as a way to represent the finding. Descriptive research studies are those studies which are concerned with describing the characteristics of a particular individual, or of a group (Kothari, 2004). This research designed is used to examine challenges and opportunities to MSEs of PWDs. In addition to this the study tried to see the growth rate of their income by using growth rate test method.

To see their reflection on the challenges and opportunities based on their impairment type the researcher used cross tabulation. Therefore, this research paper tried to see the reflection of the respondent between their impairment types with independent variable: Accessibility of the existing infrastructure and service for PWDs, availability of market linkage, the availability of technical and entrepreneurship training, the availability of finance, implementation of the existing rules and regulation. The researcher also used growth rate test to see the performance/incremental in income of PWDS by comparing the two values of income before engaged in MSEs and after engaged MSEs of PWDs.

3.2 Study Site

This study was conducted in Addis Ababa City specifically Woreda's of Yeka Sub-City. Yeka sub-city is one of the expansion area among other sub-city in Addis Ababa. And its population is count female 225,351 and male 202,974 total 428,325 (Yeka Sub City Administration Finance & Economy Development Office, 2016). Total area of the sub city is 81,711,230.20 m² 8171.12302 hectare (Yeka Land Administration Office, 2016).

3.3 Sources of data

For the study purpose both primary and secondary source of data are used. Primary data collected from PWDs who engaged in MSES by using questioners. Secondary data collected by reviewing documents of rules and regulations and annual report which directly related to the engagement of PWDs in MSEs.

3.4 Participants and Sampling Techniques

For this research purpose, out of the total population who engaged in MSEs, **65** were selected by using purposive sampling method and take 5 from each 13 Woreda by using simple random sampling method. This 65 samples are distributed almost equally all Woredas of Yeka Sub-city. By taking it into consideration, the study conducted by using this **65** sample frame. According to Wikinson,(2015), one of the key benefits of this sampling method is the ability to gather large amounts of information by using a range of different techniques. In relation to the selection procedure of the study sites included in the present study, 13 Woreda from Yeka sub-city are considered purposefully that they have relatively more number of PWDS who engaged in MSEs of all sub-city of Addis Ababa. Similarly, respondent from government bodies include in this study based up work relation to the study site.

3.5 Data collection instrument

The data that is needed for the research under the study were collected through questionnaire, document analysis and physical observation.

3.5.1 Questionnaire

Using questionnaire in the research has its own advantage when we compare to other data collection instrument. According to John (2011), the responses are gathered in a standardized way, so questionnaires are more objective, certainly more so than interviews. Generally it is relatively quick to collect information using a questionnaire. There is also potentially information can be collected from a large portion of a group.

According to Ellen (20010), test- retest reliability refers to the temporal stability of a test from one measurement session to another. The procedure is to administer the test to a group of respondents and then administer the same test to the same respondents at a later date. The correlation between scores on the identical tests given at different times operationally defines its test- retest reliability. By taking it into consideration the researcher made a test-retest on ten selected respondent to check the reliability of the instrument and made a correction accordingly to make the questionnaires more reliable. In this regard there was vague question which is not understand or answered properly by the pilot respondent . These includes: terms like revolving fund, C.O.C, and also the font size of the questionnaire is not readable for them. By taking into consideration the researcher made further clarification for terms and made the font size of the questioner more readable.

To enhance the validity of the data, the researcher used content validity. This is done by made each statement in the questionnaire to have a capacity to assessing the dependent

and independent variable of the study. The researcher also made triangulations on data collected by using questioners and by making site observation on the spot of work place of PWDs and bazar place. The sample size also near to population frame so it also an assurance for validity of t data collected. After making all this, the questionnaire were prepared and distributed to all PWDs who engaged in MSEs. Therefore **65** operators with all kinds of disability are involved in filled the questionnaire from all Wereda of Yeka sub-city.

3.5.3. Document analysis

To see what rules and regulation and international human right instruments say about the right of disability and the privileged that PWDs get from the view point of MSEs related documents were examined and analyzed. The analyzed document were Regulation No. 1/2006 and amend land use of micro and small enterprise “ የማምረቻ ማሳያና የመሸጫ ማዕከላት አስተዳደር፣ አሰጣጥና አጠቃቀም መመሪያ ቁጥር 01/2 006” and market regulation of micro and small enterprise which is used to facilitate domestic and foreign market linkages for MSEs. “የጥቃቅንና አነስተኛ ተቋማት የገበያ ትስስር አፈፃፀም መመሪያ ቁጥር 02/2005.” Other related proclamation and regulation also assessed for this research purpose.

3.5.4 Observation

Observation is another instrument of data collection method used to support the validity and reliability of data which is collected by other data collection instrument. For this research purpose the researcher prepare a checklist and made an observation critically go through the accessibility of, market and work place where the bazar organized and also observe all over activities of PWDs in MSEs

3.6 Data Analysis

In this research paper descriptive statistical data analysis were used to analyze the data by applying cross tabulation method. Cross tabulation is a statistical research method appropriate for analyzing the relationship between two or more variables (Susan, 2012). In addition to this a growth rate test method were used to see increment of income. The quantitative data obtained by the use of closed-ended questionnaires were analyzed through descriptive statistics by applying Statistical Package for Social Sciences (SPSS) version 20.

3.7. Ethical Consideration

In order to collect data from the respondent we have to be ethical. So, the first procedure was collecting the supporting letter to access all places, individuals and organizations which are directly involved to the research. There also done an ethical consideration to get a consent from the respondent that was all about telling potential research participants about all aspect of the research that might reasonably influence the decision to participate. There was also a confidentiality by not revealing their data collected from those who participate in a study are not made public in a way that can be linked to an individual.

CHAPTER FOUR

FINDINGS

4.1 Introduction

In this chapter, descriptive analysis procedures are presented by using cross tabulation and growth rate test method also implemented to see the increment of the income. The data analyses have seven sections. The first section covers summarized description of the demographic data of PWDs who engaged in MSEs. The second section deals with the relationship between disability type and the accessibility of the existing infrastructure and services for PWDs. The third section deals with the relationship between disability type and availability of market linkage. The fourth section deals with the relationship between disability type and availability of technical and entrepreneurship training of PWDs. The fifth section goes with the relationship between disability type and availability of finance. The sixth section deals with the relationship between disability type with the implementation of the existing rules and regulations.

The last one is tried to see the performance/growth of PWDs who engaged in this sector by using growth rate test formula. This done by computing current daily income with the previous income of PWDs who engaged in this sector. Consequently, the result of major finding is inferred in accordance with the main research questions set for the study under previous chapters.

4.3 Descriptive analysis

4.3.1 Demographic Characteristics of Sample Respondents

Table 2 Age Distribution of PWDs

Age group of PWDs	Frequency	Percent
18-30	23	35.4
31-40	28	43.1
41-50	4	6.2
51-60	9	13.8
>60	1	1.5
Total	65	100.0

Source: Developed for this research

Table 2 above, presents the age distribution of the respondents (PWDs) and shows that age group 18-30 counts 23(35.4%) and in the age group 31-40 count 28(43.1%) and majority of them fall in the working age group. All this age group aggregately count 55(85%) . Such productive work force is often believed to be an engine for the overall development of a country. But due to many reasons they are not come to the working force. This includes environmental and social factors affecting full participation of PWDs.

Table 3 Sex Distribution of PWDs

	Frequency	Percent
Male	35	53.8
Female	30	46.2
Total	65	100.0

Source: Developed for this research

As shown in Table 3 above, out of the total number of respondent women count 30 (46.2%), and 35(53.8%) of the respondent where male.

Table 4. Educational Background of the Respondent

Educational level	Frequency	Percent
1-5	3	4.6
6-8	8	12.3
10-12	13	20.0
Certificate	33	50.8
Diploma	2	3.1
1 st Degree and above	6	9.2
Total	65	100.0

Source: Developed for this research

The questionnaire included information on educational level of respondents to identify the level of performance/profitability of them on level of education to Engaged in MSEs. According to the finding in the category of educational level 1-5 there are 3(5%). In the case of 6-8 count 8(12%). On the other hand 10-12 counts 13(20%). Certificate level of education take a more number than other group that is 33(50%) half of the respondent fall in this category. For diploma and first degree count together 8(12%).

Table 5 Disability Types in Relation to Sex of the Respondent

Sex	Disability Type			Total
	Physical Impairment	Hearing Disability	Visual Disability	
Male	28	1	6	35
Female	16	8	6	30
Total	44	9	12	65

Source: Developed for this research

Table 5 depicts that disability type with relation to gender. According to the data collected respondent out of the total number of 35 male PWDs 28(80%) have mobility problem. In the male count hearing disability is only 1(3%). In the case of visual disability the male count is 6(17%). On the other hand out of the total 30 female PWDs 16(53%) have mobility problem. In the case of female hearing disability women counts 8(27%). Visual disability also counts 6(20%) out of the total female participant. This shows that the three types of disability had a chance to engaged in MSEs.

Table 6 Respondent Sex and Cause of Disability

Sex	Cause of Disability		Total	Percent
	Natural	None natural		
Male	7	28	35	55.38
Female	9	21	30	46.15
Total	16	49	65	

Source: Developed for this research

Table 6 shows that the respondents cause for disability. In this case as shown above most of the disability cause is due to none natural it can be manmade or disaster and it counts 46(76%). The natural cause of disability is more less than that of it and it counts 16(25%) of the total respondent. So, the government must give due attention for the factors that aggravate disability that is road accident war and communicable disease must be controlled to reduce number of people who affected by this. This is because it has a high cost for the country to treat disability.

Table 7 Respondent answer for their job situation before joining MSEs.

		Frequency	Percent
	Yes	13	20.0
Valid	No	52	80.0
	Total	65	100.0

Source: Developed for this research

Table7 shows that the respondents level of job occupation before the engagement of MSEs. As we can see from the table, 52(80%) of the respondent answered “NO” for the question their occupational status before engaged in MSEs. And also it is a best place for them to employee themselves in private sector. Out of the total respondents 13(20%) of them replies as they had a job before engaged in this sector.

Table 8. Daily Income of the Respondent before Engaged in MSEs.

Income category	Frequency	Percent
0–50	63	96.9
51-100	0	0
101-150	0	0
151-200	1	1.5
2001-250	0	0
251-300	0	0
350 and above	1	1.5
Total	65	100.0

Source: Developed for this research

In table 8 above, the respondents attempt to answer the question of what was their level of income of these economically active disabled people before joining MSEs. According to

Table 10 the majority of daily income of these economically active persons is range from (0-50 Birr) and it counts 63 (97%), the daily income ranging from (151-200) is only 1(1.5%) the figure that show the highest figure in this research that is greater than 350 it count only1(1.5%). This figure shows that disability is directly related to poverty.

Outcome and Discussion of Major findings

In an attempt to answer the first research question on what challenges PWDs face to access the existing infrastructure and services to be productive in MSEs, it is tried to gather information by using questionnaire and by attending physically and observed the work place and bazar the result is discussed below.

4.3.1 Analysis of accessibility

Table 9. Accessibility in relation all impairment type

Disability Type in relation to Accessibility Cross Tabulation

			Accessibility					Total
			Strongly disagree	Disagree	Neutral	Agree	Strongly Agree	
Types of impairment	Physically impaired	Count	6	26	9	2	1	44
		% within impairment Type	13.6%	59.1%	20.5%	4.5%	2.3%	100.0%
		% of Total	9.2%	40.0%	13.8%	3.1%	1.5%	67.7%
	Hearing Impairment	Count	1	5	2	1	0	9
		% within Impairment Type	11.1%	55.6%	22.2%	11.1%	0.0%	100.0%
		% of Total	1.5%	7.7%	3.1%	1.5%	0.0%	13.8%
	Visually Impaired	Count	1	9	2	0	0	12
		% within Impairment Type	8.3%	75.0%	16.7%	0.0%	0.0%	100.0%
		% of Total	1.5%	13.8%	3.1%	0.0%	0.0%	18.5%
Total	Count	8	40	13	3	1	65	
	% within Impairment type	12.3%	61.5%	20.0%	4.6%	1.5%	100.0%	
	% of Total	12.3%	61.5%	20.0%	4.6%	1.5%	100.0%	

Source: Developed for this research

In this section the respondent asked four basic questions concerning accessibility: working place accessibility, the impact of accessibility on the supply of their product to market, the market place accessibility and the last one is accessibility of bazaar for them. Based on these questions and their disability type the following information gathered from them.

Physically impaired: Out of the total 44 participants in this category, 6 of them (13.6%) strongly disagree that buildings/shades are not accessible for their need. 26(59.1%) disagree on this point, 9(20.5%) were neutral and 1(2.3%) strongly agree on the fact that shades/buildings are accessible for them. This indicates that for physically impaired persons the working environment is not suitable for their physical needs. It is also approved by the observation made by the researcher on the spot of workplace of MSEs operator. This information includes: inaccessible entry and exit of buildings/shades it lack ramps or lift to access the floors of a building. From the observation result there is also lack of accessible toilets inside these buildings, inaccessible roads and transport systems, especially for wheel chair users.

Hearing impairment: Out of the total 9 participants in this category, 1 of them (11.1%) strongly disagree that buildings/shades are not accessible for their need. 5(55.1%) disagree on this point, 2(22.2%) were neutral and 1(11.13%) agree on the fact that shades/buildings are accessible for them. According to this report most of the respondent disagree for the accessibility of the service for them. This includes and approved by site observation for this kind of disability there is no sign – language interpretation at work place to facilitate communication of people with speech/hearing impairment. To alleviate this problem the sub city level labor and social affairs office must organized training with collaboration of NGOs to facilitate easy communication for them.

Visually impaired: Out of the total 12 participants in this category, 1 of them (8.3%) strongly disagree that buildings/shades are not accessible for their need. 9(75.0%) disagree on this point, 2(16.7%) were neutral for this disability type there is no agreed response. Like the other disability type above the shade/building is not friendly for them to work freely. This also supported by site observation made by the researches. This includes lack of sound signals and Braille guiding blocks to facilitate the mobility of visually disabled persons. The above result in all disability type shows that count 48(74%) of them not agreed for the accessibility of the working environment.

4.4.2 Analysis of Market Availability

Table 10. Market Availability and Disability Type

Disability Type and Market Availability Cross tabulation							
			Market Availability				Total
			Strongly disagree	Disagree	Neutral	Agree	
Types of impairment	Physically impaired	Count	9	22	5	8	44
		% within Disability Type	20.5%	50.0%	11.4%	18.2%	100.0%
		% of Total	13.8%	33.8%	7.7%	12.3%	67.7%
	Hearing Impairment	Count	4	1	3	1	9
		% within Disability Type	44.4%	11.1%	33.3%	11.1%	100.0%
		% of Total	6.2%	1.5%	4.6%	1.5%	13.8%
	Visually Impaired	Count	2	9	0	1	12
		% within Disability Type	16.7%	75.0%	0.0%	8.3%	100.0%
		% of Total	3.1%	13.8%	0.0%	1.5%	18.5%
Total		Count	15	32	8	10	65
		% within Disability Type	23.1%	49.2%	12.3%	15.4%	100.0%
		% of Total	23.1%	49.2%	12.3%	15.4%	100.0%

Source: Developed for this research

For market availability section the respondent asked four basic question concerning market availability: opportunity to supply product, opportunity display their product in bazar, opportunity to get raw-material in reasonable price and advertising their product on website of MSEs. Based on these questions and their disability type the following information gathered from them.

Physically impaired: Out of the total 44 respondents in this category, 9 of them (20.5%) strongly disagree that market availability. 22(50%) disagree on this point , 5(11.4%) were neutral and 8(18.2%) strongly agree on the fact that the availability of market for them. This indicates that for most physically impaired persons the market is not available for them. This includes lack of opportunity to supply their product to the market, the other is the MSEs didn't give a chance for them to display their product in the bazar the place may not be accommodate their wheel chair, the provision of raw material with reasonable price is not practicable for them, the sector didn't give them a chance to advertise their product on the website of the sector. This also observed by the researcher for the availability of market not that much satisfactory for them it includes the bazar place is not accessible for them.

Hearing impaired: Out of the total 9 respondents in this category, 4 of them (44.4%) strongly disagree that market availability are not accessible for their need. 1(11.1%) disagree on this point, 3(33.3%) were neutral and 1(11.1%) agree on the fact that the availability of market for them. This indicates that for most hearing disabled persons the market is not available for them they can't even communicate with their client to make a transaction for their products. This includes lack of opportunity to supply their product to the market, the other is the MSEs didn't give a chance for them to display their product in the bazar, the provision of raw material

with reasonable price is not practicable for them, the sector didn't give them a chance to advertise their product on the website of the sector.

Visually impaired: Out of the total 12 respondents in this category, 2 of them (16.7%) strongly disagree that market availability are not accessible for their need. 9(75.0%) disagree on this point, and 1(8.3%) agree on the fact that the availability of market for them. This indicates that for most visually impaired persons the market is not available for them they can't even access to the market. This includes lack of opportunity to supply their product to the market, the other is the MSEs didn't give a chance for them to display their product in the bazar, the provision of raw material with reasonable price is not practicable for them, the sector didn't give them a chance to advertise their product on the website of the sector. The above result in all disability type shows that count 47(72%) of them not agreed for the availability of market for them.

4.4.3 Analysis of training availability

Table 11 Availability of Technical and Entrepreneurship's Training for PWDs.

Disability Type and Training Accessibility Cross Tabulation							
			Training Accessibility				Total
			Strongly disagree	Neutral	Agree	Strongly Agree	
Types of impairment	Physically impaired	Count	0	3	20	21	44
		% within Disability Type	0.0%	6.8%	45.5%	47.7%	100.0%
		% of Total	0.0%	4.6%	30.8%	32.3%	67.7%
	Hearing Impairment	Count	0	2	4	3	9
		% within Disability Type	0.0%	22.2%	44.4%	33.3%	100.0%
		% of Total	0.0%	3.1%	6.2%	4.6%	13.8%
	Visually Impaired	Count	1	7	3	1	12
		% within Disability Type	8.3%	58.3%	25.0%	8.3%	100.0%
		% of Total	1.5%	10.8%	4.6%	1.5%	18.5%
Total		Count	1	12	27	25	65
		% within Disability Type	1.5%	18.5%	41.5%	38.5%	100.0%
		% of Total	1.5%	18.5%	41.5%	38.5%	100.0%

Source: Developed for this research

For the availability of technical and entrepreneurship training the respondent asked five basic question by the researcher concerning vocational training: training based on disability type, training have impact on production, training fill my gap and last question was training help me to pass C.O.C. Based on these questions and their disability type the following information gathered from them.

Physically impaired: Out of the total 44 respondents in this category, 20 were agree (45.5%), 21 of them (48%) neutral for availability of technical and entrepreneurship training, and 3 (7%) strongly agree on the fact that the availability of technical and entrepreneurship training. This

indicates that most of the respondents agree with the availability of training is in line with their impairment and in addition to this it fill the training gap of them. It also give them an opportunity to pass certificate of competency examination which is a pre-condition to get shade/building to work in MSEs. As it is observed the training center for them (Misrake Poly Technic College) it is accessible for them to take their training for this kind of disability. But it also further adjustment to become more accessible for them.

Hearing impairment: It as seen in the table above out of the total 9 respondents in this category, 2 of them (22.2%) neutral for availability of technical and entrepreneurship training, 4were agree (44.4%) and 3(33.3.7%) strongly agree on the fact that the availability of technical and entrepreneurship training. In the case of hearing impairment the college provide sign language interpreter to communicate with them so it make accessible for them. This also supported by observation the accessibility of the college (Misrake Poly Technics College) for hearing impaired person. But it also further improved to be more accessible for them than before.

Visually impaired: It is seen in the table above out of the total 12 visually impaired respondents, in this category, 1 of them (8.32%) strongly disagree about the accessibility of training rooms and materials, 7(58.3%) neutral for availability of technical and entrepreneurship training, 3were agree (25.0%) and 1(8.3%) strongly agree on the fact that the availability of technical and entrepreneurship training. In the case of visually impaired person the college environment is not accessible for them. This is because as it observed by the researcher the college is not well equipped with brail material.

The above result in all impairment type shows that count 52(80%) of them are agreed with the provision of technical and vocational training. An important principles for the inclusion of disabled people in employment, is the promotion of vocational training. Skills development is part of the vocational training. Like non-disabled people, people with disabilities need skills in order to engage in economic activities. To work efficiently in micro and small enterprise operator must get technical training. This is also applying in Yeka sub-city. Equally, the training organized by MSEs an opportunity to fill the gap and it also increase the possibility of passing the C.O.C exam which is the precondition for acquiring land to run their business.

4.4.4 Analysis on Availability of Finance

Table 12. Availability of Finance with disability type

Disability Type and Finance availability Cross tabulation								
			Financial3					Total
			Strongly disagree	Disagree	Neutral	Agree	Strongly Agree	
Types of impairment	Physically impaired	Count	11	18	6	8	1	44
		% within Disability Type	25.0%	40.9%	13.6%	18.2%	2.3%	100.0%
		% of Total	16.9%	27.7%	9.2%	12.3%	1.5%	67.7%
	Hearing Impairment	Count	4	3	1	1	0	9
		% within Disability Type	44.4%	33.3%	11.1%	11.1%	0.0%	100.0%
		% of Total	6.2%	4.6%	1.5%	1.5%	0.0%	13.8%
	Visually Impaired	Count	2	7	2	0	1	12
		% within Disability Type	16.7%	58.3%	16.7%	0.0%	8.3%	100.0%
		% of Total	3.1%	10.8%	3.1%	0.0%	1.5%	18.5%
Total	Count	17	28	9	9	2	65	
	% within Disability Type	26.2%	43.1%	13.8%	13.8%	3.1%	100.0%	
	% of Total	26.2%	43.1%	13.8%	13.8%	3.1%	100.0%	

Source: Developed for this research

The above table concerning with availability of finance to start their business. To gather information about the availability of finance, respondent asked basic question by the researcher these includes: the provision of free donation, availability of credit from small and micro finance, the provision of revolving fund by NGO, the difficulty to get loan with minimal interest rate and also see the willingness of MSEs operator to start business by their own capital.

Physically impaired: Out of the total 44 participants in this category, 11 of them (25%) strongly disagree about the availability of finance. 18(40.9%) disagree on this point, 6(13.6%) were neutral and 8(18.2%) agree and 1(2.3%) strongly agree on the fact that there is availability of finance for them to run their business. This result shows that there were some kind of support provided for this kind for physically impaired person. This also approved by the researcher observation of some group get free donation form NGO and get start their business with potter production in Woreda 12 of Yeka sub-city with the provision of accessible shade for them by MSEs. But majority of operator in this group didn't get the opportunity to get this service. So, sub city level MSES and labor and social affairs office must work with other organization to increase the provision of finance for them.

Hearing impairment: Out of the total 9 participants in this category, 4 of them (44.4%) strongly disagree about the availability of finance. 3(33.3%) disagree on this point , 1(11.1%) were neutral and 1(11.1%) agree on the fact that there is availability of finance for them to run their business. This shows that most of hearing disabled person is not get any form of support from the government and the like.

Visually impaired: Out of the total 12 participants in this category, 2 of them (16.7%) strongly disagree about the availability of finance and 7(58.3%) disagree on this point , 2(16.7%) were neutral and 1(8.3%) strongly agree on the fact that there is availability of finance for them to run their business. This shows that most of visually impaired person is not get any form of support from the government and other organization.

The above result in all disability type shows that count 45(69%) of them not agreed for the availability of finance to run their business. There are ample information and evidences which show in many parts of the globe, that there is a strong motivation within PWDs to be engaged in productive activity and lead honorable lives. With minimal financial services they are able to do business according to their capabilities. According to the information gathered from the respondent most of them face guarantee related problem, the other also strongly disagree with the provision of revolving fund by NGO grant availability. So, Yeka sub-city administration with the collaboration of other stack holders work unbreakable to support them to start their business and make them be independent of other.

4.4.5 Analysis on the Implementation of Rules and Regulation

Table 13. Disability type with implementation of rules and regulations

Disability Type and Rules and regulation Cross tabulation

			Disability type and rules and regulation					Total
			Strongly disagree	Disagree	Neutral	Agree	Strongly Agree	
Types of impairment	Physically impaired	Count	0	6	6	27	5	44
		% within Disability Type	0.0%	13.6%	13.6%	61.4%	11.4%	100.0%
		% of Total	0.0%	9.2%	9.2%	41.5%	7.7%	67.7%
	Hearing Impairment	Count	0	1	2	6	0	9
		% within Disability Type	0.0%	11.1%	22.2%	66.7%	0.0%	100.0%
		% of Total	0.0%	1.5%	3.1%	9.2%	0.0%	13.8%
	Visually Impaired	Count	1	0	1	5	5	12
		% within Disability Type	8.3%	0.0%	8.3%	41.7%	41.7%	100.0%
		% of Total	1.5%	0.0%	1.5%	7.7%	7.7%	18.5%
Total		Count	1	7	9	38	10	65
		% within Disability Type	1.5%	10.8%	13.8%	58.5%	15.4%	100.0%
		% of Total	1.5%	10.8%	13.8%	58.5%	15.4%	100.0%

Source: Developed for this research

The above table concerning with the implementation of the existing rules and regulation. To gather information about the implementation of rules and regulation, respondent asked basic question by the researcher these includes: the implementation of shade/building administration regulation, tax free because of my disability in relation to production, other regulation enable me to engaged in MSEs.

Physically impaired: Out of the total 44 participants in this category, 6 of them (13.6%) disagree about the implementation of rules and regulation, 6(13.6%) were neutral and 27(61.4.2%) agree and 5(11.4%) strongly agree on the fact that the implementation of rules

and regulation concerning the engagement in MSEs. This shows that rules enacted by the city government of Addis Ababa play a significant role for the engagement of physically impaired in this sector.

Hearing impairment: Out of the total 9 participants in this category, 1 of them (11.1%) disagree about the implementation of rules and regulation, 2(22.2%) were neutral and 6(66.72%) agree on the fact that the implementation of rules and regulation concerning the engagement in MSEs. This shows that rules enacted by the city government of Addis Ababa play a significant role for the engagement hearing disability in this sector.

Visually impaired: Out of the total 12 participants in this category, 1 of them (8.3%) disagree about the implementation of rules and regulation, 1(8.3%) were neutral and 5(41.7%) agree and 5(41.7%) strongly agree on the fact that the implementation of rules and regulation concerning the engagement in MSEs. This shows that rules enacted by the city government of Addis Ababa play a significant role for the engagement visually disabled person in this sector. The above result in all disability type shows that count 48(74%) of them agreed for the implementation of rules and regulations concerning with the engagement of them in MSEs and run their own business. The city government of Addis Ababa give due attention to strengthen MSEs and took a decisive measure for the development of the sector. As a result, the administration approved Regulation No. 1/2006 and amend the administration of building and sheds for micro and small scale enterprise “ የማምረቻ ማሳያና የመሸጫ ማዕከላት አስተዳደር ፣ አሰጣጥና አጠቃቀም መመሪያ ቁጥር 01/2 006”. This give priority to PWDs to engaged in MSEs. However, providing shade/building is one activity of the sector and also make this accessible for peoples with disability is another basic issue. Since infrastructure facilities have a positive effect in

reducing the cost of operation for MSEs operators, the government must give due attention to make the working place accessible for them to be productive in this sector.

4.5. Growth Rate Test.

In this section, by using ration method we calculate the growth rate of PWDs engaged in micro and small enterprise. To calculate this the researcher used capital/daily income of PWDs before engaging in MSEs and capital/daily income after joining this sector. This rate used to measure the capital increment/performance level of PWDs who engaged in MSEs

$$\text{Growth Rate} = \left(\frac{\text{Current income} - \text{previous income}}{\text{Previous income}} \times 100 \right)$$

By computing the average we get a Growth Rate of 26.28%. This figure indicate that even if there are various challenges encounter by them, they improved their income by 26.28%. According to this study there are three challenges already identified by PWDs which hinder them from performing well in the business. These includes problems related to accessibility of the existing infrastructure and service area, availability of market linkage in local market and abroad inability of advertising their product in the Website of the sector and also there is a major problem concerning with the provision of finance for them it can be in a form of revolving fund, donation, credit with and without interest. Even if these constraints hinder them to perform well the operator can improved their income level by 26.28%.

When we come to MSEs the main target or the main objective of this sector is to alleviate poverty among the venerable group of the people. So, MSEs is directly related to the asset based concept by considering the disability capacity to give a chance to engaged in this sector. If everybody see their strength rather than their impairment, they can be more productive than before.

CHAPTER FIVE

DISCUSION

5.1 Major findings in the Context of Previous Literature and Theories

This study provides descriptive information of the variables and it gives answers for the five research questions and applied economic growth taste to compare their current and previous income.

5.1.1 Major Descriptive Findings

A total of 65 respondents participated in an assessment on the challenges and opportunities of PWDs in MSEs, with a response rate of 100%. The study participants were drawn from 13 Woredas of Yeka Sub-city.

Micro and small enterprises is one of the program used to create job opportunity for vulnerable groups and reduce poverty among them. In this study, the reported relationship between the independent variable and disability type were assessed.

The descriptive findings showed that a total of 65 participated in the assessment, the female respondents were 30 and male respondents were 35.

According to UN Women, City government of Addis Ababa MSEs program includes special measure to increase the involvement of women in MSEs. There is also a team established at Woreda level that is Women Job Creating Teams (WJCT) this team facilitating job opportunity for women.

The study also revealed that 57(88%) of the respondent's educational level is below certificate level. Diploma first degree and above counts only 8(12%). This is because, in theory, persons with disabilities should be included in educational programs, but this is not happening. In 2012, the government confirmed in its Revised Special Needs Education Program Strategy that the participation of students with disabilities in vocational training programs is insignificant. As a result, persons with disabilities normally belong to the poorest of the poor in Ethiopia (Abebe, 2014). This is because due to stigma among parents and educator, inaccessibility rigid teaching practice, poorly trained teacher and the lack of adapted learning resources. (Handicap International, 2006).

Among the three types of disability in this study, physical impairment is much higher than that of the other types of disability it counts 44(68%). This finding also supported by BoLSA, (2012) report of disability and high percentage share of physical impairment in Addis Ababa. Besides, this study revealed that majority cause of disability cause reported by the respondent (75%) more than that of natural cause of disability.

This study also tried to see the job opportunity of the respondent before engaged in MSEs. In this case, out of the total 65 respondent 52(80%) of them were jobless before they engaged in MSEs sector. This is almost similar with the UN estimation of 80-90% of disabled people don't have formal job (UN, 2007). In Addition to this the study paper also tries to investigate the income of the respondent before engaged in MSEs. In this case most of the respondent almost 63(97%) of them are fall in the range of (0-50) Birr per day.

Concerning accessibility, about 32(73%) physically impaired respondents replied that they had a problem in accessing the shade/building, market place and also bazar place. This indicates that for physically impaired persons the working environment is not accessible for them. This contains inaccessible entry and exit of buildings/shades because it is not accommodate ramps or lift to access the floors of buildings. It is true for bazar and market places too. In the case of accessibility for hearing impaired persons out of the total 9 participants 67% of them responded as the unavailability of sign language interpreter at public places to facilitate communication. Like the above, visually impaired persons also disagree for the accessibility of infrastructure it counts 10(83%). This includes brail guiding blocks to facilitate the mobility of visually impaired person. Inaccessibility of the existing infrastructure is the main factor for hindering PWDs to become productive in their production.

The above result in all impairment type shows that count 48(74%) of them not agreed for the accessibility of the working environment. Even if accessibility is the principals of the present convention of UNCRPDs and the government of Ethiopia accept as the law of the country it almost always violated. In Addition to this, Building Proclamation, No. 624/2009, provides for accessibility in the design and construction of any building to ensure suitability for physically impaired persons is enacted by Ethiopian government but it also not implemented in a well manner and there is no follow up. As the information collected from the respondent and physical observation, most of the building/shade is not accessible for PWDs. According to ecological system theory, being disabled is the influence of the environment not their impairment. If the environment is friendly then, the disability merely exists for PWDs.

This study revealed that for all kinds of impairment type 47(72%) of them not agreed for the availability of market for them. Even if FeMSEDA marketing support system is among

the eight supporting system of the agency but it is not fully applied. So, PWDs suffer from unavailability of market linkage for their product. Even if self-employment is a potential alternative for the economic rehabilitation of PWDs, keeping in view the competitive market they requires support from the government by providing raw material with reasonable price, create a favorable environment to display their product in the market. As this study exhibited that the support from MSEs sector is minimal for PWDs who engaged in this sector.

The training organized by TVT is the most essential requirement for PWDs to engage in MSEs. As this study reveal that for physically impaired person, out of 44 respondents 41(93%) of them agree for the availability of technical and entrepreneurship training. They also agree for the accessibility of the college for their physical impairment. In the case of hearing impaired respondents, they agree for the availability and accessibility of training. The colleges provide them a sign language interpreter during the training session. These help them to easily communicate with their trainer. For visually impaired respondent, most of them count 7(58%) were neutral for the availability of vocational training. This indicates that the training organized by TVET is not that much accessed by visually impaired respondent as of the other two types of impairment in this study. The brail material prepared by this college is not well accessed by them.

The study result in all types of impairment shows that count 52(80%) of them are agreed with the provision of technical and vocational training. An important principles for the inclusion of disabled people in employment, is the promotion of vocational training. Vocational training is the preparation for jobs that call for extensive practical experience and training but have few requirements for theory, technical knowledge (DLBC, 2008). Skills development is part of the vocational training. Like non-disabled people, people with

disabilities need skills in order to engage in economic activities (DLBC, 2008). Likewise, to work efficiently in micro and small enterprise operator must get technical training (Rahel & Paul, 2010). This is also applying in Yeka sub-city. Equally, the training organized by MSEs is an opportunity to fill the gap and it also increase the possibility of passing C.O.C exam which is the precondition for acquiring land to run their business.

There is a serious problem associated with the provision of finance. It includes the provision of free grant, loan with and without interest, and revolving fund. According to the finding of this study, for all types of disability count 45(69%) of them not agreed for provision of finance. Even if they are ready to continue their production with a minimal financial support, the provisions were not adequate for them. As mentioned in Handicap International Report of 2006 disability does not mean spontaneously inability. There are ample information and evidences which show in many parts of the globe, that there is a strong motivation within PWDs to be engaged in productive activity and lead honorable lives. With minimal financial services they are able to do business according to their capabilities. Even if this is the case there is no work done to fill the gap of their financial constraint. According to the information gathered from the respondent most of them face guarantee related problem, the other also strongly disagree with the provision of revolving fund by NGO grant availability.

According to strength based theory, strength such as talents, capacity, knowledge, and resources exist in all individuals and communities. At the same time the objective of MSEs sector is creating fertile ground for vulnerable and poor people to use their capacity in this sector and be productive. But as the study shows that, because of the unavailability of financial support most of PWDs can't use their capacity to be more productive in this sector.

The rules and regulations enacted by the city government of Addis Ababa privileged PWDs who engaged in micro and small enterprise. It gives priority to PWDs to get shade/building than other non-disabled person. Accordingly, the respondents also agree with the privileged they get from MSEs to engage in this sector. Out of the total 65 respondent 48(74%) of them agree for the sector gives them priority to get land and shade. The city government of Addis Ababa give due attention to strengthen MSEs and took a decisive measure for the development of the sector. As a result, the administration approved Regulation No. 1/2006 and amend the administration of building and sheds for micro and small scale enterprise “ የግንባራና ማሳያና የመሸጫ ማዕከላት አስተዳደር ፣ አሰጣጥና አጠቃቀም መመሪያ ቁጥር 01/2 006”.

This give priority to PWDs to engaged in MSEs. However, providing shade/building is one activity of the sector and also make this accessible for peoples with disability is another basic issue. Since infrastructure facilities have a positive effect in reducing the cost of operation for MSEs operators, the government must give due attention to make the working place accessible for them to be productive in this sector.

5.1.2 Growth Rate Test

By considering their income before and after engaging in this sector the growth rate is calculated and it indicated the average growth rate for all impairment type 26.28%. This figure indicates that even if there are various challenges encounter by them, they improved their income/performance by 26.28%. According to this study there are three challenges already identified by PWDs which hinder them from performing well in the business. These includes problems related to accessibility of the existing infrastructure and service area, availability of market linkage in local market and abroad inability of advertising their product in the Website of the sector and also there is a major problem concerning with the provision of finance for

them it can be in a form of revolving fund, donation, credit with and without interest. Even if these constraints hinder them to perform well the operator can improved their income level by 26.28%.

By taking it in to consideration disability is not mean inability, the government and other non-governmental organization must apply asset based model not need based model to empower them and to make them competent in the market. When we come to MSEs the main target or the main objective of this sector is to alleviate poverty among the venerable group of the people. So, MSEs is directly related to the asset based concept by considering the disability capacity to give a chance to engaged in this sector. If everybody see their strength rather than their impairment, they can be more productive than before.

CHAPTER SIX

CONCLUSION AND IMPLICATION FOR SOCIAL WORK

6.1 Conclusion

This research assessed the challenges and opportunities of PWDs. Based on the finding the study concludes that there are various challenges for PWDs to engaging and to be effective in MSEs for PWDs. This is because the accessibility of the existing infrastructure, the challenges for getting seed capital to start their business. The unavailability of market linkage for their product as well as the challenges to get loan from financial institutions and the collateral problem is the main challenges that PWDs encounter to become productive in MSEs. The land used regulation enacted by Addis Ababa City Administration, micro and small scale enterprise sector given priority to PWDs especially for women with disability.

Technical and Vocational training organized by TVET is also the opportunity for them as the study revealed the training help them to continue their production and it also given them by considering their impairment type. By overcoming this challenges PWDs increase their income by 26.28% so it is a sign that if they get a better opportunity they can improve their living standard.

In general, since mainstream employment opportunities for PWDs are not striking the targets hoped for and poverty is a real and common risk for people with disabilities because they have limited opportunity to earn income, it is important to look at MSEs as another possible option for them. So, the government and none governmental organization give due attention to support this program to empower this people.

6.2 Implications for social work

The presented findings and discussions of this research have many implications for future research, social work practice and policy formulation.

Implications for future research

Even though there is a good intention about peoples with disabilities, the challenges of persons with disability in MSEs is still a major problem that hinder them to be productive in this sector. Therefore, social workers with their skill of social work research can carry out further relevant studies which at least can create awareness to concerned bodies and thus can bring a solution to the challenges, and in advance to solve it from its source. Further researches also need to make PWDs to be more productive in this sector.

Implication for Social Work Practice

In the first place, social workers believe that all people regardless of difference have the right to be included in society and to have outcomes equal to other citizens (Priestley, 2003). It is the understanding and commitment that social workers bring when working with PWDs. An intervention to make persons with disability to be inclusive in all aspect of the society is needed. So, social workers should systematically link with various organization like, NGO, and community based organization such as Ider, religious institutions and the media to make PWDs to be productive in MSEs.

Based on the findings of this study, one of the major challenges for PWDs is inaccessibility of the existing infrastructure. Inaccessible environments create disability by creating barriers to participation and inclusion. In this regard, social workers are expected to create about the need of accessibility for PWDs to be productive to the community and government bodies in order the government take strict measures on the area. And since it is not

the responsibilities of the government organs only, but mainly of the communities too, the awareness should also be created to the community in making the environment friendly for PWDs.

The other major finding in this research is the problem linked with the availability of finance. So, social workers in this regard are expected to work with persons with disability to identify their own resource to be productive in this sector. In addition to that the social worker also expected to mobilize the community to identify their asset to support this people to be able to live their life independently.

To alleviate challenges of PWDs, the role of the community is vital in our society because attitude of a community and environment have a huge impact on PWDs to be able to be inclusive. Therefore social workers need to have a link of working with the community using their professional skill to reduce negative attitude on PWDs and remove all barriers that hinder them to be productive.

Implications for policy formulation

With respect to the policy formulation implications, based on the finding of this specific study, PWDs mainly suffering from inaccessibility of the environment that includes market and bazar places, lack of start up capital, because of these most of them didn't start their production immediately after they get shade/building. In some cases, even if they possess this scarce resource, they still are begging on the street and some of them participating in none decent work. Because of this some of them obliged to handover their shade/building to micro and small enterprise or they transfer for third person with minimum rent illegally.

Therefore it is important to have an inspection on the existing policy about its implementation on disability issue. The government and other concerned bodies in addition to policy inspections they have to give special emphasis on the implementation of the existing rules and regulation specifically concerning with the building regulation concerning with accessibility and micro finance regulations. The city government of Addis Ababa has to made also a research and re-examine on other sectorial rules and regulations of the city with the view of identify unsuitability from human rights viewpoints that shows discrimination or bring additional exclusion of persons with disability in the development activity of the city and must take appropriate corrective measures. Because, this types of challenges leads this people to become unemployed and it leads them to be socially excluded and economically dependent on other.

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Appendices

This questionnaire is designed to collect data from peoples with disability who engaged in micro and small enterprise in the case of all Woredas of Yeka Sub-city. For the analysis of challenges and opportunities that they face in the production of goods and services. Your cooperation in providing genuine answers to the following questions is highly important for the success of this study. Your responses will be kept confidential. It is only for academic purpose.

Thank you for your cooperation

Part one: General Information

1. Age
 1. 18-30
 2. 31-40
 3. 41-50
 4. 51-60
 5. ከ60 በላይ
2. Gender
 1. Male
 2. Female
3. Marital Status
 1. Married
 2. Not married
 3. Divorced
 4. Widowed
4. Educational Back ground
 1. Does not read and write
 2. Read and write
 3. 1-5
 4. 6-8
 5. 10-12
 6. Certificate
 7. Diploma
 8. Degree and above
5. Types of Disability
 1. Mobility
 2. Hearing
 3. Visual
6. Cause of our disability
 1. Natural
 2. Because of disaster
7. Do you have an awareness about the Un convention of Disability that Ethiopia ratified and accepted as a Law.
 1. Yes I have
 2. No I haven't
 3. Partially
2. What kind of vocational training you take

1. Pottery
2. Entrepreneurship
3. Leather and product
4. Urban agriculture
5. Electronics
6. Garment
- 7 If any other -----

8. Do you have an job before engaging in micro and small enterprises?

1. Yes
2. No

9. How long (months) you engaged in micro and small enterprises?

1. 0-12
2. 13-24
3. 25-36
4. 37-48
5. 48 and above

10. Where did you get your money to engaged in micro and small enterprises

1. persons
2. From micro finance
3. From relatives
4. From other source

11. What was your daily income before engaging to micro and small enterprises?-----

1. Accessibility of the existing infrastructure and services for PWDs

Ser. NO.		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
		5	4	3	2	1
1	The working place is accessible for me					
2	The accessibility of working place have an impact on my production					
3	The market place is accessible for me to supply my product					
4	Bazars which is organized by micro and small enterprises are accessible for me					

2. Availability of Market linkage

Ser. NO.		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
		5	4	3	2	1
1	I have got an opportunity to supply my product to the market which is organized by micro and small enterprise.					
2	I have a privileged to display my product on the Bazar which is organized by micro and small enterprises					
3	I have an opportunity to get raw material with reasonable prices					
4	I have a opportunity to promote my product on the micro and small enterprise website					

3. Availability Technical and Entrepreneurships Training for PWDs

Ser. NO.		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
		5	4	3	2	1
1	The training is based on my interest.					
2	The training I took has an Impact on my production					
3	The training I took is based on my disability type					
4	The entrepreneurship training fill the my gap.					
5	The training I took help me to pass C.O.C (Center of competence) examination.					

4. The availability of Finance and Credit

Ser. NO.		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
		5	4	3	2	1
1	There is a provision of free donation from NGOs					
2	Availability of credit to supply my production to market place.					
3	It is difficult to get credit from Addis micro finance.					
4	The collateral that is asked by Addis micro finance is unattainable					
5	There is a high rate of interest rate to get loan from Addis micro finance					
6	Lack of the provision of revolving fund which is provided by NGO who work on PWDs hinder the production.					
7	Does the inability of NGO to provide seed capital hinder the production					
8	Labour and social Affairs Office do its fundraising activity in sufficient condition.					
9	Even if I have my own startup capital I prefer to get money from other source					

5. Implementation of the Existing rules and Regulation.

Ser. NO.		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
		5	4	3	2	1
1	The regulation enacted by micro and small enterprises about administration shade/building give me a priority for being disabled.					
2	I am tax free because I disabled and I also hired a disabled person in my organization.					
3	Any related laws with micro and small enterprises enable me to work effectively.					

4. What is your daily income currently? -----

Addis Ababa University
Department Social Work
Observation checklist

Date -----

Time -----

Woreda -----

Shad/building No.-----

Bazar place special name -----

The observation in this study is mainly to see the accessibility of the shade/building, bazar place organized by MSEs and market place where PWDs display their product. This observation held only for this study purpose.

Se r. N O.		Have ramp for wheelchair user	Have sign language interpreter	By considering disability type give them first floor	Have lift	Accessib le for blind people.
		5	4	3	2	1
1	The working place is accessible					
2	The accessibility of training center					
3	The market place accessibility					
4	Bazars accessibility					

*Make () if it is available or make (x) if it is not available.

የመጠየቅ ፎርም

እኔአለም አሻግራ የተባልኩ በአዲስ አበባ ዩኒቨርሲቲ የሶሻል ወርክ የሁለተኛ ዲግሪ ተማሪ ስሆን በጥቃቅንና አነስተኛ ተደራጅተው የመሥሪያ ቦታየወሰዱ አካል ጉዳተኞችያጋጠሟቸውን ችግሮች ጥናታዊ ፅሁፍ እያካሄድኩ ነው። ስለሆነም በመጠይቁ የአርስዎ ትክክለኛ መልስ ችግሮችን ለይቶ ለማወቅ ጠቃሚ ነው። እርስዎ የሚሰጡት መልስ ሚስጢራዊነቱ የተጠበቀና ለጥናቱ ብቻ የምንገለገልበት ስለሆነት ክክለኛየ ሚሉትን መልስ ምርጫ ጥያቄዎች መልስዎ በማክበብ፣ በሰንጠረዥ ላሉ ጥያቄዎች ደግሞ /X/ ምልክት በማድረግ እንዲመልሱ በትህትና እጠይቃለሁ።

መጠይቁንለመሙላትስለተባበሩንበቅድሚያአመሰግናለሁ።

ሀ. አጠቃላይ

5. ዕድሜ

ሀ. 18-30 ለ.31-40 ሐ.41-50 መ.51-60 ረ. ከ60 በላይ

6. ፆታ ሀ. ወንድ ለ. ሴት

7. የጋብቻሁኔታ

ሀ. ያገባ ለ. ያላገባ ሐ. የፈታመ. የሞተበት

8. የትምህርትደረጃ ሀ. ማንበብና መፃፍ የማይችል ለ. ማንበብናመፃፍየሚችል

ሐ. ከ1-5 ክፍል መ. 6-8 ሠ.10-12 ረ.ሲርተፊኬት ሰ.ዲፕሎማ

ረ. ዲግሪና ከዛበላይ

9. የጉዳት ዓይነት

ሀ/ የእንቅስቃሴ

ለ/ የመስማት

ሐ/ የማየት

10. አካልጉዳት የደረሰብዎት ሁኔታ

- ሀ. በተፈጥሮ የተከሰተ
- ለ. ከጊዜ በኋላ የተከሰተ

11. በተባበሩት መንግስታት ድርጅት የፀደቀውን እናኢትዮጵያ የተቀበለችውን የአካልጉዳተኞች መብቶች ኮንቬንሽንን አስመልክቶ ግንዛቤ ቤቅለዎት?

- ሀ. አዎ ግንዛቤ ውላለኝ
- ለ. የለም አላውቅም
- ሐ. በከፊል ግንዛቤ አለኝ

12. ቴክኔክና ሙያ ስልጠና ኮሌጅ የወሰዱትን የስልጠና ዓይነት ይግለጹ

- ሀ. በዶሮ አርባታ
- ለ. በንግድ ክህሎት
- ሐ. በቆዳና በቆዳው ጤቶች
- መ. በጓሮ አትክልት
- ሠ. በኤሌክትሮኒክ ዘርፍ
- ረ. በልብ ስራ
- ሰ. ሌላ ካለ ይግለጹ -----

13. በጥቃቅንና አነስተኛ ከመደራጀት ትበፊት ሥራ ነበረዎት?

- ሀ. አዎ
- ለ. አይ

14. በጥቃቅንና አነስተኛ ከተደራጁ ምን ያክል ጊዜ ሆነዎት?-----

- ሀ. 0-12
- ለ. 13-24
- ሐ. 25-36
- መ. 37-48
- ረ. 48 በላይ

15. ወደ ሥራ ለመሠማራት የሚያስችልዎትን ገንዘብ ምን ሆኖ ከየት ነው?

- ሀ. ከግል
- ለ. ከአነስተኛና ብድርና ቁጠባ ተቋም
- ሐ. ከዘመድ ብድር መ. ከሌላ ድርጅት በመጠየቅ

16. በጥቃቅንና አነስተኛ ከመደራጀት ትበፊት የቀን ገቢዎት ምን ያክል ነበር?-----

1. በጥቃቅንና አነስተኛ የተሰጠ የመሥሪያ ቦታ/ቬይተደራሽነት

ተራ ቁጥር		በጣም እስማማለሁ	እስማማለሁ	ገለልተኛ	አልስማማም	በጣም አልስማማም
		5	4	3	2	1
1	የተሰጠኝ ቦታ/ቬይተደራሽ ነው።					
2	የተሰጠኝ ቦታ/ቬይተደራሽነት በማመርተው ምርት ላይ ተፅእኖ አለው።					
3	ምርቶቼን የማቀርብበት የገበያቦታ ለኔ ተደራሽ ናቸው					
4	ጥቃቅንና አነስተኛ የሚያዘጋጃቸው ባዘሮች ለኔ ተደራሽ ናቸው።					

2. በጥቃቅንና አነስተኛ የሚፈጠር የገበያ ትስስር እና የጥሬ ምርት አቅርቦት

ተራ ቁጥር		በጣም እስማማለሁ	እስማማለሁ	ገለልተኛ	አልስማማም	በጣም አልስማማም
		5	4	3	2	1
1	የጥቃቅንና አነስተኛ ጽ/ቤት በፈጠረው የገበያ ትስስር ምርቶቼን ለተጠቃሚው ማቅረብኻለሁ።					
2	ጥቃቅንና አነስተኛ በሚያዘጋጃቸው ባዘሮች ላይ ምርቶቼን እንዳቀርብ ይደረጋል።					
3	ለማመርታቸው ምርቶች የጥሬ ምርት አቅርቦት በተመጣጣኝ ዋጋ እኔ እንዳገኝ ይደረጋል።					
4	ምርት ምንበጥቃቅንና አነስተኛ ድረገጽ /ዌብሳይት/ ላይ እንዲተዋወቅ ይደረጋል?					

3. ለአካልጉዳተኞች የሚቀርቡ የሙያ ክህሎት እና የንግድ ክህሎት ስልጠናን በተመለከተ

ተራ ቁጥር		በጣም እስማማለሁ	እስማማለሁ	ገለልተኛ	አልስማማም	በጣም አልስማማም
		5	4	3	2	1
1	የወሰድኩት የሙያ ስልጠና በፍላጎቴ ላይ የተመሠረተ ነው።					
2	የወሰድኩት የሙያ ስልጠና አሁን ለማመርተውምርት/ለምስጠው አገልግሎት ለእኔ እገዛ አድርጎልኛል።					
3	የወሰድኩት ስልጠና የአካል ጉዳቴን ከግንዛቤ ያስገባ ነበር።					
4	የንግድ ክህሎት ስልጠናው የነበረብኝን ክፍተት እንደሞላ አድርጎልኛል።					
5	የወሰድኩት ስልጠና የብቃት ማረጋገጫ ሰርተፊኬት /ሲ.አ.ሲ/ እንዳገኝ አረድቶኛል					

4. የመንቀሳቀሻ ካፒታልና የብድር አቅርቦትን በተመለከተ

ተራ ቁጥር		በጣም እስማማለሁ	እስማማለሁ	ገለልተኛ	አልስማማም	በጣም አልስማማም
		5	4	3	2	1
1	ለምርቶች/አገልግሎቶቼ ወደገበያ ለማቅረብ እንድችል የመንቀሳቀሻ ካፒታል በድጋፍ መልክ ከበጎ አድራጎት ድርጅት ለሥራ ማስኬጃ የሚሆን ነፃ የገንዘብ ድጋፍ በበቂ ሁኔታ እንዳገኝ ተመቻችቶልኛል።					
2	ለምርቶች/አገልግሎቶቼን ወደገበያ ለማቅረብ እንድችል ብድር እንዳገኝ ተመቻችቶልኛል።					
3	ከአዲስ ብድርና ቁጠባተኛ ምግኝት አስቸጋሪ ነው።					
4	ከአዲስ ብድርና ቁጠባተኛ ምግኝት ለመውሰድ የሚጠየቀው መያዣ ከሚገባው በላይ ነው።					
5	ከአዲስ ብድርና ቁጠባተኛ ምግኝት ለመውሰድ የወለድ መጠኑ ክፍተኛ ነው።					
6	በአካልጉዳተኞች ላይ የሚሠሩ መያዶች የሪሾልቪንግ ፈንድ /ተዘዋዋ ብድር/ አለመፍቀዳቸው የመንቀሳቀሻ ካፒታል እጥረት እንዲኖር አድርጓል።					
7	በአካልጉዳተኞች ላይ የሚሠሩ መያዶች ዶኔሽን አለመፍቀዳቸው መንቀሳቀሻ ካፒታል እጥረት እንዲኖር አድርጓል።					

8	የሠራተኛናማህበራዊጉዳይ ጽ/ቤት የፈንድማፈላለጉን ሥራበአግባቡ እየተወጣነው።					
9	ለሥራዬ የሚያስፈልግ ገንዘብ ባለፈው ሰዓት በድጋፍመል ክመልክ በሚገኝገንዘብ መሥራት እመርጣለሁ።					

5. አካልጉዳተኞችን ተጠቃሚ ለማድረግ የወጡሕጎች ናደንቦችተፈጻሚነት

ተራ ቁጥር		በጣምእስማማለሁ	እስማማለሁ	ገለልተኛ	አልስማማም	በጣምአልስማማም
		5	4	3	2	1
1	በጥቃቅንናአነስተኛ የወጣው የማምረቻማሳያና የመሸጫማዕከላትአስተዳደር አስጣጥናአጠቃቀምመመሪያ አካልጉዳተኛ በመሆኔ የመሥሪያቤቱ ቅድሚያ እንዳገኝ ረድቶኛል።					
2	አካልጉዳተኛበመሆኔ /አካልጉዳተኞችን ቀጥሎበማሰራጫ ከታክስነፃ እንድሆን አስችሎኛል።					
3	በሥራላይያሉ ሕጎችናደንቦች ሥራዬንበጥሩሁኔታእንዳካሄድና ጥሩውጤት እንዳገኝረድቶኛል።					

17. በአሁኑ ወቅት የቀን ገቢዎት ምን ያክል ነው? -----

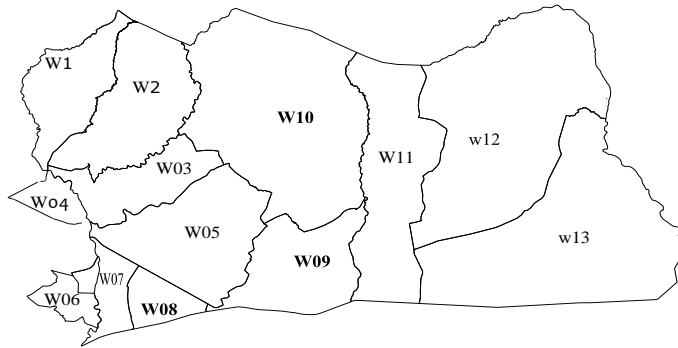
Growth Rate Calculation result Table

Ser. No.	Daily income before engaged in MSEs	Daily income after engaged in MSEs	Growth Rate Calculation
1	123	450	265.8536585
2	75	92	22.66666667
3	25	30	20
4	51	33	-35.29411765
5	35	70	100
6	11	12	9.090909091
7	1	0	-100
8	75	100	33.33333333
9	65	100	53.84615385
10	10	18	80
11	21	28	33.33333333
12	30	21	-30
13	21	24	14.28571429
14	13	15	15.38461538
15	43	89	106.9767442
16	30	48	60
17	10	15	50
18	21	10	-52.38095238
19	34	34	0
20	45	45	0
21	45	45	0
22	25	50	100
23	25	50	100
24	12	12	0
25	12	12	0
26	12	12	0
27	12	12	0
28	12	12	0
29	12	12	0
30	12	12	0
31	12	12	0
32	12	12	0
33	12	12	0

Running Head: Challenges in MSEs...

34	12	12	0
35	12	12	0
36	12	12	0
37	35	45	28.57142857
38	20	45	125
39	51	60	17.64705882
40	35	50	42.85714286
41	36	35	-2.777777778
42	15	20	33.33333333
43	20	30	50
44	17	50	194.1176471
45	30	20	-33.33333333
46	10	15	50
47	21	25	19.04761905
48	17	15	-11.76470588
49	60	50	-16.66666667
50	27	25	-7.407407407
51	32	35	9.375
52	32	40	25
53	10	13	30
54	15	20	33.33333333
55	21	25	19.04761905
56	30	40	33.33333333
57	40	40	0
58	45	60	33.33333333
59	52	70	34.61538462
60	75	100	33.33333333
61	21	25	19.04761905
62	21	21	0
63	21	29	38.0952381
64	21	27	28.57142857
65	10	15	50
			26.2804708

Yeka Sub-City Areal Map



Source: Yeka Sub City Administration