

Engagement of disabled people in Entrepreneurship Programmes in Zimbabwe

Piason Viriri¹ and Shepard Makurumidze²

Abstract

The research aims at identifying the potential factors affecting the business growth and performance of businesses run by entrepreneurs with disabilities in Zimbabwe. Disabled Entrepreneurship is relatively unfamiliar both to people with disability themselves and other disability organizations (e.g. support services, social enterprise etc.) This paper is exploratory in nature as it attempts to identify the important factors which are related to disabled entrepreneurship. The study explored the level of community engagement of people with disabilities into entrepreneurship programs in Harare Central province, Zimbabwe. The engagement was measured in terms of provision of technical assistance, funding, business networking including legal and policies issues regarding entrepreneurship. A snowballing sampling technique was employed and 30 people with disabilities (16 females and 14 males) constituted the study sample. Both quantitative and qualitative approaches were used in data gathering and data analysis. The study found that entrepreneurship programs in Harare were exclusionary in nature. The background literature review, complimented by the evidence gathered during the fieldwork for this study, categorically demonstrates that disabled people are the most marginalized, socially excluded and poorest groups in Zimbabwean society. It is already known that living in poverty increases the likelihood of getting an impairment. Generally people experience higher rates of poverty as a result of being disabled, and that when people living in poverty become disabled they are often severely marginalized than the abled people.

Keywords: Disability, entrepreneurship, marginalization

¹ Lecturer School of Business Sciences and Management, Faculty of International Marketing, Chinhoyi University of Technology, Chinhoyi, Zimbabwe. Email: viririp@gmail.com

² Lecturer School of Business Sciences and Management, Faculty of Management and Entrepreneurship, Chinhoyi University of Technology. Email: tsmak70@gmail.com

Research Objectives

- (1) To investigate entrepreneurial training needs of disabled population in Zimbabwe.
- (2) To assess financial needs of disabled entrepreneurs in Zimbabwe.
- (3) To ascertain significance of networking to disabled entrepreneurs.

Background of the Study

According to Disabled Person Act, 1992 a disabled person, "means a person with a physical, mental or sensory disability, including a visual, hearing or speech functional disability, which gives rise to physical, cultural or social barriers inhibiting him from participating at an equal level with other members of society in activities, undertakings or fields of employment that are open to other members of society."

Despite the fact that people with disabilities are stigmatized, discriminated and marginalized in every facet of life, studies show that they have a higher rate of self-employment than people without disabilities. In recent years a growing number of stakeholders around the world have begun to recognize the importance of including disability as a cross-cutting issue in policies, programs and services to ensure that persons with disabilities enjoy the same rights and access to opportunities as other citizens.

According to World Health Organization (WHO), disabled people are estimated to make up approximately 10% of any population and a higher proportion of those live in chronic poverty more often in rural areas. Currently, Zimbabwe is estimated to have a population of 14 million and 3% are disabled persons of various nature. This figure is dynamic. There has recently been a clarion call for more information relating to disability and chronic poverty. This is due to the realization that disabled people are disproportionately amongst the poorest of the poor in all parts of the world. The basic cause of this poverty is exclusion from social, economic and political life.

It is argued that disabled people are largely invisible, ignored and excluded from mainstream development (Burchardt, 2003). In general, they face disempowerment and economic exclusion (ADP, 1999). Disabled people, irrespective of where they live, are statistically more likely to be unemployed, illiterate, deprived of formal education, and have less access to developed support networks and social capital than their able bodied counterparts. Consequently, disability is both a cause and consequence of poverty (Yeo,2005). Maxwell (1998) noted that people become poor because they are excluded from social institutions where access is based on status, privilege, race and gender. Exclusion leads to lack of resources, lower expectations, poor health and poor education.

According to UK's Department for International Development (DFID,2007), it is estimated that there are approximately 1.4 million disabled people in Zimbabwe, although there are no real reliable statistics to verify this because of HIV pandemic. This survey further revealed that 83% of disabled women are unemployed, compared to 74% of disabled men. Furthermore, it was estimated that approximately 70% of disabled people live in rural areas. This is very similar to analogous surveys conducted in other developing countries. It was found that disabled people encounter multiple attitudinal, environmental and institutional barriers that militate against their effective inclusion within Zimbabwean society. It is a common perception within Zimbabwe that disabled people are passive and economically unproductive, and therefore constitute a "burden" upon society.

Zimbabwe is one of the first countries in the world to enact disability discrimination legislation. However, the Government has not developed the necessary administrative infrastructure for its effective implementation. Several Non-Governmental Organizations (NGO) have collaborated with the government in providing capital, business training and involvement formulation of policies to improve the status of disabled segment of the population.

Putting decent work into practice means promoting employment opportunities for persons with disabilities based on the principles of equal opportunity, equal treatment, and mainstreaming and community involvement.

The promotion of more inclusive societies and employment opportunities for people with disabilities requires improved access to basic education, vocational training relevant to labour market needs and jobs suited to their skills, interests and abilities, with adaptations as needed. Many societies are also recognizing the need to dismantle barriers to inclusion, making the physical environment more accessible, and providing information in a variety of formats, and challenging attitudes and mistaken assumptions about people with disabilities.

Accomplishing Zimbabwean developmental goals of poverty reduction and equality in a sustainable way requires a change in society to accommodate diversity. Without getting disability issues on entrepreneurship agenda, it will be difficult if not impossible for Zimbabwe to achieve the Millennium Developmental goal of poverty reduction. It also requires providing appropriate access to services and programs to all persons, with and without disabilities.

2.0 Literature Review

Maxwell (1998) writes that people become poor because they are excluded from social institutions where access is based on status, privilege, race and gender. Exclusion leads to lack of resources, lower expectations, poor health and poor education.

According to Maxwell (1998), an entrepreneur is a person who is willing and able to convert a new idea or invention into a successful innovation simultaneously creating new products and business models largely for the dynamism of industries and long run economic growth. Entrepreneurial success in general seems to be closely related to the motives, skills and attitudes of the entrepreneur (Henry et al., 2005; Reijonen and Komppula, 2007). According to Anna & Tadeusz (2009), entrepreneurs are risk takers compared with the other people. Entrepreneurs play an important role in economic development such as (1) boosting the country annual income and the output; (2) forming the structure of economic and social activities (3) linking to the wealth creation. Entrepreneurship programs can therefore be labeled as engines of economic development in several economies across the globe.

According to (Thurik and Wennekers, 2005), self-employment for disabled people is significant from a number of different policy perspectives inter alia, promoting entrepreneurship among disadvantaged groups, narrowing the gap in employment rates between disabled people from the rest of the population and preventing social exclusion. According to Yeo(2001), disability can be defined as a complex system of social restrictions imposed on people with impairments resulting in a denial of rights and equal opportunities. According to Jones and Latreille (2005), it is now widely recognized that having a disability has a negative effect upon rates of employment and earnings. It has been suggested by Harper and Momm (1989) that people with disabilities make natural entrepreneurs since having a disability can also be a stimulus for independent problem-solving and innovation.

It has been suggested in academic literature that entrepreneurship is frequently associated with the will to overcome a state of social marginality or economic discrimination, a circumstance found for example amongst ethnic communities (Godley, 2005). The argument then follows that people who are in some way excluded from society often derive from this situation the initiative of starting their own enterprise, although frequently this may occur because a person has no alternative. According to Harper and Momm (1989), if the business is successful, it will serve as an effective way of establishing a person's confidence and of achieving genuine rehabilitation, not only of the body but also of the spirit. Indeed, Blanck et al (2000) argued that self-employment should be utilized more frequently to help people with disabilities to move from unemployment, underemployment, and welfare-based income to gainful employment and self-sufficiency. With training, education and support, individuals can regain their dignity, work towards self-employment and become active members of the national economy.

2.1 Barriers to Self-Employment for Disabled

Establishing a new business is loaded with difficulties, whether one is disabled or non-disabled. Many of the barriers to self-employment are faced by both disabled and non-disabled people alike but for disabled people they may be more acute or more difficult to overcome, including: access to start-up capital, interaction with the benefit system, and finding out about and accessing appropriate training and advice.

In addition, disabled people report a lack of understanding and even active discrimination on the part of financial institutions, business advisers, and the employment service.

2.1.1 Lack of Capital

Human capital and financial capital are key input factors for the start-up success and growth of firms. Especially in the case of micro and small enterprises, a single person, usually the owner-manager, must have both technical and managerial skills (Neuberger and Rathke, 2009), but also needs the financial capital to finance start-up costs, necessary investments in equipment, and so on. Harper and Momm (1989) emphasized access to capital and lack of customers as the two major barriers to self-employment by people with disabilities.

2.1.2 Entrepreneurial Training and Development

Education is the one area that champions the principle of inclusivity, integration and mainstreaming. The training and educational services seem very important in market development (Gnyawali and Fogel, 1994). One of the environmental factors that have contributed to the entrepreneur success is an educational and short-term training program (McClelland and Winter, 1969). Disabled entrepreneurs need training in terms of business plan preparation, strategic planning, decision making, negotiation, pricing, market penetration, organization and management, management of the workforce, and handling of cash-flow among other issues (Swanson and Webster, 1992).

Disabled entrepreneurs face even greater disadvantages arising from discrimination on the basis of their disability. They are often marginalized, and denied opportunities in employment, decision-making and leadership. A majority of disabled entrepreneurs operate their businesses under adverse conditions. Not only do they encounter difficulties in finding working premises, markets for their products and access to finance, but they also have limited access to training in entrepreneurship skills and management. They have very limited marketable skills and training. Many are not targeted for training and are constrained by accessibility issues (such as lack of ramps, sign language interpretation or information in accessible formats) from participating in training, accessing credit or business development services.

Yet, these services need to be accessible if they are to grow and expand their enterprises, and in the process create jobs and income for themselves and others.

2.1.3 Networking in Entrepreneurship

Entrepreneurs who have strong identity-based networks accumulate “cognitive social capital” (Nahapiet and Ghoshal, 1998), which provides them with a unique understanding of the needs and point of view of their communities. “Cognitive social capital” refers to a shared system of meanings that enables individuals within a network to make sense of the information they receive (De Carolis and Saporito, 2006). Social networks can help entrepreneurs find opportunities and ease preferential access to specific markets or niches. Social networks can facilitate entrepreneurs find opportunities and ease access to specific markets or niches. Obviously, connections to the political establishment are an important source for potential entrepreneurs. Connections become more important and more visible during the turmoil caused by shifts in political and economic systems (Manev et al., 2005). Disabled entrepreneurship are socially excluded, stigmatized and marginalized and consequently their network ties and cohesion in business circles are weak and frail.

Research Methodology

3.1 Research design and Philosophy

An exploratory, descriptive as well as causal approach were used to identify the level of engagement of people living with disabilities. A qualitative approach was used to get an opinion of the disabled on the extent of their business marginalization in terms of access to capital and customer perception on their products. Quantitative approach complemented the qualitative approach to explain the relationship between variables that affect the disabled. A triangulation approach was therefore used because of the nature and magnitude of the research problem.

3.2 Population and Sample

According to a SIDA paper on Disability Rights in Zimbabwe (September, 2012) there are 1.4 million disabled people in Zimbabwe. The research project adopted this population size in the determination of the sample size.

A sample of 30 respondents was used because of the nature of the sampling technique employed. Pocock's formula was tested on the generated sample size.

3.2.1 Sampling Strategy

The absence of a consolidated database of the people living with disabilities persuaded the research to use snowball and stratified sampling strategy. Identification of one person living with disability helped us to locate others respondents till a sample of 30 was built. Stratified sampling was used because of the heterogeneous nature of the people living with disabilities. The sample was categorized into three main groups namely:

- Dumb
- Deaf
- Physical impairment

An equal number of respondents were selected for each group category.

3.3. Data Collection Methods

Two main instruments were used to collect primary data that is the interview guide and the questionnaire. An interpreter from the School of Social work was used to explain some of the questions to respondents in sign language and also interpreted back to the researchers the meaning of the sign responses from the respondents. The questionnaire was divided into two main sections that is the demographic section meant to capture the statistics of the respondents and the section for entrepreneurship and community engagement meant to solicit for data on the level of community engagement of people living with disabilities from policy formulation to business.

In addition, secondary data was obtained from organizations mandated with championing the rights of people living with disabilities like the Federation of Disabled Persons in Zimbabwe whose membership include: Association of the Deaf (ASSOD), Disabled Women Support Organisation (DWSO) Epilepsy Foundation,

Muscular Dystrophy Association of Zimbabwe (MDAZ), National Council of Disabled People of Zimbabwe(NCDPZ),Quadriplegic Association of Zimbabwe (QUAPAZ), Zimbabwe Albino Association, Zimbabwe Association of the Visually Handicapped (ZAVH),Zimbabwe Down's Syndrome Association (ZDSA),Zimbabwe National Association of the Deaf (ZIMNAD),Zimbabwe Parents of Handicapped Children Association (ZPHCA),Zimbabwe Sports of the Disabled Association (ZSAD),Zimbabwe Women with Disability in Development (ZWIDE)

3.4 Data Validity

A pilot test was done with five respondents who were dumb, blind and deaf to check for errors and any ambiguities. Corrections were made and a refined questionnaire was then used to collect the data.

3.5 Ethical Considerations

The researchers took cognizance of the sensitivity of the information sought. Permission was sought from the respondents and the reasons for carrying out the research. The respondents were allayed of any fears of harm and assurance was made that the research was purely for academic purposes and results were to be shared with them.

3.6 Data Analysis and Presentation

The collected data was analyzed using Statistical Package for Social Sciences (SPSS) version 20. Data collected described using description statistics like the mean, mode, standard deviation, range, minimum and maximum from ratio scaled data. The analysis tools used were the correlation analysis of the performance of the business run by people living with disabilities and the various community engagement characteristics. Regression analysis was also used to find the relationship between the various characteristics like the need for training and the profit level made by their businesses and engagement in policy formulation against customers' perception on products from their businesses among other characteristics.

Hypotheses were also tested and results interpreted on association between funding, networking, training and profits. Chi-Square statistic was used to test the significance of the association of the variables. Data collected was presented on tables, pie charts and histograms as well as box and whisker plots to check on the skewness of the data sets.

Results and Discussions

The snowballing technique produced a sample of 30 respondents. The dump constituted the majority of the respondents consisting of 43.6% of the respondents and the least being physical impairment who were 15.6% of the respondents.

Statistics

Nature of disability

N	Valid	30
	Missing	2

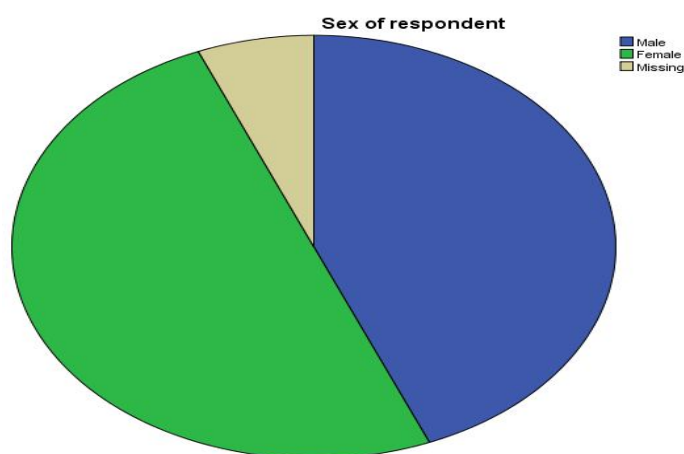
Nature of disability

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dump	14	43.8	46.7	46.7
	Deaf	11	34.4	36.7	83.3
	Physicalimpairment	5	15.6	16.7	100.0
	Total	30	93.8	100.0	
Missing	System	2	6.3		
Total		32	100.0		

The demographic characteristics of the respondents are outlined on the table and pie chart below.

Sex of respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	14	43.8	46.7	46.7
	Female	16	50.0	53.3	100.0
	Total	30	93.8	100.0	
Missing	System	2	6.3		
Total		32	100.0		



The majority of the respondents were females who constituted 53.3% of the sample which is quite consistent with the national population.

The table below shows the level of qualification of the people living with disability and statistics show that the majority of the respondents have not acquired any meaningful education level. The government does not have adequate educational intervention strategies to assist the disabled despite the fact that the country has literacy level around 90%. A meagre 6.7% of the respondents have acquired a diploma, a sign that our tertiary institutions have a lot to do in terms of supporting the people living with disabilities.

Highest qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	'O" Level	10	31.3	33.3	33.3
	"A" Level	2	6.3	6.7	40.0
	Certificate	4	12.5	13.3	53.3
	Diploma	2	6.3	6.7	60.0
	Not applicable	12	37.5	40.0	100.0
Total		30	93.8	100.0	
Missing	System	2	6.3		
Total		32	100.0		

Majority of businesses run by people living with disabilities are not registered may be because of bureaucracy or lack of awareness. The Registrar of Companies needs to come up with mechanisms of regularizing the operations of such business such that they can meaningfully contribute to the economy. Only 26.7% of businesses from the sample are formally registered.

Business formally registered

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	8	25.0	26.7	26.7
	No	22	68.8	73.3	100.0
	Total	30	93.8	100.0	
Missing	System	2	6.3		
Total		32	100.0		

The correlation of the data collected from the respondents produced the following results.

Symmetric Measures

		Value	Asymp. Std. Error ^a	Approx. T ^b	Approx. Sig.
Nominal by Nominal	Phi	.734			.184
	Cramer's V	.424			.184
Interval by Interval	Pearson's R	.035	.210	.184	.856 ^c
	Spearman Correlation	.021	.217	.113	.911 ^c
N of Valid Cases		30			

The correlation between community attitude towards the people living with disabilities and the accessibility of their products is ranging from moderate to strong correlation measured by the Cramer's V and the Phi values respectively. This probably explains why the products by the businesses run by the people living with disabilities are not accessible on the market. Communities seem to have an attitude towards their products and notably these correlations are all positive.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
1	(Constant)	1.692	.240		7.041	.000
	Profit made in 2012	-3.592E-005	.000	-.021	-.112	.911

a. Dependent Variable: Government funding them

The regression coefficients in the table above indicate that B(1.692) and beta (-0.021) indicates that the performance of the businesses run by people living with disabilities is not explained by government funding. The government needs to be more involved by coming up with policies and programs that boost the performance of their businesses.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.021 ^a	.000	-.035	.488

a. Predictors: (Constant), Profit made in 2012

This is further buttressed by a negligible association (0.021) between the two variables, government funding and the performance measured by their profitability. The extend to which people living with disabilities are marginalized is quite alarming. From the respondents 53.3% indicated that they face some discrimination by the banks while 80% of the respondents argue that they do not participate training programs organized by the government or NGOs. The same percentages of respondents also argue that they are not consulted in policy formulation by the government.

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.200 ^a	14	.301
Likelihood Ratio	15.943	14	.317
Linear-by-Linear Association	1.541	1	.214
N of Valid Cases	30		

a. 30 cells (100.0%) have expected count less than 5. The minimum expected count is .17.

Testing the hypothesis of the independence between the profit made in 2012 and the training received result in the null hypothesis being accepted as the probability value of 0.301 is greater than the benchmark probability of 0.05. This reinforces the notion that people living with disabilities are not in any way supported by training.

Symmetric Measures

	Value	Asymp. Std. Error ^a	Approx. T ^b	Approx. Sig.
Nominal by Phi	.633			.605
Nominal Cramer's V	.633			.605
Interval by Interval Pearson's R	-.022	.182	-.117	.908 ^c
Ordinal by Ordinal Spearman Correlation	-.134	.185	-.718	.479 ^c
N of Valid Cases	30			

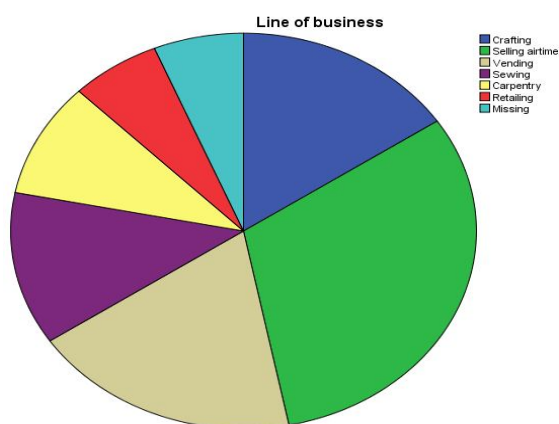
Although there is a strong association between profitability and networking of 0.633, the hypothesis test however result in the acceptance of the Null hypothesis of no association between the two variables in the sample used.

This further explains the fact that people living with disabilities are not partially networked with key stakeholders like customers, suppliers, global markets, internet services and government agencies.

Symmetric Measures

	Value	Asymp. Std. Error ^a	Approx. T ^b	Approx. Sig.
Nominal by Nominal	Phi	1.238		.827
	Cramer's V	.619		.827
Interval by Interval	Pearson's R	-.061	.128	.749 ^c
Ordinal by Ordinal	Spearman Correlation	-.093	.164	.625 ^c
N of Valid Cases		30		

There is strong (0.827) between the profitability of the businesses run by people living with disabilities and the capital required. Therefore efforts to mobilize capital resources to strengthen the capacity of these businesses have to be undertaken.



The pie chart above shows that the majority of people living with disabilities are predominantly engaged in menial activities like selling telecommunication airtime representing 33.3% of the respondents or vending. They need a bigger support so that they are able to operate in the mainstream economy.

Recommendations

- (1) There is need for the government to come up with a policy framework for disabled people that should cascade from policy formulation, implementation and evaluation regarding issues pertaining to disabled training.

- (2) The Zimbabwean government is advised to come up with a substantial dedicated fund for people living with disabilities to support their commercial activities and to adopt an inclusive approach to issues that addresses poverty and to ensure that people with disabilities are both engaged and as well benefit from policy initiatives aimed at poverty reduction such as entrepreneurship programs
- (3) There is need for a total social paradigm shift towards people living with disability to avoid stigmatisation of this community through public awareness and enactment of laws and regulations towards inclusivity and tolerance.

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