

**ADDIS ABABA UNIVERSITY
SCHOOL OF GRADUATE STUDIES**

**ACCESS TO MICROFINANCE SERVICES FOR PEOPLE WITH
DISABILITIES IN KOLFIE KERANIO SUB-CITY OF
ADDIS ABABA**

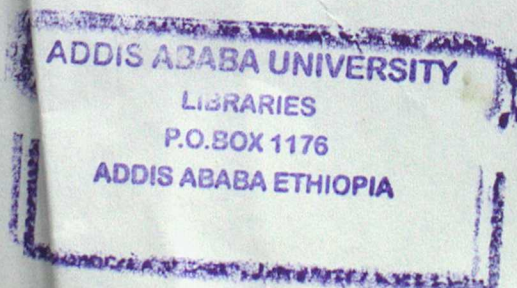
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**Addis Ababa University School of Graduate Studies
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Kolfie Keranio Sub-city of Addis Ababa**

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Lists of Acronyms/ Abbreviations

AdCSI	Addis Credit and Savings Institution
ADB	Asia Development Bank
AEMFI	Association of Ethiopian Microfinance Institutions
CSA	Central Statistical Agency
ETB	Ethiopian Birr
FDRE	Federal Democratic Republic of Ethiopia
FENAPD	Federation of Ethiopian National Associations of Persons with disabilities
FGD	Focus Group Discussion
GMFI	Gasha Microfinance Institution
ILO	International Labor Organization
IT	Information Technology
MFI(s)	Microfinance Institution(s)
MoFED	Ministry of Finance and Economic Development
MoLSA	Ministry of Labor and Social Affairs
MoWUD	Ministry of Works and Urban Development
MSEDA	Micro and Small Enterprise Development Agency
MSEs	Micro and Small Enterprises
PWHD	Persons with Hansen's disease
PWPD	Person with Physical Disability
PWDs	Persons with Disabilities
PASDEP	A Plan for Accelerated and Sustained Development to End Poverty
SDPRP	Sustainable Development and Poverty Reduction Program

Abstract

This study explores the extent of access to microfinance services to people with disabilities in mainstream society in selected areas of Addis Ababa City Administration. For in-depth understanding of the experiences of people with disabilities, qualitative research design was employed. Participants of the study were entrepreneurs with disabilities operating micro-enterprises. Participants study was purposefully selected based on the anticipated potential of their experiences. Instruments for data collection consisted of observations, interviews, focus group discussion, and investigation of related legal and official documents. These multiple sources of data indicated that people with disabilities have much less access to microfinance services compared to people without disabilities because of different exclusion mechanisms. The inaccessibility of financial services to people with disabilities subjected them to live under poverty. To realize the poverty reduction objectives the study recommends that concerned governmental and non-governmental organizations have to work to remove all the barriers that hamper equal opportunities and participations of persons with disabilities in microfinance activities.

Chapter One: Introduction

1.1 Background of the Study

In developing countries microfinance services are advocated as one of the important tools for poverty alleviation and improving the living conditions of their citizens. Fisher & Sriram (2002) explained the importance of microfinance for the poor as; poor people need access to so many more financial services than just micro credit, in which micro savings and insurances are also important. He also emphasized, the first step for poor people on the path out of poverty cycle is social and economic security. If we carefully look for the conditions of people with disabilities they are the poorest of all. Neglecting the issues of disability from mainstream social and economic activities never ensures poverty reduction and economic development.

Disability and poverty are intricately linked. Disability causes poverty and poverty exacerbates disability. People with disabilities are among the poorest and most vulnerable (World Bank, 2003). Wegayhu (2004) discussed the situations of these people as the numbers of vocational rehabilitation services in Ethiopia so few and they are mainly located in urban areas, as a result people with disabilities have no choices other than begging. To stop the sufferings of persons with disabilities, he called for urgent measures. Tirussew (2005) explained the situation of persons with disabilities in Ethiopia as, the cause of disability is wrongly perceived as: a curse; a consequence of a sin or wrong doings or evil deeds by parents; ancestors, the persons with disabilities themselves; or other supernatural presences. These erroneous understandings of disability are the prime cause for persons with disabilities to constitute the poorest of the poor in the country.

Dyer(2003) explained the consequences of attitudinal barriers in microfinance services as, the negative attitudes of the community towards disability has been seen when attempts made to try and include mothers of disabled children and persons with disabilities in mainstream microfinance programs because of the self selection of groups. This is due to inadequate preparation and education of the group, people with disabilities and family members are often not selected as group members. In part it is the attitudinal problems and additionally they are seen as vulnerable and high risk members of the community. To ensure equal

participation of people with disabilities in microfinance services, all responsible parties have to work towards correcting attitudinal barriers of the society.

In order to alleviate poverty, the Ethiopian Government formulated poverty reduction strategy paper in 1994, which was named as 'Sustainable Development and Poverty Reduction Program.' This policy document referred exclusively to rural finance. On the other hand, microfinance is broader in scope, including financial services to the poor both in rural and urban areas (Degefe, 2009). He further explained that the policy makers, donors, practitioners and academics underline the role of microfinance as powerful tools for poverty alleviation and economic development through the creations of micro and small enterprises.

The important point is not only the formulation of policies and strategies but also addressing the issues of disabilities in all policies and strategies that play a great role for people with disabilities to be out of poverty. Poverty is both a cause and consequence of disability (DfID, 2000). In order to achieve poverty alleviation objectives the change in approach to policy and program design is unquestionable. Dyer (2003) emphasized on the social model of intervention to address the problem which focus on what changes are required in order to enable the full inclusion and participation of people with disabilities in mainstream society.

To implement the poverty reduction strategy through microfinance as one option, the Ethiopian government ratified proclamation No. 40/1996 and 626/2009 for licensing and supervision of microfinance business. Since the ratification of the laws, 29 microfinance institutions were licensed with a total of 1.8 million clients (Muluneh, 2008). Muluneh further explained, as of December 31, 2007, the MFIs mobilized Birr 1.2 billion in the forms of voluntary and compulsory savings. Moreover, total outstanding loan and total capital reached Birr 3.2 billion and 1.2 billion respectively. To address the issues of poverty in the country, all strategies, programs and services have to include the issues of disability.

The year 2005 was celebrated by the United Nation as International Year of Micro credit. The aim was to increase awareness about micro credit and microfinance in eradicating poverty and supporting inclusive financial sectors worldwide. They advocate microfinance as

a powerful means in meeting the Millennium Development Goal (UNCDF, 2004). This goal will be achieved if all the strategies are pro people with disabilities.

A number of researches were conducted to signify the importance of microfinance for poverty reduction. For example, Weiss (2005) explained that, the microfinance revolution has changed attitudes towards helping the poor in many countries and in some has provided substantial flows of credit, often to very low-income groups or households, who would normally be excluded by conventional financial institutions. Fisher & Sriram (2002) explained the role of microfinance in poverty alleviation as, microfinance can reach the poor if financial services are provided at affordable scale and convenient mechanisms. By supplying poor people with credit for their micro-enterprise development the financial services can help them work their own way out of poverty.

Wolday (2007) in his review of the experience of Ethiopian Deposit-Taking microfinance institutions, all the reviewed impact studies revealed that the microfinance services of MFIs in Ethiopian have positively improved the livelihood of women clients and significantly contributed to the empowerment of women. The positive impact of microfinance activities on women clients are affected by the flexibility of the financial product, the skill and knowledge of women and economic opportunities in the local economies. The researches conducted by different researchers (Weiss, 2005; Fisher & Sriram, 2002; Wolday, 2007) demonstrated the important role of microfinance services to alleviate poverty. The important point is that, poverty is not confined to gender and rural areas, but marginalized part of the society and urban residents are also poor if not all.

DfID (2000) discussed the multifaceted challenges people with disabilities faced as, these people faced numerous barriers in realizing equal opportunities; environmental and access barriers, legal and institutional barriers, and attitudinal barriers which cause social exclusion. Social exclusion is often the hardest barriers to overcome, and is usually associated with feelings of shame, fear and rejection. Negative stereotypes are commonly attached to disability. People with disabilities are often assigned a low social status and in some cases are considered worthless. A common assumption about persons with disabilities was that they are economically inactive and can not be expected to work. However, many working age

persons with disabilities can and want to work, but they have financial constraints. It is at this point that microfinance institutions have an important role. Moreover, the contributions of microfinance services are beyond economic benefit, it has also social benefits. Dyer (2003) pointed out the social benefits of microfinance as, it has the visibility of disability in the community and the attitudes of the community members have positively changed towards persons with disabilities after seeing them participated and succeed in microfinance program. However, only a relatively handful of studies (Mersland, 2005; Bwire, Mukasa & Mersland, 2009; Haftu, 2007; Dyer, 2003; Cramm & finkenflugel, 2008) have examined the access to microfinance services for people with disabilities in mainstream Society. Moreover, no research was carried out on the trends of microfinance access to persons with disabilities in our context. This is what triggered to undertake this study.

To be successful in poverty reduction strategy, access to microfinance services for people with disabilities has to get attention from government policy makers, organizations working in the area of microfinance and other interested groups. This is because of two basic reasons. The first basic reason is that people with disabilities have the right to equal participation in economic activities of the country which is recognized in the United Nations Convention on the Rights of Persons with Disabilities and the Ethiopian constitution. Second, without the inclusion of these people the country won't achieve a poverty reduction goal.

To this end, this study seeks to investigate the extent of access of microfinance services to people with disabilities and how it changes and develop the lives of people with disabilities like that of their non-disabled partners.

1.2 Statement of the Problem

The most common rationale behind microfinance is that people need access to more capital than what they can accumulate through their own savings. Microfinance enables poor households to increase their productive capital. By increasing their capital such households can invest in new productive assets that can be used to increase the volume of their businesses. Increased access to capital also makes it possible to invest in new and more efficient technologies. Efficient microfinance schemes can therefore have a positive effect on

a country's economic development (Mersland, 2005; Weiss, Montgomery & kurmanalieva, 2005; Fisher & Sriram, 2002).

Poverty is multidimensional and financial hardship is only one aspect. People who live in poverty do not have ready access to basic facilities and infrastructures including housing, sanitation and health services. They are less likely to have voice or no in civic and political life. Due to the economic and social dimension of poverty, poor people are amongst marginalized and vulnerable group in society. They have little or no opportunity and means to change the quality of their own and their families' lives (Mersland, 2005; Dyer, 2003; Beisland & Mersland, 2009). Disability is a dimension of poverty which on the whole remains neglected. It is estimated that as many as one in five of the world's poorest people are disabled people (Elwan, 1999; United Nation, 2007). To change this situation the international target has been set to halve the proportion of people living in extreme poverty in developing countries by 2015(Dyer, 2003).

To achieve this target three strategies have been formulated. The first target is Economic growth primarily through promoting private sector activity. The second is Equity to ensure that the economic growth is pro poor, meaning both providing opportunities for and utilizing the skills of poor people as well as providing access to health, education, markets and assets. The third strategy is the reduction of vulnerability of poor people to shocks, such as conflict, natural disaster, ill health and economic downturns (DfID, 2000).

Ethiopia is one of the countries who singed and started to take action in implementing the above 'Millennium Development Goals.' To this end, the country developed poverty reduction program to achieve the goals. However, to realize poverty reduction the strategies and programs need to be disability inclusive. In our context, the poverty reduction program and the legislation of microfinance institutions not acknowledged the needs and rights of people with disabilities. Likewise, to achieve the development objective including the issues of disabilities and marginalized parties of the society in all strategies and programs are the fundamental point. Having this in mind, how can we achieve the developmental objectives are the point of discussion. This is the reason that initiated the researcher to undertake this study and also to advocate the right of people with disabilities in microfinance area. This

study is intended to investigate how microfinance services are accessed to people with disabilities in mainstream society in selected areas of Addis Ababa city administration, and to identify the barriers that hamper the provision of financial services to people with disabilities in mainstream approach.

The outcome of the study is important to understand the exclusion mechanisms of people with disabilities from microfinance services and helps to draw some implications which are significant for government, non-government organizations and interested parties to remove the barriers and work towards the inclusive approach. This enables a move towards the full inclusion and participation of people with disabilities in microfinance activities.

1.3 Research Questions

Microfinance services are one of the strategies that a lot of developing countries employed in their effort to poverty reduction policies. They targeted the poor and low-income segments of their citizens to get microfinance services. Peoples with disabilities are the poorest of poor due to negative social attitudes and wrong perception. One at a time to realize poverty reduction effort the inclusions of persons with disabilities are unquestionable. In this study the researcher intended to answer the following research questions:

1. How accessible is the microfinance services to peoples with disabilities?
2. What are the barriers people with disabilities faces to get financial intermediation?
3. What are the roles of government and non-government organizations in making microfinance services accessible to people with disabilities?
4. What are the roles of the community in supporting people with disabilities to benefit from microfinance services?
5. How does the country's poverty reduction program address the issues of disability?
6. What are the opportunities and challenges of people with disabilities in using microfinance services?

1.4. Significance of the Study

Different strategies are designed for poverty reduction and for the well-beings of the citizens in developing countries. Similarly, the Ethiopian government formulated poverty reduction program and started to implement beginning from mid 1990's/2000's. The important concern in this regard is how the poverty reduction program addresses the issues of disability. The reason for such concern is two fold. The first is that people with disabilities are the poorest of all and the second is that people with disabilities have the right to equal services and participation in all affairs of the country. As a result this study has the following significances:

- It explores the extent of access of microfinance services for people with disability and by so doing the study will contribute to the existing knowledge in the area.
- It contributes for an advocacy purpose and catches the attention of policy makers and practitioners on the potentials of people with disabilities to better lives through access to microfinance services.
- It is also important for organizations of people with disabilities and to people with disabilities themselves to realize their rights of equal participation from human right perspectives.
- It helps to draw some imperative recommandations for future improvement of microfinance program and also sensitizes other interested researchers to study further researches in the area.

1.5. Definition of Operational Terms

In this section, some business terms used in the study were defined in accordance with the objectives of the study with some modifications. The definitions of these terms were presented for better insights as below:

Microfinance: - Robinson (2001) defined microfinance broadly but for the purpose of this study, it refers to small-scale financial services primarily credit and savings provided to poor people including people with disabilities operating micro and small enterprises.

Micro Enterprise: - Micro Enterprises are those business enterprise with a paid up capital of not exceeding birr 20,000 excluding high technology and consultancy firms and other high technology establishments (Micro and Small Enterprise Agency, n.d.).

Small Enterprise: - Small Enterprises are those business with a paid up capital of above birr 20,000 and not exceeding Birr 500,000 excluding high technology consultancy firms and other high technology establishments(MSEDA, n.d.).

Social Exclusion: - social exclusion is defined for the purpose of this study as: it is characterized by inadequate access to services (including financial) and problematic debits. Inadequate access to government and semi government service provisions ('social rights'); financial and similar services (<http://www.european-micro-finance.org>)

1.6 Delimitations and Limitations

1.6.1 Delimitations

This study restrained itself to access to microfinance services for people with disabilities, especially credit and savings.

1.6.2. Limitations

During data analysis and interpretation process there may be biases emanating from exaggeration or underestimation of some points, but every effort employed to minimize the comings and goings.

1.7 Organizations of the Report

This study is organized into six chapters. The first chapter deals with the introduction which includes statement of the study, research questions, significance, and definition of terms and scope of the study. The second chapter of the study presents a review of related literature on which the study's theoretical framework is based. The third chapter introduces the research methodology, instruments of data collection employed, procedure of data analysis and interpretations, criteria for judging the quality of the study and researcher roles. Chapter four involves data presentation, analysis and interpretation of the findings. Chapter five of the study presents discussion of themes emerged in the findings. Chapter six is the final section of the research report which presents summary of the findings, conclusions and recommendations of some basic points.

Chapter Two: Review of Related Literature

2.1 Theoretical Perspective

The Asian Development Bank (ADB, 2000) defined microfinance as a broad range of financial services such as deposits, loans, payment services, money transfer and insurance to the poor and low income households and their enterprises. Microfinance encompasses different activities which benefits the poor and low income households and their enterprises. The creation of new enterprise requires the assembly of various resources and the views of some authors suggest the following:

Lagge and Kevin (2004) explained the creation of a new enterprise implies the assembly of resources mainly people, equipment and money. Barney (1991) classified firm resources into three as follows:

1. Physical capital resources include the firm's physical assets such as equipment, an access to raw materials etc.
2. Human capital resources include individual skills and capabilities associated with the people working in a company.
3. Organization capital resources include informal relations among people within a firm and between the firm and its environment.

In order to create a viable business, an entrepreneur needs resources within all three resource categories. This study explores the provision of physical capital resources necessary for creating viable businesses, and how the people with disabilities possessing the necessary competence and contacts may utilize microfinance for better lives and self-employment.

2.2 Dimension of Access

Fin Mark (2005) as cited in Haftu (2007) has identified four dimensions of access as follows:

Physical access: - How far must a person travel to access the service concerned? This dimension is very basic for people with disabilities because the distance traveled to reach the micro finance institution (MFI) is very important point from the point of view of inclusion.

Affordability: - The service should be affordable to the user. One way of interpreting this is that the service should not cost more than a certain percentage of income per month.. The important point is that price is a factor that needs to be included in a measure of access.

Appropriate Features: - The features of the service should be appropriate to the user and meet the user's particular needs for financial services. The points considered in this service include, what are the range, type and quality of financial services being offered?

Appropriate Terms:-There should be no terms that inappropriately excluded one category of users from using the service. For example, minimum level of income, formal employment or other preconditions that complicate the provision of the service.

These dimensions of access to financial intermediation for people with disabilities have a paramount importance to formulate the necessary intervention strategy to benefit this part of the society from microfinance services.

2.3 Poverty Profile in Ethiopia

Sharp, Register & Grimes (2002) explained poverty in two ways; the first is examining poverty in reference to absolute income levels, which permits the identifications of people who live below a designated poverty level of income. The second is in terms of income distribution, that is, the share, or percentage of national income the people receive. For the purpose of this study absolute income level is considered because the country's poverty reduction program employed this indicator to determine the poverty level.

2.3.1 Poverty Indices

Poverty is concerned with the relationship between the minimum needs of people and their ability to satisfy those needs. "Minimum needs" defined as the amount of money required to satisfy those needs. Determination of minimum needs has two step processes. These two processes are: First the monetary cost of a nutritionally sound minimum diet is determined. Second, the cost of the minimum diet is multiplied by 3 to allow for expenditures on all other goods and services. The multiplier values of 3 was chosen because the cost of food represented about one third of consumer spending when the official definition of poverty was first established in United States (Sharp, Register & Grimes, 2002).

The Ethiopian government employed this technique in determining poverty indices and carried out survey on Household Income and Consumption Expenditure (HICE) in 1999/2000 for the formulation of the first poverty reduction paper (SDPRP, 1999). MoFED

(2002) estimated poverty indices based on the minimum calorie requirement for subsistence of 2,200 kcal per adult per day. The expenditure necessary for a basket of the required calories adjusted for basic non-food expenditure is estimated at ETB 1, 075 per annum per person. According to MoFED the proportion of people below the poverty line in the years 1995 /1996 and 1999/2000 was estimated to 46% and 44% respectively.

MoFED (2006) according to the HICE survey of 2004/2005, poverty head count at national level has declined from 44% in 1999/2000 to 38% in 2004/2005. Ledger wood (1999) explained the importance of understanding the depth of poverty in the country for practitioners, donors and government policy makers in poverty alleviation. He pointed out that, an understanding of the level of poverty in a country helps in estimating the size and needs of the potential market for micro financial services and may also helps to establish more microfinance institutions. Therefore, high percentage of people living below poverty line in Ethiopia is a clear message for the need of comprehensive programs and/or interventions by the government and all other concerned organizations including micro finance institutions.

2.4 Causes and Prevalence of Disability in Ethiopia

In Ethiopia, the presence of diversified prenatal; perinatal and postnatal disabling factors, like health of mothers, difficulties related to delivery, childhood infectious diseases, lack of proper child management, traditional harmful practices, under-nutrition, malnutrition, civil strife and periodic episodes of draught and famine, and the absence of early primary and secondary preventive services in the country at large has brought a phenomenal increase in the incidence of disability (Tirussew, 1993 & ,2005). Data pertaining to the incidence, prevalence and the situation of persons with disabilities are fragmentary, incomplete and sometimes misleading.

Wegayehu (2004) explained that, the prevalence of disability in Ethiopia variously estimated by scholars (Teferra et al, 1995 & Helander, 1993) and institutions (CSA, 1994 & ILO, 1985). Due to these inconsistencies of the data, it is difficult to formulate different intervention techniques without clear data on the prevalence of people with disabilities. To tackle this problem, Wegayehu proposed the use of average. According to central statistical

agency (CSA, 1994) the number of persons with disabilities constitutes 1.9% of the total population. On the other hand, the 1995 focused baseline survey in Ethiopia revealed that the prevalence of disability is about 2.95% (Tirussew et al., 1995); (International Labor Organization, 1985) estimates the prevalence of disability in Ethiopia as 3.22 % of the population expected to lives with some form of disability and (Helander,1993) estimated for less developed countries as 4.80%. Wegayehu (2004) estimated the prevalence of disabilities in Ethiopia as 3.2% by averaging the above estimates. From this figure one can understand that the numbers of people with disabilities are considerable. The researcher prefers to use this estimates for this study because it avoids the inconsistencies of the previous data.

2.5. Disability and Poverty

Department for International Development (2000) discussed the relation between disability and poverty as: disability is intrinsically linked to the negative cycle of poverty, ignorance, vulnerability, disability and exclusion. The economic aspect of disability is not only affecting the individual but it has also a great impact on his/her families. This issue can further be explained by United Nations World Summit (2005) as follows; poverty is a contributing factor to the cause of disability but is equally an effect too. Social and economic exclusion of people with disabilities does not affect the individual alone, but results in a high economic dependency on family members, relatives or government. The same document further explained that due to the combination of ignorance, discrimination, exclusion from education and inaccessibility environments, people with disabilities faces enormous barriers to employment opportunities to be out of poverty cycle.

Elwan (1999) estimated that, as many as one in five of the world's poorest people are people with disabilities. If the community will not undertake the necessary intervention to reduce this risk of poverty, the situation affects the whole community too. To change the condition of people with disabilities in Ethiopia, microfinance as one poverty reduction intervention mechanism has to provide equal access to financial services to people with disabilities in mainstream approach.

2.6 Disability and Discrimination

Persons with disabilities face numerous barriers in realizing their equal opportunities and exercising their rights. Social exclusion and marginalization are commonplace and resulted from environmental, legal, institutional, access and attitudinal barriers. People with disabilities are often treated and feel like worthless citizens. Feelings of rejection, shame and low self-esteem are commonly found amongst persons with disabilities (DfID, 2000 & Tirussew, 2005).

Kirk & Gallagher (1986) explained the problems people with disabilities faces in self concept and adjustment as: because their participation in activities, training and jobs is limited, because their life expectancy is often uncertain, because they face all kinds of discriminations, children with disabilities have problems with their self concepts and social and emotional adjustment. Children and adults with disabilities need empathy, support, and encouragement. To maintain their personal dignity and pride, they must be allowed and encouraged to do for themselves and also have opportunities to do for others.

Dyer (2003) also explained the situation of persons with disabilities in micro finance services as the negative attitude of community towards disability has been seen when attempts have been made to try and include mothers of children with disabilities and person with disability in mainstream microfinance programs. Due to the self selection of groups, where there is inadequate preparation and education of the group, people with disabilities and family members are often not selected as group members. In part it is attitude and additionally they are seen as vulnerable and high risk members of the community.

2.7 Disability and Self Employment

The rate of unemployment of people with debilities is higher and often they are unfairly working in poor conditions and for lower wages than non-disabled workers. The approach of sheltered employment is in the form of welfares, rather than payment of a realistic wage (Dyer, 2003).

In Ethiopian underemployment and unemployment especially in urban areas, and among the youth are serious challenges. Creating employment and income earning opportunities in the modern sector, the informal sector, and on farm is central to the effort to accelerate growth

(PASDEP, 2006). The working age population (labor force) stood at 54% of the population in 2004/2005, and is growing by a bout 1.2 million people per year (PASDEP, 2006). To overcome the problem the document focuses on managing the dynamics of population growth and expansion of population growth and expansion of labor intensive production activities. In addition to these, particular focus will be given to the promotion of Micro and Small Enterprises development. For micro and small enterprises development integration with Technical and Vocational Education Training (TVET) for skill training, providing the capital (credit) for the unemployed to work within the form of investment in infrastructure, a well-functioning financial system, and specialized programs to promote opportunities for self-employment is one of the strategic approaches to reduce unemployment in the plan. Bearing this in mind, this study explores the extent of microfinance of access to people with disabilities in mainstream approach.

2.7.1 Micro and Small scale Enterprises

Micro and Small-scale Enterprises Development program is one of the programs developed under the Urban Development Package. The major objective of this program is creating and promoting Micro and Small-scale Enterprise (MSEs) with the aim of reducing urban unemployment down to less than 20% by the end of 2009/10 (National Bank of Ethiopia, 2009).

2.7.2 Non-Construction Micro and Small-scale Enterprise

Ministry of Works and Urban Development (2009) reported jobs created for citizens from non-construction related micro and small enterprises established in five regions and Addis Ababa city administration during the first half of 2008/09. Accordingly about Birr 361 million was disbursed in loans to 36,780 MSEs from micro finance institutions. These MSEs have created job opportunities for 286,016 citizens during the review period.

Table: 2:1 Number, Amount of Credit and Jobs Created Through MSEs by Regions
(Credit in Millions of Birr)

	Oromia	Amhar a	SNNP R	Tigra y	Haravi	Dire Daw a	Addis Abab a	Total
Number of MSEs	8,780	27,277	1,932	1,023	45	77	2,646	36,780
Amount of credit (in million of Birr)	70	43	58.7	27	1	2	156	361
Total Employment	139,22 3	59,368	8,148	27,69 3	1,436	7,098	43,05 0	286,01 6

Source: Ministry of Works and Urban development

As indicated in the above table, in Addis Ababa city administration 2,646 MSEs were created and a bout 156 million Birr was disbursed in loans to these MSEs from microfinance institutions. These MSEs have created job opportunities for 43,050 citizens during the six months period. The important point in this self employment opportunities are the situation of people with disabilities. In this document of the Ministry of Works and Urban Development the issues of disability or the population of people with disabilities involved in MSEs not reported which makes difficulty in understanding their roles in self employment activities. Furthermore, to undertake any intervention efforts the absence of such data is one of the peculiar problems to understand the situation of entrepreneurs with disabilities.

2.8. Legal Framework

2.8.1 United Nations Convention on the Rights of Persons with Disabilities

Review of this document is presented with a belief that the country ratifies the convention in the near future as United Nations member state. The preamble of the convention pointed out about 25 basic important points regarding the rights and privileges of persons with disabilities. For the purpose of this study the importance of mainstreaming disability issues presented as follows:

- *Emphasizing the importance of mainstreaming disability issues as an integral part of relevant strategies of sustainable development.*

This point stated clearly that in any development strategies of the country the issue of disability needs to be mainstreamed. To meet the development goal, inclusions of persons with disabilities have great importance.

Article 5 sub article 2 stipulates:

- *States parties shall prohibit all discrimination on the basis of disability and guarantee to persons with disabilities equal and effective legal protection against discrimination on all grounds.*

This sub article strictly forbids discrimination because of disabilities and emphasize on the effective legal protection against discrimination. But the basic important point is the effective inclusion of disability issues in all legal frameworks and its implementation in accordance with the convention changes the lives of people with disabilities.

Article 27 of the convention stipulates about "Work and Employment." This article recognizes the right of people with disabilities to work on an equal manner with others, inclusion of these people in the environment that is open and accessible to them. The other important point of this article is sub article (f) which read as follows:

- *States parties promote opportunities for self-employment, entrepreneurship, the development of cooperatives and starting one's own business.*

This sub article clearly states that persons with disabilities in the area of self-employment should be encouraged and promoted by the member states. In order to be involved in self-employment activities they have to get credit services from microfinance institutions with in the mainstream society. To achieve this objective issue of disability should be accommodated in the legal provision of poverty reduction strategy and in all legal and administrative frameworks of the country.

2.8.2 The Ethiopian Constitution

The government of Ethiopia ratified "The constitution of the Federal Democratic Republic of Ethiopia proclamation No. 1/1995."

The constitution ensures and committed itself for equal rights of citizens to benefit from economic and social development. Article 9 sub article 4 stipulated the following:

- *All international agreements ratified by Ethiopia are an integral part of the law of the land.*

This sub article showed the direct relationship between the United Nations International Convention on Human Rights that was signed by the Ethiopian government and the Ethiopian constitution.

Article 25 about "Right to Equality" read as:

- *All persons are equal before the law and are entitled without any discrimination to the equal protection of the law. In this respect, the law shall guarantee to all persons equal and effective protection without discrimination on grounds of race, nation, nationality, or other social origin, color, sex, language, religion, political or other opinion, property, birth or other status.*

The term "other social origin" may also include persons with disabilities because from the social model of disability, disability is the result of the attitudinal and environmental barriers that hampered participation of people with disabilities in all community activities. Therefore the constitution of the country closes the door for discrimination of citizens on any ground.

Article 41 stipulates about "Economic, Social and Cultural Rights" of the citizens. For the purpose of this study we look at sub article 3 and 6 which read as respectively:

- *Every Ethiopian national has the right to equal access to publicly funded social services.*
- *The state shall pursue policies which aim to expand job opportunities for the unemployed and the poor and shall accordingly undertake programs and public works projects.*

From this point of view like other citizens people with disabilities have the right to be served and enjoy from the fruits of microfinance through equal participation. The purpose of this study is to explore how a person with disabilities benefited from microfinance services and based on the findings of the study as well as from literature search the researcher recommends the possible intervention mechanisms.

2.8.3 Developmental Social Welfare Policy

In this social welfare policy, the government especially targeting the people with disabilities, the elderly as well as that of orphaned and an abandoned children (MoLSA, 1996). The policy emphasizes more on the rural development-led and democratization to fight the social problems. This is due to the fact that more than 83% of the population lives in the rural areas.

But the important point to remind is that there are also urban poor and marginalized sections of the society in urban and rural areas including people with disabilities.

The main objective of the policy has been formulated to attain development, prevention and rehabilitation which are intended to create conducive social conditions to a healthy life and a sustainable development of the citizens. If one look for a priority in the policy document the issue of disability is prioritized at the last 6th. This has an effect on service provision for people with disabilities even in microfinance area; prioritization is important under limited resources, but not always important because it opens the door for exclusion. If we look the services from the microfinance point of view, the problem is not that of resources, rather the negative attitudes of employees of the microfinance institutions and their policy. To change these problems, policy makers, organizations of peoples with disabilities and all concerned bodies have to work to change the condition.

2.8.4 Ethiopian Poverty Reduction Program

Sustainable Development and Poverty Reduction Program

In this policy document poverty reduction is the core objective to achieve economic growth. At the same time the policy document intentionally focus on agricultural sector where about 85% of the population lives. One of the proposed measures to be undertaken in the agricultural sector during the program period read as: '*Expanding borrowers' coverage of micro financing institutions.*' More focus on the agricultural sector seems correct from the point of view of the majority but poverty is not confined to only rural areas, urban poor also need intervention to become out of poverty. Moreover, the document never mentioned how people with disabilities benefit from poverty reduction program. In addition to this the country has no policy on disability. However, this program was replaced by, 'A plan for Accelerated and Sustained Development to End poverty' in the year 2006.

A plan for Accelerated and Sustained Development to End Poverty (PASDEP)

The basis and rationale of this development plan is the development policies and strategies pursued during sustainable development and poverty reduction program (PASDEP, 2006),

This document presents the vision of the country as:-

- *In the coming 20 to 30 years, Ethiopia's vision is to reach the level of middle-income countries where democracy and good governance are maintained*

through people's participation and where good will and social justices are secured.

The intension of the plan is to bring about economic transformation and development from the level of poor to the level of middle income through participation of the citizens.

The main objectives of the plan read as:

- *To layout the direction for accelerated, sustained, and people-centered economic development as well as to pave the ground works for the attainment of the Millennium Development Goals by 2015.*

To attain the goals countries have to look for non-discriminatory legal procedures as well as practical implementations. The plan appreciates the importance of microfinance services in the development activities. It emphasizes the expansion and strengthening of micro finance institutions to support the private economic sector. The micro finance institutions provide financial intermediation to low-income parts of the society, for investors and to those who are engaged in trade and distribution activities (PASDEP, 2006). In this plan, the issue of disability in microfinance services was not addressed. In addition to this, even the previous program which was known as SDPRP also not addressed this issue.

The efforts of the government have high values in poverty reduction, but the issues of disability were the missed link from PASDEP and establishment proclamation of microfinance institutions in getting equal services. To make microfinance services more inclusive, disability issues should be addressed properly.

2.8.5 Legislation of Microfinance Institutions of Ethiopia

Formal establishment of microfinance institution in the country came into effect after issuance of legal provision, which is named as: "Licensing and Supervision of the Business of Micro-financing Institutions Proclamation No. 40/1996." This proclamation is commented from the perspective of disability rights.

Article 3 stipulates about the "purpose and duty" of microfinance institutions. Sub article 2 (g and h) of the article 3 read as follows respectively.

- *Encouraging income generating projects for urban and rural micro operators.*
- *Rendering managerial, marketing, technical and administrative advice to borrowers and assisting them to obtain services in those fields.*

These sub article states the inclusion of both urban and rural citizens in financial and non-financial services but it has no provision for people with disabilities. The second point is, when we look to this sub article from the United Nation Convention on the rights of people with disabilities and the Ethiopian constitution the need to amendment sounds much because it is exclusive and discriminatory. Other important articles of the proclamation are article 20 which stipulates "Special Responsibility" which read as:

- *Every micro finance institution shall devise and execute policy where by the low-income section of society, especially in rural areas, get access to credit and to this end it shall implement such means of substituting group guarantee for property collateral requirement.*

At this point, two points need to be discussed; the first one is the exclusive focus of the article only on rural areas. Low-income citizens are not only confined to rural areas but also there are so many poor in urban areas. Second, the proclamation says nothing about people with disabilities whom have the right to benefit from public funded microfinance institutions. In the year 2009 it was replaced by, 'Micro financing Business Proclamation No.626/2009.' Article3 (1) and Article 2(h) of the proclamation stipulated as follows respectively:

- *The main purpose of a micro financing institution shall be to collect deposits and extend credit to rural and urban farmers and people engaged in other similar activities as well as micro and small scale rural and urban entrepreneurs.*
- *Rendering managerial, marketing, technical and administrative advice to customers and assisting them to obtain services in those fields.*

This proclamation provides equal emphasis to both rural and urban farmers and micro and small entrepreneurs, but like the previous proclamation it also excludes the issues of disability. Why the issue of disability is excluded again from the new proclamation needs answer.

2.8.6 Legislation of Micro and Small Enterprises Development Agency

Regulation No.33/1998 issued by the Council of Ministers, for the establishment of the "Micro and Small Enterprises Development Agency." Article 6 is about "Powers and duties of the agency" which have about 14 sub articles. For the purpose of this study two sub articles namely sub article 1 and 2 are discussed as follows:

- *To propose policies and strategies for the development and expansion of micro and small enterprises and ensure their implementation up on approval.*
- *By studying the demand for trainings required to speed up the development of micro and small enterprises, to centrally conduct appropriate training of trainer's programs.*

The issues of disability not included in country's first and second poverty reduction program SDPRP and PASDEP respectively, and also in MFIs legislation (Proclamation No.40/1996 & 626/2009). As a result more work is expected form the agency to overcome his duties and responsibilities. In this study the researcher assess the role of the agency on the extent of support services for people with disabilities operating micro and small business or production and recommend the solution for improvement.

2.9 Microfinance Institutions in Ethiopia

In Ethiopia micro credit evolved in 1980s by some NGO groups as part of the relief and rehabilitation program especially after 1984/85 droughts. The origins of formal microfinance in the county initiated through efforts made by international and local NGOs. NGOs and their activities in the country grew in the wake of the drought and famine that has repeatedly struck the country in the past two decades. NGOs introduced credit and saving schemes to help the victims develop self-employment opportunities and bring about stability and improvement in the lives of drought victims (Ethiopian Economic Association (EEA), 2000).

In Ethiopia the legal provision of MFIs realized after the ratification of proclamation No.40/1996. Muluneh (2008) since the issuance of the proclamation in July 1996, 29 MFIs have been established and obtained license from National Bank of Ethiopia. Regional governments or mother NGOS are the major contributors of the ownership equity of the MFIs. The microfinance institutions now play a major role in providing financial services to the poor especially in rural areas where formal banks either do not operate or do not serve the market as a matter of policy (Degefe, 2009). The exclusion of the issues of disability in legal framework has great impact for people with disabilities to be involved in self-employment. As a result to make the document more inclusive mainstreaming disability issue has great value for the society and for persons with disabilities themselves.

2.9.1 Objectives of Microfinance Institutions

Ledgerwood (1999) selecting a target market depends on the objectives of the micro finance service providers and the perceived demands for financial services. In many countries there are unserved or underserved enterprises and households ranging from the ultra-poor, who may not be economically active, to small growing enterprises that provided employment in their communities. This range or continuum constitutes the demand side of microfinance services. Microfinance institutions need to supply services that fill the gaps and integrate the unserved groups into the market. The same author also explained the developmental role of MFIs as: the goal of MFIs as development organizations is to serve the financial needs of unserved or underserved markets as a means of meeting development objectives. These development objectives include one or more of the following: to reduce poverty; to empower women or other disadvantaged population groups; to create employment; to help existing businesses grow or diversify their activities and to encourage the development of new businesses.

In order for microfinance institutions to meet the developmental objectives they have to have disability inclusive credit policies. Moreover, as public funded institutions they are responsible to serve all citizens entering in to micro and small enterprises without discrimination including people with disabilities.

2.10 Microfinance and Poverty

Weiss, Montgomery & Kurmanalieva (2005) explained the role of microfinance in poverty reduction as follows: If access to credit can be improved, it is argued, the poor can finance productive activities that will allow income growth, provided there are no other binding constraints. This is a route out of poverty for the non-destitute chronic poor. For the transitory poor, who are vulnerable to fluctuations in income that bring them close to or below the poverty line, microfinance provides the possibility of credit at times of need and in some schemes the opportunity of regular savings by a household itself than can be drawn on.

They defined poverty as an income level below a socially acceptable minimum, and microfinance as one of a range of innovative financial arrangements designed to attract the poor as either borrowers or savers. These authors also draw distinction between the poor and

categorize as, long term or 'chronic poor' and those who temporarily fall in to poverty as a result of a diverse shocks, as the 'transitory poor'. The chronic poor further distinguished between those who are either so physically or socially disadvantaged that without welfare support they will always remain in poverty (the 'destitute') and the larger group who are poor because of their lack of assets and opportunities(non-destitute). In principle, microfinance can relate to the chronic (non-destitute) poor and to the transitory poor in different ways. The condition of poverty has been interpreted conventionally as one of lack of access by poor households to the assets necessary for higher standards of income or welfare (World Bank, 2000)).

Weiss, Montgomery & kurmanalieve (2005) lack of access to credit is really understandable in terms of the absence of collateral that the poor can offer from conventional financial institutions and the policies of financial institutions. Microfinance institutions attempt to overcome these barriers through innovative measures such as group lending and regular savings schemes, as well as the establishment of close link between poor clients and staff of the MFIs concerned. In this study the intension is to understand how persons with disabilities benefit from these innovative measures.

2.11 Microfinance and Development

Johnson & Rogaly (1997) microfinance services can protect poor people from the impact of unforeseen crises and emergencies in their households or micro-businesses, from falling in to debt, and enable poor households to plan and manage their limited resources more effectively to meet their basic needs. Fisher & Sriram(2002) added to the above idea that micro finance protect poor household against the sever consequences of fluctuating incomes, emergency expenditures, ill-health, disability or death, and the costs of excessive credit, protective financial services may be critical for poverty alleviation, but do little for helping poor people out of poverty. Due to his, promotional financial services are required. Micro credit is necessary but not a sufficient condition for micro-enterprise promotion. The success of micro-enterprise depends on a whole range of resources (e.g. natural, human, social and financial) and opportunities (e.g. markets and the policy as well as institutional environment).

Yared (2007) micro, small and medium enterprises play a vital role in poverty reduction, employment generation and economic development especially in under-developing countries. This is due to the fact that, development services used by entrepreneurs to help them efficiently operate and grow their businesses with the broader purpose of contributing to economic growth, employment generation, and poverty alleviation. From the above explanations one can understand that development is multidimensional which needs diversified intervention. In this study the focus is to identify the role of government and non-government organizations in addressing the developmental needs of people with disabilities.

2.12.1 Opportunities of People with Disabilities

As the understanding and knowledge of the society broaden about disability and its causes, both the society and people with disabilities have enjoyed some opportunities from social and economic activities. Mersland (2005) explained three important market conditions from which people with disabilities have advantages as follows:-

Consumer Behavior Preferences: - under equal market condition some consumers, due to a feeling of sympathy or compassion, might want to prefer doing businesses with people with disabilities. Consumers might prefer to shop in stores run by them prefer furniture made by them. When we observe in some areas of Addis Ababa visually impaired persons selling lottery, some individuals buy them with out intension but just to motivate them. This is a clear indication of the above idea.

Information Advantage: - Many persons with disabilities are well known person in their community and have opportunity to get information's. In some cases, this information advantage has a great market advantage for their business.

Resource Bases: - is the network associated with people with disabilities. People with disabilities are supported from family members, community members, social workers, friends etc. This social network is important contributor for their enterprise development. To benefit people with disabilities from self-employment strengthening the above three opportunities have a paramount importance.

2.12.2 Challenges of People with Disabilities in Microfinance Services

Handicap International (2006) and Mersland (2005) one of the basic challenges of persons with disabilities in self-employment is access to capital, either in the form of loan or

accumulated savings. As a result, since most persons with disabilities tend to be excluded from mainstream microfinance services, their economic activities tend to remain small and they are forced to lead poor lives. Most microfinance institutions aim to be financially sustainable. This requires an interest level on loans that is high enough to cover all costs, pre-screening of clients to select the best business cases, close monitoring of borrowers, and strict enforcement of repayments from defaulters. Since the employees of MFIs are part of the society they consider people with disabilities as destitute, without knowledge, skills and opportunities to successfully operate businesses (United Nations, 2006). These misconceptions about the potentials of people with disabilities subjected them to different types of exclusion mechanisms from mainstream microfinance services which will be discussed in the next section.

2.13 Excluding Mechanisms of People with Disabilities

Simanowitz (2001) identified four mechanisms of exclusion of poor people from microfinance services. They are: self-exclusion, exclusion by members, exclusion by staff and exclusion by design. Mersland (2005) adapted these exclusion mechanisms to people with disabilities. Bwire, Mukasa & Mersland (2009) in addition to the above four exclusion mechanism they have added “physical and informational exclusion” as a fifth mechanism. These mechanisms of excluding people with disabilities from getting financial services are presented below.

2.13.1 Exclusion Because of Low Self-esteem

Self-exclusion emanates from the life experience people with disabilities faced, that is, repeated exclusion and rejection from their respective communities. The accumulation of such unwanted experiences produces secondary incapability like lack of self-esteem. This condition lead to self-exclusion from public and private services including microfinance’s (ILO, 2002). Thomas (2000) added additional self-exclusion which is the result of constant charity services by some persons with disabilities and their families which is incompatible with the objectives of MFIs.

2.13.2 Exclusion by Other Members

Most MFIs use different types of group methodologies for micro credit like solidarity groups. These methodologies are based on self-selection of members. The types of methodologies

MFI's use for credit contribute for exclusion. Where group lending is used, the very poor and persons with disabilities are often not selected as group members by others (non-disabled members), because all members are jointly liable for each individual's loan.

2.13.3 Exclusion by Staff

The potentials of people with disabilities are wrongly perceived by the staff of loan officers of MFIs. This perception leads them to exclude PWDs from the services on grounds of repayment risk. The officers lack the necessary experience and training about the potentials of persons with disabilities to be involved in self-employment.

2.13.4 Exclusion by Design

Weiss, Montgomery & Kurmanaliev (2005) most MFIs charge high interest rates (i.e., high cost per loan of small-scale lending). The high interest rates are unaffordable to the core poor and people with disabilities. During screening processes credit officers fail to recognize the ability of persons with disabilities.

2.13.5 Exclusion Because of Physical and Information Barriers

Microfinance institutions give information in both verbal and written form, which is inaccessible to many deaf or blind persons. Branches are located far away from people's homes, and to enter the premises stairs often have to be climbed and crowds have to be penetrated (Bwire, Mukasa & Mersland, 2009).

2.14. Intervention Strategies to Enhance Self-employments of People with Disabilities

It is obvious that credit may initially be the ruling constraint for micro-enterprises, for them to grow beyond a certain size, other constraints come in to play, for example, of markets and managerial capacity, micro-enterprises are therefore unlikely to grow significantly without inputs that can address these additional constraints. The availability of credit has taken the entrepreneurs beyond their ability to manage their businesses effectively (Fisher & Sriram, 2002).

When we look at the situation of persons with disabilities the non-financial resources are very important because they are disadvantageous in getting different public services including educational and other services. As a result comprehensive intervention strategies

are commonly needed to facilitate for the establishment and maintenance of entrepreneurial ventures which are presented below from (Mersland, 2005) and others.

2.14.1 Improved Access to Markets

Doing business is about selling products and services on a local, regional, national or international market. Often, especially in rural areas, there is no easy access to the market. To address this issue initiatives aim at bringing products from rural to urban markets; facilitating the construction of markets; make transportation available and others should be considered. Another important strategy to improve an entrepreneur's access to market is to facilitate relevant information he/she can use to improve his/her business and /or reach out new customers.

2.14.2 Improved Access to Technology

Technology refers to the known means and methods available for combining resources to produce goods and services. Given the quantities of an economy's labor and capital resources, the better its technology, the greater is the annual volume of goods and services it can turn out (Sharp, Register & Leftwich, 1990). At business level, improved technology makes it possible to increase the efficiency and ensures more competition. Intervention that involves the use of appropriate technology should be supported with the necessary skills in using and operating it.

2.14.3 Improved Skills

There are basically two types of skills needed to become successful in business. They are vocational skills and business skills.

Vocational Skills

Training in vocational skills has been, and still is, a major component in thousands of development projects, especially so for people with disabilities. In Ethiopia only very few people with disabilities get access to vocational skills. Vocational skills are important, but there seem to be a lack of understanding which skills are demanded by the market. Hence, efficient vocational training must be based on demand in a market in addition to the personal skills and preferences of persons involved.

Business Skills

Business skills training includes short practical courses in a range of accounting, marketing, and management topics adapted to micro enterprises needs (Ledgerwood, 1999). This business skill is very important for people with disabilities to become and effective business operators.

2.14.4 Improved Self-Esteem

Self-esteem is related to a person's self-worth and value. The overall direction of the self-concept is usually termed as self-esteem, refers to how positively or negatively a particular element of the self-concept is viewed by the person (Scott & Spencer, 1998). Rosenberg (1979) explained that high self-esteem is associated with pleasurable experiences in childhood. Successful self-employed persons have often a high degree of self-esteem. Any efforts that can lead to improved self-esteem can therefore easily end up in being beneficial for entrepreneurial ventures. This is particularly important for persons with disabilities due to prejudice and low degree of empowerment often have low self-esteem (Mersland, 2005).

2.14.5 Improved Access to Capital

Access to capital can be of benefit for the act of entrepreneurship. Access to capital is not only loans but also include equity capital.

Equity Capital

Equity capital is needed in all business ventures. No business should own only with the help of external capital. To be committed to share both the upside and downside of the business equity capital is important. However, access to equity capital can be done through self accumulation (savings) by the person himself/herself or it can be provided from others. Titus (2002) explained the experience of India as, most of the promotional resources for developing microfinance services still come from donors, often based abroad. Many domestic sources are restricted to funding state-promoted organizations. This holds true in our context too.

Provision of Micro credit

This is financial intervention through debt as a tool to strengthen self-employment.

2.15 Backgrounds of selected Institutions

This section deals with some important aspects of selected MFIs, MSEDAs, FENPD, and AENFI in line with the purpose of the study. The vision, mission, size and ownerships and credit policies (eligibility criteria) of micro operators of the two MFIs were presented. On the other hand, the non-financial institutions vision and mission and the services they rendered also summarized in short.

2.15.1 Addis Credit and Saving Institution

Addis Credit and Saving Institution have been established in accordance with proclamation No. 40/1996 in 2000. Currently the institution has 10 (ten) branch offices and 99 service delivery posts at Kebele's (Addis Credit and Saving Institution Credit policy, 2009). AdCSI is one of the five largest MFI in the country based on the size (number of borrowers), scale of operation (gross loan portfolio) and operational self-sufficiency (AEMFI, 2008). The information's presented in this section was extracted from the MFI document (Addis Credit and Saving Institution Credit policy, 2009).

Vision and Mission of Addis Credit and Saving Institution

ASCI's vision is: To become sustainable financial intuition, active contributor towards poverty reduction effort and to see improvement in the life of low-income people.

AdCSI's mission is: To promote micro and small enterprises to alleviate poverty and unemployment prevailing in Addis Ababa city administration territory through provision of sustainable financial and other related services with particular attention to women.

The institution's vision and mission aimed at poverty alleviation by means of financial and non-financial intermediation to low-income people, and with particular attention to women. Actually, women's are one of the marginalized parts of the society, but the institution forgot the other marginalized segments of the society, namely people with disabilities.

Ownership

AdCSI is owned by six shareholders, namely; Addis Ababa city administration, Addis Ababa women Association, youth Association, Teachers Association, karaalo Akababi Hulegeb

peasant's cooperatives, and one individual. Addis Ababa City Administration holds the highest share of the institution.

Credit Operation Policy of AdCSI

The institution's target groups are: Micro and small enterprise operators and potential operators; low income persons, who are capable to engage in income generating activities.

Criteria's for loan clients

All customers to be loan client have to fulfill the following criteria.

- Citizens of Addis Ababa
- Either engaged or ready to engage in micro and small scale business.
- Has legal personality-certificate, license
- Graduates of TEVT organized form of cooperatives or business groups.
- Has a permanent working place.
- Individuals above the age of 18.
- Are willing and ready to accept and implement the rules and regulations of the institution.

The institution has been implementing different kinds of loan guarantee and property collateral mechanisms. These are solidarity group collateral, property collateral etc. The eligibility criteria's specially graduates of TVET and the possession of permanent work place are the problem for people with disabilities. This is because of lack of equal opportunities (Wegayehu, 2004; Tirusseu, 2005). In addition, group guarantees and low awareness of staff of MFI about the potentials of people with disabilities are another problem (Mersland, 2005; Dyer, 2003; Bwire, Mukasa, Mersland, 2009).

2.15. 2 Gasha Microfinance Institution /S.C/

Gasha microfinance share Company was established on May 15, 1998 in accordance with proclamation No. 40/1996. It has been rendering its services through its one Head office, 5 branches, 1 sub-branch and 118 credit outlets. Regarding the size, GMFI is one of the 8 MFIs in the country which is categorized as small microfinance institutions (AEMFI, 2008). The information's below was extracted from MFI document (Gasha Microfinance institution, 2006).

Vision and Mission of Institution

The vision of GMFI is: To contribute to a society where people are able to work towards realizing their dreams and potentials for the future.

The mission of GMFI is: To create an attitude of self-reliance and confidence of the low rural and urban micro entrepreneurs by assisting them to increase their income through participation in savings and credit programs.

The mission of GMFI is relatively inclusive in that it addresses both rural and urban micro entrepreneurs and not gender biased. On the other hand, the missions of both MFIs are disability exclusive.

Ownership

Gasha microfinance is the outcome of Pro-pride (a local NGO) engaged in social promotion and prevention of HIV/AIDs. Initially, the institution was funded by Pro-pride and 762 clients whose number has grown to 940.

Credit Operation Policy of GMFI

The primary target groups of the institution are working poor who shall organize themselves in to solidarity groups of 3 to 7 members. Individual loan applicants expected to come with personal guarantors. Like AdCSI this institution employed different kinds of loan guarantees.

Criteria's for loan clients

The following eligibility criteria have to be fulfilled by the customers of the institution.

- Has to be productive poor
- Must be in a good health condition
- Must have a good social acceptance
- Must be in a productive age range (18-55).
- Must not liable to any MFI/ other loan.
- Preferably engaged in business for the last six months.

I think, some of the criteria of the institution have conceptual problems. These criteria are, one must be in a good health condition and have must a good social acceptance. Must be in a

good health condition from the perspective of medical model implies that persons with disabilities are unable to work. Must have a good social acceptance is also problematic in our context because of the preexisting attitudes of the society.

2.15. 3 Micro and Small Enterprise Development Agency

Addis Ababa city administration Micro and Small Enterprise Development Agency (MSEDA) was established in 2002/03 to reduce the rate of unemployment through the promotion and development of micro and small enterprises in the city (Micro and Small Enterprise Development Agency, 2009). In this section I presented briefly the vision, mission, selected sub sectors, their rationale, supported packages and the beneficiaries of the programs from the agency's document (MSEDA, 2009).

Vision and mission of the Agency

Vision of the Agency is: To see the well developed Micro and Small Enterprises that can lay a ground for further industrial establishments and creation of job opportunities.

Mission of the Agency is : To give more emphasis to the expansion and strengthening of Micro and Small Enterprises together with stakeholders and NGOs by providing maximum professional support and creating conducive working environment in order to enable the sector to contribute to poverty alleviation and creation of job opportunities.

The agency's vision and mission are aimed to reduce poverty through the expansion and strengthening Micro and Small Enterprises with stakeholders which is important to enhance self-employment.

Selected sub Sectors and its Rationales

The agency was selected seven sub-sectors to realize the poverty reduction objectives. These selected seven sub-sectors were textile and garment, food processing, wood and metal work, construction, municipal activities, urban agriculture and coble stone. These sub sectors were selected due to its lager market size for their product, abortion of lager number of unemployment, short period of return on investment, high rat for poverty reduction and input suppliers to medium and lager companies according to the agency.

Packages that support Micro and Small Enterprises

To implement the seven selected sub sectors the agency listed about 10 support packages. All of them are non-financial services, but for the purpose of this study, I selected four of them. They were credit facilitation, training (managerial, technical and business), provision of work premises and space, and information services. The above support packages of the agency are very important for entrepreneurs with disabilities and other self-employed citizens. The objective of this study was to explore the accessibilities of these services to people with disabilities in a mainstream approach.

Beneficiaries of the program

The agency's target groups are the following:

- Graduates from Technical and vocational Education Training Centers (TVETS),
- The unemployed youths and women,
- Disabled people who can work as MSE-operator
- Others who want to work in MSEs sector with a capital not exceeding Birr 500,000.

It was only in the documents of the agency that people with disabilities were targeted as beneficiaries of the agency's services. The financial institutions are expected to improve their policy on credit to make it inclusive like the MSEDAs to realize poverty reduction through integration with non-financial service providers.

2.15.4 Association of Ethiopian Microfinance Institutions (AEMFI)

In this section I presented the vision and mission of the association and commented on the extent it addresses the issue under study. The association was registered under the Ministry of justice of the Federal Democratic Republic of Ethiopia on June 28, 1999. Its strategic goal is, among others, creating institutional structure to serve as a national industry forum and network for microfinance institutions. (Association of Ethiopian Microfinance Institutions, n.d.). All the information's were extracted from this document.

Vision and Mission of the Association

The vision is: To be a world class innovative network providing value added services in building an inclusive financial system in Ethiopia.

The mission is: To enhance the capacity of MFIs and financial cooperatives to deliver financial services to urban and rural households through technical assistance, human capital development, knowledge management, research, networking and advocating and promoting the industry with mutual cooperation from its members, practitioners and key stakeholders.

The association mainly works towards building the capacities of MFIs which is very important to reach the vast majority of poor households in urban and rural areas of the country. However, the mission of the association addresses the issues of urban and rural households but not that of people with disabilities. Just like that of micro finance institutions credit policies the document of the association is disability exclusive.

2.15.5 Federation of Ethiopian National Associations of Persons with Disabilities (FENAPD).

The Ethiopian Federation of persons with Disabilities (FENPD) is the cross disability umbrella association of the six single disability focused national associations that are found in the country. The Ethiopian Federation of Persons with Disabilities was established in 1996 by five National Associations, and in 2007 new DPO, that is, the Ethiopian National Association of the Deaf Blind (ENADB) has joined the federation (Federation of Ethiopian National Associations of Persons with Disabilities, n.d.). They are:

- The Ethiopian National Association of the Blind
- The Ethiopian National Association of the Deaf
- The Ethiopian National Association of the Physically Handicapped
- The Ethiopian National Association of the Leprosy Patients
- The Ethiopian National Association of Mentally Retarded Children and Youth
- The Ethiopian National Association of the Deaf Blind

The vision of FENAPD is: To see that exclusion is put to an end, the human right, dignities and equal opportunities of persons with disabilities realized.

The mission of FENAPD is: To advance the human rights and opportunities of persons with disabilities by creating and developing strong cross disability umbrella organization for DPOs, voicing their common interests in national, continental and international

level, coordinating their efforts and building national capacity and their institutional capacity of its members by establishing strong relationship with strategic partners.

The vision and mission of the federation are broad and interesting. To realize and overcome its responsibilities the federation requires strong institutional capacity and commitment. Therefore, in order for the FENAPD to achieve the stated vision and mission supports of all concerned bodies have paramount importance.

Chapter Three: Research Methodology

This section deals with the kind of research methodology applied in this specific research and the research design employed. In addition the rationale for choosing the research methodology was explained to inform the readers. Moreover, information about research site, different kinds of data collection instruments, research participants, data analysis and interpretation procedures, and anticipated ethical issues followed in all steps of the research and finally, the role of the researcher were described.

3.1. Research Methodology

The intention of this study is to explore access to microfinance services to people with disabilities in Kolfie Keranio sub-city of Addis Ababa City Administration. In order to accomplish the target of the study, I preferred to employ qualitative research methodology, which is more valuable to understand the experiences of people with disabilities in the arena of microfinance services. The qualitative research approach is based on several philosophical paradigms. One of them is, the interpretive / constructive paradigm claim that reality is created as a result of social construction; that is, there is no one reality that is waiting to be "discovered," as it is believed in the positivist paradigm (Guban & Lincoln , 1989) as cited in(Mertens & McLaughlin, 2004). This aspect of qualitative research helps the researcher to understand the roles of people with disabilities in microfinance services and how people without disabilities perceived and understand the potentials of people with disabilities in their effort of self-employment through microfinance.

Different researchers discussed the characteristics of qualitative research; the views of some authors explained the followings: Bogdan & Biklen (1992) and Mertens & McLaughlin (2004) explained different characteristics of qualitative research as follows:

- The objective or goal is to get understanding and meaning
- The researcher is the key instrument of data collection and analysis
- Data collection includes field work.
- The analysis is typically done using an inductive orientation
- The findings are richly descriptive providing a full contextual picture of the phenomenon under study.

These characteristics of qualitative research enable the researcher to understand how microfinance services are accessed to people with disabilities. In addition, it helps to investigate the challenges and opportunities people with disabilities faces in self-employment.

Patton (2002) explained qualitative findings grow out of three kinds of data collection. They are: In-depth, open-ended interviews, direct observation, and Evaluation of written documents. He further explained the importance of multiple data sources as, multiple data sources of information are sought and used because no single source of information can be trusted to provide comprehensive perspectives on the program.

Bearing this in mind, in this study I employed the above three data collection tools. Interviews, which involve semi- structured and open ended questions, focus group discussion (group interview), observations and reviews of legal and official documents. These multiple data sources provide the researcher better insight about the experiences of people with disabilities in microfinance services provision.

Mertens & McLaughlin (2004) discussed the importance of using qualitative research in special education as follows: In special education, low incidence condition, such as deaf-blindness, cause sample size to be either restricted or small. In special education, the subjects are unique with diversity across categories of disabilities, as well as with in them. Qualitative studies tend to provide more details about the uniqueness of the disabling conditions than do quantitative studies.

The above three points can also works to understand the experiences of people with disabilities in development activities. Qualitative research methodology was preferred for this study because of the above philosophical aspects, characteristics and its importance in special education.

3.2 Research Design

Qualitative methods permit inquiry into selected issues in great depth with careful attention to details, context and nuance that data collection need not be constrained by predetermined analytical categories and contributes to the potential breadth of qualitative inquiry. We can

never fully understand the experiences of another person by using quantitative methods. The design issue is how much time and effort we are willing to invest in trying to increase our understanding about persons experiences (Patton, 2002). In this research the researcher employed qualitative research design to better understand whether people with disabilities have equal access of micro finance services or not.

In this study, the case study approach was preferred because different bodies were involved in financial services. This approach to qualitative analysis constitutes a specific way of collecting, organizing, analyzing data; in that sense it represents an analysis *process*. The purpose is to gather comprehensive, systematic, and in-depth information about each case of interest. The analysis process resulted in a *product*: a case study. Thus, the term case study can refer to either the process of analysis or the product of analysis, or both (Patton, 2002). He further explained, case studies may be layered or nested. A single program may be a case study. However, within that single-program, one may do case studies of several participants. In such an approach, the analysis would begin with individual case studies; then the cross-case pattern analysis of the individual might be part of the data for the program case studies (Patton, 2002). This study is aimed at investigating the extent of access to microfinance services for people with disabilities. That is, the inclusiveness or exclusiveness of the program. To implement the program, different bodies were involved. As a result each of them has their own impact in making the program inclusive or exclusive.

Bearing this in mind, I employed case study approach design, which enabled the inquirer to have a holistic understanding about the program from the standpoint of disability. That is, the perceptions of people involved in microfinance service delivery on people with disabilities and the perceptions of stakeholders about the potentials of people with disabilities in self-employment.

3.3 Research site

The study was carried out in Kebele 02/03 of Kolfie Keranio sub-city of Addis Ababa city Administration, which is commonly named as 'Zenebe-work'. This site was the main study area because participants with disabilities were found in this area.

Kebele 02/03 covers a wide area, however, the study focused specifically at Kebele 02 area where the clients of GMFI are found. This area located at the back side of 'Alert General Hospital.' The experiences of GMFI in providing financial services for entrepreneurs with disabilities and the presence of considerable numbers of people with disabilities in the area make the area convenient place to study and answer the research questions.

3.4 Research Participants

In this study, participants were selected purposefully based on their richness of information. The logic and power of probability sampling derive from its purpose of generalization. Where as, the logic and power of purposeful sampling derive from the emphasis on in-depth understanding. Information-rich cases are those from which one can learn a great deal about issues of central importance to the purpose of the research, thus the term purposeful selection (Patton, 2002). In addition, he listed about sixteen different strategies of selecting participants purposefully, among these 'criterion selection' employed in this study. The criteria were different disability category and richness of information. For this study, I selected participants from the categories of visible disabilities which can easily be identified. To select information rich participants I used loan officer of GMFI as information sources. Based on these principles the following participants with disabilities and institutional participants were selected.

1. Four interview participants from persons with disabilities were selected.
2. Seven participants from PWDs for focus group discussion were selected.
3. Two loan officers were selected one from AdCSI and one from GMFI because they have direct contact with clients; hence they are expected to be more informative.
4. Five top management members of AdCSI, GMFI, MSED, FENAPD and AEMFI were selected one from each institution, they are more appropriate in policy areas.
5. One participant was selected from MSED of Kebele officer because they were non-financial service providers.

3. 4.1 Demographic Characteristics of Participants with Disabilities

In this section personal backgrounds of participants with disabilities were presented which includes sex, age, and disability category, family status and size, and educational levels of participants with disabilities. I would like to inform the readers that all the names used in the tables below were pseudo names for the purpose of ethical consideration.

Table 4.1 Personal background of participants with disabilities

Case code	Sex	Age in years	Disability category	Family status	Family size			Education level	Remark
					M	F	T		
Ato Nuru	M	35	Hansen's disease	Married	1	4	5	9	
Ato Bekele	M	50	Polio-paralysis	Married	2	2	4	12	Person with wheel chair
W/o Abebech	F	40	Person Hansen's disease	Married	2	6	8	5	
W/o Beletu	F	37	Person with Hansen'	Female householder	3	2	5	4	

The family status of participants showed that except one, all of them were married and only W/o Beletu encountered death of one partner. The important aspects of participants were their educational levels. Only one participant completed high school. This showed clearly that the educational profiles of participants with disabilities were low which also affected participants' effort on benefiting from self-employment through limiting their knowledge and skill developments.

Table 4.2 Participants of focus group discussion

Case code	Sex	Age in year	Disability category	Family status	Family size			Education level	Remark
					M	F	T		
W/o Sara	F	30	PWHD	Married	2	3	5	4	
W/o Tringo	F	55	PWHD	Married	2	3	5	3	
W/o Abebech	F	40	PWHD	Married	2	6	8	5	
W/o Beletu	F	37	PWHD	Female householder	3	2	5	4	
W/t Genet	F	27	PWPD	Unmarried	-	2	2	7	
W/o Tsehaye	F	45	PWHD	Divorced	-	3	3	4	
W/o Sofia	F	70	PWHD	Divorced	2	3	5	3	

The capacities and potentials of these participants to manage and send their children to school have strong messages to those who denied their potentials and rights. Regarding their educational levels all of them not completed grade 8. The majority of the beneficiaries of GMFI in this area were persons with Hanson's disease engaged into micro-enterprises. The reason for all the focus group participants to be female was that the partnership agreement between the Federation and GMFI was mainly based on providing financial services for female micro enterprise operators.

3. 4.2 Demographic Characteristics of Institutional Participants

In this section, five institutions that have direct or indirect involvement in financial intermediation were selected. Participants representing the institutions were presented below.

Table 4. 3 Participants from Institutions

Name of Institutions	Responsibility	Sex	Age	Work experience in years	Education Level	Specialization	Remark
AdCSI	Planning & Monitoring Head	M	40	9	M.A.	Economics	
	Credit officer	M	29	5	Diploma	Accounting	
GMFI	Operation Manager	M	36	8	B.A.	Business Admin.	
	Credit officer	M	37	4	Certificate		Grade-12
MSEDA	Research officer	F	54	25	M.A.	Economics	
	Keble officer	F	28	1	Diploma	IT	
FENAPD	Project coordinator	M	29	7	B.A.	Sociology	
AEMFI	Credit & Saving officer	M	30	4	B.A.	Agro-Economics	

Except the Keble officer of MSEDA the rest of participants had more than four years work experiences. Regarding their educational levels except one with certificate the others have diploma and above. Therefore, one can easily understand that the human resources of the institutions are relatively in a better position. Conversely, except project manager of

EFNAPD with first degree in sociology, the others studied economics and IT. It is at this point that the needs for awareness creation on the issues of disability plays paramount role to realize inclusive service delivery approach.

3.5. Data Collection Instruments

Field work is more than a single method or techniques. Field work means that the researcher is on- site observing, talking with people and going through program records. Multiple sources of information are sought and used because no single source of information can be trusted to provide a comprehensive perspective on the program. By using a combination of observation, interviewing, and document analysis the researcher is able to use different data sources to validate and cross- check findings. The use of combination of data type's increases validity as the strengths of one approach can compensate for the weaknesses of another (Bogdan & Biklen, 1998; Marshall & Rossman, 1989).

Creswell (2003) discussed four basic types of qualitative data sources. They are observation, interviews, documents and audio and visual material. For the purpose of this study, I employed observation, interviews and review of documents as instruments of data collection which helped me to answer the research questions.

3.5.1. Interview

The researcher interviewed people to find out from them those things we can not directly observe. We can not observe feelings, thoughts and intensions. Researchers have to ask people questions about those feelings. The purpose of interviewing is, to allow as entering into the other person's perspective. Qualitative interviewing starts with the assumption that the perspective of others are meaningful, knowable, and able to made explicit (Patton, 2002; Dawson, 2002)

The interview guide employed was semi- structured and open ended questions. This interview guide was prepared by research and it has been used after the adviser approved. Patton explained the advantages of using this type of interview as it makes sure that the interviewer has carefully decided how best to use the limited time available in an interview situation. In addition, it helps the researcher produces an interview guide questions or issues with in which the interviewer is free to explore, probe, and ask questions that will elucidate

and illuminate that particular subject. The interview guide includes a list of specific questions or a list of topics which helped the researcher answer research questions.

As a result, I carried out two stages of interviews with participants. The first one was one-to-one interview conducted face-to face with participants. The second stage was focus group discussion or group interview in which I played the role of moderator. Before starting the interview I translated interview guide from English to Amharic, which were easily understandable by the participants. During the interview, to capture the response of the participants fully and to reduce the problem of note-taking, audiotape recording was used based on the permission of participants.

3.5.2. Observation

When observation is used in qualitative research, it usually consists of detailed notation of activities, events, and the contexts surrounding the events and activities (Best & Kahn, 2001; Creswell 2003). Direct personal contacts with participants and observation of a setting have three advantages. The first advantage was that the researcher was better able to understand and capture the context with in which people interact. Second, first hand experience with a setting and the people in the setting allowed an inquire to be open, discovery oriented, and inductive because by being on site the observer has less need to rely on prior conceptualizations of the setting whether those prior conceptualization are from written documents or visual reports. Third strength of observational field work was that the inquirer has the opportunity to see things that may routinely escaped awareness among the people in the setting (Dawson, 2002; Patton, 2002).

Taking in to account the above strengths of observation, I then observe the business or production sites of people with disabilities. The main focus in this observation was on the distance of microfinance institutions, accessibilities of service provider's offices and the physical setting of the area. The type of observation employed in this study was participant observation because it allowed the researcher to interact with participants. To carry out the observation, I adapted observation protocol from (Dawson, 2002) which was attached as appendix-C part 10.

3.5.3. Document and Records Review

Documents and records include not only the typical paper products such as memos, reports, and plans, but also computer files, tapes (audio and video) and artifacts. Advances in digital photography and video hold great values as data sources (Mertens & McLaughlin, 1995 & 2004; Creswell, 2003; Patton, 2002).

Documents are important source of data in many areas of research in adding knowledge to the fields of inquiry and explaining certain social events (Best & Kahn, 2001). In this study legal and official documents were the target of review. The revised documents were the United Nations Convention on the Rights of Persons with Disabilities, the constitution of the country, social welfare policy, and poverty reduction program, legislation of microfinance institutions and micro and small enterprise development agency. Moreover, the credit and saving policies of the two microfinance institutions and other important documents were also reviewed. These documents were very important to understand the extent of inclusion of the issues of disability in developmental agenda specifically in the areas of microfinance.

3.6 Procedure of Data Collection

The main data collection instrument for this study was interview, which was semi structured and opened ended. The data collection process started after the interview guide was approved by the adviser. Qualitative methods are highly personal and interpersonal, because naturalistic inquiry takes the researcher in to the real world where people live and work, and because in depth interviewing opens up what was inside people (Patton, 2002). Same qualitative research including feminist and disability inquiry researcher who study people who have been marginalized also hope to empower their research informants (Bogdan & Biklen, 1992) in citing from (Rossman & Apple, 1990; Lather, 1988).

One can easily understand from the findings of these scholars that qualitative methods have the power to sensitize people and question about their rights. Participants' from people with disabilities are clients of Gash microfinance institution and non clients. The interview was conducted with selected participants where they have been chosen. The interview guides remains flexible so that other important information which helps to answer the research

questions can emerge as the interview on progress. A naturalistic design unfolds or emerges as field work unfolds (Lincoln & Guba, 1985; Patron, 2002).

Based on the permissions of the participants, all interview sessions were audio taped to capture the full meanings of the participants' perspective on the issues. Each interview session lasted for an hour to two hours depending on the issues and willingness of the participants. This time and my communications with them before starting the interview permitted me to establish rapport with participants for developing friendly atmosphere and trust. I conducted all interview sessions. After I completed each interview with my participants I filled interview summary form immediately and attached to the interview transcripts which were important to make some changes when necessary. This includes details about the time and place, the participant's code, the duration of the interview and focus group discussion and details about the content and emerging themes.

The second data collecting technique used was participant observation. A participant observer shared an intimacy as much as possible in the life and activities of the setting under study in order to develop an "insider's view" of what is happening, the emic perspective (Patton, 2002; Creswell, 2003; Walcott, 1990). In this observation, I focused on the distance of microfinance institutions, accessibilities of the buildings of the microfinance institutions and MSEDA, and the physical setting of the area.

To make the observation meaningful the observation protocol was prepared and used to describe important points. The observational protocol consisted of two parts: the first parts used for descriptive notes and the second part used for reflective notes. Descriptive notes were portraits of the participants, a description of the physical setting, and their activities. Reflective notes were the researcher's personal thoughts (Bogdan & Biklen, 1992). The researcher took all efforts to capture the activities of people with disabilities and recorded important field notes. Finally, the researcher reflects on the above observed components. A researcher reflective note included researcher's personal thoughts, such as speculation, feelings, problems, impressions etc.

The final data was extracted from analysis of written documents in the area of microfinance for the extent of its inclusion or exclusion of the issues of disabilities. These documents include the country's constitution, the social welfare policy, poverty reduction programs, establishment proclamation of microfinance institutions and Micro and Small Enterprise Development Agency were scrutinized, the use of multiple data sources for this study were important to provide cross data validity checks which increases the credibility of the findings.

3.7 Data Analysis and Interpretation strategies

The challenges of qualitative analysis lie in making sense of massive amounts of data. It transforms data into findings, but no formula exists for that transformation. Fine qualitative analysis remains rare and difficult but valuable (Patton, 2002; Stake 1995). Bearing this challenge in mind, there is no clear distinctions between data collection and analysis in qualitative research like that of quantitative research. Qualitative data analysis tends to be an on-going process, taking place throughout the data collection process. The researcher thinks about and reflects upon the emerging themes, adapting and changing the methods if required (Wolcott, 1990; Patton, 2002; Dawson, 2002).

First I undertook the interviews, and then after I finished each interview with participants including focus group discussion, I filled both interview summary form and focus group discussion summary form which I adopt from (Dawson, 2002) and attached to the interview transcripts. These included details about the time and place, participant code, the duration of the interview and focus group discussion, and detailed contents and emerging themes.

The second step of analysis was to rewrite field notes, audiotape transcripts to avoid redundancy and make it readable and to transcribe the interview transcripts and field notes from Amharic to English, but data from documents were extracted from the English version of the documents, as a result no need of translation.

The third step was to organize the data based on their sources and prepare for analysis. This involves providing code for the interviews conducted with different participants and information collected using different kinds of instruments into different categories. In analyzing interviews, the analyst has the option of beginning with case analysis or cross case analysis. With an interview guide approach, answers from different people can be grouped by

topics from the interview guide which actually constitutes a descriptive analytical framework for analysis (Patton, 2002).

Having this insight, I preferred to begin with cross case analysis through grouping together answers from different participants on common questions for analyzing different perspectives on central issues. I started the data analysis processes through reading to obtain a general sense of the information and reflected on its overall meaning. It was about the general ideas of participants, the tone of their ideas, and their impressions. Like any other qualitative research, I employed to this study inductive qualitative analysis. Inductive analysis involves discovering patterns, themes and categories in one's data. Findings emerged out of the data, through the analyst's interactions with the data (Patton, 2002; Strauss & Corbin, 1998).

Taking this into account, I tried to identify meanings from what participants explained, did and documents. This can be achieved through repeated readings of interview transcripts, field notes and documents. Then I described detailed information about the participants, the place they interact and their activities and search for the patterns and themes. As themes emerged I stated on separate headings in the findings sections of the study, and supported with quotations and evidence from related sources.

3. 8 Criteria for Judging Research quality

Validity does not carry the same connotations as it does in quantitative research, nor it is a companion of reliability. In a limited way, qualitative researchers can use reliability to check for consistent patterns of theme development among several investigators on a team (Creswell, 2003). They can also generalize some facets of multiple case analyses (Yin, 1989). However, reliability and generalizeability play a minor role in qualitative inquiry (Creswell, 2003). Patton (2002) identified five contrasting sets of criteria for judging the quality of qualitative inquiry from different perspectives and within different philosophical frameworks. From among these five criteria; "social construction and constructivist criteria" was the one that I found it appropriate and employed to judge the quality of this study.

Lincoln and Guba (1986) proposed that constructivist inquiry demanded different criteria from those inherited from traditional social science. They suggested "credibility as analog to internal validity, transferability as an analog to external validity, dependability as an analog

to reliability, and conformability as an analog to objectivity.” In combination, they reviewed these criteria as addressing “trust worthiness” (itself a parallel to the term rigor). Social constructivists case studies, findings, and reports are explicitly informed by attention to praxis and reflexivity, that is understanding how one’s own experiences and background affect what one understand on how one acts in the world, including acts of inquiry. Therefore, the following four strategies were employed from (Creswell, 2003; Mertens & McLaughlin, 2004). They are:

Triangulation:-involves the use of multiple data sources. In this study interview, focus group discussion, observation and legal and official documents were used to make the findings of the study valid.

Member Checks: - involves at the end of an interview, I summarized what has been said by participants and asked if the notes accurately reflects the person’s position.

Descriptions:-The use of thick description which was important during data analysis. In addition to note taking, to help me during description I recorded using audio-tape all interview and focus group discussion based on the consent of participants.

Prolonged and substantial engagement: - involves the use of information until the themes and examples are repeating instead of extending. I passed to the next question when the idea of the first question was exhausted and to complete data collection it took me a month.

3.9 Anticipated Ethical Issues

One cannot achieve ethical research by following a set of pre established procedures that will always be correct. Throughout the research, researchers keep thinking and judging what are his/her ethical obligations. Researchers should carefully study codes of ethics and cases of unethical behavior to sensitize him /her to situations in which ethical commitments become particularly important (Rubin & Rubin, 1995). To make this study ethically sound, I employed the guidelines formulated by (Bogdan & Biklen, 1992). They outlined two guidelines of ethics in research with human subjects as: Informed consent and the protection of participants from harm. These guidelines attempted to ensure that:

1. Participants participated in the study voluntarily, understanding the nature of the study and the dangers and obligations that are involved.
2. Participants are not exposed to risks.

To do so, I prepared informed consent form to be signed by both of us or orally explained based on the interest of participants that I adapted from (Creswell, 2002; Patton 2002; Dawson,2002) which was attached as (Appendix –A). The second important ethical issues I considered were to follow the guidelines to protect participants from harm as follows:

- I guaranteed the participants not to use any real names and addresses in the final report, or store or categorize information using names and addresses (Anonymity).
- I guaranteed that I never disclosed directly any information in this study to third parties, unless permission has been guaranteed to do so (confidentiality).
- I agreed to keep participants informed about the progress of the research. If at any stage the participants wish to comment on the emerging results or final report you may do so. I agreed to listen to your comments and make relevant alterations, if appropriate (Right to comment).
- This study is purely for academic purpose. The final copy of the study will be submitted to Addis Ababa University Department of Special Needs Education (the final report).
- I guaranteed the participants that the data collected kept secure and not used for other purposes (Data protection).
- In writing the final report, I never used language or words that are biased against persons in all grounds.

The above important ethical issues were strictly followed by the researcher.

3.10 The self role

In qualitative inquiry, the researcher is the instrument of data collection, requires that the investigator carefully reflect on, deal with and report potential sources of bias and error (Patton, 2002; Guba & Lanolin, 1981; Creswell, 2003). They further explained that, critics of qualitative inquiry have charged that the approach is too subjective, in large part because the researcher is the instrument of both data collection and data interpretation and a qualitative strategy includes having personal contact with and getting close to the people and situation under study. Any credible research strategy required that the investigator adopt a stance of

neutrality with regard to the phenomenon under study. However, neutrality does not mean detachment; it is on this point that qualitative research makes a special contribution.

Qualitative inquiry depends on, uses, and enhances the researcher's direct experiences in the world and insights about those experiences. This includes learning through empathy. In qualitative research whether the biases have happened unconsciously, inadvertently, or internationally is not the issue. The issue is how to encounter such a situation before it takes root through acknowledging one's own biases and making them explicit by recording detailed field notes together with self reflection to minimize subjectivity (Patton, 2002; Walcott, 1994). By the same taken, this research was not free of subjectivity, but I made every effort to make it more empirical. Regarding my educational background, I got my first degree from Addis Ababa University in Biology in the Year 1988. I have served as a Biology teacher, High School Principal and Woreda Head Administrator in South Gonder Administrative Zone Libo-Kemkem Woreda up to 2005. Currently I am a member of Ethiopian parliament after I won the third round National Election during 2005/2006.

Then, I joined the master's program in Addis Ababa University in the Department of Special Needs Education in the year 2008/09. During my study time in Special Needs Department, I developed term papers on "Equal Job Opportunities for Persons with Visual Impairment, Vocational Education for Persons with Visual Impairment, Accessibility of Roads and Buildings for Persons with Disabilities etc. In addition, in my five years work experiences as a member of parliament, I found no issues of disabilities on different development agenda.

Currently the government pays more attention on poverty reduction. To make sure poverty alleviation, the government employed micro finance services to poor and low income households as one of the basic strategies. As a result, in this study I questioned microfinance access to people with disabilities to meet poverty reduction objectives. Due to my exposure to the issues of disability and my educational background as special educator, I brought certain biases to this study. Although every effort was made to ensure objectivity, these biases may shape the way I viewed and understood the data I collected and the way I interpreted the findings. Finally, I commenced this study with the 'Social Model Perspective.'

Chapter four: Data Presentation, Analysis, and Interpretation of Findings

The fabulous intention of this qualitative study was to develop an understanding on the extent of microfinance access to people with disabilities in Addis Ababa City Administration kolfie keranio sub-city. Kolfie keranio sub-city is one of the three sub-cities in which GMFI provided financial services to entrepreneurs with disabilities running their own businesses. This section deals with data presentation, analysis and interpretation of findings. However, the presentation of the findings was based on the themes that were basically related to the issues raised in the research questions and those emerged during the data analysis. In this study the findings were reported in two parts. The first part focused on observational field notes which described during participant observation. During observation I paid particular attention on the distances of microfinance offices, the accessibility of the offices, and the physical settings of the area, and my personal reflections were added in the form of researcher's comment (R.C.).

The second part dealt with descriptions in the form of quotes or vignette that reflects the views of the research participants ("Emic" perspective) and those data obtained through observation and document reviews. It also included my interpretation and understanding ("Etic" perspective) of the issues in the light of the literature reviewed. Moreover, I would like to inform the readers that all names of participants mentioned hereafter were fictitious or pseudonyms for the sake of ethical considerations.

4.1 Observation Notes

During observation attention was given to some important aspects which supposed to answer the research questions. Thus, the observation notes were presented into four important categories as follows:

1. Entry into the field
 - How I entered into the study site
 - The condition of the branch office
2. My travel to Zenebe-Work
 - How I joined the study participants

- Some important observations
3. The physical setting of the study site
 - The condition of the infrastructure of the site
 - The distance from GMFI
 4. Accessibilities of institutions
 - Accessibilities of MFIs and MSEDAs offices
 - Accessibilities of the roads that takes to the institutions

The above observation components were very important because one way or another they played crucial role in making financial services accessible or not. In addition they were among the five exclusion mechanisms identified by (Mersland, 2005; Bwire, Mukasa & Mersland, 2009). In this study the intension was to understand how different exclusion mechanisms operate to make financial intermediations inaccessible to entrepreneurs with disabilities in our context.

4.1.1 Entry into the Field

Data: March 1/2010

Time: 3:00 am to 1: 00 am

From GMFI Head office to Zenebe-work

I started the field work from the Head office of GMFI which was far about 150 meters away from 'Lem Hotel' to the East direction of the new road that join to a ring road near Nyala Motors Company. After I had introduced myself and the reason I came to the Head office, I handed to him the letter from AAU. Then I explained that I want to study clients of Yeka sub-city. He then, advised me to study the clients of Zenebe-work area (also named as "Alert") not that of Yeka sub-city because until the near future they were the active clients. After he confirmed my agreement he then introduced me with operation manager and informed him to cooperate until I completed my study. The operation manager referred me to the 'Merkato branch' because the clients have a direct contact with this branch to get services. The 'Merkato branch' is found in Addis Ketema sub-city Kebele 03 approximately 200 meters away from 'Abinet Aquare' to the left side near 'Meristop clinic' on the road named as 'Sebategna'. This road takes to the famous bus terminal in the country.

The building of the branch has no the structure of the office rather it has that of the residence. The office of GMFI is one of the old buildings in the area. It was built from woods, mud and the wall was painted a light blue color. The loan officer has told me that they have rented the office from private individual. I think this may indicate the financial capacity of GMFI. The office has two rooms, one narrow room for branch officer and the second room is relatively large in size and in which five employees shared in common. I observed the office was not convenient, that is, congested and has no enough free space even to serve five customers at the same time. On the other hand, the office campus similarly has no free space, perhaps, if fifteen or twenty clients arrived at the same time they have no enough space to stand even not to seat.

R. C: - The 'Marketo' branch office of GMFI was found in the famous market hub of the country which was crowded with people and different types of vehicles most of the time. The office campus has no enough free space to take rest during the crowded service period and the rooms were also not convenient to manage even five people at the same time.

4.1.2 My Travel to Zenebe-Work

In my second phase of observation, I paid more attention to the area where participants with disabilities were found. The area is found in kolefie keranio sub-city, keble-02/03 which is locally named as Zenbe-Work or Alert. Keble 02/03 is found at the back side of 'Alert General Hospital' which was established during Emperor Haile-Selassie, to provide medical services for people with Hansen's disease.

I entered into the area with Ato Girma who is the employee of GMFI and assigned recently as a focal person of clients with disabilities of the branch. We traveled to the area using minibus taxi which costs ETB 2.50 for one person. During our travel we encountered three areas which are crowded and it holds true most of the time. They are 'Abinate Square' (Markato area), ring road in the army force area (Tor-hailoch) and Bus No.3 terminal (Sost-qutir Mazoria). After about 45 minutes drive we reached Alert General Hospital and we left the mini bus which continued to drive to Sabetha. Then crossed the main road from the right side to the left and kept walking. After walking about some 60 meters again we kept our left side and walked on foot because it had no taxi service route. After 100 meters walking, we

diverted to the left and kept walking, observing the areas and the people walking on the road and around. Again after approximately 1.5 kms walking, we met two female clients of GMFI and they exchanged a warm greetings with Ato Girma in which their greetings were to the extent of relatives separated for long periods of time. The total distance we traveled was more than 8 Kms. Then he introduced me, informed them my intension and to assist me in participating to the study. Finally I kept an appointment to meet on March 3, 2010 for interview and returned to 'Merkato' with Ato Girma.

R.C:- Alert Hospital has the second gate at the back side next to the Church named as 'Abunae Aregawi'. During my walk, I observed a number of people with different disabilities walking on road and sat in a rows to the left and right sides of the two gates of the church petitioning for daily survival. Their sitting arrangements seemed as if they were ordered to do so. This people were with different categories of disabilities, mainly persons with physical disabilities included those walking with the help of crutches and wheelchair. Those with Hansen's disease ranging from minor deformities of their fingers, toes, eyes and lips to total losses of the forefingers, and walk with the support of prosthesis, and a number of people with visual impairments. Most of the people walking on the road were harmed by poverty in which their physical appearance, and their clothes and shoes are speaking without voice. This is an important implication for the need of financial intervention through microfinance institutions to alleviate the widespread poverty of the area (Ledgerwood, 1999).

4.1.3 The Physical Setting and the Distance from MFI

When I arrived to the area for the first time, I felt as if I was in one of the remote areas of the country not in Addis Ababa. The infrastructure is not well developed, that is, the road has no proper drainages and not well-graveled. The center of the road has sinks at intervals, the left and right sides have narrow lines in which people walk. In my repeated visit, during the sunny day I found difficult to walk due the dusts. Similarly, on March 26/2010 there was heavy rain when I was at field. I observed the centers of the roads which have sinks were filled with floods at intervals. In some areas of the Kebele I observed gullies at the sides of the road which is the indication of lack of proper drainages. The residential houses are old and congested together with high numbers of 'Tella' (Local beers) and 'katikalla' (local

liquors) are sold. In some houses with 'Tella' and 'Katikalla' 2 to 3 very young female sex workers are commonly found.

R. C: - The roads in the Kebele are not well developed as a result I found it hard particularly for persons with wheel chair and visual impairments to move from place to place. GMFI provided the services to persons with disabilities of 'Zeneb-Work' in the so called 'out reach' program without opening at least service post in the area. When GMFI stopped the so called out reach program, these people obliged to travel more than 8 Kms both in transport and on foot, which is a burden even for non-disabled individuals. In my participant observation, all the participants explained that they discontinued their opportunities of financial services from GMFI due to the distance imposed on them by MFI. This is one of the five exclusion mechanisms of people with disabilities from getting financial services (Bwire, Mukasa & Mersland, 2009)

4.1.4 Accessibilities of Micro financial Institutions and MSED

In my observation regarding the issues of accessibilities, I paid attention to the 'Merkato branch' of GMFI, Kebele 02/03 branch offices of AdCSI and MSED which are found in Keble Administrative office. The clients of Zenebe-Work were required to travel more than 8 Kms both in transport (taxi) and on foot to get the services when GMFI stopped 'out reach' program. The second problem of accessibility is stairs of the offices which are not convenient for clients with disabilities.

R. C: - The GMFI Merkato branch is not easily accessible for persons with disabilities of Keble 02/03 due to its distance and a few numbers of stairs of the office entrance, especially, for person with wheel chair. I have understood that, GMFI entered into the service provisions to entrepreneurs with disabilities without a beliefs and study about the market potential of these people but just because of the lobby of the FENAPD. Addis Credit and Saving Institution and MSED have sub-branch in Keble 02/03. The sub-branches are found next to the main road of Zenbe-work on the right side when one travels to 'Sabetha'. The area to the left side is named as 02 area and those in the right side is 03 areas in which both of them get government services from Keble 02/03. Participants of this study were the residents of 02 area, they were to cross the main road at two points alternatively. The first cross was found

in front of Alert General Hospital main gate and required to travel on foot about 0.5 km to reach the offices and the second cross was in-front of 'Ayer Tena Medical collage' ring-road bridge for pedestrians which was not provided with ramp.

However; Keble 02/03 administration has a G+4 building in which different government institutions provide services for the residences. In my participant observation I found both offices of AdCSI and MSED A were assigned ground floor. This effort of the Keble administration needs appreciation on their concerns not only for persons with disabilities but also for the elderly. Their common feature with GMFI was that a few numbers of stairs were difficult for persons with wheel chair.

On the other hand, to reach to the Keble, the ring-road bridge was not provided with ramp as a result those residents of 02 areas were forced to travel the other way round unnecessary distances. The distance this people expected to travel and the inconvenient stairs imposed on them one way or another incapacitates this people to get both financial and non-financial services from government and NGOs. Smart (2001) explained 'Environmental Model of Disability' as: the individual's environment both social and physical can cause, define, or exaggerate disability. It is at this point that the country needs disability policy to make the environment friendly for people with disabilities as much as possible.

4.2 Description of cases

This part includes detailed description of cases which comprise issues explored and investigated in the study. In this case descriptions the experiences and views of the research participants, my analysis and interpretation of the findings were presented with the data obtained all the way through document analysis and supported with literature. During these case descriptions and analysis, the cases were analyzed based on thirteen contents that emerged. All the thirteen contents were categorized into four themes in which all the other contents were subsumed. To make understanding easy for readers the categories and sub-categories of themes were presented as follows:

1. Microfinance not accessible to entrepreneurs with disabilities.
 - The sources of start-up capital to entrepreneurs with disabilities.
 - Effects of lack of access to microfinance services.

- Challenges of entrepreneurs with disabilities.
3. Attitudinal barriers that hindered microfinance services.
 - People with disabilities were labeled as 'a risk group'.
 - The negative effects of partnership without exit strategy.
 - The Controversial Issues.
 - The denied potentials of entrepreneurs with disabilities.
 2. Lack of disability inclusive legal framework.
 - We have no Comprehensive legal guideline
 - 'Business as usual' types of service provision
 - The work environment was not convenient for us.
 4. The community and entrepreneurs with disabilities
 - Nothing is good or bad in this area.
 - Role model aspects of entrepreneurs with disabilities.
 - Opportunities of entrepreneurs with disabilities from self-employment.

The findings were emerged from the analysis and interpretations of all the above categories of themes and sub-themes in which the descriptions of the cases were presented as follows:

4.2.1 Microfinance not accessible to Entrepreneurs with Disabilities

4.2.1.1 The Sources of 'Start-up Capital' for Entrepreneurs with Disabilities

There are unserved or underserved enterprises or households by the conventional financial intuitions due to lack of property collateral and/or policy issues. One of the developmental objectives of microfinance institutions is poverty reduction through supplying financial services to fill this gap (Ledgerwood, 1999). But what happened in reality was the opposite especially concerning people with disabilities. The interview and focus group discussion revealed that the sources of start-up capital of persons with disabilities to start business or production were not microfinance intuitions but that of non-interest bearing loan from charity organization, their families and their own savings by being engaged in different activities.

W/o Beletu explained here sources of start-up capital as:

I was first employed in 5.00ETB in one family as a house servant (worker) for some years. Then I left that family and employed in 10.00ETB per month in another family.

In doing so I saved some money and started pity-trade like potato, tomato, onion and some species that I brought from Sabetha. Later, when my capital showed some increment I bought 100kg of Teff (Ethiopian staple food) with this I changed my business from mini-market to selling 'Injera' (the type of Ethiopian local food).

On the other hand, Ato Bekele who is person with wheel chair has small business, the source of his start-up capital was again his self effort and which he expressed as:

I started business by saving my own money that I earned from my hand-crafts with 500.00ETB.

Where as, W/o Abebech and Ato Nuru got the start-up capital from their family and 'German Leprosy Prevention Charity Organization' respectively. Ato Nuru explained the situation as:

To start business it was the 'German charity organization' that provided me with non interest bearing loan. In addition, they advised me and monitored the progress of my business. To tell you the truth if I have enough money I prize this organization.

The first "seeds" of economic activity should come from persons with disabilities himself/herself or from his/her families and friends instead of Microfinance Institutions (Beisland & Mersland, 2009).

One can easily understand from these findings that people with disabilities have the potentials to run businesses and production like that of their non-disabled counterparts. Nonetheless, they have no start-up capital from formal financial institutions to begin business or production works.

4.2.1.2 Effects of Lack of Access to Microfinance Services

Microfinance Institutions attempt to overcome the problem of property collateral through innovative measures such as group lending, regular savings and establishment of close links between poor clients and staff of the institution concerned (Weiss, Montgomery & Kurmanalieve, 2005). Conversely, the condition of persons with disabilities in both conventional financial institutions and microfinance were worst because of their disabilities. Financial institutions used different exclusion mechanisms not to provide financial services to persons with disabilities. The way the society understood and perceived them had a great impact on their effort to self employment. These negative attitudes of the society including MFIs regarding disabilities led to deny the potential and capacities of these people.

In my review of credit policies of both GMFI and AdCSI the issues of disability were not included. For the question I raised to the credit and saving officer of AEMFI about the role of the association in making disability inclusive credit policy by member institutions, he responded as:

The credit policies of microfinance institutions were not disability inclusive and the association did nothing on this area.

The Ethiopian constitution article 41(3) doesn't allow this act and article 9 also guaranteed the invalidity of any provision and acts against the constitution. From this I have understood the rights of this people is violated which need immediate correction or intervention. To design disability inclusive credit policy, the integration of FENAPD and AEMFI play a pivotal role.

From my interview and focus group discussions with entrepreneurs with disabilities, none of them have got services from formal microfinance institutions currently. Some of them have no information how and who provided financial services, some of them have got money from informal sources ("Edir," traditional Ethiopian money saving system) and others from money-lenders at high interest rates.

W/o Genet shared her feelings and experiences of high interest rate of money lenders with feelings of grim as:

I have got a chance of condominium house this year. To pay for the house, I borrowed 3000.00ETB in which I paid 450.00ETB per month as an interest rate. If I became late to pay the interest for a day, my money lender came to my home with my guarantees and shouted on them by saying, if she fails to pay me now, I took you to police so do your best soon!

W/o Genet's left leg was Amputated and earn her living by making and selling "Injera" (Ethiopian local food). When I asked her the reason why she didn't take credit from MFI, she explained the situation as:

I asked credit services AdCSI; they told me to bring an employee with ETB 2000 salary per month as guarantee or property collateral (house plan) or vehicle collateral (certificate of ownership).

This is what I have understood during my data collection, this is the real life experiences she faced in financial intermediation and the practical aspects of exclusion. The credit methodology of the financial institutions subjected people with disabilities to private money-lenders with high interest rate. This is named as exclusion by design (Mersland, 2005).

From focus group discussion participants 5 out of 7 were the clients of GMFI. I raised the question to participants why they stopped credit service from GMFI and if they have other sources of finance, surprisingly all of them have the same reason which they expressed as:

The main reason to stop the financial services of GMI was the distance of the institution which we couldn't tolerate. But if the institution restarted the out reach services or opened a branch here in our Keble, all of us reestablish our relation with GMI. We have no access of finance after GMFI stopped the services, but we have 'Equbi, which has no significant role to expand our businesses as such.

The majority of entrepreneurs with disabilities get credit from informal self help schemes than from formal microfinance institutions due to exclusion of formal financial institutions (Beisland & Mersland, 2009). In this study, I confirmed the same situation in the area. This type of exclusion is named as exclusion because of physical and information barriers (Bwire, Mukasa & Mersland, 2009). To benefit entrepreneurs with disabilities from financial intermediation and to ensure their rights of getting equal services from public funded MFIs, the government has to take the initiatives to curve the situation.

4.2.1.3 Challenges of Entrepreneurs with Disabilities

In the efforts of an individual to be involved in self-employment, one can faced a number of challenges. To enjoy the fruits of self-employment one has to be able to overcome these challenges. The first was the challenges they faced because of their disabilities and the second was the challenges emanating from the attitudinal as well as environmental barriers. A very few entrepreneurs with disabilities become successful in breaking these challenges and became competent self-employed persons. In this section, I presented the life experiences of participants with disabilities from interview and focus group discussion.

A. Challenges of Entrepreneurs with Disabilities in Self-employment

To be self-employed people with disabilities have no equal access of credit, workplace, relevant information and welcoming attitudes from service providers. As a result, they are excluded from getting equal financial and non-financial services to be self-employed and forced to lead a harsh life relative to their non-disabled counterparts. Dyer (2003) explained that microfinance providers continue to exclude and are unable to consider how people with disabilities, like other poor and vulnerable people, can be targeted in their work. Similarly, in Ethiopian context no microfinance institutions had disability inclusive credit policies.

I raised a question for participants with disabilities about the challenges they faced in their effort of self-employment. W/t Genet explained her experience as:

The big challenge was when you encountered disability. As micro-entrepreneur I had no access of credit, work place and training. Surprisingly to be micro-entrepreneur I was engaged in petitioning for six months.

The inaccessibility of credit and workplace were the common and crucial problems for all participants; on the other hand, two participants were engaged in 'making and selling 'Injera' in the house they rent from individual house renter. W/o Tsehay expressed her problem of work place as:

If you were engaged in making and selling 'Injera' you can't easily get a house to rent. Most of them were resistant by saying that, my kitchen will be damaged by soot.

Ato Nuru is a small enterprise owner (Shop-keeper) and he is relatively at good position in my observation among my participants with disabilities. He explained the problem he faced to expand his business as:

Loan size in group collateral was small in size and not enough to expand my business, for my demand of relatively high amounts of money the financier requested me to present guarantee that had a house or a vehicle certificate which I found it hard to get.

Innovative practices are one of the peculiar natures of MFIs so they have to think on their credit methodology. Entrepreneurs with disabilities involved in businesses also faced looting.

When entrepreneurs with disabilities were engaged in self employment they need support from the community to improve their life but they faced the opposite.

In addition, the surprising experiences the three participants explained was about looting they faced. Ato Bekele a person with wheel chair and Ato Nurn a person with Hansen's disease explained the tooting they faced in their shops and since both experiences were similar I selected that of Ato Bekele's which he explained as:

When I started business with the amounts of money on my hand, I had had a good performance but one day night all my goods were looted and I left empty hand.

Similarly, W/t Genet experienced the same episode and expressed as:

when I was engaged in business of selling 'Migebe' (local restaurant) one day like other days I did, I locked my house and left for piazza to bring vegetables early at 5:00 pm, however, when I was back all my properties except the clothes I wore where stolen.

All the community members are not good and/or bad, but it is a fact in every communities the act of some unethical and irresponsible individuals was painful. This problem can be solved through awareness creation. Moreover, the community in which entrepreneurs with disabilities lived is also responsible to protect these parts of the community from such types of harm.

4.2.2 Attitudinal Barriers Hindered Microfinance Services

4.2.2.1 People with Disabilities are labeled as "a risk-group" by MFIs.

In my document review about the credit policies of the two microfinance institutions the issues of disability were excluded. The target groups of AdCSI are: Micro and small enterprise operators, potential operators and low income persons who are capable to be engaged in income generating activities. On the other hand, GMFI target groups are: Working poor who shall organize themselves in to solidarity groups of 3 to 7 members. When I asked the top managers of both MFIs about their exclusive nature of their credit policies they admitted the case, nevertheless, they explained that they provided services for all citizens regardless of disabilities, ages and gender if their projects were feasible because we also concerned about the sustainability of our institutions. AdCSI Business Development Manger explained the situation as:

The policy of the institution allows credit to those who have knowledge, skills and capable of working but which have had financial shortage or problem.

The Operation Manager of GMFI also has similar opinion with that of AdCSI and expressed his opinion as:

Our institution included the issues of disability in strategic plan which covers the period from 2009-2013 G.C., at this time we are in preparation phase, hopefully we will start the services in the year 2011.

The credit policies of the institutions did not address the issues of disability, at the same time they had no clients with disabilities currently getting services from both institutions. As a result the need for revision of their credit policies are important points to consider.

It is important to consider some terms from the opinion of these participants like: 'knowledge, skills and capacity to work.' As to my opinion we humans can easily acquire knowledge and skills through training. However, the financial institutions stated in their policies that, in addition to financial services they can also provide business skill training, business plan preparation, managerial, marketing, technical, and administrative advice to the customers. From this point of view, if people with disabilities are provided with the necessary skills and business training they have the potentials to run businesses.

The other basic point is that "capable to work". This is the misconceptions in the minds of our community about the potentials and capabilities of persons with disabilities. The misconceptions emanate from their lack of awareness about the potentials of these people. I confirmed this from the question I raised to both managers of AdCSI and GMFI about the training they participated and provided on the issues of disability and people with disabilities to their employees. Both the managers and employees of MFIs not participated on any training or workshops on the issues of disabilities, as a result serving this people for them are a matter of humanity not responsibility.

The former staff member of FENAPD, named W/o Tigist expressed her experience in my informal talk when she was focal person representing the Federation in their partnership with GMFI in the project supported by ILO to implement microfinance services to entrepreneurs with disabilities. The project was named "Developing Entrepreneurship among Women with

Disabilities.” The major component of the project was business skill training, how to improve your business, business development skills and vocational training. After the training was over we requested all microfinance institutions in Addis Ababa to provide credit for them, surprisingly all MFIs were not voluntary to provide services to people with disabilities. I asked the reason of MFIs not serve people with disabilities, she explained they labeled persons with disabilities as “a risk group” and she expressed the situation as:

At that time (2003 G.C.), MFIs were not voluntary to serve people with disabilities; the time was dark for them relatively to this time. In addition, persons with disabilities, youth and the elderly were labeled as “a risk-group” by MFIs on repayment of loans.

For the question I raised to credit and saving officer of AEMFI about their effort in making inclusive credit policy regarding entrepreneurs with disabilities, he confirmed that no MFIs integrated the issues of disability in their policy even the non-financial sectors also have no inclusive policy, and explained as:

Microfinance institutions had no inclusive credit policy on disability issue, even the non-financial sectors. AEMFI also not yet worked on this issue.

The exclusion of the issues of disability from the credit policies of MFIs is a clear indication of their labeling. They consider persons with disabilities as “incapable”, which is the true ‘Medical Model’ of disability which attributed people with disabilities ‘sick-role’ unable to work (Smart, 2001). No MFIs consider this people as potential market and targeted to serve them. To change this discriminatory situation and practices it needs comprehensive effort from the government, NGOs and other concerned organizations.

4.2.2.2 Negative Effects of Partnership without exit strategy

Gasha microfinance institution and FENAPD was signed partnership agreement on April 18/2003 to provide savings, credit and business training services to the clients of the partner, women with disabilities. The partner-FENAPD had deposited an initial loan-able fund of 200,000.00 ETB to be used as credit fund, and additional 200,000.00 ETB has been deposited in an interest bearing account of 4% which is 1% increment from formal banks. Gasha started to provide services to the partner’s clients with three branches, namely Merkato, Yeka and Entoto. The number of clients served in these branches was in Merkato 40 clients, in Entoto 35 clients and in Yeka 24 clients a total of 99 clients. The partnership

was financed by ILO (International Labor Organization) and the Partnership ended in 2008. (Gasha Microfinance Institution, 2006).

The focal person of the FENAPD at that time was W/o Tigist, who is now working in ECDD (Ethiopian Center for Disability and Development) explained the situation as:

During 2003 all microfinance institutions were not interested to serve persons with disabilities, but at the final stage some MFIs showed interest to provide services for them if they have got fund guarantee, this was how the partnership happened.

From W/o Tigist experience, I understood that FENAPD entered into the partnership due to the resistance of MFIs to provide services to people with disabilities. To motivate financial institution to provide services to entrepreneurs with disabilities the Federation deposited about 400,000Birr. I think, this was the bad effects of discrimination by the MFIs in that they need no fund guarantee to provide financial services to persons without disabilities.

The project coordinator of FENAPD explained for the question I raised about the collapse of the partnership as follows:

Our partnership with GMFI was project based and financed by ILO, the project period was the factor to end partnerships.

I asked the same question to the operation manger of GMFI, he explained in the same way as:

We provided services for five years to entrepreneurs with disabilities, but at present the services was terminated due to project period.

The partnership had a great conceptual problem from the beginning. The root-causes of the problem were the way the microfinance institutions understand and perceive persons with disabilities and the way the FENAPD handled the problem. GMFI credit policy excluded this people benefiting form their services because of their preexisting misunderstandings and misconceptions about the potentials and capacities of this people to work, as a result they have great doubt or fear of loan repayment.

The amazing situation I understand in this study was that GMFI had no exit strategy and clients with disabilities have got no other options. The project manager of FENAPD explained the situation as:

The absence of exit strategy was the basic problem of the partnership. Currently the Federation not works on microfinance due to budget constraints.

During my interview with participants at this time, they have no financial sources from other formal MFIs. Even the Federation did nothing on this problem. The vision of the FENAPD is to stop discrimination and stigmatization of their members, as well as to struggle for their right and equal participations. To realize these visions the Federation has to work hard and the partnership like with GMFI have to be agreed up on in a sustainable way.

4.2.2.3 The Controversial Issues

Persons with disabilities often experiences exclusion and rejection. The accumulation of such repeated negative experiences produces secondary incapacities like lack of self-esteem, which often lead to self-exclusion from public and private services such as microfinance (ILO, 2002). People with disabilities hesitate to apply for credit because they are not accustomed to it (Handicap International, 2006). They often are not certain of a positive outcome if they were to apply (Lewis, 2004).

In my interview with participants, all the participants were not apply to get financial services but the focal person of FENAPD and the representative of Ethiopian National Association of Persons Affected with Hansen's Disease by going house to house consulted and registered those who were voluntary to get credit services. From my focus group discussion some participants have no enough information and whom to ask to get financial services. They know that AdCSI is found in their Keble but they didn't know how to process to get the services. W/o Tringo expressed the problem of information as:

I heard from some people that the Keble provides credit services but I don't know how to get the services and no one briefed me about the processes.

I have understood from her responses that information is one barrier to persons with disabilities to access financial services from their near-by MFI. This type of exclusion is

categorized as exclusion because of physical and information barriers (Bwier, Mukasa & Mersland, 2009).

Moreover, Ato Nurn and Ato Bekele explained their reasons not to take credit from AdCSI which is found in their Keble as:

I took only once credit from AdCSI and stopped after I repaid my loan due to their long process. In addition their loan size (GMFI and ADCSI) were not enough to expand my business.

Ato Nuru's experience showed two basic points, the first one was the problem of beurocuratic process and the second was insufficiencies of the loan size. Due to the emergent nature of qualitative research, I raised the problem of loan size to both GMFI and AdCSI, top managers during my interview with them. AdCSI recently revised the loan size from 1,500ETB to about 8,000ETB because of the current inflation problem in the country, and also GMFI confirmed that the institution planned to revise the loan size in the near future.

Ato: Bekele had similar opinion with Ato: Nuru and he explained his experience of credit as follows:

Due to long processes of financial services of the Keble (AdCSI), I used credit services from 'credit and saving association of ex-leprosy and persons with disabilities' in which I'm a member.

One can understand from the experiences of the above participants, the formal MFIs beurocuratic process and insufficiency of the loan was a problem which needs attention to correct. On the other hand, I got surprising responses from some of my participants for the question I raised to them about the possible solution/role of their institution on equal access of microfinance services to people with disabilities. The project coordinator of the FENAPD explained a lot of points that has to be taken into consideration from the government, public and concerned bodies. In addition he mentioned the problem from the side of persons with disabilities as

The problems with persons with disabilities are that they did not go to school; as a result they have no basic skills.

The operation manger of GMFI pointed out similar opinion as:

If persons with disabilities have initiations and interest they can get financial services easily.

The MSED branch officer of the Keble 02/03 has similar opinion with GMFI operation manager, which she expressed as:

Most of the time entrepreneurs with disabilities were not interested to come to the office for services. Even those involved in business requested the licenses and credit by their family members.

The credit officer of Markato branch GMFI attributed the problem of financial access to persons with disabilities which he discussed as follows:

To provide services to entrepreneurs with disabilities you have to go to where they lived because they have no initiations and sprit to ask for credit services to come to the office. Previously we provided services to them through traveling to their area not to get profit but just to help them.

Under pervasive attitudinal problems in our society, I found it hard to blame these people. The attitudes of our society is negative (Tirussew, 2005) on these people. I confirmed these negative attitudes of the society during focus group discussion as:

W/o: Tsehay explained her experiences of discrimination as:

I was born in rural village of Jima. When my classmate recognized my Hansen's disease case they excluded me from flag ceremony, as a result, I dropped my education from grade five and left to Addis Ababa.

W/t: Genet experienced similar condition and shared to the group as:

I was born in one of the rural village in 'Dejen / Gojam.' When I was in grade 7, I'm affected with Hansen's disease. Then I faced repeated rejection in school from my peers, as a result, I dropped my education and left to Addis Ababa.

This part of the society experienced repeated rejection and discrimination from their communities, peers and even within their families(Dayer,2003). Their failure to visit different offices to get services not attributed to lack of initiation and moral sprit for development, but rather the negative attitudes of the society that they encountered in their lives.

The problem is not with people with disabilities themselves, instead the way the society arrange their environment and the negative attitudes of the society that creates the problem. Moreover, employees of MFIs and MSEDAs have got no training on disability issues. Without effort it is impossible to change the attitude of the society in general and service providers in financial and related areas in particular, as a result I found it was difficult to attribute the problem to persons with disabilities themselves.

4.2.2.4 The Denied Potentials of Entrepreneurs with Disabilities

The way MFIs and those working in financial sectors perceived and understood the potentials and capacities of these people were controversial. Persons with disabilities are a low priority and ill-treated target group when it comes to socio-economic integration (ILO, 2002; Lewis, 2004). The credit policies of MFIs in our country are a clear indication in its disability exclusion. Moreover, the country's poverty reduction program and establishment proclamation of MFIs are also disability exclusives which need to be revised. But the reality is the reverse, in that the evidence indicates entrepreneurs with disabilities have better performance rating in the job market, and when they have access to equal opportunities as their non-disable counterparts, they often experiences success as self-employed (United Nation,2007).

In my interview with FENAPD for the question I asked about the role of the Federation in making equal financial access to persons with disabilities in their work relation with different organizations, he shared his idea as:

Microfinance institutions have a problem in this area. They had the attitude that providing credit for persons with disabilities was a guarantee to failure. However, in our partnership with GMFI loan repayment rates of entrepreneurs with disabilities were better than their non-disabled counterparts and their default rate was near zero.

The operation manger of GMFI confirmed the idea of the Federation as:

Those engaged in their own businesses are very good in credit repayment, moreover, they took up to four round and they were successful in their loan repayments.

The Business Development Manager of AdCSI agreed on the above ideas and explained his experiences as:

When I was branch manager of Yeka sub-city, I knew personally clients with visual impairment and I remembered that this individual took credit up to third round without repayment default.

In addition, both in my interview and focus group discussion with participants with disabilities, all of them quitted the use of financial services from GMFI after completely repaying their loans because of the intolerable distance of the branch office. To the controversy there were strong attitudinal barriers on the potentials and capabilities of these people. MFIs and AEMFI concerned more on the sustainability of the financial sector but not to reach the marginalized parts of the society (Haftu, 2007; Ledgerwood, 1999; Fisher & Sriram, 2002). Actually their concern is not bad, but their perceptions on the potentials of this people need to be changed.

For the question I raised to AEMFI about the role of the association for equal access to microfinance services for persons with disabilities, the credit and saving officer pointed out as follows:

Microfinance institutions are business institutions and need guarantee for returns of loans. If the loans were not returned the services couldn't reach others. In addition, financial institutions were more concerned on sustainability issues.

I think, the opinion of the officer has a negative connotation about the potentials of these people. It has a message that persons with disabilities were not credit worth. The other important point I have understand was that, MFIs and AEMFI have similar opinion on credit provision for persons with disabilities. They expressed their opinion as: *We provided services for potential poor regardless of their sex, age and disabilities.*

However, the reality on the ground showed the opposite in that; none of them had inclusive credit policies and registered clients with disabilities getting credit services during my data collection. The dominant and large MFIs were public founded financial institutions and persons with disabilities have the right to get services from these institutions which was recognized in article 41(3) of the constitution. In order to achieve the development vision of the country this negative attitudes of MFIs, AEMFI and others should be corrected. To

realize equal participation and the right of this part of the society, government and non-government organizations working in the area of disability and microfinance are responsible to establish inclusive service provisions.

4.2.3 Lack of Disability Inclusive Legal Framework

4.2.3.1 We Have No Comprehensive Legal Guideline

The issues of disability are reflected in some of the policies and strategies and legal documents. To mention some, in the country's Constitution, Health, Education and social welfare policies are some them. However, if one looks for the implementation of the legal provisions, it is the question of debate? To make the legal provision implemented practically, it needs a clear guideline which is mostly missed in our context. The most difficult task is the absence of enforcing the legal provisions (Tirussew, 2005). On the other hand, we have no compressive policy of disability and even the poverty reduction program did not address the issues of disability. I raised question about the role of the FENAPD to mainstream the issues of disability in the policies of MFIs to the project coordinator, and he explained the situation as:

The country had no disability policy. In addition, no legal comprehensive guiding framework that recognizes equal service and opportunities of persons with disabilities, as a result it was hard to do so.

Actually, under the absence of disability policy trying to address disability issues in fragmented and not coordinated manner never brings the desired results. Furthermore, this is a call for the FENAPD and others to work hard in order to realize his vision. Bearing this in mind, I raised another question on the role of the FENAPD to benefit the part of the society the Federation stands-for from the country's development agenda through mainstreaming disability issues in all policies; strategies and programs. The project coordinator shared me his experience as follows:

During the PASDEP was at draft stage we have discussed with concerned bodies and they promised to include the issues, but due to unknown reason when the document tabled for approval to the parliament the disability issues were missed.

I raised similar issue about the efforts of the Federation to get seats in parliament in order to sound the voice of his member in political arena, he expressed the situation as:

It was a locked door because the 'Constitution' only allowed the seats for political parties and for individual candidate in election (individuals without political parties).

The government represented MoLSA on the issues of disability. What I have understood from the opinion of project coordinator and from my assessment of PASDEP both MoLSA and FENAPD have less power to accomplish their responsibilities. Moreover, no one was responsible for the missed issues of disability from the country's poverty reduction program. Still the Federation tried his best to mainstream the issue in the poverty reduction program that will be ratified by the year 2010/2011, which the project coordinator explained their efforts as:

To include the disability issues in the poverty reduction program that will be active from 2010/2011 onwards, the Federation provided continuous training for higher policy makers and planners at the level of ministers. In addition, we are the member of national task-force which works towards "Disability Inclusive Poverty Reduction Program" in the country.

The effort of the Federation alone has not brought the desired outcome to benefit people with disabilities from development arena; the commitment of the government towards disability inclusive and participatory approaches in economic, social and political activities of the country has a paramount significance. In addition to producing disability inclusive poverty reduction program, the Federation works to gear the country to ratify the "United Nation Convention on the Rights of Persons with Disability", their efforts explained as follows:

We are working towards ratifying "UN convention on the Rights of persons with Disability." At present we have got a good hope that the "Council of ministers" approved the convention and tabled to parliament to be ratified. Hereafter the country will produce a comprehensive policy on disability.

Actually, it is a promising future for the equal right of persons with disabilities not only in microfinance area but also in all affairs of the country if the convention will be ratified and implementation guideline will follow immediately. The existing fragmented and uncoordinated efforts of the government and NGOs are addressed strategically if the ratification of the convention realized in the near future. Another important point to consider

is that the ratification by itself is not an end, but the most prominent effort will be 'how to implement at the grass-root level?' The government and non-governmental organizations expected to play a pivotal role at this point. On March 30, 2010 the convention was tabled to the parliament and the parliament directed to 'Social Affairs Standing Committee' for the second reading, at this time I completed my data collection.

4.2.3.2 "Business as Usual" Types of Service Provision

Micro credit is necessary but not a sufficient condition for micro-enterprise promotion. The success of micro-enterprise depends on a whole range of resources such as natural, human, social and financial; and opportunities such as markets and the policy as well as institutional environment. In addition to business support and training identification of linkages for inputs and outputs, adapting technologies, organizing producers, sectoral analysis and policy reforms are basic (Fisher & Sriram, 2002). To realize poverty reduction, the financial intermediation has to be supported by the above non-financial support systems. The government mandated 'Micro and Small Enterprise Development Agency' to provide the non-financial services.

In my interview with MSED of the Addis Ababa City Administration Research officer, I rose about the services they provide for entrepreneurs with disabilities and he explained as:

In seven growth oriented sub sectors the agency provides services for females, youth and persons with disabilities.

These sub-sectors are Textile and Garment, Food Processing, Wood and Metal work, Construction, Municipal activities, Urban agriculture and Cobblestones (Micro and Small Enterprise Development Agency, n.d.). What makes MSED of Addis Ababa City Administration different from other institutions is among three beneficiaries of the program persons with disabilities are included.

Regarding the question I rose about numbers of persons with disabilities getting their services, the officer explained as:

We did not record on this base but we only recorded based on their sex and ages. However, until now no body requested us such data, but it is possible to include for the future.

From the responses of the officer one can easily understand that the number of entrepreneurs with disabilities getting the services and engaged in self-employment was not reported. The lack of such type of data creates problem to undertake intervention efforts. The other question I forwarded to him was about the selection of appropriate technology based on research. On this question in addition to his oral expression his facial expression signals that they did nothing on the issues and explained as:

We did not select appropriate technologies for persons with disabilities based on research but we engaged most of them on textile and garment, horticulture and the like, which are supposed to be easy for them.

From this one can understand that the types of work people with disabilities engaged were that of traditional which the charity organizations (NGOs) established in different areas of Addis Ababa before the establishment of the agency. It is a kind of "business as usual". It was said so because of three reasons. The first problem was, it limits the potentials and capacities of this people. Second, it was not supported with research and the third problem was that it had the concept of segregate provision. Disability inclusion support service is a move from disability policies and services based on separate provisions to an approach emphasizing the full inclusion and participation of people with disabilities is the mainstream (ILO, 2009).

People with disabilities also faced the problems of workplace which participants explained as: *We have no access of workplace.* The research officer of MSED A explained the problem of work place as: *Starting from 2006 provision of work place has been prohibited by the government.*

For my question about the training they provided to their employees on disability issues and the outcome of the training to GMFI, AdCSI and MSED A all of them had similar answers. For the sake of convenience I summarized as follows:

We didn't provide training on disability issue to our employees, but before they started the job we provided general training to serve all people regardless of their sex, age, and disabilities.

The MFIs (GMFI and ADCSI) and MSED A did not provide training on disability issues for their employees and AEMFI did not provide training on this issue to the member MFIs. The attitudes of our society on disability and persons with disabilities are still rudimentary (Tirussew, 2005). With these attitudinal barriers, I found it difficult that they serve equally all citizens without discrimination and also the credit policies of MFIs are exclusive in its nature.

The disability issue is not sufficiently appreciated by the majority of MFIs (Haftu, 2007). In his study, he identified GMFI in Addis Ababa and DECSI (Dedebit Credit and Saving Institution) in Tigray have visible working arrangements for people with disabilities, but both MFIs used guarantee facility arrangements to reach them. But I identified GMFI quitted financial services to entrepreneurs with disabilities in Addis Ababa because of the completed partnership period.

I think, both MFIs(GMFI and DECSI) didn't started to provide financial services for entrepreneurs with disabilities by believing that they are the potential markets and capable of running business, rather due to the guarantee fund facility of ETB 400,000 deposited by FENAPD to GMFI and the same amounts of money deposited to DECSI by TDVA (Tigray Disabled Veterans Association). I understood that MFIs provided services for persons without disabilities without fund guarantee from the third parties, but they sought fund guarantee to provide credit to people with disabilities, this was a clear indication of discrimination of financial institutions not to serve entrepreneurs with disabilities. MFIs work against Article 41(3) of the constitution which guaranteed all citizens the right to equal access of publicly funded social services.

4.2.3.3 The Work Environment is Not Conducive for Us

According to 'Environmental Model of Disability' the term 'Environment' encompasses both the social and physical environment in which the individual interacts (Smart, 2001). To ensure equal participations of citizens in social, political and economic activities of the country the environments have to be conducive as much as possible. Under inconvenient and non-conducive environments people with disabilities never benefited from all activities of their country and fail to contribute to their own self-development and to their country's.

However, W/t: Genet one of my focus group discussion participants explained the situation as:

We have no convenient work environment. Moreover, we have no credit service, we are not provided with work place and proper training. If the environment is conducive we have the potentials to work, but no one can understand our potentials.

The reality is the above 'insider's' experience not that of MFIs, MSEDAs and AEMFI that was explained to my question about the extent of equal provision of financial services (See also section 4.2.4). Ato Bekele is the chair person of the cooperative he established in the year 2009 which was named as, 'Efoyita Person with Disabilities Hand Craft Cooperative.' The cooperative has 89 males, 49 females and 138 total members. Among them 6 males; 5 females and totally 11 members received different trainings which were prepared jointly by MSEDAs and 'World Vision Ethiopia' and 'Christina Charity Fund' (NGOs). He told me the current situation of the cooperative as:

I'm the chair person of 'Efoyita cooperative', but we had the problem work place. Establishing cooperative for the sake of establishment is not enough, what matters are access of workplace, credit services and continuous training.

I confirmed the problems of workplace of 'Efoyita Cooperative' during my interview with Kebele 02/03 MSEDAs officer. The officer explained the situation as:

We provided training to some member of 'Efoyita' in collaboration with NGOs. In addition, the NGOs provided them with the necessary equipments and machineries. The members of 'Efoyita' refused to take workplace which was prepared by the sub city in Kebele 06 due to its distance from their residence.

The infrastructure in our country is not convenient for people with disabilities. They refused to take a workplace which was found in Kebele 06 because they are forced to travel daily from 'Alert' to around 'Betel Hospital' which I personally disagree. Actually there are free areas in their own Kebele 02/03 and the sub-city is responsible to prepare convenient workplace to solve the problem of distance. This kind of exclusion from getting services is named as exclusion because of physical and information barriers (Bwire, Mukasa & Mersland, 2009).

The other important environment which needs to be convenient is the social environment. To get financial and non-financial services entrepreneurs with disabilities interacts with different

service providers. The success of entrepreneurs with disabilities depends on whether the outcomes of their interactions with service providers will be positive or negative.

In my interview with the top management of MSED A and ADCSI, I found it that they were not participated and provided training to their employees on the issues about microfinance and disability. But GMFI due to their partnership with FENAPD in three branches only one focal person from each branches provided with such training, however, to provide services in mainstream manner all the employees have to get similar trainings. The other problem was that the trained employees of GMFI left the institution for better job, as a result the preceding employees not supported with similar training.

We live in a society where the attitudinal barriers on disability are pervasive and traditional (Tirussew, 2005). It is hard to expect financial and non-financial services from institutions without creating awareness of the employees and top-managements of the institutions on disability issues. This attitudinal barriers result in exclusion by staff due to attitudes and prejudices within society, the staff of MFIs will often deliberately or unconsciously exclude people with disabilities (Mersland, 2005; Haftu, 2007; Cramm & Finkenflugel, 2002). This is a clear message for governmental and non-governmental organizations working in the areas of disability and microfinance to work more and hard to establish mainstream services to achieve MDGs in the year 2015.

4.2.4 The Community and Entrepreneurs with Disabilities

4.2.4.1 Nothing is good or bad in this Area

People with disabilities were supported from family members, community members, social workers, friends, and others. This social network is important contributor for their enterprise development (Mersland, 2005). I raised question about the role of the community in supporting and encouraging their effort in self-employment. The answers of participants varies from good support in buying their services and products to insulting them by saying that 'you leper.' It is expected that not all people have the same attitudes on persons with disabilities, but they have to make use of those community members who appreciated and encouraged their efforts. W/o Tsehay was engaged on retails of crops and cereals. She explained for the question I asked about the support of the community as:

The communities in this Keble had nothing good or bad, some of them are affected with Hansen's disease, some are with visual impairments and others are with physical disabilities.

Similar idea was repeated from the participants of FGD. W/t Genet expressed the role of community by saying:

The community in this area was not supported or encouraged entrepreneurs with disabilities, I think, the reason may be most of the community members are the same.

I was surprised by their answers and I wanted to confirm their ideas. Then the next day I raised the issue to the board member of 'Ethiopian National Association of Persons Affected by leprosy' (Ato Gebru) in my informal talk about the condition of people living in the area, then he explained as:

The majority of the community living in this Keble had at least one type of disability. We tried counting persons with disabilities in the Keble last year to use for different purposes and we recorded about 3000 people with at least one types of disabilities in the Keble.

Under this situation, there is one important social benefit for entrepreneurs with disabilities living in this Keble. The degree of discrimination and stigmatization is expected to be low if not totally avoided. This is one of the important opportunities for entrepreneurs with disabilities to get or to have market potentials. Ato Bekele, person with wheel chair explained the role of the community as:

The community members supported me in transporting (by pushing my wheelchair) from my home to shop and vice versa.

Entrepreneurs with disabilities have advantages beyond economic independence when they are involved in self-employment. In addition to economic gains they have got a social gain which has the power to change the negative attitudes of the community members (Dyer, 2003). The participants of the study expressed this aspect of the community members in that: *the community purchased our services, products and gave us advises to be strong in our career.* I think, this is a good market opportunities for entrepreneurs with disabilities.

4.2.4.2 The Role Model Aspects of Entrepreneurs with Disabilities

There are a lot of successful persons with disabilities in different areas such as academic, arts and others. Ato Bekele is small entrepreneur working as shop-keeper explained the opinion of the community members as:

We were not only receivers of support from the community but in our struggle for survival some of us are the role model for some community members. Some members of the community started their own business and others are on the way in getting lesson from me.

From the experiences of this person, one can understand that entrepreneurs with disabilities have the capacities to work as a result they are the role model for members of their community. Ato Nuru is also a shop-keeper and expressed his experience as:

People of this area buy my goods and encourage me to bring quality goods and also pledged me to be my customers. In addition, they told me to advice and encourage other people with disabilities to work.

W/o Genet also explained her experience and the responses of some community members as:

When some people saw the cereals I brought outside Addis Ababa for retail trade, they asked me to share my experience and to bring similar items for business. When they raised this issue, I'm more motivated to work hard.

I think the positive attitudes of the community members have paramount importance for people with disabilities because the community is one of the basic resources. The appreciation and encouragement of the community adds more efforts and strengths to entrepreneurs with disabilities. What surprised me is that, financial institutions misunderstand the potentials of persons with disabilities to make businesses and other works. The main reason for this comment is rooted from their exclusive credit policies regarding entrepreneurs with disabilities. On the other hand, entrepreneurs with disabilities are a role model for some members of the community in that their effort initiates others to be self-employed. To correct the misconceptions of financial institutions, FENAPD and organizations working in the area have incomplete their home works on awareness creation on disability issues.

4.2.4.3 Opportunities of Entrepreneurs with Disabilities

I would like to inform the readers the success of these people was not due to access of microfinance (see section 4.2.4) rather due to their own struggle to be out of poverty. Entrepreneurs with disabilities through their own effort involved in to self-employment and become successful; as a result, they have enjoyed a number of opportunities. However, the provision of financial services to some entrepreneurs by GMFI had contributed to the life changes of clients which were undeniable regardless of its failure to provide sustainable services.

Dyer (2003) explained the social gains of PWDs when they involved in businesses due to access of microfinance services as: the attitudes of the community members have positively changed towards entrepreneurs with disabilities after seeing them participated and succeeded in self-employment. For the question I raised to participants about their opportunities of self-employment W/o: Beletu explained the situation as:

I'm able to send my three children to school by being engaged in to dairy farm from the credit I got from GMFI. At present my living condition improved.

Focus groups participants also expressed their opinion as follows:

It was great to be able to manage your family and send your children to school by being engaged in self-employment, but not on begging. Begging was the worst of all.

These were a crucial achievement for these people in our society. It was also a clear indication for all of us. If people with disabilities were provided with the necessary support system and equal opportunities we can easily achieve MDGs. The other opportunities they have enjoyed are that of social gains. I rose about the extent of their social acceptance and participation in their communities. Participants were faced discrimination in school when they where in their respective rural villages and dropped the school (see section 4.8.8), while here in Addis Ababa they were able to change their lives through self-employment.

W/o Beletu and W/t Genet plays a leadership role in their community. W/o Beletu explained as:

I had no problem with social acceptance in the community, rather I am the store-keeper of female Idir (Idir is local community organization for funeral ceremony).

Similarly, W/t Genet explained her leadership role and acceptance in her community as:

If you presented good things, you will get customers and income. As your income increases, you will get good mind set-up from the community. If you respected people and if they knew that you have knowledge, people respect you. As a result, I'm the 'secretary of female Idir' in my community.

It can be understood from the experiences of these individuals, self-employment for people with disabilities was more than economic gains. The social acceptance and leadership role in their communities were the important fruits of their self-employment and economic independences.

Ato Nuru and Bekele explained their success as: *I constructed my own house recently and liberated my family from private house renter.*

In this regard Ato Bekele has similar experiences. The problem of housing is the basic problem in Addis Ababa and having your own house through self effort was a great success for people. People with disabilities have potentials and capabilities which some of their non-disabled counterparts' denied. The potentials of people with disabilities were not recognized by MFIs in our country; as a result they failed to serve them. When microfinance institutions failed to serve entrepreneurs with disabilities at the same time they missed their market-potentials (Mersland, 2005).

Chapter Five: Discussion

In this section of the research, I tried to bring the whole issues raised in the study into an end by discussing the major themes of the findings of the study.

5.1. Discussions

The main intension of this qualitative study was to explore the extent of microfinance access to entrepreneurs with disabilities in their effort to self-employment in Kolfie keranio sub-city of Addis Ababa City Administration. To this end, this study explored the access to microfinance services for people with disabilities and similarly found out different exclusion mechanisms that hindered entrepreneurs with disabilities from benefiting from public funded MFIs, and recommended some ways of inclusive service delivery approaches of the financial sectors. Based on the major research findings, the following five categories of themes in which all others twinned were discussed. The categories of these themes can be presented as follows:

1. Microfinance services were not accessible for entrepreneurs with disabilities.
 - Five Exclusion Mechanisms of people with disabilities (see section 2.13).
 - In reality, is the problem with persons with disabilities themselves?
 - Challenges of entrepreneurs with disabilities in self-employment (see section 2.12.2).
 - The work environment was not convenient for us
2. The attitudinal barriers are the governing problem.
 - Entrepreneurs with disabilities were labeled as 'a risk-group' by microfinance institutions.
 - Service provisions for entrepreneurs with disabilities were "Business as usual"
 - The negative effects of partnership without exit strategy
 - The denied potential of entrepreneurs with disabilities
3. Lack of comprehensive and inclusive legal framework
 - Poverty reduction program that ignores the issues of disability (see section 2.8.4).
 - Disability exclusive establishment proclamation of microfinance institutions (see section (2.8.5).

- A country with no disability policy
4. Community as resource base (see section 2.12.1).
- Nothing is good or bad in this area.
 - Role model aspects of entrepreneurs with disabilities
 - Success of entrepreneurs with disabilities under difficult circumstances.
5. Environmental barriers limited the efforts of entrepreneurs with disabilities.
- The distance of microfinance institution was one obstacle (see section 4.3.3).
 - Buildings and roads were inaccessible to get services (4.3.5).

The data from different sources when analyzed and interpreted for meanings, the above five categories of themes were emerged, and therefore, discussed briefly as follows:

5.1.1 Microfinance Services were Not Accessible to Entrepreneurs with Disabilities

For people with disabilities not to get microfinance services several mechanisms interact. These exclusion mechanisms were categorized in to five, namely, exclusion because of low self-esteem, exclusion by other members, exclusion by staff, exclusion by design and exclusion because of physical and information barriers (Bwire, Mukasa and Mersland, 2009). As the findings of this study showed, all the five mechanisms had their own role for the services not to reach the participants of this study. Moreover, what made financial services inaccessible for entrepreneurs with disabilities in our context was the exclusive poverty reduction program of the country and establishment proclamation of MFIs, which were against articles 43 (2) and 9(1) of the constitution.

Microfinance institutions are more concerned on the sustainability's of their institutions than reaching the non-bankable segments of the society as it was explained by 'credit and saving manager of AEMFI.' Interview and focus group participants explained the problems of financial intermediation as; '*nothing is convenient for us.*' Entrepreneurs with disabilities quitted their relationships with GMFI because of the distance of the branch office. Two of FGD participants were subjected to private money-lender with high interest rates because of information barriers and credit policies of financial institutions. What surprised me are the challenges of 'Efoita cooperative.' It was established by 38 members with disabilities and provided with skill trainings and the necessary equipments and machines for hand-crafts a

year ago by Keble MSEDAs office in collaboration with two NGOs (World Vision Ethiopia and Christian Charity Fund). However, still they were not provided with workplace and credit instead they were subjected to the unnecessary costs of store for placing their equipments and machines.

These are the challenges these people faced in their effort for self-employment and I observed different machines and hand-tools locked in the rooms they were rented by ETB 240 per month.

In this study, I found difficult to understand about the pros and cons of exclusion by other members. The reason for this problem was that the 99 beneficiaries of partnerships of GMFI with FENAPD were selected by the partner not by MFI. In addition, group methodology employed was grouped together entrepreneurs with disabilities but not with their non-disabled counter parts. Hence, it needs further research when mainstream service delivery approaches implemented.

The other important findings of the study were the attribution of lack of financial access to persons with disabilities themselves by other participants. Participant from the 'Federation' expressed what he called the problems of people with disabilities as, '*People with disabilities have the problem of skills because they didn't go to school as a result they had problem with basic skills like numeracy and literacy.*' And participants of GMFI operation manager similarly explained as, '*We provide services for those who are capable to work. To get services PWDs must have initiatives and interest to work.*' Problems faced by children with disabilities in obtaining education are attitudinal, both of peers and teachers, as well as lack of adequate resources to enable full and meaningful access and inclusion for children with disability in to an environment where they are able to learn (Dyer, 2003).

Actually the problems of schooling and skills not attributed to people with disabilities. Wegayehu (2004) discussed that persons with disabilities have no equal opportunities of vocational training. In addition, the above participants of MFIs had no knowledge of "Social Model of Disability" which (Smart, 2001) explains the problems emanated from the attitudes of the society and the way the non-disabled people arrange the environments for themselves.

It was the social and physical environments that created the problem but not people with disabilities themselves.

Moreover, people with disabilities faced another problem to be engaged in business and/or production activities. Access of workplace is the important component for entrepreneurs with disabilities. However, participants of the study explained this problem as '*We have no convenient work environment.*' For the establishment of enterprises one has to get workplace. It was clear from the findings of this study entrepreneurs with disabilities have no access of workplace to be out of poverty through their self effort, as a result they were forced to live under vicious circle of poverty. To end the happenings of such problem all concerned bodies are responsible to intervene timely.

5.1.2 Attitudinal Barriers are the Governing Problem

Language is powerful, and the use of words clearly communicates attitudes towards people. The labels used to describe persons with disabilities, describe often inaccurately only one aspect of an individual's identify (this is called "reductionism"). Language forces people into pejorative categories (Smart, 2001). From the findings of this study, the financial sectors labeled them as 'a risk group' which was the result of traditional beliefs and misconceptions about disability and persons with disabilities. Like the medical model which conceived the problem as existing entirely within the individual (Smart, 2001) the financial sectors also put these people into a 'sick role', that was, unable to work and can't run businesses and unable to repay their loans. These negative and traditional beliefs of MFIs were the main causes for inaccessibility's of financial intermediation for this segment of the society. People with disabilities experienced repeated discrimination and rejection in their life as a result they have developed low self-esteem which prevented them to benefit from financial services, that is, 'exclusion because of low self-esteem.'

To benefit people with disabilities from microfinance services the primary role of the Federation should be to raise awareness about disability and persons with disabilities to the management bodies and employees of MFIs, AEMFI and MSEDAs. In my interviews with the above participants none of them participated in training and workshops in the area of disability. The question was, without correcting the preexisting negative attitudes, how one

could create welcoming environments in the area of microfinance? This type of exclusion resulted in 'exclusion by staff.' The awareness creation training is important contributor to minimize, if not avoid the five exclusion mechanisms. This was the reason that I attributed microfinance service provision for entrepreneurs with disabilities were 'business as usual.'

Moreover, the financial services provided to entrepreneurs with disabilities in aforementioned three sub cities of Addis Ababa by GMFI in partnership with the Federation was a kind of special provision which was not accepted by scholars. Institutions for special target groups have so far not proved to be efficient when it comes to microfinance and will enhance the already existing discrimination against them. Internationally, there has been a shift of emphasis on mainstream and inclusive approach in employment and credit schemes (Mersland, 2005; Haftu, 2007; Cramm & Finkenflugel, 2008). This was the second reason for microfinance service provision for entrepreneurs with disabilities said to be 'Business as usual.' Additionally, this was the reason for the discontinuity of the financial services for these people.

MSEDA provided skill training to entrepreneurs with disabilities in collaboration with NGOs to those engaged in business and production activities. For the question I raised to 'training officer of Addis Ababa MSEDA research officer about the selection of appropriate technologies based on research, he explained as, *'We did no select appropriate technologies based on research, but we provided training on the area that we thought they were able to do'*. It was possible to understand that the agency didn't overcome one of its duty of identifying appropriate technologies and policy options based on research which the government mandated on article 6(1) of Regulation No.33/1998.

When the service delivery was based on 'Business as usual' way, it limits the potentials and capacities of the citizens. To make them more productive and make use of their potentials the agency has to look for appropriate technological selection rather than the traditional charity based perspectives. The other important findings of the study were the responses of participants with disabilities for the question I raised about the support systems of the community which they explained as, *'The community in this area had noting good or bad things.'*

It had two implications; one was that most of the community members were poor and people with disabilities; as a result much supports were not expected. The second very important point was its implication for minimum level of discrimination. Such minimum level of discriminator attitudes of the community in Keble 02/03 had an important market bases for entrepreneurs with disabilities. For entrepreneurs with disabilities to benefit from this market potential, they have to be provided with financial and non-financial services in inclusive and participatory approaches. To remove the attitudinal and environmental barriers and benefits people with disabilities from development. 'Social Model of intervention' was necessary. Social model of intervention means the removal of barriers preventing inclusion of persons with disabilities. It was requiring a multi-faceted approach targeting the removal of attitudinal, environmental and institutional barriers (DfID, 2000).

5.1.3 Lack of Comprehensive and Disability Inclusive Legal Framework.

Articles 41(3) and 43(2) of the constitution recognized the right to equal access to publicly funded social services and the right to participate in national development respectively. In addition, article 9(1) of the constitution declares the constitution was the supreme law of the land. Hence, any law and policies should be formulated in accordance with the constitution. When one look for poverty reduction program as a tool for poverty reduction, microfinance institutions to provide financial intermediation to low-income parts of the society, for investors and those who were engaged in trade and distribution activities (PASDEP, 2006). From this point of view, the poorest of poor namely entrepreneurs with disabilities were not included to benefit from self-employment. Investors and traders have the opportunities of financial intermediations from formal banks, but the objectives of MFIs are to serve the unserved or underserved enterprises and households by conventional banks (Ledgerwood, 1999).

The poverty reduction program (PASDEP) was disability silent or exclusive policy which was against article 43(2) of the constitution. PASDEP excluded entrepreneurs with disabilities to participate in self-employment, but the reality is the reverse. Some of these entrepreneurs without financial intermediation form publicly funded financial institutions (formal MFIs) engaged into self-employment and became successful entrepreneurs. However

their sources of start-up capital were the charity organizations, their self effort, their families and relatives. From this fact, the fore-coming poverty reduction program needs to be disability inclusive. In addition, the establishment proclamation of MFIs both Proclamation No 40/1996 and Proclamation No. 626/2009 not addressed the issues of disability. The absence of disability inclusive legal provisions had its impact. The credit policies of MFIs were also disability exclusive which subjected them to legal exclusion.

This resulted first in the denial of the right of these people which was against article 43(2) of the constitution, second it resulted in the sense of irresponsibility in financial sector and thirdly, it reduced the efforts of people with disabilities to be out of poverty through financial intervention which again harm the country's development. Different countries have 'policy of disability' (e.g., India, Bangladesh and others). The presence of such policy has great importance to mainstream the issues of disability in the countries political, social and economic agendas. Moreover, it opens the door for people with disabilities to question their equal rights to benefits from participating in country's affairs and even to contribute to their nations.

I think the main reason for the exclusive nature of PASDEP and establishment of MFIs proclamation was the lack of disability policy in the country. Poverty is both a cause and consequence of disability (DFID, 2000). This is the world perspective on poverty and disability. The question one can raise could be what was the reason for PASDEP to exclude disability issues from the country's political, social and economic agenda? One way or another, such exclusion harms the ambitions of these people to be out of poverty and masks the accountability and responsibilities of policy makers.

5.1.4 Community as Resource Base for Entrepreneurs with Disabilities

The social model of interventions focus on what changes are required in order to enable the full inclusion and participation of people with disabilities (DfID, 2000). In our context disability has not been included as a mainstream development issue in the poverty reduction program. To ensure equal participations and benefits citizens from development activities the changes in approach to policy and program design have greater values. On the other hand,

participants with disabilities become successful in self-employment under the difficult circumstances.

Entrepreneurs with disabilities have no access to financial services from formal MFIs and excluded from financial intermediation through different mechanisms. Regardless of this, some of them became successful in self-employment and played a role model role for others. Participants with wheel chair explained the situation as, '*Some persons started to begin their own business by considering me as a role model.*'

Moreover, other participants also explained their opportunities of self-employment as: '*We are able to send our children to school, manage our families and some of us constructed our own residential houses.*' This was a great achievement for these people under a number of barriers which challenges their effort of successful life. The potentials of entrepreneurs with disabilities to become successful entrepreneurs within difficult social and environmental situations are additional role model. From this one can easily estimate, if our society changes the approach to disability into social model of intervention it was possible to have several role models and successful persons with disabilities like that of their non-disabled counterparts.

5.1.5 Effects of Environmental Barriers on Entrepreneurs with Disabilities

Microfinance services were not accessible to people with disabilities because of different exclusive mechanisms identified by some researchers. For example, Bwire, Mukasa & Mersland (2009) identified the fifth exclusion mechanisms as, 'Exclusion because of physical and information barriers. They explained how the physical and information limits the role of entrepreneurs with disabilities as; the disability itself can be a major barrier to access of office or information. MFIs give information in both verbal and written forms which is not accessible to persons with hearing and visual impairments. In addition branches of MFIs were located far away from people's homes, and to enter the premises stairs often have to be climbed and crowds have to be penetrated.

The findings of this study showed that entrepreneurs with disabilities have to travel about 8kms from 'Zenebe-Work to Merkato' to get financial services after GMI was stopped the so

Chapter Six: Summary, Conclusion and Recommendations

In this section, I brought the whole issues of the study into an end in summarizing the basic findings of the study, conclusions and recommendations of the essential points which would help for the future improvements of microfinance program to reach people with disabilities.

6.1 Summary

In this study the intension was to explore the extent of microfinance access to persons with disabilities in Kolfie Keranio sub-city of Addis Ababa. To achieve the objective of the study qualitative research methodology was employed. Participants of the study were persons with disabilities operating micro enterprises and they were selected purposefully.

Microfinance services have been recommended internationally as one of the intervention mechanisms to improve the living conditions of poor people. As a result many developing countries including Ethiopia started to implement microfinance program as one of poverty reduction strategy. However, the very poor and marginalized groups of people, including people with disabilities were excluded from access to microfinance services in our context. Microfinance institutions employed different exclusion mechanisms not to reach people with disabilities. In addition to different exclusion mechanisms used by microfinance institutions, the issue of disability was also excluded from the country's poverty reduction document. The exclusion of this issue from the poverty reduction program was the fundamental problem for people with disabilities to access financial intermediation.

In addition to different exclusive mechanisms, the negative attitudes of financial institutions on the potentials and capacities of people with disabilities in our country created the problem of access. To ensure equal rights and participations of people with disabilities in economic activities of the country inclusion of disability issue in all policies, strategies and programs played the cornerstone. On the contrary, in our context the inclusion of this issue was a missed link in poverty reduction program, establishment proclamations of Microfinance Institutions and Micro and Small Enterprise Development Agency. As a result, service providers not take into account providing services to people with disabilities as one of their responsibilities.

The findings of the study also revealed that the negative attitudes of microfinance institutions were another barrier which created a problem to access financial services. These institutions labeled people with disabilities as 'a risk-group' on loan repayments. This negative attitude of financial institutions resulted in disability exclusive credit policies. All the 29 MFIs in the country excluded the issues of disabilities from their credit policies, which was the clear indication of their labeling. To achieve poverty reduction objective microfinance institutions need to revise their credit policies.

The other aspects of the negative attitudes of financial institutions were manifested in that they need fund guarantee to provide financial services for people with disabilities which they didn't deserve fund assurance to provide similar services for people without disabilities. The need for such unnecessary arrangement was the outcome of the misconception of microfinance institutions about the potentials of people with disabilities. On the other hand, the large microfinance institutions were publicly funded in which people with disabilities has the right to be served equally without any preconditions to access to the services.

The other dimension of access is the distance traveled by an individual to get services. The findings of this study revealed that participants traveled unnecessary distance to get financial services. This unnecessary distance costs participants extra money, time and effort. Due to these extra expense people with disabilities were forced to stop their clientele with Gasha microfinance institution.

In addition to the distance of financial institutions, the issue of accessibility was the other problem to get services. Observation result showed that the stairs of the offices of financial and non-financial institutions were not provided with ramps. Moreover, some of the ring roads in Addis Ababa were not convenient for persons with disabilities to easily move from place to place to get the necessary services from government and non government organizations. This kind of exclusion of people with disabilities from accessing financial services was named as exclusion because of physical and information barriers. The first step to ensure access to financial services should be removing the barriers that hampered people with disabilities from getting financial intermediation.

On the other hand, the findings of the study confirmed that loan repayment rates of people with disabilities were better than the repayment rates of people without disabilities. This was the reality about the potentials of people with disabilities in microfinance area but MFIs denied this fact and labeled them wrongly which need to be corrected. This wrong perception about the potentials and capacities of people with disabilities by financial institutions subjected them to live under extreme poverty.

The employees and the managers of MFIs never participated on training about disability issues. Without correcting the preexisting negative attitudes on disability and persons with disabilities it was hard to establish equal financial access. The consequences of this gap resulted in exclusion by staff of microfinance institutions. The need of awareness creation training played important role at this point. The effectiveness of service delivery resulted from interactions between service providers and service seekers. In order to facilitate their interactions and establish convenient environment, providing training on disability and microfinance issues are important for employees of MFIs which was missed in our context.

From the financial intermediation experiences of GMFI, the findings of the study revealed that it was the focal person of the FENAPD who selected persons with disabilities to get financial services. After the selection of persons with disabilities to get financial services they organized five persons into one solidarity group and so on. The important point here is that, grouping together persons with disabilities together was not acceptable because it enhances the existing discriminations. When we look the service delivery approach of GMFI from this perspective it was a kind of special provision. This kind of service delivery approach was not recommended due to the above reason; but mainstream service delivery approach was the acceptable service provision to fight discrimination in addition to its economic importance.

Regardless of different exclusion mechanisms some people with disabilities become successful in businesses. Due to their success in business they became role model to members of their community. The successes of some people with disabilities under difficult social and environmental conditions were clear messages for all concerned bodies. If we are

able to establish convenient environments for PWDs they have the potentials and capacities to run their own businesses and become economically independent.

Finally, to implement microfinance services in mainstream approaches to people with disabilities attitudinal changes of the service providers have to get priority. To this end, government, organizations of people with disabilities and others working in the areas of disability have to play the prominent role to end the exclusion of people with disabilities from microfinance services. Moreover, the commitment of the government towards inclusive service delivery approach plays a pivotal role to achieve the developmental objective of the country.

6.2 Conclusion

Access is about the opportunities of an individual to get and use financial services that were affordable, usable, and meet the financial needs of the beneficiaries. The term access has a number of dimensions. They are physical access, affordable, appropriate features, and appropriate terms. These dimensions of access one way or another contribute for accessibility and/or inaccessibility of microfinancial services to people with disabilities. Microfinance institutions employed different exclusion mechanisms not to provide services for people with disabilities. Microfinance institutions excluded people with disabilities from their credit policies which were a typical example of their exclusion.

Based on partnership agreement between GMFI and FENAPD the microfinance institution provided services to people with disabilities without opening branch or service post in the area where participants live, but they provided the services in the so called out reach program which was not sustainable, as a result people with disabilities stopped their clientele due to the distance of MFI. Furthermore, microfinance institutions required fund guarantee to provide financial services for people with disabilities which they didn't required in providing similar services for people without disabilities. This precondition was a clear indication for exclusion of people with disabilities from using microfinance services by the financial institutions.

Microfinance institutions labeled people with disabilities as a 'risk group' on repayments of credit. The labeling of MFIs emanated from their wrong perception about disability and

people with disabilities. They failed to recognize the potentials and capacities of PWDs. To the contrary, the findings of this study revealed that PWDs have the ability to run businesses and productions.

The employees of MFIs were not provided with training about disability and PWDs. The lack of awareness training created exclusion of PWDs from financial services by the staff of MFIs. The fundamental cause of the inaccessibility of financial services for PWDs was the attitudinal barriers of the MFIs.

The other basic problem for financial inaccessibility to people with disability was that, we don't have disability policy. In addition, poverty reduction program and establishment proclamation of MFIs also excluded the issues of disability. I, think the lack of legal framework in the county contributed for the inaccessibility of micro financial services for PWDs. Moreover, the exclusion of disability issue from the above country's legal documents was the basic problem to establish disability inclusive service delivery approach. As a result, MFIs didn't consider providing financial services to PWDs as one of their responsibilities.

The community in the study area supported entrepreneurs with disabilities in buying their services and products. Above all, some members of the community encouraged entrepreneurs with disabilities in providing advices and motivated them to work more. Moreover, the community appointed some entrepreneurs with disabilities to the leadership position in their local organizations. These positive and well coming attitudes of the community established good market potentials for entrepreneurs with disabilities. Some successful entrepreneurs with disabilities were a role model for some members of their community. I, think if people with disabilities were supported with the necessary social and environmental conditions, they are able to contribute for themselves and to their communities.

Furthermore, the distance of MFIs and the inaccessibility of their offices were the basic barriers for PWDs to access financial intermediation. From the findings of this study, the participants were forced to travel unnecessary distance to get financial services. After some time, they were stopped their clientele of GMFI due to the unnecessary distance imposed on them by microfinance institution. In addition to the distance of MFI, the stairs of their offices were not provided with ramps. The inaccessibility of MFIs created an extra barrier to access

financial services especially to persons with wheel chair. To make financial services accessible to persons with disabilities require the removal of all the barriers that hampered them from using and benefiting from financial intermediation. Above all, government, non government organizations and organizations working in the area of disability were responsible to create conducive environment to people with disabilities to equally participate in the economic activities of the country.

6.3 Recommendations

The major findings of the study indicated that microfinance services were inaccessible for people with disabilities due to various exclusive mechanisms. As a result some implications could be drawn for the improvement of the program to reach people with disabilities. The major barrier that hindered the accessibility of the services to this people was the altitudinal barriers of the policy makers, financial institutions and others working in the areas of creating employment opportunities. The problem is reflected in the country's poverty reduction program, which is one of the basic program in alleviating poverty and intended to meet 'Millennium Development Goals.' Parallel to this, credit polices of MFIs excluded the issues of disability which undermines the potentials of these people and subjected them not to benefit form financial services.

As microfinance services are agreed upon as one of the basic tools in poverty reduction effort and people with disabilities are the poorest of all because of lack of equal opportunities and participations in economic development activities, most of persons with disabilities are forced to lead a harsh life. The solution to the problems could be found out from among those involved in the financial sectors, FENAPD and the society at large. To this end, it could be important for all concerned parties to come together, discuss and develop inclusive program and implementation guidelines on disability issues. Bearing this in mid, some of the recommendations was presented as follows:

1. I think, it is the responsibilities of government policy makers, organizations working in the areas of disability and microfinance institutions to prepare disability inclusive legal framework and implementation guideline in the area of development, especially how to implement microfinance services in mainstream approach. This can ensure

equal opportunities and participations of people with disabilities in economic activities of the country. Moreover, the preparation of inclusive policies and implementation guidelines are not an end by itself, what is equally important should be awareness creation of parties involved in the area of microfinance, persons with disabilities and stakeholder. In addition, for the effective implementation of this approach creating integration of parties involved in microfinance and disability should be emphasized for better performance.

2. Among various barriers that hindered access to microfinance services are the attitudinal and environment barriers. The findings of the study revealed that those working in financial sectors and stakeholders had not participated in any training on the issues of disability. Without correcting the preexisting negative attitudes of parties involved in service delivery about disability and persons with disabilities, I found it was hard to establish inclusive microfinance service. As a result associations of people with disabilities, organization working in the area of disability and the government are responsible to remove attitudinal barriers.
3. In addition, I have identified that the clients with disabilities quitted the services of GMFI because of the unnecessary distance of microfinance branch office. To curve this problem financial service providers have to open at least service posts near where people with disabilities lived and provided their offices with ramps.
4. Partnerships between organizations of people with disabilities and financial institution are actually important, but the partnership not recommended to be established on the provision of special financial services, because it enhances or creates fertile grounds for the preexisting discrimination and stigmatization. Instead, the partnerships have to focus and work to achieve equal rights and participations of this part of the society in economic activities through inclusive approach.
5. I think, it might seem difficult to establish disability inclusive approach by financial sectors, but the education sector started to implement this approach some years ago.

The financial sectors have the opportunity to take lesson from education sector to design policy and implementation guidelines for mainstream services.

6. Educational standards (profiles) of entrepreneurs with disabilities are low because of attitudinal and environmental barriers; as a result these people need more training on business and managerial skills. Furthermore, participants explained the important roles of training to improve and expand their businesses. It is up to the MSEDAs and MFIs to move from 'business as usual' training to the innovative and continuous patterns of training to realize the development of these people and the country. What is equally important is monitoring and consultancy services to those engaged in businesses and production activities because they can have important contribution as a role model for other people with disabilities.
7. People with disabilities experienced repeated discrimination and rejection in their life, as a result they have low self-esteem, and they failed to visit offices to get services. To change such a negative experiences of this part of the society all concerned bodies including government, organizations of persons with disabilities and those working in the area of disability are required to build self-confidence and encourages them to benefit from microfinance services through intervention efforts. In addition, to easily build self-esteem of people with disabilities and benefit them from self-employment schemes the effective intervention technique has to be studied.
8. To understand the role of entrepreneurs with disabilities in businesses and production activities service providers didn't have records, as a result I faced difficult due to the lack of records to use in review of documents. Both MFIs and MSEDAs had no records of entrepreneurs with disabilities which was another aspect of discrimination. This trend of service providers creates problem to undertake intervention efforts. As a result, keeping such a basic records are important and it is advisable to keep due to its values to research and intervention efforts.
9. The inclusive approaches of microfinance in which the financial and non-financial services are provided in a mainstream society have beyond economic empowerment for

persons with disabilities. As it was reported from the experiences of Uganda, this approach has important contributions to fight social exclusion and discriminations. From this stand point, the above mentioned approach has a paramount importance in our country where the problems of exclusion and discrimination are pervasive. I think it is basic for all concerned bodies to advocate for the implementation and realization of inclusive services approach to pin-point multiple advantages from such kind of financial intermediation.

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Appendix –A

Informed consent form

Thank you for your willingness to participate in the study and devoting your time. I'm student in Addis Ababa University second year Masters Program in Special Needs Education Department. My topic of research is "Access to Microfinance Services for People with Disabilities" as a partial fulfillment for the requirement of master's degree in Special Needs Education.

In this study I want to explore your knowledge and experience with regard to issues on the access to microfinance services to people with disabilities, the success due to the provision of the services, the main problems hindering access to the services and other related concepts. The information you shared me has a great importance to existing knowledge in the area and also I hope it has a role to improve the service delivery system in the future. To achieve my objective, I planned to explore your idea and experiences in the area and also about the opportunities and the challenges you faced in your effort of self-employment.

This study is not only important for persons with disabilities, but it has paramount values to improve the microfinance program which contributed to our country's poverty reduction effort. The knowledge and the experiences you shared me will be kept with utmost confidentiality and your personal identity will be remain anonymous and I will use pseudonyms in all the research report. The study will have a practical significance in improving the program, for which your contribution is of great value.

Ethical Principles and Procedures considered

I guarantee that the following conditions will met that I think consists of my ethical principles and procedures that I follow strictly. However, they are open for modifications based upon the discussion between you and me. This informed form either discussed orally or signed by both of us based on your interest.

- You have the right to participate voluntarily and the right to withdraw at any time from research process.
- I respect and protect the privacy of your information.
- Your personal identify will be protected by using aliases or pseudonyms

- You have the right to ask questions, obtain a copy of the results to check accuracy of the data.
- To overcome the problem of note taking I request your permission to audio tape the interview, if and only if you permit me.

I, finally guaranteed you that the above ethical principles and procedures are strictly followed during and after data collection.

Participant

Name

Researcher

Name

Signature

Signature ..

Appendix -B

Part One: Interview Schedule for People with Disabilities.

Case code.....

1. Who provided you with the start up capital to start business?
 - Did the start-up capital was enough?
 - If it was not enough, how did you fill the gap?
2. About training received by the individual.
 - Did you get any training about how to run your business?
 - Who provided you training?
 - How do you explain the importance of the training for your business or production development?
3. Regarding the importance of micro finance for self development.
 - How do you explain the role of microfinance for your business/ production improvement?
 - What is the source of your finance (formal MFI or informal self help- group)?
 - Which sources of finance is easy access to you? (Formal or informal).
4. Regarding the relationships between PWDs and employees of MFIs.
 - If your financier is formal institution, how do you explain your relationships with the employees of MFIs?
 - How do the employees of the institution treat you during service provisions?
5. About the support PWDs get from EFNAPD.
 - What are the contributions of the federation/ organization to get credit as start up capital?
 - To expand your business or production, what are the supports you need from the Federation?
6. Regarding the services they get from Micro and Small Enterprise Development Agency (MSEA).
 - Do you get services from MSEA?
 - What were the services you get?
 - Who provided you with workplace?

- Do you have information about the services delivered to small business or production by MSEA?

7. Questions about access of information.

- Did you have information before starting business/production about MFIs and MSEA?
- What were the sources of your information?

8. Community as a resource base.

- How does the community understand your effort as self employment?
- Do you get support from the community (neighbors)?
- How do you explain the roles of the community in buying and using your services or product?

9. Regarding the opportunities of PWDs to be engaged in self employment.

- What are the opportunities of PWDs to be involved in self-employment?
- Do majority of PWDs get these opportunities easily?
- What are the opportunities you get due to your success in self employment from the community and individuals?

10. Questions about the challenges you have faced to be self employed?

- Do you face discrimination?
- Do the distance of MFI is a challenge?
- Do the building of MFIs accessible?

11. Personal profile

- A) Age
- B) Sex
- C) Category of disability
- D) Family condition
- E) No. of dependent
- F) Education

Part Two: Interview guide for Focus Group Discussion

1. Questions about their start up capital
 - Who provided you the start up capital?
 - What are the smooth sides of the formal and informal sources?
 - What are the hard sides of the formal and informal sources?
2. Regarding non-financial supports they get.
 - Which organization provides you non-financial services?
 - Training on business development and management.
 - Providing you with a workplace.
3. Questions about access to microfinance services.
 - Do you have equal access to microfinance services with your non-disabled partners?
 - If you have not equal access, what are the reasons?
4. How do you explain the role of the community on your effort to self-employment?
5. What are the opportunities of PWDs in the area of self employment?
6. What are the challenges you faced in self employment?
7. To improve the conditions of PWDs in the area of self employment, what are your recommendations?
8. Some PWDs are successful in running their own business or production, what social benefits they get from their success?
9. Personal profile
 - A) Sex
 - B) Age
 - C) Category of disability
 - D) Family Condition
 - E) No. of dependent
 - F) Education

Part Three: Interview Schedule for FENAPWD

1. The role of the Federation to benefit its member from development activities.
 - What are the efforts of the Federation to mainstream the issues of disabilities in government policies, strategies and programs?
 - To advocate the issues of disability in political arena, what is your effort to get seats in parliament?
2. The role of the federation on equal access to microfinance services
 - What roles have been played to benefit PWDs from micro finance services?
 - Have you ever promote the inclusion of PWDs in the session of microfinance conference and viscera?
 - Do you think that PWDs have equal access to microfinance services with their non-disabled counterparts?
 - If they have no equal access, what are the reasons?
4. Questions about work relations of the Federation with different organizations.
 - Do you have work relation with Association of Ethiopian Microfinance Institutions?
 - What are the outcomes of your relation to benefits PWDs?
5. To remove the barriers of PWDs to use microfinance services, what are the important measures needed to be taken?
6. What are the opportunities of PWDs in the area of microfinance?
7. What are the challenges PWDs faces in self-employment?
8. What are your recommendations to make equal access to microfinance for PWDs?
9. Personal Profile
 - A) Sex
 - B) Age
 - C) Education
 - D) Responsibility
 - E) Experience

Part Four: Interview Schedule for AEMFI

1. About member microfinance institutions
 - How many MFIs provide services for PWDs?
 - What are the reasons for all MFIs not to provide services to PWDs?

2. The role of the association for inclusive services.
 - What are the roles of the association to make equal access of the services for PWDs with their non-disabled counterparts?
 - What is your effort to make inclusive policy on micro finance services for PWDs?

3. About training on disability issues.
 - Have you ever attend workshops or conferences on the issues of disability?
 - Have you ever promoted workshops or conferences on disability and microfinance for member MFIs?

4. What are your recommendations to make microfinance services equal access for PWDs?

5. Personal profile
 - A) Sex

 - B) Age

 - C) Education

 - D) Responsibility

 - E) Experience

Part Five: Interview Schedule for Top Managements of ADCSI and GMFI.

1. Questions about institutions service delivery.
 - How many clients with disabilities have got your services this year? Male and Female:
2. How for your work guideline or procedures are inclusive about the issues of disability?
3. To benefit PWDs from your institution, what is the possible means?
4. Questions about training.
 - Have you ever involved in workshops or conferences about disability?
 - Have you ever promoted conferences for your employees about disability and microfinance?
5. What are the possible means to serve PWDs equally like their non-disabled counterparts?
6. What are your recommendations for further improvement of the services?
7. Personal profile
 - A) Sex
 - B) Age
 - C) Education
 - D) Experience
 - E) Responsibility

Part six:-Interview Schedule for Micro and Small Enterprise Development Agency Top Management.

1. To promote and encourage self employment of persons with disabilities, what are the roles of the agency?
2. How many persons with disabilities get your services this year?
3. Does the agency identify and select appropriate areas of business or production technologies for People with disabilities based on research?
4. The agency has a mandate to propose policies for the expansion of MSEs, have you propose any policy /strategy for the inclusion of PWDs in the area?
5. Questions about training.
 - Have you every attended workshops or conferences on the issues of disability and microfinance?
 - Have you ever promote workshops or conferences about disabilities to your employees?
6. Regarding work relationships of the agency.
 - Do you have work relations with organizations working on disability issues?
 - What are the benefits of your relations for PWDs to get equal services in self-employment?
7. To benefit PWDs from self employment, what important measures are expected from the agency?
8. Personal profile
 - A) Sex
 - B) Age
 - C) Education
 - D) Experience
 - E) Responsibility

Part Seven: Interview guide for the employees of Micro and Small Enterprise Agency

1. Have you ever participated in any training on the issues of disabilities?
2. What is the situation of persons with disabilities in self employment?
3. What are the problems of people with disabilities faced in group collateral and the measures that your office undertakes?
4. What is the type/s of training provided to them which helps them to be engaged in to self employment?
5. What are the role of your office to provide persons with disabilities with credit and workplace?
6. From your personal experience what are these people faces in self employment?
7. Personal profile
 - A) Sex
 - B) Age
 - C) Education
 - D) Experience
 - E) Responsibility

Appendix-C

Part Eight: Interview Summary Form

Interviewee code-----

Place-----

Date-----

Time started-----Time ended -----Duration

1. Where did the interview take place? -----
2. Was the place suitable? -----
3. Does anything need to be changed for the next interview? -----

4. Were there any problems? -----

5. How can this problem improved for the next time? -----
6. Does the interview schedule work well or need to be improved -----

7. What were the main themes which arose in the interview? -----

8. Did any issues arise which need to be added to the interview schedule for next time? -----

9. Have I promised to send any information or supply them with the results or a copy of the transcript? -----

Source: Adapted from Dawson (2002).

Part Nine: Focus Group Summary Form

Date -----

Place-----

Time started -----Time ended ----- Duration-----

1. Diagram of seating plan with participant codes-----
2. Where did the focus group take place? -----
3. Was it suitable or need change? -----
4. Did they work well as a group? -----
5. What were the main themes which arose during the focus group? -----
6. Are any of the participants willing to be contacted again? -----
7. Have I promised to send any further information or the final report to any one? -----

Source: adapted from Dawson (2002)