

MICRO AND SMALL ENTERPRISES (MSES) AND PEOPLE WITH DISABILITIES IN JIMMA TOWN, ETHIOPIA: ISSUES AND CHALLENGES

FESSEHA MULU

Department of Civics and Ethics Studies, Jimma University, Ethiopia

E-mail: fmulat647@gmail.com

BIZUAYEHU DABA

Department of Civics and Ethics Studies, Jimma University, Ethiopia

E-mail: bizuayehud539@gmail.com

ABSTRACT

APPLYING PURPOSIVE SAMPLING TECHNIQUE, THIS STUDY WAS CONDUCTED IN JIMMA TOWN, ETHIOPIA, TO ASSESS THE ROLE OF MICRO AND SMALL ENTERPRISES (MSES) IN EMPOWERING PEOPLE WITH DISABILITY, EXPLORE THE CURRENT STATUS OF THE ENTERPRISES, AND IDENTIFY THE CHALLENGES THESE ENTERPRISES ARE FACING. TO THIS END, THE RESEARCHERS CONDUCTED AN IN DEPTH-INTERVIEWS WITH FOUR PARTICIPANTS, AND HELD SURVEY/NON-PARTICIPANT OBSERVATION ON THE PRODUCTION AND SELLING PLACES OF THE INTERVIEWED ENTREPRENEURS. THE DATA COLLECTED THROUGH INTERVIEW AND NON-PARTICIPANT FIELD OBSERVATION WERE ANALYSED QUALITATIVELY. THE STUDY FOUND OUT THAT THOUGH MSES PROGRAM ENCOURAGES PEOPLE WITH DISABILITY TO ESTABLISH THEIR OWN BUSINESSES INSTEAD OF BEGGING ON STREETS OR HIDING THEMSELVES FROM THE PUBLIC AT HOMES, THESE PEOPLE ARE NOT ACTIVELY PARTICIPATING IN THE STUDY AREA. FURTHERMORE, DESPITE THERE ARE SUCCESSFUL ENTREPRENEURS WITH DISABILITY IN JIMMA TOWN, MAJORITY OF THE ENTREPRENEURS WITH DISABILITY ARE LIQUIDATING THEIR BUSINESSES DUE TO PROBLEMS RELATED TO: ATTITUDINAL RELATED CHALLENGES, ABSENCE OF MARKET NETWORK, LACK OF SHEDS TO PRODUCE, STORE AND SELL THEIR PRODUCTS, AND ABSENCE OF LOANS TO EXPAND THEIR BUSINESSES. THUS, THE MSES DEVELOPMENT OFFICE AND CONCERNED STAKEHOLDERS SHALL PROVIDE THESE PEOPLE MORAL, MATERIAL, FINANCIAL SUPPORT (LIKE LOANS), AND HELP THEM TO CREATE MARKET LINK THROUGH BAZAARS, WORKSHOPS ETC.

KEYWORDS: *DISABILITY, EMPOWERING, ENTREPRENEURS, MARKET LINK, MICRO AND SMALL ENTERPRISES.*

1. Introduction

It has been so long realized that Micro and Small Enterprises (MSEs) have been one the driving forces for empowering socially and economically the poor, and unemployed youth (Girma, 2015). As the history of various developed countries like Germany, South Korea, Hong Kong shows that MSEs are best enterprises to utilize unemployed manpower mainly in urban areas of developing countries (Mashimba, 2014). Besides, various scholars like Chemeda (2003); Rudjito (2003), noted that MSEs play a crucial role in substituting imported goods, and innovate/modify technology using local available resources.

Various figures show how much this sector is crucial in creating short term and long term employment opportunity globally despite there is difference across countries and continents. For instance, china is the country where nearly 80% of the employed labour is working in MSEs followed by Japan with about 70% of the employment opportunity is created from the same sector (Menda, 2015). The same is true in Ethiopia. Though Ethiopia as one of the least developing countries, not all sectors are officially registered so that it is hard to indicate the exact number thereafter. But, it is thought to be nearly half the employed labour is working in the same sector (Ibid).

So far a number of studies have been conducted regarding Micro and Small Enterprises (MSEs) by various scholars and institution on different societies and countries from a number of perspective. Some researchers like Mbugua, et al (2013), Mukulu, et al (2011), Osotimehin, et al (2012), Bouazza, et al (2015), Bekele and Jacobs (2008), Girma (2015), Ngugi and Bwisa (2013), have analysed the sector from the perspective of the factors that challenges the growth and sustainability of the same. While other scholars like Geleta (2013), Mashimba (2014), the socio-economic role of Micro and Small Enterprises in a given society in general. Some other studies from writer like Jagero (2011), have also tried to pinpoint the role of the sector specifically focusing at empowering women, and the challenges that hinder the sector not to growth to the next higher sector, otherwise sustain. Besides, other researchers such as Osunsan (2015), have tried to study the causal relationship between gender and Performance of small scale business enterprise.

However, all these studies gave little attention to assess the current status, identify the challenges and explore the role of Micro and Small Enterprises (MSEs) to empower the marginalized, ignored disabled section of the society in general; and the case of Jimma town, Ethiopia in particular, to our knowledge, no study has conducted in the study area with the same objective. This the study aimed to fulfil the following objectives as stated below.

Mind you! This study adopted World Health Organization’s (2011) *World Report on Disability* to define disability. Accordingly, disability can be understood as:

“... [N]either as purely medical or as purely social... [Rather] Disability is the umbrella term for impairments, activity limitations and participation restrictions, referring to the negative aspects of the interaction between an individual (with a health condition) and that individual’s contextual factors: environmental and personal factors (Ibid).”

2. Objectives of the Study

The study has tried to realize the following specific objectives:

- A) To assess the current status of Micro and Small Enterprises (MSEs) owned by disabled people in Jimma Town, Ethiopia;
- B) To explore the role of Micro and Small Enterprises (MSEs) in empowering people with disability in the study area;
- C) To identify the challenges that hinder the growth and sustainability of Micro and Small Enterprises (MSEs) owned by disabled people in Jimma Town, and
- D) To indicate some of the exit strategies from the problems that owners of Micro and Small Enterprises (MSEs) with disability have been facing.

3. Materials and Method

This study is purely quality employing Key Informants Interview and Non-participant field observations as the tools to collect necessary data to meet the above indicated objectives. This helped the researchers to have a closer image of Micro and Small Enterprises (MSEs) owned and operated by disabilities, and observe the exact reality what is going on the ground. Besides, people dislike to fill questionnaires since it is time consuming, rather prefer tell their stories. Thus, a semi-structured interview with four (4) participants/key informants where three (3) of them are entrepreneurs with disability and the other is an executive director of Coordinating and Development Team in the office of Micro and Small Enterprises Development of Jimma Town, have conducted on 6th and 7th of June, 2017 in Amharic language. The researchers believe that these informants have a good knowledge on the subject matter. Thus, Purposive sampling technique was applied for the study. Furthermore, the researchers have conducted field observation in the working/production and selling places of the selected MSEs owned by entrepreneurs with disability, and took some pictures of them on their consent. And, the data collected through in-depth interview with key informants, and non-participant field observation were analysed qualitatively. In addition, secondary data from various literatures of the same subject matter were incorporated to examine the role, status and challenges of MSEs operated by entrepreneurs with disability.

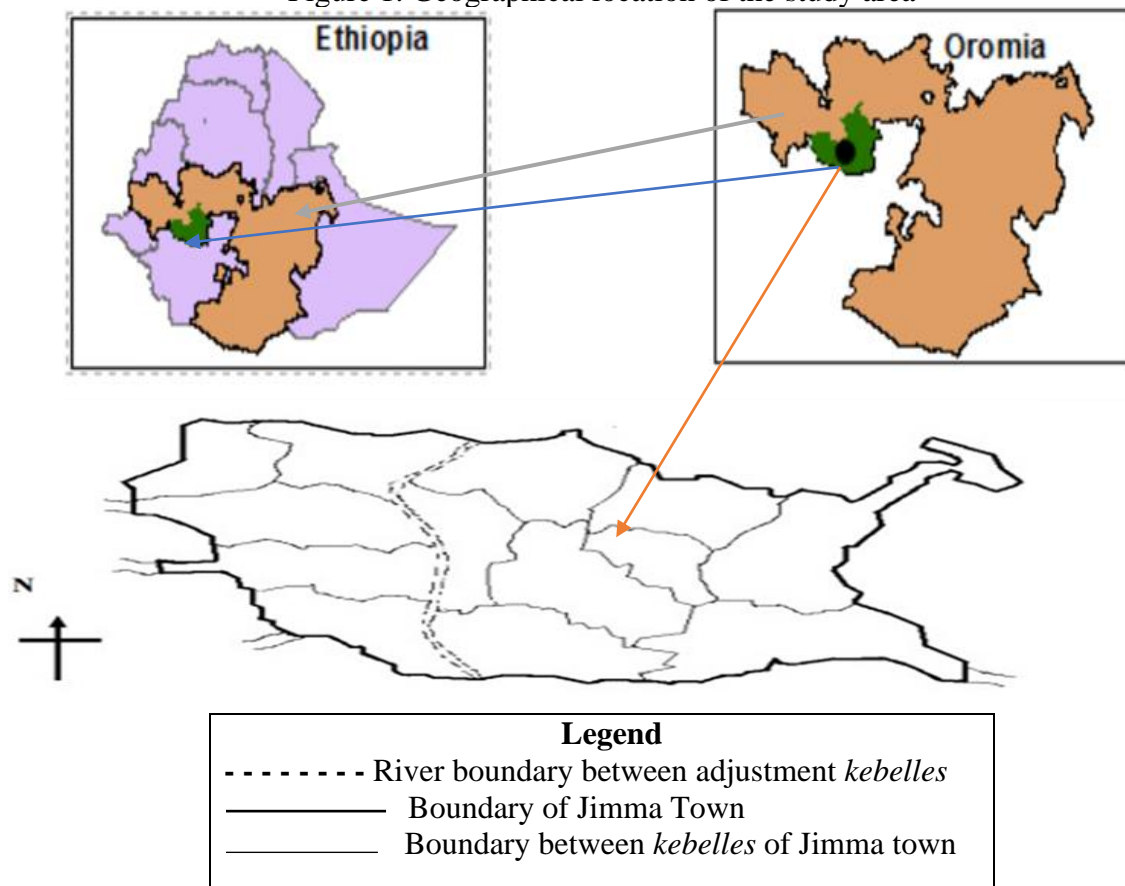
4. A short Description of the Study Area

Jimma Town is located at a distance of 350 Kilo Meters South-West of the capital Addis Ababa. The town is located at an average altitude of 1700 meter above sea level. Its astronomical location is 7° 4' North Latitude and 36° 5' East Longitude. The town has a total area of 46.23 km² (4623 hectares) with an average temperature ranges between 7.3 °C to 31 °C (JCASP, 2006). It is one of the oldest towns in Ethiopia where one of the Oromo kingdoms centred. The town was founded by Abba Jiffar I in 1837. Though it is located in Oromia National Regional State, the town hosts various ethnic groups such as the Guraghes, Oromos, Amhara, Kaffa, Dorze, Tigrians; and religious beliefs like Islam, Christianity, *Waqafeta* (traditional religion of the Oromo people) living together peacefully and respecting each other for centuries. That's why people calls the town "the town of love."

According to central statistical Authority 2015 projection the population of the town is estimated 177,943. Economically, a larger section of the town depend their livelihood on trade where agriculture and working on government offices are also significant (Gelata, 2013). This region of the country is well known for its coffee production where the area is known for its Arabica coffee (Ibid).

The town has a municipality, and 17 kebelles. During the five (5) years of Italian occupation, the town was serving as a centre to the south west region of the country (Zewudie, 2005). After the down of the military dictatorship of the Dergue regime in 1991, the town has been serving as the capital city of Jimma Zone.

Figure 1. Geographical location of the study area



5. Discussion and Findings

5.1. Introduction

According to Mulugeta Desta, an executive director of Coordinating and Development Team in the office of Micro and Small Enterprises Development of Jimma Town, Ethiopia, as of December 2003/04, when organizing and development of MSEs formally began as a program, about 27,000 unemployed people organized to work on MSEs. This year alone, in 2016/17, thirty six (36) unions were organized and are operational. However, entrepreneurs with disability are not actively participating in MSEs. It is only 107 people with disability formally organized and yet registered in the name of three manufacturing MSEs in Jimma town. Worst of all, out of these registered enterprises and entrepreneurs with disability, only one enterprise functioning on leather production is successful while the other enterprise working on the same product established by 25 members is on the way to liquidation where only its 3 members are working in the business. The third enterprise consists of 80 members of with disability from leprosy is liquidated due to various reasons. Thus, it is only 2 MSEs owned by entrepreneurs with disability functioning in Jimma Town. Accordingly, the researchers target these two enterprises for the purpose of this study.

As Gebremariam (2017), asserted that Micro and Small Enterprises (MSEs) as a sector in Ethiopia consists of five (5) sub-sectors: Manufacturing, Construction, Service, Trade and Agriculture. Despite the government gives priority to manufacturing and construction sector due to the country's long term plan to transform its economy from agricultural led to Industrial led economy, majority of unemployed citizens rather prefer to establish businesses on trade and service sectors. This is due to, according to Mulugeta

Desta¹, financial problems. Entrepreneurs began to work on their own MSEs with a small amount of capital, may be from their own source or looking for a loan from a government office, and having a short term plan aiming to make money out of the business in a very short period of time.

Micro and Small Enterprises Development Offices are organized from Federal to *Woredas* (District) and Towns with the responsibility of:

- a) Organizing unemployed citizens to establish and begin their own businesses,
- b) Providing them training on entrepreneurship, business plan, business management skills,
- c) Supplying them working, selling premises or sheds for free or on lease for a certain period of time,
- d) Providing them financial loans, and lease finance for 1-3 years to run their businesses in line with the Growth and Transformation Plan (GTP),
- e) Helping them to participate in business forums, bazaars, workshops so that they can create market links,
- f) Encouraging and providing material and financial gifts, and letter of appreciations etc (Menda, 2015).

The main targets of MSEs development office is not those entrepreneurs who are looking for loans. Rather, according to the data collected through interview with Mulugeta Desta on 06/06/2017, the targets are those Technical and Vocational Education and Training (TVET) and University graduates looking for jobs. But, this doesn't mean that the government ignores those entrepreneurs working with their own available small capital but looking for loans to expand their businesses. Besides, the office doesn't encourage individual entrepreneurship since the country is poor with a large number of rural and urban unemployment. Thus, *“it is hard to assist financially and materially individual entrepreneurs taking the country's capacity in to consideration”* (Mulugeta Desta said).

5.2.The role of Micro and Small Enterprises (MSEs) in empowering entrepreneurs with disability in Jimma town, Ethiopia

A number of literature noted that Micro and Small Enterprises (MSEs) are crucial for socio-economic development of any country in general, and Least Developed Countries (LDCs) like Ethiopia in particular are relevant to developing country's socio-economic contexts so as to utilize a larger section of unemployed youth more effectively and efficiently, help them (countries) establish a good base or foundation for economic transformation, create a fertile condition to innovate domestic technologies, and substitute importing goods etc (Gebremariam, 2017). The same is true in Jimma Town, Ethiopia. Various entrepreneurs beginning with a small amount of capital are now millionaires, and create employment opportunities for others. And, the researchers have proofed this reality while conducting survey for two (2) days on the town targeting entrepreneurs with disability.

Primarily MSEs help the entrepreneurs and their families to improve their life conditions, and the country and its citizen at large. In this case, the researchers held an interview with a manager of one Micro and Small Enterprise, Woldeyesus and Tsedale Leather Works, Mr Woldeyesus Ayele on the 6th of June, 2017 in Jimma Town, Ethiopia. According to Mr Woldeyesu, they began the business with his wife Mrs Tsedale Abera with a capital of 4000 ETB (an equivalent of 173 US\$) in the year 2007/8. After nine (9) years their

¹ an executive director of Coordinating and Development Team in the office of Micro and Small Enterprises Development of Jimma Town, Ethiopia

capital grows to 600,000 ETB (an equivalent of 25931US\$) with an average monthly income of 12,000 ETB. Statistically speaking, the business shows one hundred fifty times (150X) or 14,900% growth in less than a decade. Mr Woldeyesus speaking the improvements he has experienced in his life and his family said:

“I am physically impaired. I lost my leg in the war front fighting with Eritrean People’s Liberation Front (EPLF) in the early 1980s. I came back home having nothing in my hand, just losing my two legs. But, I have my two hands and my mind. I thought I can work with the remaining body I have yet the society does not have a good attitude to disabled people. The community thought us [people with disability] as we are just finished, cursed-already dead, do nothing, just a burden and dependent on others to survive. Worst of all, even the families of the disabled usually decide either hiding them from the public at homes or make them beggars on streets, churches, Mosques and any other public areas. But, I decided not to beg on the streets. Fortunately, two NGOs working in Jimma Town named ‘Tishayer Foundation’ and ‘EDDC-Ethiopia’ in collaboration with Jimma Town Office for MSEs Development and Jimma Technical and Vocational Education and Training (TVET) gave us a training for one month on MSEs, businesses plan, Business management, some materials and 2000 ETB to begin a business of our own. Now, I thought I am successful. I able to support my four (4) children, all my children are successfully attending their education, I built a house of my own, and I able to create employment opportunity to other eight (8) people. Thanks God I have want I want,” he said (own translation).

From the above quote one can understand that physical disability doesn’t make someone not to work. What matters most is the psycho believing ‘I can work.’ Many people thought that one’s someone is disabled, he/she has to be hide from the public in his home or become a beggar either. This is very evident on the streets of Jimma, Ethiopia. It is common to see people with disability begging on the road sides, bus stations, Churches, around schools and Hospitals, Mosques, and some other public areas a number (See Figure 3 below). The researchers interviewed some of the beggars as if they have a know-how of MSEs, but none of them have know-how about MSEs, and no NGO and government office contacted them to help them get employed on their own business enterprise (s).

Someone who see Mr Woldeyesus Ayele at his work place, he/she can conclude that if the government creates more favourable condition for people with disability, these people are crucial to help the country lift it up from poverty. Traditionally society thought that people with disability are burden to the community. But, Mr Woldeyesus Ayele is rather an entrepreneur creates employment opportunity to people who are not physically disabled. Figure 2. Mr Woldeyesus Ayele, an entrepreneur with disability and manager of Woldeyesus and Tsedale Leather Works in his shop, Jimma Town, Ethiopia



Photo taken on 6th of June, 2017 in Jimma Town, Ethiopia

Figure 3. One of the researchers interviewing Beggars with physical disability on streets of Jimma Town, Ethiopia



Photo taken on 6th of June, 2017 in Jimma Town, Ethiopia

5.3.Challenges faced by entrepreneurs with Disability in Jimma Town, Ethiopia

As discussed above, little has been done by the government in creating employment opportunity to disabled peoples as compared to other peoples or non-disabled peoples. According to the data obtained from the study area, currently it is only four peoples who are engaging in two MSEs working on leather products. However, these enterprises have been

facing different challenges hindering their success. The major challenges that entrepreneurs with disability have been facing are inappropriate work place and selling place, lack of market linkage and shortage of financial support to run the business.

5.3.1. Inappropriate work place and selling place

As the data obtained from our respondents revealed, lack of appropriate working place and selling place is one of the serious problems affecting the success of MSEs operated by peoples with disability. Regarding this for instance Rahima said:

When the ‘EDDC-Ethiopia’ organized us to start this business by providing all necessary materials, all of us were very happy to get this opportunity. Because, by engaging on this business we feel sense of self-esteem and courage to improve our livelihood just like peoples who are not disabled. Accordingly, we started producing leather products such as shoes and bags in small room which is not appropriate for both working and selling of our products. This narrow working room is very difficult to us to move here and there with crunch and wheelchair to do something. In addition to this, our workplace is found at a hidden place and far away from market area. Due to this no one comes to our work place and buys our products. As the coordinator of this business enterprise, I have gone to all concerned local government’s offices to get appropriate working place and selling places for our products since the establishment of our enterprise. I have done all of these things by moving through my wheelchair. However, there was not any response given to our question. Really, I feel bad for being disabled person. Because, this is why our voices are not heard. We have not got significant improvements on our livelihood. So, now the only option we have is stopping the business.

As it can be possible to understand from the above quote, in appropriate working and selling place is a great challenge to the success of entrepreneurs with disability. In addition to this, in appropriate working and selling place was raised as a serious challenge by another respondent, Mr *Woldeyesus*. As he stated, he bought different machines with large amount of money to expand and diversify his business. But, he put them at his residence home due to lack of extra place in his work place. So, the main reason for this is administrative problem. The government did not discharge its responsibility to fulfil the rights of these peoples by giving attention to their problem. Because, there is not any other body that can solve their problems rather than the government itself.

5.3.2. Lack of market linkage and shortage of financial support

The data obtained from our respondents also revealed that lack of market linkage and shortage of financial support are another challenges that hinder the effectiveness of MSEs operated by peoples with disabilities. For instance one of our respondents *Chaltu* says:

We couldn’t generate income by our business due to lack of access to market. We have also finished the raw materials.

Nothing has been done regarding the promotional activities of our products to attract the market. In addition to this, we didn't get the opportunity to take our products on bazar for market access. So, we couldn't generate income by selling our products. We have also not adequate budget to buy the raw materials. We couldn't get loan. Because, we have been perceived by the societies as the one who couldn't pay or return loan due to disability.

Figure 4. Women entrepreneurs with physical disability in their workplace



Photo taken on 7th of June, 2017 in Jimma Town, Ethiopia

6. Conclusion and Recommendations

MSEs have been vital for socio-economic empowerment of people across the world. It help countries to mitigate socio-cultural, political and economic pressure and instability through creating temporary and permanent means of income to their citizens. Furthermore, MSEs have proved the falsity of societal thought that women and people with disability have little contribution to societal economic empowerment. These days it becomes undeniable fact that women like their men counterparts can work equally at each and every economic and political elements of the state. Likewise, people with disability can also play a crucial to the overall development of any country, and MSEs are the best means though which all these facts have proved.

Traditionally, almost across all cultures, people with disability are thought to be burden of their society in general, and their families in particular. But, MSEs are helping these people to live on their own means, and helping other (non-disabled people) to get employed, and support their families. This is a fact in Jimma Town, Ethiopia. However, these entrepreneurs are suffering from a number of challenges that hider the overall performance of the business they are running, and a significant number of entrepreneurs with disability have forced to liquidate their businesses as a result of which they are either begging on the streets, churches, mosques, schools etc or are hiding themselves at homes becoming a burden to their families. Among others, some of the challenges that entrepreneurs with disability facing in Jimma

Town, Ethiopia are: attitudinal related problem from the community and the entrepreneurs themselves .i.e. entrepreneurs with disability had a wrong perception while beginning their business. They thought as if they would run their business without any challenges, and as if the government provide whatever thing they want. Besides, the community and some government officials do not have a faith of the entrepreneurs with disability. They thought these people as if they would not repay their debt, can work to support themselves. The other problem they have been facing is lack of sufficient working, storing and working places. As our interviewees told us, even the place they have these days is serving to produce, to store and sell their products which is too small in size. Worst of all, the working and selling places given by the government is too far distant from the market place so that no one can access them to buy their products. This has an implication on the amount of product they sell as a result of absence of market link to access their customers. Thus, the researchers recommend the following to help the entrepreneurs, and others of the same case who would join the sector to make the sector more productive and save people with disability from not hiding themselves from the public or being beggars:

- a. The government and other concerned stakeholders shall provide entrepreneurs with disability moral and material support to equip and expand their business enough;
- b. The government shall devise a good mechanism to help these people to get an access to financial loans;
- c. The government shall help these entrepreneurs create a market link to suppliers of raw materials, and retailers/wholesalers who buyout their products through bazaars, workshops etc; and,
- d. The government shall supply these people a working and selling place closer to the market, has an access to road and other infrastructures.

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Conflict of Interest (s)

The authors declare that there are no conflicts of interest regarding the publication of this manuscript.

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List of Appendices

Appendix A. Interview checklist

Part I. For Entrepreneurs with disability

- Name: _____
- Age: _____
- Marital status: _____
- Level of education: _____
- Number of children: _____
- Monthly income: _____

- Name of your enterprise: _____
- What is the kind of your business: _____
- When did you start it: _____
- How much was your startup capital? _____
- What was the source of your startup capital? _____
- How many employees do you have?
- How much is your current capital?
- How have you benefitted from your business?
- Has your business grown since you started?
- Is the government trying its best in supporting your business?
- Is there any NGO which is contributing to the effectiveness of your business?
- What are the attitudes of the communities towards disabled peoples before and after you started the business?
- Do you think that disability can make you less productive as compared to the rest of the peoples?
- What are the major challenges that you face in your business and how you did try to overcome it?

Part II. For Micro and Small Enterprises (MSEs) Development Officer (s) of Jimma Town

1. Name: _____
2. Contact Addresses: _____
3. Date of interview: _____
4. What your esteemed office have done in bringing disabled people out of home to work and accumulate wealth?
5. What Kind of support have your office did to MSEs in General, disabled people in particular?
6. What are the major constraints of MSEs owned by disabled people?
7. How do you address to the problems faced by MSEs owned by disabled people?

Appendix B: General Information of key Informants

No	Full Name	Occupation/ position	Date of interview	Place of Interview	Phone No.
1	Mr. Mulugeta Desta	an executive director of Coordinating and Development Team in the office of Micro and Small Enterprises Development of Jimma Town, Ethiopia	06/06/2017	Jimma Town	+2519157489
2	Mr. Woldeyesus Ayele	Entrepreneur	06/06/2017	Jimma Town	+251945662209
3	Mrs. Chaltu Mecha	Entrepreneur	07/06/2017	Jimm Town	+251917165874
4	Mrs. Rahima Adem	Entrepreneur	07/06/2017	Jimma Town	+2519465871